



# THE CHANGING FACE OF FAMILIES

# FOREWORD

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DEPUTY CHAIRMAN AND INDEPENDENT DIRECTOR  
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“IN THIS LANDMARK YEAR, WE WANTED TO TAKE THE OPPORTUNITY TO LOOK TO THE FUTURE FOR FAMILIES; FOR THE FIRST TIME, OUR RESEARCH INCORPORATES THE VIEWS OF 16-18 YEAR OLDS.”

2016 marks the fifth anniversary of the Centre for the Modern Family. Over the last five years, our research has shed light on some of the biggest challenges facing the UK's families – from intergenerational lending to balancing family life with work. In this landmark year, we wanted to take the opportunity to look to the future for families; for the first time, our research incorporates the views of 16-18 year olds. This year's report series – Families in the Future – explores how the hopes and fears of today's young people will shape the families of tomorrow.

The first chapter in this year's report series explores the perceptions of young people about their future lives both at work and at home. In comparing these aspirations with the attitudes of the generations before them – and the expectations of their parents – the report examines the changing shape of the family.

The research reveals that young people have some very different expectations to those of their parents. Many are focused on the perceived security of obtaining a place at university, finding a job, then starting a family. Their parents, in contrast, are much more open to their children exploring other opportunities before settling down.

Our in-depth study clearly suggests that young people are not aspiring to the carefree, live-for-the-moment stereotype with which they are often associated. For the older generations, parents told us they are acutely aware of their offspring's potential financial hardships, and many feel responsible for providing financial support for their children until they are able to stand on their own two feet.

Today's young people feel pressured to fulfil their ambitions to go to university, thrive in a competitive jobs market and get onto the property ladder, and balance starting a family with having a fulfilling career, in some uncertain economic times. It is vital that we try to understand how best to support this generation and their parents, who are often sacrificing their own financial stability to help their children and I hope our latest CMF report will be of value to this ongoing discussion.

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THE GENERATION DEBATE HAS NEVER BEEN SUCH A DYNAMIC PART OF THE NATIONAL DISCUSSION AS IT IS IN TODAY'S POLITICAL AND ECONOMIC CLIMATE.

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It is becoming increasingly apparent that there are stark differences in the ways different age groups feel about their present and future situations. But the 'them and us' arguments raging across the UK are not simple. It is clear that our national identity is entirely entwined with the way individuals and families consider their current circumstances and future aspirations.

This year, in a bid to understand what the changing nature of families means for the UK's future, the Centre for the Modern Family has conducted in-depth research into the way the nation considers the details of their lives in the context of other generations – the milestones, aspirations, hopes and expectations that they and their family measure their lives by – in order to better inform the society that will support them.

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# 01

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## THEM AND US

ASK ANY PARENT WHAT THEY WANT FOR THEIR CHILDREN  
AND THE SAME WORD COMES UP: HAPPINESS.

But the details of that happiness vary from generation to generation as experience, current lifestyle and wider influences, not least the economy and jobs market, exert their influence. Nowhere is that more apparent than when it comes to starting out on our own – from our decisions about further education and travelling the world, to if and when we hope to start our own families.

When we spoke to more than 2,300 people, there were both remarkable similarities and equally remarkable differences in the way parents and young people felt about the vital series of decisions that would shape their lives.

