

In-Common



The Age of No Retirement



The Age of No Retirement In-Common, for all ages

In today's world, the labels of 'age' and 'generations' that have for many years been used to understand who we are as people, have become increasingly irrelevant. In fact, they have become downright dangerous. They undermine our sense of self-worth, cause division in our society and they hold businesses back.

The Age of No Retirement is a movement for social change, and a great deal more. We are part design lab, part research unit, part network and part storyteller. We are also full time collaborators, and 100% committed to creating a world where our age, and how many birthdays we have, no longer matters.

We work with corporations, small businesses, the media, government, third sector organisations and people of all ages and backgrounds to create products, services and environments that challenge the boundaries of age and that work for all of us – however young or old we are.

We facilitate debate and discussion around the value that an intergenerational society brings to us – as citizens, as consumers, as workers – and the positive impact this has on the products and services we interact with every single day.

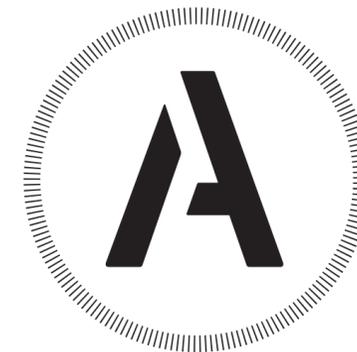
With backing from the Big Lottery Fund, and core partner support from organisations like Barclays, Legal & General, AXA PPP Healthcare, Calouste Gulbenkian Foundation, Spigit, Helen Hamlyn Centre for Design and others, our influence is wide reaching.

But don't just take our word for it.

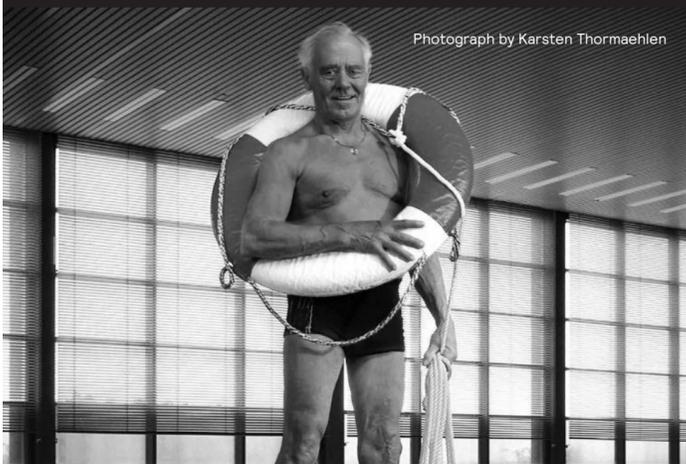
Here are the findings of our pioneering research that prove that generations have more in common than what sets them apart. It explains how our society ended up here and how flawed our current thinking is. It also gives people and companies a roadmap for positive change, to create the unified, inclusive society that we all want to be part of.

We look forward to going on the journey with you.

George Lee and Jonathan Collie, Co-Founders.



Our belief is that the labels of age and generations that we have used for so many years as a way to help define ourselves and understand who we are have become increasingly irrelevant.



The negative narrative of age is still powerful. It is something we must challenge.

This dark and depressing narrative of age is deeply ingrained in all of us and is perpetuated by businesses, the media, the government, advertising agencies, and even the third sector.

The story that we hear, day in, day out, is of the looming 'demographic crisis' which will place a huge burden on our society as the population of older people gets even bigger. This narrative is loud and strong. It is a miserable picture that has been painted again and again: loneliness, isolation, illness, poverty, lacking in independence.

