Transcript of the launch of the UK Better Lives Index[1]

Monday 3 November 2025, 10.15am to 11.45am at M&G offices, London

Clive Bolton, CEO, Life Insurance, M&G

Well, I'm delighted to welcome you all to M&G for the launch of the UK Better Lives Index, the latest research from ILC. M&G has been a proud partner of ILC, working together to produce insights on the impact of longevity on our society and to develop solutions to ensure we all live happier, healthier and more fulfilling lives.

In 2024, we supported ILC as they produced a report on strengthening the intergenerational contract, which has been an integral part of British society for the last 70 years.

The pensions and investment industry has a critical role to play in ensuring that the process continues – where each generation supports other generations when they can and receives support when they need it. M&G is helping the next generation of savers to ensure that bond remains strong in the face of changing economic and demographic trends.

Our £130 billion With-Profits Fund and its smoothing mechanism are critical to this mission, navigating the ups and downs of the economy to benefit all savers and investing directly in the communities where those savers work and live.

The Better Lives Index is another important contribution to ILC's work. It is an online tool that brings together key measures of progress – including life expectancy, economic activity and avoidable mortality – to track the best and worst places to be born, grow up and grow old across the UK.

It will enable us to explore the insights behind the data, to identify areas for intervention, highlight trends over time and support policy improvements that deliver better outcomes at every stage of life in every place.

Thank you all for joining us today to discuss this timely and important piece of work. I will now hand over to Lawrence Churchill, Chair of ILC, who is going to lead the session today. Thank you.

Lawrence Churchill, Chair, ILC Board

Thank you, Clive, and thanks to M&G for hosting us today and to Hallmark for sponsoring our event.

Last week I was reading Dr Ken Dychtwald's keynote address for the US Ageing 50th Anniversary Conference, and I'd like to share some perspectives with you.

Longevity, said Ken, is the most extraordinary change to happen in human civilisation. For around 99% of human history, life expectancy has been less than 18 years old. All of the problems and challenges we are now facing are completely new to humankind.

We are the first generation where all citizens are potentially providing both elder care and childcare.

In the 1930s, President Franklin D Roosevelt chose 65 as the retirement age. At that time there was 25% unemployment in the US. His priority was solving youth unemployment, not retirement as we think of it now.

Those are just a couple of examples that show both the scale of change and how social systems become anchored around dates and concepts that are no longer as relevant as they once were.

In the UK, we are at a pivotal moment. The country spends more than it earns. Borrowing costs are higher than they are for our peers. Too many people leave the labour market too early. Investment is low and productivity forecasts have just been reduced. Longer lives are too often viewed as a liability rather than an asset.

These challenges are also opportunities. Longer lives can bring significant social and economic benefits if we make better decisions about health, work and community. Inequalities abound, and one-size-fits-all solutions inevitably hit problems.

The UK Better Lives Index – supported by Hallmark, Pfizer and Edwards Lifesciences – provides a snapshot of how people are living differently across the country. It is a powerful tool that brings together data on income, health, wellbeing and opportunity, to allow us all to see where people are thriving, which challenges remain and how local and regional differences shape outcomes across the life course.

Today we're going to explore what the index tells us about these differences, the opportunities to improve lives and how policy and action can reduce inequalities.

I'd now like to hand over to Anna van Rennen from ILC to present more on the index. Anna.

Anna van Rennen, project co-lead, Research and Policy Officer, ILC

Thank you so much, Lawrence, and thank you to everyone who has attended today. I've been working closely on this project with my colleague Ben, who you'll hear from later, so I'm really pleased to be able to share the findings today.

We know that across the life course, where you live really shapes your life. Globally, the UK performs quite well when it comes to certain economic and

health measures that are relevant to longevity, but the benefits of those longer lives aren't being felt by everyone. We've got massive spatial inequalities in health, wealth and opportunity across the life course, and tackling those inequalities needs evidence and long-term planning. That's where the UK Better Lives Index comes in.

The index was built to measure 359 local authorities across nine metrics, which you can see on the screen, capturing better lives as we are born, as we grow up and as we grow old.

We created the index by first ranking each local authority individually on each metric. We then added those rankings together to produce a final score, and that final score gives us the overall rankings.

I'll just show you how the tool works. There is a button where you can view the map by metric. If you hover over a place, you can see the overall rank and the metric rankings. If you click on the place, you get extra information – the population, the quintile rank, and then the metric rankings and metric values for each of our indicators.

So, what have we actually found?

These two maps show the top 20% and bottom 20% performers on our index. We can see that the top 20% is quite concentrated in the south of England, while the bottom 20% is more spread out across Northern Ireland, Wales, Scotland, the Midlands and the north of England.

Within these groups there is obviously some variation. For example, if we look at the top 20% in the London boroughs, they perform quite well on economic indicators but less well when it comes to avoidable mortality, child poverty and housing costs.

We can see similar variation in the bottom 20%. Some areas in Wales, for example, do really well on life expectancy but perform less well when it comes to income and pollution.

What does tie together the bottom 20% of places is that many of these areas have long been categorised as highly deprived. This demonstrates that our index aligns with established measures of inequality and deprivation. Here you can see the correlation between our index and the English Indices of Multiple Deprivation, as well as between our index and Universal Credit health-related benefits in Great Britain.

