



Commission
on the Voluntary
Sector & Ageing



DECISION TIME

Will the voluntary
sector embrace the
age of opportunity?

Final report of the Commission
on the Voluntary Sector & Ageing

March 2015



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Who is this report for?

This is the final report of the [Commission on the Voluntary Sector & Ageing](#).

It includes challenges for the voluntary sector and highlights recommendations to be taken forward by a range of organisations including:

- **Leaders and trustees of voluntary organisations and civil society bodies**—including charities, social enterprises, community interest companies and cooperatives.
- **Voluntary sector bodies**—including NCVO, NAVCA, ACEVO, NCVYS and CFG.
- **Funders**—including trusts, foundations and philanthropists.
- **Research bodies**—including in particular the Centre for Ageing Better.
- **Media organisations**—national, local and voluntary sector channels.
- **Government and regulators**—such as the Charity Commission.

The conclusions are informed by the Commission's previous [research and papers](#), [events and discussions](#) and 18 months of consultation with the voluntary sector.

To access the links and references in this report, download a free electronic version from www.voluntarysectorageing.org You can also view all our previous papers, blogs, events and media pieces there.

THE VOLUNTARY SECTOR IS NOT READY FOR OUR AGEING SOCIETY —LET'S GRASP THE OPPORTUNITY

At a crossroads

Longer life expectancy is opening up new possibilities for individuals and communities, offering the potential for an age of opportunity, in which the voluntary sector could thrive. However we now stand at a crossroads: the voluntary sector can choose to be in the vanguard of shaping our ageing society and embracing its opportunities, or remain in a slumber—missing the huge potential of an ageing nation.

An ageing society is not a distant possibility—it is already happening—but voluntary organisations are not ready. If the sector fails to prepare it will miss the chance to help determine how society develops, and will lose out on the dividends of our ageing population—worth £6.5bn in additional funding and volunteer effort alone by 2033.

Collective failure of imagination

When the Commission on the Voluntary Sector & Ageing started work, we expected to uncover plenty of examples of organisations getting ready for the future and taking a long-term view of the impacts of ageing. Instead we have been struck by what appears to be a collective failure of imagination in the voluntary sector. While there is some innovation, too often we have seen "ageing" understood as just a question of what to do with more older people.

We understand the day-to-day challenges in the voluntary sector make longer-term planning tough: increasing demand, declining funding and the need to navigate ever-changing relationships with the public and private sectors. However we are convinced that these challenges only act to increase the imperative to grasp the opportunities of ageing.

Time to act

To capitalise on the age of opportunity, the whole sector—from heritage organisations to health campaigners and from children's charities to conservationists—has to act now. Voluntary organisations and funders must be prepared to do new things and to do them in a different way. This will require:

- **The end of age barriers:** As we all live longer, the logic of dividing up the world based on age is crumbling. The voluntary sector should lead the charge against ageism, rather than perpetuating the problem by placing age-based limits around people. We need to end the age discrimination that results in decisions about care and clinical interventions being made on the basis of age rather than equal access.
- **Adapting to capitalise on the talents of the whole population:** Older people's voluntary labour can no longer be taken for granted. Organisations should compete for the skills of every generation, attracting and retaining talent in paid and unpaid roles and leading the way in managing ageing in the workplace.
- **Catching the ageing windfall:** Many of the next generation of older people will have greater wealth and new pension freedoms will give them more access to cash. We don't know how this will play out, but competition for older people's investment will undoubtedly be fierce. Charities take this money for granted at their peril and must act with integrity—setting out a compelling case for donations and building long-term relationships with supporters.

This report sets out the choices facing the sector and identifies opportunities to do things differently.

WHAT WILL OUR NEW AGEING SOCIETY LOOK LIKE?

Older

By 2033 nearly a quarter of the UK population will be aged 65 or over.

This statistic heralds a seismic shift in the nature of our society. Everything—the make-up of families and communities, the attitudes of the new generations, and the distribution of wealth and political power—will be different, with far reaching implications for the voluntary sector.