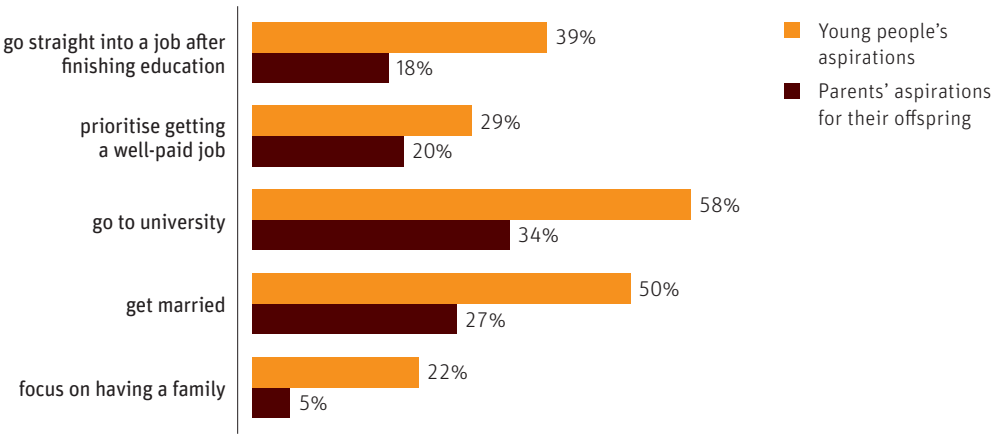
As the UK emerges from the worst recession in living memory, the number of young adults focused on underpinning their earning and educational foundations contradicts their carefree, live-for-the-moment reputation.

*“16 to 18 year olds seem to be reflecting on what happened to their parents during the recession. The recession was very powerful. They saw family losing their jobs, having to cut back on lots of things such as holidays and they are reflecting on this. They were obviously affected by that, because I don’t think you would have seen similar sentiments before 2008.*

*“That generation has been affected to the extent that they now think about issues like financial security and job security. For me this is the profound impact of the recession.”*

PROFESSOR SIR CARY COOPER

PARENTS’ ASPIRATIONS FOR THEIR CHILDREN VERSUS  
CHILDREN’S ASPIRATIONS FOR THEIR OWN FUTURES



Indeed, the stereotype seems, bizarrely, much more suited to their parents’ attitudes towards their children’s futures.

Shami, 47, from London has three daughters. Of her eldest, now considering her future as a teenager approaching the end of school, she says: “While naïve, I think my daughter is a lot more sensible and hard-working (ironically in light of what we say about kids today) than I was so I’m not too worried about her motivation.

“I’d like my kids to have lived a little before settling down, whether that be a career, travelling, or time spent with friends that may lessen once they start managing a family and career. I’d like [my daughter] always to be independent as in not have to depend on anyone unless she wants to.”

Our research found that fewer than one in five (18%) parents are hoping their offspring will go straight into a job after finishing their education. More than twice the number of today’s 16-18 year olds agreed (39%). Almost a third (29%) prioritised a well-paid job, compared with just 20% of their parents.

But their attitudes to other more personal milestones are also considered and, for the most part, far more traditional in their aspirations than their own parents.

More than half (58%) of young people hope to go to university, for example. Just a third (34%) of their parents have the same goal for them.

Isaac, 17, from East Anglia, says:

“Qualifications are very important as having children is also a financial investment, which benefits parent and child only if it is sustainable financially. A secure job for me would be one that provides opportunity for promotion and progression, as well as a sustainable wage.

“My parents didn’t go to university, and whilst they have secured good jobs they tell me that people who now want to apply to their job roles externally require degrees.

So their experience shows a change where now you can’t just get promoted into good jobs, you need qualifications.”

Half (50%) of 16-18 year olds want to get married and almost a quarter (22%) want to focus on having a family. Among parents, those figures fall to just 27% and 5% respectively when thinking about their children’s future.

It is clear that this upcoming generation of adults is extremely focused. In fact, even among these 16-18 year olds, just 10% didn’t feel able to identify their life goals.

*“We have brought up our children to want these things. It was one of the dreams of the post-war world that we would be able to have it all, we’re going to change the world and level the playing field. We have passed on those dreams. Our children feel they are the right aspirations. They have the same level of idealism, but they have an increasing worry and focus on financial security for a range of reasons.*

*“Today’s young adults are better informed, and they are bombarded by the sense that if you are not doing certain things you are somehow failing. There is a big emphasis on achievement and qualifications and those messages are rammed home. But on the other hand, plenty of people now have degrees and have other qualifications and it doesn’t guarantee anything.*

*“There’s a new awareness that you can’t necessarily command a certain income or a stable future, that life is inherently less certain than it was. At the same time, people are taking out fairly heavy duty loans as young adults. It feels like a very steep hill to climb and schools’ preparation for careers is woeful.*