We did this because we wanted to make sure that the index reflected reality. We can see that areas that perform worse on our index have higher levels of poverty and deprivation, and this tells us that the index isn't just an abstract measure – it

really is capturing real inequalities across the UK and highlighting how they persist across our life course.

Let's look at some of these inequalities.

We know that life outcomes vary dramatically across the UK. For life expectancy at birth, there is a nine-year difference between the top performer, Richmond upon Thames, and the bottom performer, Blackpool.

Child poverty averages just 12% in top-performing areas, but in some lower-performing areas like Oldham, Pendle and Bradford it exceeds 40%.

We found that avoidable mortality is almost twice as high in lower-performing areas as it is in the top-performing areas.

We've also found that income and unemployment gaps are persisting. Household disposable income in top areas is over £10,000 higher than in bottom areas. Economic activity for those over 16 is 68.8% in the top-ranked areas, but just 57.4% in the bottom-ranked areas. Economic inactivity shows a similar gap when it comes to 50–64-year-olds.

One interesting finding is that housing is more affordable in lower-ranked areas when calculated using the house-price-to-earnings ratio. This reflects economic stagnation rather than economic prosperity.

We didn't just create the index to highlight these challenges – we also want to use it to think about solutions to these inequalities. We did some analysis and found that if all areas matched the employment rate of the best-performing place in their peer group for 50–64-year-olds, the output would be £109 billion. Perhaps more conservatively, if everyone matched the average employment rate, it would add over £19 billion to our economy.

We know that health is a big barrier when it comes to economic activity, especially as we age, so supporting good health and good work are both important if we want to turn longevity from an economic struggle into an economic strength.

We've also done analysis on the industrial strategy and avoidable mortality, as well as on the new industrial strategy paper, which is available on our website. I'd encourage everyone to visit the website and read that paper.

The index shows where inequality persists, but it also shows where there is potential for improvement and investment. We really believe this is a tool that can support inclusive growth, longer working lives and better health outcomes – no matter where you live and no matter what age you are.

So I would encourage everyone to give it a try, see how your area ranks and visit our website to read more about it. Thank you.

Lawrence Churchill, Chair, ILC Board

Thank you, Anna.

It's discussion time, but you can already see from Anna's presentation what a hugely powerful index this is. It is really data-rich, so I do encourage you all to mine it and follow your own areas of interest to explore this in more detail.

I'd now like to invite our panellists to come up and take their seats.

We're joined by:

- Susan Halliwell, Chief Executive of Bracknell Forest Council
- Sunder Katwala, Director of British Future
- Chris Pond, Chair of the Financial Services Consumer Panel
- Ben Franklin, Deputy Chief Executive at ILC

I'll say just a tad more about their background.

Susan is an experienced local government leader with nearly 20 years in the sector. She has held senior roles at Oxfordshire County Council and West Berkshire Council, leading major initiatives on infrastructure, regeneration, climate action and organisational transformation.

Sunder leads British Future, focusing on identity, integration and opportunity in modern Britain. He previously directed the Fabian Society and worked as a journalist and leader writer at the Observer.

Chris has a long track record on consumer rights and social justice, serving on public bodies across government and academia. He is a former MP and continues to shape policy on financial inclusion and innovation.

Finally, Ben oversees policy at ILC, focusing on ageing, economic inequality and increasing participation. He previously led the Centre for Progressive Policy and has advised government and industry on economic and social policy.

I'd like to start with you, Susan, if I may. Your local authority, Bracknell Forest, ranks 4th overall in our index. Can you tell us about what has contributed to this success?

Susan Halliwell, Chief Executive, Bracknell Forest

Thank you, and thank you very much for inviting me here this morning. There's nothing better for a local authority chief executive than talking about their place, so I'm really happy to be here.

If you think of Bracknell or Bracknell Forest, some people might think "Where is that?" You might think of a new town with lots of roundabouts and not much else.

It's sometimes seen as a place that government created in the post-war period and then left to run down.

That's really not the case at all. The clue is in the title – Forest. It's an amazingly diverse place. It has amazing connectivity – if you're looking to go global you can get to Heathrow easily, the road connectivity is excellent, and as a new town Bracknell was designed around 15-minute neighbourhoods.

You see communities that are really connected. That might be a theme in our conversation today – that it is a place where we have distinct identities, whether it's the village of Crowthorne, Bracknell as a town, or the communities within Bracknell. People really identify with their place, they identify with their local communities and they support each other.

As a provider of services, we really see that. In Bracknell town, as the communities were built out as part of the new town, those communities have strong identities and support themselves, particularly as people get older. We see that in our local authority spend.

The other thing I really want to highlight is that we have at least 150 open spaces across Bracknell Forest. We're not a big place, but 20% of the area has some form of environmental protection. We have a lot of accessible green spaces, and people use them a lot.

We also have open green space that has benefited from growth. A good example is our site at Buckler's Park, a new development in Crowthorne. It's a strategic site, still being developed, but right next to it we developed Buckler's Forest on part of an old Transport Research Laboratory site.

It is one of the most diverse sites not just in Bracknell Forest or Berkshire, but in the South East for its biodiversity – and this has been achieved in a relatively short period of time. That really shows that if you plan places properly as they grow, they benefit the place, they benefit the environment and they benefit individuals. I think it's a really good hallmark of focusing on place-based growth.

