



Making Britain
a great place
to grow old

gold age Pensioners

Valuing the Socio-Economic
Contribution of Older People in the UK

March 2011







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Foreword by Lynne Berry

A measure of society is how it sees its older people. In many other cultures, older people have an elevated status and respect. In the UK, over 65s are too often seen as frail, a burden or a drain on society's resources. WRVS believe that older people make a huge contribution to our society, but sadly their potential isn't always realised.

By 2030, there will be three million people over 85 in the UK and 15 million over 65. The baby boom generation is hitting 65 from this year onwards. Healthy life expectancy has never been greater. You can easily see how the debate becomes focused on the resulting cost on the state. An ageing society is no longer a probability; it's a very present, national reality.

At WRVS, we don't believe an ageing population spells disaster. We know it's a recipe for success.

To focus instead on the opportunities that stem from this trend, we commissioned independent economists SQW, who have worked with experts from a range of fields on an in-depth study to spotlight older people's contributions to economic and social growth in the UK. This research was then independently reviewed by two academics:

Professor Tom Kirkwood CBE FMedSci - Director, Institute for Ageing and Health, Newcastle University Campus for Ageing and Vitality, Newcastle upon Tyne

Professor Robert McNabb, Professor of Economics, Cardiff Business School

We have, for the first time, placed a value on the economic and social contribution that older people make to our society. In 2010, over 65s made an astonishing **net contribution of £40 billion** to the UK economy through, amongst other contributions, taxes, spending power,



provision of social care and the value of their volunteering. In spite of future costs around providing pensions, welfare and health services to a larger and longer living population of older people in the UK, over 65s' **net economic contribution** will actually grow to **£77 billion** by 2030.

This is certainly food for thought for those who see this age group as a burden.

More than any other group in society, older people are the social glue of most communities. 45,000 WRVS volunteers, some of whom are featured in this report, are testament to the power of acts of neighbourliness and community spirit, whether that's befriending vulnerable neighbours or sharing experience in leadership roles at clubs and groups up and down the country.

WRVS support older people, enabling them to stay independent at home and active in their communities. It's quite simply the difference between being kept alive and living a fulfilled life. Our unique understanding of older people is built on over 70 years' work in local communities and an army of volunteers – many of whom are over 65 themselves - spending time with older people every day. It's not just anecdotal. Our new research shows that every year, older volunteers each spend an average of over 100 hours 'informally' volunteering and more than 55 hours in formal volunteering roles.

It is well documented that significant challenges lie ahead for our economy, alongside the debate over how we retain a sense of community in the 21st century. Rather than being a 'drain' on resources however, WRVS believe older people are a foundation to provide positive economic contribution and social glue to the country. And with this report, we're showing how they're doing it already.

Together, let's make Britain a great place to grow old.



Lynne Berry OBE
Chief Executive, WRVS

“There was no respect for youth when I was young, and now that I am old, there is no respect for age
- **I missed it coming and going.**”

J.B. Priestley

Executive summary

British society is getting older. The number of people over 65 already outnumbers those aged 16 and under. And by 2030, there will be more than three million people over 85 – up five-fold since 1981.

This trend has significant implications for both government policy and public perceptions of older people. To date, much of the debate about our ageing society has focused on the costs whether in respect of pensions, healthcare, welfare payments or social care. Implicit in this is the notion that as people get older, they progressively become more of a burden or drain on society and the cost of supporting them outweighs the contribution they make.

While the implications of an ageing population have been extensively explored, the underlying assumptions of public attitudes and policy debate have not. Is the assumption that older people represent a net cost to society accurate?

Sound policy requires sound evidence. This research, undertaken by SQW on behalf of WRVS, seeks to strengthen the evidence base in relation to an ageing society by examining the contribution of a growing population of older people as well as the costs. Based on that evidence, this research challenges the widely held view that older people represent a net cost to society.

Our research finds that older people made a positive net contribution of £40 billion to the UK economy in 2010. Furthermore, as the overall number of people over 65 increases and people remain healthier for longer, opportunities to make a positive contribution through work or volunteering will grow. As a result, by 2030, the positive net contribution of over 65s will rise to an estimated £77 billion.