*“There is a lot going on which underpins that feeling of insecurity and that they can’t really invest in their own future.”*

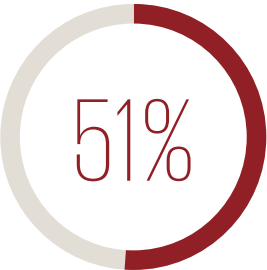
RUTH SPELLMAN, CEO OF THE WORKERS’ EDUCATIONAL ASSOCIATION



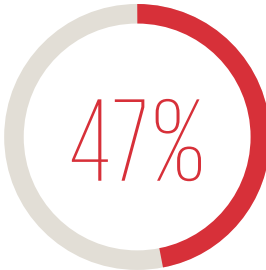
## HOLDING THE BABY



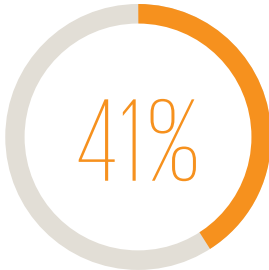
HOW REALISTIC IS SHARED PARENTAL LEAVE FOR YOU VS AGE



of 18-24 year olds see shared parental leave as a realistic option



of 25-34 year olds see shared parental leave as a realistic option



of 35-44 year olds see shared parental leave as a realistic option

NEW RULES INTRODUCED IN 2015 ALLOW PARENTS TO SHARE UP TO 50 WEEKS OF WHAT HAS TRADITIONALLY BEEN DUBBED MATERNITY LEAVE (AFTER THE INITIAL TWO WEEKS THAT MOTHERS MUST TAKE OFF AFTER THE BIRTH).

It's a concept that has caught the attention of 18-24 year olds who plan to have children, almost a fifth of whom (19%) expect to share parental leave with their partner. A similar proportion (17%) of 16-18 year olds agree. Though just 11% of 25-34 year olds and 6% of 35-44 year olds feel the same way, there are glimpses of a change in attitude here, particularly as more than half (51%) of 18-24 year olds see this as a realistic option. That's a significant increase on the 41% of those just ten years their senior who feel the same.

However, it's also clear that financial challenges play a part in stopping parents from thinking shared parental leave is an option. Almost four in ten (38%) don't feel it is a financially viable option for them. Similarly, more than a quarter (27%) feel that because they are the main breadwinner, it doesn't make sense for them to share parental leave with their partner.

With 8% of would-be parents saying they'd feel awkward asking their employer about shared leave, the legislation appears, so far at least, to have had limited success in rebalancing traditional childcare roles.

But these divergent expectations aren't just for the older generation. In fact, among 16-18 year olds hoping to start a family in the future, only 13% of boys compared with 36% of girls expect to share parental leave with their partner (based on samples of between 25 and 40). And in general, 83% of boys expect to work full time when their children come along compared with only 18% of girls.

Clearly, it's going to take more than one new piece of legislation and the vague flexibility promises of the modern working environment to realign the expectations of tomorrow's parents towards equal responsibility and sacrifice.

Indeed, our youngest adults, particularly the girls, are acutely aware that they are both in a period of societal transition and face a myriad of challenges in pursuing a fulfilling personal, working and family life in 21st century Britain.

Xenia, 17, from the East Midlands, is currently studying for her A-levels. She says her future career is far more important than having a family, but that few people accept or have faith in her preferences.

"I don't like children and I would be unable to continue a career if I had them," she says. "What puts me off more is the social pressure as a woman to have a child. It's almost expected of me. I want to work as a programmer which from

what I have seen is quite full-on and requires long hours.

"I'm not sure I would be a good enough mother if I had to work a full-time job too... I think it would impact my career because I want to be in quite a senior role in a company which requires a lot of time at work which makes it difficult to raise children – my mum had great difficulty finding a part-time job when I was young.

"The amount of pressure varies from place to place but I have quite a lot of pressure from old fashioned grandparents. It makes me feel uncomfortable because I feel like all my achievements are undermined by the fact that I don't want to reproduce."

