



Family Matters: Public Policy and the Interdependence of Generations



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Photo: Jophely Blossa

A c k n o w l e d g e m e n t s

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This research and report were prepared for the November 15-16, 2010 Summit on Generations in Washington, D.C. Family Matters: Public Policy and the Interdependence of Generations is intended to stimulate a provocative discussion on the multigenerational perspective in America and ways to forge a new, stronger policy dialogue that recognizes that it's not a fight, it's family.

A c k n o w l e d g e m e n t s

About Generations United

Generations United is the national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. Since 1986, Generations United has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. Generations United acts as a catalyst for stimulating collaboration between aging, children, and youth organizations, providing a forum to explore areas of common ground while celebrating the richness of each generation. Learn more at www.gu.org.

About Harris Interactive

Harris Interactive is one of the world's leading custom market research firms, leveraging research, technology, and business acumen to transform relevant insight into actionable foresight. Known widely for the Harris Poll and for pioneering innovative research methodologies, Harris offers expertise in a wide range of industries including healthcare, technology, public affairs, energy, telecommunications, financial services, insurance, media, retail, restaurant, and consumer package goods. Serving clients in over 215 countries and territories through our North American, European, and Asian offices and a network of independent market research firms, Harris specializes in delivering research solutions that help us – and our clients – stay ahead of what's next. For more information, please visit www.harrisinteractive.com.

Survey Methodology

This survey was conducted online within the United States between September 14-16, 2010 among 2,052 adults (aged 18 and over) by Harris Interactive on behalf of Generations United via its Quick Query omnibus product. Figures for age, sex, race/ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Interactive avoids the words "margin of error" as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in the Harris Interactive panel, no estimates of theoretical sampling error can be calculated.

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Executive Summary

Our families, our society, and our economy are in trouble. One in five children lives in poverty. More than a third of older adults have incomes below 200% of the federal poverty line. The U.S. is still in a recession, a recession that has highlighted how important the generations are to each other. Child, parent, and grandparent are coming back together and living in the same home, dependent on each other for financial support and caregiving.

The interdependence of these multigenerational households is reflected in our society as a whole. Good public policies – Social Security, public education, affordable health care – do not impact one generation at the expense of the others. They are policies that help us all. If parents die or become disabled, our nation’s young children and youth are going to need Social Security to prosper. If our children are not properly educated for 21st Century challenges, will they be able to fuel tomorrow’s economy, keep America competitive and contribute to Social Security for our aging population? Without adequate health care will we be able to care for our children, parents, and grandparents? These practical realities are what we need to consider when engaging in effective public policy making.

Now is the time to create and implement policies that help generations help each other, thereby strengthening our economy. Investing in people will strengthen our future workforce, ensure quality of life and well-being, make America more competitive, and help achieve fiscal sustainability. If we neglect smart investments in human capital across the lifespan and abandon support for the growing interdependence of generations, we risk failure in the form of wasteful spending, increased public divisiveness, and policies injurious to American families and communities. We must look at the generations as interdependent. We need to make budget decisions while considering all government spending, but not by framing a false policy distinction between policies for the young versus policies for the old. It is not a choice between the generations. Investments of our nation’s resources should ensure adequate income and health care for all ages, in addition to supports for caregivers across the generations.

The public agrees with this intergenerational frame for effective public policy making. According to a new poll commissioned by Generations United, and conducted by Harris Interactive, 76% of respondents believe publically funded programs targeted to a specific age group such as K-12 education or Social Security are not burdensome responsibilities to certain age groups but investments that benefit all generations. Furthermore, 83% of respondents somewhat or strongly agreed that politicians pit one generation against another in order to limit public support for government funded child care, health care, Social Security, or other programs. Although the public is aware that many policy makers and opinion leaders engage in this intergenerational warfare construct, they reject this divisive approach.

Reflecting this support from the public, this report promotes an intergenerational approach to public policy making and looks at key policy issues of mutual interest to young and old: Social Security, Health Care, Taxes, and the Budget and Fiscal Conditions. Exploring these key policy issues and developing consensus on a set of intergenerational principles will go far towards breaking down our silos of old and young. As part of this process, Generations United recommends a White House Conference on the Generations to replace the White House Conference on the Aging and the never convened, although frequently advocated, White House Conference on Children and Youth. Let's come together at the national level and reflect and support what is going on in our homes, streets, and communities. It is not a fight, it's a family. Let's approach our policies with one holistic intergenerational lens that values all of us.

In addition to the unified White House Conference, GU makes a series of concrete recommendations in this report:

Investments Across the Lifespan

- Invest in key supports at transitional phases such as policies from early learning, flexible workplace, to hospice care.
- Provide incentives and raise awareness about the value of shared spaces and services, programs like joint senior/child care centers.
- Look at existing policies and ensure that funding streams do not act as barriers to providing cost effective co-housed approaches.

Health

- Support efforts – including the implementation of the Affordable Health Care Act – to address the rising cost of health care while providing quality care to all ages.
- Examine health care policies from the perspective of all generations and address the rising health care costs by addressing inefficiencies in health care delivery and fraud.

Social Security

- Protect and improve Social Security as a program that provides lifetime financial security to workers, people with disabilities, children and family members, and retirees.
- Reinstate the student benefit.
- Improve Social Security support for grandparents and other relatives raising children – grandfamilies – in addition to other nontraditional family structures.
- Provide Social Security credits to caregivers.
- Eliminate the reduction in benefits for in-kind support and maintenance, increasing SSI's resource limit and increasing the income disregard.

Taxes/Revenue

- Subject all spending, including entitlements and tax expenditures, to the principles of lifetime productivity and shared sacrifice based on people's ability to pay.
- Make permanent the 2009 improvements to the Earned Income Tax Credit that addressed the issue of the marriage penalty.
- Expand benefits for larger families.

Budget Process and Analysis

- Apply intergenerational principles, which recognize how different generations will be engaged as resources to each other, to budgetary decision-making.
- Refer to “generational impact” statements which analyze and weigh the effects of investments on the productivity of all generations, the quality of life across the lifespan, and the security of our safety net.

Done well, these collective recommendations will pay off for all of us. We will conserve resources through shared sites and services, and have a more financially secure and mutually respectful population.



Photo: Arielle Easterling



Photo: Abbi Olson

I n t r o d u c t i o n

Our families, our society, and our economy are in trouble. To get back on our feet and stay there we have to draw on what made us strong in the past, weave it into modern realities, and go forward. The aspect of our past that long ago set us apart from all other life was the emergence in human society of grandparents. As Kristin Hawkes, who has written about the grandparent advantage, explains grandparents were able to care for and educate the young, deepen the culture, and retransmit the tribe's knowledge back into its young.¹ This recycling of human understanding, experience, and culture from elders back to children, again and again, generation after generation, was what over thousands of years established a culture of caring across generations, gave us human capital and our ability to innovate and bring into existence the laws and institutions that undergird modern economies. William Thomas, author of *What are Old People For?* explains, “old age is our greatest invention, and on an even deeper level, it invented us.... Old age and the uses to which old age can be put have been shaping our development for hundreds of thousands of years. Our postreproductive longevity is a remarkable and distinctly human characteristic. It exists because it affords our species a unique and powerful competitive advantage.”²

Yet in recent decades public policies have separated older and younger people, making each generation more vulnerable and hurting our economy. Today, in a time of social change and economic weakness, record numbers of families are living together again. “Over the past year more than one in three homebuyers are looking to create a multigenerational household,” a 2010 survey conducted by Coldwell Banker Real Estate indicated.³ More people now live in multi-generational families than at any other time in the last 50 years.⁴ The circumstances forcing these changing demographics are placing strains on families at a level unprecedented since the Great Depression and must be addressed. This notable shift, however, presents an opportunity to highlight for policymakers and leaders the need to support the invaluable role

“The web of mutual obligations between generations is essential for a civilized society.”

Thomas Jefferson

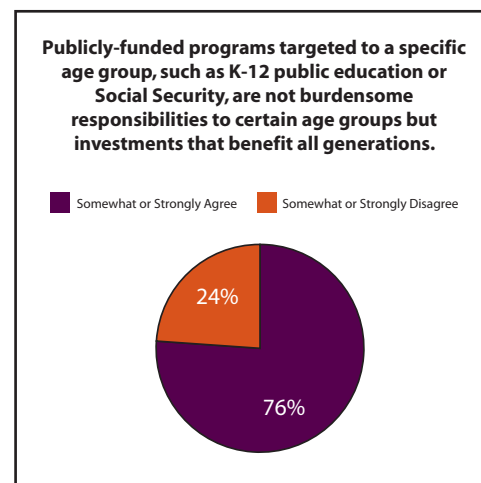
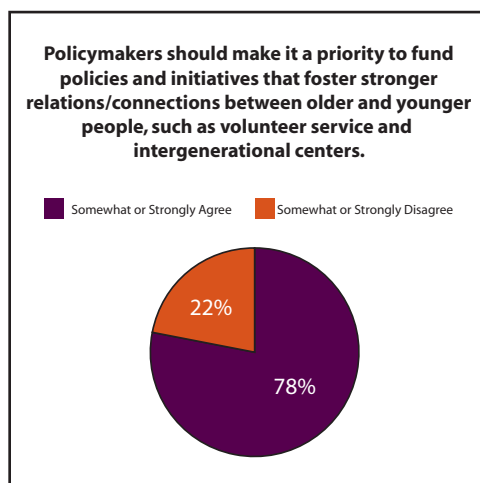
Family Matters: Public Policy and the Interdependence of Generations

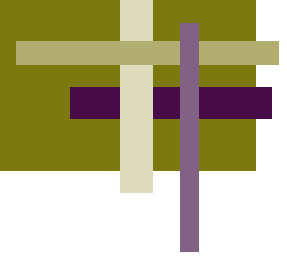
our extended families and communities play in providing a safety net, ensuring well-being, and supporting the ultimate productivity of our nation's most valuable asset, its people.