Healthier and wealthier —but more unequal



Over the next 20 years more of us will enjoy a longer life in good health. Older people will also hold more of the nation's wealth, giving them increasing power as consumers. However many people will have complex needs towards the very end of life, and continued health and wealth inequalities will leave a new group of "have nots" among the older population at risk of neglect as society caters for the majority.

Most of the statistics in this paper are taken from our detailed background report which is fully referenced and available [here](#). Links have been included to other sources.



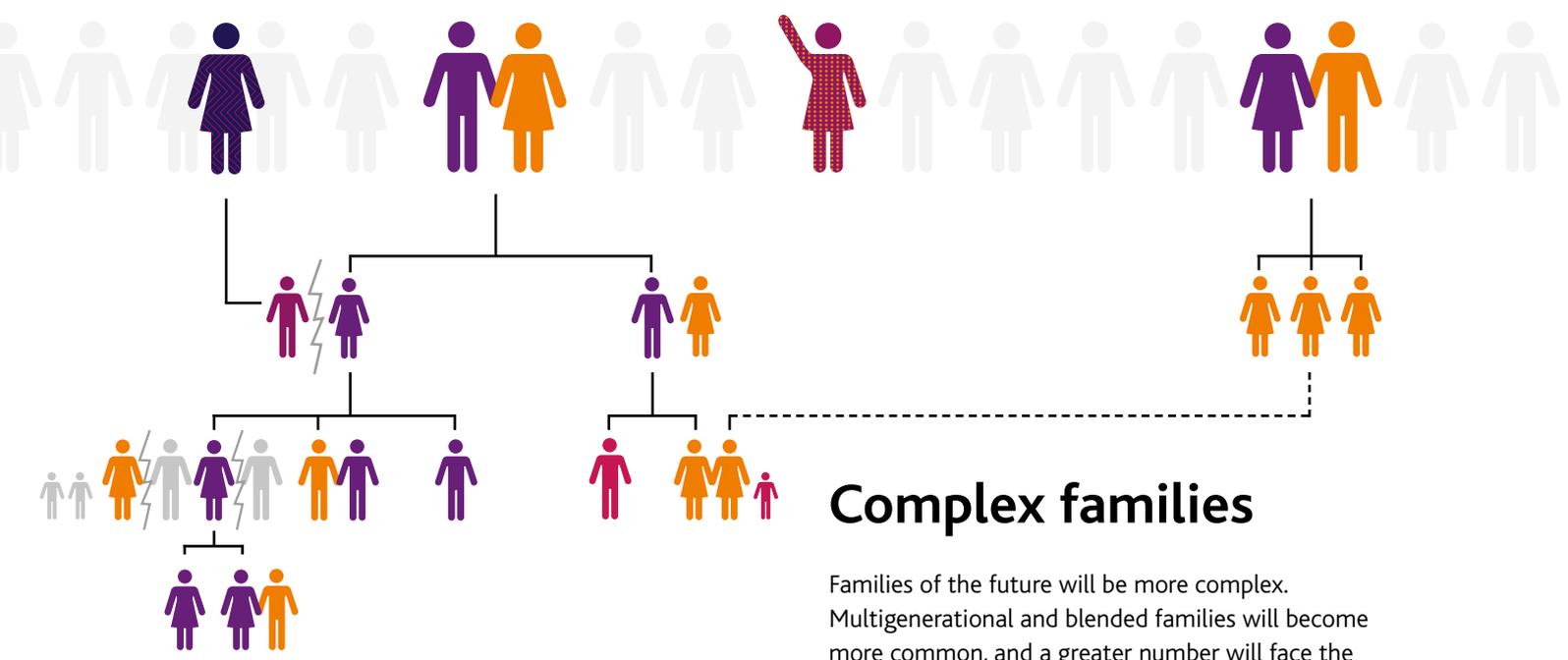
Many roles (especially for women)

The reserve army of "little old ladies" (and men) upon whom so many voluntary organisations depend, will be juggling ever more demands on their time. Informed by their more varied cultural, educational and professional backgrounds, future generations will have different expectations of, and attitudes towards, their later lives.