This conclusion is based on a thorough analysis of both the positive financial contributions made by older people and the costs. This evaluation is designed to provide as complete a picture as possible of the net contribution made by older people. Our research concludes that the net contribution comprises the following elements:

Costs: We have estimated that the current cost of providing pension, welfare and health services to older people amounts to around £136 billion (2007 prices)¹. Just over half of this spending is accounted for by the Basic State Pension, with health spending accounting for about a third. We also estimate that by 2030 the costs of providing the same types of services to future groups of older people will have increased to around £216 billion per annum. This represents an increase of about £80 billion (59%) compared to our estimated 2010 costs.

Contributions: Older people contribute substantial tax revenues: we estimate that taxes paid by older people already amount to around £45 billion per annum². Moreover, because of a number of demographic and economic trends, reinforced by government policy initiatives such as deferred retirement age, the net economic contribution from older people is set to increase markedly over the next two decades. We estimate that the overall value of the economic contribution of older people will increase to around £82 billion by 2030, representing an 82% increase in real terms between 2010 and 2030.

Hidden Value: Older people also provide valuable and increasing financial contributions to society through a variety of other routes, including:

- Spending power of over 65s is currently £76 billion, to grow to £127 billion by 2030, growth of 68%
- Provision of social care by older people is £34 billion, growing to £52 billion by 2030
- Hidden value of older people's volunteering reaches £10 billion per annum

- Annual contribution of £10 billion through charity and family donations

Taken together, these findings refute the suggestion that older people represent a net cost to society. However, an evaluation of the financial contribution of older people can only provide a partial picture.

Social Glue: In addition to these financial contributions, older people make other contributions to their communities and neighbourhoods by being active members of the places where they live, which cannot readily be quantified in cash terms – what is sometimes referred to as 'social glue'. Recent research has shown that older people already have a greater propensity to volunteer, to be involved with community-based organisations and to participate in democratic institutions and to vote. Examples of social glue include:

1 All the financial numbers in this report are in 2007 prices – the most recent consistent point in time using HMRC sources.

2 In this report we focus on taxes that are expected to be paid by older people in remaining period of their lifetimes. We have not attempted to calculate the lifetime value of taxes paid (or, for that matter, the value of public services received) by older people prior to 2010.



Executive summary (contd.)

- **Pillars of the Community:** lynchpins of local clubs, societies, faith groups and other community-based organisations.
- **Leadership:** leadership and high levels of membership of many local organisations, groups and societies.
- **Contributing to community safety:** making important contributions to local safety e.g. Neighbourhood Watch and helping children travel to school safely.
- **Active neighbours:** 'looking out' for vulnerable neighbours and helping them stay independent for longer.
- **Skills and experience:** helping to address the national shortages in a number of craft and technical skills or providing specific organisational skills and/or technical expertise to volunteering groups.
- **Advocacy:** providing advocacy and guidance to a range of people in their community, including younger generations who can soak up their experience and skills.
- **Underpinning the viability of local services:** being active users or customers of community-based facilities and resources such as local shops, post offices, libraries, pubs and GP surgeries, without whom these facilities could be less viable.

These findings have potentially significant implications for both government policy and can play an important role in changing public attitudes towards older people.

In addition to the policy challenges associated with an ageing society, this research demonstrates that it will open up opportunities too. Public debate about our ageing population needs to be rebalanced to focus not just on the costs but also on the social and economic dividends of a rising population of active older people.

Introduction: Being 65+ in 21st century Britain

Objectives

WRVS have commissioned SQW to analyse and quantify the social and economic costs and contributions that older people make to society in the UK. The purpose of this research report is to provide a complete and balanced assessment of the contribution of older people in the UK. We have also forecasted our findings by twenty years, allowing us to project on costs versus contributions among this age group in 2030.

Context

Over the past century, average life expectancy in Britain has increased by 30 years and this trend will continue. Moreover, in recent decades the average birth rate has been falling. The consequence of more people living longer coupled with families having fewer children means that our society is ageing. A notable milestone was reached in 2007 when for the first time the British population included more people qualifying for the Basic State Pension than there were children under the age of 16³.

These trends are predicted to continue: by 2051 the average man at age 65 will have around 22 years of life ahead of him

(compared to around 19 today) and the average woman will reach almost 90⁴. By 2030 the UK population is expected to include over three million people over 85, compared to just 0.6 million in 1981⁵.

Healthy Life Expectancy (HLE) – the remaining period of one's life in which one is expected to be in good health – has also continued to increase.

