

advice and support for older age

# Independent

# Age

Annual Review 2018

**Old is...**

**Empowering**



We all 'get old', but what does that mean? According to the dictionary, old means 'belonging to the past'. This isn't right.

Old is about giving back... or taking some time for yourself. Old is about having a lie in... or having the best sex of your life. Old is finally slowing down... or speeding up. Old is helping those around you... or needing a little extra help.

Old isn't 'belonging to the past'. Old is belonging to the here and now. Because old age isn't what it used to be. And neither are we.



**Listening Project:** In 2018 over 4,000 UK adults took part in our Listening Project and helped us to define what 'old' is...

# Old is...

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We're all getting older. And as our society gets older, with all the associated challenges and opportunities that can bring, we need to transform our thinking about what 'old' is.

For Independent Age, 2018 was a year of growth and ambition in which we significantly scaled up our impact. We have increased our reach and influence. We have listened to and worked with older people. We have added more voices to our campaigns.

2018 was a big year, but the years ahead are going to be even bigger. We're planning a revolution.

**Come and join us.**

Old is...  
not what  
you think  
it is



Who wants to get old? No one, right? Old means failing health, dwindling finances and loneliness.

**Is that all that old is?** Not in our experience.

Old is having the time to do exactly what you want, exactly when you want. Old is living life in the present and feeling optimistic about the future. Old is giving something back to the people, the community or the world you love. For many of us, old is being happier than ever.

But, as with every life stage, older age can also bring problems and inequalities. In fact, 2 million people aged 65 and over live in poverty, with a million more living just above the poverty line.<sup>1</sup> There are over 1 million chronically lonely older people in the UK.<sup>2</sup> Cuts to older people's social care currently stand at £160 million. Almost 1 in 8 older people don't get the support they need.<sup>3</sup>

For more than 150 years we've been helping older people to live the best life possible. The challenges change and our work remains vital to millions. By focusing on health and care, ageism, financial security, and social connections, we're now changing more lives than ever before.



In 2018 we supported  
1.2 million people.

We've provided the knowledge, confidence and opportunities to make life-changing decisions and life-enhancing friends. We've continued to fight loneliness through our campaigns and friendship services, and demanded free personal care for all older people.

We need a radical rethinking of our attitude. It's the only way we'll change society and make sure we're all supported as we get older. Let's throw out the outdated and patronising stereotypes. We're asking the government, the media, the public and businesses to join us in redefining what it means to grow old.

Old is an  
opportunity  
for change.

Old is an opportunity for change, fulfilment and growth, not an inevitable period of decline. But to make the most of later life, people must have the right services and support.