*"At the point that they are forming and developing relationships, we know that young adults have very clear ideas about equal expectations in the future. But we also know that for many, as soon they have children the old gender models reassert themselves and people become more traditional.*

*"The changes in parental leave rules are having a positive effect in companies that have integrated them well, though lots of employers haven't experienced their employees using them yet. And while there is international evidence to suggest that men will never really take the same big chunks of time off that women do, this legislation, along with other factors happening in tandem should help more women get back into the workplace."*

JONATHAN SWAN, POLICY AND RESEARCH OFFICE FOR CAMPAIGNING CHARITY WORKING FAMILIES

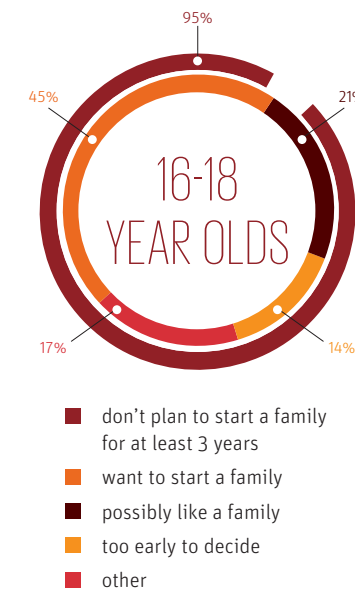
## 03

TIMING IS  
EVERYTHING

DESPITE THESE CHALLENGES, NOT ALL  
YOUNG PEOPLE HAVE BEEN PUT OFF THE IDEA  
OF HAVING A FAMILY OF THEIR OWN.

Almost half of 16-18 year olds want to start a family, another fifth (21%) would possibly like a family and 14% say it's too early to decide. Interestingly though, as the possibility of starting a family later in life becomes increasingly widespread, even 7% of 35-44 year olds are still waiting for the right time to make a decision.

Indeed, we may not be surprised by the 95% of 16-18 year olds who don't plan to start a family for several years (at least 3), or the 82% of 18-24 year olds who agree. But so do a quarter (24%) of 35-44 year olds. As anecdotal evidence has suggested for some time, there is a conscious delay in starting a family for today's younger adults. While half (48%) of the nation's 16-18 year olds said they weren't mature enough to have children, that was still true among almost two fifths (37%) of 25-34 year olds.



Meanwhile, half of those who are putting off having children for the near future say they want to be married (52%) or in a stable relationship (46%) first. It's interesting to note that the traditional route of being married before having a family is of equal importance among our youngest adults (63% of 16-18 year olds).

Of course, being emotionally ready to have children is only part of the decision. The financial concerns around raising children are far more widespread than many older generations might realise. Younger adults though, seem acutely aware of the challenges they face.

52%

want to be married  
before starting a family

Early in their careers, with entry-level salaries, many carrying student debts, and just 9% owning their own home, it is understandable that almost two thirds (63%) of 18-24 year olds want to have a more stable life, such as owning their own home, before they have children.

*"I hope to have children when I have a long-term committed partner and enough funds to provide them with a good future."*

FELECIA, 17, LONDON

*"I would like to have children as long as I am in a secure environment for them to grow up in. I have thought about it a bit. People of today will need to prepare for the future by making the most of the experiences that they are presented with."*

CAITLIN, 17, SCOTLAND



04

## THE WAITING GAME



48%

of 25-34 year olds want to have a more stable life before they have children

The desire for stability and financial security is still a barrier for half (48%) the UK's 25-34 year olds. Indeed, half (50%) of 25-34 year olds say they don't have plans to have children in the near future because they can't afford it.

*"What's different now is that teenagers and young adults seem to feel a real conflict between thinking that everything is going to be fine and somehow 'work out OK', and an underlying fear that the relatively secure, predictable and stable world their parents grew up in – and thought their children would grow up in too – just doesn't exist anymore. In terms of emotional development that's not a good place to be. They just don't know which way it's going to go or how to plan for anything, and this can cause a lot of anxiety and uncertainty, in a working and financial world which is already very uncertain for them."*

LIZ FRASER, AUTHOR

With all that in mind it's particularly interesting that those hoping to have children in the future believe they should have set aside almost £6,200 before starting a family. But with that figure dropping from around £7,500 among 16-18 year olds and £7,000 for 18-24 year olds to £5,500 for 25-34 year olds, it suggests the young are far more aware of the financial implications of their life choices than they are usually given credit for.