Why then have some leaders presented approaches to addressing our nation's challenges in ways that force people in the United States to choose between supporting grandparent or grandchild? Pitting generations against one another doesn't solve the problem of scarce budget resources, it exacerbates it. Now is the time to create and implement policies that help generations help each other, thereby strengthening our economy. Investing in people will strengthen our future workforce, ensure quality of life and well-being, make America more competitive, and help achieve fiscal sustainability. If we neglect smart investments in human capital across the lifespan and abandon support for the growing interdependence of generations, we risk failure in the form of wasteful spending, increased public divisiveness, and policies injurious to American families and communities.

Americans overwhelmingly agree. A new poll commissioned by Generations United and conducted by Harris Interactive shows those responding support investments in both our older and younger persons and value policies that connect generations.

- 78% said policymakers should make it a priority to fund initiatives that foster stronger connections between older and younger people.
- 76% believe publically funded programs targeted to a specific age group such as K-12 education or Social Security are not burdensome responsibilities to certain age groups but investments that benefit all generations.

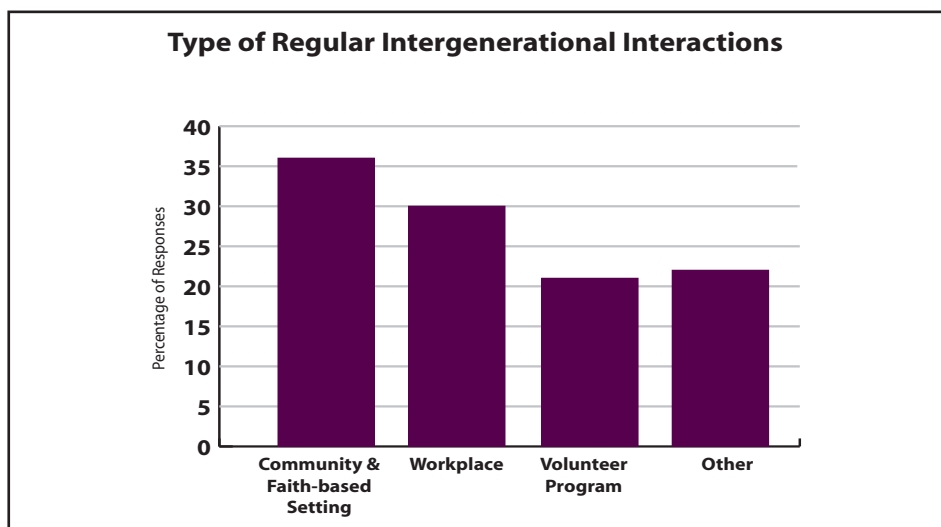
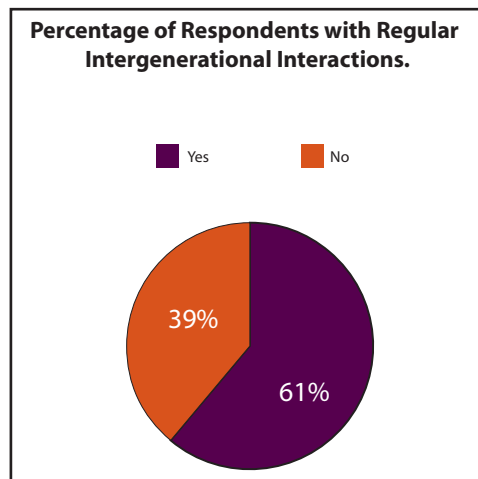
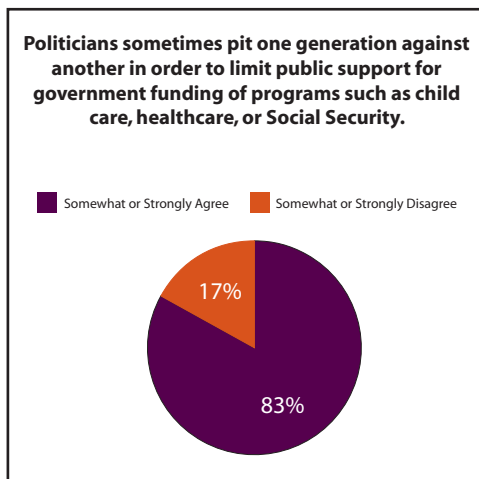




Yet 83% of respondents somewhat or strongly agree that politicians sometimes pit one generation against another in order to limit public support for government funding child care, health care, Social Security or other programs.

While support for policies that connect generations is strong and the number of multigenerational families increasing, substantial numbers of people still have little contact with other generations. Nearly 40% of those responding to the poll reported no regular interaction with members of other generations in a community or faith based setting, at their place of employment or volunteer setting, or by living in a multigenerational household.

What can we do to build and support stronger connections across generations so that we may improve the well-being and quality of life for all, secure our nation's safety net, and support investments in human capital to ensure strong economic growth?



We Live in Families and Communities



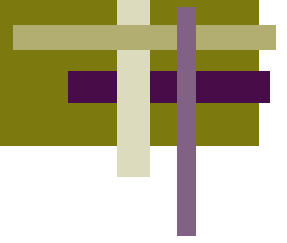
Photo: Janice Carmichael

The recession hit families in America hard. People continue to struggle with weak job and housing markets. More people now live in poverty than at any time in the last half century, according to new U.S. Census Bureau figures. The new figures show that the recession has been especially hard on the youngest Americans; more than one in five children - 15.5 million - live in poverty.⁵ At the same time many older adults watched their retirement investments and home values diminish. Today nearly 3.7 million older adults (nearly 10% of those age 65 and older) live in poverty.⁶ And in 2009, for the first time in the 30 years that the Census Bureau has collected health insurance data, the number of adults with health care coverage declined.⁷

The economic climate and other demographic factors have turned America back into a nation in which families increasingly live together and lean on each other; the post-war era in which households kept getting smaller and adult children and aging parents frequently lived alone now seems more of an aberration than a trend. “The multi-generational American family household is staging a comeback,” the Pew Research Center reported recently.⁸

A record 49 million children and adults, or 16.1% of the total U.S. population, now lives in a family household that contains at least two adult generations or a grandparent and at least one other generation, the Pew study said. That’s up from 12% in 1980. One in ten children now lives with a grandparent.

According to the U.S. Census Bureau, over 2.5 million grandparents report they are primarily responsible for their grandchildren’s needs. Some of these may be multigenerational households where a parent works long hours and wants the child to be close to family while he or she is at work. In over a third (37%) of these households no parents are present, suggesting these grandparents stepped in when parents were unable to care for their children and helped to keep the children out of foster care.⁹



While there are often tough circumstances that lead families to live under one roof, we also know that these interdependent arrangements can be good for family members, and not just financially. Multigenerational households provide children with additional caring adults, increasing the likelihood the child will grow into a healthy, productive adulthood. One study found that adolescents who lived with a never-married single mother in a multigenerational household had better developmental outcomes than those who did not.¹⁰ These arrangements can also relieve the stress of managing care for aging parents from a distance and help aging parents contribute to the family.

Cross-generational support can also transcend families and households and extend to neighborhoods and whole communities. Older adults volunteer as family babysitters and also as school tutors. High school students help their own families with household tasks, and often spend time visiting in nursing homes and teaching older people to use new technology. Young people repeatedly voice support for Social Security, and older people act as advocates on behalf of investments in early childhood education. Each generation does this because they view these actions as investments in their families or extended families. Policy makers and pundits may view each generation in isolation but everyday Americans think of old and young as interconnected and interdependent. It is not a fight, it's a family. Each generation has a role to play in contributing to the health, safety, and prosperity of their communities.

The goal of course is to enable families to have the choice to live on their own and not need to always depend on extended family. At the same time, there is much to be learned from the fact that we naturally turn to members of other generations in our families, neighborhoods, and communities as a safety net and support in times of need. Our policies must seek ways to support and nurture these generational connections to ensure a strong economy and better tomorrow.

Seniors4Kids: Raising Older Adult Voices for Quality Early Education

Generations United's Seniors4Kids raises the voices of adults age 50 and older in support of policies affecting children and youth. Currently, the program works with community leaders and grassroots volunteers to increase the availability of high-quality pre-kindergarten and early education programs. To date, 540 Captains4Kids volunteers in four states have made over 4,000 direct contacts with state and federal legislators.