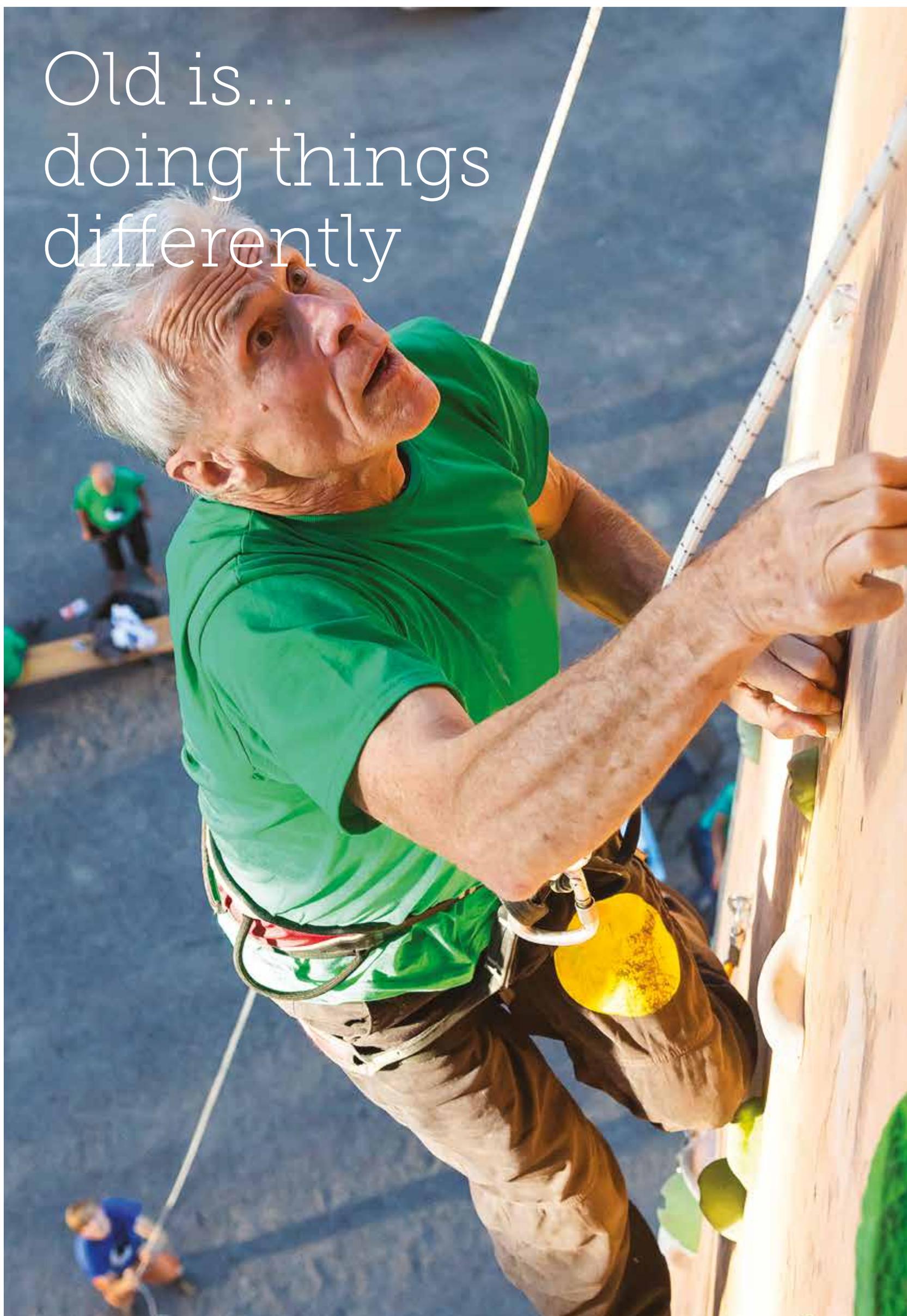
**We're asking every single person to join us. Because old age affects all of us.**

<sup>1</sup> Households Below Average Income 2016/17, Department for Work and Pensions, March 2019

<sup>2</sup> No One Should Have No One, Age UK, 2016

<sup>3</sup> Age UK, 2018

Old is...  
doing things  
differently



To succeed in our mission to change the future, we have to think and act differently.

## All of us.

By **Simon Tucker** Innovation Lead

Alongside our campaigns to challenge ageism in society and campaigns that challenge the government to do better, we can challenge ourselves to look at how we work and what we think we can achieve.

There isn't enough creative, bold thinking about what it means to be old. Across charities, government, public services and industry, much of the thinking about age is itself old and out of date. We're determined to be at the forefront of change, pushing forward for a better future.

Our new strategy focuses on innovation, starting with an outspoken, bold and positive position on what it means to become older. We're not satisfied with current attitudes, perceptions or understanding, and that's why we're trying new ways to progress – like any good 150-year-old start-up.

### What does this mean for how we work?

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Firstly, it means collaborating and developing our work *with* older people, not just *for* older people. Partnership work, such as designing services together, is vital to success and sustainability. The lived experience gives us insight to focus on what needs to change. It ensures we provide the right services in the right way.

Secondly, we will continue to make sure everything we do is informed by the evidence of what works. How do we know that what we do enhances lives? How do we know it improves society's understanding of and relationship with getting old? And as we improve as an organisation, it's vital we learn from what we're doing. We can always do better.

