



advice and support for older age
**Independent
Age**



Annual review 2012



Offering
'ABC' of advice,
befriending,
campaigning



Introduction

What an exciting year it has been. Building on the changes of 2011 - completing our merger with Counsel and Care and Universal Beneficent Society (UBS), the sale of our care homes and subsequent organisational restructure - 2012 marked the launch of a 'new and improved' Independent Age.

This focuses our efforts on our simple but effective 'ABC' strategy to 2015, which condenses our work into three key areas: advice, befriending and campaigning.

When Independent Age came into being in 1863, it was a time when many faced a simple struggle to find the income to keep themselves alive and the charity responded by providing small regular incomes for life. But in the 21st century older peoples' needs are different. While state benefits now provide a safety net for those who need it, we are living so much longer than we used to and this brings a whole host of new challenges.

Our experience shows that the modern-day hazards for older people still include financial poverty, but this is often caused by the increasing issue of 'poverty of information' - lack of knowledge about rights and entitlements. This has been joined by a third poverty - lack of social contact, which can lead to loneliness and isolation.

Never before have these new issues been so apparent as the digital age has left a good portion of the older population behind, unable to access the wealth of information freely available on the internet. Also, changes in society mean many older people live

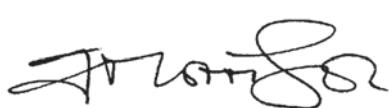
on their own, without family or even good friends nearby.

Responding to these difficult challenges, last year saw the beginnings of our strategy to develop nationwide advice and information services for older people, focusing on areas that have a tangible impact - social care, benefits, social isolation and loneliness. This is being backed up by expanding our volunteer networks, allowing us to support the central services with on-the-ground practical support and befriending.

We are also making inroads towards our goal to become a well-known and dynamic voice for older people and their families and carers, campaigning vigorously for a fair deal and collaborating with partners, like Campaign to End Loneliness, who share our values.

As a result of the merger, 10,000 older people, their families and carers are now receiving direct support from the charity, with another 25,000 accessing our information guides. We are confident that our hard work this year has established firm foundations upon which we can extend our reach further into the future.

We would like to take this opportunity to thank all the staff for working together to enable the successful completion of the merger, along with our trustees, volunteers, supporters and partners. The charity's new direction is a decisive one and we are totally committed to ensuring it helps improve the lives of even more older people from across the UK.

A handwritten signature in black ink that reads "Janet Morrison".

Janet Morrison
Chief Executive

A handwritten signature in black ink that reads "Dame Diana Brittan".

Dame Diana Brittan
Chairman

About us

Independent Age is a growing charity empowering thousands of older people across the UK and Ireland to live more fulfilling lives. Founded 150 years ago, we are an established voice for older people and their families, committed to having a positive impact on every older person, and to making older age more positive for everyone.

Our vision

is a society where older people lead the lives to which they aspire and can contribute actively to their communities.

Our mission

is to enable older people to lead independent and fulfilling lives.

Last year marked the launch of our 'ABC' strategy to 2015 that focuses on delivering:

Advice and information: offering free advice and information on social care, welfare benefits, befriending and other social support via a telephone and email advice service, guides and publications.

Befriending and support: alleviating loneliness with face-to-face and telephone befriending. We also continue to provide financial support to some older people through regular payments, grants and equipment, though we no longer take on new regular payments.

Campaigning: using the knowledge and understanding gained from our frontline services to campaign for a fair deal in policy and practice.



Contents

We are extremely grateful to all our supporters, especially Big Lottery Fund, Calouste Gulbenkian Foundation, City Bridge Trust, Comic Relief, Freemasons' Grand Charity, John Ellerman Foundation and The Blagrave Trust for their generous funding over the year.



Advice	4
Befriending	6
Campaigning	8
Financial summary	10
Charter Members	13
Senior staff and governance	14

Photography by James Bell

Advice

Our advice helped Anita, 72, reclaim money for repairs needed after her loft was flooded.