Panel discussion

Lawrence: Wonderful, Susan. Thank you very much. You've clearly got the advantages of being a relatively new place, but you've taken control of those advantages. Let's see whether your theme of connected communities comes through across our speakers.

Sunder, can I turn to you? Often debates about inequality seem too easy to polarise between old and young, rich and poor, north and south, and so on. What can policymakers learn about building common ground and a shared vision for fairness and opportunity?

Sunder Katwala, Director, British Future

Thanks, and thanks for the invitation to be here.

It's difficult because these are quite polarised and anxious times. They're fragmented times and the way we talk about politics is quite cacophonous. That's happening in all Western democracies. These are changing societies – they're getting older and more diverse at the same time.

It's relatively easy to describe what common ground would feel like if you lived in a society that had it. You'd have a fair chance, with no unfair barriers whoever you were and wherever you lived. You'd have an equal sense of voice and mutual respect in your society.

If I paint that picture, you can see from the data you've got that we don't live in that society.

In principle, if we put the kettle on and said "We don't want to get as polarised as America, let's talk it through," people would agree – fair chances for everybody, for every place, for my group and for other groups too. But lots of different people feel unheard, for different reasons and at the same time, and policymakers are always stretched between local and national.

One interesting thing is that, between young and old, when we ask people what they feel divides us, that ranks quite low. You might think it should rank higher – looking at the data, the young could be very upset. The reason it ranks low is that everybody has intergenerational relationships in their life. It's impossible to live in our society without them.

You do see big divides between families that will inherit and pass things on and families that will not, but there is very little appetite for an intergenerational "clash". There is more appetite for a clash with London, or with the city 20 miles down the road, or with "the other group" we don't feel part of.

So it's interesting to think: what do you have to do in the conversation to make people feel they will be heard, but that they also have to accept that others will be heard equally?

Lawrence: Thank you very much. A big part of that conversation is about connecting people. Your experience is that when people are connected, polarisation begins to moderate?

Sunder: Yes. We've just done a big "State of the Nation" exercise that was partly a response to the riots of a year ago and to a big cohesion commission. It's potentially a very anxious time, but there is a lot of hope at local level. People almost everywhere feel a sense of pride in place. The difficulty is knitting that up – from the local to the regional to the national.

Lawrence: Excellent. Let's hope the index can help demonstrate some paths forward there.

Chris, can I bring you in now? If we look at something like Pension Credit, the claim rates vary widely – for example, 39% of people in Tower Hamlets claim Pension Credit, but only 4% in Hart, which is number one in our index. That reveals inequalities in financial security.

What stops people achieving stability in later life, and what could help them build resilience into the way they plan?

Chris Pond, Chair, Financial Services Consumer Panel

The first thing, Lawrence, is to congratulate ILC for a tremendous piece of work – a fantastic tool you've created here.

Looking at some of the results, I was struck by the contrast. I came back from Oldham yesterday, which, as you heard from Anna's presentation, has child poverty rates of around 40%. A few days before that I was in Harrogate. Harrogate is less than 50 miles away, but I suspect it has much lower child poverty rates than Oldham.

When we talk about common purpose, it seems to me we all have a shared interest in getting this right and reducing those inequalities. All the evidence from around the world – and from the UK and the USA – is that inequality is very expensive.

It reduces the overall level of economic growth because economic activity for significant sections of the population is lower than it could be. Anna gave us the figures – I think it was a potential £19 billion increase in overall economic activity if we could level up even to the average, let alone to the top.

If you look at crime rates, or at what happened with the recent riots, all of these things – including health indicators – are worse in more unequal societies. That means it's worse for all of us, not just for those on Pension Credit or the families experiencing child poverty. We all pay a heavy price for living in an unequal society.

So when we see this drive against EDI initiatives – equality or equity, diversity and inclusion – which started in the States and has drifted across the Atlantic, we should be very concerned. We are seeing a pushback against inclusion, and that is something we're all going to pay a heavy price for.

Lawrence: Thank you, Chris.

Ben, can I turn to you? The index shows stark regional differences in healthy ageing, opportunity and financial security. Which patterns surprised you, and what do they reveal about structural inequality in the UK?

Ben Franklin, Deputy Chief Executive, ILC; project co-lead

One of the things our index reveals is the depth of the inequality, and Anna's presentation showed that strongly. Just looking at the top and bottom quintiles, in the bottom 20% there is a £10,000 average household income gap compared to the top 20%. That's absolutely massive. Then there are life expectancy inequalities and the avoidable mortality gap – deaths that could be avoided with better, timely healthcare and public health interventions – which are roughly double.

I think the problem for the UK is that we've almost become used to these numbers. We're used to talking about a 20-year healthy life expectancy gap, as if that's normal. It shouldn't be.

The index reveals that the socio-economic playbook we've been using for the last 20–40 years has failed time and again. We've had and played lip service to various reforms – the levelling up agenda under the last Conservative government, regional rebalancing, and many initiatives during the New Labour era.

One thing that strikes me, looking at the starkness and "stickiness" of the inequalities the index reveals, is that growth may be necessary but it is not sufficient. If you look at the relationship between our rankings and gross value added per head, it's there, but it's not overly strong. In some places certain people in some industries are doing well, but not everyone.