50%

of 25-34 year olds have no plans to have children in the near future because they can't afford it

Achieving that nest egg hope is an entirely different matter though. The 18-24 year olds we spoke to who are keen to start a family have so far set aside less than £400 on average, compared with close to £3,300 for those in their late 30s and early 40s. Clearly, having come of age during the financial crisis of the late 2000s, financial awareness and a sense of personal financial responsibility isn't the

*"I'm not confident that I'll be financially secure before I have children because if I did have children I would probably have them before I'm 30, and I'll probably be less financially secure."*

ALANA, 18, THE SOUTH EAST

main issue for the UK's youngest adults – it's the age-old problem of having the income to do it. But the affordability problem isn't one that goes away as quickly as many young adults might expect. Others already seem wearily resigned to living with a chain of financial pressures as life's milestones clash with their stability hopes.

HOW MUCH DO WE BELIEVE WE SHOULD SET ASIDE FOR HAVING CHILDREN



05

## A HOME OF ONE'S OWN

ONE OF THE MOST COMMON  
ASPIRATIONS OFTEN LINKED  
TO FINANCIAL STABILITY  
– AMONG BOTH YOUNG  
PEOPLE AND THEIR PARENTS  
– IS OWNING A PROPERTY.

It's an understandable aspiration for the 36% of 18-24 year olds who rent privately or through a local authority or housing association. But once again, the time horizons they hope for may not tally with reality. Our focus group with 16-18 year olds suggests that, with a few years of career building behind them, most aim to be financially stable (including that all-important property ownership) by the time they reach their thirties.

In fact, our research indicates that almost half (46%) of those aged 25-34 and more than a third (35%) of 35-44 year olds and a fifth of the over 55s are still renting. The truth is that only just over half the population (56%) own their own home – either outright, with a mortgage or through a shared ownership scheme.



56% of the population own their own home

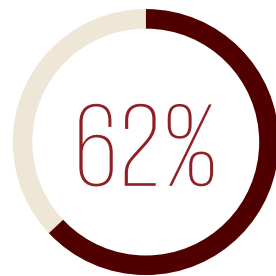
46% of 25-34 year olds are still renting

35% of 35-44 year olds are still renting

20% of over 55 year olds are still renting

It's also clear that owning property has become significantly less achievable before having a family for new parents compared with their own mothers and fathers.

Almost two thirds (62%) of today's over 50s had bought their own property by the time they had their first child. The same is true for less than half (48%) of today's 18-34 year-old parents.



of today's over 50s had bought their own property by the time they had their first child



of today's 18-34 year-old parents had bought their own property by the time they had their first child

*"Evonne, 42, from the North East of England, has three children aged 19, 11, and 9 years. She worries that her eldest may already be leaving it too late to save for a home of his own."*

*"Wanting my son to save to get his own place comes from my own upbringing. I feel that I wasted money partying when I was younger and want my son to learn from my mistakes. He believes that there is plenty of time for being sensible and now is the time to have fun. I just know in 5-10 years he will be wishing he had saved up."*

EVONNE, 42, NORTH EAST ENGLAND

*"The predictions are that there will be much decreased homeownership and asset wealth among millennials who may never own their own house and will rent all their lives. Just one of the big problems coming down the line in light of that is that they won't have a house to sell on to fund their care in older age. That's a real concern with an ageing population."*

*"While few young adults are likely to be worried about their long term care at this stage, some of their anxieties are that they won't have acquired the assets to deal with pressures later on and that it never resolves itself."*

JONATHAN SWAN, POLICY AND RESEARCH OFFICE  
FOR CAMPAIGNING CHARITY WORKING FAMILIES



## A FAMILY AFFAIR

WITH THESE SIGNIFICANT, LONG-TERM PRESSURES AND CONCERNS  
IN MIND, OUR RESEARCH THIS YEAR FOUND A STRONG BELIEF  
IN MULTI-GENERATIONAL PRACTICAL AND FINANCIAL SUPPORT.