According to the Office for National Statistics⁶, HLE in the UK is expected to be 71.7 years at birth in 2025, compared to 69.3 years in 2005. The Health Survey for England (HSE) suggests that disability-free life expectancy at age 65 is now 10 years which represents an ongoing trend of improvement⁷.

Increased longevity, coupled with the extended period of good health that most people will also enjoy, represents a tremendous achievement for our society. Increased life and healthy life expectancy is a fact that the great majority of individuals (and their families) will celebrate.

The demographic trend towards ageing reflects the tremendous improvements in national wealth and average living standards that have been achieved since 1945. It also reflects the investment that successive governments have made in providing better standards of health care

³ Office for National Statistics/Government Actuary's Department projections.

⁴ Department for Work and Pensions (2006), *The Opportunity Age*.

⁵ National Centre for Social Research: *Living and Caring?* September 2008.

⁶ ONS (2009): *General Household Survey*.

⁷ Reported in L. Mayhew (2010), *Increasing longevity and the economic value of healthy ageing and working longer*.

and the extension of the welfare state. It is also a welcome result from advances in medical science and the widespread availability of medical technology and services to the population through the NHS.

Challenges and opportunities

Although great news for older people and their families, the challenges linked to increasing longevity often overshadow the opportunities for society as a whole.

- Challenges arise as we need to ensure that the state and personal

pensions are adequate to provide for a comfortable and financially secure retirement. We also need to ensure that the financial cost of providing health and social care services to older people who suffer ill health or disability can be afforded.

- Opportunities arise with a larger cohort of older people who, on average, will be living healthy and active lives for longer. There is great potential for communities and businesses to be able to utilise and take advantage of the skills, experience and energy of older people in a variety of contexts: in the world of work, through formal voluntary activity and the wider contribution many older people make to their communities through informal volunteering and other neighbourly activities.

We will discuss these arguments in



further detail in the remaining chapters.

Research methodology

We developed five strands of research in producing this report:

1. We reviewed the existing literature and research on the challenges and opportunities of an ageing society. *See Appendix I.*
2. We developed a model to quantify the financial and economic costs and contributions associated with meeting the challenges/exploiting the opportunities of an ageing society. Wherever the data allows, we have broken down 'older people' into sub-groups (65-69; 70-74; over 75s).
3. We conducted two waves of primary research with UK adults (2,100 telephone interviews) including a booster group of over 65s. *See Appendix II.*
4. We interviewed experts and senior representatives of key organisations to gain additional perspectives on some of the issues. We have provided an anonymous summary of these contributions at various points in this report.
5. In-depth discussions with a range of WRVS volunteers in all UK nations and regions.



The challenges of an ageing society

As its population ages, Britain faces large but manageable challenges with a greater number of people than ever before living to old age. Three main types of current and future public expenditure (covering national, devolved and local government) have been considered in this report.

These include:

1. Current and expected future costs of the Basic State Pension
2. Welfare payments that provide services to older people including those that are disabled, incapacitated or who require support to stay in their own homes
3. Proportion of the health budget that is currently estimated to be spent on providing health care services for older people

These three main types of expenditure are currently (2010) estimated to amount to around £136 billion (2007 prices)⁸. Just over half of this spending is accounted for by the Basic State Pension, with

health spending accounting for about a third.

We have estimated the likely future increases in real (that is, excluding inflation) impacts of providing pensions, welfare and health services to a larger and longer living population of older people residing in the UK. In estimating these costs, we have taken into account a range of factors, including:

- Expected future demographic trends in terms of expected increase in the numbers of older people but also expected future trends in healthy life expectancy
- Changes to the Default Retirement Age and trends in the employment rate among over 65s
- Productivity improvements in the delivery of health and social welfare services to older people
- Trends in the migration patterns of over-65s

⁸ This and other financial numbers in this report are in 2007 prices.

Our analysis estimates that the costs of providing the same range of services to future cohorts of older people will, by 2030, have increased to around £216 billion per annum. This represents an increase of about £80 billion (59%) compared to the costs of those services in 2010.

Although funding this increase will certainly represent an economic challenge, these costs are likely to remain manageable as a proportion of expected future national wealth.*

** The estimates assume that a number of current and recent policy trends regarding the provision of services will continue, such as: encouraging healthy older people to stay in work longer, widespread deployment of strategies that maintain and increase independence of older people and to maximise the contributions they can make, continued and expanded provision of services that support older people in their own homes and efficient delivery of care packages to those older people who are disabled or who suffer long term health problems.*

In our next chapter, we will discuss older people's continuing, and often silent, financial contribution to the UK economy.