So it's really important – and the government's missions reflect this – that while growth is the headline at national level, we also focus on opportunity and, crucially, on the distribution of that opportunity. Especially at a time when productivity might be growing at only 0.5% or 1% per year, how that growth is distributed is absolutely key to making progress.

Lawrence: Thank you, panel. That really illustrates how difficult some of these challenges are.

Susan, looking ahead, what are the biggest challenges or risks that could affect wellbeing and opportunity in your area, and how is the council planning to address those?

Susan Halliwell

I recognise everything that has been said.

Looking ahead, the immediate challenge for Bracknell Forest is the new funding formula for local authorities and the risk of a funding reduction. It may mean we move to an unstable financial position if we can't "cut our cloth".

That's a real challenge because the demand is coming through in children's and adults' services, particularly adults. Over the longer term, we see trends particularly around dementia and the cost of that.

The other challenge is climate change and the impact it has on our services, on our communities and on the cost of change. Who funds that, and how do we transition to a net zero economy?

Within every challenge, though, there is an opportunity. I was speaking earlier to a colleague who works in Bracknell Forest, and one of the reasons I love working there is that colleagues tend to see solutions.

One of those solutions is more of a community-based model. I mentioned earlier the strength of community spirit in the new town. Rolling that out across the whole of Bracknell Forest – really enabling, supporting and empowering communities to be brilliant – means that we can look after each other and the authority can become the last resort, not the first port of call.

I think in Bracknell Forest we're in a relatively strong position. In other places, there is going to have to be greater investment.

Lawrence: Thank you, Susan. Listening to you, it seems you have great advantages in building that community-based model – but it also struck me as a bit unfair that you're not an area of deprivation and yet you're facing a budget cut. Is there a risk that areas have to sink further before they get the right degree of political help? I won't ask you to answer that now – that might take us off into politics.

Sunder, can I just turn back to you? You mentioned fairness. Public consent for tackling inequality often rests on trust that change will be fair. Do you have any lessons from British Future's work on identity and immigration that could help shape support for place-based action? How do you make it feel fair to different parts of the community?

Sunder Katwala

There are some simple lessons that are common sense, but you have to do them as well as say them.

A perception of fairness is very much about whether you feel you have a voice and are heard, more than it is about whether a specific outcome is objectively "fair" to you. It won't feel fair in a relatively left-behind place to be told they should have "less to get by on", even if someone can make a technocratic fairness argument for it.

So we have to make inequalities and cohesion "everywhere issues". We often see inequality as an issue for high-deprivation areas and cohesion as an issue for highly diverse areas. In fact, every place has to manage change at a pace that works for it.

Language matters. The way EDI has been communicated can make sense inside an HR department, but it doesn't always resonate outside. If you talk instead

about respect for everyone, fairness for everyone, doing things together and having a shared culture, you're not being pejorative about people's advantage or disadvantage. People then understand that these exercises are meant to be good for women, good for racial minorities and good for people in poorer areas – but also good for the culture of everybody.

You then have to follow that through and show that this is the case.

On measurement, I think what ILC does here is very good because it's in your DNA to look for sustained stamina – for longevity in policy. If there was a benefit from Brexit, it was that it forced us to have a conversation about spatial inequality and how polarised we are. But it's hard for our political and media culture to stick with that.

We're very good at measuring objective facts – life expectancy, incomes, poverty. We're not very good at measuring sentiment – how people feel heard or unheard, what people feel about different groups in their society, whether they feel warm, indifferent, fearful or hostile.

We need to bring these things together if we want to get both the local and the national levels right. There's "bonding" – the hyperlocal – and "bridging" – the connections across groups and places. You get a lot of communities bonding and sticking to themselves, and being distant from others. It's the job of leadership to ensure that people are bridging as well as bonding.

Lawrence: Very important points.

Chris, you've just been appointed Chair of the Centre for Finance, Innovation and Technology. How do you see financial innovation and inclusion working together? Can technology genuinely improve financial inclusion across all regions, or is there a risk it could widen gaps?

Chris Pond

There is always that risk, Lawrence, but if we take Ben's point about growth being necessary but not sufficient – and I agree with that – I'd also refer back to a term Anna used: inclusive growth. That's the sort of growth we need.

When we talk about fairness, there will be a lot of discussion in the weeks before the Budget about whether measures are "fair" or "unfair". The difficulty is that if you use fiscal measures – spending or taxation – you will inevitably have groups who feel it's unfair because an extra burden has been imposed on them or because they have not received as much as they feel they should.

By contrast, if you address inequalities at source – which was very much the approach of the 1997–2010 government – through things like the minimum wage and investment in early years, you can reduce inequalities without appearing to reduce the living standards of other parts of the population.

One element of that is financial inclusion. We have 20 million people in the UK who struggle to access financial services – including about a million who don't even have a bank account. Millions more don't have access to insurance, including home contents insurance or motor insurance.

When I recently stepped down as Chair of the Financial Inclusion Commission, we went around the country talking to people about the lived experience of exclusion. In Northern Ireland, young people told us they cannot afford car insurance. That means they can't get a job – because if you live in Northern Ireland or in a rural area, you often can't get to work without a car and the insurance and maintenance costs.

Similarly with savings and pensions, millions of people are excluded.

