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on the Voluntary
Sector & Ageing



Population Ageing & the Voluntary Sector: Key Figures & Projected Trends

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Lead Authors:

Brian Beach (ILC-UK)
Dinah McKenzie (NPC)

Co-authors:

Sally-Marie Bamford (ILC-UK)
Cecilie Hestbaek (NPC)
Plum Lomax (NPC)
Susie Rabin (NPC)
Jonathan Scrutton (ILC-UK)
Trinley Walker (ILC-UK)
Joan Wilson (ILC-UK)

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Looking to 2033

Societies across the globe are experiencing substantial shifts in their demographic structure. In England alone, almost a quarter of the population will be aged over 65 by 2033. The changes in the demographic structure, brought on by increased longevity combined with decreased fertility rates, create a number of challenges and opportunities for every sector of society. The Commission on the Voluntary Sector & Ageing was established by NPC and ILC-UK to explore how the sector can look ahead and develop long-term strategic thinking in order to best respond and adapt to population ageing in the next 20 years.

As part of the first phase of the Commission, this document was compiled to present detailed background information on the current and projected trends in various aspects of both the sector and in society with respect to population ageing. Its primary purpose is to inform members of the Commission, along with other parties interested in the interplay between the voluntary sector and population ageing, on the essential sectorial and demographic data in England. Where possible, it also provides estimates and projections on what changes may occur in the next ten and twenty years. This document also served as the background to another, which develops hypothetical future scenarios for the sector in various areas of interest and issues a challenge for the sector to engage with this debate. Further information is available on our website, at www.voluntarysectorageing.org.

Expected Changes in the Voluntary Sector

Composition: Size & Income

What are the current trends regarding the composition of the voluntary sector?

- Most organisations are tiny; around half of the total number of voluntary sector organisations in 2010/11, termed ‘micro’ by NCVO, had an income less than £10,000 (Kane et al. 2013). Table 1 displays the composition of the sector by size and income.
- Many of the over 50,000 ‘small’ charities are locally based, including churches.
- ‘Medium’ charities have been finding the financial downturn particularly hard going; over the past few years, the sector has begun to ‘polarise’ between

very big and small organisations (though some medium-sized charities can be sub-contracted to larger partners).

- Big charities are getting bigger; the proportion of total sector income represented by 'major' charities with individual incomes over £10m rose from 44% of total sector income in 2002 to 57% in 2012 (this number differs from Table 1 as it is calculated from a different source: Charity Commission 2013).
- This is largely due to a shift in commissioning; earned income from statutory sources rose from £4.7m in 2000/01 to over £11bn in 2010/11 (Kane et al. 2013). Most of this goes to big charities providing outsourced public services, though there is some concern already at the proportion of the forecast £140bn of outsourced public services being run by the private sector. (Social Enterprise UK, 2012)
- The voluntary sector takes a 5.6% share of all goods and services procured by central government; and a 9% share of those procured by local government. (Kane et al, 2013).
- This shift has led to the beginning of a 'hollowing out' of the sector in terms of size. This is due in part to an increase in the number of contracts and the importance of earned income, but is also partly due to an increased emphasis on branding and advertisement (often referred to as 'Tesco-isation') (Clifford & Backus 2010).
- Despite a number of contracts requiring organisations to collaborate, an impression is emerging that the big players are ever less collaborative.
- Since the Charity Commission register started in 1960, the number of charities has grown by an average of 2,500 each year (NCVO 2013). As the number swells, it means that competition for resources – volunteers, as well as funding – also grows.
- From 2008/09 to 2010/11, however, the number of charities fell from 168,000 to just over 162,000 (Kane et al. 2013). This is partly due to a continuing process of cleaning data and 'clearing out' the register, as well as for economic or administrative reasons such as mergers.

Table 1: Composition of Voluntary Sector by Size and Income, 2010/11

Size	Organisational Income	Estimated Number of Organisations	Total Income (billions of pounds)	Income as % of Total Sector Income
Micro	£10,000 or less	83,917	0.2	0.6
Small	£10,000-£100,000	52,454	1.8	4.8
Medium	£100,000-£1m	21,081	6.5	17.0
Large	£1m-£10m	4,218	11.6	30.2
Major	£10m or more	507	18.2	47.4
Total		162,177	38.3	
Broader Civil Society (2009/10)		900,000	170	

Source: NCVO Almanac (Clark et al. 2012; Kane et al. 2013)

What might the composition of the voluntary sector look like in ten years' time?

- The number of micro-sized organisations is expected to grow in number; NCVO estimates there are as many as 600,000 active organisations today that are too small to register as charities.
- Small charities are also expected to grow in number. These benefit from support from the community in which they operate and the ability to react quickly to changing events. Small, local charities are also popular with volunteers, so may thrive with an ageing population.
- Medium-sized charities may continue to suffer the trend, discussed below, favouring large and major charities.
- The move to ever-bigger charities has been largely driven by changes in government commissioning. Although these changes are likely to be permanent, the amount of actual spending will fall as public spending is cut by an estimated £3.3bn by 2015/16 (Clark et al. 2012).
- The trends in commissioning may continue as the public sector continues to contract out its work, including to the voluntary sector. It should be noted, however, that private companies are already and will increasingly be attracted to this business and are on the whole better equipped to manage demanding payment-by-results contracts.

- The trend towards fewer charities is likely to continue in the next decades, due not only to mergers, but also to the growth of alternative types of civil society organisation and the ‘charitisation’ of formerly public bodies (such as former parts of the NHS).

What might the composition of the voluntary sector look like in twenty years’ time?

- The expansion of small and micro charities could continue, given growing interest in localism and a growing trend toward newer types of giving (online, crowdsourcing). Assuming the proportion of older volunteers remains at least constant, these sub-sectors should continue to be well supported financially or by volunteers.
- In 20 years’ time, the trend in contracting out work by the public sector may have flattened as the respective roles of public, private, and voluntary sectors reach steady state. However, there will likely be increased debate – already being heard – over whether charities should be looking to attract big contracts and provide mass services at the expense of groups that are harder to reach and/or more expensive regarding delivery.

Broader Civil Society

What are the current trends regarding the broader sector of Civil Society?

- While the income of the voluntary sector has grown exponentially over the past decade, the broader sector – Civil Society – has also grown. The voluntary sector is the largest component of this group, which also includes universities, housing associations, the Cooperative Group, and employee-owned businesses such as John Lewis.
- NCVO put the size of Civil Society in 2009/10 at 900,000 organisations, with assets of £228bn and income of £170bn that year (Clark et al. 2012).

What might broader Civil Society look like in ten years’ time?

- There are two fast-growing elements within Civil Society that share the brief of the voluntary sector: public sector mutuals (spun-off from the public sector) and social enterprises (e.g. 4,900 Community Interest Companies (CICs), +37% in a year). In fact, 45% of registered charities describe themselves as social enterprises (Clark et al. 2012).

- Newly-forming organisations are increasingly attracted to the social enterprise model. In the past decade, voluntary earned income in charities has grown from £4.2bn to £8.1bn (2010/11), much of which is attributable to social enterprise (NCVO estimates CIC turnover in 2010 at £900m) (Clark et al. 2012; Kane et al. 2013).
- NCVO estimates the value of public services delivered by spinouts in 2011 was £886m from the NHS and £740m from leisure trusts. These figures may well be higher in a decade's time despite cuts in public spending; such is the scale of the shift from the public sector to Civil Society (Clark et al. 2012).

What might broader Civil Society look like in twenty years' time?

- There is likely to be a continued blurring of the boundaries between state and voluntary provision, in addition to contracting to private companies. All three major political parties are behind the push to outsource services.
- In an interesting contrast to traditional charities, it looks as though social enterprises see the value in collaborating – one straw in the wind is a newly-formed bidding consortium of a target 1,000 charities that aims to become the 'go-to' provider for public service delivery contracts (Youde 2013).
- Many of these spin-outs, particularly from the NHS, may be for services for older people. It remains to be seen whether or not this part of the population will benefit from service providers being independent from the state.

Issue Area

What are the current trends regarding the issue areas covered by the sector?

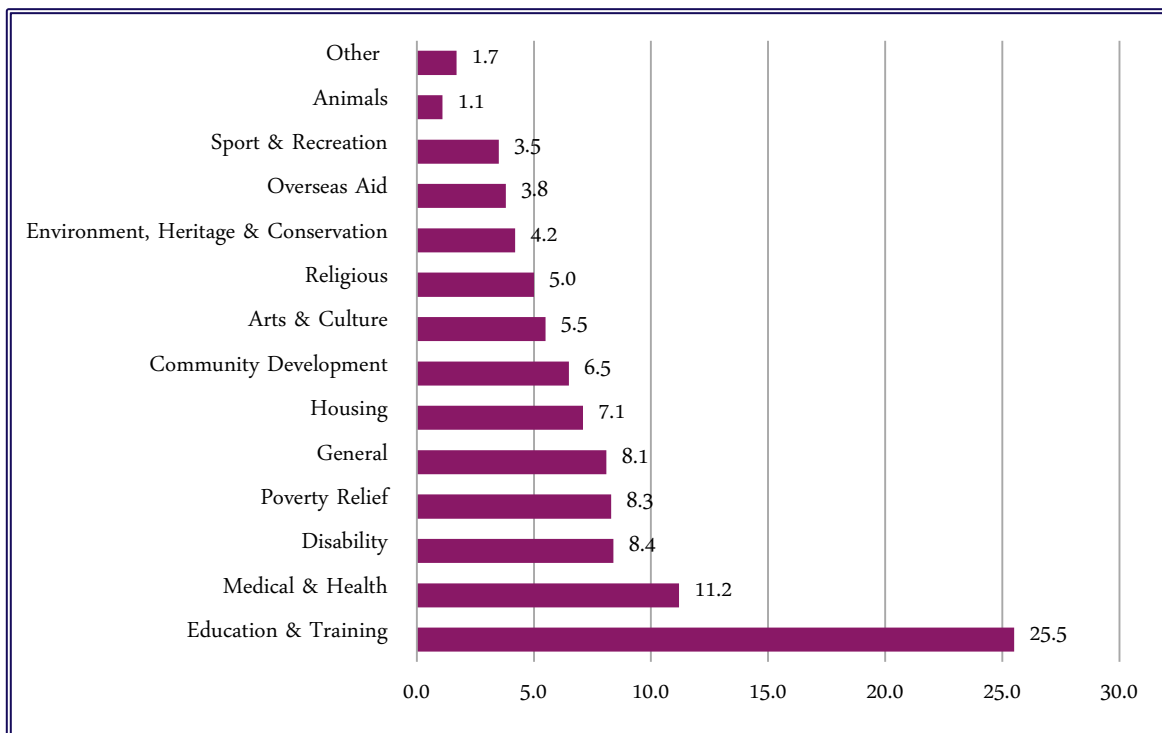
- *Education & Training* dominates the sector as the issue area attracting most funding. See Figure 1 for a breakdown of sector income by issue area.
 - Despite a fall in the proportion of the population who are young due, the dominant position of this area is likely to continue given the large number of institutions here.
 - The focus on children is likely to continue too; the need remains, and it is generally easier to fundraise for this group than in other areas.
- *Medical/Health:*
 - This proportion is likely to grow, not just because an ageing population will need increasing levels of medical care and support – and spending

on health rises with incomes – but because the spin-out of NHS services into mutuals is likely to increase.

- In twenty years' time, increasingly the case will need to be made for preventative services and services to manage medical conditions for long periods of time.
- *Disability:*
 - As well as serving people born with disabilities or who acquire them, the sector is associated with older people; disability tends to accelerate in the last 15 years of life.
 - This proportion is expected to grow, given the growth in the older population, medical advances, and the increasing number of neonates with disabilities reaching older ages.
- *Poverty Relief:*
 - Current austerity has brought a rise in this type of provision, e.g. the rise of food banks.
 - This is an area with many older service-users experiencing downturns in income; given the ageing population, there will be more demand in this area in the future.
- *Housing:*
 - It is likely that this area will also grow. Supply does not meet demand, and housing stock is not adapting to changing demography quickly enough; housing shortages are unlikely to lessen given the growing population.
- *Community Development:*
 - Although a loose grouping, this area is likely to grow as donors (and volunteers) look to support local causes.
- *Religious:*
 - Given current trends away from organised religion, with the passing of the current older population it's likely that funding for religious organisations will fall over the decades.
- *Environment, Heritage, & Conservation:*
 - This is one of the areas most supported by older donors and volunteers.

- NPC's Money for Good (Bagwell et al. 2013) showed young people disproportionately supportive of environmental charities; as this generation ages, donations to environmental charities could increase, while funds for culture and heritage may fall.
- *Overseas Aid:*
 - Globally, there is unlikely to be a lessening of the needs addressed by UK-based internationally focussed NGOs.
- A survey of funders (grant-makers and foundations) that asked respondents to rank areas most and least likely to attract increased funding showed only religion as likely to attract less in the future (Pharoah et al. 2012). Social welfare was the area most thought would grow.

Figure 1: Percentage of Sector Income by Issue Area, 2010



Source: Maple & Lipscomb (2011)

Expected Changes as Society Ages

Population Size & Age

What are the current trends regarding the size of the English population at different ages?

The English population is growing and it is growing older.

- The median age in 2012 was 39.5, and the average age was 39.9 (ONS 2013b). For perspective, the median age in England in 1985 was 35.6 (ONS 2012e).
- Longevity differences by gender mean women live longer on average than men. The average age of women in 2012 was 40.9, compared to 38.9 for men.
- The population aged 65+ represented 16% of the English population in 2010 (ONS 2012e). In 2012, the proportion of the population aged 45+ was 42.2%; the size and relative proportions of the population by age group can be found in Table 2 (ONS 2013b).

Table 2: Population of England by Age Group in 2012 (Thousands of people (Percentages))

Age group	Total	Males	Females
0-14	9,485 (17.7)	4,855 (18.4)	4,630 (17.0)
15-29	10,567 (19.8)	5,345 (20.3)	5,223 (19.2)
30-44	10,873 (20.3)	5,407 (20.5)	5,467 (20.1)
45-59	10,499 (19.6)	5,198 (19.7)	5,301 (19.5)
60-74	7,857 (14.7)	3,807 (14.5)	4,050 (14.9)
75+	4,212 (7.9)	1,722 (6.5)	2,490 (9.2)
All ages	53,494 (100.0)	26,333 (100.0)	27,160 (100.0)

Source: Office for National Statistics (2013b)

- The number of centenarians is projected to grow. From 2000 to 2010, the number of people aged 100+ in England and Wales grew from 6,230 to 11,610, an 86% increase (ONS 2011c).

- Improvements in male mortality have helped reduce the ratio of female to male centenarians; from 2000 to 2010, the ratio changed from 9:1 to 5:1 across the UK.

What might the population look like in ten years' time?

- The English population is projected to grow from 53.5 million in 2012 to 57.7 million in 2023 (ONS 2013n).
- The absolute number of people aged 65+ is projected to grow from 9.1 million to 11.3 million, representing an increase from 17.3% of the population to 19.6% in 2023.
- The average age will increase from 39.9 in 2012 to 41.4 in 2023. For women, the value will increase from 40.9 to 42.3; for men, the average age will change from 38.9 to 40.4.
- Taking into consideration the planned changes in State Pension Age (SPA) between 2012 and 2020, the proportion of people of pension age will change from 19.2% in 2012 to 18.5% in 2023; the proportion of people of working age (16 to SPA) will shift from 61.9% to 62.2%.
- Despite the reduction in the proportion of the population of pension age, the absolute number of pensioners will increase from 10.3 million in 2012 to 10.7 million in 2023.
- The growth in the number of 'oldest old' will also present unprecedented opportunities and challenges. The number of people aged 85+ is projected to go from 1.2 million to 1.8 million by 2023.
- As regards centenarians, their numbers will more than double, from around 11,600 in 2012 to over 27,400 in 2023.

What might the population look like in twenty years' time?

- In absolute numbers, the English population is projected to grow by over 7 million to reach a total of 61.0 million by 2033.
- By 2033, the population aged 65+ is projected to account for 23.0% of the population.
- Average ages will continue to rise, reaching 42.8 for the total population, 41.8 for men, and 43.8 for women.

- Further changes to SPA are planned from 2034. Just before these start to be implemented, the proportion of the population of pension age is projected to be 21.9% in 2033. The figure varies from over one-fifth of men (20.4%) to nearly a quarter of women (23.4%).
- The oldest old will continue to grow as a proportion of the population, particularly centenarians; there will be nearly a five-fold increase from 2012 in the number of people over 100 years old, with a projected 65,900 centenarians in 2033.
- Figure 2 displays the percentage of the projected population by age group for the years 2012, 2023, and 2033.

Figure 2: Percentage of Projected Population in England by Age Group, 2012-2033



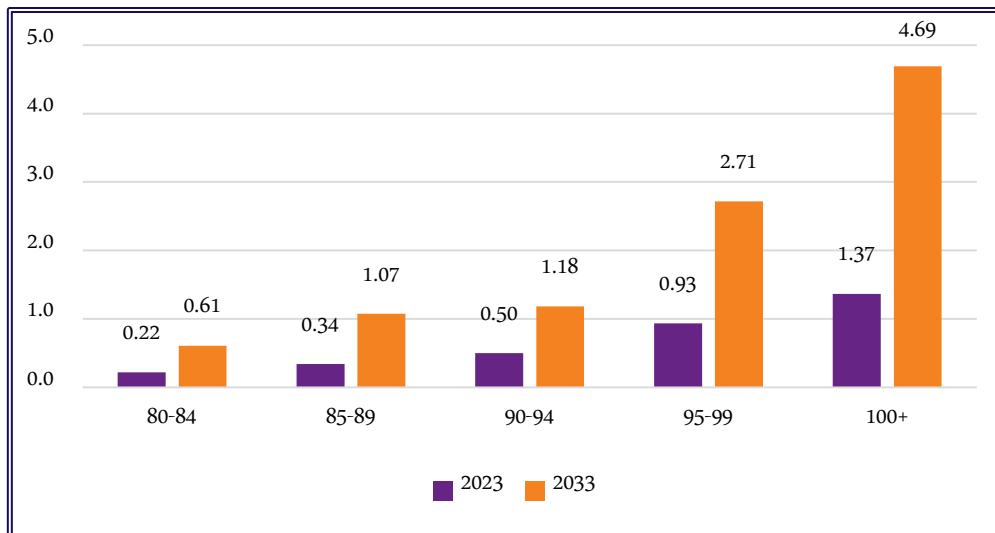
Source: Office for National Statistics (2013b)

What are the implications for the voluntary sector?

- As Figure 2 illustrates, in the next 20 years, the structure of the English population will have proportionately less people under the age of 60, and steady increases in the groups 60-74 and 75+. The change in both structure and size of the population means the voluntary sector will have a larger pool of older people from which to draw volunteers and funding.
- At the same time, the greater numbers of older people may require a greater degree of service delivery by the voluntary sector. Organisations that provide support to older people will need to prepare for these changes to ensure sustained delivery of their services.

- Shifts in SPA and proportional reductions in the size of the middle-aged workforce may have a detrimental impact on the voluntary sector in terms of volunteering. As people extend their working lives, they may be less able to devote their time to unpaid activity. The sector must prepare for this possibility.
- However, these changes may provide opportunities for the sector to assist with older people's extension of working lives through direct employment. The sector could benefit from the knowledge and expertise that older workers have developed through years of activity.
- Another important impact for the voluntary sector to recognise is the degree to which there will be increases in the oldest old. These ages are often when more intensive services are required, can be highly complex, and impose greater demand on staff resources. Figure 3 illustrates the proportional change compared to 2012 levels for different age categories among the oldest old; a value of 1.0 would represent a 100% increase or doubling.

Figure 3: Projected Proportional Change from 2012 for the Oldest Old in England by Age Group



Source: Office for National Statistics (2013b)

Ethnicity

What are the current trends regarding ethnicity and older people?

- England and Wales are becoming more ethnically diverse, according to the 2011 Census, although White remains the majority group at 86% of the population (ONS 2012a). This contrasts with 91.3% in 2001.
- The largest increase was for the Any Other White category (1.8 percentage points). Much of this increase is attributable to migrants from Poland.
- London is the most ethnically diverse area across the English regions and Wales.
- Younger age groups include a higher proportion of the ethnic diversity found in the population. Figure 4 illustrates the breakdown of different ethnic groups as a percentage of different age groups in England in 2011. Figure 5 displays the age composition of different age groups for England and Wales in 2011.

What might ethnic diversity look like in ten years' time?

- Current trends strongly suggest that the overall population of England will include much greater ethnic diversity. Despite changes in measures of ethnicity over time, census data since 1991 suggest a continuing decline in the proportion of the population of White ethnic background: 94.1% in 1991, 91.3% in 2001, and 86.0% in 2011. Simply taking into account these numbers, the trend suggests that around one-fifth of the population could be of an ethnic background other than White by 2023.
- Much of the population growth among ethnic groups is the result of fertility trends as opposed to migration (Simpson 2013). As a consequence, the population profile by ethnicity in 2023 can be expected to reflect the higher proportion of younger adults with greater ethnic diversity, regardless of any policy changes on migration.