Older adults care deeply about leaving the world a better place for future generations. They also enjoy helping policymakers make more informed and better decisions for children. A recent Kentucky Seniors4Kids success story demonstrates their impact. Through winter and the spring, Kentucky Captains4Kids waged a letter writing campaign and submitted letters to the editor published in several local papers that successfully prevented the inclusion of language removing bachelor's degree requirements for pre-k teachers in the state's budget. Their efforts helped to ensure and maintain the quality of the Kentucky Preschool Program.

Generations are Better Off When They Can Depend on Each Other



Photo: Donna Rose

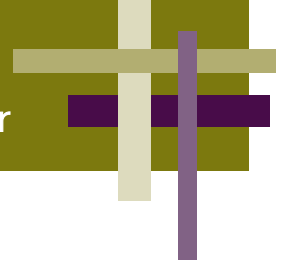
Some assert that policymaking involves a choice between programs for older adults and those that benefit children and then go on to paint one generation as selfish and self-serving. The notion is ridiculous: Are working Americans better off when their aging parents can't afford food or medicine? Are grandparents happier when their grandchildren can't pay for college? Do middle-aged "sandwich generation" adults kick back and enjoy themselves when their parents and their children are struggling?

Our leaders must not take that bait. Instead, they must view not just the budget but the nation as "unified." We should invest in the societal contributions of all people by targeting dollars, not at certain demographics, but at supports for people of all ages in families and communities, and at services and supports that are demonstrated to do the most good for the most people and for the future of the nation.

The idea of using government policy to support intergenerational interdependence is not new, nor is it peculiarly American. South Korea has enabled a paid family caregiver program. In Cyprus, the Ministry of Education and Culture supports a national program called "Interaction of Students and Cypriot Senior Citizens," which facilitates older adults returning to primary and secondary schools to study and retrain alongside youth. At the same time, the program encourages younger students to study the aging process and learn from the experiences of their older classmates.¹⁴

Of course, not everyone wants to be with everyone all the time. People sometimes want to spend time in the company of their own age cohort, and nothing we recommend here would preclude that. But policies shouldn't go so far as to isolate generations from each other or deprive people of opportunities to interact across generational lines.

In the U.S., intergenerational interdependence is supported when caregivers can get federal tax credits and local services for helping their loved ones – regardless of their ages. At their



best, policies foster not just interdependence, but positive and mutually beneficial interactions among the generations. When the generations interact, they all come out ahead. Older adults who spend time with children have greater opportunities to contribute to their communities and to society and they are more supportive of policy investments in the young. Children demonstrate a respect and understanding of the aging process and develop improved social skills and better educational outcomes. According to the study conducted by Harris Interactive, while a large majority (78%) of people in the U.S. want their policymakers to facilitate intergenerational interaction, a disturbingly low amount – 61% – said they interact regularly with members of other generations.

Our policy makers must seek ways to support connections between the generations and enable contributions by all ages. One of the first steps in this process is to ensure that existing laws, policies, and programs are reviewed through the lens of intergenerational interdependence so that they will promote support for multiple generations and encourage younger and older people to work, volunteer, and interact with each other.

Congress is currently in discussions about reauthorization of the Older Americans Act (OAA) and Elementary and Secondary Education Act (ESEA). Below we present examples of ways these policies could be adapted toward this goal. Later we will look at some of the broader policy concerns before Congress that also have implications for multiple generations.

Generations of Hope: An Intergenerational Community

Intergenerational communities or shared housing offer another vehicle to promote healthy aging and provide extra support for children who are not likely to return to their own families. Generations of Hope is a licensed foster care and adoption agency in Rantoul, Illinois that operates a planned, geographically contiguous, intergenerational neighborhood called Hope Meadows. Adoptive families and older adults live in their own homes and share an intergenerational center. In exchange for reduced rent, the “honorary grandparents” volunteer a minimum of six hours per week in the Hope community. Research has shown that the “mutual helping” that occurs has led to the older adults reporting that they feel better, have purpose in their lives, and take better care of themselves.¹¹ And Hope Meadows rate of providing permanent homes for children is two thirds higher than that for the rest of children in Illinois.¹² By the end of 2008, the adoption rate of children living with foster parents in the community was nearly 90%.¹³

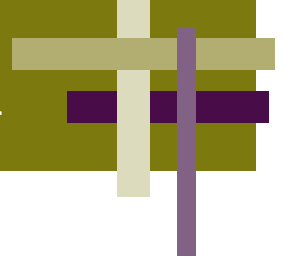
The OAA and ESEA include occasional references to opportunities for interaction with other generations or supports for intergenerational family caregiving. However, neither is holistically viewed through an intergenerational lens and they fail to identify how related laws and programs may prevent effective implementation of intergenerational opportunities and expanded services for communities. As a result these laws place sometimes unintentional and often unnecessary restrictions on interactions between the generations.

The OAA, for example, encourages, where feasible, that state nutrition projects provide meals that encourage arrangements with schools and other facilities serving meals to children in order to promote joint intergenerational meal programs. Yet restrictions on the age of individuals eligible to receive food supported by certain federal funding streams place logistical obstacles that often prevent program operators from pursuing such approaches. Furthermore, while the OAA promotes partnerships with schools there is no similar charge in the ESEA for schools to seek arrangements for joint meal programs with older adults. With hunger and healthy eating being significant issues in many communities this is a missed opportunity.

Through an Intergenerational Lens: Reauthorization of the Older Americans Act (OAA)

The OAA provides critical community-based services to keep older adults healthy and independent. While including some language intended to specifically promote intergenerational connections, the reauthorization of the OAA presents an opportunity to better ensure local Area Agencies on Aging (AAAs) seek out and seize these opportunities. Examples include:

- Including language and providing resources for each AAA to have a dedicated planning position to lead their community in preparing for and engaging an aging society or seeking out the special partnerships required to pursue the co-housing of invaluable community programs for all ages under one roof.
- Adapting the definition of multipurpose senior centers to explicitly include and promote intergenerational shared sites and programming.
- Providing incentives for state nutrition programs for older adults to make arrangements with schools or other facilities that serve meals to children in order to promote joint meal programs.
- Investing in an intergenerational resource center to provide technical assistance to OAA funded programs serving older adults to assist the programs in creating and enhancing intergenerational programs and activities.
- Authorize projects of national significance to conduct outreach to State Units on Aging and AAAs about how National Family Caregiver Support Program dollars can be used to support effective services for grandfamilies.



Through an Intergenerational Lens: Reauthorization of the Elementary and Secondary Education Act (ESEA)

The ESEA supports state and local efforts to ensure graduating students are prepared to attend college, begin a career and contribute to their communities. The reauthorization of ESEA provides a prime opportunity to incorporate intergenerational programs and initiatives. Examples include:

- Including language to help facilitate the transition of more schools into intergenerational shared sites. For example the Administration proposes \$1.2 billion for reformed and strengthened 21st Century Community Learning Centers. The centers present prime opportunities for joint use and training for older adults and engagement of older adults as tutors and supports to children, youth and schools.
- Assisting and including grandfamilies. Local education agencies should include assurances that they will develop and implement strategies to address the unique obstacles -including those related to enrollment delays - related to education of children and youth in the primary care of a grandparent or other relatives.
- Federal funding and incentives for states to invest in quality pre-k and quality early childhood education addressing the birth to five continuum. These investments not only improve educational achievement but have benefits for the larger community such as higher graduation rates, lower rates of teen pregnancy, and higher earnings and employment rates.
- Including language to support multigenerational and civic engagement opportunities in student curriculum.
- Promoting partnerships with older adult organizations to promote intergenerational programs such as joint meal programs.

Investing in our Nation's People and Future



Photo: Pedro Centeno

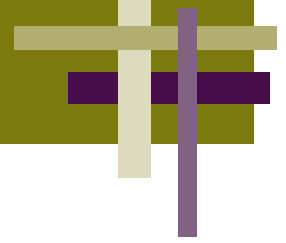
Why Investments to Benefit Multiple Generations Make Sense

Investments in human capital development across the lifespan prepare us to be competitive in a global economy

The importance of human capital to strong economic growth and sound development has long been understood. More recently we are collectively beginning to understand the rising economic value of educated team-oriented adults in an aging economy, who can compete in a steadily more technologically complex world. It is clear that with the U.S. economy in a sharply weakened state and fiscal conditions deteriorating, the urgency of strengthening America's workforce, preparing new workers, and re-thinking how and when people exit the workforce has never been greater. Where does the U.S. stand?

There has been only one broad, authoritative study of the general quality of U.S. human capital. This study was done by the U.S. Department of Defense (DOD) in 2008.¹⁵ The DOD study found that less than 25% of U.S. 17- to 24- year-olds can qualify for military service. More than 75% lack high-school degrees, clean police records, and good health. The private sector's employee fitness requirements are certainly not as high as those of the military. But technologically advanced companies have a clear need for employees with high-school degrees, clean police records, and no drug dependencies. Discussions with corporate human resource executives indicate that most likely fewer than 45% of young adults can qualify to work for globally competitive U.S. companies.¹⁶

A modern economy is like a jet plane. It is a combination of basic materials and technology. Its power is human capital. To get the U.S. economy off the runway and flying above the storms again - growing competitive globally and solving its fiscal problems - we need to be fueled with educated, team-oriented, ready-for-work people of all ages.