I'm hoping that in the next few days – and I looked anxiously at the press this morning to see if it had been announced – we will have a national strategy on financial inclusion, a government-led strategy. If that is ambitious, and helps to bring that 20 million people back into the world of economic activity, we could generate an extra £25 billion in economic growth.

Can innovation help? Absolutely. It already is helping in later life, in terms of how people manage their incomes, their choices on pensions, and the pensions dashboard that will soon be with us.

And because financial services, in a legacy sense, tend to be designed as if we still lived in the 1950s – the assumption being that people will be in one job for most of their lives and build up a pension that will see them through – we need to update the model. That isn't the world people live in now.

Fintech and financial innovation can shape provision to the needs of people as they live their lives today, and can be much more flexible than legacy financial services. I'm not just talking about new fintech firms, but also about how innovation is being used by legacy providers.

I'm hopeful that innovation will be positive. But you're right to flag the risk that it could widen gaps if we don't make access to that technology available across the board.

Lawrence: So the key is access for inclusion.

Ben, how can we use the index to highlight hidden inequalities that might be missed by traditional economic or health metrics – including things like value and emotion? Can the index tell us anything about that?

Ben Franklin

Where this index is really important is that it's trying to be holistic. Rather than looking at health alone or the economy alone, we're bringing together serious

outcome measures at a strategic level to support planning and create a baseline for change.

One important finding is that, on average, places that are doing well for young people are also doing relatively well for older people. Where we see areas with low child poverty, we also tend to see relatively strong economic wellbeing in terms of household incomes, and lower poverty among older people. There are exceptions, but generally across the life course, if a place is doing well for young people, it's also doing well for older people.

That has important implications for public policy. What we're trying to get at with this index is the importance of integrating social and economic policy across the life course within a place.

The index is a snapshot in time. Where we want to go further is to understand why places change over time. How can we tap into different interventions to influence and improve outcomes? Steve will talk later about next steps for the index, but that is the direction of travel.

It's also worth saying that the English Indices of Multiple Deprivation were published last week, but they only cover England. Our index allows us to look across the whole of the UK, which is an important addition.

Lawrence: Thank you, Ben.

I'd like to end this part of the discussion by asking everyone very briefly – in just one sentence, please – a question.

For years we've been hearing about levelling up local areas, with mixed progress. Looking ahead five years, what is the one thing that would signal real progress to you?

Susan, I'll start with you.

One-sentence reflections

Susan Halliwell: I would say a full roll-out of the community model, enabled across every local authority – a shift to prevention.

Sunder Katwala: I'd say overcoming fatalism – recognising that, although the problems are tough, there are practical things we know work, and building the capacity to connect in that bottom 20% of places across all four nations.

Chris Pond: For me, predictably, it's a proper focus on inclusive growth. We won't improve living standards without more productivity, but it has to be inclusive – and a national strategy for financial inclusion will be a major element in levelling up.

Ben Franklin: I'd agree with Sunder. We know certain models work – for example the Greater Manchester model has improved productivity and life expectancy by integrating health, social and economic policy with devolved powers. We need an environment where we can deploy that at scale to prevent health problems and ensure economic activity for the whole population, not just a select few.

Lawrence: Thank you very much. I'd now like to open the discussion to contributions from the floor and then some Q&A.

First, I'd like to bring in Tom Rhodes from Pfizer.

Questions from the floor

Question: Tom Rhodes, Pfizer

Tom Rhodes: My question is about opportunities for intergenerational collaboration and learning as a means to make improvements. From a health perspective, we know from experiences in other countries that, particularly around vaccine confidence, learning from older people who have experience of infectious diseases – which are now rarely seen – can be a real benefit. That's one example, but I wonder whether there are broader missed opportunities there. The panel mentioned that conflicts are less between generations, so perhaps there's an opportunity. Do you have reflections on that theme?

Panel responses – intergenerational collaboration

Lawrence: Thank you, Tom. Opportunities for intergenerational work – who would like to start?

Susan Halliwell: I'm happy to start, because we already see intergenerational connectivity and it doesn't always require local authority intervention. The question for us is: to what extent do we intervene and encourage it, and what's our role in the leadership space?

We were discussing recently whether individual officers in the local authority could have done something differently to enable better outcomes – and often, the answer is yes.

There's something we need to do through a community model and through connectivity – enabling and encouraging intergenerational relationships.

Sunder Katwala: Vaccination is a powerful example because the invitation to be vaccinated became a moment of contact. On the wider intergenerational debate, we tend to focus on tangible things – wealth and housing. But we're missing a big part of the conversation.

If you want to feel you share a society, the most important thing is to have a shared account of how our past, present and future are linked. How does the future we want relate to the past we've had?

There's enormous appetite for that among young and older people, but you have to see it happening. For example, I've been doing work on remembrance traditions. Older people are very committed to those traditions but are not always sure young people will be. It's powerful when they see young people engaging.

So you can build symbolic confidence if you have intergenerational conversations about how a place has changed over time and what older and newer arrivals can tell each other. That creates warmth and social capital that then helps with tougher fairness and distribution questions.

Ben Franklin: Linking to Susan's point about communities, we know certain community-led interventions work. Sure Start is the classic example – holistic community-based interventions that were often multi-generational.