Thirdly, it means looking in new places for innovations and supporting the best ones, no matter where they come from. We can't continue to rely on the same solutions. The state can't save us all when we fall into a crisis. We need to think about prevention. We need to work as a society, as communities and in partnership to stop problems happening, and remain willing to support each other when they do.

Collaboration  
will build a better  
future for us all.

We're becoming more flexible, agile and creative in how we work. We're using innovation and a collaborative and open approach to make things happen. We've already got a track record of bold moves, and the character and passion to keep challenging – from building new services from scratch to our campaign for free personal care, to co-founding the *Campaign to End Loneliness*. The desire to build things differently to get better results is in our DNA.

We have the resources, the expertise and the drive to see change happen, and happen quickly. But we cannot do this alone. We're working with social entrepreneurs and start-ups, community organisations and private sector companies. We're testing, learning and developing new innovations that work. We're constantly on the lookout for new partners who share our vision and want to do brilliant, life-changing work today.

This is fundamentally about changing what 'old' means. Change needs to happen, and it needs to happen now. The opportunity to live more healthily, more comfortably, more securely, more enjoyably is there. It's not impossible to create a better future. We just have to think and act differently. All of us.

# Old is... new friendships

Friendships are vital to a good life. From getting through hard times to crying with laughter together, friends make things better. **Fact.**

Without social connections our mental and physical health can seriously decline. Isolation can contribute to depression, dementia and poor physical health.<sup>1</sup> With almost 5 million older people saying their television or pets are their main source of company<sup>2</sup> and over 2.2 million people aged 75 and over living alone,<sup>3</sup> it's no wonder 1 in 5 people in later life are concerned about loneliness and isolation.<sup>4</sup>

So much of our volunteer work is about making good friendships. What starts as two strangers having a chat soon transforms into two genuine friends. More than two-thirds of those using our friendship services in 2018 said they felt happier, less worried and less lonely.

*"I'm by myself. At one stage my leg got really bad and I couldn't even walk to the shops. It's hard spending all my time on my own. I'm a people person. Being on my own, I miss talking. I'm not afraid to tell you that I was lonely.*

*"That's when my daughter contacted Independent Age. Now I have a guy called Ian who's an Independent Age volunteer who rings me up every week. Ian has inspired me.*

*"My calls from Ian help me, they give me such a boost.*

*"They give me something to look forward to, hearing what he's been up to and telling him about my life. Knowing that Ian will ring makes life that bit easier."*

– **Brian**, 81, Midlands, has a telephone volunteer



### **We're acting earlier to tackle loneliness**

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We're now connecting volunteers to people at risk of being cut-off in their communities, matching those with similar interests, experiences and goals. It's proving a huge hit for all involved, with volunteers telling us they get as much out of it as the people using the service.

And our *Run the One* challenge brings older people together in a supportive, healthy and fun setting. They can make new friends, keep fit and raise money to keep our services running. Our 2019 pilot event was a big success and we've big plans to expand it in the years to come.

2018 was a good year for friendships, but there's so much more to do. With your help, we'll be there for every single person who needs us.



1 Valtorta et al, 2016; James et al, 2011; Cacioppo et al, 2006

2 Age UK, 2015

3 ONS, 2017

4 The Perennials, The Future of Ageing, Ipsos MORI and Centre for Ageing Better, 2019

# Old is... our future

It's time to value everyone's contribution, whatever their age.

These are unprecedented times. Birth rates are falling and more of us are living longer than ever before. But as successive governments have chosen to ignore this huge demographic shift in society, the challenges it brings continue to intensify.

Our NHS and care services literally cannot cope. Inequality and poverty in later life are on the rise. Many people today live in fear of a future that will bring only age discrimination, loneliness and a lack of support.