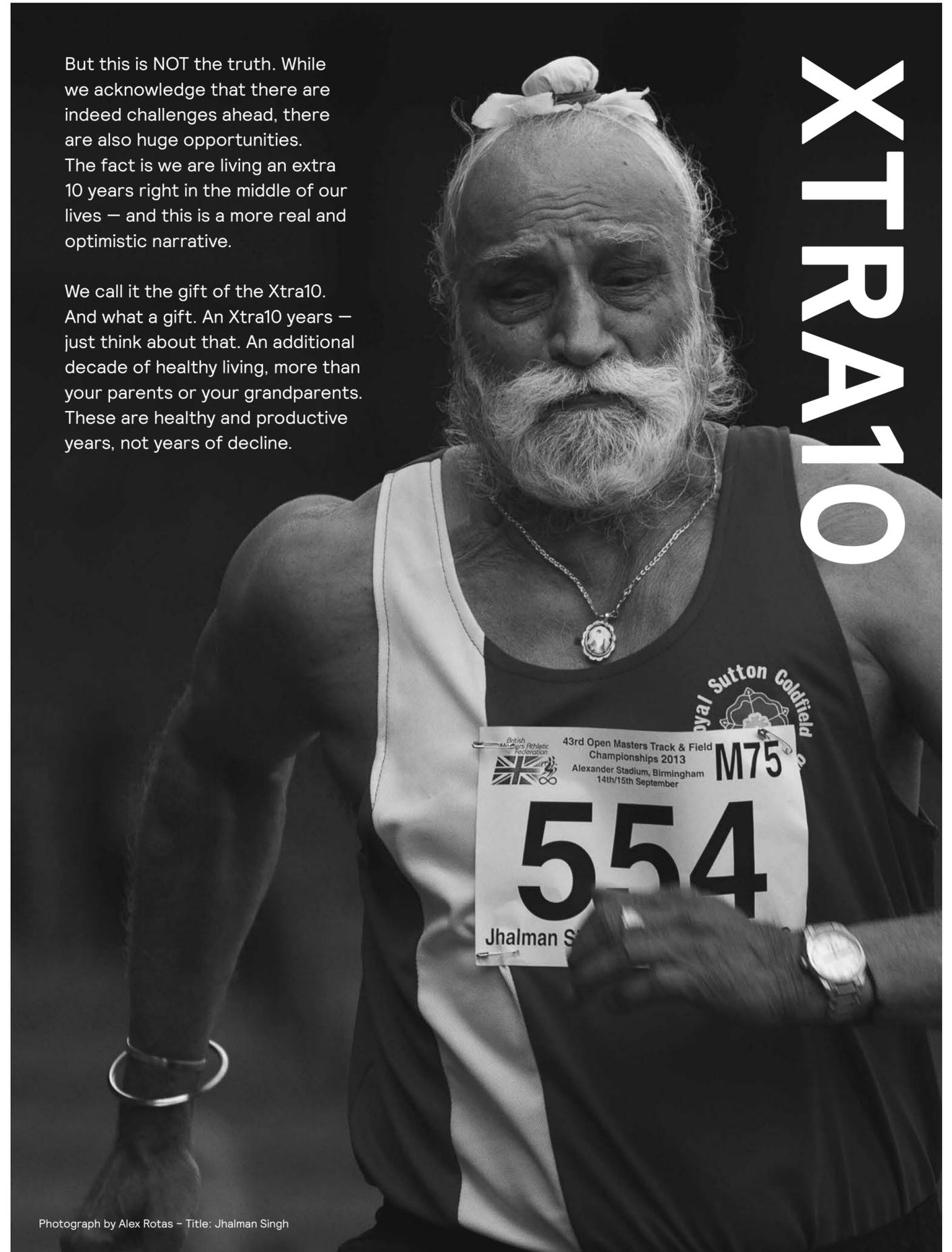
Photograph by Lizzie Mayson & Amber Felix - Title: Joan



But this is NOT the truth. While we acknowledge that there are indeed challenges ahead, there are also huge opportunities. The fact is we are living an extra 10 years right in the middle of our lives — and this is a more real and optimistic narrative.