Spotlight: The growing financial contribution of older people

Alongside the increased costs associated with providing services to older people is the tremendous opportunity to capture, in full, the socio-economic potential that this same age group will generate.

Contributions to tax revenues

The first aspect to consider is the contributions to public sector revenues that older people provide to national, devolved and local government with the payment of direct and indirect taxation. These revenues come from a number of sources, including income tax on earnings from employment and income from savings, payment of capital gains tax, taxes on consumption expenditure (such as VAT and excise duties), council tax and payment of inheritance tax on the estates of deceased older people.

The sum of these taxes is already considerable. In 2010, we estimate that they amount to around £45 billion per annum, of which 41% is estimated to be provided by 65-69 year olds. Furthermore, because of a number of demographic and economic trends, reinforced by government policy, the net financial contribution from older people is set to increase strikingly over the next two decades.

These demographic/economic trends include:

- Increased propensity of people wanting to stay working longer (driven by increases in healthy life expectancy)
- Recent abolition of the Default Retirement Age
- Gradual raising of the age at which people will be eligible to receive the Basic State Pension

As a result of these trends, we estimate that the overall value of the economic contribution of older people will increase to around £82 billion by 2030, representing an 82% increase in real terms between 2010 and 2030. Of these revenues, around 54% is expected to be provided by 65-69 year olds.

There is great scope for increasing the role of older people in the workforce. Reports have consistently pointed to increases in those over retirement age finding new work. The Guardian reported in 2006 an 11% increase in the previous year of people over 60 finding new jobs⁹. 10% of those of pensionable age are working (1.1 million people), of which two thirds are women. In addition to continuing to be in employment, older people can also be creators of jobs (Cumberland Lodge conference, *Our Changing Expectations of Life*)¹⁰.

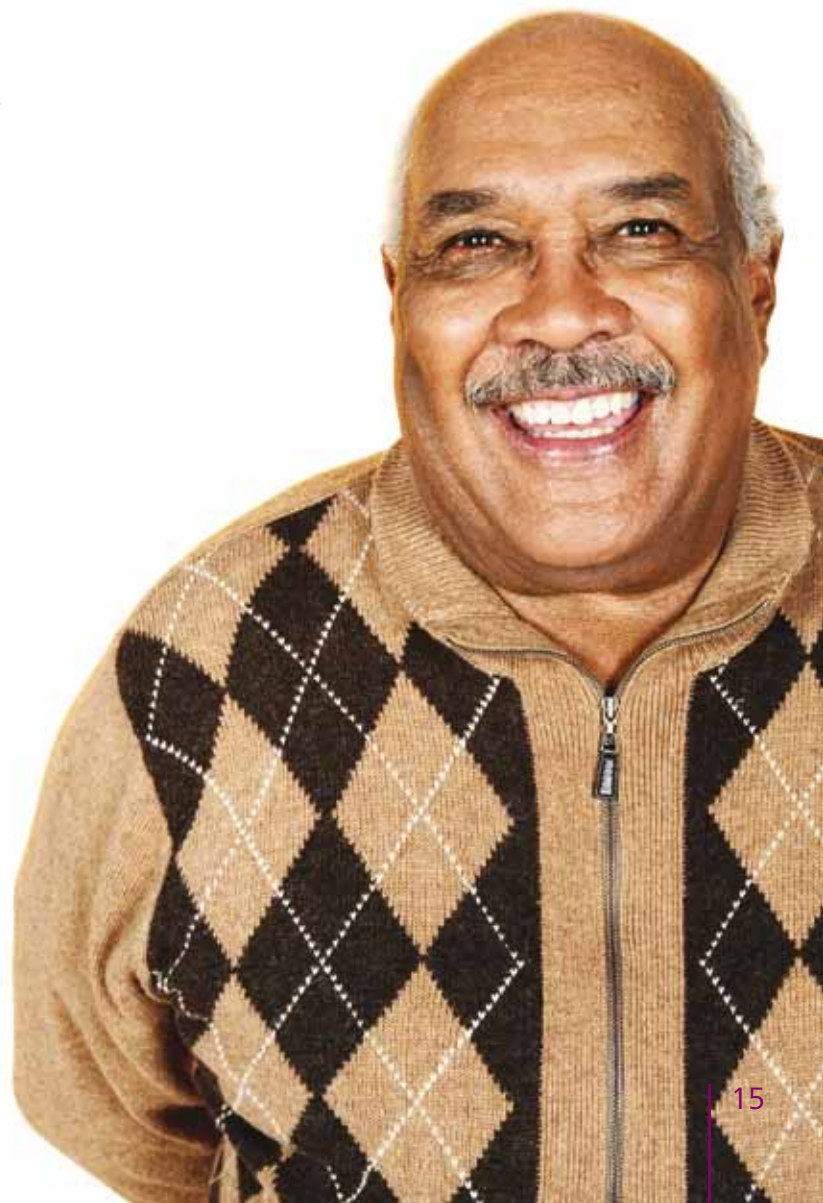
While it is the case that employment rates decline with age (to the extent that only half of those one year below the Basic State Pension Age are still in work), the economic contribution made by older workers should not be underestimated. Older workers are more likely to be self employed than their younger counterparts¹¹.