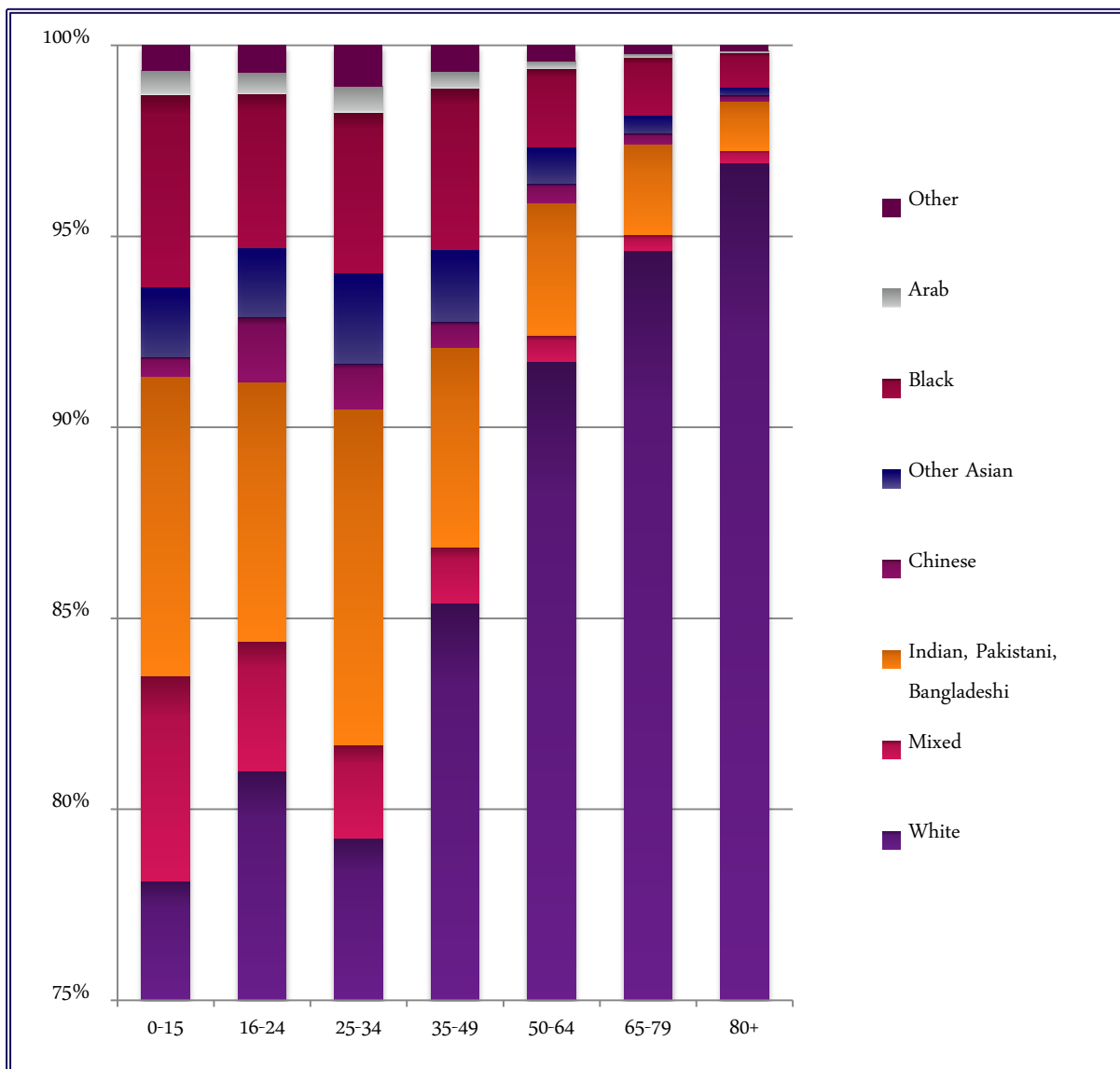
What might ethnic diversity look like in twenty years' time?

- The increasing diversity in the population will continue to 2033. Moreover, given current ethnic patterns in the age structure of the population, the proportion of older people who come from an ethnic background other than White can be expected to more than double by 2033.

What are the implications for the voluntary sector?

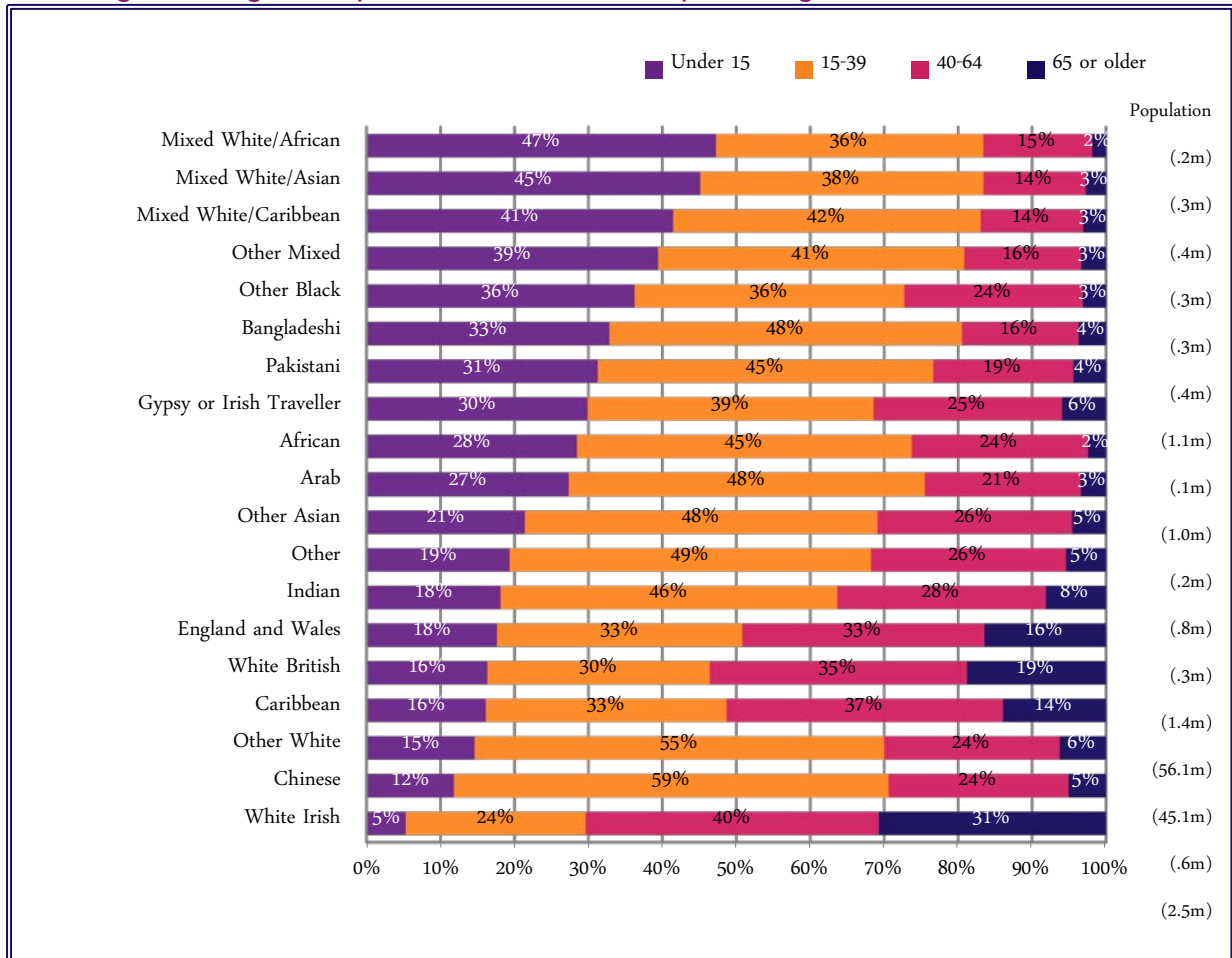
- As the population grows ever more diverse over time, the voluntary sector will need to prepare to address the diversity of those who use their services. With respect to older people, this may particularly mean developing the capacity to address varied cultural needs and to provide information and services in multiple languages.

Figure 4: Ethnic Groups by Age Group in England, 2011



Source: Office for National Statistics (2012a)

Figure 5: Age Composition of Ethnic Groups in England and Wales, 2011



Source: Simpson (2013)

Employment & Economic Activity

What are the current trends regarding the economic activity of older people?

- In England and Wales, 90% of those aged 65+ were economically inactive in 2011; 86% were retired and 3.6% were inactive for other reasons (looking after the home or family, on long-term sickness or disability, or studying) (ONS 2013n).
- The majority of the 10% who were economically active were working.
- Compared to 2001, the proportion of those aged 65-74 who were economically active almost doubled: 8.7% compared to 16%. There was a two percentage point reduction in the proportion aged 65-74 who were retired from 2001 to 2011 (83% to 81%).

- Since 1993, the number of people above State Pension Age (SPA) across the UK nearly doubled by 2011, from 753,000 to 1.4 million; most of this increase took place after 2000 (ONS 2012d).
- Compared to their younger counterparts across the UK, those who work past SPA are more likely to be self-employed (32% versus 13%), in part-time work (66% versus 25%), and working for smaller firms of 1-24 employees (51% versus 35%). Eight out of ten workers over SPA had been with their firm for five years or more in 2011.
- Among those aged 50-64, there has been a decrease in the proportion who are economically inactive (28.9% in 2013 compared to 34.1% in 2003) (ONS 2013c).

What might older people's economic activity look like in ten years' time?

- The main effect on older people's economic activity in the next ten years will relate to changes to the SPA for women, which will gradually increase to 65 (the same SPA as men) by 2018. Between 2019 and 2020, the SPA for both genders will increase to 66.
- Along with greater obligation to work to later ages vis-à-vis the increased SPA, more people may pursue gradual or phased retirement options, involving part-time work arrangements combined with partial pension receipt.

What might older people's economic activity look like in twenty years' time?

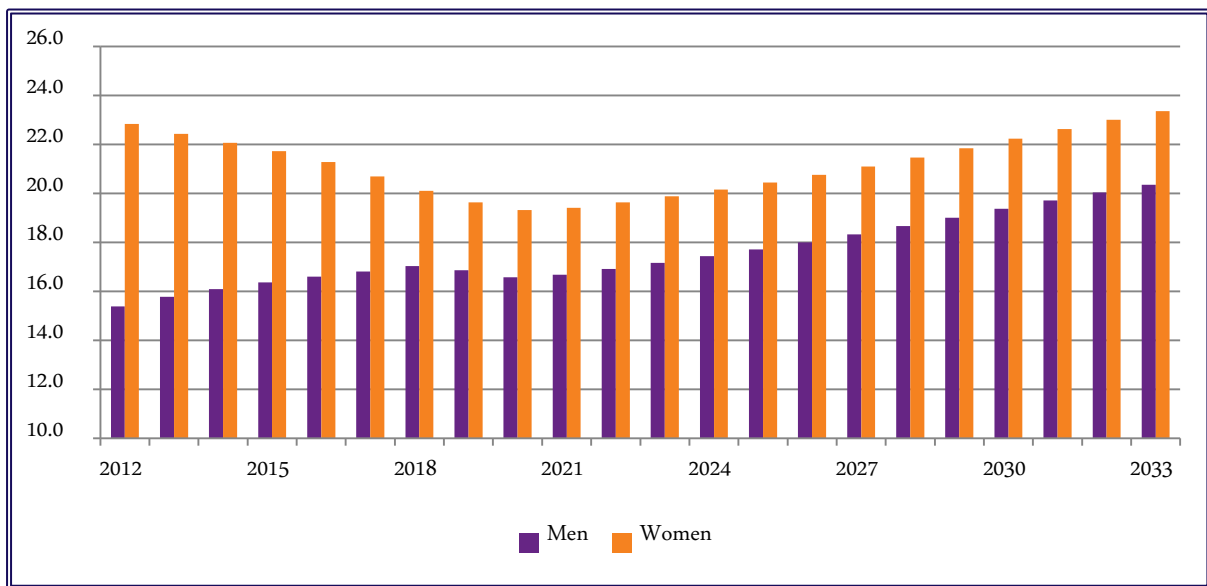
- After reaching age 66 in 2020, SPA will change to 67 from 2026 on current policy. This means that, as the population ages with older age groups constituting a larger proportion of the population, the representation of people of pensionable age will increase. Figure 6 shows the projected proportions of the English population of pension age from 2012-2033, taking into account the changing SPA for each year. (ONS 2013b).

What are the implications for the voluntary sector?

- With more people of older age engaging in paid work, the pool of available volunteers may decline, at least as a proportion of the total population. This would impact organisations' service delivery through insufficient numbers of personnel.

- On the other hand, the need to find work for people as they age, given reduced access to the State Pension, means there will be a greater supply of labour for organisations looking to hire staff. This could be a boon for parts of the voluntary sector, which could take advantage of the skills and expertise older people have developed across their working lives.

Figure 6: Projection of Pension Age Population as Percentage of Total English Population by Gender, 2012-2033



Source: Office for National Statistics (2013b)

Life Expectancy at Birth & at Age 65

What are the current trends for life expectancy at birth and life expectancy at age 65?

- In England, life expectancy (LE)¹ at birth among males was 79.2 years in 2010-2012, up from 77.9 years in 2006-08 (ONS 2013j). For females, LE at birth was 83.0 years in 2010-12, relative to 82.0 years in 2006-08. This

¹ In this section, life expectancies refer to period life expectancies, defined by ONS as 'the average number of years a person would live, if he or she experienced the age-specific mortality rates at the time of their birth throughout their life' (ONS 2011a).

suggests that the gender gap in life expectancy narrowed between the period of 2006-08 and 2010-12 in England.

- At the age of 65, LE among males in England was 18.6 years in 2010-12, representing an increase from 17.6 years in 2006-08. Among females, LE at the age of 65 was 21.1 years in 2010-12 and 20.3 years in 2006-08. Again this indicates a reduction in gender differences in LE over the 2006-08 to 2010-12 period. However, it also reveals that gender inequality in LE remains at the age of 65.
- At the regional level, in 2010-12, the South East had the highest LE at birth for males, of 80.3 years, while for females LE was greatest in the South West area, at 83.9 years. Areas with the lowest LE were the North West for males and the North East for females, at 77.7 years and 81.6 years respectively. At the age of 65, LE for males was highest in the South East, at 19.2 years, and lowest in the North East, at 17.6 years. For females, LE was at a peak in the regions of the South East and the South West, at 21.7 years in each case, while it was also lowest in the North East, at 20.0 years.
- Overall, regional and local level variations in LE indicate a north-south divide in favour of those in the South of England.

What might life expectancy look like in ten years' time?

- In England, LE at birth is anticipated to be 82.1 years for males and 85.7 years for females in 2025, while male (female) LE at the age of 65 is expected to be 21.1 (23.5) years by 2025 (ONS 2011f).
- In 1981, LE at birth stood at 71.1 years for males and 77.1 years for females in England. Therefore, by 2025, male (female) LE at birth is expected to have increased by 11 (8.6) years (ONS 2011f).
- At age 65, corresponding LE figures were 13.1 (17.1) years for males (females) in England. Between 1981 and 2025, LE at the age of 65 is forecasted to rise by 8 years for males and 6.4 years for females (ONS 2011f).

What might life expectancy look like in twenty years' time?

- By 2035, LE at birth for males (females) in England is anticipated to reach 83.7 (87.2) years. At the age of 65, male (female) LE is projected to attain

22.3 (24.7) years by 2035. Relative to 1981 levels, LE at birth is expected to rise by 12.6 years for males and 10.1 years for females, while corresponding anticipated gains in LE at age 65 are 9.2 (7.6) years for males (females) in England (ONS 2011f).

What are the implications for the voluntary sector?

- Estimations of LE provided here are based on historical and actual mortality rates. Where these change with each progressive year and, in particular, if they decline over time, the trends in longevity forecasted here may underestimate true LE.
- On the other hand, life expectancy may be lower for certain individuals relative to projections, depending on whether their degrees of personal and area-based deprivation worsen over time.
- An important implication for the voluntary sector is the development of a level playing field in life opportunities so as to ensure even life expectancy across different socio-economic groups and regions. This may include interventions at younger ages or in particular geographic spaces in order to promote a lifelong approach to healthy living.
- Another important implication – which ties together the concepts of life expectancy, healthy life expectancy, and mortality rates (see following sections) – is that of mobility between areas. Selective migration by healthy individuals to areas of better health plays a role in location-specific illness and mortality rates, impacting life expectancy figures (ONS 2013).
- Consequently, the equality of health service distribution and its related impact on LE is a crucial factor to consider, one which will be affected by geographical mobility and the social organisation of individuals into preferred regions and related service provisions.

Healthy Life Expectancy

What are the current trends in healthy life expectancy?

- Healthy Life Expectancy (HLE) is generally defined as the number of years of life that one can expect to live in good health. Between 2008 and 2010, Healthy Life Expectancy (HLE) at birth for males in the UK was 63.5 years, while total Life Expectancy (LE) was 78.1 years, such that in excess of 81% of total life expectancy was spent in very good or good overall health (ONS 2012b). For females, HLE at birth was even higher in 2008-10, at 65.7 years, corresponding to 80% of total life expectancy of 82.1 years.
- These figures suggest that the proportion of life spent in a very good or good health state is higher for men, since the gap between LE and HLE is smaller for males relative to females. However, in general the LE and HLE of females is longer than that of males, and more recently this gap has shrunk following more rapid improvements in the health of females compared with males.
- In England alone, HLE at birth among males (females) in England stood at 61.6 (62.9) years in the period 2005-07 and rose to 64.4 (66.4) years by 2008-10. At the age of 65, HLE among males (females) was 9.9 (11.0) years in 2005-07, compared with 10.3 (11.8) years in 2008-10. In this latter period, HLE at age 65 was equivalent to 57.4% of life expectancy at 65 for both genders.
- Between 2005-2007 and 2008-2010, HLE at birth for males and females saw significant gains in the range of 2.1 to 3.5 years in the UK, Great Britain, and England. At the same time there were only modest increases in life expectancy of at most one year across the UK; this difference implies that there were improvements in health between these time-frames (ONS 2012b).
- For an international perspective, the OECD offers a comparison of healthy life years at the age of 65 across all OECD member countries in 2009 (OECD 2011). These data can be found separated by gender in Figure 7 and Figure 8 below.

What might healthy life expectancy look like in ten and twenty years' time?

- Based on the patterns of change in HLE from data spanning 2000-2010, it can be predicted that HLE will continue to rise and the share of life expectancy within which individuals are healthy will increase.
- Across England, it is likely that females will have stronger HLE relative to males as their health continues to make more rapid improvements.
- With strengthening life expectancy, improvements in health technology, and global disease reduction, it is likely that HLE will continue to improve in the UK as a whole and within England in particular.
- The differences between the genders are affected by factors such as obesity rates, alcohol intake, and smoking, which are all higher among men. If these health status inequities narrow, this may allow for the gender variations to dissipate.

What are the implications for the voluntary sector?

- An increase in HLE and extension beyond current retirement ages has implications for the balance of lifestyle patterns between work and non-work periods. Extending retirement ages may help maintain this balance as improvements in an individual's health allows for a longer working life.
- As health improves, health care expenditures are likely to be pushed back and reach their peak in the last years of life, rather than beyond the age of 65, as appears to be the case under current demographic trends (Hogan & Lise 2003).

