

# GENERATIONS

RUSTAT CONFERENCE  
21 JUNE 2018



JESUS COLLEGE  
CAMBRIDGE

Intellectual Forum

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# INTRODUCTION

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The Rustat Conference on Generations brought together experts from a wide range of backgrounds to explore whether there is indeed a 'generation gap' in the UK, and if so, what the consequences may be. In 2006, New York Magazine declared that there had been "a seismic shift in intergenerational relationships ... there is no fundamental generation gap anymore. This is unprecedented in human history. And it's kind of weird". However, in 2018, media articles noting divides between the so-called baby boomers and millennials are prolific.

This new content discusses everything from conflicts between generations over housing and wealth distribution to differences in trust and political participation. Even from the millennial cohort we hear of generationally-driven conflict, as the politically 'woke' and the anxiety-driven Generation K are marked out in the headlines for their pessimism and anger at economic and social inequality.

Convening an expert roundtable on generations, the Rustat Conference asked: do meaningful generational differences really exist? Is the observed conflict real or something constructed just to sell newspapers and attract clicks online? How strong is the new identity politics, in which younger people apply theories of intersectionality and identity to debates ranging from free speech to gun control? Are there differences in political participation, finance, housing, and education that make generational experiences something we should worry about? If generation "gaps" really exist, how should we address them?

For the first time since the creation of the Rustat Conferences over a decade ago we hired an in-house researcher, Freddie Preece, to explore the issue, commission a YouGov survey and bring his knowledge and expertise to kick off the roundtable discussion.

We thank Freddie for his expert insights and thank our Rustat Members for their support: AstraZeneca, Nick Chism, James Dodd, Harvey Nash, Laing O'Rourke, McLaren Technology Group, and Andreas Naumann.

Dr Sarah Steele and Dr Julian Huppert  
Rustat Conferences

# SESSION ONE

## HOW ARE GENERATIONS PRESENTED?

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This session explored the concept of generations, asking whether they even exist and whether there is something we should call a 'generation gap'. The media often portrays the young people of today as lazy, selfish and rebellious, and baby boomers as greedy, fortunate, and narrow-minded. The Intellectual Forum, in conjunction with YouGov, conducted research on whether the public endorsed such stereotypes. We found that only 50% of adults identify with any generational label for themselves.

Our in-house researcher Freddie Preece explained that this may be because stereotypes often confuse age and cohort effects. Young people are characterised as lazy, selfish and rebellious, but so were baby boomers when they were young. The language of generations often becomes a vehicle for age-related concerns, rather than attempting to capture the values and attitudes of cohorts born and raised at different moments in time. When it comes to representing generations, we need to consider what is specific about the values and attitudes of young and old people today that is different from young and old people in the past. For example, young people today are described as 'easily offended' - is this accurate, resulting from how they have been raised amidst a discourse of political correctness and safe spaces? Or is it just a perception of older generations?

Our experts emphasised that people with common birth years may have very different life experiences, querying whether intra-generational differences matter more than inter-generational differences. Does this mean generational labels lack utility? Are they even well-defined? The experts considered the extent to which factors such as age, race, gender and sexuality may explain gaps more aptly than generational labels. The response was to highlight that there remains much data in support of generational analysis, and that, for example, the political views of baby boomers have changed differently over time than other generations.

One group highlighted as standing out was Generation K, the generation following millennials, comprising those aged 16–24 in 2018. We explored how this is the first truly digital generation. Notably, this cohort has their childhood shaped by the 2008 economic crash, a political discourse defined by existential terrorist threats and a view of the world presented via their smartphones.

It was emphasised that, while other generations faced risks, the omnipresent on-screen stories about existential threat make this generation hyper-alert about risk and insecurity, making them also less trusting. Data presented suggested that while 60% of baby boomers trust big business, only 6% of Generation K do. Similarly, only 30% of this generation say they want to have children, although this might change as they age.

A focus of the session was on the pessimism experienced by the younger millennial and post-millennial generations. Our experts emphasised that while some of the feelings of displacement and anger were exaggerated by the media, data show that young people are genuinely experiencing negative effects. There are rises in self-harm among young people, as well as a lack of perceived connectedness with unifying identities like nationality.