We call it the gift of the Xtra10. And what a gift. An Xtra10 years — just think about that. An additional decade of healthy living, more than your parents or your grandparents. These are healthy and productive years, not years of decline.

Photograph by Alex Rotas - Title: Jhalman Singh



XTRA10

Boomer, Millennial, Gen X, Gen Z, Snowflake — we are dividing ourselves.

Photograph by Stella Malfilatre

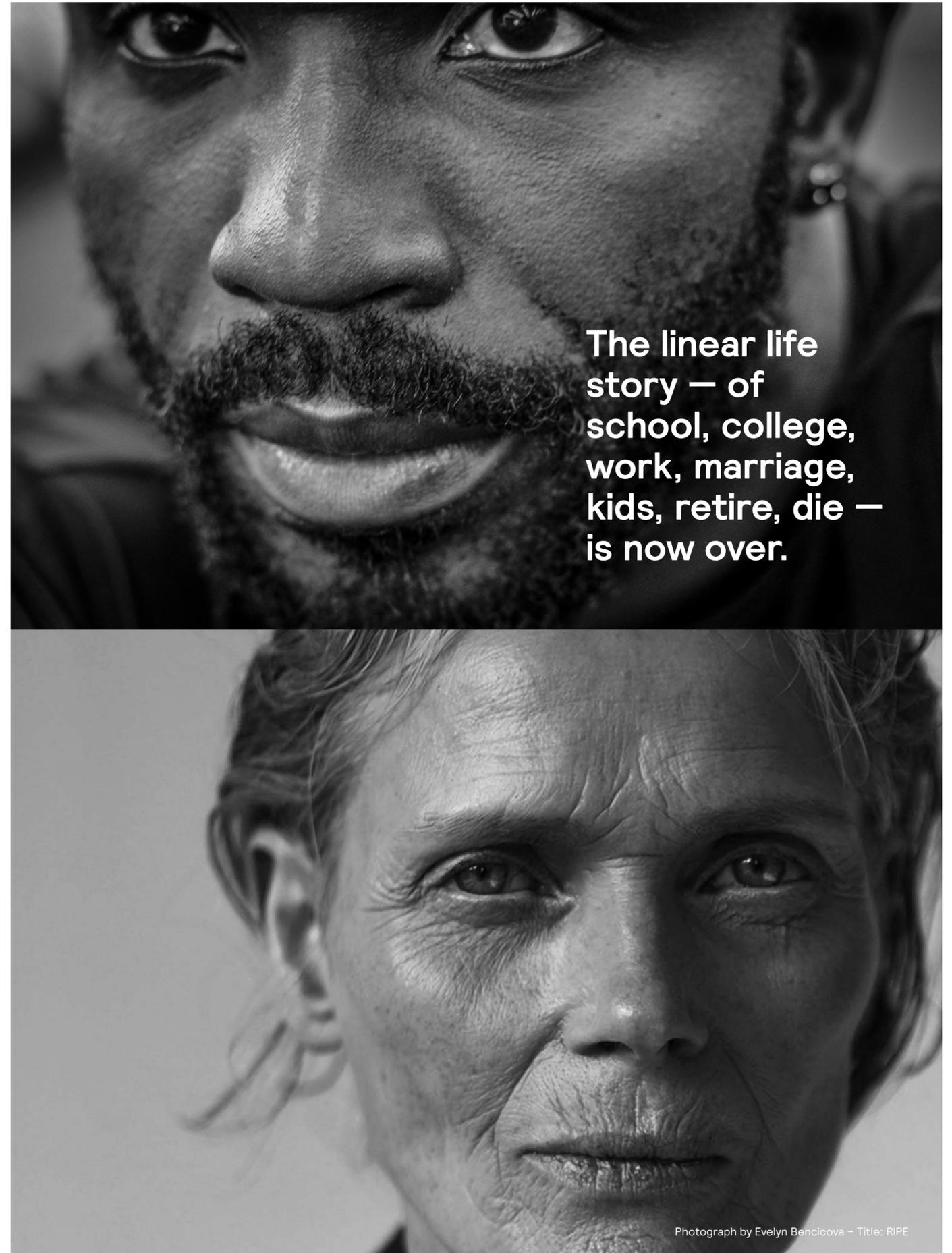


But if we are not careful we could be seduced by a new narrative that is starting to emerge. A new type of lazy, miscalculated communication of older Boomers with loads of money who are carefree and on constant holidays. Where Millennials are all self absorbed, work-shy, job hoppers and obsessed with technology. Where Gen X are all sceptical, self reliant risk takers. Where the Snowflakes, (the world's teenagers) are uniformly angst-ridden, emotionally fragile, unstable and fearful for the world.

Age stereotypes are everywhere, and we have become complicit in their proliferation. Everyday we read the same sweeping people - defining clichés.

But can people really be labelled all the same depending on when they were born? Can human beings really be segmented that simply? The answer is clearly no.

So why do we keep on doing it? The fact that it has always been done this way is no longer an excuse. It's lazy, naïve and it is causing harm to the society we all live in.



The linear life story — of school, college, work, marriage, kids, retire, die — is now over.

Photograph by Evelyn Bencicova - Title: RIPE



Photograph by Jay Lee – Title: Melodie Holliday

Who is the norm anyway?

The concept of an ideal consumer, worker or citizen, who represents a whole generation or age range of people, does not exist. Yet we are so wedded to demographic simplifications. These age generalisations may have worked at one point, but if we step back and look at how people are living their lives now we can see that the patterns and commonalities that do exist are not related to age but to values, attitudes and beliefs.

Let's give you some examples: college students can be 20, 30 or 60 years of age; first time parents can be 20, 30 or 60; grandparents can be 45 or 85; entrepreneurs can be 18 or 81; moving into a new home can be a milestone for a young family, a midlifer post divorce, or older empty nesters downsizing. They all have similar experiences and moments of life in common, but are not of the same age or generation.