## **Isn't it time we unlocked the potential of a generation?**

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One of the biggest problems is that older people are viewed as a burden, rather than an untapped asset. We're ignoring a vast resource of skills, knowledge and expertise because of outdated prejudices that judge ability purely by age.

Being able to contribute to society should be based on the desire and ability of each individual, whatever their age. Through re-skilling and lifelong learning, combined with greater flexibility and equality in jobs, we need to find ways to support people to continue contributing into their later years, on their own terms.

## **Isn't it time to rethink our public services?**

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The NHS and wider public services simply weren't designed to cater to the needs of people living longer. Stuck in an outdated time warp, these services are failing those who are most vulnerable. If someone has contributed through National Insurance and tax all their life, surely it's wrong to deny them the help they need to get out of the house or enjoy a cooked meal in later life?

## **We're all ageing. Isn't it time we all demand better?**

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It's up to all of us to see the value in ageing. The big issues affecting older people are the same affecting all generations – money, housing, transport, health, discrimination and loneliness. We face similar problems, so let's fight the same causes, together.

As one of the wealthiest nations on the planet, let's be judged by how we support each other at every stage of life. Let's start a revolution and turn age on its head.



Let's start  
a revolution  
and turn age  
on its head.



# What do you think old is?

“Old is a perception.  
I don’t actually believe  
in the term old.”

– **Maya**, 21, Glasgow



“Hopefully I’ll be able to use the  
knowledge and wisdom I’ve  
gained to help younger people.”

– **Bob**, 71, Glasgow



“It’s okay if your health is okay.”

– **Brian**, 79, Barnsley



“Old is not bad. It depends how you feel in yourself.”