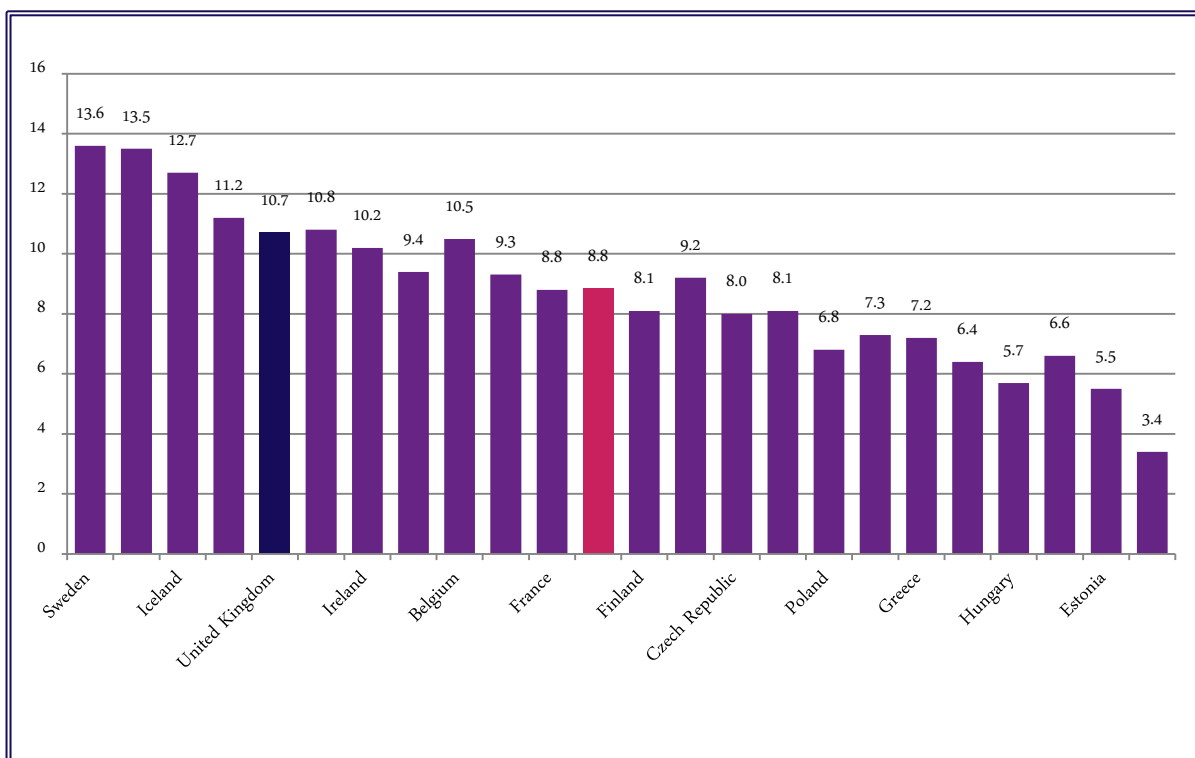
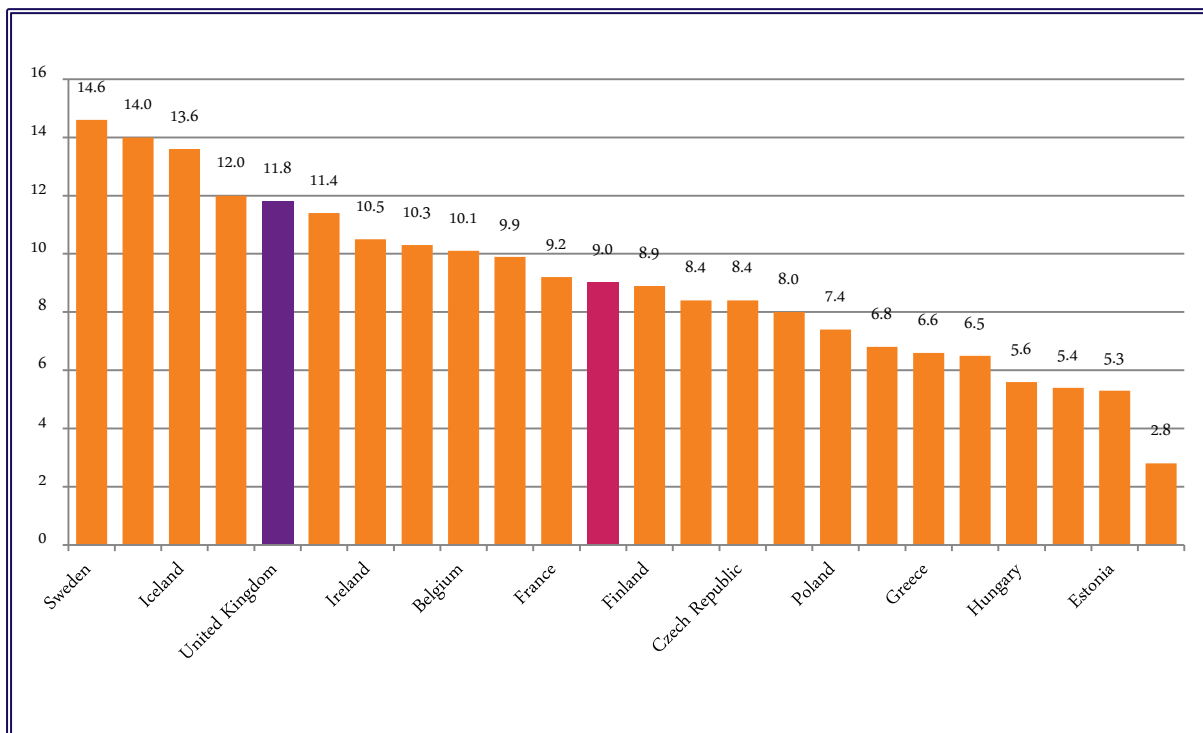


Figure 7: Healthy Life Years at Age 65 (2009): Males

Figure 8: Healthy Life Years at Age 65 (2009): Females



Figures 7 and 8 are adapted from OECD (2011); *Source*: European Health and Life Expectancy Information System (EHLEIS); Eurostat Statistics Database.

- The key implication for the voluntary sector is the distribution within the population of these healthy life expectancies, and in particular geographical disparities that contribute to health inequalities. Where regions differ in their HLE rates, it will be important to ensure that those in relatively poorer health do not suffer from exclusion or isolation from necessary services, which may serve to exacerbate their weaker health condition (ONS 2012b).

Mortality Rates

What are the current trends regarding mortality rates?

- In 2012, a total of 499,331 deaths were registered in England and Wales, compared to 484,367 in 2011, an increase of 3.1% (ONS 2013f). This was the fourth consecutive year in which annual registrations of deaths have not exceeded half a million.
- Infant mortality and the number of stillbirths both fell in 2012 in England and Wales. The infant mortality rate was 4.2 deaths per thousand live births in 2012, relative to 4.4 in 2011, while the number of stillbirths declined from 3,811 in 2011 to 3,558 in 2012, a drop of 6.6%.
- Age-standardised mortality rates² (ASMRs) in England and Wales were 6,191 (4,510) deaths per million population members for males (females) in 2012, with this rate for males being the lowest ever on record. The 2012 ASMR for females is slightly above that for 2011, when it was 4,458 deaths per million.
- In 2012, the principal cause of death in England and Wales was cancer (29% of all registered deaths). Cancer-related death rates were highest among those aged 70-74 years in 2009, at 334.2 (229.2) per million males (females). Since 2002, mortality rates due to cancer have dropped by 14% for men and by 10% for women (ONS 2011d; ONS 2013f).

² Age-standardised mortality rates report the number of deaths using local/area-based age-specific death rates adjusted as though the area had the same age structure as the general population. This standardisation is important as the age structure affects the number of deaths and therefore the crude death rate.

- The second cause of mortality in England and Wales in 2012 was diseases of the circulatory system, including heart diseases and strokes (28% of all registered deaths). Over the ten-year period of 2002-2012, the male (female) ASMR for circulatory conditions declined by 44% (43%), to 1,746 (1,118) deaths per million population members (ONS 2013f).
- Over the 38-year period of 1971 to 2009, death rates in the UK for diseases of the circulatory or the respiratory system dropped for both genders. In 2009, mortality rates associated with circulatory system conditions for males (females) were 2,061 (1,252) per million, such that they were 70% (71%) lower than their 1971 rates. In terms of diseases of the respiratory system, these stood at 801 (552) per million in 2009 for males (females), a drop of 60% (39%) since 1971. Mortality rates for both of these conditions were at their peak among those aged 90+, at 529.7 (446.2) per million males (females) for circulatory system diseases and at 266.6 (180.9) per million males (females) for diseases of the respiratory system (ONS 2011d).

What might mortality rates look like in ten years' time?

- In the UK in 2012, there were almost 890,000 people aged 50, comprising of around 437,000 males and 453,000 females (ONS 2012g). In 2022, these individuals will be 60 years of age, and of them, a total of 56,825 males (13.0% of all males) and 82,424 females (18.2% of all females) are expected to survive to their 100th birthday in 2062, based on principal projection figures that take into account mortality rates. These statistics suggest improving survival rates, particularly among women.

What might mortality rates look like in twenty years' time?

- Likewise, there were around 880,000 people aged 40 in the UK in 2012, of which 433,000 are males and 447,000 are females (ONS 2012g). In 2032, these people will be aged 60; a total of 70,000 males (16.1% of all males) and 98,000 females (21.9% of all females) are expected to live to celebrate their 100th birthday in the year 2072 (using principal projection data).
- Looking across the projections for those aged 40 and those aged 50 in 2012, the likelihood of survival to age 100 is increasing over time for both genders, though the gap between males and females remains significant (ONS 2012g).

What are the implications for the voluntary sector?

- Declining mortality rates tie in with longer life expectancy and improvements in health brought on by medical advances and the better treatment of long-term diseases. They reflect falling incidences of cancer, circulatory and respiratory diseases in England and Wales over the 20th and 21st Centuries (ONS 2013f).
- One issue is the distribution of mortality rates across the different areas of England and the services that may need to be put in place to improve equality of survival rates. Area-based mortality rates will be affected by 'socioeconomic, environmental (including working conditions), educational, epigenetic, and lifestyle factors, which may act over the whole life course, and possibly over generations' (ONS 2013j, p. 6).

Dementia

What are the current trends regarding dementia?

- There are 800,000 people with dementia in the UK. Alzheimer's disease is the most common type of dementia, affecting 62% of those diagnosed (Alzheimer's Society 2013). Two-thirds of people with dementia are women.
- Dementia is a terminal illness for which there is at present no cure. One in three people over 65 will die with dementia (Alzheimer's Society 2013). Only 44% of people in England, Wales, and Northern Ireland receive a diagnosis.
- Two-thirds of people with dementia live in the community while one-third live in a care home (Alzheimer's Society 2013). Of all the people in care homes, 80% have dementia or severe memory problems.
- Dementia is the leading chronic disease contributor to disability and to dependence for care (Luengo-Fernandez et al. 2010).
- 60,000 deaths a year are directly attributable to dementia. Delaying the onset of dementia by 5 years would reduce deaths directly attributable to dementia by 30,000 a year (Alzheimer's Society 2013).
- Dementia cost the UK £23bn in 2008 – greater than the cost of cancer and heart disease combined (Luengo-Fernandez et al. 2010). There are variations

in the estimates of the cost of dementia; Knapp et al. (2007) estimated total cost of dementia to be £17.03bn in 2005/6 prices.

- A quarter of hospital beds are occupied by people with dementia. (DH, 2013).

How might dementia affect society in ten and twenty years' time?

- It is predicted that there will be over 1 million people with dementia by 2021 in the UK (Green & Lakey 2013). However, if diagnosis rates improve as NHS England state, by 2015 they aim to see two-thirds of people with dementia identified and given access to treatment.
- The cost of dementia is predicted to rise to £27bn per annum by 2018 in the UK (Alzheimer's Society 2013). A separate study for the King's Fund projected that the cost of dementia in England would rise from £14.8bn in 2007 to £34.8bn in 2026, an increase of 135%.
- It is estimated that between 2002 and 2031 the number of people with dementia in a care home will rise by 93%. Precise figures for 2033 are unavailable, but by 2050 the number of people with dementia is set to rise to 1.7 million in the UK (Alzheimer's Society 2013).

What are the implications for the voluntary sector?

- Given the predicted rise in the number of people with dementia, there will be scope for an expansion in dementia-specific charities. This expansion may also be commensurate with a potential rise in charitable giving and donations to such charities, as dementia rises slowly up the policy and public agenda, as it has in previous years. As an example, Alzheimer's Research UK is in a phase of growth at the moment.
- However, it should be noted that dementia-specific charities remain the poorer cousin to cancer and heart disease charities, despite dementia's higher cost to the UK economy. Dementia charities will need to continue to campaign and increase their funding streams to ensure they meet what will be a growing demand for services.
- With regard to more mainstream services provided by the voluntary sector, the need to 'dementia-proof' services and raise awareness across all workforces will be imperative to meet the increased future needs of older people with dementia. This may particularly be the case if there is a greater

uptake and roll out of personal budgets for people with dementia (see also Increased Personalisation under the

- Health & Care Services subsection below).

Religion & Older People

What are the current trends of older people's religious affiliation?

- There appears to be a general trend in England and Wales towards secularisation, and research suggests older people are losing faith as they age, contrary to the assumption that people turn to religion more actively as they confront death (Coleman et al. 2004).
- The number of people reporting no religion reached 14.1 million in 2011, an increase of 6.4 million since 2001 (ONS 2013g).
- This increase has occurred across all age groups, particularly for those aged 20-24 and 40-44, where there was a rise of 637,000 and 620,000 respectively (ONS 2013g).
- The most widely followed religion in England is Christianity, but its membership is ageing and is not being replaced by younger members (ONS 2013g).
- Christians now have the oldest age profile of the main religious groups in England and Wales, with over one in five Christians (22%) aged 65+ in 2011 (ONS 2013g).
- In contrast to the ageing, declining Christian population, a young, growing Muslim population has emerged. The number of Muslims in England and Wales increased from 1.5 to 2.7 million people (5% of the population) between 2001 and 2011 (ONS 2013g).
- Sikhism, Buddhism, and Hinduism all have a small percentage of older followers in England and Wales (ONS 2013g).
- Judaism has a large percentage of followers aged 65+, with 21% of followers falling into this age bracket in 2011 (ONS 2013g).

What might older people's religious affiliation look like in ten years' time?

- The current figures suggest that the Christian population will have aged significantly in 10 years' time, with people aged over 65 making up an even greater proportion of followers. The concurrent move away from religion by younger people could result in a minority of people in England describing themselves as Christians for the first time.
- Islam may become the most widely followed religion in England by 2023.

What might older people's religious affiliation look like in twenty years' time?

- The continuing decline in the number of Christians may result in pressure for the disestablishment of the Church of England, as the number of followers drops well below 'critical mass'. The spike in Christians aged 65+ projected in 10 years' time could now level out as younger people who currently purport to follow no religion reach retirement age.
- The current figures suggest that there will be more active Muslims than there are churchgoers in 20 years' time. A larger older Muslim population will have also been created by the current growth in the numbers of young Muslims.
- Sikhism, Buddhism, and Hinduism will have significantly larger percentages of older followers.

What are the implications for the voluntary sector?

- The general trend towards secularisation in England, with religious affiliation being especially weak among the young, suggests that Christian-based voluntary organisations may need to look at the reach of their messages and services.
- People who are currently in their 40s and 50s and follow no religion may not be prepared to accept services like social care or meals on wheels from faith-based charities as they age.
- There is likely to be a downward turn in membership and potential donors for such organisations, meaning they will need to look at how they recruit and retain supporters. This could occur through charities rebranding themselves by moving away from overtly religious language and renaming their organisation.

- Charities that require volunteers or employees to hold a particular religious belief, such as the Salvation Army, may need to change this criterion in order to ensure their future workforce.

The Voluntary Sector in an Ageing Society

This section focuses on the impact that population ageing may have on various aspects of the voluntary sector, including funding, staffing, volunteering, and trusteeships.

Funding

- Total income to the voluntary sector for 2010/11 is estimated at £38.3bn (Kane et al. 2013).
- Income in the sector has increased significantly over the decade, most of that increase under the previous government, which began to outsource previously statutory services in a significant way. The increase in voluntary sector income from £26.9bn to £38.3bn was primarily driven by an almost doubling in earned income (Clark et al. 2012).
- Looking ahead, the same sort of increase in the size of the voluntary sector is unlikely in the coming decade, largely because of cuts in public spending (especially at local authority level) of an estimated £3.3bn from 2010/11 to 2015/16 (Clark et al. 2012).
- Further out, the sector should resume a growth trajectory, assuming underlying economic growth and growth in levels of need, particularly given an ageing population.

From Individuals

What are the trends regarding voluntary funding from individuals?

- Voluntary funding from individuals in 2010/2011 amounted to £8.4bn and constituted 21.9% of sector income.
- Participation in giving has remained relatively stable over the past 10 years (around 55% of adults give in a typical month) (Dobbs et al. 2012).
- Giving as a percentage of household spending increased from 1.5% to 1.9% between 2001 and 2011, but has now stabilised (McKenzie & Pharoah 2013).
- High-end giving has picked up after the 2008 economic crisis; total giving from the top 100 givers rose 20% in 2012 (CAF 2012b).
- As people get older, more of them tend to give bigger amounts; of those aged 45-64, 67% of women gave in 2010/11 (median donation of £20), and 62% of

men gave (£10 median donation). Both rates and amounts fall for those aged 65 and over, but are still above rates of giving and amounts given by those aged under 45 (Dobbs et al. 2012).

- More than half of all donations to charity are made by the over-60s. (CAF, *Mind the Gap*, 2012).
- Women tend to give more than men (58% versus 52% on average). In terms of socio-economic grouping, people in managerial and professional groups are the most likely to give (66% in 2010/11) (Dobbs et al. 2012).
- Determinants of individual giving:
 - *Wealth*: An increase in wealth at the upper end (high-net-worth or HNW) has led to a rise in 'new philanthropists', with more foundations being established.³ HNW individuals also tend to leave less money to their children and more to charity.
 - *Economic climate*: For the wider population, the financial climate remains difficult, with real incomes only now stabilising.
 - *Peer pressure to give*: Of those who earn over £200,000 per annum in the UK, £2 for every £1,000 earned are given to charity, compared to £90 for every £1,000 in the US (Philanthropy Review 2011). More campaigns are emerging to encourage giving (e.g. The Philanthropy Review, Give More Campaign, Legacy10, and Giving Pledge).
 - *Tax climate*
 - *Trust*: As charities become better at asking and at communicating impact, trust in them increases.
 - *New approaches to giving* are inspiring different ways to give, such as through match funding, crowdfunding, online giving, or giving circles. For example, online giving doubled from 2008 to 2010 from 4% to 7% of total (it has remained flat since); 83.6% of the UK population is currently online (Internet World Statistics 2013).
 - *Christian Church attendance* and giving are experiencing a negative impact as members age and die, but other religions and faiths have experienced an increase in donations and remittances.

³ High-net-worth is defined here as having net assets greater than £30m (Shirley 2013).

- Religion affects giving - 75% of Christians donated in the last year, compared with 63% of Muslims, 66% of atheists, and 56% of Hindus, but in terms of actual amounts, Muslims gave considerably more. (Third Sector 2013)
- *Any decline in giving by older people via organised religion could be offset through giving by different, younger cohorts in different social locations such as schools.*
- The least well off give more proportionally - the poorest 20% give 3.2% of their monthly income to charity, compared to the richest 20% who give just 0.9%.
- 16% of wills include a legacy to charity (Third Sector 2013).
- The use of mobile donations rose 250% in 2013 (Three 2013).
- Legacy income is another important source of funding from individuals. The sector received £1.7bn in legacy income in 2010/11 (4.4% of total income), but only from a small proportion of the population; only 16% of wills included a gift to charity (much lower proportionally than in the US, for example). Amounts willed have been relatively flat over the past decade, bar a small pre-recession uplift (Clark et al. 2012).
- Payroll giving has not turned out to be a significant source of funding from individuals over the past 10 years, but a 25-year analysis shows it has responded to specific campaigns, with the average annual gift doubling to £161 (CAF 2012c). However, just 4% of UK employees participate (compared to 35% in the US), although around 50% of employees have access to a scheme. (Payrollgiving.co.uk).

What might voluntary funding from individuals be like in ten years' time?

- By 2022, the estimated number of billionaires in the UK will be 276 (up from 149 in 2012), and the estimated number of HNW individuals will be 14,150 (currently 10,373) (Shirley 2013).
- There could be a negative impact from a pension squeeze affecting real incomes of the most likely givers (i.e. women over 45).

- Currently only six UK billionaires have signed up to the Giving Pledge. This may grow, given increased peer pressure and as billionaires grow older and focus on giving money away rather than making it.
- The tax climate is unlikely to significantly improve while government finances remain under pressure. Inheritance tax reduction (from 40% to 36% if an estate leaves more than 10% to charity) is helpful but does not affect many people (Legacy 10).
- As the ten million baby boomers begin to die, Legacy Foresight predicts the value of legacies will grow by 2.4% per annum to 2050, with an estimated £2.9bn in legacies in 2030; by 2040, this should reach £3.8bn, double today's amount.
- It will be interesting to see whether the current push towards the US trend to 'living legacies' (where a donor can tax-efficiently will a charity cash or assets while still living) will be the 'marvellous opportunity' or alternatively the 'spurious distraction' that commentators dub it.
- New approaches to giving are expected to become more prolific, particularly online giving, as the population becomes more digitally aware. Whether newer types of giving will result in an increase in the size of the overall pot is unclear, however.
- Better scenarios to encourage growth in payroll giving could be created, e.g. using better technology, increasing awareness, and providing company matching (BHF 2012).

What might voluntary funding from individuals be like in twenty years' time?

- Older people tend to give more, so an ageing population may provide greater individual funding. This could be mitigated, however, if older people in the future have higher expenses related to retirement and health.
- In the US, between 1998 and 2052, \$41 trillion is due to be transferred between generations; giving to charity is estimated at \$6 trillion of this (Havens & Schervish 2006). Similar numbers for the UK are not available, but the potential impact of intergenerational transfers on future funding should be noted. (See the section Intergenerational Relationships & the Life Course for further discussion.)

- Fundraising may improve, e.g. as it becomes the norm for universities to ask alumni to give.

What are the trends regarding earned income from individuals?

- Earned income from individuals comes from voluntary organisations selling goods and services to the public. In 2010/11, this earned income amounted to £8.1bn and constituted 21.1% of sector income (Kane et al. 2013).
- Levels of voluntary income have been stable over the past 10 years, but earned income from individuals has risen by more than 40% over the same period.
- 45% of registered charities now self-identify as social enterprises, though there is debate over the definition (Jervis 2013).
- On average, fewer than 1 in 3 charities that generate earned income receive funding from statutory sources (TSIC 2013).

What might earned income from individuals be like in ten and twenty years' time?