It was also recognised that profound demographic changes had challenged the traditional idea that young people hold power in democracies. In the past, there were more young people than older, resulting in a median voting age far lower than today. For the first time in UK history, there are more old voters than younger ones, and it was suggested that as a result democracy subordinates the interests of young people to those of older generations. It was argued that this goes some way to explain the generational divides in political participation, attitudes, and values. Our experts asked how we might encourage young people to engage with democracy, and how we might build a sense of collective purpose in fractured times; questions that would be echoed in later panels of the conference.



# SESSION TWO

# THE POLITICS OF GENERATIONS AND WEALTH

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In 2016, over-65s were more than twice as likely as under-25s to have voted to leave the European Union. In the 2017 General Election, the difference in Conservative support between over 65s and those aged 25-34 was 34%, up from 11% in 2010. Are we moving into a new political landscape where generations think and vote in fundamentally different ways? How have the divides between generations been created, and what can be done to resolve them?

Our experts drew attention to the most patent economic divides. Some wealthy, retired households have a higher income than the working population, and the majority enjoy higher pensions than the younger generation will receive when they grow old, and own property that the young are not able to afford. The young, at the same time, have to cope with a short-termist labour market, where it is difficult to find well-paid opportunities and saving is a more difficult option, making it hard for them to establish a secure financial future for themselves.

This might feed into an ideological divide, as different parties provide different engagement with these issues. The Labour Party is enjoying support from a younger part of the electorate by advocating policies to support housing benefit, education maintenance allowance, rent controls, large-scale affordable housing projects, and the scrapping of tuition fees.

Our experts mused on the concept of 'generational fairness' and whether it was right to redistribute wealth by means such as inheritance tax. Attention was drawn to the fact that we tax earned income far more than unearned income and that housing is very lightly taxed.

Recent economic changes have taken place alongside great demographic change. We have seen a fall in fertility rates and a rise in life expectancy, leading to a top-heavy ageing population, the weighting of which is exacerbated by the effects of the oversized 'baby boom' cohort, now in retirement age.

More broadly, it was noted that this demographic imbalance could lead to a political advantage for those born into oversized cohorts. These advantages are compounded by low youth turnout at elections. While the most recent General Election was noted for its high youth turnout, still only 57% of 18-19-year-olds voted compared to 84% of those aged over 70.

One solution we discussed was lowering the age to vote. In 1918, the median age of the British population was 21 and the voting age was 21. In 2018, the median age is 40 and the voting age has been lowered to 18. Our experts were almost unanimous in urging a further lowering, to 16.

Another solution discussed was encouraging the makeup of parliament to be more representative of the younger generation. The average age of the House of Commons in 1918 was 50. In 1958 it was 50, and in 2018 it is still 50. In the US Senate, the average age has also remained the same over the last hundred years – at 60. It is interesting to see how even though these legislative chambers have not aged, as the overall population has, they remain poor at representing the young.

These discussions about demographic imbalance resonated with an earlier comment made by one of our experts on policies that favour the old. In 2015, the pensions triple lock secured £6 billion for the older generation. At the same time, the Child Trust Fund was abolished, removing £3 billion from the young. The working families tax credit was also abolished, removing £4 billion and the child tax credit was abolished, taking £5 billion. These changes, it was suggested, were symptomatic of a system which is removing support from younger generations and reallocating it to the old. A fairer generational politics might seek to redress the balance in the other direction.



# SESSION THREE

## HOUSING AND GENERATIONS

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The exclusion of younger generations from home ownership continues to be a hot topic, deemed to be evidence of intergenerational inequity. However, the causes of young people's troubles have been debated. Are expensive habits – such as avocados, frequently used by journalists as an example – to blame for young people not being able to afford houses? Or are fundamental changes in work, finance and the housing stock itself causing our generational housing crisis?

Our experts noted from the outset that there is a profound issue facing millennials: they noted that members of this generation are spending three times more of their income on housing than their grandparents, and yet are often living in worse accommodation. Millennials, taken here as 18–36-year olds, are typically spending over a third of their post-tax income on rent or a much lower 12% on mortgages if they have been able to get on the housing ladder. This was compared with 5–10% of income spent on housing by their grandparents in the 1960s and 1970s.