In addition to fueling our economy, the young people of today will be caring for tomorrow's older and younger members of society. With drastically changing demographics, investing in our nation's young people to prepare them to care for our society's younger and older members has never been more critical. Today there are almost twice as many children as there are older people in America. But by 2050, the number of older adults will more than double while the number of children will grow more slowly; 23% of the populations will be children and 20 % will be older people.

Research shows that investments in areas like education, income supports, public health, and health care can have positive multiplying effects on individuals, families, and communities. For example, every dollar spent on high-quality pre-kindergarten programs can save taxpayers up to seven dollars over the long term in higher earnings, tax revenues, crime control and other advantages.¹⁷

At the other end of the age spectrum investing in ways to engage older adults in volunteering and in “encore careers” has valuable potential. Our policies should support ways to better engage one of our nation's few rapidly growing natural resources~ our older adults. The estimated dollar value of the volunteer time of adults in America and time spent in family caregiving in 2000 was equivalent to \$239 billion dollars.¹⁸

The bulk of that contribution is made by older adults. They contributed time and effort worth \$161.7 billion in 2002 through a combination of volunteering and family caregiving, according to the Urban Institute, which broke it down as follows:

- **\$44 billion in formal volunteering**
- **\$17.8 billion in informal volunteering**
- **\$40 billion in spousal care**
- **\$39 billion in caring for grandchildren**
- **\$21 billion in caring for their elderly parents.**¹⁹

As boomers age, the need for additional pathways to engage in meaningful volunteer opportunities is critical. If we do not intentionally focus on providing these pathways we risk squandering valuable human capital. Marc Freedman, founder and leader of Civic Ventures, uses a variation on the Field of Dreams mantra “build it and they will come,” to explain the risk we face. What if they come, and we haven't built it? He explains that the match between untapped resources of older Americans and the needs of American communities represents the great opportunity presented by America's aging. Most people just can't walk out the door and make a difference. “As a society, we are missing the institutions that fit with an increasingly vital and well-educated older population.”²⁰

Providing Intergenerational Service Opportunities

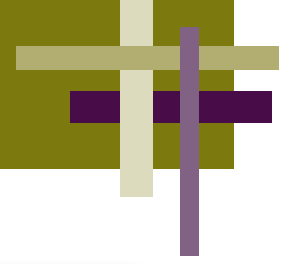
Intergenerational service helps connect the generations while improving the lives of younger and older people and members of the broader community. The following are examples of ways Congress could promote service opportunities for children, youth, and older adults:

- Implement and fully fund the Edward M. Kennedy Serve America Act of 2009 (Serve America Act) which strengthened existing service programs and expanded opportunities for intergenerational service in America.
- Fully fund the Serve America Act's targeted ten percent increase for new AmeriCorp members ages 55 and older.
- Expand opportunities for youth through Learn and Serve America to volunteer in programs that improve the lives of older adults.
- Invest in opportunities in the child care and education sector to develop creative staffing approaches -- "teaching teams" -- to make best use of boomer experience and talent to improve student success.
- Increase opportunities specifically targeted for older adults to act as mentors to at-risk youth through evidence-based programs.

It should also be noted that significant numbers of the nation's volunteers are young people. Almost three in four American teens have volunteered at some point.²¹ This is a trend that has increased in recent years, some suggest, as a result of recent service learning opportunities and requirements. Policymakers should support these and other policies that promote youth service, which can develop into a lifelong habit of volunteering.

In addition to the estimated values of unpaid activities that older adults perform to help their families and serve their communities, they can also play other important roles that translate into economic benefits. For example, California is developing a database to track retired employees who are interested in resuming employment because it is concerned about public sector labor shortages as nearly half of the managers in state agencies will soon become eligible for retirement. Based on their work histories and skill sets, these older adults can be tapped as resources to fill full-time, part-time, and temporary positions in these state agencies.²²

Policymakers must be mindful of key investments to best prepare and support today's young people to become tomorrow's workforce and caregivers. They also should recognize the value of young people and older adults as resources and invest in ways to support and keep them engaged.



Investments in quality of life recognize the intrinsic value of human relationships and may ultimately impact human productivity

Investments in people are important for more reasons than their ability to reinvigorate our economy and promote American competitiveness. Prioritizing resources solely on the basis of economic productivity sharply misses the intrinsic value of human relationships and the immeasurable importance of their connectedness. To an at-risk youth in need of a consistent relationship from a caring adult, does it matter whether that person is an executive in a Fortune 500 company or a retired factory worker? What really matters is that another person cares about her, comes every week to watch his basketball game, helps with her homework, or listens to what happened in school that day.

Taken to an extreme, the absurdity of approaches to policy making that fail to recognize humans as more than an economic engine becomes clear. Christopher Buckley aptly illustrates this point in his novel, *Boomsday*, which features a charismatic 29-year-old blogger who incites cultural warfare when she politely suggests a policy solution to the demographic challenges facing the nation – that Baby Boomers should be given government incentives to kill themselves by age 75. The proposal is picked up by a presidential hopeful who, with the help of a Washington spin doctor, campaigns on the issue of euthanasia for Boomers calling it “transitioning.” While exaggerated in his satirical work, Buckley’s illustration challenges readers to examine the way and reasons for which we value human life and how we shape our policies as a result.

Intergenerational interaction results in positive outcomes for all generations

While intergenerational program research and evaluation is somewhat limited by the size and scope of many of the programs, the documented outcomes are quite positive. For example:

- Children in intergenerational programs had higher personal/social developmental scores (by 11 months) than children in non-intergenerational programs.²⁵
- Youth involved in intergenerational mentoring relationships showed increases in school attendance, positive changes in knowledge, attitudes, and behaviors regarding substance use, as well as improvement in related life skills.²⁶
- Over a single school year, students with older adult tutors made over 60% more progress in learning two critical reading skills – sounding out new words and reading comprehension – than similar students without the tutors.²⁷
- Older adults who regularly volunteer with children burned 20% more calories per week, experienced fewer falls, were less reliant on canes and performed better on memory tests than their peers.²⁸
- Older adults with dementia or other cognitive impairments experience more positive affect during interactions with children than they did during non-intergenerational activities.²⁹

It is also important to recognize that issues initially identified solely as quality of life concerns can ultimately impact human productivity. While there is still much to be understood about how and why social isolation affects health, research shows there is a connection. Studies show that the magnitude of the risk associated with social isolation is actually comparable with that of cigarette smoking.²³ Conversely people with strong social connections and a sense of purpose live longer and are better able to maintain good mental and physical health.²⁴ Policies that build connections between young and old such as volunteer programs and intergenerational shared sites help address issues of social isolation and improve social skills while also improving health and increasing education scores.

When prioritizing investments, policymakers should take note of both qualitative and quantitative research that highlight the degree to which policies designed to improve the quality of life in health, social connectedness, and other aspects of well-being are effective in improving lives.

Investments in our safety net ensure protection for vulnerable people of all ages

All generations have a stake in a government that offers children, adults, and older adults certain basic supports that cannot be provided by the private sector alone. Moved early in her life by her work with impoverished families and older adults, Frances Perkins identified the valuable role government can play in providing a safety net for people as they become too old to work. She went on to become U.S.

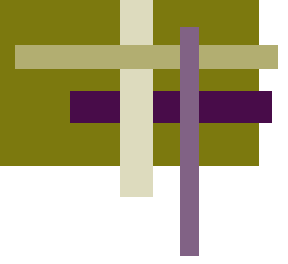
Volunteering yields positive results not only for those served, but also for those serving. Research shows that volunteering:

Improves Quality of Life:

- 96% of volunteers agree that volunteering makes them happier.
- 73% of volunteers agree that volunteering lowered their stress levels.
- Volunteers are significantly more likely (36%) to rate their overall satisfaction with their lives as “very good” compared to non-volunteers (26%).
- 68% of volunteers agree that volunteering made them feel physically healthier.

Improves Health

- Volunteering corresponds to a healthier BMI (Body Mass Index), with lower proportion of volunteers (31%) identified as obese when compared to non-volunteers (36%).
- 27% of volunteers agree that volunteering has helped them manage a chronic illness.³⁰
- Older adults are most likely to receive the greatest health benefits from volunteering.³¹



Secretary of Labor from 1933 to 1945 – the first woman to be appointed to the U.S. Cabinet – and laid the foundation for today's Social Security program whose benefits have dramatically reduced poverty for the aged in America.³²

With the creation of Social Security and Medicare, we saw gains in economic and health care conditions for older adults unparalleled in the history of our country. In 1959, more than a third of elderly Americans were poor; now that figure is 10.2%.

Recognizing the gains we have made in providing a safety net for our nation's older people, Congress should seek ways to invest in similar protections to address child poverty. About 15.5 million children in the United States officially live in poverty (more than 20% of all children.)³³ This number has increased recently – 2.2 million more children were poor in 2009 than in 2007.³⁴

Social Security has expanded to provide survivors and disability benefits, covering 98% of all children in the event of the death or disability of a caregiver.³⁵ The Center on Budget and Policy Priorities estimates that Social Security keeps some 20 million people out of poverty.³⁶ It should be protected.