- CHILD CARE
- VOLUNTEER
- PARTNER
- DAUGHTER
- LEARNER
- EMPLOYEE
- CARER

More diverse

Future generations of older people will be different. **The proportion of older people from a minority ethnic background will more than double,** as not only first generation immigrants, but also second and third generations, age in the UK. The population will be more diverse in terms of gender, sexuality, religion and disability too.



Complex families

Families of the future will be more complex. Multigenerational and blended families will become more common, and a greater number will face the tensions between first, second and third generation immigrants. We will see more childless older people, as well as more who are single, but also more people living as couples into their 80s and beyond, including those in same sex relationships.

2 million older people without an adult child to look after them by 2030

More connected

Future generations are likely to be better travelled and more globally connected—with the ongoing advances of technology supporting this, helping people make and maintain links. In our more ethnically diverse society, generations will have ties in more than one place: from country of birth to current residence and locations in between.

The flow of data will gather pace, enabling communication across the globe. But this will also create pressures: our sense of community may change, with the local less relevant as global loyalties are easier to maintain; technology may increase the trend towards ever longer working hours, and less time face-to-face.

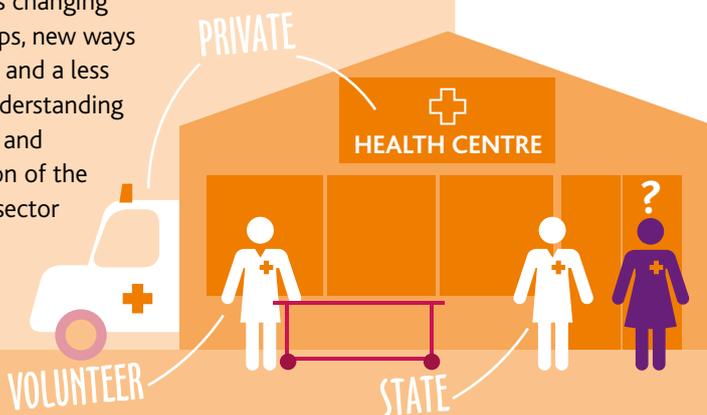


All these changes will disrupt society and also the way charities work —“business as usual” is not an option.

More complex

The blurring of boundaries between state, private and voluntary sectors will continue, particularly as the state shrinks.

This means changing relationships, new ways of working and a less distinct understanding of the role and contribution of the voluntary sector to society.



NEW WORK TO DO

COMBAT AGEISM

The choice: Combat ageism and promote age equality **or** alienate a growing segment of the population, contributing to the myth that ageing is a threat.

The voluntary sector should take a lead in combating the ageist attitudes that hold us all back as we live longer. We must reject the insidious use of language and images that suggest all older people are vulnerable and needy. These stereotypes are off-putting to the donors, workers and volunteers on whom we will increasingly rely, and are also deeply damaging to our communities.

A society that writes off a quarter of its population simply won't work. The voluntary sector in its role as a campaigner should challenge ageism, working with opinion formers including the media to change perceptions. This is a job for the whole sector and should become as instinctive as speaking out against racism.

CHALLENGE YOUR THINKING

Why does the Charities Act include reference to "need because of... age" in the definition of a charitable purpose? Shouldn't we remove this reference, and instead encourage charities to lead the way in banishing age stereotypes?

I'm not old



We need to learn from the progress we have seen in the disability field, where the mantra of "nothing about us without us" has driven change in how organisations look, what they say and what they do. No organisation should speak for older people without speaking with them; this means more than consulting a user panel of older people, it is about really listening to and understanding their needs and ambitions and encouraging them to speak up for themselves.

TAKE ACTION

Root out ageist assumptions and stereotypes across your work—whether about older or younger people. Instead think about promoting age equality and securing people's rights.

TEST OUT

NOTHING ABOUT US WITHOUT US

Voluntary organisations should experiment to find the best ways to engage with supporters and service users across the age spectrum and to ensure all voices can be heard.

AGE AWARE, BUT AGE NEUTRAL

The choice: Develop new “age aware, but age neutral” ways of working to support individuals throughout their longer lives or continue with outdated models that don’t meet need and are based on ageist assumptions.