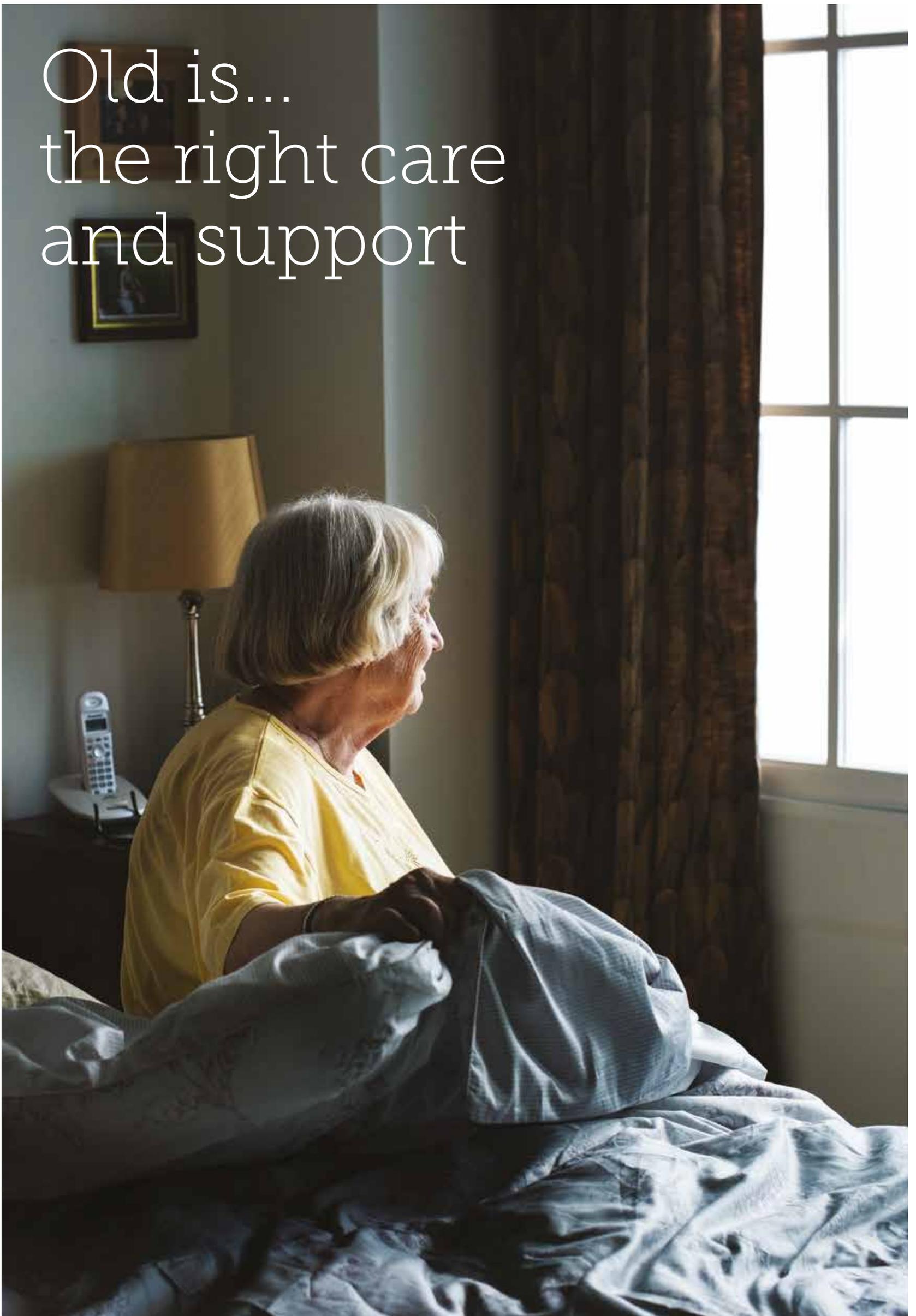
– **Ann**, 78, Newcastle upon Tyne



“Not having to have the grandchildren every other weekend!”

– **Keith and Irene**, 65+, Newcastle upon Tyne

Old is...  
the right care  
and support



Why, when health and care support should be available for all, are 1.4 million older people left unable to do the most basic things – such as washing, dressing and even getting out of bed?<sup>5</sup> Chronic underfunding has decimated the care system. If things don't change, help will only be available to those who can afford it.

We know first-hand the size of the problem. Our helpline dealt with almost 70,000 enquiries in 2018, a quarter of which were about social care. We've increased our range of guides and online resources, and launched a new campaign to make it easier to talk about dying and end-of-life planning. The result? Thousands joining in the debate.

"Kay, my wife, died 18 months ago. We'd been married 58 years. She had been poorly for years. I looked after her. Now, I don't know what to do. I feel as if I'm at the bottom of a big hole. Part of me has gone.

Night times and mornings are the hardest, when I have time to think. When I'm downhearted I look at the Independent Age guide, *Coping with Bereavement*. It helps put my mind at rest."

– Leonard, 81

Our ground-breaking report, *A Taxing Question*, developed with Grant Thornton LLP, has set out several budgeted policy options for personal care. It made waves at the annual political conferences and headlined in a House of Commons briefing. It's now informing policy recommendations and has formed the foundation for our most ambitious campaign yet. *Let's get personal* calls on the government to deliver free personal care for all over the age of 65.

It's no exaggeration to say our advice, information and campaigns on health and care change lives. But demand is increasing. By 2027, nearly 21 percent of the UK's population will be over 65 and this is predicted to grow to over a quarter within the next 50 years.<sup>6</sup>

**We want to join forces with more decision makers, partners and supporters across the country.**

More support and influence means more decent services for more people most in need. We're determined that no one leads a life without care.



<sup>5</sup> Age UK, 2018

<sup>6</sup> Overview of the UK population: November 2018, ONS

A photograph of a yellow rotary telephone on a wooden table, with a blue chair visible in the background. The text is overlaid on the image.

# Old is... a decent standard of living

We're living longer  
and that costs money.

While some people  
are able to keep working  
into their later years,  
for others a long  
retirement can mean  
merely surviving.

"My fear has always been, 'Have I got  
enough money to put the heating on  
when I'm retired?'"