In this new world – a post demographic world – people object to being treated

like a nameless, faceless unit of a demographic herd.

Yet the outdated segmentation by age is still used all the time by business, the media, government, indeed by all of us. Just think about the last time you bought a birthday card with a derogatory message about getting older, or used phrases like, 'He looks well for his age', or, 'I can't believe she is so old, she is amazing', or 'I feel ancient today'.

Or worse still, messages like these from leaders in our society.

Young people are just smarter.

– Mark Zuckerberg, Facebook

Old folk can't be trusted with big decisions because they're always wrong.

– Giles Coran, The Times, journalist

These type of micro aggressions alongside the more obvious stereotypes are exactly what every one of us is using and hearing everyday. Together, they have huge implications on how we feel about ourselves and how we are viewed by society.

Age Does Not Define Us: In-Common research project.

Photograph by Cristiana Negoescu



In the Autumn of 2016 we decided to test our instinct — that we all have more in common — both with regards to the good stuff as well as life's tensions. And in a world desperate for data we thought we should get some figures to test out our theory. And with the help of our amazing research partners, Flamingo Group and Tapestry Research, we conducted a large survey of over 2000 people ranging in age from 18 through to 99.

We asked, 'What unites us? What happens when we stop talking about us vs. them, of older vs. younger, and explore what we have in common?'

The results were powerful. We were hoping they would be, but we weren't expecting quite the level of commonality we discovered. What follows is a taster of the findings of our survey.

This is just a small part of our research, you can download the full report at www.ageofnoretirement.org/research



Photograph by Jack Davison - Title: Andie for Accent Magazine

8/10*

of younger and older people want life to slow down.

85%*

of people of all ages feel they don't have the time to do things that matter to them most.

76%*

of people of all ages feel that politicians do not care about their age group or background

One of the reasons that age does not define us is that most of us (83%* of people of all ages) don't feel, the same as many others in our age group. This is just as true whether you are in your 20s or 80s.