The idea of charity based on age will become less relevant as each generation ages through different experiences. We will see greater diversity within generations and a new profile of inequality. While many of us will lead healthy lives, for longer, each individual will have different capacities and needs at different times of their lives. Age will be an increasingly crude proxy.

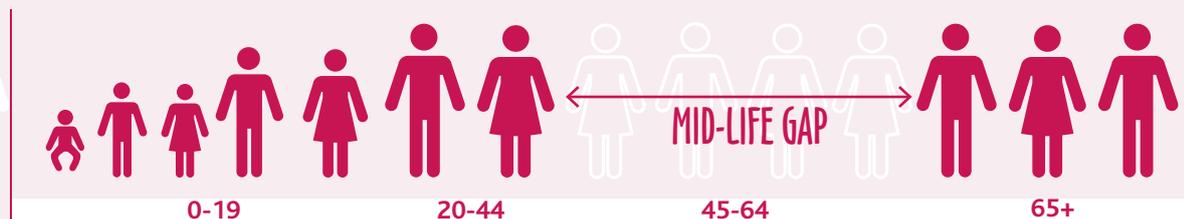
This creates opportunities for the voluntary sector to operate in new ways to attract future generations of both young and old and support individuals to plan for, and enjoy, longer lives. The sector should be aware of the impacts of ageing on society, but be age neutral in its approach to individuals.

We will need different approaches in different areas, depending on what is available locally and voluntary organisations will need to react flexibly to these variations.

CHALLENGE YOUR THINKING

Why restrict services on the basis of age? Doesn't it make more sense to serve individuals with similar needs, regardless of when they were born?

Shouldn't auditors be flagging up the implications of demographic change as part of risk assessment for trustees?



There is a need for all-age charity provision that fills the mid-life gap

However, there are particular gaps in support for people in the mid-life stage—the “rush hour of life”, when pressures can be acute. There is also much more that children’s charities can do, because the seeds of a great old age are sown even before we are born.

TEST OUT

PENSION-PLANNING IN PRIMARY SCHOOL?

Children’s charities should explore ways of preparing young people for life in a world that is older and for their own longer lives.

MIDDLE-AGED SPREAD?

Charities across the sector should pilot and evaluate new services that support people in mid-life: offering health, wealth, work and well-being checks.

TAKE ACTION

Organisations working on the same issues with different age groups should collaborate more closely and in some cases consider merging.

Voluntary organisations should “age-proof” their work: thinking about the implications of an ageing population for their work, and how what they do affects people of different ages. Organisations should publish action plans to address these impacts of ageing and promote age equality alongside other equal opportunities statements.

PROMOTING WELL-BEING FOR LONGER LIVES

The choice: Develop new ways of promoting health and well-being throughout our lives or mirror the current, and probably doomed, approach of “firefighting” the health implications of an ageing population.

The voluntary sector is ideally placed to deliver the cost-effective, early interventions that are needed to support people to stay healthy, connected and engaged throughout their lives.

The current prevention agenda, such as early years work and public health promotion, is showing real promise. We need to develop this further, taking a whole-life approach and enabling people in their mid-life or early 60s to take control of their later years and stay healthy and active. This will require us to try out new things and robustly test what is most effective.



As state support rolls back there will be new opportunities for voluntary organisations—for example in helping people deal with complex issues such as pension planning and care. There will be potential for innovation in both models of delivery, including the use of technology, and mechanisms of funding.

As healthy life expectancy continues to extend, people’s needs will be concentrated at the end of life, and will often be highly complex. With more diverse family structures and more families spread across the globe, we will need new models of support. This will not work if we see care as something “done to” older people by others, rather than a responsibility we can share throughout our lives.

TAKE ACTION

Voluntary organisations, funders and research bodies such as the [Centre for Ageing Better](#) should ensure that innovations in prevention and health promotion are rigorously evaluated, so that we really know what works and what is cost-effective.

CHALLENGE YOUR THINKING

Instead of ‘services’ to meet ‘needs’, how can we work with people, supporting and building two-way relationships in which everyone gives and receives?

What is the potential for new services in a future where more people of all ages are tech-savvy and internet-connected?