- As a source of funding, earned income from individuals is very likely to grow over time. With the rise in market-oriented social enterprises as well as the personalisation agenda, the importance of this source of funding could be significant.
- Charity leaders may continue to think about diversifying their income away from individual donations and government funding.
- In a TSIC survey, 91% of charities interviewed (with less than £1m income) were looking to grow their share of earned income within the next five years – from individuals as well as statutory sources. The survey showed that charities wanted trading activity to grow from 6% of all income to 13% in an ideal world.

From the Government

What are the trends regarding statutory grant funding?

- As contracts from government have increased due to a changing commissioning practice, grants from government have diminished in number and size. In 2000/01, statutory grants to the sector were worth £4.5bn and

contracts £4.7bn; in 2010/11 the figures were £3bn and £11.2bn, respectively (Kane et al. 2013).

- 25% of charities receive some funding from the state, skewed towards the bigger charities. (Clark et al. 2012)
- Looking to the future, these trends are expected to continue; on the whole, the move towards commissioned services will tend to favour bigger service providers at the expense of smaller charities.

What are the trends regarding earned statutory funding?

- Earned statutory funding amounted to £11.2bn (29.1% of sector income) in 2010/11.
- There has been an enormous shift over the past decade from the public sector delivering services to commissioning them, partly from the voluntary sector. All three main political parties have been in consensus on this shift.
- The consequent growth in earned income from government is the primary reason for the leap in sector income over the past decade; over half of voluntary sector income is now earned (Kane et al. 2013).
- Including grants, statutory government spending in the sector is currently split: £7bn from local authorities; £6.1bn from central government and the NHS; and £0.8bn from European and international bodies (Clark et al. 2012).
- There is an increasing trend for government contracts to be on a payment-by-results (PBR) basis; again, this tends to favour bigger charities.

What might the trends in statutory funding be like in ten and twenty years' time?

- As government continues to outsource service delivery to third parties, charities will continue bidding for contracts.
- However, total government spending is falling; under current plans, local and central government spending will fall in real terms until 2015/16 by an estimated £3.3bn (Clark et al. 2012). Cuts in local government spending are especially heavy, which will likely influence future provision of social care.
- When outsourcing will peak as a proportion of government spending is difficult to predict. However, as the proportion of older people in the total population rises, an increasing percentage of the total spent is likely to go towards older people's services.

- It is unknown whether PBR will continue to grow as a percentage of total funding. An intuitive sense suggests it will, but there has been little experience to date.
- Over time, however, private companies will increasingly want a share of this work, continuing the current trend.
- With the current austerity forecast until 2017, it is difficult to predict the economic landscape of government in 2033 – much will depend on the colour of the government. However, if lessons are learned from past recessions, it is likely that the size of discretionary spending will remain under pressure, though transactional funding (pensions, health, benefits and so on) is very likely to grow given demographic trends.

From the Private Sector

What are the trends regarding income from the private sector (corporates)?

- *Voluntary* income from the private sector – corporate grants and gifts made in addition to donations from corporate foundations – is estimated at £0.8bn or 2.2% of sector income
- In terms of *earned* income from the private sector – including sponsorship, research, or consultancy – the figures are identical to those given for voluntary income (£0.8bn or 2.2% of sector income).
- Overall, corporate contributions to charities were £1.7bn in 2010/11, and this is one of the few areas where income has increased over 5% from the previous year (Kane et al. 2013).
- The top 300 corporate donors gave 0.9% of pre-tax profit in 2009/10 (Caritas 2011). The biggest contributors were health care and financial companies. In addition to pre-tax profit, the other main determinant of corporate giving is pressure from stakeholders and employees.
- While there is a mix of cash and in-kind donations, the trend has been toward more in-kind and less cash over the last few years (Lillya 2013).
- The private sector is finding new ways to develop social value, not all of which involve working with the traditional voluntary sector. For example, there is a trend towards 'shared value', whereby businesses seek to create economic value that also generates social value (e.g. Danone & Grameen jointly

developing low-cost yoghurt for Bangladeshi children) (Porter & Kramer 2011).

What might the trends in private sector funding be like in ten and twenty years' time?

- Different scenarios around giving are possible depending on the percentage of pre-tax profit given combined with forecasts in UK pre-tax profit trends.
- Pure corporate grants may decline as shared value trends become more important.
- An increase in income due to more shared value is likely, although the manner in which it is accounted for will affect whether this adds to the voluntary sector in absolute terms.

Other Sources of Funding

- The *National Lottery* provided £0.5bn, 1.3% of sector income, and there has been consistent growth over the last five years in this as a source of income.
 - Arts, sports, & heritage get around 50% of total funding between them; the Big Lottery Fund spends the remainder.
 - DCMS predict a continued increase in ticket sales in the future that could provide an extra £1bn to good causes (2012-2017) (Ribeiro 2012).
- The *Voluntary Sector* itself is also a source of funding for charities. *Voluntary* funding via grant-making trusts constituted £2bn or 5.2% of total sector income in 2010/11, while *earned* income made up £1.2bn or 3.1% (Kane et al. 2013).
 - With respect to UK family foundations, giving has been very stable in real terms over the past five years (remaining at around £1.3bn per annum). Family foundations account for around 74% of all foundation giving (Pharoah et al. 2012).
 - Asset values of the top 100 family foundations are still below peak levels. In 2010/11, they were 14% lower (in real terms) than in 2006/07, although they have been recovering from a 2008/09 low. They currently stand at around £30bn (of which Wellcome Trust represents £12bn).

- There is a heavy skew toward large foundations; the top 15 foundations equal 84% of total assets of the top 100 foundations (£25bn).
- Looking ahead, more than half of respondents to one survey of family foundations expect that there will be less funding from family foundations in the next few years, and 43% do not think the number of family foundations will increase (Pharoah et al. 2012).
- A number of new smaller family foundations are emerging, reflecting rising wealth over the past decade. Indeed, levels of wealth and the transfer of wealth will influence the number of foundations and how much they give.
- *Investment income* accounts for £2.3bn or 6.0% of sector income.
 - Income earned on investments depends on market conditions and expected returns. This is likely to remain low for the foreseeable future: we do not predict market movements, but note that reserve levels are low post-recession.
 - If more charities and grant-making trusts invest funds in impact investments, this could lower the returns further; that is, higher social returns will compensate for below market returns.
- *Social investment* has emerged over the past decade as another source of funding to voluntary sector organisations. One estimate, albeit a contested one, is that the social investment market could grow to £1bn by 2016 from £200m in 2011/12; certainly, Big Society Capital has £600m to invest over time (Brown & Swersky 2012).
 - One philosophy underpinning this evolution is that mid- and larger-sized charities should begin to lessen their dependence on grant income and move toward a business-based model of income generation based on achieving outcomes, due to the pressures of securing funding in an increasingly sophisticated business world.
 - Growth to date has been relatively slow. The demand for loan finance from voluntary sector organisations is low, partly due to a lack of internal expertise, and investors seem to lack an appetite for the risks

involved. To date, the majority of social investment has been secured lending.

- However, the trend towards social investment is expected to continue, such as the persuasive argument of recycling capital in difficult times.
- The sectors most likely to see the greatest growth in this income include criminal justice, employment, and children & families (driven by outsourcing).
- Overall, charities that are investable will gain a new income stream (Brown & Norman 2011).

Staffing

What are the trends regarding the workforce and working patterns of the voluntary sector?

- There are 732,000 people working in registered charities (Kane et al. 2013). The expansion in the workforce over the past decade has been striking (in 2001, employees numbered 546,000), reflecting the increased size of the sector.
- Staff numbers actually rose in the recession to a peak of 771,000 in 2010, unlike other sectors that were stable (public sector) or down in number (the private sector workforce shrank by 4%) (Clark et al. 2012).
- The top five areas in terms of the numbers employed (figures add to more than 100% due to registration in multiple areas) are (CAF 2013):
 - 65% in education/training
 - 33% in health
 - 31% in disability
 - 26% in housing
 - 23% in the prevention/relief of poverty
- 68% of voluntary sector staff are women, and 40% of staff work part-time (Kane et al. 2013).
- Over two million people work in the broader Civil Society sector. (Clark et al, 2012)

- Gross hourly pay within the voluntary sector in 2011 was £12.02, less than the both the private (£12.60) and public (£14.20) sectors. (Kane et al. 2013).

How are the workforce and working patterns of the sector likely to change in ten years' time?

- The numbers of employees should be flat at best. Although continued growth in newer types of civil society organisations (e.g., social enterprises) is expected, it is unlikely that the total number of charities will increase. If the NCVO estimate of a £3.3bn cut in spending in services delivered by the voluntary sector is correct, this income is unlikely to be made up from other sources, which means staffing is unlikely to grow.
- Some service delivery has begun to move online (e.g. advice provision). Increasingly, public services are available online, so that delivery is cheaper with fewer salaries to pay. There is a growing expectation from the public that services, information, and news should be accessible at all times through a variety of different channels.
- Trends in part-time work are also expected to continue, as is happening more generally in the economy.⁴ This is supported by the growth in organisations enabling it, such as the Timewise Foundation, which specialises in connecting relatively hard to reach groups with part-time roles.
- Moreover, in an ageing society, part-time work suits some older people winding down from a full-time career, with caring responsibilities, or with a need for income beyond their pensions. Indeed, many will want to work longer in order to maintain a decent standard of living, and part-time and more flexible work are attractive options. There is strong opportunity for the voluntary sector to capitalise on this by making such opportunities available, as the private and public sectors struggle to be flexible (see also Employment & Economic Activity above).
- With respect to issue areas, it is unlikely that current trends will change much, and they may accelerate if the state devolves more public service delivery to the voluntary sector. One area that may see a lower percentage of employees

⁴ Based on quarterly Labour Market Statistics from ONS, the proportion of workers who are part-time has continued to increase over the past 20 years; the rate of increase has been lower over the past 5 years compared to either the previous 10- or 20-year period.

is religious organisations (11% of employees) as church observance falls – although the falls in the Church of England are being offset to an extent by growth in the observance of other religions.

- The working practices of frontline or remote workers could change as more services are distributed solely via mobile platforms, e.g. using tablets in healthcare.

How are the workforce and working patterns of the sector likely to change in twenty years' time?

- When and where the part-time workforce will peak is difficult to judge, but this type of working should suit older people, if they are fit and healthy and with other sources of income.
- By 2033, the move online should have stabilised, and the generation that are 60+ at that time will be more conversant with new technologies than today's older population. This will enhance their ability to participate in the workplaces of tomorrow, provided relevant support is available to prevent technologies of the future from creating newer digital divides.

Volunteers

What are the current trends regarding volunteering and the voluntary sector?

- NCVO estimates 22.7 million people volunteer formally at least once a year in England, of whom 12.6 million volunteer at least monthly (Kane et al. 2013).⁵
- Rates of volunteering are currently at a peak, with 44% of adults in England saying they volunteer at least once a year (Kane et al. 2013). The previous peak was in 2005; numbers of both monthly and annual volunteering had been dropping until 2012 and the London Olympics.
- A small core of the population is responsible for most of its volunteering; 9% of the population does 51% of volunteering hours (and contributes 43% of voluntary giving and 24% of civic participation). Volunteers are more likely to be middle class, have higher education qualifications, actively practise

⁵ NCVO defines formal volunteering as 'giving unpaid help through groups, clubs or organisations to benefit other people or the environment.'

religion, and have lived in the same neighbourhood for 10+ years (Clark et al. 2012).

- According to the NCVO, the value volunteers bring to the sector (in terms of the amount that staff would cost to provide these services) is estimated at £23.1bn. This sum does not take into account the costs of volunteer development or management, e.g. an increased number of staff paid to manage volunteers or formal role descriptions for volunteers. (Clark et al. 2012).
- These costs are rising as volunteering becomes increasingly professionalised (Clark et al. 2012). The new generation of volunteers is changing, and people increasingly want to employ their skills and get something in return from donating time in a trend towards the growing 'exchange culture'. Charities need to think about how to engage people's skills in volunteering.
- The *top five issue areas* in terms of numbers of volunteers (NCVO) differ somewhat from the areas with the most employees:
 - 73% are in education or training (esp. schools)
 - 44% in environment/culture/heritage
 - 24% in health
 - 20% in economic or community development
 - 17% in prevention or relief of poverty
- *Regional variations* exist, as the likelihood to volunteer is higher for those living in the South West (49%), South East (49%), and East of England (41%) compared to those living in the North East (29%) or London (40%). In addition, there are higher levels of commitment to society and trust in rural communities over urban settings, possibly due to the higher proportions of older people in those areas. (Clark et al. 2012).
- Regarding *ethnicity*, 40% of the White British group volunteer at least annually compared to 32% of people in ethnic minority groups.
- The higher the *socio-economic status* and level of employment, the more likely an individual is to volunteer. Rates of volunteering among AB groups are at 32%, 26% for C1, and 22% and 23% for C2 and DE respectively (nfpSynergy 2005).

- In a recent report, lower participation locally was linked to low incomes, chaotic lifestyles, lack of skills and experience, and lack of confidence (Steeds 2012). Likewise, people in employment were more likely to volunteer than those who are economically inactive (48% and 40% respectively, with a rate of 34% for people who were unemployed). Nonetheless, there are increasing pressures on working people's availability, with lower real wages and longer hours; research on volunteering cites a lack of time as the biggest barrier to participation.
- The *top four types* of volunteering last year were (Clark et al. 2012):
 - 59% of volunteers involved in organising an activity
 - 52% in raising or handling money or being sponsored
 - 25% with information, help, or counselling
 - 21% in secretarial, administrative, or clerical work
- There has also been a shift in recent years towards more short-term volunteering as being easier to manage as part of a busy life; the most popular activity amongst volunteers is helping to run an event or particular activity.

What will volunteering be like in ten years' time?

- With real wages currently decreasing alongside increased pressure to work long hours and a higher retirement age, it might be difficult to swell the volunteer 'army' further.
- On the other hand, volunteering during the recession has been seen as a potential route into paid work.
- In an ageing population, though there will be a greater proportion of older people, many of them will be retiring later or have other responsibilities such as caring. This could mean that older people as a group may have less time to volunteer.
- Charities will also need to up their game, and begin to offer roles where volunteers apply and develop their skills, e.g. as a generation of professional women enters retirement, they will likely want different things from the role than previous generations.

- Current trends regarding issue area are expected to continue, with the sole exception of the environment/culture/heritage area. At the moment, culture and heritage attracts some of the oldest volunteers, but tomorrow's older people may gravitate away from those areas somewhat and move more towards environmental charities.
- It is likely that the proportion of volunteers working with older people will have to increase in order to meet future needs. The sector must continue to engage younger people. Relevant incentives for people in their 30s will be necessary to encourage continued volunteering by current teenagers and twenty-somethings, who have grown accustomed to incentives to give up their time.
 - Recent steps by the government include the National Citizens' Service for 16 year olds and the Cabinet Office campaign to involve 50% of young people in volunteering by 2020.
- With respect to types of volunteering, the shift in preference for short-term commitments among younger people suggests that the 59% involved in organising activities or events is likely to grow. This may well be the case for older people too as they juggle increasing demands on their time.
- Younger people are less politically engaged; this could affect their future engagement with Civil Society, e.g. taking part in Civil Society may be the new way to be democratic (Howe 2013).
- Individuals are more likely to believe and use information recommended by a 'person like me'; this trend is expected to grow along with higher expectations of what voluntary roles will provide.

What will volunteering be like in twenty years' time?

- Governments of all political parties have championed volunteering. This trend is expected to continue, not least to address issues related to old age and isolation.
- By 2033, the first generations of children to have had Citizenship as a formal part of the National Curriculum will be in their 40s.
- Research has shown that if people volunteer early in life, they are more likely to volunteer in later life (cf. Snyder & Omoto 2008; Astin et al. 1999). However

it is not yet known whether younger people 'encouraged' to volunteer, e.g. in the National Citizens' Service, will be keen to continue at later ages.

- It is likely that volunteering will continue to be formalised (as the rise of unpaid 'internships' shows, for example) and to involve shorter time commitments. Charities may begin to struggle with finding people ready to undertake work that does not develop skills or is just on a regular basis, such as working in a charity shop.
- Volunteering may also increasingly be something that can be done remotely, with volunteers going online (e.g. mentoring and advice).
- The activity may well be interlinked with social media, and more interactive processes within peer networks than now. Volunteering courses, programmes, and activities will be shared, recommended, and rated in real-time through online social networks.

Volunteering & Older People

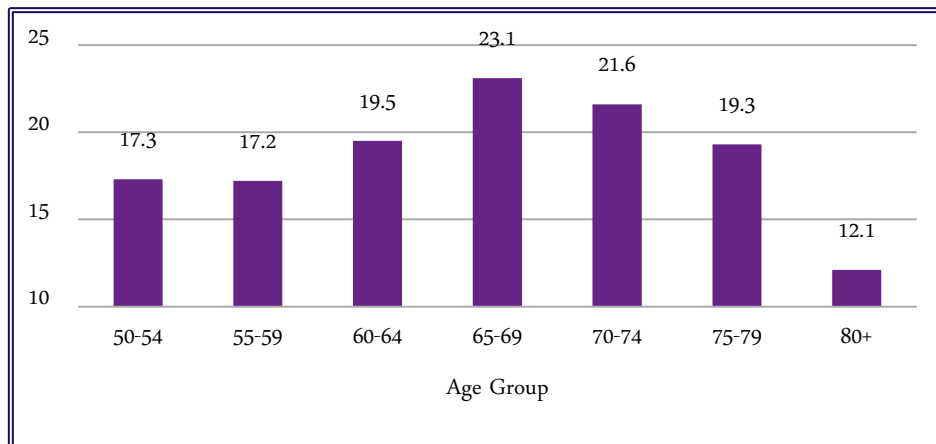
What are the current levels of volunteering among older people?

- Looking at levels of volunteering across the life course, older people are more likely to be regular volunteers than younger age groups, although participation rates decrease after the age of 75.
- Statistics produced by the Department for Communities and Local Government show that the percentage of those volunteering at least once a month in an informal⁶ capacity during 2010/11 was 25% and 28% respectively among the 26-34 and 35-49 year old groups, while for the 50-64 and 65-74 year old groups, this rose to 30% and 33% respectively. 26% of those over 75 undertook informal volunteering at least once a month (DCLG 2011).
- With respect to formal volunteering during 2010/11, 19% of those aged 26-34 volunteered formally at least once a month; this figure rose to 26% of those 35-49, 27% of those 50-64, and 31% of those 65-74. The percentage of those aged over 75 volunteering formally at least once a month was 21% (DCLG 2011).

⁶ Formal volunteering refers to voluntary activities undertaken within the context of a formal organisation while informal volunteering usually refers to caring and informal neighbourly support.

- Reporting on data provided by the UK Household Longitudinal Survey for the National Wellbeing measure, the Office for National Statistics shows that the highest proportion of those who volunteered at least once a year was also found within the 65-69 age bracket (23.1%) (ONS 2013k). Figure 9 shows the breakdown for all age groups over 50.

Figure 9: Percentage of Age Group (50+) Who Volunteer at least Once a Year



- Evidence suggests that older people benefit more from volunteering than younger people, on account of the sense of purpose that volunteering provides, and the chance it allows to engage and socialise through meaningful activities, thus guarding against social isolation and loneliness (Plagnol & Huppert 2010).
- Compared to other age groups, older people in the UK seem to enjoy a voluntary involvement within the framework of religious communities (46% of the group aged 65–74 and 50% of people aged 70 and over). Local community and animal welfare groups are other areas of activity of interest to older volunteers. In addition, 27% of the age group 65–74 and 38% of those aged 75 or older volunteer within the framework of older people’s groups (European Foundation for the Improvement of Living and Working Conditions 2011).
- In terms of the wider trends associated with volunteering, more women (28%) than men (23%) volunteer, and the likelihood of volunteering is significantly influenced by their level of education and professional qualification.

- The range of contributions that older people make through volunteering represent a colossal boost to the national economy, as calculated by the Royal Voluntary Service (then known as WRVS).
- Undertaking primary research using survey data, WRVS calculated that older people provide a range of formal and informal volunteering services to their communities worth over £10bn per annum to the national economy. The same analysis also suggested that older people aged over 65 volunteering informally did so for an annual average of 104.6 hours, and an annual average of 54.5 hours when volunteering formally (WRVS 2011).

How often might older people be volunteering in ten years' time?

- The London 2012 Olympics and Paralympics created a groundswell of support and public interest in volunteering; if channelled effectively, this legacy could result in a new culture of volunteering and civic mindedness across the life course.
- In calculating that older people are currently contributing £10bn per annum to the national economy through formal and informal volunteering activities, the Royal Voluntary Service projected that this figure would rise to just under £15bn by 2020 (WRVS 2011).
- While there is good reason to suggest that the culture surrounding volunteering will improve throughout the coming years, and the value of older people's voluntary contributions will also increase, there is also cause to envisage new obstacles to older people's levels of volunteering emerging that could act as a counter measure. Rising State Pension Ages, combined with the increasing prevalence of people working into later life and taking up caring responsibilities in retirement, could leave many older people with less time to volunteer in a formal capacity in the future (Cox 2011).

How often might older people be volunteering in twenty years' time?