And once we have encountered the internet, it's hard to imagine life without it. This is equally true whether we are 18 or 80. 86%* of young people and 84%* of the oldest, rely on the internet. However all ages feel equally overwhelmed by the complexity of technology and the pace of technological change.

Every generation wants to be more active in later life than the one that precedes it. 85%* of people of all ages want to keep fit and active for as long as possible.

Interestingly, younger respondents were more sensitive to cognitive friction than older ones. Unexpected mental, cognitive or physical effort is more off-putting to the young than to the old. 3/10 of respondents, with a higher prevalence in the young and middle-aged felt they were challenged daily by sound, difficulty picking things up, feeling anxious and being overwhelmed.

88%* of people of all ages say that business should focus on needs and interests rather than age.

9/10* of people of all ages think that businesses and government need to ensure equal access for people of all ages. This is something to be tackled from both the political and the commercial worlds. It is something everyone should be thinking about.

If we design for all, we make products and services work for all of us, young and old alike.

9/10*

people of all ages feel that the media and brands stereotype people by age and that brands, the media and government should focus on needs and interests rather than age.

Photograph by Harry Griffin - Title: Mud mask

* There is no statistical difference across any age



Photograph by Evelyn Bencicova – Title: RIPE

83%*

of people want age-neutral and inclusive brands. Such brands are seen as more modern, relevant and trustworthy.

We are not saying that we won't face challenges and difficulties. We all do, and usually many times throughout our lives. But we are saying these are not age specific but rather issue specific, which can affect us at almost any age. There is a huge difference.

This is why we believe at The Age of No Retirement that inclusive innovation must be based around everyone, young and old alike, and on what we have in common across all ages. By embracing the radical concept of 'ageless' thinking we can embrace the unlimited opportunities that exist for intergenerational employment models, for new age-inclusive products and services, and for new ways of living, connecting and communicating across all ages.

Design can enable or disable us.

Pattie Moore

Design, to paraphrase the wise words of Pattie Moore, the mother of universal design, can enable us or disable us.

She also goes on to say that if we insist on categorising people as either young or old, we create falsely conflicting camps for attention and action.

And this why 'we design' (you and me design), is at the heart of The Age of No Retirement.

But how can we design for all ages? One thing we know for sure is that it isn't going to be resolved by just talking. Of course, having debates and conversations can help us shift the narrative, but if we want to achieve real change we need to ACT. We need to build and create products, services and environments that work for all of us. We need to help businesses understand the massive commercial opportunities that intergenerational thinking can bring.

As humans, we have a unique set of tools to achieve this - our ingenuity, our creativity and our ability to find solutions within the constraints of every day life. In other words, design is the mechanism to change the world. And by 'design' we don't mean just something pretty or stylish. We are talking about products and services that respond to and serve our most basic human needs, and do so through a seamless and gratifying experience.

What's more, design works not only for people, but for businesses too. Design engages customers and encourages advocacy and loyalty.

To understand what good design means consider this: when did you last complain about technology which was too intuitive, customer services which were too helpful, packaging which was too easy to grip and open, or financial products which were too easy to understand?

We really believe design can be the mechanism to truly change the world...

**We have
a roadmap
for creating
a future
which works
for all of us.**



When Ron Mace created the seven principles of Universal Design in the 1990s they were seen as radical, and heavily rooted in the civil rights movement in the US. However, as time went by, especially when they became a legal requirement, they started to be seen as an inhibitor of good design practice. They became a type of tick box that designers had to comply with rather than a tool for innovation. Since then, there have been many variations on this theme, 'Design for All' or 'Inclusive Design' but all have fallen somewhat short in their ability to embrace or drive all-age diversity.

For us, it's time to take inspiration from these early design leaders and reclaim design principles as radical tools for change — as drivers of innovation.

And, to build an intergenerational society, we need intergenerational design principles. We want design to inspire and energise designers and leaders of all backgrounds and in all sectors of society, and show that good design is design that works across all ages.