By 2030, the value of social care provided by older people will reach nearly

£52bn



TEST OUT

SHOW ME THE MONEY

Funders—foundations, philanthropists, corporates and government—should pilot new ways of funding early interventions, exploring the potential for insurance schemes and social investment products, as well as link-ups with businesses selling services to older people.

SHARING THE CARING

We need new ways of supporting people to keep on providing unpaid care, and of brokering caring arrangements within and between generations. Charities and funders need to explore why previous ideas such as time banking haven’t taken off or gone to scale and what needs to be done instead.

NEW WAYS OF WORKING

A BETTER OFFER TO VOLUNTEERS

The choice: Develop new models of volunteering to attract people of all ages or lose out on volunteer effort worth at least £5bn.

Older people have historically volunteered in large numbers, so the retirement of the baby boomer generation could offer the voluntary sector a boost in numbers and talent. However volunteering will have to “compete” against increasing demands on people’s time and resources—including paid employment, caring for parents, spouses and/or grandchildren, as well as travel and leisure.

By 2033, the value of older volunteers is expected to be

£15.7bn

an increase of

£5.3bn



CHALLENGE YOUR THINKING

Are we taking our volunteers for granted? How can we attract and retain both older and younger volunteers and provide appropriate ‘rewards’ for their time?

Are new forms of “compulsory volunteering” in the benefits and criminal justice system tarnishing the brand and putting off older volunteers?

TAKE ACTION

Voluntary organisations should open up flexible volunteering options to people of all ages and lift any age restrictions on volunteering.

We need new types of flexible, skilled volunteer roles and consultancy-style internships, which will be attractive to people looking for new opportunities to use their skills in later life.

As the proportion of young people falls, charities will also need to think creatively about how to attract them and encourage life-long habits of giving time and skills—so they see the voluntary sector as a place where they can use their passions to create social change.

Most believe that volunteers should give their time for free, but this should not mean going without reward or appreciation. Charities should think about what they can offer their volunteers—for example the opportunity to “bank” access to support for later in life or take advantage of learning opportunities. The government can also help by piloting other forms of incentive.

TEST OUT

INCENTIVES TO VOLUNTEERING

Charities should experiment with new ways of incentivising volunteering throughout life. The government should pilot approaches including care credits and tax breaks.

LIFELONG SUPPORT

Voluntary organisations should develop new models that draw people into lifelong supporter relationships—in which people can give and receive support at different stages of life.

THE “THIRD AGE—THIRD CAREER” SECTOR?

The choice: Exemplify best practice in managing age in the workplace, becoming an employer of choice for people in later life **or** get left behind as the private sector creams off the skills and experience of an ageing population.

Our working lives have changed significantly over recent decades. Later pension ages and people’s changing preferences are driving a trend towards longer working lives. But instead of “jobs for life” we tend to work in a number of roles, some paid and some unpaid, throughout our lives.

The voluntary sector ought to be attractive to older workers seeking out fulfilling new careers, but the private sector is stealing the march in this field.

The four generation “4G” workforce should be the norm across the sector, with young and old working together. Organisations perform better when their workforces reflect the communities in which they work and exist to serve. The voluntary sector should take a lead—as it did in other equality areas—in encouraging age diversity at work, modelling best practice in attracting skilled employees and supporting people as they age in the workplace.

If they do this they could become the “employer of choice” for people seeking out new ways to use their talents in mid and later life—harnessing the energies of every generation.

CHALLENGE YOUR THINKING

How can we promote skills-exchange between younger and older workers in our organisations?

Between 2001 and 2013 an extra 5% of older people were in employment

Age	2001	2013
50-64	62%	67%
65 and over	5%	10%



TEST OUT

REFRESH, RETRAIN, RETURN

We need to pilot new ways of supporting people through mid-life career transitions, through work and training packages delivered by, and in, the voluntary sector.

TEACH LATER

We need to pilot new ways of encouraging older people to bring their skills to bear in areas where there are gaps. Further pilots based on the model of “Teach First” should be encouraged, and extended to areas such as social work and social care, in which life experience is valuable and where the voluntary sector could be the employer and provider of choice.