It was also noted that millennials are increasingly living in shared homes, which can be overcrowded; they live in smaller spaces than past generations. Our experts also noted that this generation is also facing living further away from workplaces and therefore longer journeys to work – commuting for the equivalent of three days a year more than their parents – losing time while also paying commuting costs.

Our experts also noted an increase in homelessness amongst millennials and how they are not just sleeping rough. It was detailed how there are increasing numbers of young people couch-surfing or bouncing between accommodation options. In part this was attributed to the financial circumstances of many leaving education, but also the lack of affordable housing stock available for younger people to move into.

This led one of our experts to note, rather controversially, that part of the problem is that the cost of occupying large houses is currently too low, even if the space is not heavily used. There is a lack of incentive for older people to move out of houses built for families, which would create space for younger families to move up the housing ladder. As a result,



older people whose children have left home, are frequently living in much more spacious premises than younger people, who find themselves find themselves in increasingly crowded or inappropriate spaces.

Consequently, discussion moved to mechanisms to address the apparent disparities in distribution as opposed to just discussing the shortage of properties. Our experts noted that it is hard for many young people, even with two incomes, to get on to the housing ladder, while older generations are often reluctant to move to smaller properties from what has been their family home until the point where such a move becomes necessary, and thereby stressful. Could there be a solution that was better for both older and younger people, or do their interests necessarily clash?

Some proposed that the answer lies in innovative housing solutions, including micro flats, but also in shared intergenerational spaces. One notable proposal was repurposing high street spaces to improve intergenerational interaction as well as to offer accommodation solutions.

**WHAT IS A GENERATION?**

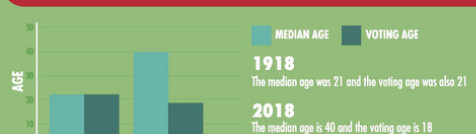
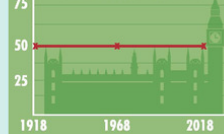
**Only 50%** British adults identify with a generation  
**22%** see themselves as babyboomers  
**12%** see themselves as millennials

In the 1950s the average adult spent more on alcohol and tobacco than housing

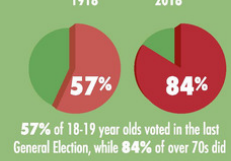
**Only 6%** of post-millennials trust Big Business, while **60%** of baby boomers do

The old age dependency ratio in the EU has gone from **18% to 29%** while the youth dependency ratio has gone from **35% to 25%**

**POLITICS AND GENERATIONS**



Over 65s were **more than twice** as likely as under 25s to have voted to Leave the European Union



In 2010, there was an **11 percentage point gap** between levels of Conservative support in the over 65s and those aged 25-34, by 2017 that gap had risen to 34 points

**HOUSING AND GENERATIONS**

**90%** of the UK's **£11trillion** in assets are comprised of housing or pensions

**73%** of over 65s have **NO** plans for retirement or care

Unearned income is taxed at a lesser rate than earned income  
**6/10** acres of land in the UK are government owned



**COMMUNITY AND EDUCATION**

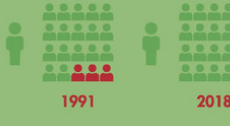
**64%** of full-time students voted for Labour in the last General Election

Over 75s are the loneliest age group in the UK, those aged between 21 and 35 are the second loneliest

For a typical child in a city, just 5% of their neighbours are over 65, a third of what it was in 1991

**5%** of school leavers went to university, **50%** now

In the early 1960s only 5% of school leavers went to university, while now it's over 50%



**QUESTIONS THAT REMAIN**

- Are the differences within generations bigger or smaller than those between generations?
- How do we promote social interactions between different generations?
- How did social media affect different generations during the General Election?
- How does our changing education system shape different generations?
- How do we channel youth anger into constructive change?
- How will technology shape current and future generations?
- How do we avoid media polarisation of generational issues?

Another controversial point put to discussion was greater taxation of excess residential space. Our experts emphasised that older people lack the incentives to move at earlier points in their lives, for example when their children move out of home, to downsize, with a lack of taxation on excess space. While the deeply-unpopular bedroom tax sought to address this by charging council and social tenants for excess rooms, it was noted that because it was not coupled with an offer of alternative accommodation, it exacerbated inequalities rather than leading to a more appropriate distribution of available properties.