Each new cohort of pensioners has been retiring with higher incomes compared to the last, largely due to the increasing coverage of private pensions. However, the socio-economic contributions of older people in the UK go far beyond their Exchequer input, as we spotlight in the following chapter.

9 <http://www.guardian.co.uk/business/2006/jan/19/workandcareers.changingjobs>.

10 <http://www.cumberlandlodge.ac.uk/OneStopCMS/Core/CrawlerResourceServer.aspx?resource=2A5B37A8-633F-44B2-BA41-7B37D4165EB0&mode=link&guid=2cc91d272d9d4954b4a87e0afb3fbc8c>.

11 *Focus on Older People, 2005* http://www.statistics.gov.uk/downloads/theme_compendia/foop05/Olderpeople2005.pdf.



Value of non-Exchequer contributions among the over 65s

The financial contribution of older people is not limited to the tax revenues they generate. Older people also provide valuable and increasing financial contributions to society through a variety of other routes:

1. Gold Age Pensioners' spending power

Evidence suggests that the value of the 'grey pound' has already reached at least £64 billion per annum in Britain in net terms, of which around 61% is accounted for by 65-74 year olds. Using multiplier effects, the overall value of this spending to the national economy is estimated to be worth around £76 billion¹².

Because of expected increases in both the numbers of older people and growth in their earnings (because on average older people will in future work longer) and their wealth (as a result of pensions reform and their savings), we expect the overall spending power of older people to grow considerably over the next two decades.

Specifically, we estimate that the future value of older people's spending power will have grown to £127 billion by 2030 (including multiplier effects), representing growth of around 68% over 2010 levels. Of this spending power, 65% will be contributed by 65-74 year olds.



2. Provision of social care

The economic value of social care provided by older people is considerable. Indeed, a number of the stakeholders we interviewed highlighted the scale and importance of the contribution of older people in providing care, and several suggested that this contribution is insufficiently recognised. One stakeholder suggested that the value of older people's contributions to dementia care alone saves the public purse around £4 billion per annum.

Research published by Carers UK in 2007 – undertaken by the University of Leeds – estimated that the overall economic value of informal carers in the UK was worth around £87 billion per year¹³, of which the contribution of older people was thought to have been in the order of £30 billion.

Our own research into this area supports these Carers UK findings. We estimate that the value of social care provided by older people delivered benefits worth £34 billion in 2010. Based on demographic and health trends, we believe that the value of this contribution will increase in value to nearly £52 billion by 2030.

¹² Age UK have estimated that in 2010 the value of over 65s spending has reached £97 billion in 2010 prices. Our estimate of £76 billion (in 2007 prices) is worth around £83 billion in 2010 prices. The difference between the two estimates is accounted for in large part by the proportion of gross spending that accrues to government in the form of indirect taxation (such as VAT and Excise duties) which we have incorporated into our model elsewhere.

¹³ Carers UK (2007) *Valuing Carers – calculating the value of unpaid care.*

3. Volunteering

New primary survey evidence commissioned as part of this research suggests that older volunteers are providing considerable hidden value to the national economy.

The national survey, which involved 2,100 people including 500 over-65s, identified that older people currently provide a range of formal and informal volunteering services to their communities worth over £10 billion per annum to the national economy. The value of this volunteering effort can be expected to grow to just under £15 billion by 2020.