Difficult situations in older age can become a great deal more stressful because of lack of clear, accessible advice and information. Our free national advice and information services focus primarily on welfare benefits, social care and also social isolation and befriending schemes - issues that affect most older people and have a tangible impact on their quality of life.

We provide a free telephone and email advice service for the public and produce free publications, guides and factsheets. These are for older people who may not be aware of their entitlements or need in-depth information on a particular area of care and support.

Anita (pictured), 72, who is disabled and lives on her own in Somerset, has received support from us since 2006. Last year, she desperately needed our advice when work to insulate her loft went disastrously wrong.

"I found myself in a terrible situation," she says, "I saw an advert offering free insulation to vulnerable people as part of a local campaign and got in touch. A helpful team came to my home to assess me, then two people came to do the work."

But, after the workmen left, Anita was horrified to see water pouring through the ceiling. She called the fire brigade who turned off the water supply and made a hole in the ceiling to stop it falling down. Then, after searching for hours, she found an available plumber. He found the cause

of the leak - the water pipes had been snapped from the cold water tank, which had then tipped over and flooded the loft - but charged her £400 to fix it.

"Luckily, I had £200 in the house because I had a bill to pay," Anita says, "but I was still £200 short so I had to telephone a neighbour in the middle of the night and ask to borrow the money."

The damage was extensive. Not only did she have a flooded loft, water damage and a hole in the ceiling, but there was even damage to the kitchen floor. After months of chasing the company and getting nowhere, she called an Independent Age caseworker, Danni, who took up the case.

After Danni's persistent calling, the company eventually sent a workman to put a new ceiling in. "Danni's knowledge and advice was invaluable," Anita says. "She kept calling the company and there was definitely a noticeable U-turn in their attitude. Eventually they offered me £200 and agreed to finish insulating the loft. They also gave me a 'goodwill' payment of £50."

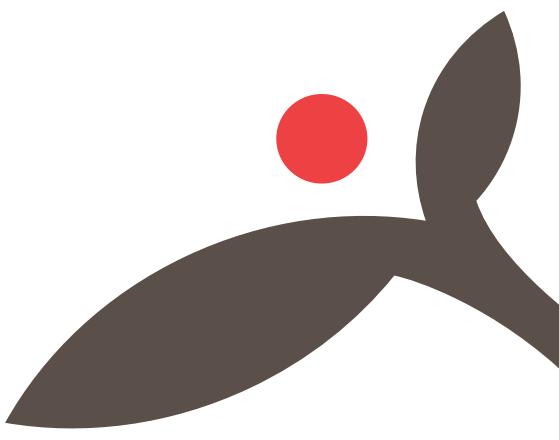
Danni also took up the case with the energy ombudsman, which compensated Anita the other £200.

Anita now says, "Without Danni's help I don't know what I would have done. I would have had no one to turn to if it wasn't for Independent Age."



- Last year, the advice team dealt with 3,500 enquiries - 2,978 calls and 522 emails - and booked 1,401 follow-up appointments for more in-depth discussion. The main issue the public needed advice on was paying for care, in particular third party top-up fees, NHS funding and the financial assessment process.
- We expanded the advice service with three additional advisers, including an advice service manager, and broadened their expertise to cover social care, welfare benefits and befriending.
- We commissioned two new *Wise Guides*, offering practical advice and tips to older people on staying independent and avoiding loneliness. In total, we have distributed 14,500 copies of our original *Wise Guide* to older people, their families and health and social care workers.
- We launched a new website to support the information service, which incorporates all our information and advice. The website received almost 80,000 visits from around 60,000 individuals.

Befriending



William, 81, looks forward to his monthly *Live Wires* telephone book group.

According to a recent report, there are 800,000 older people in England who are chronically lonely. Yet, as more and more evidence highlights the hugely destructive impact social isolation has on our quality of life - and our health - services that provide human contact for older people are dwindling.

In response to this desperate situation, we are expanding our befriending and support services that back up our central national advice and information with on-the-ground individual support.