- In twenty years' time, much as an effect of the Health and Social Care Act 2012, health and social care structures in England are likely be far more decentralised. Volunteers working for the British Red Cross, for example, are commonly involved in supporting people experiencing a mixture of physical illness, poor mental health, social isolation, and financial hardship (Naylor et

al. 2013). Older people will be ideally placed to serve in a voluntary capacity to ensure that the range of agencies involved in a more de-centralised health service meet these requirements.

- In twenty years, there will be a far more open market in health care, which could lead to growth in voluntary sector provision of NHS-funded services. This could lead to growth both in the numbers of voluntary organisations and volunteers, along with changed mind-sets and cultures that are supportive of volunteer-led service delivery (Naylor et al. 2013).
- In light of demographic trends, successive governments have taken heed of the overwhelming evidence regarding the health benefits attributable to older people through volunteering. Given that encouragement of older people's volunteering is a significantly cheaper public health intervention than alternatives, government in twenty years' time could well have paved the way for older people to engage in a range of voluntary activities relevant to individual preference.

What are the implications for the voluntary sector?

The evidence would suggest that older people's continued and evolving volunteering will be crucial for the voluntary sector.

- As put forward by WRVS, the role of volunteers will be critical in driving forward the localism agenda (WRVS 2011). Older people play instrumental roles within locally based charities that provide services; their continued altruistic intent to support their communities will be essential.
- In support of this, the range of skills that older people will be able to provide charities is set to increase, as men and women over 65 who have enjoyed professional careers will be able to use their skills in valuable ways.
- Older people will continue to play a leading role in older people's groups that will be instrumental in providing outreach and services to connect with older people vulnerable to loneliness and social isolation.

Trustees

What are the current trends regarding trusteeships in the voluntary sector?

- In 2009/10 there were 834,000 trustees in voluntary organisations in the UK and an estimated one million board positions. The number of people who are trustees is likely to be substantially less; research suggests that 45% of trustees are members of two boards. The 2012 NCVO Almanac estimated that 580,000 people were acting as trustees. (Clark et al. 2012).
- Voluntary and community organisations continue to experience difficulty in recruiting a diverse range of volunteer trustees (Maple & Lipscomb 2011). The NCVO Almanac of 2007 showed 93% of voluntary sector organisations had between one and five vacancies on their boards.
- The average age of trustees in England and Wales is 57; two-thirds are aged 50 and over (Trustee's Week 2013 Blog). With one-third of trustees younger than 50, attempts are being made to recruit younger people to the role.
- 48% of trustees are women (though only 30% of chairs). Women dominate the boards of school and early years organisations (e.g. playgroups or PTAs, where 80%+ trustees are women), but are in the minority (below 40%) in employment, housing, research, and religious organisations and at grant-making trusts. (Clark et al, 2012)
- In terms of the size of charity, the larger the charity, the lower the proportion of female trustees. In charities with over £1m income, a third of trustees are women on average (Clark et al. 2012).

How will these trends change in ten and twenty years' time?

- Although the current trend for a stabilisation in the number of charities should continue, there will be more of the newer types of civil society organisation, e.g. social enterprise, and this, with the increasing percentages of income being earned, implies an increased need for governance.
- It may remain difficult for voluntary organisations to recruit sufficient trustees. However, depending on people having time to participate in increasingly complex roles, the ageing of the population may provide a larger pool of possible recruits. The main challenge will be striking an appropriate balance

with the various threads of responsibility in people's personal and working lives.

- It is possible that the average age of trustees may increase due to people staying in work longer and having more caring responsibilities. However, it is unlikely that there will be a substantial shift in the proportional distribution of age representation given the increase in absolute numbers of older people in ten and twenty years.
- Trends in trustee representation in demographic areas like gender and ethnicity are similar in certain ways to those seen in business; for example, the bigger the business, the lower the proportion of women on the board. By 2033, reductions in gender and ethnicity gaps among trustee positions may have occurred.
- It is possible that governance itself may need to be re-imagined, e.g. fewer trustees or providing payment to trustees. There may be major differences in approach between 'business charities' and others.

Significant Trends Affecting the Voluntary Sector & an Ageing Society

This section addresses some overarching themes that have an impact in different ways not only on older people (and sometimes society at large with respect to population ageing) but also on the voluntary sector. These include technology, geography, family formation and relationships, ageism and stereotypes, intergenerational relationships, finance, lifelong learning, and informal care responsibilities.

Technology

Digital exclusion has a negative impact on quality of life for older people, but it also provides opportunities for increasing intergenerational knowledge exchange. At the same time, developing technology could be a tool for the voluntary sector to develop new strategies for fundraising or delivering services.

Digital Inclusion of Older People

What are the current trends of older people's internet usage?

Internet usage in the UK varies considerably across age groups, with younger people far more likely to use the internet than older peers:

- Just fewer than nine in every ten adults in the UK have used the internet but this figure drops to just over three in ten adults aged over 75 who have used the internet (ONS 2013i).
- Research in 2011 shows that older households are significantly less likely to have an internet connection; among one-person households below the state pension age, 79% have internet access; among one-person households above the state pension age, only 37% do (Berry 2011).
- However, older people's use of the internet is increasing; ONS data shows that internet access has risen considerably among older people; among households above state pension age, the number with an internet connection rose by 26% between 2000 and 2008. However this increase was outstripped by the increase among all other households, which was 40% (Berry 2011).
- In terms of the activities that older people are undertaking online, ONS reports that the three activities that older people (those over 65) use the internet for

most are: services related to travel or accommodation (29%), reading or downloading online news (23%), and internet banking (23%). These online activities were more commonly undertaken by older people than online social networking (11%) and selling goods or services over the internet (10%) (ONS 2013h).

- Looking at older people's usage of online social networking sites, 50% of those 45-54 have used such facilities, compared to 29% of those 55-64 and 11% of those 65 and above. The age group most inclined to use online social networking sites are those aged 16-24, at 93%.
- While older people are lower users of the internet compared to other age groups above 16 years of age, their usage is also contingent on a number of further factors including socio-demographic profile, gender, and geographical location (Milligan & Passey 2011).
- For a number of years now, the private sector has made it increasingly difficult to purchase certain products and services without internet access. Simultaneously, the public sector has sought to deliver more services exclusively online in a 'digital by default' transition (Mason et al. 2012).
- 54% of adults aged 54 to 65 own a smartphone (Deloitte, 2013).

What might older people's internet usage look like in ten years' time?

Berry refers to the widely accepted notion that there are two forms through which a digital divide for specific groups can arise: 'first-order' divides that result from material factors and 'second-order' divides that are related to skills and usage (Berry 2011).

- In ten years, material obstacles relating to computer ownership and access may be significantly gulfed, thus increasing digital inclusion; broadband could encompass practically all corners of the country.
- Likewise, non-material barriers such as concerns over privacy and wariness concerning technology and the internet could have reduced, much in part to the baby boomers having replaced the previous cohort.
- Additionally, in ten years' time, new interaction methods involving tablet computers and smartphones could offer novel ways of enabling older people

to engage with the internet in a simplified, goal-orientated manner (Sloan & Sayago 2011).

What might older people's internet usage look like in twenty years' time?

- The range of technological devices through which older people can access the internet is likely to have proliferated over the course of the next twenty years. Many more older people will use mobile devices to access the internet, as they catch up with younger generations for whom this is the norm (von Abrams 2010).
- Printed media will likely encompass a nominal share of the market and older people could largely follow the trend of the overall population in accessing news via online platforms.
- E-health is likely to be a major platform for older people in managing their health needs in twenty years' time. Older people could engage with health care workers through a number of online platforms and be carefully guided through this process.

What are the implications for the voluntary sector?

- With funding in the third sector growing ever more insecure, there could be a need for the sector to conduct much of its activity online in the future. For older people's charities, working with and reaching older people through online platforms helps them maintain crucial services.
- Older people could indicate their bespoke care requirements to providers, including charities, through online platforms, e.g. signing up to lunch clubs through project-specific websites.
- As older people become more internet savvy, they could undertake more work online, including voluntary work for charities, e.g. the oversight and management of charity accounts through sophisticated IT/online platforms.

Localism & Internationalism

- Through online platforms, people have become increasingly involved in communities in new ways. Many recent innovations have at their heart ideas of sharing, bartering, lending, trading, renting, gifting, or exchanging. Expansion of such exchange systems (enabled by digital and mobile

technology) could be driven by an urgent need to find ways of rebuilding social networks and supporting small businesses.

- At the same time, there is also a trend to engage in new, trans-national communities online.

Volunteering & Engaging People in Charities' Work

- Apps and online communities offer new ways of engaging volunteers in a way that allows them to apply and develop their skills. It also accommodates the increasing 'zapping' culture in the new generation – no long commitments and small, manageable projects as desired (micro-volunteering).
- Looking ahead, volunteering could be something that can take place from anywhere as long as one is online; this could accommodate more groups, e.g. people with disabilities.
- Individuals are more likely to believe and use information recommended by a 'person like me', a trend that may accelerate. The role of peer-to-peer advocacy in establishing trust in online relationships and transactions may also become of increasing importance. This trend links with social media, so that volunteering could be a much more interactive process within peer networks than at present.
- Volunteering courses, programmes, and activities will be shared, recommended, and rated within online social networks. This could result in higher expectations both from people and charities on the skills and engagement needed for projects. Decision-making could become more decentralised, and volunteers could be expected to take partial ownership of their activities or to have a more active role within organisations.

Ubiquitous Connectivity

- Services are increasingly available online, and expectations are growing for services, information, and news to be accessible at all times via a variety of different devices. These shifts are also driven by a sense of the user's choice, and consumers may increasingly expect services to be personalised.
- New social and cultural behaviours are also emerging, such as tele-cocooning, personal communication networks, and flash mobs.

- Constant connectivity means growing access to and consumption of data. Engagement in online communities is on the rise, and everyday actions and interactions are more and more likely to be conducted or amplified in online communities. Such communities can provide a sense of connectivity for people living alone or away from their families.

Open Data, Big Data & Crowd-sourcing

- A greater focus on open data and transparency may result in the growth of good performers and a decline in bad ones. More crowdfunding, crowd-sourcing, and open sourcing could occur given the tools of the digital age; however, needs and objectives will have to be clear and appropriately targeted given the increasing number of communication channels.
- More and more personal data is stored in the cloud, and the amount of personal information held by others is growing. This raised privacy and security concerns, but also allows for new opportunities, such as better personalisation of services. An increasing amount of information freely available online has also led some organisations to give away products for which they previously charged, even when the content is of a higher quality than that of competing sources. New models for elements like membership need to be invented, along with a re-evaluation of what has monetary value.

Services

- In many areas, web-based services will are likely to replace face-to-face support. It may even be possible that online services could replace particular charities in the future (e.g. an online platform able to combat isolation in the older population).
- Smartphone technology makes available more accurate location-based information; a range of real-time, geographically contextual services could emerge.
- Many of these potential trends also carry a risk that those who are digitally excluded (mainly older people) may become even more marginalised. If many services are shifted to web-based delivery, it will be important for organisations to ensure alternative options are available to and accessible by those with less of an online presence.

Geographical Disparities

Residential Location

What are the current trends regarding urban and rural residence and older people?

- In England in 2011, approximately 17.6% of the population lived in rural areas (DEFRA 2013).
- Proportionally, more older people live in rural compared to urban areas. In 2011, over half of the rural population was aged 45+; the figure for the urban population is 40%. Just over three-fourths of people aged 65+ live in rural areas. Moreover, a greater proportion of older people live in sparse areas, increasing the potential challenges they may face in accessing services.
- Around 21.2% of urban populations are younger people aged 15-29, compared to 14.9% of rural populations. This likely reflects moves to urban areas for study and work.
- In each year from 2000 to 2011, urban areas experienced net emigration, with more people leaving than coming in. Rural areas experienced net immigration in the same period.
- However, since 2003/4, the magnitude of net migration to rural areas has been decreasing, with a slight bump from 2009/10. This is likely to relate to the economic recession and associated effects on the housing market.

What might residential location for older people look like in ten years' time?

- Despite the general decrease in net migration to rural areas, it is likely that the trend will continue to some degree for the next ten years. From 2011 to 2021, there is a projected 29% increase in the population aged 65+ living in rural areas; for urban areas, the figure is 20%.
- This net flow will be supported by the age distribution of the population, with proportionally greater numbers of older people compared to younger people. In terms of urban versus rural migration, younger people will continue to be drawn to urban areas for education and employment, while older people will continue to move to rural areas.

What might residential location for older people look like in twenty years' time?

- The picture for 2033 is difficult to predict. Myriad factors, such as the health of the economy, may impact decisions related to internal migration. The completion of High Speed 2 (HS2) by 2033, linking London to the Midlands and Yorkshire, may enable more people to reside in more rural areas, given greater quick access to London via rail.

What are the implications for the voluntary sector?

- With greater numbers of older people proportionally living in rural areas, the voluntary sector must account for this distributional effect. Living in rural areas may increase the likelihood of social isolation for older people.
- Their mobility may be impaired, making doctor visits and other activities more difficult if proper transport services are not easily available or accessible.
- Home-based care services may also find it difficult to fulfil demand if more service recipients are spread out more sparsely in rural areas.

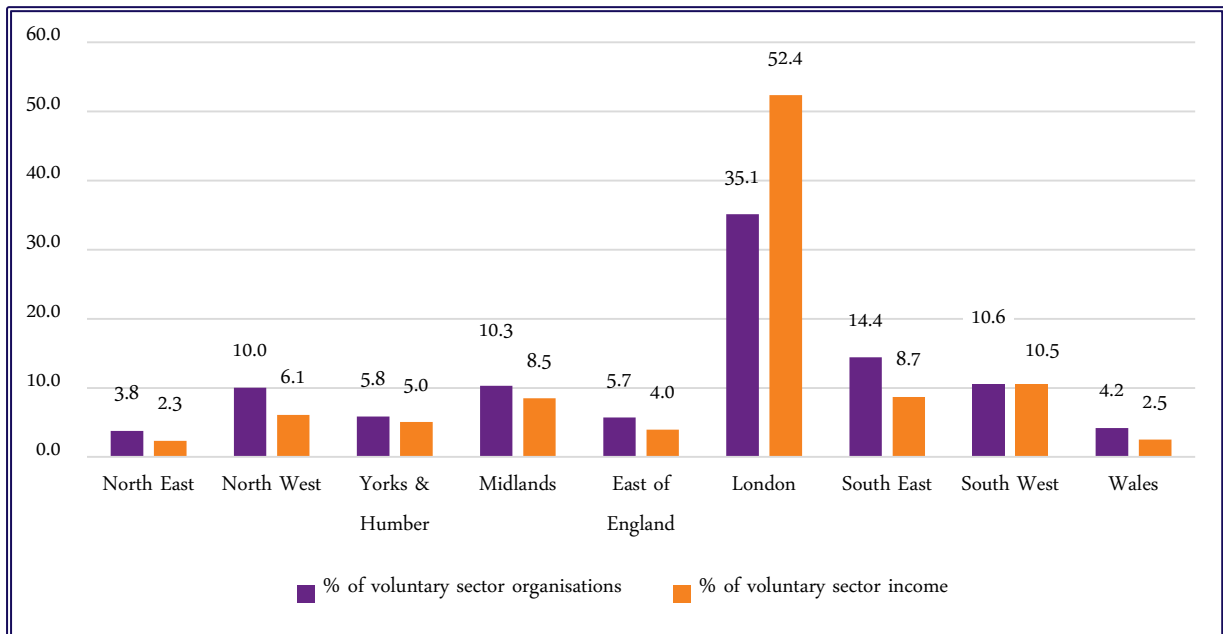
Regional Variations in the Sector

What are the current trends in the regional variations in the sector?

- London dominates, largely because so many charities are based there, in close proximity to government, funders, and many (but not all) service users. For a breakdown of the regional variation in the distribution of organisations and sector income, see Figure 10.
- South East England, together with London, attracts the most money and the highest percentage of voluntary income.
- Although the London-heavy proportion distorts reality a little (£300m spent in the North-East, for example, is attributed to organisations based elsewhere, primarily in London), on the whole there is a gap in giving (as well as in volunteering and community action) between more affluent and more deprived neighbourhoods and between rural and urban areas (Steeds 2012; Slocock 2012).
- This pattern – of higher levels of voluntary income in more affluent areas – is an indication of what could happen without support from statutory bodies and

some funders that target funds geographically, e.g. Community First and BLF Big Local Fund.

Figure 10: Regional Variation in Distribution of Organisations & Sector Income (Top 1,000 Charities)



Source: NCVO Top 1,000 Charities data 2010/11

What changes might be expected in regional variations in ten and twenty years' time?

- The trend of London maintaining a disproportionate amount of organisations and sector income is likely to continue for the foreseeable future and may accelerate given the trend in the outsourcing of public services.
- In ten years' time, if Scotland has voted for independence in the 2014 referendum, some money may move away from London to Edinburgh.
- Around 45,000 charities say they operate 'at a neighbourhood scale', but again there are fewer of these in areas of disadvantage (Steeds 2012). Those that do provide services in these areas tend to work with difficult groups.

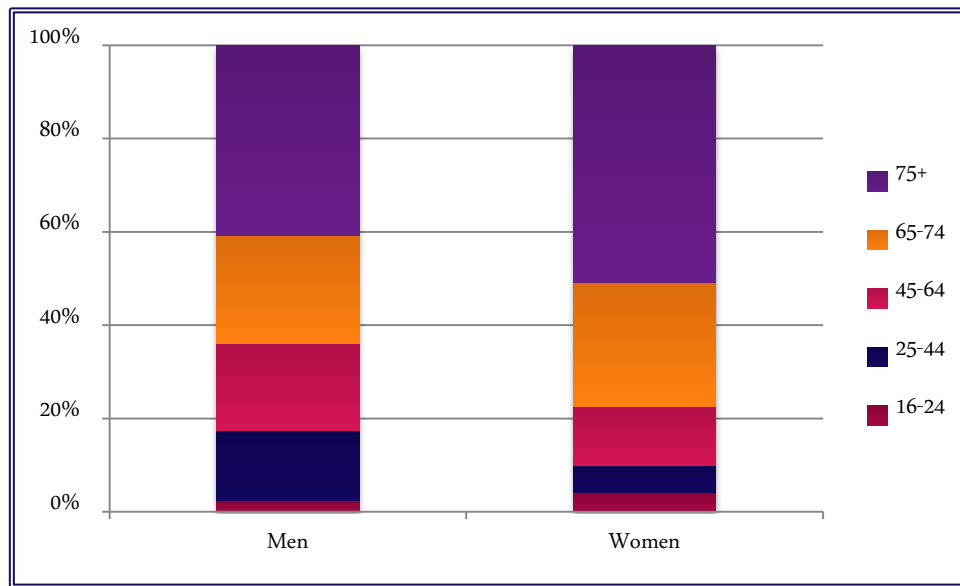
Families, Relationships, & Singlehood

Changing patterns in marital relationships reflect a growing tendency for committed relationships to be formed at older ages. At the same time, marital dissolution through divorce has grown over time, increasing the proportion of people at older ages who have experienced the end of a committed relationship. Divorce rates for older people are rising, but the largest percentage increase in the proportion of people cohabiting from 1996 to 2012 was among people aged 65+ (ONS 2012f).

What are the current trends regarding household composition, singlehood, and relationship patterns among older people?

- With respect to household size, the proportion of households with one person aged 60 or over in Great Britain has stayed relatively stable in the period 1971-2011 (17% in 2011) (ONS 2013e). Since 1983, the proportion of adults aged 75+ living alone has also stayed stable, with just over half (51%) of those aged 75+ living alone in 2011.
- A higher proportion of women living alone are aged 65+ compared to men, reflecting the greater average longevity among women (see Figure 11).
- The proportions of one-person households, married couples with dependent children, cohabiting couples with children, and lone parent families have all remained relatively stable since the late 1990s.
- The proportion of adults aged 25-44 living alone increased by a factor of five from 1971 to 2011 (2% to 10%); however, this level has also remained relatively stable since 1998.
- More people are marrying at older ages; among all people aged 50+, the number of marriages increased from 46,925 to 49,860 between 2010 and 2011, a 6.2% increase (ONS 2010b; ONS 2011b).

Figure 11: Percentage of People Living Alone by Gender and Age in Great Britain, 2011



Source: Office for National Statistics (2013e)

- More people are also getting divorced at older ages; despite a decline in the overall number of divorces in England and Wales since the mid-1990s, older people as a group have experience a rise in divorce. For all people aged 50+, the number of divorces rose from 54,375 to 56,618 between 2010 and 2011, a 4.1% increase (ONS 2010d; ONS 2011e).
- Remarriage is more relevant for older age groups. In the overall population, remarriage has fallen as a proportion of marriages since 1996 (just over 4 percentage points); however, the average age at marriage for the widowed and divorced demonstrates a steady upward trend (ONS 2013d). For male divorcés, the average age at remarriage increased from 43.5 to 47.1 from 2001 to 2011; the figure for female divorcées went from 40.4 to 44.1 in the same period (ONS 2013d).
- Cohabitation is increasing most among those aged 65+; the largest percentage increase in the proportion of people cohabiting from 1996 to 2012 was among people aged 65+, rising from 0.6% to 2.2% (ONS 2012f).
- Despite the relatively small proportion of older people cohabiting, this almost four-fold rise reflects the growing proportion of these people who are divorced.