Around 60% of the nation's parents feel fully or partially responsible for their children, including two fifths (39%) of those in their 50s and older. Indeed, almost a quarter of those in their 60s and over felt the same.

Our research shows a high number of parents have supported their children extensively during their early adult years, either in higher education or in the pursuit of a job. While almost a quarter (22%) contributed towards, or paid university-goers' tuition fees in full, another quarter paid for additional training and 57% paid for or helped with the cost of practical equipment. Almost half (48%) even helped with the cost of smart clothes for job interviews.

And while 60% of parents said they did it because they knew their children couldn't afford it, more than a third of parents (36%) feel it is a parent's responsibility to pay for these things until their children can support themselves with a job. Though with 12% of 18-24 year olds currently unemployed, and those in work earning an average of just £16,400, they may be covering the bills for longer than they expect.

HOW PARENTS FINANCIALLY SUPPORT CHILDREN



22%  
contributed towards,  
or paid university-goers'  
tuition fees in full



57%  
paid for or helped  
with the cost of  
practical equipment



23%  
paid for  
additional training



48%  
helped with the cost  
of smart clothes for  
job interviews



6.6x

property prices currently around 6.6 times  
the average salary nationwide

*"I think parents do [have an ongoing responsibility to their children] but they should not over-support their kids as they may never learn to be independent. But they have a duty to ensure you are safe well and living comfortably as they took on that responsibility by becoming parents."*

XENIA, 17, EAST MIDLANDS

It's a sentiment that also extends to the biggest ticket items – property. Our data suggests more than one in ten people live with parents, other family members or friends. And with property prices currently around 6.6 times the average salary nationwide, the widely acknowledged increase in the number of people returning to or staying longer than anticipated in the family home in a bid to save for their own place plays out in our figures. In fact, half (49%) of 18-24 year olds, 16% of 25-34 year olds and even 8% of 35-44 year olds are currently living with parents, family or friends. Most of those are living rent-free.



## CONCLUSION

The phrase “the breakdown of the family unit” may be often used, but our research has found that the challenges and pressures – both practical and emotional – that affect young adults and their entire families mean those ties have never been so important to them.

As Diksha says: “My parents being supportive is integral to most of my future plans. I don’t think I could go to university and hence follow my desired career path without their support – both financial and moral.”

With economic uncertainty showing no signs of lifting, an entire generation seems focused on simply getting by rather than trying to “go one better” than their parents. It’s a sentiment that is resonating through the nation’s family units as parents try to realign their expectations (based on their own perhaps more economically straightforward histories) with their children’s new reality.

Above all, it seems young adults fear they are facing not a short-term squeeze – a patch of difficulty to quickly overcome like so many earlier school and university leavers experienced – but a series of significant circumstantial and financial hurdles that could last for the rest of their lives.

In response, our research suggests they are consciously setting aside some of the more light-hearted ideas about how to spend their time, putting their heads down and driving to secure their futures.

Surely the attitudes of the next generation – forged during a financial crisis that hit at a crucial point in their lives and that are now helping to prepare them for a tough future – demand a new respect.





## RECOMMENDATIONS

This report identifies young people are concerned about the challenges they may face in the future when it comes to achieving the level of security and stability they crave. To ensure they are able to reach their goals, it is vital that they receive the right support from educators, their future employers, the government and their families too. Such support could include the following elements:

### 01

#### PROVIDE YOUNG PEOPLE WITH TAILORED SUPPORT TO HELP THEM UNDERSTAND HOW TO SECURE THEIR FINANCIAL FUTURE:

Young people today have been affected by growing up during a recession, and as a result they are concerned with making sure they secure their financial future. Whilst many have a very clear view of what they want to achieve in their career and family life even at the age of 16, they are troubled about how to achieve financial security.