Last year, our befriending service saw the biggest increase in volunteer recruitment to date, with 380 new recruits from across the country, bringing the total to 1,626. We also launched a new one-to-one *Telephone Buddies* service, and expanded our telephone-based book and discussion clubs, *Live Wires*.

William (pictured), 81, who lives in Bristol with his dog, Bertie, joined *Live Wires* over two years ago after receiving support from Independent Age for almost 20 years. He says, "I really enjoy the telephone group. I live alone and have done for over 30 years. I'm an only child and, sadly, my elder daughter died many years ago. It had a devastating effect on my life, but you just have to go on."

Despite suffering from asthma when he was younger, William's health is good so he's still able to do his own shopping and

maintain his independence. But, although he has good friends and is involved with the church, he admits that as he grows older his social circle is becoming smaller. "I'm lucky in so far as I'm mobile and can still get out and about," he says. "But in the last few years many friends have died and others have moved away. You can find yourself knowing less people, so the telephone group is really rather fun."

William's *Live Wires* group consists of six older people who live in different parts of the UK, and is facilitated by a trained volunteer. Different books are chosen to suit the tastes of everyone in the group and participants take it in turns to share their views. "We read all kinds of books - thrillers and all sorts," he says. "It's a pretty good selection and the conversation flows very well - it really motivates me to read a wider variety of books. I can honestly say I look forward to it every month."



- Last year we provided ongoing individualised support to over 6,000 older people who are particularly vulnerable, including financial help, befriending and advocacy. We spent £2.5m on regular payments to 3,587 older people, and £980,000 on 929 grants for one-off emergencies.
- We sent out 120 bedding packs, 80 hospital packs, 550 warm packs and 926 Christmas hampers to the older people we support.
- We increased our number of volunteers by 380, bringing the total number to

1,626, which meant the overall number of visits our older people received increased significantly, from 9,000 in 2011 to 19,000 in 2012.

- We recruited and trained 15 new facilitators for our telephone book and discussion groups, *Live Wires*, and welcomed 53 new participants, bringing the total of groups across the UK to 33.
- We launched a brand new *Telephone Buddies* service, initially supporting 25 older people with regular telephone calls, with plans in place to expand it further.

Campaigning

The scope and reach of our services gives us a unique insight into the challenges facing older people in the UK today, and we use this knowledge and understanding to campaign about issues that affect older people and their families.

In May, we published *The Real Cost of Care*, reporting on an analysis of 3,705 calls made to our advice service between April 2011 and March 2012. It shines a light on key issues of the current care funding system, highlighting the main ways in which it disadvantages ordinary older people. Through our research, we found the system to be shockingly unfair, underfunded and overly-complex.

The report, which attracted national media interest, instigated an Independent Age campaign to address the controversial issue of residential care 'third party top-ups'. These extra fees, billed to care home residents who have been assessed as entitled to full funding from the local council to cover the discrepancy between care home costs and council rates, can cause untold worry to older people or families who struggle to pay.

Sisters Debbie and Diane (pictured), from Norfolk, called our advice service last year after they were unexpectedly charged a monthly fee by their father's care home. Diane told us, "We were asked to pay a contribution to Dad's care, but couldn't find any information about top-up fees and felt it was a kind of secret fee. We felt we were being emotionally blackmailed to make this contribution at a time when we were

extremely distressed anyway. We daren't say no and weren't sure if we were even able to. We couldn't really afford to pay it, but between us we felt we had to find it to support Dad and his growing care needs." We are campaigning for more information to be made available about independent financial advice for care and for councils to be prevented from setting insufficient funding rates.

Older People in the Media Awards

Our inaugural Independent Age Older People in the Media Awards, sponsored by Barchester Healthcare, took place in November 2012. The ceremony, held at The Geological Society in London and hosted by journalist and broadcaster Janet Street-Porter, set out to recognise the best examples of coverage of older people in the media.