Yet more investment is needed to ensure that no child, older adult, or person of any age is left without the protection of a safety net. Today, in addition to the more than 1 in 5 children living in poverty in the U.S., more than a third of older adults (13.7 million adults age 65 and older) live close to poverty with incomes below 200% of the federal poverty line.³⁷

As we consider the use of our nation's resources, investments should ensure adequate income, health care for all ages, and supports for caregivers across generations. It is also important to remember that older adults have an interest in seeing that all children are given comprehensive health care, a quality early childhood education, and appropriate special education services because the way other children fare will impact the society in which their own grandchildren, nieces, or nephews live. Similarly, children and youth have an interest in the availability of family caregiver supports for their own parents and grandparents, as well as for other older people. Without such support, the cost of long term care services for other older adults will ultimately impact them.

While funding is critical, investing in our safety net is about more than money. The government must offer basic protections to ensure that children, older adults, and people of all ages are treated fairly and with respect as they access assistance and services. Our policymakers must seek to make improvements that ensure that children and seniors receive the help for which they are eligible through Social Security, Medicare, Medicaid, Children's Health Insurance Programs, and other safety net and supportive services. Through outreach and education efforts, families need to be made aware of their rights and provided with clear pathways to access available services.

Arguments that Fall Short and Pit Generations Against Each Other



Photo: Jaylan A.

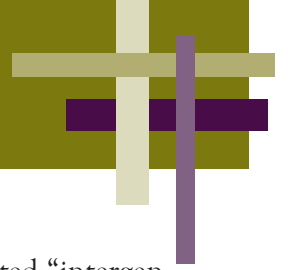
A strong case can be made for policies that recognize and promote the interdependence of the generations. Yet too often we hear arguments put forth that end up encouraging policymakers to position the generations against each other. In the new Harris Interactive survey commissioned by Generations United, for example, 83 percent of respondents somewhat or strongly agreed that politicians sometimes pit one generation against another in order to limit public support for government funding child care, health care, Social Security, or other programs.

Below, we briefly review the arguments used to encourage competition among the generations. Often the basis of these arguments falls short of reality ~ and do not put forward a full picture of the context in which they are being made.

The Generational Equity Argument

Some groups have tried to frame public policy as a one-generation-against-the-other discussion. That is an erroneous argument often used as a cover for other policy objectives. These arguments were borne of the small-government zeitgeist. Laurence Kotlikoff, a Boston University professor, popularized the concept of “generational accounting” in the mid 1980s. He argued that government fiscal policies could be analyzed by their effects on individual generations, and that there was a conflict of interest between older and younger Americans. While rightly understanding that workforce competitiveness is one of our greatest challenges, his work failed to understand how older Americans can contribute to improving our communities and economy by helping the young become better students and more productive employees.

Kotlikoff’s work was quickly taken up by interest groups promoting small government, such as the libertarian Cato Institute. In the mid 1980s, Senator David Durenberger founded Americans for Generational Equity (AGE), an organization funded largely by conservative foundations and businesses.³⁸



The basic premise of the generational equity argument (or sometimes more aggressively stated “intergenerational warfare”) advocated by these groups assumes the following: Each generation should provide for itself. Today’s older adults are financially secure. Affluent adults are getting their fair share of societal resources at the expense of young adults and children. Current old-age policies are unsustainable due to the changing demographic structure and it is unfair to expect each generation to support the one that precedes it.

Recognizing that the “generational equity” approach ultimately did a disservice to both young and old, Jack Ossofsky, former head of the National Council on Aging, and David Liederman, former head of the Child Welfare League of America, joined forces in 1986 and founded Generations United with the mission- to improve the lives of children, youth and older people through intergenerational collaboration, public policies and programs for the enduring benefit of all. Soon joined by additional founders, AARP and Children’s Defense Fund, Generations United has grown to include broad membership of more than 100 national, state, and local organizations, representing more than 70 million Americans. Through this report and ongoing outreach and education efforts, Generations United and its membership promote an intergenerational interdependence framework and challenge the generational equity approach.

The generational equity frame focuses on age- and cohort-based equity at the expense of other forms, such as class, race , and gender equity. The generational equity frame is deceptively simple, and ignores the two-way flow of social, emotional and financial resources between generations.³⁹ The argument wrongly suggests that policies helping older people hurt children. There is an important need for increased federal investments in children and that fact must not be understated. Policymakers, however, must also recognize that all generations benefit when any one generation has its basic needs met with dignity. An increased poverty rate among children is not a result of their grandparents having financial stability; it is the result of other factors, such as the economy, whether their parents’ can get jobs with a livable wage and benefits, and whether our government recognizes the critical importance of investing in all generations to improve both productivity and quality of life.



Photo: Ivy Cabingnan

In truth, policies which help one generation help all generations. Policies which hurt one generation hurt all generations.

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This “intergenerational warfare” argument is particularly troubling now because it is being raised in increasingly angry tones as the nation confronts continued economic weakness and the need for deficit reduction. This argument is divisive and hurtful, but mostly, it is spurious. It is aimed at fragmenting support for programs that invest in people, such as child care, health and education programs, and Social Security, to protect unsustainable tax cuts for a few and unfunded defense spending. It is a cover for those who do not want to make investments that are needed to ensure that all generations prosper. It is not, at its heart, an economic argument, but a calculated political one.

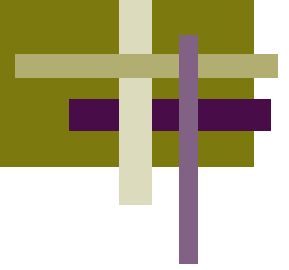
These divisive arguments have accelerated and become more hyperbolic as the U.S. has entered a period of recession and high budget deficits. Peter Peterson, a long-time budget hawk, opened a fiscal summit earlier this year by referring to the deficit as “generational theft, or even fiscal child abuse.”⁴⁰

The Heritage Foundation, an organization which strongly promotes cuts in Social Security, Medicare, Medicaid, and other social benefit programs, held an event called “Generational Theft: The Fleecing of America’s Children.” *Newsweek* columnist Robert Samuelson went so far as to predict such a precipitous decline in quality of life that our children may need to think twice before procreating.⁴¹ It should be noted that the challenge our country faces with the deficit is real and must be addressed, but comparisons like these are inappropriate and distract from constructive discourse intended to find unified solutions.

The generational equity argument is strategic and cynical. It’s goal is to sow fear and divide the generations to weaken support for social welfare programs. It is built on a faulty premise that suggests that the various generations are independent of each other and not irrevocably intertwined. In truth, policies which help one generation help all generations. Policies which hurt one generation hurt all generations.

Arguments that fail to recognize that children and older adults are part of families

In recent years, budget reports that calculate public expenditures based on the age of recipients have emerged from Washington, D.C., think tanks. Since 2007, groups have published a yearly breakdown of federal spending on children and advocated for a “children’s budget.” Julia Isaacs of the Brookings Institution published a controversial and widely cited report finding that federal spending for seniors is seven times the spending on children. The apparent intent of this report, to highlight the critical importance of increasing federal investments in children, should be applauded. However, analysis of budgets with ratios such as this are fundamentally problematic regardless of where the numbers come out because they rely on flawed methodology and assumptions. In addition to fueling those who would divide the generations, reports like this one fail to recognize that children live in families. They



give the false impression that only investments aimed directly at children will improve child well-being. This flawed analysis can have the effect of discrediting well-intended advocates who use it, ultimately distracting from the crucial goal of increasing support for children.

Children benefit from services provided to their families and caregivers as well as services and supports directed specifically to them. Consider, for example, the money government spends relative to housing, whether it is public housing, housing vouchers, or the mortgage deduction. While not child-centric programs, these programs are of great benefit to children and essential to ensuring them quality shelter, a very basic need.

Conversely, budget analysis of programs benefitting seniors should recognize the value for older adults of programs and supports for families and children. Parents, who do not have adequate childcare, housing support, or food resources, have less time and resources to help their aging parents.

Furthermore if an attempt were to be made to fully assess expenditures for children and seniors, with the understanding described above, it would be valuable to look across all areas of expenditures—federal, state and local—recognizing, of course, that due to their scope there are some investments that can only be adequately made at the federal level.

Arguments that frame grandparents and older adults as greedy

The disrespect with which some view older Americans is evidenced in their language. Former Senator Alan Simpson, now co-chair of President Obama's deficit reduction task force, infamously called Social Security recipients "greedy geezers." Brookings Institution economist Isabel Sawhill contrasts societal spending on the young with spending on the old as the same as the difference between "borrowing to go to college or ... to go on a cruise or buy a new set of golf clubs."

It is true that more investments should be made to help children in America. Programs such as Medicare and Social Security have helped to reduce poverty and improve the health and mental health among older adults; now it is important to see similar supports aimed at cutting the unacceptably high rates of childhood poverty and ensuring children's health coverage that is comprehensive, accessible and affordable. Important steps were made with the Affordable Care Act – but more is needed.