For when we design well, we all become enabled. Because when we get it right, we all benefit.

Validated by 2000 people of all ages, these principles will soon become the norm when designing new products, services, new environments and even new systems, networks and structures within our society.

OUR INTER- GENERATIONAL DESIGN PRINCIPLES

We have created our 10 Intergenerational Design Principles with the help of Rama Gheerawo and his amazing team at the Helen Hamlyn Centre for Design (Royal College of Art). We have run collaborative design laboratories with designers from engineering, technology, the built environment, digital design, product design, and graphic design. We have also tested them with some of our core partner organisations such as Barclays and Legal and General. Finally we tested these principles with the 2000 respondents as part of Age Does Not Define Us / In-Common research project. The reaction has been powerful, exciting and extremely encouraging.

You might be asking, 'Why are we focusing on age?'. It is simple. Age is the place to start with inclusive design because of its universality. Age concerns everyone. We are all ageing and living longer everyday. We have 5 generations living simultaneously. Lives are getting longer and so is healthy life expectancy. Physiological ageing is associated with a variety of restricted abilities (sensory, cognitive and physical) but these restrictions can affect people of all ages. And as our research has shown without a shadow of a doubt, our age neutral principles of design are what people of all ages want to see in the products and services they use.

Intergenerational design, or ageless design as it could be called, is the springboard for innovation, growth and positive social change.



01 SAFE AND SECURE

We want products, services and environments which make us feel safe, that give us privacy, that are not harmful and are respectful.

02 RIGHT EFFORT

We want products, services and environments which require the right level of cognitive, mental and/or physical effort, easy to use, responsive and usable.



03 ACCESSIBLE

We want products, services and environments which exclude no-one, are all embracing, which are for all ages and which give us all an opportunity.

04 DELIGHTFUL

We want products, services and environments which are beautiful, joyful and which make us happy.

05 SUSTAINABLE

We want products, services and environments which are long lasting, that we can use for the umpteenth time, which we can use through our whole lives and which are valued, which are good for our planet.

06 FREE OF TIME PRESSURE

We want products, services and environments which are time flexible, slow when required, fast when needed, which are easy to adapt, which give us time.

07 FLEXIBILITY

We want products, services and environments which are malleable and which give us choice.

08 HUMAN CONNECTION

We want products, services and environments which say everyone is welcome, which are about community, dialogue, exchange, intimacy and togetherness.

09 CLEAR AND INTUITIVE

We want products, services and environments which are easy to use and understand, which are fit for purpose and which are easy to work out how to use.

10 EMPOWERING

We want products, services and environments which gives us heart, strength and ownership.

These 10 principles are universally appealing. 86% of people of all ages want to see them operating in the world. However, only 16% of people feel that brands are currently delivering on them.

Are we asking too much?

What is extraordinary from our research is that 9 out of 10 people of all ages want to see these applied, yet in reality only 16% felt they were being delivered. An open goal for innovation and opportunity if we ever saw one.

So what does this 16% mean in the real world? It doesn't make for happy reading.

We took our principles and tested them in 30 industry sectors – everything from phones and computers, transport and housing, finance through to clothing and lots more. What we discovered was rather depressing.

Very few sectors scored well across the principles. In fact the findings pointed to the need for some serious rethinking in nearly every sector, with several sectors failing dismally. There was one beacon of light and that was Books. How ironic that in the age of communication, one of the oldest forms of communication is also one of the most effective and inclusive ones!

In terms of the worst performing sectors: finance, accommodation and housing, public transport and hospitals all fared very poorly. Services and products that revolve around our financial security, having a home, moving around, being healthy – you could say the fundamental components of a happy life – are all seriously flawed.