Around 160 guests attended the event, including high profile media professionals, and it attracted significant press coverage. Snippets were broadcast throughout the evening by award nominees, Pure 107.8fm, and the Awards became the second most talked about topic on social networking site, Twitter, beaten only by the US Presidential elections.

Awards winners included TV broadcaster Louis Theroux for his BBC documentary, *Extreme Love: Dementia*; BBC Radio Kent broadcaster Julia George for her programmes on care; and Karsten Thormaehlen for her photography feature published in the Guardian, *Happy at 100*.



- Key to our work in 2012 was the publication of the government White Paper and draft Care and Support Bill, proposing an overhaul of the social care system. As a member of the Care and Support Alliance, a consortium of over 65 organisations that represent and support older and disabled people, we were part of a working group exploring the content of the draft Bill and co-chaired a subgroup on advice and information issues.
- We launched two major research projects, the first with the Strategic Society Centre, examining the value of Attendance Allowance, and the second with the independent fact-checking organisation, Full Fact, exploring key facts and figures about social care.
- We were commissioned by Social Care Institute for Excellence (SCIE) and Think Local Act Personal (TLAP) to research gaps in advice and information provision in the social care system.
- We were part of a consortium of eight partners for Carers Week, campaigning with Paul Burstow MP, the then Minister for Care Services, on the theme of 'In Sickness and in Health'.
- The Campaign to End Loneliness, of which we are a founder member, focused its activities on the impact of loneliness on health, launching Loneliness Harms Health, a project aiming to get the new health and wellbeing boards across England to adopt a target to reduce loneliness through local campaigns.

Financial summary

2012 was a year of consolidation in the financial affairs of Independent Age following an extraordinary year of change in 2011 with our mergers with Council and Care and Universal Beneficent Society (UBS) and sale of three care homes. As expected, both income and expenditure have fallen in the first full year of operation following the sale of the care homes. Meanwhile, strong growth in both legacy income and the returns on our investment portfolio provided encouraging support to our core charitable activities.

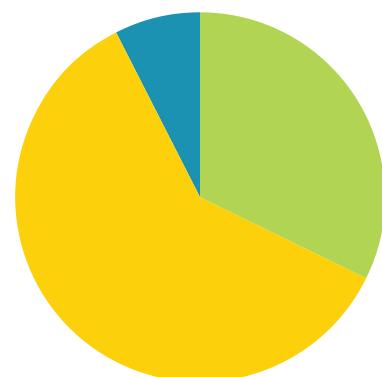
Independent Age's funds grew to £130.1m, largely due to unrealised gains on the investment portfolio. Under the terms of the Royal Charter, 91% of these funds are currently either endowed or restricted and may only be used in accordance with the charter. The remaining funds comprise the General Fund (3%) and designated and other funds (6%).

82% of our total resources expended were on charitable activities in 2012. Our net free reserves represent just under three months of unrestricted operational expenditure.

Income

Although legacy income rose significantly during the year to £1.9m (2012: £1m) and investment income increased to £5.7m (2011: £5.2m), total income overall fell to £9.4m (2011: £14.7m) since the previous year's figures contained the non-recurrent receipts of income from the sale of the care homes, income from the operation of the care homes before they were sold and a transfer of resources from UBS when it merged with Independent Age.

Income	£'000
Voluntary (including events fundraising)	3,057
Investments	5,694
Other	692
Total	9,443

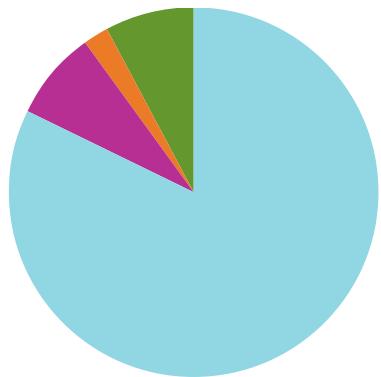


Expenditure

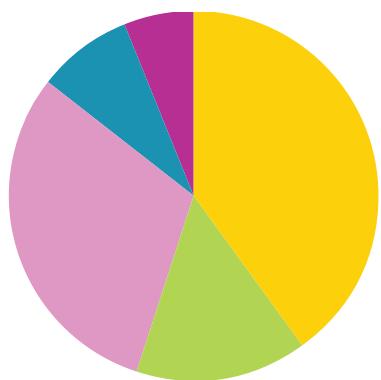
Overall expenditure fell by £3.2m to £7.9m (2011: £11.1m), largely attributable to savings made following the sale of the care homes. This was offset, to a degree, by increased expenditure on all other charitable activities as part of our strategy to expand our core services, which rose to £6.5m (2011: £5.5m).