At the same time, we must recognize that many older adults aren't playing golf these days. Roughly one in eight Americans over the age of 65 lives in poverty. Many others struggle to make their money last as long as they do. Many have been hit hard by the recession and don't have the years and ability to earn back their losses. Older adults are returning to work or changing their life plans to care for grandchildren so their parents can work. Some are raising their grandchildren because their own children, the

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children's parents, are struggling with enormous challenges – unemployment, substance abuse and unmet mental health needs. About 6.5 million children are being raised in households headed by grandparents or other relatives.⁴² Grandparents are raising over 940,000 children without the parents in the home.⁴³ Many are doing so with limited financial resources and access to outside assistance and supports. These grandparents ease the burden on the formal child welfare system, saving the country billions of dollars every year.⁴⁴

Seniors are volunteering in enormous numbers providing significant national benefit and interest in working with children ranks high. A study by Peter D. Hart Research Associates revealed that working with children was found to be the most appealing volunteer activity among older adults.⁴⁴ And there is anecdotal evidence to suggest that, working and volunteering with children may be tied to older adults voting against their wallets in support of services and an education for the young. For example in Mesa Arizona, the school district worked to develop and maintain a relationship with older residents in a nearby retirement community, inviting them into their schools as tutors and mentors, hosting barbecues before sporting events, and sending students to perform at senior gatherings. The elders in return strongly supported investing in local children – even though their biological children and grandchildren lived miles away – by voting in favor of higher property taxes to support the local schools.⁴⁶

Seniors are volunteering in enormous numbers providing significant national benefit and interest in working with children ranks high.



Photo: Dick Goldberg



Key Policy Issues of Mutual Interest to Young and Old

There are four key concerns currently front and center in national policy debates that have very real implications for both the young and the old and multiple generations. The arguments made earlier as to why investments to benefit multiple generations make sense and must be front and center in these debates.

Social Security

The oft-voiced view that Social Security is a troubled program, sapping the budget and burdening the nation's youth to advantage the older adult minority could not be further from the truth. It is much more than a retirement program. In addition to retirees, it provides lifetime financial security to workers, people with disabilities, and family members including children. Social Security pays more benefits to children than any other federal program.⁴⁷ Six and a half million children in the United States receive part of their family income from Social Security through survivors, retirement, and disability benefits, as well as the Supplemental Security Income (SSI) program.⁴⁸

The critical role Social Security plays in providing indispensable protection for children is often overlooked by the press and policymakers who almost exclusively refer to Social Security as a retirement program for seniors. While Social Security indeed plays a critical role in the economic security of retired workers, it also provides near universal support for children – covering 98% of all children in the event of the death or disability of a caregiver.⁴⁹ Social Security kept 1.3 million children from falling into poverty in 2005. Furthermore, the Social Security Disability program paid benefits to almost 9 million disabled workers of all ages in 2009. These benefits, paid to working aged adults, help them to support their families despite being unable to work.⁵⁰

Even those portions of the Social Security program aimed specifically at retirees convey benefits to families. According to the U.S. Census Bureau, roughly 2.5 million grandparents report

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they are primarily responsible for their grandchildren.⁵¹ Even with Social Security benefits, 22% of grandparent-headed families are poor. Without Social Security benefits, this group's poverty rate would be 59% or more.⁵²

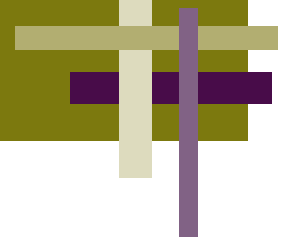
While it is currently a critical support for grandfamilies (grandparents and other relatives raising grandchildren), Social Security could be improved to better serve them. A grandchild benefit is available through Social Security but confusing eligibility requirements and application processes are among the factors that may contribute to it being under utilized. Social Security also has a family cap which limits its availability to larger grandfamilies. Similarly, policies related to the federal benefit rate, resource limits, and income disregards for Supplemental Security Income are outdated and narrow, thereby restricting their ability to help meet the needs of those in grandfamilies with very low incomes.

Older people don't live in a vacuum. The fact that their basic needs are covered in part by Social Security means their children and grandchildren don't have to use their own resources to support their aging relatives. Social Security benefits enable family and neighborhood elders to live out their lives in dignity, contributing to the community through volunteer work, informal mentoring arrangements, and child care.

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While changes are needed to address the Social Security shortfall, closing the gap is relatively manageable. The Social Security trust fund currently has a surplus of over \$2.5 trillion. It is projected to pay out full benefits without any problems for about 30 more years.⁵³ Over the next 75 years, Social Security faces a shortfall of about 0.56% of GDP, less than the estimated cost of extending the tax cuts for the top one percent of households over the next 75 years.⁵⁴

One of the best ways to strengthen America's long term fiscal health is to strengthen Social Security, not cut it. While paying benefits to workers, Social Security fails to recognize certain types of work done primarily in the family and home setting that provides a critical service to our nation and its people-family caregiving. Social Security does not give credit to caregivers when their earnings are affected because they leave the workforce or reduce paid work time to care for elders, children, or individuals with disabilities.



In 1965, Congress extended Social Security benefits until age 22 for children enrolled in college. This successful program, referred to as the student benefit, took the long view. It enabled an entire generation of children who had endured loss to continue their education and not have to drop out of school to support themselves. Today, those “children” are productive members of the U.S. economy. The student benefit was cut from the program in 1983 and Social Security survivor benefits now end when a recipient turns 18.

Research has shown that the loss of the student benefit did negatively impact college for children who had been eligible for it. More than one-third of these children did not enroll in college because of the lost benefit. When Congress eliminated the student benefit, it assumed the Pell Grant would provide enough support to the children who would have previously received the student benefit. Today the cost of education is higher however-roughly double since 1979- and financial aid is less adequate than when the student benefits were terminated. In 1979, the average Pell Grant covered about one-fifth of the average cost of private institutions and 40% of the average costs of public institutions. Currently, the average Pell Grant covers less than 10% of the costs of private institutions and 20 percent of public institutions. Despite Congress’ recent new investment in Pell Grants, the cost of education is drastically outpacing the Pell Grant and as a result the Social Security student benefit is more imperative than ever.



Beth Finke from Chicago, Illinois credits Social Security, and particularly the student benefit she continued to receive through college, for enabling her to support herself as an adult. She was three years old when her father died. Beth was the youngest of seven; four of her brothers and sisters still living at home. Beth, now 51 and an award-winning author, teacher, and speaker, was fortunate enough to receive Social Security benefits when they were available to college students. The benefits made it possible for her to attend college, she says. “Without Social Security, I wouldn’t have been able to afford to go to college.” Beth became blind as an adult and credits her college education with keeping her independent.

Health Care

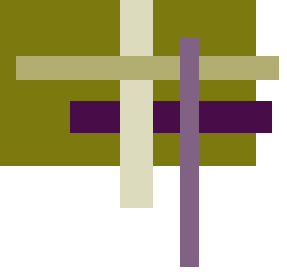
The growing cost of health care is also a concern being debated today in the policy arenas across the country and in Congress. At the same time, the delivery of affordable quality health care for all generations remains a challenge. In 2009, 1.5 million people in the U.S. lost health care coverage, and the number of people covered by private insurers fell from 201 million to 194.5 million. Government programs including Medicaid and Medicare didn't completely replace that.⁵⁵ The percentage of people living without health insurance coverage is higher than at any time since the Census Bureau started collecting this data in 1987.

While the number of uninsured children is the lowest it has been in 20 years, thanks to Medicaid and the Children's Health Insurance Program (CHIP), more than 8.1 million children—one in 10—remain uninsured. Two-thirds of them are eligible for coverage in Medicaid or CHIP but not enrolled largely due to state-imposed barriers that differ across states.

The recently passed Patient Protection and Affordable Care Act promises to help bring coverage to more children and young adults, but more is needed. Outreach and awareness-raising are critical to ensure that those who qualify enroll and get the coverage they need. Children now are not automatically enrolled in health coverage at birth, and often their parents lack coverage (making it even less likely that the children will get coverage). There also are many older people below the Medicare-eligible age of 65 who have lost medical coverage as they have lost jobs in the recession. Families suffer when one of their members—at any age—can't access quality health care. Medical crises continue to push families into bankruptcy.

In 2009, 1.5 million people in the U.S. lost health care coverage, and the number of people covered by private insurers fell from 201 million to 194.5 million.