More tailored financial support should be offered to young people as part of their education at secondary school level. Support should also be available to those just starting out in the workplace, for instance through online materials developed by financial services providers. This would help young people navigate the decisions they need to make and make informed choices about which products will suit them best.

### 02

#### MORE AWARENESS OF AND SUPPORT FOR SHARED PARENTAL LEAVE

More awareness and understanding is needed to ensure shared ambitions of equality do not dwindle due to barriers such as a lack of understanding of the benefits and practicalities, or perceived lack of support from employers.

As shared parental leave is just bedding in, employers still have a number of practical questions that need to be addressed. It is therefore vital that the government provides further support to employers to respond to their concerns. Once employers are more comfortable with the process, they will be more likely to actively encourage their employees to share parental leave, and uptake should increase as a result.

### 03

#### ENCOURAGE FLEXIBLE WORKING TO MAXIMISE EMPLOYEE SATISFACTION:

Families increasingly expect to be able to work flexibly when they start a family to allow them to spend time with their family without compromising a fulfilling career.

To ensure those levels of expectation are met in the future, it will be vital for employers to continue to actively develop and promote flexible working policies – such as job-sharing, part-time, flexi-hours and remote working – to accommodate the demands of this next generation workforce.

# THE PANEL



**ANITA FREW**  
LLOYDS BANKING GROUP,  
PANEL CHAIR

Anita Frew is Deputy Chairman and Independent Director at Lloyds Banking Group, having joined the Board in December 2010. Anita is a member of the Audit, Remuneration, Nomination & Governance and Responsible Business Committees as well as being the Non-Executive Director and Chairman Designate of Croda International Plc. Anita has extensive board, financial and general management experience across a range of different sectors including banking, asset management, manufacturing and utilities. Her former appointments include Senior Independent Director of Aberdeen Asset Management and IMI plc and Director of Corporate Development at WWP.



**JAMES DALEY**  
FAIRER FINANCE

James Daley has been a consumer campaigner and financial journalist for over 15 years. Before launching Fairer Finance, he worked for the consumer group Which?, where he campaigned for a better deal for customers of banks and insurers in the wake of the financial crisis. Before working at Which?, James spent five years as a business and finance journalist at The Independent newspaper, latterly as the paper's personal finance editor and cycling columnist. He lives with his two children in Tooting, where he is also a local councillor.



**REVEREND JEREMY FRASER**  
AREA DEAN OF NEWHAM

Reverend Fraser is Area Dean of Newham, Parish Priest in Stratford and part of the Olympic Park. He is chair of a local youth charity and operates the local foodbank. Before being ordained, he had a career in business and politics and is the former Labour leader of Southwark Council. He is currently a board director at a PR agency.



**LIZ FRASER**  
PARENTING AUTHOR

Mother of 3, best-selling author and well-known broadcaster on all aspects of modern family life, Fraser is a psychology and neuroscience graduate from Cambridge University and boasts an array of media experience. From presenting both TV and radio programmes for the BBC to frequent appearances on BBC television and radio, ITV's This Morning and Daybreak, Sky News, Channel 5 News and many others, she has also written features and columns for The Sunday Times, Red, Grazia, Woman, Essentials, SHE, Marie Claire, Mother and Baby and Junior. She is the creator of Headcase, the mental health website, and the creator and presenter of the podcast and radio series The Bite Show, launching in September. In 2015 she wrote and performed a full run of her first solo stand-up comedy show, Lifeshambles, at the Edinburgh Fringe.



**NEIL LEITCH**  
PRE-SCHOOL LEARNING  
ALLIANCE

Neil Leitch is the Chief Executive Officer of the Pre-school Learning Alliance, which supports more than 800,000 children and their families in England through its membership of more than 14,000 day nurseries, sessional pre-schools, and childminders. During his time with the Alliance, Neil has strongly lobbied for early intervention, believing all children, regardless of background, deserve the best possible start in life. In 2013, Neil led the Alliance's Rewind on Ratios campaign, which successfully lobbied against government plans to relax childcare ratios.