[View our full Annual Report and Accounts 2012 on our website](#)

Resources expended	£'000
Charitable activities*	6,496
Cost of generating voluntary income	634
Investment management costs	174
Governance	596
Total	7,900



*Charitable activities	£'000
Regular payment provision	2,599
Grants and other services	980
Members' support	1,995
Research, policy and information	539
Charitable properties	383
Total	6,496



Reserves

At the end of 2012 our total net assets were £130.1m (2011: £121.9m). Of this, £41.7m was held in permanent endowment funds. These funds themselves cannot be spent but are invested to produce income which can be spent on our charitable activities. In 2012, £76.7m was held in restricted funds to pay for regular payments and other charitable activities.

At the end of the year total unrestricted funds stood at £11.7m, comprising £5.5m designated for specific purposes, a revaluation reserve of £5.6m which can only be realised if properties are sold, general funds of £4.2m and a negative pension reserve of £3.5m, representing a deficit on the defined benefit pension scheme for which a recovery plan is in place. In net terms, therefore, the underlying level of free reserves immediately available for general purposes, ie excluding designated funds and the revaluation reserve, is £0.7m or just under three months of unrestricted operational expenditure.

The endowed and restricted funds referred to above have been established over many years under the provisions of the Royal Charter to provide help to older people. Under the charter, Independent Age is required to maintain these funds at an appropriate level to meet its obligations to the people it supports.

How a gift from you could help

- 
 - £35** funds telephone befriending groups, giving isolated older people the chance to socialise with others on a regular basis.
 - £50** helps towards the cost of specialised training for our telephone service advisers.
 - £150** funds **6** warm packs with essential items to help an older person stay warm during the cold winter months such as a lap rug, bed socks and gloves.
 - £250** funds **2** swivel bath seats restoring an older person's independence, choice and control in their own personal care.
 - £500** pays for **33** nursing cushions, which make sitting up in bed more comfortable.
 - £1,000** funds **70** hospital packs of essential items to offer dignity at times of crisis.
 - £2,000** pays for a mobility scooter to help an isolated older person connect with their local community.



Thank you for your support

Independent Age, 6 Avonmore Road, London W14 8RL
www.independentage.org Registered charity number 210729



<input type="checkbox"/> I enclose a donation of £ <input type="text"/>
<input type="checkbox"/> I enclose a cheque / postal order made payable to Independent Age or
<input type="checkbox"/> Please debit my MasterCard / Visa / Maestro (please delete as appropriate)
Card number <input type="text"/>
* Please enter security code below left (last three digits on signature strip) (Maestro only)
Start date <input type="text"/> <input type="text"/> <input type="text"/> Expiry date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Issue number <input type="text"/> <input type="text"/>
Mr/Mrs/other <input type="text"/> Name on card <input type="text"/>
Address <input type="text"/> <input type="text"/>
Postcode <input type="text"/> Telephone <input type="text"/>
Signature <input type="text"/> Date <input type="text"/>
Email ** <input type="text"/>

**** Please provide your email address if you are happy to be contacted in this way.**

We will contact you from time to time to keep you up to date with our activities and appeals, but please let us know if you do NOT want us to do so. We occasionally allow carefully selected organisations to contact our supporters, but please tick this box if you do NOT want this.

giftaid it I would like
Independent Age
to reclaim tax on all donations
I have made in the past four
years and in the future, until I
notify you otherwise. I confirm
I have paid or will pay an
amount of Income Tax and/
or Capital Gains Tax for each
tax year (6 April to 5 April) that
is at least equal to the amount
of tax that all the charities or
Community Amateur Sports
Clubs (CASCs) that I donate
to will reclaim on my gifts for
that tax year. I understand that
other taxes such as VAT and
Council Tax do not qualify.
I understand the charity will
reclaim 25p of tax on every £1
that I give. (Please notify us if
your circumstances change
or you wish to cancel the
declaration).