The importance of older peoples' contributions via volunteering has tended to be recognised by successive governments and other commentators, including the stakeholder panel we interviewed. The general sentiment among stakeholders was that older people often volunteer for altruistic reasons, although it is acknowledged that volunteers themselves derive benefits from volunteering and that they are primarily motivated by wanting to 'make a difference' to other people's lives. This is certainly true of the WRVS army of 45,000 volunteers, many of whom are over 65 themselves.

A number of the experts we interviewed made the point that the

role of volunteers will be crucial if the government's Big Society initiative is to succeed. Our primary evidence suggests that older volunteers are providing considerable hidden value to the national economy:

- An annual average of 104.6 hours of informal volunteering effort per person aged over 65
- An annual average of 54.5 hours of formal volunteering effort per person aged over 65¹⁴

As argued in existing literature on the topic¹⁵, the experience and skills of older people is a valuable resource for businesses and for voluntary and civic organisations. The DWP report *The Opportunity Age* (2006) identified a number of advantages for businesses and other organisations that possess an age-diverse workforce:

- improved rates of staff retention
- higher staff morale
- fewer short-term absences
- higher productivity

- a wider range of skills and experiences

Many of these attributes are also salient for voluntary sector organisations. Men and women over 65 who have been in professional careers are using skills in new and valuable ways.

Volunteering in the Third Age (VITA) found that older volunteers are less likely to be involved in fundraising (despite this generally being the most prevalent role for volunteers) and more likely to be involved in providing front line services to users¹⁶. The tendency in this age group, as shown by our own primary research, is to be active with local and national charities: almost one third (30%) of older people who volunteer do so for their local charity and a further 32% of older volunteers work for national charities.

Feelings of better physical and mental health, as well as enjoyment and the opportunities to continue to use or teach specific skills were extremely important motivators for the older volunteers surveyed by VITA and indeed, for older volunteers of the future.

¹⁴ These estimates take into account both the total numbers of hours devoted to a range of informal and formal volunteering activities, as well as the varying propensities of people to undertake those activities, including the propensity for some older people to do no volunteering. Almost one in three older people formally volunteer (29%). Two thirds (64%) of over 65s volunteer regularly on an informal basis.

¹⁵ Government Office for Science (2008): *Foresight Mental Capital and Well-being Project: Final Report*.

¹⁶ <http://www.wrvs.org.uk/vita/assets/VITA%20Final%20Report.pdf>.

¹⁷ Asset transfers cover the gifting of cash, property or other financial assets and wealth to family members. Anecdotal evidence suggests that important examples of asset transfers include gifts to grandchildren at the time that such younger family members are taking on major financial commitments, including university fees, deposits for a first home or buying a first car.

4. Other contributions

Older people also make important financial contributions through a variety of other means, including gifts, donations and bequests to charities, childcare services for families and neighbours, savings for grandchildren and transfer of financial assets¹⁷ to family members.

We estimate that the total value of these additional contributions is currently worth just over £10 billion per annum to the national economy. The total value of these contributions can be expected to rise to just over £15 billion per annum by 2030.

Our penultimate chapter combines the learnings covered so far, collating the total financial contributions made among over 65s to produce a surprising figure.

“Older people’s influence in the workforce includes mentoring and development: through their knowledge base and experience they make extremely important contributions. It’s vital that we have a mix of experience in business.”



The overall financial contribution of older people

When added together, the overall value of the contribution made by older people is already positive and the value of this net contribution can be expected to grow significantly.

The table below summarises the overall impact of the three principal strands of financial costs and benefits that have been considered in this report:

Summary of costs and benefits (£ billions)				
	2010	2030	2010-2030	% Change
Exchequer revenues	45.0	82.0	37.0	82%
Non-Exchequer benefits	130.9	209.0	78.2	60%
Sub-total	175.9	291.1	115.2	65%
Exchequer costs	136.3	216.2	79.9	59%
Net benefits	39.6	74.9	35.3	89%

Source: SQW and HMRC

The total net contribution of older people in 2010 is estimated to be worth nearly £40 billion, and by 2030 the overall value of the net contribution is anticipated to grow to nearly £75 billion an increase of 89%.

The cumulative value of the expected net contribution of older people between 2010-2030 is estimated to be worth £1.261 trillion. In line with the guidance contained in the Green Book however, we have discounted the expected future flows of net benefits at 3.5% per annum. On that basis, the discounted value of future economic contributions of older people is estimated to be worth £879 billion over the 2010-2030 period.

