The following ideas are just a few among many that move us to consider broad, systemic solutions that incorporate important frameworks to better support economic security, safety, and well-being across the life span.

**Intergenerational and Intersectional:** Solutions that benefit one generation can be beneficial to all; we can’t achieve greater age- and gender-related equity without addressing other forms of inequity.

**It Takes a Village:** Structural changes are needed that move us beyond an individualistic and biological nuclear family framework to acknowledge the public responsibility and benefit of addressing disparities.

**Universal Design Principles:** Many solutions aimed at one group of people can have unexpected and important positive impacts on many others (i.e., curb-cuts created to improve accessibility for people with disabilities end up benefiting everyone).

### Creative, intergenerational, intersectional solutions

**Caregiver/care receiver matching services**

Rumi (meetmyrumi.com) is one example that could be built upon to create matches between caregivers and elders aging in place; creating more affordable housing and household and personal help for older Minnesotans living alone who prefer to age in place.

**Zoning & support for “Granny Flats”**

Through more favorable zoning, low- or no-interest loan programs and other approaches, city, county, and the state policy can increase the availability of “homes within homes.” Converting parts of larger homes or garages or adding small “tiny homes” to yards can generate more affordable, close-proximity housing that would benefit residents across the life span, reduce isolation, and address caregiving needs for younger and older people. [https://bit.ly/31XEv7S](https://bit.ly/31XEv7S)

**Intergenerational, multi-unit housing developments**

One model involves nursing homes and colleges teaming up to provide rooms for college students in exchange for needed services and interaction with residents. A Winona State/assisted living facility partnership supplies students with a room and meals, and, in turn, residents receive additional care from the student volunteers. [https://bit.ly/320ImC4](https://bit.ly/320ImC4)

**Expand matched asset-building program**

Minnesota’s Family Assets for Independence (FAIM) program helps people with low incomes save for homeownership, with a 3:1 match of mandatory monthly contributions. The program has produced many success stories and has chipped away at homeownership gaps; unfortunately, it is currently at capacity and not adding new participants. [minnesotafaim.org](http://minnesotafaim.org)

**Family- and senior-friendly auto/ride sharing platforms**

Several new companies have emerged to help seniors, people with disabilities, those without smart phones, and others navigate ride-sharing services (including GoGo Grandparent and SilverRide). As government seeks to regulate ride-sharing services, the needs of this population as well as caregivers should be included. Government, funders, and service providers should also consider creative partnerships that reduce costs for low-income riders. [https://bit.ly/2MrZY24; https://bit.ly/2LUbUKW](https://bit.ly/2MrZY24; https://bit.ly/2LUbUKW)

**Thinking ahead to senior and family-friendly semi-autonomous vehicles**

Fleets of self-driving personal cars may be years away, but autonomous vehicles are already beginning to serve older Americans and others as a delivery service. As we build plans for a future with semi-autonomous vehicles, we must include older adults, people with disabilities, and caregivers in their design. [https://nyti.ms/323pv8E](https://nyti.ms/323pv8E)

**Car ownership & repair assistance for working caregivers**

One unanticipated car repair can have devastating cascading effects for low-income families and jeopardize mobility for multiple generations. Grant programs have successfully operated across Minnesota to help low-income workers buy and maintain a car. State and foundation funding, targeted to caregivers and geographies where other options are extremely limited, could have multiple positive outcomes. For one example, see more about the woman-owned auto-repair service, The Lift: [theliftgarage.org](http://theliftgarage.org)
Increasing comprehensive and proactive team-based approaches to healthcare
Culturally responsive, whole family/community, team-based hospice-style health care plans move beyond health insurance access and siloed care systems to create better health outcomes across the life course, but especially for older adults who face multiple, complex, chronic conditions. Find this and related suggestions at: https://bit.ly/2MmiYPH

Reduce isolation and improve access to healthcare, jobs, and other opportunities through more integrated state and city planning
Using community facilities for various services can save taxpayer dollars, provide better access to services, and promote community cohesiveness. It is just one approach shared in this AARP resource: https://bit.ly/1qeznF4

Universal Family Care Insurance
Women of all ages are currently struggling with the lack of government support for caregiving. Caring Across Generations is advancing a Universal Family Care policy that would create a pool of funding to assist working caregivers with care costs related to early childhood, family, and medical leaves and long-term support for family members with disabilities. universalfamilycare.org

Multigenerational Care
Towerlight in St. Louis Park provides one example of childcare and elder care working in the same facility to create gains for both populations: kids gain skills while older adults gain purpose. Regulatory frameworks can and must be designed to support this kind of collaboration. http://strib.mn/33bamSE

Chosen family in law and practice
An increasing number of seniors, especially those in rural areas and those from LGBTQ+ communities, rely on chosen family to provide care. Public policies and programs should be updated and constructed to ensure that these older Minnesotans and their caregivers receive equitable support. New Paid Family and Medical Leave programs are showing the way: tinyurl.com/y4spfqq9

Create more portable benefits
Women, especially women of color and rural women, are less likely to have access to benefits like retirement accounts or paid leave through their employers. Efforts to create state portable retirement and paid leave benefits that women could access regardless of their employer would increase economic stability throughout a lifetime. Here are some state approaches: cri.georgetown.edu/states

Address implicit bias in the age of labor shortages
Gender, age, race, disability, immigration status, and other forms of bias keep too many talented Minnesotans out of the paid labor force. During this period of labor shortages, now is a perfect time to ensure our workforce development system and individual employers increase their awareness of bias and begin to address the ways bias may be hurting their bottom lines. Bias Interrupters provides some great tools: biasinterrupters.org

Ban the use of prior salaries in setting wages
Use of prior salaries to determine new ones can undermine economic prosperity for both older and younger women, but in opposite ways. Prior salaries may limit wage growth for younger women whereas for older women, prior high salaries may rule them out of opportunities that seem below their interest or skillset. Either way, banning employers from using prior salary information can help: tinyurl.com/yy3xqt82

Expanded care co-ops
Care workers, disproportionately women of color, earn wages that can leave them in poverty. Women Venture is working to change that in the childcare sector with worker-owned cooperatives – an idea that could be expanded to eldercare. https://bit.ly/2p4CWpW