These sectors were evaluated against our 10 principles of intergenerational design:

Banking / insurance/mobile phones/ home electronics/ computers / tablets / fashion/ sportswear / personal care / film & tv/ music / books / newspapers / social media / cars / public transport /

flights / groceries / restaurants & bars / kitchen appliance and utensils / white goods / housing / pharmaceuticals / natural products / kids clothes / kids toys / further & higher education / sports clubs & gyms / accommodation & housing / hospitals & clinics.

What is the net result of such failure? A society that is riddled with tension and anxiety across all ages. These are big ageless problems which effect all of us. The opportunity for improving the way we all live is incredible.

Our research allowed us to measure the performance of individual sectors, and organisations within each sector, against the 10 principles of intergenerational design. The five sectors described below (insurance, banking, hospitals & clinics, public transport and accommodation) were judged by the 2000 respondents as being the worst performing.

Organisations should aim to have all 10 design principles in the upper two quadrants. If they are to have any in the lower quadrant, they should avoid having any in the lower right, as this is where they are deemed to be more critical to successful service delivery.

The following sectors were identified in our research as needing to improve the most:

Insurance
Services in this sector tend to engage customers well with the bigger life-stage messages, but really disappoint and frustrate customers when they try

to get to grips with the complexity and jargon of many of the services.

Public transport
Flexibility, accessibility and freedom of time pressure are all important to successful delivery of public transport services, but according to the 2000 respondents, they are the design principles least in evidence in these services.

Hospital and Clinics
Hospitals and clinics stands out as the worst performing sector against the 10 principles of intergenerational design. Respondents say that it is critically

important for healthcare services to get this right, but evidence of good service design is so rarely found in this sector.

Banking
The combination of online and high street banking means that accessibility of banking services scores highly. Banking services and communications also score well, but there is considerable room for improvement on the emotional, human connection side. There are big wins on offer for banks that figure out how to delight and empower their customers.

Accommodation
The housing and accommodation sector failed in nearly three quarters of our intergenerational design principles. Why are our accommodation options seen so poorly? What organisational advantage and societal benefit could be obtained by fixing this?

What can we do about it? How can we best navigate the opportunities of a new, post-demographic world?

We help some of the world's most influential brands, organisations and businesses to prepare for a post-demographic world – a world where we are all living longer, better lives and where generations have far more in common than what sets them apart. With a powerful and wide reaching network we draw from our core strategic partners and industry specialists to work with us on identifying the best route forward.

Deep Dive sessions
This is an opportunity to focus on the most urgent issues and opportunities highlighted during our workshops and/or critical friend reviews. We will collaborate with your team and our network of designers and strategists to realise solutions and develop clear, feasible action and implementation plans.

Customised research
We offer customised research to explore specific age-related issues affecting your organisation and produce tailored reports to help you understand where the business opportunities lie medium-term to long-term.

Crowdsourcing
Via our Spigit-powered crowdsourcing platform, The Age of Action, we reach out to our extensive online citizen community and run tailored crowdsourcing challenges to gather 100s of insights, ideas, validations to better inform your strategies and operational plans.