TAKE ACTION

Voluntary organisations should monitor the age profile of their workforce and take proactive steps to recruit under-represented groups (as permitted under equalities legislation) and to offer flexible and part-time working opportunities.

FUNDRAISING FOR LIFE

The choice: Modernise fundraising, investing in long-term relationships with donors to capitalise on the benefits of an ageing society **or** risk missing out on a potential £1.2bn fundraising boost.

The next generation of older people have considerable assets and new freedom from the ending of compulsory pension annuities, which will allow them to spend their money as and when they see fit. However charities must not take older people's continued generosity for granted. Recent years have seen increasing public concern about charities and their activities, including growing weariness with aggressive fundraising methods. Action is needed to unlock the promise of a "golden age".

There will be competition for older people's money, with businesses seeking their share of newly-freed pension pots and ongoing pressure to transfer money to family members and to save for future care. Charities must act with integrity, thinking about how to encourage responsible and sustainable giving from people's lifetime savings.

In 2013 older people's giving was worth an estimated £2.3bn and by 2033 is expected to be worth an additional

+ £1.2bn

We may see new patterns of giving as people choose to spend their money differently throughout their longer lives. The next generation of philanthropists already tend to give larger amounts to fewer causes, and expect genuine engagement, not just a "thank you" in return. They may also have different priorities: a more ethnically and culturally diverse and globally connected population is likely to have loyalties both in the UK and overseas.

The baby boomers, many of whom have years of activism under their belts, will seek out organisations that share their values, can demonstrate a measurable impact, and which give them a real role in driving change—increasingly blurring the boundaries between donor, volunteer and beneficiary.

Charities need to prepare for this new world, moving on from "you give, we do" to build lifelong, mutually beneficial relationships with their supporters. The sector also needs to get smarter at communicating with donors, articulating the cause and explaining why people should donate.

CHALLENGE YOUR THINKING

In a world where people back issues and causes rather than organisations, can we effectively articulate why people should donate?

How can we attract legacy income from future generations of older people who live and die cash poor but asset rich?

CHILDREN

HOUSE

CARE

CAR



Older people will be pulled in different directions for their money

TAKE ACTION

Charities should ensure fundraising staff have the right skills and experience to connect with donors across the age spectrum—an age diverse workforce and listening to supporters are vital.

Voluntary organisations should review their fundraising strategies to ensure that they offer opportunities for increasingly engaged and savvy supporters to become a genuine part of the organisation.

TEST OUT

LIVING LEGACIES

The government should consult on the case for introducing US-style lifetime legacies, and test out other forms of tax efficient giving to explore how to encourage responsible giving throughout life.

INVESTING FOR AN AGE OF OPPORTUNITY

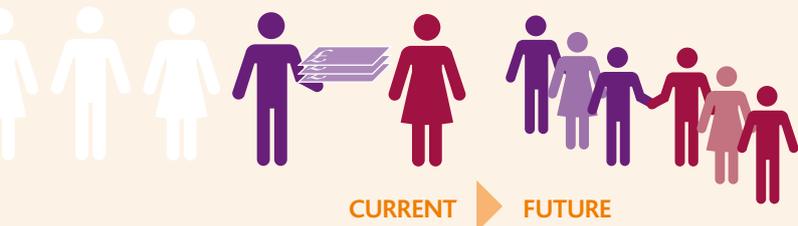
The choice: Funders can support the sector to change, developing new ways of working that will ready us all for ageing **or** continue to foster short-termist attitudes by funding limited, safe and traditional services.

Change is not easy. The sector is to meet increasing demand and funding is getting harder to come by—little wonder that long-term planning falls to the bottom of the “to do” list. The sector cannot change if the funding available keeps it focused on the present. To be ready for ageing, voluntary organisations need forward-looking funders.

There are green shoots of change—like the Calouste Gulbenkian Foundation’s work on [transitions in later life](#), and the Coutts Foundation and UnLtd programme supporting innovation for better ageing. But we need more of this if the voluntary sector is to support the nation to age well, with funding not just for projects, but also for root and branch change. Getting ready for ageing will require work on core issues such as strategy, governance and staffing. Trusts and foundations should take a lead in supporting this capacity building.