The New Deal for Communities under the last Labour government has now been shown to have had long-term impacts. The challenge is that we don't have the same level of spending power now as we did in the 2000s, so we need to be more innovative in scaling community models, bringing in the voluntary sector and local assets.

Chris Pond: On the intergenerational divide, my generation has done much better than my children's generation. Ken Dychtwald ends one of his books by saying "Be nice to your kids – they'll be choosing your care home", and there is a widening divide.

But I am optimistic that we can rebuild the partnership between generations. Innovation is an area where younger generations can support older generations – for example, in accessing digital services.

Lawrence: Thank you. Tom, I hope that's helpful, and thank you and Pfizer for your support for the index.

Next, I'd like to bring in Karen Tyrell from Drinkaware.

Question: Karen Tyrell, Drinkaware

Karen Tyrell: My question is: how can the data in the index inform new models of delivery?

Panel responses – using the index in delivery

Lawrence: That sounds like a question meant for you, Ben – and then Susan, because you run local services.

Ben Franklin: Thank you. With this index, what we want to do is move from a snapshot in time to understanding what changes and why. How do places move up or down, and what factors within a place mean they do better than might be expected, given their structural characteristics?

That's the next crucial phase – understanding the tiers of health prevention (primary, secondary and tertiary) and the role of housing, transport, jobs and public health initiatives.

There is an opportunity to connect this data work with government initiatives. One is the neighbourhood health services agenda, though we can question how far that has really been rolled out. There are around 40 areas, but not huge seed funding.

Another is levelling up and "pride in place". For those areas that are part of these programmes, we can use the index to guide activity. But we also need to think about those areas that aren't included, and how to scale activities that work – including to places like Bracknell Forest, which may not be seen as priority areas but still face challenges.

Susan Halliwell: For me, the index and tool are gold dust and have come at exactly the right time, because so many structures have been adapted or rebuilt – new strategic authorities, scaled-up integrated care boards, shifting geographies.

We're moving from the Frimley integrated care system to a Thames Valley ICB, which is a huge opportunity to use this data at local place level. The strategic commissioners for health are becoming more remote from place. If scrutiny of health functions moves to a strategic authority, the role of local government becomes even more important.

That's where health and wellbeing boards come in. They're responsible for neighbourhood health plans, and they represent the whole system at place level. They need to use this data – not just "mine" it, but really interrogate it – to define what's needed locally.

Sunder Katwala: There is also a risk with indices like this. If government ranks everyone from 1 to 359, it's not brilliant to be told you're 359. You have to pair that with a commitment to say "Here's the support you get, and we'll learn from what you do."

Bradford is an example where high-quality evidence on health inequalities has been used positively over a decade. It's important that places ranked lowest feel that the approach is empowering, not stigmatising.

Chris Pond: I agree with all of that and would add that this tool can help focus on issues linked to deprivation, like addiction – including problem gambling. It's not that gambling per se is "dreadful", but problem gambling is worse in deprived areas. The index can help target where interventions are most needed.

Lawrence: Thank you. Karen, I hope that gives you some useful food for thought.

Next, I'd like to bring in Nick Sanderson from Audley.

Question: Nick Sanderson, Audley

Nick Sanderson: I'm convinced of the need, but I'm on the supply side. So I'll turn to you, Susan. Housing that suits the lifestyle of the future older generation – how does that get into planning, and are you doing anything in Bracknell Forest?

Panel responses – housing

Susan Halliwell: The short answer is yes. The longer answer is that it goes back to the growth agenda and understanding what is feasible in place.

We have to respond to the housing targets set for us, and make sure that we are designing for future need. There isn't always the level of leverage local authorities would like to ensure that new developments meet local need, rather than simply attracting inward migration because of transport links.

There is also the issue of adapting existing stock. On my own road, I can think of four or five lovely family homes occupied by retired individuals or couples. They love their homes and the community. Why are they still there? Because they're connected. Neighbours check on them, water their plants, and so on.

In future, there might be something better for them locally – still connected to that community but in homes more suited to their needs, freeing up family housing. So housing needs to be part of the planning process in terms of both new and existing stock.

Ben Franklin: I agree. National targets for the total number of homes are rarely met and don't account for the importance of getting the *right* housing within a place.

Future work with this index could look at projected household trends over the next 10–15 years and how that interacts with other indicators, to provide insight that is genuinely useful to local government in planning housing.

Sunder Katwala: Housing is relational. If you get it right, it can build connections – if you get it wrong, it can get in the way.

When you're going for volume and pace, you might under-weight the relational aspects, but Bracknell shows there are opportunities in new developments if you are intentional – particularly in a society where older people will be working more and connections matter.

Chris Pond: I do think we're still designing as if we were in the 1950s – and that applies to housing as well as financial services.

It's not just about the number of homes but their quality. Many older people and families with young children are living in homes with poor energy efficiency and damp conditions.

Upgrading homes would reduce carbon emissions – a large proportion of which comes from owner-occupied homes – and would address fuel poverty. If we had better-insulated homes with efficient, low-carbon energy, we would move faster towards net zero and improve living standards.

I chair an organisation called TrustMark, which is about ensuring the quality of installations – solar panels, heat pumps, insulation and so on. We shouldn't forget how many homes could be brought back into proper use if we improved quality.

Audience Q&A

Lawrence: Thank you. I'd now like to open the Q&A to everyone. There are built-in microphones in the backs of the chairs in front of you. Please say your name and organisation, and if your question is directed to particular panellists, please say who.