Social glue: The non-financial contributions of older people

As important as their financial contributions are, older people provide other substantial benefits to their communities and neighbourhoods through their support for community-based organisations and by being active members of the places where they live.

Although we have estimated the value of the labour services that older people provide through their formal and informal volunteering efforts, there is a wider 'Added Value' that is generated through the volunteering efforts and other community based activities of older people that is beyond quantification at this stage. All the same, it's an important part of an older person's contribution to their community.

This 'Added Value' derives from the fact that older people are a powerful force for cohesion within the communities and neighbourhoods in which they live, reflected in activities such as the following:



Pillars of the community

Many older people are actively involved with, and indeed may be the lynchpins of, local clubs, societies, faith groups and other community-based organisations. This includes active participation in democratic institutions such as parish/community councils, and boards of school governors.

Drive and leadership

Older people are very often the driving force for local community-based organisations, with active retirees combining their expertise, skills and experience to provide the leadership, as well as a disproportionate quantum of the membership, of many local organisations, groups and societies. They cover a multiplicity of interests and remits, including education, sport, culture, leisure, conservation and the environment. Older people spend more time than any other age group in leadership roles, spending an average of 5 hours per month.¹⁸

Contributing to community safety

Older people make important contributions to local safety through participation in schemes such as Neighbourhood Watch and helping children travel to school safely.

Active neighbours

Older people are extremely active in their neighbourhoods, taking part in activities such as 'looking out' for

vulnerable neighbours and helping them stay independent for longer. 65% of older people regularly help out elderly neighbours – and are the most likely of all adult age groups to do so – in addition to the one fifth (21%) of over 65s who help elderly parents or relatives¹⁹.

Skills and experience

A number of stakeholders highlighted the specialist skills and expertise that older people can offer, both in terms of the paid workforce and also the volunteer workforce. In terms of the paid workforce, older people will have a role to play in helping to address the national shortages in a number of craft and technical skills. For the volunteer workforce, older people often have particular and specific organisational skills and/or technical expertise in areas such as leadership, legal matters, financial management and human resources, that can be brought to bear in a wide range of situations.

Advocacy

A number of stakeholders highlighted the role that older people already play in providing advocacy and guidance to a range of people. One misconception that several stakeholders were keen to highlight was that 'older people only work with other older people'. Several stakeholders pointed out that many older people enjoy working with younger people and one stakeholder stressed that older people had a particularly important

and growing role in working with children from challenged backgrounds. Almost half (49%) of older people who informally volunteer, look after younger children/grandchildren and a further 30% help younger (under 65) neighbours²⁰.

Underpinning the viability of local services

Older people very often have an above-average propensity to be active users or customers of community-based facilities and resources such as local shops, post offices, libraries, pubs and GP surgeries. Without their older users, many of these facilities would be less viable and may be lost to the community at large. 55% of over 65s who volunteer either formally or informally are members of between one and five local community groups / organisations; more than any other age cohort in the UK²¹.

The fact that the majority of older people will be living longer, healthier and active lives is a tremendous opportunity for those individuals, their families and the communities in which they live. Older people already have a greater propensity to volunteer and to be involved with community-based organisations, to participate in democratic institutions and to vote.

Over the next 20 years, older people will be healthier, more active, more independent and better educated and skilled than any generation of over 65s before them. Baby boomers (stepping

into the 65 age bracket from this year onwards) differ massively from the generation before them in this respect. In future, older people will be active citizens for longer, which makes their potential to contribute all the greater.

"It's vital that we celebrate and maximise the contributions of older people. Someone starting to volunteer at 60 could have 20 years of positive contribution to make! The messages should be positive: opportunities for the majority, rather than seeing ageing as a negative process."

TODAY'S MENU

Sweet & sour chicken
liver & onions
roast lamb
fish fingers

rice
apple pie

diabetic
chocolate
sponge

diabetic
all

WRVS

Gold age pensioners

Real life stories





*John Ross, 83
Inverurie, Scotland*

Following in his wife Elma's footsteps, John Ross first became involved in WRVS Meals on Wheels service after retiring from his self employed job as a salesman. Since then he has become involved in several of the organisation's other services including being a community transport driver, taking people to the library and becoming a bus escort.

John also manages to fit time in to volunteer for a local stroke charity taking people to meetings, exercise classes, bingo sessions and on shopping trips. John enjoys making a difference to the lives of the people he meets through his volunteering, as in some cases he will be the only person they may speak to that day.