I am not a UK tax payer.

Please send this completed form with your donation to:
Independent Age, 6 Avonmore Road, London W14 8RT.



Charter Members

As at 31 December 2012

1963	His Grace the Duke of Abercorn KG	2010	Mr R Furze	1983	Mrs A F Moore-Gwyn
1992	Her Grace the Duchess of Abercorn	1996	Mrs M R Garstin	2001	Mr R A Morris DL
1986	Mr L V Adamson	1999	Mr K R Gilham BSc FIA	1979	Mrs V E Morrison
2005	Lady Aird CVO	2009	Dr N Graham BM, Bch, FRCPsych, DUniv	2009	Mr J Murphy (to February 2012)
2009	Mr C Anson CVO	2009	Mr M Green	1986	Mrs S Neilson
2012	Professor S Balloch (from April 2012)	2005	Mr R H Gritten BA MSc FRSA	2010	The Rt. Hon. the Baroness Neuberger
2003	Mr U D Barnett	2009	Mr R Gutch	1991	Mr C R M Notcutt OBE (to November 2012)
2009	Mr M Barton	2011	Dr H Hanbury	2002	Mrs P A O'Brien
2010	Ms R Bayley	2010	Mr D Harker	2010	Mr G Oppenheim
2009	Mr K Bernbaum	2004	Mr M A Hayes	1996	Mr P W Parker TD
2010	Ms L Berry OBE	1996	Miss D A K Hayman	1991	Mrs J I Parkinson
2010	Ms E C Best	2012	Miss P Hibbs (from April 2012)	2012	Mr G Patterson (from May 2012)
1982	Mr N H Bibby	2012	Mr T Hitchcock (Treasurer from May 2012)	2009	Mr J Pedder
1995	Miss M C L Boggis	2012	Miss D Hodson (from April 2012)	1971	Mrs C H D Pemberton
2012	Mrs M Bremner (from April 2012)	1999	Mr A M Hogg	1981	The Hon Mrs S B Phillimore
2009	Dame Diana Brittan DBE	1992	Lieutenant Colonel E T Horsford MBE MC	1985	Mr P G Pollock MA FCA
2011	Mr N Broadhead	2006	Mr T J Howe MA FCA (Treasurer to May 2012)	1994	Mr M E Portch FCA
2006	Mr R D H Bryce	1990	Dr T G Hudson MB BChir MRCGP	1996	Mrs G Powell
2009	Mr S Burke	2005	Mrs F C Hughes	2004	Mr H M Priestley
2010	Ms P Butler	1995	Miss J S Humber MBE RGN RMN (to November 2012)	2001	Mr A Provis
2009	Mr P Cann	2008	Mr R Humphries	2008	Mrs H R Raikes
2005	Mrs J M Casimir	1980	Mr J M Hunt MA BLitt	1989	Mr W Rathbone OBE MA (Oxon)
2008	Ms S Collins BSc MSc	1981	Mr T W A Jackson-Stops FRICS	2008	Ms S H Reed
2002	Mrs S M Cookson	2011	Ms C Jacobs	1983	Mr E M Reeves
1989	Mr J A Cummings	1980	Mrs J L I James	2012	Lady Riches (from May 2012 to November 2012)
2012	Ms M Dangoor (from April 2012)	1990	Mrs G Kench	2010	Ms A Roberts
2012	Mr T Davis (from May 2012)	1972	Mr M Kench OBE FCII	1994	Miss P Routledge CBE DLitt
2012	Lady Denman (from April 2012)	2009	Professor M Knapp	2009	Professor J Schneider
2012	Mr A J Dennis (from April 2012)	1995	Mrs A P F Kynge	2010	Mr R Sime
2010	Ms C Dize	2012	Stella Kyriazis, Countess Caridi (from June 2012)	2009	Mr R Smith
2007	Ms S Douthwaite MSc Minst F (cert) FRSA	1974	Mrs B Laidlaw	1989	Mrs D M Spence
2003	Mr N G E Driver BSc FRICS	1991	Lady Laing	1998	Mrs A K Steel
1996	Commander J R Ducker R N (Rtd)	2009	Mrs C Loyd	1994	Mr P Stirrup MA FIA
2010	Mr S Dunmore	1977	Dr A D MacAdam	2001	Mr R N Strathon MA FRICS
1998	Mrs M J Eason	1986	Mrs J Macdonald	1985	Mr J G Tregoning
2010	Mr M Else	1964	The Lady Jean Mackenzie CBE (to October 2012)	1999	Mr W G Underwood
1965	Mrs E R Evans	1990	Mr R R Mackenzie (to October 2012)	2011	Mr I Watson BA MBA CA
2003	Mr P W Fane	2010	Professor J Manthorpe	1994	Dr R Webb VRD FRCGP MRCS LRCP
2012	Mrs F Findlay (from April 2012)	1986	Mrs M E G Martineau	1989	Mr J R Whately
2010	Ms J Fitzsimmins	1995	Dr J S Meyrick	2009	Ms K Whitehorn
2009	Mr R Formby			2010	Mrs D Wilkinson
2011	Dr J Frain			1979	Mrs D A C Wilson
1991	Mrs D M Friend			1992	Professor H S Wolff BSc FI Biol
2003	Mr N R L Fry MA FCA			2001	Mrs M Worlidge
				2011	The Rt. Hon. the Earl of Yarborough