Even for those enrolled in a health care plan, rising health care costs and inefficiencies in the delivery of health care are causing problems. States have had to cut back on education programs because their Medicaid programs are sapping funds from other budgetary areas. Older people who receive care covered by Medicare are charged with consuming more than their share of federal funds, when in fact these funds go directly to hospitals, doctors, and pharmaceutical companies. The patients have no control over fees and billing practices. As Ezra Klein of *The Washington Post* points out, there are serious pitfalls to ascribing personal responsibility to medical care usage: "But people err when they imply that individuals have the power in the medical relationship. We go to the doctor and we listen to what the doctor says. A sick senior in Minnesota costs a lot less than a sick senior in Florida, but that's not because the Minnesotan is refusing treatments. It's because his doctor is providing fewer of them."⁵⁶



Providing health care coverage to all Americans is expensive. According to the Congressional Budget Office (CBO) projections, if no changes are made to federal law, health care spending will rise to make up almost half of the total economy in the next 75 years: "total spending on health care would rise from 16% of gross domestic product (GDP) in 2007 to ...49% in 2082." Federal spending represents a much smaller portion of total health spending, but is still projected to rise considerably because of total health spending: "federal spending on Medicare (net of beneficiaries' premiums) and Medicaid would rise from 4% of GDP in 2007 to 19% in 2082."⁵⁷

Commentators frequently assert that rising health care costs are due to the aging of the population or that Medicare and Medicaid are government run programs. However, neither of these two assertions appear to be a significant driver of the rise in health care costs. The rising rate of both private and public health care spending is the single greatest reason for the long-term projected budget deficits, not changes in demographics. According to the CBO, "With the retirement of the baby-boom generation, aging will have a larger effect on spending in the next several decades than it will later in the century. However...the projected growth of health care costs per beneficiary is by far the larger contributor to the growth of federal spending on Medicare and Medicaid throughout the entire projection period."⁵⁸

The other popular explanation for the future growth in Medicare and Medicaid is that because the two are government run programs, they are inherently inefficient and costly. This explanation is problematic because other government programs are not going to grow like Medicare and Medicaid. For instance, non-defense discretionary spending is projected to fall from 4.1% of GDP in 2009 to 3.1% of GDP in 2020.⁵⁹ Medicare and Medicaid are unique compared to other government spending because their growth is tied to health care spending generally.

In reality, the costs of health care are driven by larger trends in health spending. The current incentives in the health care system are pushing costs upward with little regard for how those costs are improving health outcomes. Currently, the United States spends a significantly greater percentage of its GDP on health spending than any other country. The problem with health care costs rising more quickly than inflation is that health expenditures are not correlating with increased health outcomes. Despite the fact that Americans are undergoing more operations and tests and receiving more doctor visits, they are not necessarily healthier.

It is imperative that policymakers keep health care affordable. All generations must have access to good health care. Given the stresses in federal, state, and family budgets, no one can afford health care inefficiencies.

Tax Policy

With the Bush era tax cuts expiring at the end of 2010, tax policy will be front and center for months to come. It is crucial that legislators view the federal tax structure, including tax expenditures, through the lens of family strength, generational interdependence, lifetime productivity, economic productivity, economic recovery, fiscal sustainability, and shared sacrifice. The tax code should promote balanced economic growth and generate revenues adequate to invest in human capital and promote quality of life in America.

The federal budget deficit hit a record \$1.4 trillion in 2009, and will exceed that figure this year and again in 2011. As a result significant efforts are underway in Washington to curb spending and reduce the deficit. The bipartisan National Commission on Fiscal Responsibility and Reform -charged with balancing the budget by 2015 and meaningfully improving the nation's long-term fiscal outlook- must develop recommendations by December 1, 2010. Any recommendation approved by 14 members of the commission must be given an up and down vote by this Congress. The Commission is focusing significantly on entitlement programs of importance to younger and older people, and people with disabilities like Medicare, Medicaid, and Social Security. Central to the Commission's recommendations should be recognition that all spending, including entitlements and tax expenditures, should be sensitive to our nation's ability to meet the needs of children, youth, and older people, and subject to the principles of lifetime productivity and shared sacrifice based on people's ability to pay.

Tax-policy programs such as child and dependent care credits, and the Earned Income Tax Credit help multiple generations. They leverage tax deductions and credits for greater goods such as education, nutrition, health and family function. They should be viewed as investments, not expenses. A refundable Caregiver Tax Credit, for example would provide needed support to anyone who provides care, whether to disabled parents, a spouse, or a child. Family caregivers often must take time off from work, or even leave the workforce entirely, in order to meet their caregiving responsibilities. This care comes at great expense to the caregiver, while in the aggregate it saves the government billions of dollars that would otherwise have to be spent on alternatives to uncompensated caregiving.

Moreover policymakers must not be distracted by the use of "generational accounting" as it pertains to taxes. The true aim of many single-generation critics of public policy is to preserve low tax rates for the highest earning Americans. Policymakers must ask if these low tax rates for a small minority of households are ethical and economically sound if they enable upper income parents to invest in the life success of their children while adding to deficits that will ultimately be burdens on a large majority of all current and future children. Similarly, they must ask, should the federal government subsidize second-home ownership with tax deductions for mortgage interest, while it cuts programs that help family caregivers and strengthen families? In all cases, the issue is what strengthens the majority of families?



When we look at tax issues from the standpoint of all children and all families, the fallacy of so-called “generational equity” becomes clear.

Congress should subject tax expenditures for the wealthy to tests of shared sacrifice, balanced economic growth, and lifetime productivity to assure that they do not undermine our nation’s long-term fiscal and economic strength. Similar tests should be applied to tax treatment, direct subsidies, and indirect tax subsidies for corporations. Write offs for items like corporate jets or ballpark box seats should be analyzed against their deficit-raising cost as well as their effect on the long-term financial health of families. Policymakers should consider the broad, long-term impact on families and communities of failing to fund, through adequate tax revenues, those family-strengthening programs that are helping all generations through a difficult financial time as well as to do well during better times.

The Budget and Fiscal Conditions

The deficit is a fourth policy concern demanding Congressional and Administration attention. Two wars, tax cuts, and an unprecedented recession have pushed the current deficit to historically high, though manageable levels. A portion of the deficit is actually an intentional recovery strategy. Economists argue that it is necessary for the government to spend into deficit when demand is suppressed in a recession, especially as severe as the one that started in 2008. The fact that the cost of borrowing for the federal government went down during the financial crisis is a testament to the strength and the esteem with which the world holds the United States. However, budget hawks are correct when they point out that public spending as a percentage of Gross Domestic Product (GDP) will rise significantly if no policy changes are made.

When we say a budget is unsustainable, we are saying that future spending commitments exceed future revenues. The difference between the two is “the long-term fiscal gap”. Annual budget deficits are short-term fiscal gaps. Experts around the world generally agree that an economy can maintain three

Government budgets are not just about money. Government budgets express the values and fabric of civil commitments that citizens have made to each other over many decades.

Photo: Chantel Braces



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percent annual deficits forever due to steady economic growth. Deficits over three percent if continued for many years into the future are considered unsustainable.

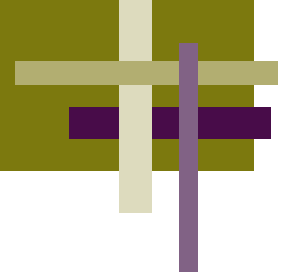
How large is America's long-term fiscal gap? How far are we from sustainability? The Congressional Budget Office provides an answer. Using CBO numbers and standard discounting, the 10-year unsustainable shortfall expressed in present-value current dollar terms is \$4.7 trillion, the 20-year shortfall is \$17.2 trillion, and 30-year is \$44.5 trillion. These are fiscal gap estimates for the next 10, 20 and 30 years. They tell us roughly how much spending and taxes have to change in future years in order to make the U.S. budget sustainable.

To solve a budget crisis we must find a way to construct a new framework of civil commitments. This will require consensus on a set of intergenerational principles on which to build a new civil architecture that recognizes and engages all generations and guide the reshaping of U.S. budget relationships.

The value of a fiscal sustainability as measure of national wellbeing is its economic and political completeness. It is far more complete than unemployment and inflation alone, and more balanced than GDP growth. For example, it does not treat increases in crime spending as positives as GDP does. Fiscal sustainability brings the intangibles of an economy's strength into the picture - intangibles such as population balance, family formation, workforce development, executive leadership, and the ability of political parties to function effectively.

The disadvantage of the fiscal sustainability measure is that it leads people to first focus on the numbers. In the beginning, debates swirl around specific budget items like Social Security cost of living adjustments and the amounts of subsidies to various business sectors. Debates over numbers have proven to be uniformly inconclusive. The reason is simple. They overlook the most important aspect of what a government budget is-it is the expression of each citizen's commitment to all the other citizens in the society.

Government budgets are not just about money. Government budgets express the values and fabric of civil commitments that citizens have made to each other over many decades. Those commitments - public safety, education, roads, consumer protections, and reasonable taxes - are built into local, state and federal budgets. People organized their families and businesses around these commitments. The very slowness with which they accumulated and were reaffirmed year after year in budget legislation, attested to their firmness and reassured people they could safely organize their lives around them.



When we talk about a budget crisis, it is a crisis not simply because there is not enough money. It is a crisis because the fabric of our society is eroding, threatening families and businesses. To solve a budget crisis we must find a way to construct a new framework of civil commitments. This will require consensus on a set of intergenerational principles on which to build a new civil architecture that recognizes and engages all generations and guide the reshaping of U.S. budget relationships.

Other groups have recognized the need to state principles to guide the reshaping of U.S. budget relationships. For example the Partnership for America's Economic Success (PAES) has put forward principles that focus on workforce development beginning in the early years and government program goal and performance evaluation.⁶⁰ The Committee for Responsible Federal Budget (CRFB) has developed principles that focus on economic growth and ending political gridlock.⁶¹ The PAES and CRFB principles deserve applause for their focus on workforce development, shared sacrifice, young children, income inequality, transparency, performance evaluation, and sustainability. Yet, as thoughtful as these principles are, they are incomplete. They miss the historic importance of generational families and communities to civil equity and economic growth. Neither put forward an explicit recognition of the historic role of seniors in human capital formation and economic growth. This is a significant political omission.