It was noted that real estate is subject to relatively low levels of taxation, and that in general unearned wealth is relatively lightly taxed while earned wealth (e.g. income) is subject to much higher rates. Our experts noted that, in the UK, some 42% of properties are under-occupied and that one solution could be to rethink how we apply the single person discount and Council Tax Benefit on property. In short, it was discussed how we could remove the subsidies that help people stay in their accommodation in a way that results in under-occupation.

Other experts disagreed, discussing more that the response should be about building the kind of houses people want to live in. It was noted that different generations need different things from space and that increasingly people are working flexibly from home, making the myth of the excess bedroom being 'unoccupied' a problematic one. The idea of multipurpose spaces, accommodating increasingly-changing views of what the home is for, was discussed, and it was also emphasised that, with increasing mobility, the need for a room for children and grandchildren to visit was becoming more necessary to encourage intergenerational interaction. Such conclusions harked back to the findings at previous Rustat Conferences on the Future of Work and on Global Mobility.



# SESSION FOUR

## EDUCATION AND COMMUNITY

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This session explored the role of universities, intermediary institutions, and shared values in bridging generational divides. Our experts began with views on the changing nature of societal organisation. They noted their own experiences of establishing and engaging with centres of intergenerational dialogue, suggesting that universities lack impetus to engage with social issues while some religious centres are suffering from declining attendance. They therefore noted the importance of other intermediary settings. Lottery funding and other large foundations are supporting social projects that bring together generations, and as much as social media has the power to separate generations from one another, it can also be used to unite them.

Our experts generally agreed that higher education is key to intergenerational interaction and that the rise of educational courses for older generations is helping to change perceptions of universities as age-specific institutions, although there is more work to do. They noted the possibility of making the value of higher education determined by inclusivity as well as its traditional metrics. Increasing the diversity of academic cohorts and including older people in the classroom, both as teachers and learners, were cited as helpful methods to improve intergenerational communication.

The problems of unpaid internships and expensive degree courses of little use were noted. Some of our experts argued that learners were increasingly seen as consumers, putting increasing pressure on young people to achieve top results, potentially at the expense of their mental health. The controversial rise of tuition fees was considered to be a generational injustice, though the policy's presentation was argued to be far worse than its substance. Some present argued that all graduates – regardless of when they graduated – should pay a graduate tax, with the proceeds used to create a higher education endowment fund, to establish the idea that graduates are paying forward to following generations.

Our experts also discussed the extent to which universities change the political perspectives of generations. The rise of identity politics and the 'woke' generation was considered by some to be a product of ideological actors in higher education. Whilst students may still become more conservative with age, it is worth considering whether what we define as 'conservative' is in fact dependent on whatever the values of the older generation are at the time.

Hope was also expressed that the flow of scholarly knowledge transfer will improve, enabling the state and educational institutions to cooperate more effectively in the public interest. It remained unclear how this could be better facilitated in practice.

It was suggested that the increased size of the state over the last 50 years may have neutralised the dynamism of civic life, though no hard evidence was presented. It was argued that there is a relatively vibrant civic life in Scandinavian countries despite, or perhaps due to, their large governments.

The role of housing and city planning was also raised, with generational differences between and within urban and rural areas leading to the relative isolation of age groups. It was noted that there is now much less chance of a young person living next to an older person, causing fewer chance meetings or opportunities for interaction at pubs, post offices and in the street.

Above all, our experts stressed the need for sites of intergenerational contact, with some present asking what, if anything, can take on this function typically performed by religious institutions. Reverse mentoring, where young people advise senior executives and older members of society on topics important to them, was mentioned as one possibility. Compulsory community service for university students to encourage engagement beyond ivory towers was also suggested.

However, those present were asked not to neglect the pre-existing adaptations of religious centres as secular sites of community events, including assisting with local sport and career advice. The Holborn Community Association in London was raised as a good example of this. It was noted that intermediary structures already exist but should be funded better to revive civic life and intergenerational communication.

# CLOSING WORDS

The Rustat Conference on Generations explored issues and raised questions across the political spectrum. Although it was acknowledged that a generational framework is a powerful model for analysing our society, it seems many were reticent to endorse the sentiment that generations are monolithic, homogenous entities, and would appreciate more nuanced, intersectional analysis from media and academia alike.