- People in couple relationships are often sexually active into older ages; research in Sweden found 82% of those over 50 to be sexually active (cf. Harries & de Las Casas 2013).
- Data from The Opinions Survey revealed among both sexes (men 16-69 and women 16-49) that the percentages who had had multiple sexual partners tended to decline with age. Among age groups 25-29, 30-34 and 40-44, a higher percentage of men than women reported multiple sexual partners (ONS 2009).
- The data also revealed that condom use was highest in younger age groups and decreased with age. For example, 88% of 16-24 year old men had used a condom in the last year compared with only 11% of those aged 65-69. Similarly, 70% of 16-24 year old women had used a condom in the last year compared with 23% of those aged 40-49 (ONS 2009).
- There appears to be an increasing prevalence in the contraction of sexually transmitted diseases by older people (Harries & de Las Casas 2013).

What might household composition, singlehood, and relationship patterns for older people look like in ten years' time?

- Despite substantial changes in the composition of households from the 1970s, there has been relative stability in the proportional distribution of different household types. If this pattern continues for the next ten years, the only change will be in the absolute numbers of all the different kinds of households. Cohabitation will modestly increase for women over 45 and for men over 55. The largest percentage change is projected for women aged 45-54, almost doubling from 7% to 13% (ONS 2010e). Only up to 1% of both men and women aged 75+ are expected to be cohabiting in 2021.
- Some of the most striking changes in overall relationship and marital patterns in the future are expected to occur to people over the age of 45 (ONS 2010c): For both men and women over 55, the proportion divorced will increase from 2008 to 2021. Approximately 10% of those aged 75+ will be divorced (ONS 2010a).
- From 2008 to 2021, the proportion remaining single and without a partner is projected to increase most notably for those aged 55-64 (9% to 13% for men, 5% to 10% for women) and for women aged 45-54 (10% to 16%).

- In contrast, the proportion aged 75+ who have no partner and never married is expected to decline slightly for both genders, from 7% to 6% for men and from 6% to 4% for women.
- The proportion of widowed and divorced people without partners is projected to stay relatively stable for men over 45, but to decrease for women aged 65+.
- For both genders aged 45+, the proportion widowed will decline, most strongly for the 75+.
- Changes in the patterns of singlehood, cohabitation, and sexual activity suggest that relationships among older people are like to be far more fluid in ten years' time, with a possible increased prevalence of short-term relationships among older people.
- Dating websites and other related services for older people are likely to be a booming industry in ten years' time, acting as a facilitator in older people's patterns of increased frequency in relationship formation.

What will household composition, singlehood, and relationship patterns for older people look like in twenty years' time?

- The large increase in the proportion of adults aged 25-44 living alone from 1971 to 1998 suggests that the proportion of one-person households with a person aged 60+ could start showing signs of an upward trend in twenty years' time.
- For the most part, the trends projected with respect to older people's relationships in 2021 will persist up to 2033. The expected differences in proportions identified for 2021 are projected to be of smaller magnitude between 2021 and 2033, with particular exceptions:
 - For each of the ten-year age groups from the age of 45 to 74, the period 2021-2033 is projected to see a sharper rise than the previous period in the proportion of people who have never married.
 - This pattern also remains true for those without partners who have never married, thus an increase in the prevalence of singlehood for people aged 45-74. For men aged 45-54, the proportion is projected to increase from 13% to 23% from 2021-2033. For women of this age group, the projected change is 16% to 21%.

- In twenty years' time, ageist attitudes may have diminished, and less ageism in society is likely to result in greater respect for older people's romantic relationships.
- Additionally, policy-makers may come to recognise the health benefits associated with intimacy and sexuality in older life. Sexual relationships may carry less of a taboo within older people's housing, e.g. retirement housing, extra care housing, and care homes.
- In twenty years' time, it is likely that there will be greater respect for older people's sexual diversity. In particular, there is likely to be greater recognition of LGBT equality and greater visibility of older LGBT people and couples.

What are the implications for the voluntary sector?

- As the proportions of different types of households may remain stable over time, the main implication for the voluntary sector is to recognise that certain vulnerable groups, such as older people living alone or single-parent families, will continue to grow in absolute numbers. As a consequence, organisations that provide services targeted toward these groups will need to ensure proper consideration is given to strategies and planning for capacity.
- The combination of higher levels of marriage, remarriage, divorce, and cohabitation among older people suggests there may be a growing need for the voluntary sector to adapt and develop services to support older people in navigating their relationships. Recent legislative changes also mean these topics may become increasingly relevant to same-sex couples; relationship-based services may need to consider particular aspects of these relationships for older people.
- Though not projected to impact the oldest old (75+) by 2033, the expected increase in the proportion of those aged 45-74 who are single and never married suggests the voluntary sector may need to prepare for future developments in terms of increased risk of social isolation and loneliness.
- In addition, partners and spouses play an important role in the provision of care as a person ages and first experiences limitations with physical capacity. The rise in older people without partners suggests the voluntary sector could play an instrumental role in responding to the increased demand for home-based social care for these people.

- The sector could play a greater role in supporting older people's romantic and sexual wellbeing through counselling and sexual health information. For example, charities could also play a role by sending volunteers into care homes and other institutions to disseminate good practice with respect to relationship support and sexual health.
- It will also be important for organisations that work with younger people to recognise the changing relationship patterns across the life course, and to adjust their relationship-oriented services to accommodate more dynamic types of relationships.

Ageism & Stereotyping: Attitudes towards Age & Older People

What are the current attitudes towards age and older people?

Ageist attitudes are positive and negative images that are considered to represent all older people. Unfortunately, the negative stereotypes tend to be more predominant and accepted (Victorian Government, Australia):

- Findings from Round 4 of the European Social Survey show that, among people over 70 in the UK, those who experienced ageism reported 16% lower life satisfaction and 14% lower happiness compared with people who had not experienced ageism (Abrams & Swift 2012). The association of ageism with life satisfaction and happiness remained even after controlling for health and income (other significant determinants of wellbeing).
- Despite this, fewer people aged 70 and over perceived ageism to be a serious problem (50%) than any other age group (Abrams & Swift 2012).
- People aged over 59 may be particularly vulnerable to ageist attitudes, as this is the age in which the majority of the UK's population perceive old age to begin (Abrams & Swift 2012).
- Over half (56%) of the UK's over-65s feel silenced and ignored, according to a survey by Nominet Trust, with over a third (43%) of British pensioners unable to recall the last time someone even asked their opinion (Nominet Trust 2011).
- Even so, a survey found that people in Britain are generally more positive about older people than they are about young people, giving those in their 70s

a higher mean score (7.40) than they gave to those in their 20s (6.18) (White et al. 2012).

- A survey found that 17% of people had the perception that the media coverage of those aged 70 and over was mostly negative (White et al. 2012).
- A poll in 2009 found that 80% agreed that television favoured younger presenters, and 91% believed there should be more older women reading the news (White et al. 2012).
- Television presenters and other on-screen cast under-represent the 50-64 and 65+ age groups, compared with the general population (White et al. 2012).
- The media and political debate on an ageing population are currently shaping the public's attitude towards age and older people. A report by ILC-UK found that just over two-fifths (42%) of the population think that society as a whole overestimates the impact of an ageing population (Kneale et al. 2012). In addition:
 - Just over two-fifths of people agree that due to longer and healthier lives it is right that people work longer before they can claim a state pension by age group (42%).
 - Almost half of adults (45%) believe that the NHS will not be able to provide a service that is free at the point of use because of population ageing.
 - Only one in six people agree with the idea that retired people play no part in the economic prosperity of the country (17%).
 - Almost two-fifths of adults think that the UK's ageing population is a threat to its economic competitiveness with other nations (38%).

What might the attitudes towards age and older people look like in ten years' time?

- The ban on age discrimination in services, public functions, and associations, which came into force on 1 October 2012, may lead to improved attitudes towards old age.
- The new law may also help to achieve a gender balance of older people in the media, where the overwhelming majority of TV presenters over 50 are men (82%) (Commission on Older Women 2013). This may in turn help to improve overall public perception of older women.

What might the attitudes towards age and older people look like in twenty years' time?

- It is currently unclear how attitudes towards older people will have changed in twenty years' time. The economic and social benefits of older people may become better appreciated as they work to a later age, have more spending power than ever before, and are better represented in the media.
- On the other hand, as a greater number of older people remain in the labour market, they may be seen as in competition with younger age groups for jobs and as having more control over the economy of the country; the rhetoric pitting the old against the young may not only continue but also worsen.

What are the implications for the voluntary sector?

- Voluntary sector organisations that do not currently support older people need to properly assess the impact our ageing society will have on their organisation and its work. The ILC-UK report finding that 42% of respondents think society overestimates the impact of ageing suggests that voluntary organisations should ensure not to underestimate the effects an ageing population will have on them and their strategic operations.
- Voluntary organisations that work with children and younger people could play a significant role in dispelling the myths about getting old, ageing, and dying and in finding ways to promote interactions between different generations.
- All voluntary organisations should reassess their views of older people, as younger generations are growing older with radically different outlooks and lifestyles to those that came before them. This is important both to avoid the homogenisation of older people and to ensure that services and interactions are appropriate for their intended audiences.

Intergenerational Relationships & the Life Course

Intergenerational Relations

What is the current state of intergenerational relations?

Narrative and attitudes

- Much of the public debate on intergenerational relations has been derived from media portrayals pitching generations against one another and stoking public perceptions of intergenerational conflict and tension. The debate was spurred further by David Willetts MP's book, *The Pinch: How the Baby Boomers Took Their Children's Future – And Why They Should Give It Back* (Willetts 2010).
- Nonetheless, some polling data found that 82% of respondents agreed that older people can learn from the young, and 96% of respondents agreed that young people can learn from older people (Lloyd 2008). However, the data also revealed that a majority of the sample agreed that older and younger people 'live in separate worlds'. Internal migration and unique socialisation experiences of specific cohorts were some of the socio-economic trends identified as negatively impacting the functioning of intergenerational relations (Lloyd 2008).
- Looking across the evidence, there appears to be a gap in rhetoric between the media and politicians (engaging at a public policy level) and the public (who relate to these issues at an individual level).

Economy and resources

- Sinclair et al. (2013) comment that economists have comprehensively debunked the lump of labour fallacy, and many EU states with high employment rates for older workers also boast some of the lowest youth unemployment rates.
- Gill & Taylor (2012) discredit the notion that an ageing society means that older people will sap NHS resources. They comment that in the 1980s and 1990s, NHS outlays grew by over 3% per year; however the direct effects of population ageing may only have caused a cost rise of 0.2% per annum. Indeed, they suggest that greater participation in both formal and informal work by those in their 60s and 70s, along with decreases in the number of

years spent disabled, might increase the productivity of ageing societies by up to 10% of GDP.

- Recent polling data conducted found that 49% of participants agreed with the statement, 'pensioners should be "no more immune" to spending cuts than the rest of the population'. Those aged 18-24 came out most strongly in pensioners' defence, with 42% voicing their support for the statement in contrast to 56% of those aged 65+ (Prudential 2013).

Housing and multigenerational households

- The concept of a nuclear family is under siege with an increasing number of young adults compelled to continue or return to living with their parents. Research suggests that one in ten people aged 20-40 currently live with their parents because they cannot afford a home. The research also found that 35% of those living with their parents say that they feel embarrassed to admit it (Consumer Insight 2013).
- There has been a rising trend of postponement of parenthood in the UK over recent decades, which, when combined with an increased postponement of leaving the family home, has resulted in a greater number of the 'young old' (aged 50-70) living with adult children (Kneale 2012). There are also slightly more frequent instances of older people living with grandchildren in more recent cohorts of older people.

What might be the likely trends in intergenerational relations in ten and twenty years' time?

Housing and multigenerational households

- If current trends continue, there will be a higher proportion of multigenerational households in the future. Currently it is being asserted that older people are living in homes that are too large, too costly to maintain, and no longer meet their needs. Similarly, younger people are finding it increasingly difficult to access decent housing (Kneale 2012). Multigenerational housing could be a useful measure in easing this strain within the housing market.

- Government could also implement incentives to encourage multigenerational housing in order to help ease the public burden of care for older people. Such incentives are already in existence, through housing laws, in other countries including the United States (Butts et al. 2012). Multigenerational households also allow for grandparents to play a greater role in childcare, easing the financial burden on parents to fund professional childcare services.

Economy and resources

- A year-long enquiry by the All Party Parliamentary Group on Intergenerational Futures resulted in a number of recommendations for employers to implement, one of which was for organisations to understand the different values that will be held by cohorts as a result of their particular experiences of society (IGF APPG 2009).
- In ten years' time, employers could recognise these differences and implement effective intergenerational policies that pool the skills of workers across the generations, developing cohesion and improved productivity.
- As individuals experience longer and more dynamic careers, they may have to engage in re-training and re-skilling at several points. Consequently, the transmission of human capital can occur both upwards and downwards across generations (Lloyd 2008).
- With recognition of the lump of labour fallacy and greater numbers of older people in the workforce, the future is likely to involve older workers passing on knowledge and skills to younger workers through systematic mentoring systems. This could be established as good practice within a range of public and private sector industries. In the same spirit, younger workers will be able to pass on skills and knowledge to older workers seeking to take up a different role or learn about the latest technological tools of the trade.
- 65% of Department for Work and Pensions (DWP) benefit expenditure goes to those over working age, equivalent to £100b in 2010/11 or one-seventh of public expenditure. Continuing to provide state benefits and pensions at today's average would mean additional spending of £10b a year for every additional one million people over working age (Cracknell 2010).
- Issues around welfare distribution for older people and pension entitlements are likely to continue having a prominent presence in the political debate in the

future. The welfare framework could be cut, with more benefits means-tested; universal benefits such as free bus passes for older people are likely to be modified in some way due to costs.

What are the implications for the voluntary sector?

- The voluntary sector is well positioned to engage in greater levels of intergenerational collaboration and to set the standard in terms of promoting good, ethically sound intergenerational practice.
- Older people's charities specifically could play a significant role in educating and training intergenerational good practice across various industries. Charitable organisations such as the Citizens Advice Bureau could work with statutory bodies to ensure that ageism in the workplace is efficiently addressed.
- Charities dealing with younger people will also have a potential role in building bridges across generations. In this way, both the charities and the younger people they serve may benefit from the experiences and knowledge available from older people and volunteers. Complimentarily, they may be able to offer particular benefit to older people in the community through active engagement from the younger people (e.g. through companionship or assistance with learning new technologies).

Individualism & Youth

While much of the work on population ageing discusses older people, there are many important reasons to remember the life course consequences related to changing demographics. Each generation's attitudes and behaviours are slightly different, producing new currents in the public mood. In examining trends for ten and twenty years' time, it is necessary to consider cohort and period effects, and the differences that characterise the generations born after 1969. In twenty years' time, members of these generations will constitute the core group of voters and taxpayers, and be in most of the influential positions in society; the oldest of them will start thinking about how they want to grow old. This section outlines the most important political, consumer, and lifestyle trends of this cohort – those that are now 'the young' – and suggests what these will mean for the voluntary sector in the future.

Economic distribution versus sense of responsibility for the old

- Between 2008 and 2012, the median income for those in their 20s fell by 12%. In contrast, it rose for pensioners, implying that the overall story is not simply a matter of the rich getting richer, but reflects a particular cohort effect where older generations are getting richer while younger ones are getting poorer.
- Of 18-30 year olds, 42% feel that their generation will have a worse life than their parents' generation—a larger proportion than any other generation (Skinner et al. 2013). This could suggest a feeling of being the 'squeezed' generation, and could result in a diminished sense of responsibility to care for their parents.
- As a consequence, if fewer people feel personally responsible for their relatives, a greater number of older people could become dependent on charities or public services in the future.

The welfare state

- In 2011, only 25% of those aged 18-30 said they were proud of the welfare state, and satisfaction with the NHS remains much higher among older people than the younger generation (Park et al. 2013). Younger people are also the least supportive of further welfare spending.
- This raises important questions about future support for welfare as the demographic balance changes. The younger generation cannot be assumed to have the same understanding and connection with the welfare state as previous generations (Skinner et al. 2013). People born earlier carry a greater perceived appreciation of the welfare state, while people born later have grown up in a period with increasing emphasis on individualism. This period effect could result in a rollback of the state in the future.
- In 20 years, the state could be significantly smaller; there could be less services overall or the voluntary sector could have taken over the responsibilities previously provided by the state.

Solidarity and community

- As mentioned above, there is a greater focus on individual responsibility (as opposed to state responsibility) among the youngest cohort than in other generational patterns (Skinner et al. 2013).
 - 24% of 18-24 year olds disagreed that it's important to get to know your neighbours, versus just 11% over-65s.
 - Younger people were also more likely to disagree that they were proud to be British than older generations (Ball & Clark 2013).
- Modern society increasingly encourages a focus on one's own ambition, with thought to one's family but less emphasis on society and community. In 20 years, younger generations will carry a heavy part of the burden, while simultaneously being less privileged than their parents' generation.
- The voluntary sector must take this into consideration by recognising that younger generations will want something in return for their time and engagement. This will not necessarily mean money, but rather transferable skills and marketable experience: 'professionalisation'.

Finances

Consumer Behaviour of Older People

What is the current consumer behaviour of older people?

Market segmentation shows that there is no such thing as the 'older consumer', with consumer behaviour amongst people aged 50 or over dependent on factors such as resources, mobility, and personal preferences (Collard & Hayes 2013):

- Older people's spending decreases as they age, although certain specific areas of expenditure increase, most notably food and non-alcoholic drink (12% to 19%) and housing, fuel, and power (12% to 24%) (Collard & Hayes 2013).
- Market segmentation suggests that almost half of households headed by someone over 50 are 'Conservative Consumers'. This segmented group has an average weekly expenditure of only £138 and are more likely to be the

oldest old; 56% give benefits as their main source of income (Collard & Hayes 2013).

- Almost one in ten 70-74 year olds face difficulties when shopping because of 'a physical, mental, emotional or memory problem', rising to 60% of those aged 90 or over (Atkinson & Hayes 2010).
- The probability of an older consumer making a purchase on the internet declines markedly with age, such that only 23% of 60-64 year olds were found to have made an online purchase in a 12-month period, which reduced to 13% in the 65-69 year old group (Atkinson & Hayes 2010).
- Older people account for the majority of charitable giving, with more than half of all donations now coming from the over-60s, having risen from just over one-third of donations 30 years ago (CAF 2012a).
- The over-60s are the only group that have increased their share of the total amount given to charity in the last 30 years; their share grew from 9% in 1980 to 21% in 2010. During the same period, the under-30s' share dropped from 8% to 3% (CAF 2012a).

What might the consumer behaviour of older people look like in ten years' time?

- Over the next ten years, two-thirds of all retail spending growth will come from those aged 55 and over (Capital Economics 2013)
- The rising influence of this group could see sales shift towards the categories that they currently favour, which include health, DIY, and home maintenance retailers, whereas retailers selling clothing, beer, and soft drinks, which are geared towards a more youthful market, could lose out (Capital Economics 2013).
- The number of older consumers using the internet to make purchases will dramatically rise. Despite the current low rate of internet purchasing by over-65s, their numbers have doubled since 2008 (ONS 2013h).
- The increase in internet purchasing and home delivery may help alleviate some of the current difficulties older people face when trying to make purchases in shops, allowing them to be more self-sufficient.

- The 'new' older generations could be giving less to charities. Since 1980, there has been a steady fall in giving among the 30-44 age group (from 34% to 25%) and the 45-59 age group (from 39% to 27%) (CAF 2012a).

What might the consumer behaviour of older people look like in twenty years' time?

- While people aged 65 and over currently account for less than £1 in every £5 of total spending, the UK's ageing population could result in this share rising to £1 in every £4 within two decades (Capital Economics 2013).
- Despite this rise in market share, the average expenditure of over-50s may decrease as the baby-boomers are replaced by less well-off generations (PwC 2011).
- This could be exacerbated by low levels of home ownership amongst the 'new' older generations as this has been shown to be a significant factor affecting older people's spending behaviour (Collard & Hayes 2013).
- Problem debt is likely to be a significant factor affecting certain socio-economic groups of older people in 20 years' time. While current figures show that the proportion of older people in debt has fallen over time, the amount owed by individuals has increased substantially (Kneale & Walker 2013).
- As generations with differing lifestyles age, there may be greater spending by older generations on products traditionally aimed at the young, such as alcohol and clothing.
- Fewer older people may be giving to charities in 20 years' time, and the amount individuals give could decrease. Figures show that the over-75s now give ten times more as a proportion of their total spending than the under-30s (CAF 2012a).

What are the implications for the voluntary sector?

- Campaigning organisations that try to affect consumer spending, such as Greenpeace, often reach out to a younger audience to take action on their behalf. As the population ages, these organisations may need to consider the appeal and reach of their activities, and how they may engage with older consumers.
- The growing consumption by older people of products traditionally aimed at younger generations highlights their changing lifestyles. Voluntary sector

organisations that have traditionally served the young may witness the age and social profile of their client base change dramatically. For example, alcohol abuse organisations may need new strategies to deal with a rise in the rate of alcoholism among older age groups.