Let's take the first question on the right.

Question: Ian Philp, Age Care Technologies

Ian Philp: I'm Ian Philp. I was the National Director for Older People's Health and Care under the Blair government, and I'm now an older entrepreneur with my company, Age Care Technologies.

My question relates to not just longer life but better life in old age. We know that if you're poor, you're much more likely to die young. If you do live to an older age, whether rich or poor, you can still spend many years with a poor quality of life.

For example, more than 40% of people aged 75 and above living at home suffer from chronic severe pain, and more than one third suffer from extreme levels of loneliness.

So how do we not only address the inequalities around length of life, but help people who live into late old age have a better life?

Panel responses – quality of life in later old age

Susan Halliwell: From a local authority perspective, we rely heavily on the voluntary and community sector. The point you make about isolation and loneliness is so important.

If we can get people engaging and volunteering – making those connections – they are less likely to reach crisis and need statutory services.

How do we enable the infrastructure for that at community level? One of the challenges is identification. Councillors tell stories of door-knocking and discovering someone who has been living alone for years, cupboards bare, no help, and it's only because they opened the door that day that anyone knows.

So there's a very micro, local challenge about knowing your community so those people aren't missed. Some places are better at that than others.

Ben Franklin: I'm currently working with the King's Fund on research into health systems internationally. One example is Sweden, where regional levels are important, but so is the neighbourhood level – outreach that isn't necessarily labelled "social care" but provides regular support to people in their homes and to family carers.

A neighbourhood, community-based approach is critical.

To get politicians and Treasury interested in quality of life, we need to make the economic case as well as the moral one. There are NHS cost implications, but also something about older people as consumers – supporting local demand.

Our index and analytical work can help to demonstrate the economic benefits of improving quality of life, not just length of life.

Sunder Katwala: Some aspects of quality of life in very old age require earlier interventions – but others are within our control now, and loneliness and connections are very much in that second category.

Loneliness data actually skews young as well as old, so there is an opportunity for intergenerational connection.

The challenge, if we're talking about 10–20% of the population, is normalising the offer so people don't need to self-identify. People will always say "someone else must be worse off than me". If you can normalise a certain level of contact and nudge people into it, we might need a better frame than "loneliness".

Chris Pond: Thank you for those powerful statistics, especially on loneliness.

I'd underline the role of the voluntary sector and the importance of home quality again, as Susan mentioned earlier. I know from people working in organisations like Samaritans that breaking down loneliness can be life-saving.

Question: Juliette Collier, Campaign for Learning

Juliette Collier: I'm a director at Campaign for Learning and we run the National Centre for Family Learning.

We've heard a lot about intergenerational learning. We've worked with the Money and Pensions Service on intergenerational financial inclusion, and with the Hallmark Foundation and Open University on health and wellbeing. But it always seems marginal – you're always linking to either an "adult" agenda or a "child" agenda. There aren't mainstream drivers or funders.

So how do we build a real focus on intergenerational work, rather than it being something done on the margins? And when we do it, how do we make sure we

see families and communities as a positive resource that can benefit their whole community, rather than as a "problem"?

Panel responses – mainstreaming intergenerational work

Ben Franklin: In general, we do adult learning badly in the UK. Learning is seen as education for young people, separate from adults.

Adapting to an older population and longer lives means extending learning across the life course. Community hubs are important – where do we hold activities, and how do we connect them to formal systems?

I'd give a shout out to Big Local, which runs hyperlocal interventions in areas of high deprivation. Some of those are multi-generational – for example, someone with a trade helping people who are economically inactive to gain skills and transition into work.

If that then links to formal education, you can scale it. That's not happening consistently across the board, as you say, and not at the scale we'd like.

Susan Halliwell: I always notice that we talk about "education" for children and "skills" for adults. When you're talking about, for example, neurodiversity and special educational needs, you see people with incredible skills who don't fit the standard exam-based system.

We need to break down that divide. I love your point about inclusivity – we need a truly inclusive approach.

We also need to think about what is needed for the future, whoever you are. A 60-year-old who always planned to retire at 60 might now realise they could have 20 or 30 more years of active life. What can they do? They have experience and the opportunity to re-learn.

We should give them avenues to do that, perhaps through reshaping curricula and qualifications. I read the other day that there is talk of an A-level on AI and bias in AI. That's great – but we all need that, not just young people.

Sunder Katwala: It's a well-made point that intergenerational work can be seen as marginal or fluffy – or in some cases as purely instrumental.

When we ask "ordinary" people what would help create a more cohesive society, we get the same common sense points: a shared language, mixing in schools, mixing in communities, and learning how to disagree better.

Schools have done relatively well in creating intergenerational shifts towards more confidence about diversity, because children have more relationships across difference.

We need to use schools as places to mix for parents and grandparents as well as children. And we need to be clearer about the gains that aren't purely instrumental – about building belonging and social capital.

Chris Pond: It's important to get away from the idea that education is something you do in school and never again.

The family learning model you mention is really important. We have big skills shortages – including in trades that are crucial for upgrading homes. We need to move away from the idea that academic learning is the "only" route, and recognise the skills people bring, including neurodivergent young people.