There was disagreement over whether issues like the housing crisis should be framed through a generational lens at all, but many felt that the younger generation, as a victim of such a vast economic and demographic deficit, should in fact be more angry about their current lot. How to channel this anger into constructive change – without pitting one generation against another, and without ignoring the differences within generations – is a key question that remains. But the results of Brexit and the 2017 General Election certainly indicate that generational politics is a sign of things to come.

The subject of generations is understudied. More attention needs to be paid to generation gaps of the past, and generation gaps in other countries across the world, for us to better understand the nature of the issues that we are currently facing. Looking to the future, it seems that technology and education may play a big part in fuelling generational divides. But the biggest factor will likely be demographics. At our Rustat Conference on the Future of Work, we heard that the chance of a child born today living to 100 is 50%. If our life expectancy continues to rise, more generations will share the earth than ever before, and the economic and political imbalances we face now will only multiply. It has been argued that there is a strong correlation between countries prone to civil wars and those with burgeoning youth populations – time will tell whether an ageing population is vulnerable to similar conflicts.

Freddie Preece

Intellectual Forum Researcher

# Rustat Members

**Dr James Dodd**'s career has concentrated on the financing and management of companies in the fields of telecommunications and technology. He serves on a number of boards in these areas and is active in supporting a number of academic projects and charities.

**Harvey Nash** is an executive recruitment and outsourcing group. Listed on the London Stock Exchange, and with offices across the world, we help organisations recruit, source and manage the highly skilled talent they need to succeed in an increasingly competitive and innovation-driven world.

**AstraZeneca** is a global, science-led biopharmaceutical business, whose innovative medicines are used in millions of patients worldwide.

**Nick Chism** spent 28 years as KPMG, serving as the Global Chair of Infrastructure, Government and Healthcare. He is now the Director-General of Enterprise in BEIS, and a personal Member of the Rustat Conferences.

**Laing O'Rourke** is a privately owned, international engineering enterprise with world-class capabilities spanning the entire client value chain. We operate an integrated business model comprising the full range of engineering, construction and asset management services delivering single-source solutions for some of the world's most prestigious public and private organisations.

**McLaren Technology Group** has a reputation for efficiency and professionalism. Working within a fast-paced environment and to the highest standards, our highly skilled workforce operates primarily in the areas of manufacturing, engineering and race team as well as logistics and support.

**Andreas Naumann** is a senior executive in the financial industry. Outside the professional sphere, he is keenly interested in subjects like urbanisation, youth unemployment, education and foreign policy. He supports the Rustat Conferences as a private individual.



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Intellectual Forum

**Rustat Conference on Generations**

21 June 2018

9.40-9.50 **Welcome and introduction**

Dr Julian Huppert, Director of the Rustat Conferences and the Intellectual Forum, Jesus College.

9.50-10.50 **How are generations presented?**

*In this session, we will consider how the concept of generations is discussed in the media and among the public. Particular topics for consideration might include: do generational divides really exist as they are presented, or they created by the narrative? How are technology and the Internet shaping generations differently? Does an increasingly globalised younger generation see national divides differently from older generations? Is digital technology at fault for our generational divide? Is social media, and the rise of paywalled content, carving out new echo chambers? Or is this an evolution of the power of the broadsheet press?*

Chair: Dr Julian Huppert, Director of the Rustat Conferences and the Intellectual Forum, Jesus College.

Initial comments: Polly Mackenzie, Director of Demos & Professor Noreena Hertz, broadcaster and economist, University College London.

11.15–12.15

## **The politics of generations and wealth**

*In this session, we explore how politicians respond to – or lead – the discussion about generations and their different wants and needs. We explore points like: Is the difference in wealth between older and younger generations a new phenomenon, and what should we do about it? How will generational politics impact our society in the years ahead? Is Brexit and Momentum a sign of things to come? To what extent has government policy focused on the interests of older voters – who are more likely to vote – rather than younger voters? Is that right? What can and should be done about generational differences in wealth? Our government is striving to be more representative of the country as a whole. Can it, and should it be more representative of the younger generation?*

Chair: Jenny Vass, Head of Communications and Digital Engagement at the Department for Education.

Initial comments: Rakib Ehsan, final year PHD researcher at Royal Holloway, University of London & Professor James Sefton, professor of Economics at Imperial College Business School.