There is also an important role for statutory funders—including local and central government and clinical commissioning groups—in enabling the voluntary sector to change. Statutory funders should focus on creating the right kind of markets for the sector to respond to, respecting the sector’s independence and giving it the space and investment it needs to innovate and grow.

Corporate donors have real potential to help the voluntary sector grasp the opportunities of an ageing society. Parts of the private sector are ahead in their efforts—for example modernising employment and training and developing new products. Businesses should share this expertise with the voluntary sector: perhaps supporting it to tap into social investment opportunities such as social impact bonds; or developing new partnerships in which expertise and resources are shared to mutual benefit—such as between [Boots](#) and [Macmillan Cancer Support](#).



Larger grant-makers have a particularly important role. The Big Lottery Fund has already taken an important step in establishing the [Centre for Ageing Better](#), to find pilots and share evidence about what works. Grant-makers should reinforce this work by ensuring their programmes align with the priorities that the Centre identifies. Foundations also need to challenge their own thinking and ensure that all their programmes are checked against a positive ageing agenda.

Philanthropists—whose ranks will swell as more supporters operate as “mini-philanthropists” rather than passive donors—can help by supporting experimentation around how best to meet the needs of an ageing society. This will require a range of investment models to bring diverse finance into the sector, including impact and social investing. The new pool of potential philanthropists—both young and old and more diverse in their backgrounds and local, national and international ties—could prove invaluable in stimulating new thinking in previously neglected areas.

CHALLENGE YOUR THINKING

How can we get the next generation of philanthropists excited about funding issues related to ageing, moving away from the simplistic idea that only children are “the future”?

TAKE ACTION

Trusts and foundations should review their funding programmes to make sure they require organisations to consider the impacts of ageing.

TEST OUT

INVESTING IN AGEING

Sector bodies should work with voluntary organisations to develop new investment models to attract philanthropic investment in piloting new approaches to an ageing society.

STEP UP TO THE AGE OF OPPORTUNITY

The age of opportunity is within our grasp. The voluntary sector needs to step up, to once again become the catalyst for change, driving the action needed to reap the opportunities of an ageing society and adapting its practices to ride the tide of societal change.

We have sought to identify the actions that are now needed, to make clear the challenging questions we must ask ourselves and to point out the areas where we need to be bold enough to experiment with new ways of doing things.

It is now for the sector to respond. There is immediate work to be done, in shifting our thinking about ageing and getting prepared for the changes to come:

Trustees and senior leaders of every voluntary organisation should make time to think through the implications of ageing for their organisation.

Sector bodies including NCVO, NAVCA and ACEVO should develop action packs to help their members act and take the lead on age-proofing their own activities.

The Centre for Ageing Better should research what works (and what doesn't) so scarce resources can be used most effectively.

Trusts, foundations and philanthropists should support the sector so it can make the major changes needed to turn a threat into an opportunity.

ACKNOWLEDGEMENTS

The Commission was established by NPC and the ILC-UK to put ageing on the agenda of the voluntary sector.

Focused on England, the Commissioners, chaired by Professor Lynne Berry OBE, came together to 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.

We are grateful for the support of our funders: the National Lottery through the Big Lottery Fund and Prudential. We would like to thank all who have participated in our work, especially our Commissioners.

Professor Lynne Berry OBE (Chair)

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NPC is a charity think tank and consultancy which occupies a unique position at the nexus between charities and funders, helping them to achieve the greatest impact.

www.thinkNPC.org



The ILC-UK is an independent, research-led think tank dedicated to addressing issues of longevity, ageing and demographic change.

www.ilcuk.org.uk

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

Since August 2013 the Commission has provided strategic thinking about how the sector can prepare and adapt in the next 20 years. It has brought together experts, undertaken research, held events and consulted across the sector and beyond to consider the impact of demographic change on a wide range of issues including:

- **The voluntary sector's position in society**
- **Volunteering and workforce**
- **Fundraising and philanthropy**
- **Children and families**
- **Health and well-being**
- **Diversity**

The evidence and thinking that informs this paper is set out in a range of reports, papers, blogs and other information available at voluntarysectorageing.org

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