Photo: Janine Farrell

Congress and the White House could champion a White House Conference on the Generations calling for advocates and leaders across the ages to come together to jointly plan coordinated policies and programs to support America's ability to capitalize on our greatest asset, people of all ages.

Breaking Down Our Silos

Developing consensus on a set of generational principles will require the coming together of leaders at many levels in multiple sectors. Once established, a process must be developed to ensure the principles are strategically applied and actions are prioritized to engage the diverse voices of the generations. The White House Conference on Aging, convened every ten years, does this for the aging community. It brings a diverse group of delegates from around the country to jointly agree on priorities for the next ten years.

Children’s groups have been urging Congress to mandate a similar gathering focused on children and youth. Perhaps instead, the Congress and the White House could champion a White House Conference on the Generations calling for advocates and leaders across the ages to come together to jointly plan coordinated policies and programs to support America’s ability to capitalize on our greatest asset, people of all ages. A critical task of this gathering would be recommending approaches that break down silos, age-segregated funding and regulatory practices that target single generations and promoting service delivery strategies to increase and improve intergenerational strategies and practices.

Given that 78% of the respondents to the Generations United commissioned poll said policy makers should make it a priority to fund initiatives that foster stronger connections between older and younger people, such an approach would enjoy strong public support.



Photo: M. Gertrude Fosbennet

C o n c l u s i o n

Photo: Somnath Chatterjee



Policymakers should invest in all generations and enhance the ways generations help each other. They should not become distracted by those who promote intergenerational warfare as a cover for protecting unsustainably low tax rates for the wealthy. They should manage the challenges of our times, such as federal deficits, unsustainable increases in health care costs, and ongoing economic weakness, without hurting the most vulnerable children and older Americans. They should promote ways the old and young can live, work, and play together, depending upon each other and supporting each other. It is not a fight. It's a family. Done well, initiatives that enhance intergenerational reciprocity will pay off, in a conservation of resources and in a more financially secure and mutually respectful population.

Photo: Christine Urbanik



It is not a fight. It's a family.

RECOMMENDATIONS

Policymakers ought to be viewing all of their programs and decisions through the interdependency lens to support families and communities and to maximize the benefit of federal, state and local efforts. Generations United has crafted a series of recommendations to help achieve those goals:

INVESTMENTS ACROSS THE LIFESPAN

Our resources should be allocated to enable every adult who is able to work, be as productive as possible, and contribute to growth in all phases of their lives. Government should invest across the lifespan where returns are greatest improving quality of life, ensuring safety and economic security, and promoting human capital development. Examples include:

- Invest in people at transitional phases including changes in family and economic situations. Life at all stages is elongating. Investments at key developmental stages and transitions ensure the best possible start in life, the ability to continue to contribute well into later years, and to die with dignity. Examples include:
- Services to promote infant and child health and development
 - ◆ Early learning programs such as home visiting, Early Head Start, Head Start, and pre-kindergarten
 - ◆ Keeping children in school and ensuring high school graduation
 - ◆ Increasing college attendance
 - ◆ Engaging in proven intergenerational programs
 - ◆ Meeting the special needs of children and adults with disabilities
 - ◆ Access to technologies necessary to succeed in school and the workforce
 - ◆ Assistive technologies designed to enable independent living
 - ◆ Hospice services
- Promote investments to eliminate poverty for all generations so that children and adults of all ages will be able to realize their full potential and contribute to the well-being of the broader society without the barriers that poverty creates.
- Promote innovations in work place policies that reflect changing demographics and caregiver needs such as flexible work schedules, retraining opportunities, and up and down mentoring.

Government should invest across the lifespan where returns are greatest improving quality of life, ensuring safety and economic security, and promoting human capital development.

- Provide pathways and support for volunteering and service learning opportunities for all ages.
- Provide incentives and awareness-raising about the value of shared spaces and services to improve the health and well being of younger and older people and reduce social isolation. There is evidence to suggest that shared intergenerational spaces and services “save dollars while making sense”. They provide benefits for both generations and the broader community while saving precious resources. Congress and the Administration should explore ways to promote these models through:
 - ◆ The Elementary and Secondary Education Act: Millions of dollars are put forward every year in school construction. Incentives should be included to incorporate senior centers and other intergenerational opportunities into new school construction.
 - ◆ The Older Americans Act: The Act’s “multipurpose senior centers” should be defined to include services for children and youth and promote shared spaces.

Shared intergenerational spaces and services “save dollars while making sense”. They provide benefits for both generations and the broader community while saving precious resources.

HEALTH

Policymakers should support efforts to address the rising cost of health care while providing quality care to all ages.

- Support efforts to implement the Affordable Care Act to give families access to affordable health care including:
 - ◆ Ensuring coverage of special populations such as children being raised by grandparents or other relatives.
 - ◆ Requiring or providing incentives for federally-supported community health centers to serve all ages and engage the generations as volunteers to provide supportive services.
- Guarantee health care for children birth to 18 by automatically enrolling children at birth in a program that provides the comprehensive coverage to help children lead to healthy and productive lives.
- Invest in public health strategies where evidence-based research has demonstrated high returns for programs such as obesity prevention and removing and reducing environmental hazards.

- Focus on limiting health care costs by addressing inefficiencies in health care delivery and health care fraud, using technology to streamline medical record keeping, and supporting prevention, and effective chronic disease management.
- Launch an outreach campaign through the Corporation for National and Community Service to engage older and younger service groups to enroll the uninsured in appropriate health care programs under of new Affordable Care Act such as CLASS, the new, voluntary, long-term care insurance program, which allows young people to purchase insurance at a low rate.

SOCIAL SECURITY

Policymakers should protect and improve the adequacy of Social Security as a program that provides lifetime financial security to workers, people with disabilities, children and family members, and retirees.

- Educate the public about the value of Social Security as a program for all generations including children and people with disabilities, by publicizing the benefits of the survivors and disability programs.
- Close Social Security shortfalls in a way that protects and enhances security for low-income families.
- Ensure that Social Security Survivors and Disability benefits are affirmed as part of Social Security's commitment to lifetime financial security.
- Improve adequacy of Social Security by:
 - ◆ Reinstating the student benefit.
 - ◆ Improving Social Security's support for grandfamilies and other nontraditional family structures by addressing barriers related to the family cap and grandchild benefit.
 - ◆ Providing Social Security credits to caregivers when their earnings are affected by caring for elders, children or individuals with disabilities.
 - ◆ Improving Supplemental Security Income (SSI) by eliminating the reduction in benefits for in-kind support and maintenance, increasing SSI's resource limit, and increasing the income disregard.

All spending, including entitlements and tax expenditures, should be subject to the principles of lifetime productivity and shared sacrifice based on people's ability to pay.

Budget analyses should recognize how investments in families and communities also serve as investments in younger and older people.

TAXES/REVENUE

State and federal governments' tax and spending policies should be consistent with a set of Intergenerational Principles. All spending, including entitlements and tax expenditures, should be subject to the principles of lifetime productivity and shared sacrifice based on people's ability to pay. Accordingly we should:

- Make permanent the 2009 improvements to the Earned Income Tax Credit that addressed the issue of the marriage penalty and expanded benefits for larger families.
- Make permanent the 2001 and 2009 expansion to the child tax credit, which helped it reach many low-income working families who previously were excluded and boosted the credit for many more families who received only a fraction of the credit. Make it fully refundable.
- Create a refundable caregiver tax credit to help family caregivers offset the major economic sacrifices involved in caring for aging and disabled relatives.
- Subject tax cuts and tax expenditures for the wealthy and tax treatment and direct and indirect subsidies for corporations to tests of shared sacrifice, balanced economic growth, and lifetime productivity, to assure that they do not undermine our nation's long-term growth and budget sustainability.

BUDGET PROCESS AND ANALYSIS

Policymakers should understand the impact of budget decisions on people of all ages before acting. To assure the strongest possible national economy and quality of life for all in America, policymakers should apply Intergenerational Principles in budget decision-making.

- The effects of investments on the productivity of all generations, the quality of life across the lifespan, and the security of our safety net must be analyzed and weighed. Generational impact statements should be considered, just as economic cost benefit and environmental impact are currently reviewed in such decisions.
- Promote budget analyses that recognize how investments in families and communities also serve as investments in younger and older people and that recognize how different generations will be engaged as resources to each other.

WHITE HOUSE CONFERENCE ON THE GENERATIONS

A Decennial White House Conference on the Generations should be convened to bring from across the country the young and the old, together with representatives of federal and state governments, leaders in the aging and children's fields, nonprofits, and individual stakeholders to study and share ideas for how to best integrate services for all generations.

- Conference delegates should focus on creatively and efficiently:
 - ◆ Promoting and engaging young and old as resources, and recognizing all ages as contributors to society.
 - ◆ Enhancing workplace flexibility.
 - ◆ Improving intergenerational programs and shared sites.
- Such a White House Conference should help to keep national and state policies in line with multi-generational family and community goals.



Photo: Jane Goodrich

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