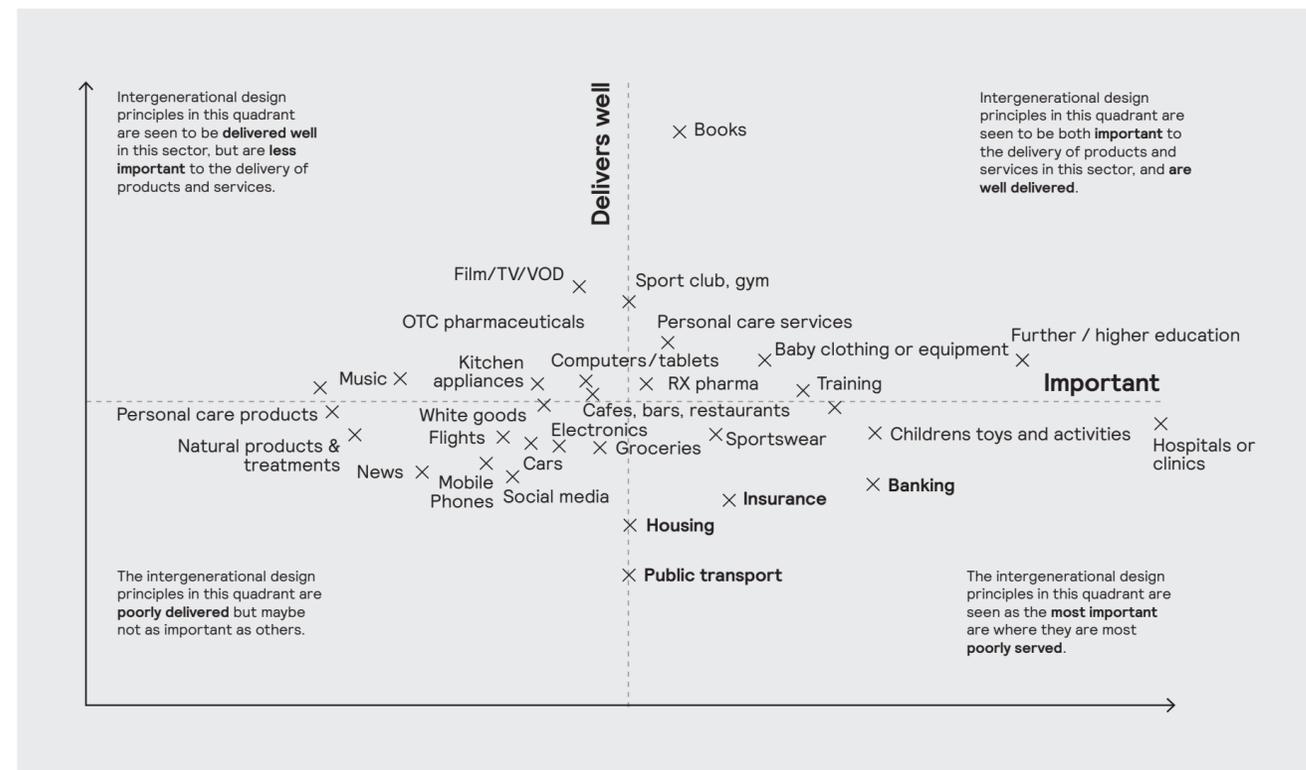
We are already working with visionary organisations exploring how age-neutral-thinking can drive powerful impact, for society, for brands and for the bottom line. These include, AXA PPP Healthcare, Saatchi and Saatchi, Toyota, Legal & General, Barclays, Prudential, Lord Mayor of London, Centaur Publications, Flamingo Group, Tapestry Research, Mindjet, The Big Lottery Fund, KTN and the Helen Hamlyn Centre for Design (RCA).

Bespoke, tailored workshops
This is the first step for any organisation wanting to understand the immediate implications of our groundbreaking research for their business. During the workshop we review the findings that are most relevant to your sector, challenging your team to think beyond demographics, giving them the tools they need to embrace a broader, deeper intergenerational approach.

We then use our 10 principles of intergenerational design and create a

process where we put new ideas into action, to tackle your most immediate business challenges.

Critical friend reviews
In these sessions we audit your existing products, services, environments and communications and identify opportunities for impact and growth in a post-demographic world. We assess your products against our 10 principles of intergenerational design and recommend actions for immediate improvement, and map new areas of business opportunity.



In-Common

Photograph by Jay Lee - Title: Melodie Holliday

What does our new post-demographic world mean for you and your organisation? Get in touch with us today to see how you could benefit from creating a more age neutral world.

Call George Lee on +44(0)7802536793 or Jonathan Collie on +44(0)7887624385
Or drop us an email at george@ageofnoretirement.org or jonathan@ageofnoretirement.org.

Follow us on Twitter to see our latest news @agenoretirement. Visit our website ageofnoretirement.org to find out more.

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