**JONATHAN SWAN**  
WORKING FAMILIES

Jonathan Swan is the Research and Policy Manager at Working Families, the UK's leading work-life balance organisation. Jonathan has researched and written on a wide range of work-life integration issues, including: fathers and work, flexible working in senior roles, productivity and performance, organisational culture and active ageing. He is responsible for the annual Top Employers for Working Families benchmark, a detailed analysis of flexible working policy and practice in the UK's leading companies. Prior to this, Jonathan was an Equality and Human Rights Consultant for the UK Department of Health, where he communicated organisational policy frameworks on diversity, and sought out best practice policy to drive a programme of innovation and change in relation to equality and diversity.



**DR SAMANTHA CALLAN**  
FAMILY RESEARCH AND POLICY  
EXPERT

Dr Samantha Callan is a recognised research and policy expert in the fields of family relationships, mental health and the early years. She was previously the Associate Director for Families and Mental Health at the Centre for Social Justice, for whom she chaired four major social policy reviews. She is also an honorary research fellow at Edinburgh University's Centre for Research in Families and Relationships (CRFR). Samantha advises politicians and policy-makers from across the political spectrum and is a frequent speaker at parliamentary and other events. She is a regular contributor to local and national media debates on social justice issues.



**RUTH SPELLMAN OBE**  
WORKERS EDUCATIONAL  
ASSOCIATION

Ruth Spellman is the Chief Executive of the Workers Educational Association, the UK's largest voluntary sector provider of adult education. Ruth was awarded an OBE in 2007 for services to workplace learning and an Honorary Doctorate from Cranfield in 2010. Prior to joining the WEA she was Chief Executive of the Chartered Management Institute (CMI), and has previously been CEO of the Institution of Mechanical Engineers and Investors in People (IIP) UK. She has also been HR Director of the NSPCC. Ruth's non-Executive roles include being Member Nominated Director of the Cooperative Group, Trustee of Adviza, a Charity delivering Careers Advice, and a Council Member of the Open University.



**JACKIE LEIPER**  
SCOTTISH WIDOWS

Jackie Leiper is the Director of Employer Relationships at Scottish Widows and is responsible for leading the development of employer franchise for Scottish Widows, whilst also managing the relationships for top employer customers and leading the implementation of auto enrolment. Jackie has extensive experience in managing BPO relationships, multi-site operational management and customer relationships. Before joining Scottish Widows in January 2014, Jackie was the Head of Operations at Lloyds Banking Group, leading the operational management of Lloyds Banking Group's Life, Pensions and Investment 'open book' products. Other previous appointments include Head of Customer Response Unit at Capita Life & Pensions and Head of Voice at Prudential.



**EMILY HOLZHAUSEN**  
OBE  
CARERS UK

Emily Holzhausen has worked at Carers UK for the last 19 years, where she is responsible for UK and England strategic development and direction of policy, research, campaigning, parliamentary, media and advice and information provision and Carers Week, one of the UK's biggest awareness weeks. Her team includes the advice service for carers and she is also responsible for Carers Rights Day. Emily has developed and led different campaigns over the years which have resulted in new legislation, policy or practice to improve the lives of carers. She was awarded an OBE in the 2015 Birthday Honours.



**PROFESSOR SIR CARY COOPER CBE**  
MANCHESTER BUSINESS SCHOOL

Cary Cooper is 50th Anniversary Professor of Organizational Psychology and Health at Manchester Business School and President of the British Academy of Management. Cary is also President of the CIPD, former Chair of The Sunningdale Institute, a think tank on management and organizational issues in the National School of Government (2004-2009). He was also the lead scientist to the UK Government Office for Science on their Foresight programme on Mental Capital and Well Being (2007-2009).



**SAM SMETHERS**  
FAWCETT SOCIETY

Sam Smethers is the Chief Executive of the Fawcett Society and took up her post in 2015. Prior to that she was the Chief Executive of Grandparents Plus for over six years. She had previously worked for the Equal Opportunities Commission as their Director of Public Affairs and also has nine years' experience of working in parliament. Sam is a former Trustee of the Fawcett Society and of single parent charity Gingerbread.



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