We also have a terrible waste of talent when only around 14% of autistic young adults are in employment. In a world of AI and digital work, we desperately need their skills. Intergenerational learning can be one way to connect those skills to opportunity.

Question: Chloe Smith – President, CIPD

Chloe Smith: I'm Chair and trustee of various organisations relating to technology and hearing loss, and President of CIPD.

Does the panel think there is a role here for employers, as revealed by this index? What should the CEO and Chief People Officer in any employer in these places be doing?

Panel responses – role of employers

Chris Pond: Employers should make the business and economic case for EDI. They know that a diverse workforce improves productivity and innovation. We need them to get that message across, because at the moment we're losing that argument in some quarters.

Sunder Katwala: I agree. It's important to present fairness across geography and class as part of the same agenda as gender equality and ethnic diversity, not in competition with it.

If employers can explain why inclusion is the business of business, they can then stand up for it rather than hiding when they're accused of being "political" for doing what is good for their business and its role in society.

Ben Franklin: One piece of analysis behind the index looks at the industrial strategy. Areas with high levels of employment in frontier sectors are already doing relatively well.

There's a key role for regional and national leaders – and major employers – in ensuring that the benefits of investing in frontier sectors trickle down to people who might otherwise be left behind, and that foundational sectors offer good work.

Susan Halliwell: As an employer, my first (slightly cheeky) answer is "Move to Bracknell Forest – it's a great place to live".

More broadly, employers have a role in investing in their local area – not just in their workforce, but in communities. That links back to levelling up and identifying areas of deprivation where employers can be part of the solution.

Lawrence: Thank you. We have more questions than we have time for. If we didn't manage to take your question, please do email it to Anna or Ben at ILC and we'll do our best to respond and circulate thoughts via the panel.

I'm delighted we've had such a rich discussion. This conversation is not going to stop any time soon.

Please join me in thanking our panel as they return to their seats.

Closing remarks and next steps

Lawrence: So what happens next?

Following today's discussions, we want the UK Better Lives Index to be a tool that drives action. As Anna mentioned, we've already carried out secondary analysis of policies like the industrial strategy and the NHS 10-Year Plan, and now we want to use those insights to help shape real change.

Our next major output alongside the index will be a project on alcohol-related harms, in collaboration with Drinkaware.

We're also taking the index forward through two main workstreams:

1. Prevention – looking at local prevention gaps across primary, secondary and tertiary tiers of the health system, modelling interventions, identifying areas for improvement and guiding policy and investment.
2. Financial resilience – measuring financial vulnerability, modelling net wealth at local level, linking it to wider wellbeing and capturing effective local solutions to inform decision-making.

Our aim is for the index to guide local decision making, helping councils and regional bodies focus on the areas that will make the biggest difference to people's health, wellbeing and opportunity.

We want it to inform national policy as well – highlighting where inequalities persist and where targeted interventions could create meaningful impact.

Above all, we want it to spark debate and collaboration, bringing together policymakers, practitioners and researchers to explore solutions that deliver better lives for everyone, wherever they live.

Did anyone mention it's time for a big conversation? I'd now like to hand over to Stephen Burke from Hallmark, who have sponsored today's event, to close our session. Thank you, Stephen.

Stephen Burke, Hallmark Foundation

Thank you, Lawrence, and good morning everyone.

Today really does mark the end of the beginning for the Better Lives Index. It's been a remarkable worldwide adventure already, starting some three years ago with ILC's ambitious and pioneering Global Healthy Ageing Index, ranking 153 countries, and now here today launching the Better Lives Index for the UK.

The Hallmark Foundation has been delighted to support both ventures as a founder funder. Back in 2022, it was a leap of faith by our trustees – one of whom is certainly with us today – but it has certainly borne substantial returns since then.

Now there is no going back. The challenge, as we've heard very clearly from our panel, is how we use these indexes so that ageing well becomes common globally and nationally, for all our citizens.

The indexes enable policymakers to ask the right questions and to identify solutions for healthy ageing. We need to do much more around prevention – what really works – and around reducing inequalities.

It was music to my ears to hear the panel talk about the need for more mixing, sharing and connecting between and within communities.

There are many other issues that need to be explored further and that gives real opportunities for other funders to come on board. I'm delighted to hear about Drinkaware's involvement, for example.

Hallmark Foundation is particularly pleased that the index and ILC take a life course approach to ageing well. That means investing in early childhood, in parenting and "best start", ending child poverty and getting ageing well on the school curriculum. But we shouldn't stop there – as we've heard today, learning goes on throughout life.

We are also funding other projects that engage young people in ageing well, reduce loneliness among school students and support intergenerational ageing-well activities and learning between younger and older people, as Juliette mentioned.

We're supporting projects focused on mid-life and beyond, to increase economic and voluntary activity and to prepare for different life challenges – some of which we've heard about today, including alcohol, gambling and dementia.

Finally, I must again mention the importance of other funders joining in. The Better Lives Index and the plans for taking it forward offer real opportunities to support evidence-based policy and practice.

ILC has a great team to work with, as we've heard from Ben and Anna today. Please sign up to help improve the health of the nation and to create longer, healthier and happier lives.

Thank you all for joining us today. Many thanks to M&G for hosting us, and of course to ILC and all our speakers. Please use the last few minutes to carry on networking.

Thank you very much.

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[i] Tidied using AI