13.15–14.15

## **Housing and generations**

*When people seek to characterise generational differences, housing is often highlighted as a key point, with house prices unaffordable to many young people. In this session, we will look at questions like: to what extent can we reduce generational divides in the housing market? Is affordable housing affordable? Are these divides unique to London? Are these divides generational at all? How do we meet the demands of social housing, and should we be granting tenants more rights to control of their property? How can we reframe the dialogue about the rental market? What can we learn from the continent about rental architecture?*

Chair: Kate Davies, Chief Executive, Notting Hill Genesis.

Initial comments: Irene Craik, Director of Levitt Bernstein & Stephanie McMahon, Head of Research, BNP Paribas Real Estate.



#### 14.40–15.40 **Education and community**

*In our final session, we will consider how education has changed between generations, and how it might continue to change to meet current and future needs. We will also look at how shared interests between those in different generations can be developed. Topics we might discuss include: is the increasing number of university students causing an ideological divide? To what extent do we become more conservative as we age, as opposed to the definition of 'conservative' shifting around us? Is the current tuition system sustainable? Should young people be taking more vocational degrees? Is our current education system by its very nature generational? What would an alternative system look like, and would it ever work? In an increasingly secular society, what kind of space can replace the church as a site of intergenerational contact? How can we change the rhetoric, architecture and uses of the 'community centre' to attract people of all ages?*

Chair: Professor Peter Williamson, Jesus College.

Initial comments: Edward Saperia, Dean and Founder of Newspeak House & The Rev'd Dr Paul Dominiak, Dean of Chapel, Jesus College.

#### 15.40–16.00 **Closing comments and discussion**

Dr Julian Huppert, Director of the Rustat Conferences and the Intellectual Forum, Jesus College.



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CAMBRIDGE

Intellectual Forum

**Rustat Conference on Generations**

21 June 2018

Participant List

George Bangham	Researcher	Resolution Foundation
Manmit Bhambra	Post-doctoral Researcher	LSE
Nick Chism	Member	Rustat Conferences
Dr Jonathan Collie	Co-Founder	The Age of No Retirement
Irene Craik	Director	Levitt Bernstein
Kate Davies	Chief Executive	Notting Hill Genesis
Tanya De Grunwald	Founder	Graduate Fog
Dr James Dodd	Member	Rustat Conferences
The Rev'd Dr Paul Dominiak	Dean of Chapel, Acting Director of Studies in Theology, Religion, and Philosophy of Religion	Jesus College, Cambridge
Rakib Ehsan	Final-Year PhD Researcher, Affiliated Researcher	Royal Holloway, University of London, Intergenerational Foundation

Deborah Gale	Design Leader	The Age of No Retirement
Professor Maria Grasso	Professor of Politics and Quantitative Methods	Department of Politics, University of Sheffield
Catherine Guelbert-Thick	Managing Director	Acquity Limited
Angus Hanton	Co-founder	Intergenerational Foundation
Professor Noreena Hertz	Author, Broadcaster, Economist	University College London
Dr Julian Huppert	Director, Fellow, POLIS Researcher	Rustat Conferences and Intellectual Forum, Jesus College, Cambridge, Department of Politics and International Studies, University of Cambridge
Tom King	Director	Aviso
Polly Mackenzie	Director	Demos
Stephanie McMahon	Head of Research	BNP Paribas Real Estate
John Myers	Co-founder	London YIMBY
Jolyon Maugham QC	Barrister, Director	Devereux Law, The Good Law Project
Professor Alison Park	Director, Professor	CLOSER, Institute of Education (UCL)
Jonathan Peachey	Director	Foundry Innovation
Freddie Preece	Researcher	Intellectual Forum, Jesus College, Cambridge

Professor David Runciman	Fellow, Professor of Politics, Head of Department	Trinity Hall, Cambridge, Department of Politics and International Studies, University of Cambridge
Edward Saperia	Dean, Founder	Newspeak House
Professor James Sefton	Professor of Economics	Imperial College Business School
Dr James Sloam	Reader in Politics & International Relations	Royal Holloway, University of London
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Dr Paola Subacchi	Senior Research Fellow	Chatham House, The Royal Institute of International Affairs
Jenny Vass	Head of Communications and Digital Engagement	Department for Education
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