- Wider social changes could mean that the voluntary sector organisations of the future have to deal with an older population with far more extensive economic inequalities. Relative to average earnings at the time, the baby buster generation could be around 25% less wealthy at age 65 than the baby boomers in terms of total accumulated housing, pensions, and other financial wealth (PwC 2011). As a consequence, they may have to seek new ways to enhance intra-generational and peer support among older people, as well as develop new interventions and ways of working.
- The projected donation deficit facing charities could affect their ability to deliver their services. Charities may have to consider ways of streamlining their services to deal with this.
- Charities will need to develop fundraising and marketing strategies that appeal to the tastes and preferences of the new generations of older people.
- Charities should consider how to provide young people with consistent, high-quality opportunities to engage with the voluntary sector, and also look into working together to find creative ways to harness the passions and perspectives of the next generation in order to help secure future funding (CAF 2012a).

Energy & Older People

What are the current energy trends of older people?

- Households are considered by the government to be in 'fuel poverty' if they would have to spend more than 10% of their household income on fuel to keep their home in a 'satisfactory' condition (DECC 2013b).
- People over the age of 60 suffer the lowest levels of fuel poverty (9%) of any age group (DECC 2013b).
- Despite this, with the exception of households where the oldest person is below 25, the depth of fuel poverty increases as the age of the oldest household member increases. In 2011, the average fuel poverty gap for

households where the oldest member was aged 25-34 was £348, and for households with someone aged over 60 was £493. (DECC 2013b)

- Therefore, despite the older group having a reduced likelihood of being fuel poor, those that are fuel poor are more deeply fuel poor (DECC 2013b).

What might the energy trends of older people look like in ten years' time?

- A higher proportion of older people may suffer from fuel poverty due to continued energy price rises above increases in earnings. Households have suffered energy price rises eight times higher than the average increase in earnings over the past three years, with the Big Six energy suppliers raising their prices by 36% since October 2010, while average earnings rose 4.4% (Rojas 2013).
- Recent energy industry reforms may also lead to increased fuel poverty amongst older people in 10 years' time. The number of tariffs energy suppliers can offer has been cut to just four per fuel. As a result, energy suppliers have cut their tariffs that offer fixed-price energy for pensioners based on their actual use over the past year, such as E.on's discounted 'StayWarm' tariff (Hawkes 2013).
- This could result in older people paying up to £180 a year more for their energy, forcing up the average price in the market and possibly leading to more older people suffering from fuel poverty (Hawkes 2013).

What might the energy trends of older people look like in twenty years' time?

- In 20 years' time, an even greater proportion of older people are set to suffer from energy poverty. Energy prices are expected to continue on an upward trend over time, with or without policies, as a result of rising wholesale energy and network costs. In real terms, household gas and electricity prices are estimated to rise by around 12% and 30% (in real terms) between 2013 and 2020, respectively, and by around 10% and 38% between 2013 and 2030 (DECC 2013a).

What are the implications for the voluntary sector?

- The likelihood that significantly more older people will be suffering from fuel poverty in the future could dramatically affect the voluntary organisations that

provide home support for older people. They will have to consider moving away from small-scale, resource-intensive models to others with a broader scope that can be facilitated using new technology.

Financial Unpredictability

How is financial unpredictability currently affecting older people?

- Older people have been affected by the 2008 financial crisis. Lower income through depleted savings in pensions and higher levels of poverty as a result of the crisis are contributing to the existing trend of older people remaining in the labour market for longer.
- Average incomes in the UK have fallen—in 2012, around five million people were paid below the living wage. (Joseph Rowntree Foundation, 2013).
- One report from 2008 found that in the UK 25% of people approaching retirement had debts, and these debts were up to four times higher compared to corresponding debts ten years earlier (HelpAge International 2008). Increasing levels of debt can be seen in all parts of the population; however, older people accumulate debts to a greater extent in order to cover basic needs.

How might financial unpredictability affect older people in ten years' time?

- Despite recent measures of economic recovery, it will take years for the economy to regain its former robustness (Conway 2013). Sluggish economic performance will persist, and it is likely that the effects of the crisis will continue for some years to come, impacting on the cost of living.
- Due to cost of living pressures, pensioner poverty could continue to increase. Strong causal links can be drawn between poverty and both ill-health and social exclusion (Kneale 2012)

How might financial unpredictability affect older people in twenty years' time?

- On the macro-level, a number of factors could continue to put global economic health at risk. Risk factors such as severe income disparity, chronic fiscal imbalances, greenhouse gas emissions, and a water supply crisis all have the potential to severely disrupt global structures of finance (WEF 2013).

- With the rise of the BRIC and MINT countries, the UK economy may not be able to exercise the same financial clout in twenty years' time. Economic strains could potentially affect all sectors of society including older people.

What are the implications for the voluntary sector?

- The voluntary sector's role in providing key resources for older people suffering the harshest poverty might increase significantly, e.g. food banks.

Changing Income & Wealth

What are the current trends regarding household income and wealth and older people?

- Across the UK, the average disposable income for retired households increased from 1977 to 2010/11 by almost 2.5 times in real terms to £17,700 (ONS 2012c). This compares to £35,000 for non-retired households; however, the relative position of retired households has improved over the period more than for non-retired households.
- More than half of this rise relates to growth in private pension schemes (around 5.5% per year). The proportion of income from private pensions among retired households increased from 18% in 1977 to 40% in 2010/11. State benefits, including State Pension, composed about half of retired households' gross income, compared to 65% in 1977.
- Income inequality among retired households increased from 1997 to 1991, but has gradually fallen since. Over half of retired households in 1977 were in the bottom income quintile; this proportion fell to around a quarter in 2010/11.
- In terms of wealth, the age group 45-64 has the highest levels, and levels of wealth are also high for those aged 65+ in Great Britain (ONS 2013m).
- 43% of those aged 45-64 and 31% of those aged 65+ have total household wealth greater than £500,000. 12% of those aged 45-64 and 14% of those aged 65+ have total household wealth less than £50,000.
- The North East region is the only area where more people aged 65+ have total household wealth less than £50,000 rather than wealth greater than £500,000 (24% and 21% respectively).
- Regional variations are particularly striking with respect to property wealth and are quite large for those aged 65+. London, the East of England, the South

East, and the South West have proportions of people aged 65+ with net property wealth greater than £250,000 that range from 32% to 41%. The East Midlands and West Midlands have proportions of 21% and 18%, respectively. The other regions all have proportions between 10% and 15%.

- Average incomes in the UK have fallen—in 2012, around five million people were paid below the living wage. (<http://www.jrf.org.uk/publications/monitoring-poverty-and-social-exclusion-2013>)
- Around 27,000 charities state ‘the prevention or relief of poverty’ as one of their charitable objectives. (www.charitytrend.org.uk)

What might older people’s income and wealth look like in ten years’ time?

- The rise in retired people’s average disposable income from 1977 to 2010/11 took place almost every year in the period; this contrasts with the growth in average income of non-retired households, which tends to stagnate during periods of economic recession. This resilience to economic cycles suggests that the income of those aged around 65 and over will continue to grow on average to 2023, regardless of the performance of the UK economy.
- In 2010/11, 35% of the group aged 25-44 had negative net financial wealth (compared to 20% of those aged 45-64 and 6% of those aged 65+). It is unclear if by 2023 the younger generations will have been able to reduce their financial liabilities and raise their net financial wealth.

What might older people’s income and wealth look like in twenty years’ time?

- In 2010/11, wealth was highest for those aged 45-64. It is reasonable to assume this wealth will be retained and in some cases grow, so that in 2033 the population aged 65+ will be one of the wealthiest groups.⁷ This may, of course, be adversely affected by changes in costs related to children’s educational debts, informal care for parents, or one’s own social care needs.
- Life-cycle effects are partially responsible for the average higher levels of wealth at older ages, as people pay off mortgages and acquire more assets over time. However, there are also cohort effects at work; some generations will not find as favourable housing markets or other financial circumstances as

⁷ Research suggests that wealth decumulation among older people occurs later in life, when the risk of dying becomes great; however, decumulation is higher among single people (cf. Hurd & Rohwedder 2013).

those born at different times. These cohort effects make it challenging to predict how younger generations in 2013 will develop in terms of wealth by 2033.

What are the implications for the voluntary sector?

- The fact that income inequality has been decreasing among older people suggests that there may be proportionally fewer older people who are living in poverty or with low standards of living in the future. This would enable organisations that work to enhance the standard of living for older people to continue their work and service delivery, despite higher numbers of older people due to population ageing and natural growth.
- The voluntary sector will need to respond to the regional variations that exist, such as in property wealth. This sector could provide specialised services in different areas, coordinating with local and regional authorities to develop an accurate assessment of the needs in a particular area.

Lifelong Learning & Professionalisation

Lifelong learning is seen as key to improving labour market outcomes for older people, keeping them engaged and contributing to lifelong health and wellbeing. The voluntary sector, particularly among young people, may be experiencing a 'professionalisation' of volunteering, where the work of the volunteer is expected to take advantage of existing skills or develop new ones. There could be outstanding opportunities for synergies here with respect to mentoring and active ageing.

What are the current trends around lifelong learning and older people?

- 50-74 year olds account for only 2.5% of the total expenditure on individual, public, private, and third sector learning, while people aged 75 and over account for only 0.5% (Aldridge et al. 2010).
- Over 30% of individuals aged 50-69 participate in informal learning, while 19% undertake formal learning (Jenkins & Mostafa 2012).
- Females are more likely to participate in learning activities than males. The difference is more noticeable for informal learning, which is carried out by just over 33% of 50-69 year old women compared to just under 28% of men (Jenkins & Mostafa 2012).

- The percentage of individuals undertaking formal learning falls considerably with age, with only 8% of 65-69 years olds participating compared to 26% of 50-54 year olds. (Jenkins & Mostafa 2012). In contrast, the percentage of individuals engaged in informal learning remains almost the same (Jenkins & Mostafa 2012).
- The higher the level of qualifications attained by older people in their youth, the more likely they are to engage in learning activities: 47% of 50-69 years olds with a higher education qualification participate in informal learning compared to just 15% of those with no qualifications (Jenkins & Mostafa 2012).
- The proportion of older people learning for work-related reasons has risen from a quarter to a third, and employers are now more likely to support learning for employees over 50 than younger ones (McNair 2012). More than half of all older learners in employment (55–60%) have had all the costs paid by their employer, with a further 7–10% receiving partial support (McNair 2012).
- Older people who are still in employment are 17% more likely to participate in formal learning than those who are retired (Jenkins & Mostafa 2012).
- The places in which older people learn have changed markedly. There has been a rise in independent and online learning and a decline in older people studying in public sector institutions of further and higher education (McNair 2012).
- Since 2005, the proportion of older people learning about 'computing' has halved from over 40% to only 17%, suggesting that many older people now feel that they have caught up with computing technologies (McNair 2012).
- Amongst a sample of 50-69 year olds, qualifications had been obtained by 8%, formal education/training courses attended by 16%, and education, music, and arts groups by 11%, while participation in sports clubs, gym, and exercise classes stood at 25% (Jenkins & Mostafa 2012).

What might the lifelong learning trends of older people look like in ten years' time?

- Working on the assumptions of Jenkins and Mostafa (2012), the percentage of older adults participating in formal learning should increase as the pension age rises and more people are required to work to a later age.
- The current increase in supported learning for older employees suggests that employers in ten years' time could offer more and increasingly varied training for this age group.
- The dramatic rise in the proportion of older people engaging in independent learning 'on their own', suggests that in 10 years' time learning could be viewed less as a social activity (McNair 2012).

What might the lifelong learning trends of older people look like in twenty years' time?

- As the majority of older people will now be internet literate, the current move towards online and independent learning may continue, with far fewer older people undertaking learning in public sector institutions of further and higher education. On the other hand, a potential growing need for social contact among older people may promote continued interpersonal interactions as part of learning (e.g. growth of the University of the Third Age). Those not online may also suffer from deeper social exclusion.
- The current increase in supporting learning for older employees, combined with an ageing population and a likely increase in the pension age, suggests that employers are likely to provide formal training to a higher percentage of older people.
- As the economically less well-off generations age, it is likely that more older people will undertake formal learning to enable them to stay in employment for longer, while the rates of informal learning will decrease as fewer older people have the time or disposable income.

What are the implications for the voluntary sector?

- With a greater percentage of older people participating in formal learning in order to stay in work longer, there may be fewer volunteers available to

charities. Voluntary organisations need to prepare and consider how best to encourage future generations to offer their skills.

- Voluntary organisations that provide informal learning to older people, such as the University of the Third Age, will have to develop their approach to deal with an older clientele that is more ethnically diverse and has more complex needs.
- Voluntary organisations that traditionally provide work-based training to younger beneficiaries will need to consider the differing learning challenges of older people.
- Organisations may also need to recognise the growing trend of 'professionalisation' among younger generations, in order to provide the necessary incentives to get them engaged.

Informal Caring Responsibilities

What are the current trends regarding the provision of informal care among older people?

- Based on figures from the 2011 Census, there were an estimated 5.4 million people providing unpaid care to a loved one in England in 2011 (Carers UK 2012). Across the UK, there were a projected 6.5 million carers in 2011.
- In 2011, most informal carers (63.6%) provided between 1 and 19 hours of care per week in England. However, nearly a quarter of all unpaid carers had heavy care burdens, providing 50 or more hours of care each week (23.1% or 1.3 million people).
- In the UK, informal care provision is estimated to be worth £119bn per year.
- According to 2011 Census data, the largest proportion of unpaid care is given by the age group 50-64 (35.5%), followed by those aged 35-49 (26.2%). One in five people aged 50-64 provide unpaid care.
- Over one-fifth of all unpaid carers are past traditional working age (65+) according to the 2011 Census, and the number of carers over age 65 is growing more quickly than the overall population (Carers UK 2012).

What might informal care provision look like in ten years' time?

- It is estimated that 3 in 5 people in the UK will be carers at some point in their lives (Carers UK 2012). Across England and Wales, unpaid care has increased more rapidly than population growth from 2001 to 2011 (ONS 2013a). As a consequence, it can be expected that both higher numbers and proportions of people will be providing informal care in the next ten years.
- According to one model, the number of older people receiving informal care will rise from a projected 2 million in 2012 to 2.4 million in 2021 (Wittenberg et al. 2006).

What might informal care provision look like in twenty years' time?

- The number of older people needing informal care is projected to reach 2.9 million in 2031 and over 3.3 million by 2041 (Wittenberg et al. 2006). This projection suggests the number of older people receiving informal care will almost double in the 40-year period 2002-2041.
- There will be a sharper rise in the number of informal care recipients being cared for by a spouse or partner in contrast to care from adult children. However, one model suggests that care from adult children will need to increase by 80% from 2002 to 2041 for the proportions of older people receiving this care (taking age and marital status into consideration) to remain the same.
- Based on trends in demography and community care policy, it is estimated that an additional 2.6 million informal carers will be needed by 2037, increasing the size of the population providing informal care to 9 million (Carers UK 2012).

What are the implications for the voluntary sector?

- Many of the projections here assume constant rates in the supply of informal care. However, there are reasons to believe that care provision by children will decline over time, such as smaller family size, rising childlessness, and more women engaged in employment (cf. Pickard 2008). If children do in fact become less of a resource for informal care, the voluntary sector could play a role in addressing these needs.

- An increase in the prevalence of spousal/partner care provision into older ages may reduce the burden on people of working age from needing to balance work and care. However, the growth in the number of people requiring care, and estimated decline in care provision by children, may increase the demand for support from the voluntary sector. There will likely be greater need for the voluntary sector to provide care-related services and to make efforts to tackle increasing social isolation.

The Voluntary Sector's Impact on an Ageing Population

This section discusses different ways that the work of the voluntary sector does and can affect society as it experiences the effects of population ageing. It explores the areas of health and care services, charities to serve older people, tackling social isolation, and influencing healthy lifestyle behaviours.

Health & Care Services

The level of health and care services required by society is affected by population ageing. While these services are delivered by more than just the voluntary sector, this section discusses what contributions the voluntary sector makes and can make in the next twenty years.

Increased Personalisation

How is the personalisation agenda currently affecting older people?

- Personalisation means building support around the individual and providing people with more choice, control, and flexibility in the way they receive care and support. Personalisation continues to be a driver within the coalition government's desire to deliver more integrated care (Gregory et al. 2012).
- Social care policy, particularly at the local level, has been affected by austerity-driven budget cuts. The extent to which this will impact implementation of the personalisation agenda remains to be seen, with a range of opinions on the matter (Smith & Cavill 2010).
- One potential problem in the personalisation agenda is that of unequal provision of services. Results from the National Personal Budget Survey – inclusive of more than 3,000 people and carers – show that when an older person is fully involved in planning their support, they are four times more likely to report greater independence. Some areas are achieving this for the majority of older people using personal budgets, although some are not (Routledge 2013).
- Furthermore, social workers have raised concerns that bureaucratic processes and inadequate training are hampering the implementation of personal budgets and the personalisation agenda. In Community Care's sixth annual survey of social care professionals, two-thirds stated that assessment

paperwork was too complex for potential personal budget users to complete themselves (Community Care 2013b). Also, 56% said they had not received enough training on delivering personal budgets in the past year, while a further 16% said they had not received any training over that time (Community Care 2013a).

- Nonetheless, positive effects of personalisation for older people can be observed from results of the National Personal Budget Survey.
 - Over 70% of people who hold a personal budget reported a positive impact on being independent, getting the support they need and want, and being supported with dignity (Hatton 2013).
 - A further 50% reported a positive impact on feeling safe in and outside their home and in their relationships with paid supporters (Hatton 2013).
 - Over 60% reported a positive impact on physical health, mental wellbeing, and control over their support (Hatton 2013).

What might personalised health care services look like in ten years' time?

- The use of personal budgets is likely to increase over the next ten years. Over time, commissioners may cease to be the primary purchasers of health care in parts of the NHS, where personal health budgets are commonplace (DH 2012).
- Having conferred greater responsibility to individuals, older people will likely be further empowered in terms of their health and social care requirements.
- This new balance of responsibilities will also lead to an emergence of forums of older people who are making new personal decisions on health and social care; this has the added benefit of improving social contact for some older people.

What might personalised health care services look like in twenty years' time?

- In twenty years, almost all sectors of adult care could make use of certain assistive technologies that increase independence and mean that fewer people with high social care needs will require around the clock personal care. One example of such an assistive technology involves bed sensors that can

alert care home staff as to when individuals have left their beds at night, possibly putting themselves at risk (VODG & NCF 2013).

- The consolidation of such assistive technologies would have major impacts on the planning and staffing involved in social care. Alarms and further technologies that encourage independence mean that care staff would not be required to be on hand twenty-four hours a day to the same extent that they once were.
- The future is likely to include more personalised and adapted services. The one-size-fits-all approach will be a thing of the past, with the rationale having proven unsuccessful in terms of service provision and delivery.

What are the implications for the voluntary sector?

- Increased personalisation within health and social care will mean that older people will require support and guidance in making decisions – the voluntary sector has a role to play in this respect.
- A greater number of older people's forums allowing older people to convene and discuss their health and social care options are likely to emerge. Older people's charities in particular could be able to establish and support such forums.

The Work of Older People's Charities

What are the current trends regarding charities that work on older people's issues?

- It is difficult to discern clearly what proportion of voluntary sector income is raised for charities working with older people, though arguably this comes primarily from medical/health, disability, poverty, and housing and community development sectors.
- A rough estimate for the total income in voluntary sector organisations that is directed to older people suggests a value of £700m. This is calculated by adding the most recent incomes of Age UK, RVS, Alzheimer's Society, Parkinson's UK, and smaller charities working with older people (e.g. RSVP and Magic Me), which covers over £400m, with the incomes of carers' organisations (e.g. Carers UK) and cancer support charities (e.g. Macmillan

and Marie Curie) providing a further £300m approximately. This figure does not take into account housing associations and social care organisations. (NPC calculation).

- The proportion is bound to increase, however, as certain charities focussed on particular areas find growing numbers of their target users to be older people due to population ageing.

What will older people's charities look like in ten and twenty years' time?

- The part of the sector focused on older people has already begun to grow, significantly in 2013 with the arrival of Esther Rantzen's Lottery-funded SilverLine, a phone line aimed at combating isolation in older people.
- This trend is expected to continue, not just in clearly-specified 'older people's charities' but in the increasing amounts needed to support and care for the ageing population.
- Interest may also grow in newer forms of finance (e.g. social impact bonds), incentivising preventative, community-based care for older people (Howe 2013).
- These amounts will only grow as the population ages, particularly if the sector begins to innovate in order to make the lives of older people more fulfilling, focusing on healthy, active ageing through leisure, group activities, arts and exercise.

Social Isolation

- More people are experiencing social isolation as the population grows older.
- A number of factors increase the risk for social isolation as the population ages, such as greater numbers of people remaining single or becoming widowed, and higher limitations in physical mobility, reducing social participation.
- Dementia is also a significant risk factor for social isolation. Two-thirds of people with dementia live in the community rather than in a care home, and that proportion could increase due to limits in care home capacity. For people suffering from dementia, social isolation can be one of the most difficult

consequences of the disease; studies show that people often do not feel supported or part of their local area.