Senior staff and governance

Royal Patron

Her Royal Highness Princess Alexandra, the Hon. Lady Ogilvy, KG, GCVO

Patrons

The Lord Archbishop of Canterbury

The Moderator of the General Assembly of the Church of Scotland

The Free Churches' Moderator

The Cardinal Archbishop of Westminster

President

His Grace The Duke of Abercorn KG

Vice Presidents

Her Grace the Duchess of Abercorn

M Hayes

The Lady Jean Mackenzie CBE (to October 2012)

P Routledge CBE DLitt

W G Underwood

Professor H S Wolff BSc FIBiol

The Rt. Hon. the Earl of Yarborough

Board of Trustees

Dame Diana Brittan DBE (Chairman)

Terry Hitchcock (Treasurer from May 2012)

Tom Howe MA FCA (Treasurer to May 2012)

Nicholas Broadhead

Sue Collins BSc MSc

Tim Davis (from May 2012)

Sue Douthwaite MSc Minst F (cert) FRSA (to May 2012)

Dr Justine Frain

Dr Nori Graham BM Bch FRCPsych DUniv (to February 2012)

Rodney Gritten BA MSc FRSA (to May 2012)

Richard Gutch (from May 2012)

Dr Helen Hanbury

Caroline Jacobs

Estelle McCartney*

Sarah Reed

Lyn Romeo*

James Steel*

Ian Watson BA MBA CA

Denise Wilkinson (from May 2012)

*Co-opted from May 2012

Management

Janet Morrison, Chief Executive

Simon Bottery, Director of Fundraising, Policy and Communications

Ian Buchan, Director of Care Services

Noel Flannery, Director of Finance and Corporate Services

As at 31 December 2012



advice and support for older age

**Independent
Age**

Independent Age
6 Avonmore Road
London
W14 8RL

T 020 7605 4200
E charity@independentage.org
www.independentage.org
Advice line 0845 262 1863

View our page on Facebook

Follow us on Twitter @IndependentAge



The Royal United Kingdom
Beneficent Association

Independent Age is the operating name of the Royal United Kingdom Beneficent Association
Registered charity number 210729