He is a big advocate of volunteering and intends to continue playing an active role for as long as he is able to, acknowledging that there may be a time when he will need to call on WRVS services. He enjoys the personal element involved in his role and considers it a two-way relationship. As a result of his volunteering John has built up a network of friends and always looks forward to seeing the people he regularly supports and sharing a joke or two.



Joy Lamont, 73 Maidenhead

Joy has been holding exercise classes at her local WRVS centre for the past three years after returning from the United States where she had emigrated years before. Originally from Maidenhead, at first Joy struggled to adjust back to life in the UK and there were times when she felt very lonely and unhappy.

Despite vowing not to get back into work after retiring, coming back to the UK made her feel very old. A former professional dancer and aerobics teacher, Joy tried to join a local exercise class but after finding nothing she liked she decided to take it upon herself to set up a new one.

As a committee member of the University of the Third Age, Joy started out by holding an exercise class for the benefit of her fellow members at her local WRVS centre. Before long she attracted enough interest to begin holding the classes as part of WRVS services and her customer base grew and grew. Many of the people she teaches now frequent both organisations.

Joy enjoys the fact that facilities like her local WRVS centre allow her and others to put into practice the skills they have acquired throughout their lives. Since joining WRVS Joy has also introduced another class to help teach some of the visitors how to crochet.

For Joy the most rewarding part of her volunteering is watching people blossom after joining her aerobics and stretch classes. Joy insists the benefits are not just physical but also mental – in helping keep the body and mind active.



*Valerie Rothschild, 69
Garnswllt, Wales*

Valerie became involved with WRVS services to fill the large gap in her life after she left her job as a carer with social services for 18 years. Having worked almost five years beyond retirement age, Valerie wasn't ready to slow down, instead preferring to take on a voluntary role which allowed her to continue using the skills she'd gained during her time as a carer.

Through Meal on Wheels she still sees many of the people she used to care for and has become good friends with over the years. She enjoys being able to make a big difference to their day – something they come to rely on and look forward to. The service offers more than just meals, as one of the most important aspects of Valerie's role is providing peace of mind to the families of the people she visits and often being the first to know if something is wrong. It is the community spirit involved in her work that keeps her going during all weathers and even on Christmas day.

Having divorced from her husband and with her three children all grown up, volunteering has helped Valerie build a large network of friends and avoid loneliness for both the people she visits and herself. She finds the most rewarding aspect of her work with WRVS being able to offer a sense of independence to others.



*Terry Burns, 74
West Sussex*

After spending 32 years working for his local newspaper, Terry Burns wanted to remain active as he entered retirement in 1999, so turned his hand to volunteering in his local community.

Terry has been a community transport driver for WRVS for two years after first getting involved in volunteering 12 years ago by helping out at a local charity that cares for elderly and disabled people. Terry also volunteers for two other organisations in his local community as well as WRVS, doing anything from taking people on day trips, helping with the running of charity shops to dressing up as Father Christmas.

It is the opportunity to lend a hand and provide a bit of company and mobility to others that he finds rewarding. Terry believes that simply being someone to talk to is one of the greatest assets a volunteer can provide to some of the people they meet.

When he is not volunteering for WRVS or his other charities Terry and his wife Brenda help to look after their eight grandchildren. Despite being 74 himself, Terry also looks out for his elderly neighbours by regularly calling round.

For Terry volunteering is a very important part of his life, not just for the people he meets and helps but because it allows him the opportunity to give something back to the community he lives in.

About WRVS

For more information on the work WRVS do in communities across the UK and to download a copy of this report, literature review and economic model, please visit goldagepensioners.com

WRVS is an age positive charity that offers a range of practical services to help and support older people to live well, maintain their independence and play a part in their local community.

WRVS help older people across Britain in their homes, in the community and in hospitals, working in partnership with other charities and organisations, local authorities and the NHS, supporting communities throughout England, Scotland and Wales to be strong and cohesive.

About the research

About SQW

SQW is one of the leading independent public policy and economics consultancies in the UK. Established in 1983, SQW employs over 75 multi-disciplinary professionals working across a range of markets for clients at national, regional, sub-regional and local levels on economic strategy and public policy matters.

About ICM

ICM research conducted 2,100 telephone interviews in February 2011. 500 of these interviews were targeted at the over 65 group.



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