- Technology may provide solutions to concerns regarding social isolation. Both everyday life and welfare services are likely to have been drastically re-shaped by technology in the future.
- However, this raises two main concerns:
 - Older people may be at higher risk of exclusion from the newest technological platforms due to digital illiteracy, creating a very real sense of social isolation.
 - As services move online, older people may have fewer encounters with people in real life, exacerbating the feeling of social isolation.

What are the implications for the voluntary sector with respect to social isolation?

- Charities have unique qualities that contribute to tackling social isolation. As charities often have much stronger community links than centrally managed public services, the voluntary sector is in a strong position to meet the person in their local environment and to look at community solutions for avoiding social isolation among older people.
- Charities can look at the local community in a very detailed systematic way that is not possible at a national level. If for instance dogs need sitting, young families need an 'adopted grandparent', or local voluntary organisations need help, charities can engage and activate older people in these activities. This could help prevent people from becoming isolated in 'retiree-areas', making them feel like valuable parts of the local community.
- Although potentially contributing to the problem, technology can also be part of the solution to social isolation, especially if charities use it as such. New technology could help integrate people in their local communities in new ways, for example by helping people who have mobility issues (cf. Smedley 2013).

Transportation & Older People

A main concern for older people and the risk of social isolation relates to transport. Some older people have physical mobility issues, increasing their reliance on convenient and accessible public transport. Older people in sparse and rural areas also may be at higher risk for social isolation, and accessible links to populated areas are crucial for them to remain engaged with the community.

What are the current transportation trends of older people?

- As older people age, they make fewer journeys and the trips get shorter. In comparison to 40-49 year olds, 50-59 year olds make 6% less trips, 60-69 year olds make 12% less, and people aged 70 and over make 35% less (DfT 2013).⁸
- The ability to drive has been shown to be the most significant factor affecting older people's ability to travel. The number of older people holding a full driving licence has significantly increased since 1995/97, rising from 38% to 58% of people aged 70 and over, and from 63% to 79% of those aged 60-69 (DfT 2013). This increase is due to the ageing of existing licence holders rather than large numbers of newly qualified drivers in older age groups
- The increase in older women drivers is particularly notable: 70% of women aged 60-69 and 42% of those aged 70+ held a licence in 2012 compared with 45% and 21% in 1995/97 respectively (DfT 2013).
- Despite the rise in licence ownership among the older generations, just under a quarter of people aged 80 do not have access to a car (WRVS 2013).
- Bus use is higher for those aged 60+ than for middle-aged groups, particularly among females. This reflects the availability of concessionary travel schemes for older passengers and differences in driving licence holding across age groups (DfT 2013).
- There is considerable variation in the take up of the concessionary travel schemes between area types, ranging from 66% in rural areas to 88% in London in 2012 (DfT 2013).

⁸ In this report, 'trip' was defined as 'a one-way course of travel with a single main purpose' (DfT 2013). This includes shopping, visiting people, and commuting, for example.

- The lack of uptake by rural areas could reflect a lack of viable rural transport options; 14% of older people in Great Britain have experienced a reduction in the number of public transport services in their area (RVS 2013).
- The proportion of adults with mobility difficulties increases greatly with age. In 2012, 39% of individuals aged 70+ had problems walking or using a bus, compared with 4% of those aged 16-49 (DfT 2013).
- Among people aged 16-69, those with mobility difficulties make around 30% fewer trips than those without difficulties. This difference increases to 41% among people aged 70+ (DfT 2013).

What might the transportation trends of older people look like in ten years' time?

- Increased life expectancy because of better public health, combined with wider car use and an extended driving life, could enable many older people to achieve much higher mobility compared to earlier generations (FengMing 2007).
- As the eligibility for free bus travel throughout England has been made equivalent to the pensionable age for women (which is planned to rise over the next ten years), older people will receive concessionary transport at later ages.
- An increased eligibility age makes it more likely that older people will remain driving for longer rather than trialling different modes of transport as part of a more gradual process of giving-up their cars (Musselwhite 2011).
- Continuing cuts to public transport services could lead to higher levels of social exclusion and a lack of social connectedness amongst the older generations, especially amongst the oldest old who are most reliant on public transport (OECD 2001).

What might the transportation trends of older people look like in twenty years' time?

- Increasing numbers of older people will be able to drive, but as the economically less well-off generations age there is likely to be a decrease in the number of car trips older people make and the distance they travel, as these factors are intimately linked with income. In 2012, on average, people in the highest household income quintile group made 28% more trips than those

in the lowest income quintile group and travelled nearly three times farther (6,400 miles more) (DfT 2013)

- The types of travel older people undertake are likely to transform as employment practices change. Currently, those aged 70 and over make very few trips for business or commuting purposes (FengMing 2007), but this is likely to change radically as pension ages go up and people are required to work longer.
- A licence management alternative that targets only those drivers considered at higher risk could be initiated, as current mandatory age-based testing that targets older drivers appears to be ineffective (OECD 2001). With this approach, evaluations would be more thorough and individually tailored.

What are the implications for the voluntary sector?

- Charities that provide special transport services for older people may have to develop innovative ways of dealing with the increasing demand they will face for their services as the older population grows (in particular the oldest old).
- Charities that aim to tackle social isolation among older people may have to develop ways to deal with increasing numbers of older people who are unable to travel as a result of mobility issues, a lack of public transport services, and financial concerns. This may require them moving away from small-scale, resource-intensive models to others with a broader scope.
- Voluntary sector organisations whose services require attendance by users (e.g. alcohol addiction support groups) may have to develop ways of contacting and providing services to growing numbers of older people who are unable to or restricted in how they can travel.
- Voluntary organisations that promote safe travel will need to consider the implications of increasing numbers of older drivers. This may involve developing ways of working with the government and local authorities to ensure that older drivers are not discriminated against, while those drivers considered at higher risk are highlighted.

Influencing Lifestyle Behaviours

Many detrimental lifestyle behaviours are increasing among older people (e.g. alcohol and drug abuse, contraction of sexual diseases). The voluntary sector could

play an important role in promoting greater awareness of detrimental behaviours and overall improved health and wellbeing. This section discusses this potential role and provides evidence related to long-term health conditions and other lifestyle behaviours among older people.

- As support for the welfare state diminishes and services are cut, the voluntary sector has significant value to add to the care of an ageing population's health. Strong ties in local communities and the asset of millions of volunteers means that the sector has potential to offer a much more person-centred approach than many state services.
- Leaving the actual treatment to the state, charities could identify problems for the individual person and work with that person to prevent diseases, bearing in mind cultural differences: no two people are the same and should not be forced to change their behaviour simply because they are ageing. Charities can meet people where they are, and help them achieve healthy, active ageing in the way that suits them.
- Evidence shows that social activity is just as important for longevity and prevention of disease as physical exercise (Avlund et al. 1998). If charities can manage to keep older people engaged and involved in the local community as volunteers — erasing the boundaries between beneficiary and volunteer and peer-to-peer support — they could make a significant positive impact on their health. This would also have initiated further dialogue among older people about what constitutes healthy ageing.

Long-term Health Conditions

What are the current trends regarding long-term health conditions?

The discussion here covers long-term health conditions including incidence of multiple morbidities, chronic disease, and the burden of physical and mental disability.

- Long-term illnesses include chronic, non-communicable diseases (NCDs) — comprised of cardiovascular diseases, cancers, diabetes, chronic lung diseases, and mental ill-health (WHO 2011; C3 Collaborating for Health 2011) — and conditions that may exacerbate or act as a trigger to serious NCDs, such as hypertension, asthma, and epilepsy. Multiple morbidities occur where

an individual experiences more than one of these long-term conditions simultaneously (DH 2012a).

- Findings from the 2010/11 Quality and Outcomes Framework and the 2009 General Lifestyle Survey indicate that there are around 15 million people in England with a long term condition, the most common of which are hypertension, depression, and asthma.
- In 2010/11, a total of 7.46 million people in England were recorded as being affected by hypertension, 4.88 million were suffering from depression, while 3.27 million, 2.46 million, and 1.88 million people were affected by asthma, diabetes, and coronary heart disease respectively.
- In England, between 2006/07 and 2010/11, the conditions that saw the largest percentage rises were cancers, chronic kidney disease, and diabetes. Overall numbers among these conditions were highest for diabetes, at 1.96 million affected in 2006/07 compared with 2.46 million in 2010/11, an increase of 25%. The number of people affected by chronic kidney disease stood at 1.28 million in 2006/07 and 1.89 million in 2010/11 (a rise of 45%), while there were 489,000 cancer sufferers in 2006/07 compared with 876,000 in 2010/11 (an increase of 79%) (DH 2012a).
- In terms of mental ill-health, this has been reported as the 'largest single cause of disability in the UK, contributing almost 23% of the overall burden of disease compared to about 16% each for cancer and cardiovascular disease' (C3 Collaborating for Health 2011, p. 2). Around 25% of British adults encounter at least one diagnosable mental health problem in any given year, and about 17% do at any point in time, indicating that these problems are a huge burden of suffering and disability.
- Disability-free life expectancy (DFLE) captures the number of years a person can expect to spend free from any limiting long-term illness, disability, or infirmity. In 2008/10, DFLE at birth was 64.8 years for males and 65.5 years for females in England. In England in 2008/10, DFLE at the age of 65 was 10.7 (11.3) years for males (females), equivalent to 59.4% (54.9%) of their remaining life expectancy of 18.0 (20.6) years (ONS 2012).

What might the situation regarding long-term health conditions be like in ten years' time?

- According to the Department of Health (2012a), the number of people with one long-term condition is forecast to be relatively stable for the next ten years. However, the incidence of co-morbidities (people with multiple long-term conditions) is predicted to increase from 1.9 million in 2008 to 2.9 million in 2018.
- It is estimated that the extra cost to the NHS and social care resulting from the rise in co-morbidities is likely to be £5bn in 2018 relative to 2011.
- In 2007, the costs of mental health problems of depression and anxiety were £7.5bn and £8.9bn respectively. These have been forecast to rise to £12.2bn and £14.2bn by 2026, under unchanged treatment and support arrangements and under similar trends in employment over the period.
- The greatest projected increases in expenditures associated with a mental health disorder are for dementia, where costs are projected to rise from £14.9bn in 2007 to £34.8bn in 2026 (DH 2011).

What might the situation regarding long-term health conditions be like in twenty years' time?

- One key issue in the incidence of long-term conditions and multi-morbidity rates is age. Data from the 2009 General Lifestyle Survey found that, in England, 14% of people under the age of 40 reported having a long-term condition, while 58% of those aged 60+ did. Among those aged 60+, 25% have two or more long-term illnesses (DH 2012a).
- The Department of Health (2012a) noted that the number of people aged 85+ is forecast to be 2.5 times larger by 2034 relative to 2009, at 3.5 million (5% of the total population), suggesting a growing incidence of multi-morbidities within society in the future and associated growing demands on medical services.

What are the implications for the voluntary sector?

- Forecasted increases in the prevalence of multiple long-term conditions are set to put pressure on health and social care services in England and the UK,

particularly as the baby-boom generation ages and the likelihood of their development of such conditions increases.

- According to data from the 2009 General Lifestyle Survey, individuals with long-term conditions make up 50% and 64% of all GP and outpatient appointments respectively, as well as 70% of all inpatient overnight stays. Moreover, £7 out of every £10 spent toward health and care in England goes toward care for people with long-term conditions; consequently, just under a third of the population accounts for 70% of the spending. (DH 2012a).
- There are two main factors at play in the development of a long-term condition: lifestyle and ageing (DH 2012a). Lifestyle choices that contribute to the onset of long-term illness include tobacco use, poor diet, inadequate physical activity, excess alcohol consumption, and obesity (C3 Collaborating for Health 2011).
- It is suggested that '[p]revention, delaying onset and slowing progression of long term conditions can happen through improved public health, messaging/targeting personalised care planning, information and supported self care' (DH 2012a, p. 8). Additionally, it is suggested that individuals take greater responsibility for their own health care and that they secure the support needed in order to effectively achieve this.
- Looking ahead, it will be important for the voluntary sector to develop approaches for helping people to deal with the prevention or early detection, onset and management of long-term and non-communicable diseases, taking into account how their prevalence differs across the life course and according to the extent of exposure to deprivation.

Lifestyle Behaviours & Older People

A greater number of older people engage in lifestyle behaviours that are detrimental to health. Within the oldest age groups in society, there are increases in substance abuse, sexually transmitted diseases, obesity, and lack of exercise. If these trends continue to 2033, charities and public institutions working with older people will need to address these increasing health issues affecting larger number of the population.

What are the currently predominant lifestyle behaviours of older people?

- Lifestyle behaviours play a pivotal role in the quality of life experienced by people of all ages; decisions in regard to diet, exercise, alcohol, and smoking are key determinants of health and wellbeing.

Alcohol

- In terms of alcohol consumption, older people tend to drink less alcohol than younger people, but 1 in 5 older men and 1 in 10 older women are drinking enough to harm themselves. These figures have increased rapidly in recent years – by 40% in men and 100% in women over the past 20 years (RCPsych 2012).
- Data from the General Lifestyle Survey shows that those in the youngest and oldest age groups (16-24 and 65+) were less likely than those in the other age groups (25-44 and 45-64) to report drinking during the previous week. Less than half (42%) of women aged 65+ reported drinking alcohol during the previous week, compared with 63% of men in this age group (ONS 2013I).
- Data from the 2011 Health Survey for England revealed that those aged 65 and over were more likely than any other age group to have drunk on every day of the previous week; for example, 17% of men and 9% of women aged 65 and over had drunk every day during the previous week, compared to 1% of both men and women aged 16-24 (ONS 2013I).
- Younger people were the most likely to drink heavily on a single occasion. 67% of men and 68% of women aged 16-24 drank above the recommended level, and 45% and 46% respectively drank more than twice the recommended amount. Among those aged 75 and over, only 27% of men and 16% of women drank more than the recommended amount, and 8% and 2% respectively drank more than twice the recommended amount (ONS 2013I).

Drugs

- Evidence produced by researchers at King's College London has revealed that, for the first time, drug use among older people is set to rise as the baby boomer generation matures. The research has found that the lifetime use of cannabis, amphetamine, cocaine, and LSD in 50-64 year olds has significantly increased since 1993, and is much higher than lifetime use in adults aged over 65. The same research found that certain geographical pockets, notably inner London, were more likely to be home to older people using drugs (Fahmy et al. 2012).

Broader health

- The King's Fund released research looking into the clustering of unhealthy behaviours over time (smoking, alcohol consumption, poor diet, and physical inactivity). In looking at age between 2003 and 2008 (using data from the Health Survey for England), it was observed that the decrease in the proportion of those engaging in three or four multiple risk behaviours was greater for those in middle-age or younger groups than in the older age groups (Buck & Frosini 2012).
- For example, between 2003 and 2008, the proportion of men aged 65+ engaging in four lifestyle risk factors grew from 2.1% to 2.4%. In contrast, the number of 45-64 year olds engaging in four lifestyle risk factors reduced from 7% to 4.8% over the same period (Buck & Frosini 2012).

What might be the predominant lifestyle behaviours of older people in ten years' time?

- There is a reduced proclivity for unhealthy behaviours in the population as a whole (the proportion of the population engaging in three or more unhealthy behaviours reduces by 8% between 2003 and 2008), but these reductions are primarily found within higher socio-economic and educational groups (Buck & Frosini 2012).
- In ten years' time, the older population is likely to be healthier overall; however, health inequalities may have grown among older people, with afflictions such as obesity and diabetes ever more prevalent.

What might be the predominant lifestyle behaviours of older people in twenty years' time?

- In twenty years' time, a greater number of older people may be users of illicit drugs, on account of baby boomers following patterns of drug use in their youth.
- On the basis of the statistics reported by the Royal College of Psychiatrists, the rapid increase in the proportion of older people drinking to levels of self-harm suggests that this figure will continue to increase, even if not at the alarming levels currently being witnessed.
- Both of these trends point towards alarming health concerns for heavy drinkers and frequent users of illicit drugs.

What are the implications for the voluntary sector?

- With health inequality on the rise, a range of voluntary sector organisations have an instrumental role to play in providing assistance to older people with severe health problems, in partnership with a newly aligned health and social care framework that has devolved power to communities.
- Medical charities that work on specific areas of health relevant to older people, such as cardiovascular health, will need to ensure they are effective in reaching hard to reach groups of older people who are particularly vulnerable.
- Voluntary sector organisations have an instrumental role to play, alongside public sector bodies, in promoting a healthy ageing framework aimed at preventing ill health among hard to reach groups that are vulnerable to poor health outcomes.

Relationships with Other Sectors

This final section briefly explores the relationships of the voluntary sector with the public and private sectors, along with how these relationships may evolve in the next twenty years.

The Public Sector

The relationship between the voluntary sector and the public sector has broadened and deepened over the past decade – driven by government policy, backed by public funding – though some cracks have begun to appear in the relationship recently.

Over the three terms of the Labour government from 1997, two things happened of relevance to this relationship: first, public spending grew; and secondly, the proportion of spending devolved to voluntary sector organisations increased, a trend continuing under the current coalition government outsourcing public services to both voluntary and private sector organisations.

The past ten years have seen voluntary sector income from statutory sources rise by more than half – from £9.1bn in 2000/01 to £14.2bn 2010/11 – with a substantial shift from grant to contract income. Statutory income now represents well over a third of total sector income, and is unlikely to fall far below that proportion even with the £3.3bn of cuts to statutory contracts forecast by the NCVO by 2015/16. (Clark et al. 2012)

As the co-dependency between the sectors has increased, some strains have begun to show.

- Within the voluntary sector, the pursuit of ever-bigger government contracts has raised concerns about increasing competitiveness between charities in similar sectors, decreasing collaboration, and possible threats to both the innovation for which charities are prized and their work with the hardest-to-reach.
- Between charities and the public sector, there has been tension related to government's downplaying of the Big Society Agenda and the threat to cap tax relief on individuals' donations, subsequently broadening to attacks in the press on chief executives' pay and political affiliations and to stark disagreement over the Lobbying Bill.

Such jostling is to be expected as any two bodies work increasingly together, and so far one side or the other has backed down – the most recent example being Acevo’s offer to mobilise thousands of volunteers to help in hospitals over the winter, at first rebuffed, then accepted by the Minister for Health. However, the underlying consensus – that giving money and time is a good thing to be encouraged where possible – remains intact.

The relationship is likely to be tested further in the future as austerity continues to affect resources, services are further squeezed, and redundancies in the sector rise. Nonetheless, the shifts expected due to population ageing will vastly affect needs in areas such as health and social care, providing unique opportunities for the relationship to develop.

The Private Sector

As the boundaries between the voluntary and public sectors increasingly blur, so they do between the voluntary and private sectors. Until relatively recently, the sectors were largely separate, divided by philosophy and ownership. In many places, that remains the case, and indeed corporates are significant funders of charities, both in cash and in-kind through volunteering and pro bono support.

However, the unprecedented growth in public sector contracts over recent years has seen corporates and charities begin to compete in some areas. In 2001/02, £4.5bn of the voluntary sector’s income came from statutory grants, while £4.7bn came from statutory contracts. In 2010/11, those numbers were £3bn for grants, and £11.2bn from earned income from statutory contracts. The move to commissioning services has been a huge shift in approach from successive governments, and the sector, while not-for-profit, has to compete with private providers for these contracts on the basis of cost and efficiency. (Clark et al. 2012; Kane et al. 2013).

Private and voluntary organisations often work together on these contracts (e.g. the Work Programme), but there seems to be a greater bias to private rather than voluntary organisations leading the contracts than initially predicted by Francis Maude. The line between the two sectors is further blurred by the growth in the number of social enterprises, which have strict not-for-profit rules but nonetheless earn income through trading. 45% of charities would also describe themselves as social enterprises, according to the Social Enterprise Network.

The relationship with the private sector as donor is also undergoing change – more slowly than in the competitive sphere, but changing nonetheless. Broadly speaking, companies appear increasingly less interested in donating money, and more interested in donating in-kind help and/or corporate volunteers. The reasons for this seem related to: a closer look at what corporate social responsibility (CSR) means and how to pursue it; the squeeze on pre-tax profit during the recession; and a movement towards the shared value concept, where corporates do not always work with traditional charities. While more prevalent in the United States than in the UK, shared value takes a more commercial approach to CSR – namely looking at how commercial practice can further social goals (and thus also corporate objectives). An example is the tie-up between French giant Danone with Grameen in providing nutritious yoghurt to Bangladeshi children.

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The Commission on the Voluntary Sector & Ageing was established to put ageing on the agenda for the voluntary sector.

Focused on England, the Commission will provide long-term and strategic thinking about how best the sector can prepare for and adapt to an ageing society in the next 20 years.

It brings together experts from front-line charities to academia, fundraising to policymaking, and is chaired by Lynne Berry OBE.

There are three strands to the Commission's work:

- **Building an understanding of how ageing will affect the sector:** through research, analysis and futures thinking.
- **Engaging sector leaders in thinking about the implications of ageing for their organisations:** through awareness-raising, consultation and dialogue.
- **Enabling the sector to respond and adapt to ageing:** through practical recommendations, creating and piloting different approaches and sharing best practice.

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