– *Listening Project* participant, Birmingham

In the UK today, 2 million pensioners currently live in poverty, and this figure is increasing.<sup>7</sup> More than 20 percent of people aged 55-65 have health problems that affect their ability to work.<sup>8</sup> And, if you're older and non-white, single or live in rented accommodation, you're at even more risk of falling into poverty.<sup>9</sup>

After health, it's not having enough money that's the biggest worry for older people.<sup>10</sup> And that's why we work to take the financial stress out of getting older. We campaign for everyone to enjoy a decent standard of living as they age. Our advisors and advice guides help people unpick the knots in the system, making it easier for them to make decisions, plan for the future and get the benefits they're entitled to.

In 2018, our free and confidential helpline tackled 30,000 money-related enquiries. Callers said our expert advice helped them understand which benefits they could claim and how to take the next steps to becoming financially secure.

Moneywise, our free guide to help boost income and cut bills, is still our most popular guide, with almost twice as many ordered in 2018 than the year before. We're proud that 83% of readers said it helped them make decisions about their financial situation, while 28% said it helped them apply for benefits.

Our new online calculator has helped get more older people the benefits they're entitled to. Over one year, the tool has helped unlock £65.2m for older people – an average of £4,124 per person or almost £80 per week.



*"I have osteoarthritis in my hands, lung disease, and incontinence. My wife has to help me through the day and every night. She now has osteoarthritis and damaged her wrist. It was hard before, now it's almost impossible.*

*"I saw an Independent Age guide on Attendance Allowance and rang your helpline. The adviser was very friendly and helpful. I followed her advice and we're now getting more money.*

*"We've managed to get a new washing machine and tumble dryer and this has helped us so much. We can afford extra sheets to change the bed every day. We can heat the house. The difference is amazing. We feel so much better, we can even get out a little bit.*

With so many issues to tackle and no sign of significant investment from the state, our work is more important than ever. And we're not going away. We'll keep raising awareness of the deepening crisis older people face, working with the government to create a fairer, more affordable future for all.

**"Everyone should know about your helpline."**

– **Tom**, 71



<sup>7</sup> Households Below Average Income. 2017/2018, Department for Work and Pensions, March 2019

<sup>8</sup> The State of Aging in 2019: Adding Life to our Years, Centre for Aging Better, 2019

<sup>9</sup> The State of Aging in 2019: Adding Life to our Years, Centre for Aging Better, 2019; Unsuitable, Insecure and Substandard Homes: The Barriers Faced by Older Private Renters, Independent Age, 2018

<sup>10</sup> The Listening Project Combined Report, Independent Age, 2019



Old is...  
all of us  
together

Together, we get more done. It's how we work best. Every supporter is a partner, each success is a joint effort. The people and companies who invest their time, money, passion and belief in our mission, make all the difference. **We are immensely grateful to everyone who has supported us over the past year.**

In 2018, the generosity of our supporters meant more voices working together to end loneliness. More power to influence government. More focus on our work to explore innovative ways to change the future. And they enhanced their own lives too...

"We're delighted to support Independent Age. Their work has a great impact on those they help and their campaigns play a vital role in changing areas such as health, social care and loneliness."

– **Kathryn van der Kroft**,  
Communications Director, 3i Group

"To begin with, I thought, 'A phone call? Am I actually helping someone?' But now I know how important that phone call can be. It's good to know I'm having an impact on someone's life. It's definitely a two-way impact – positive for them and positive for me."

"I work at Aldermore Bank and we have a Charity of the Year. I threw my hat into the ring and we chose Independent Age. Fantastic! There's a great connection between Aldermore and Independent Age – the average age of our savers is over 60 and we're developing accounts specifically for older people."

"It's fab to see everyone at Aldermore getting behind Independent Age, with events across teams and colleagues wanting to volunteer. Watch this space!"

– **Laura**, Aldermore Bank

- Thousands supported us through a regular monthly gift or a gift in their will, including our largest ever legacy donation of over £2m.
- Record numbers took on a sponsored challenge for us, including the Great North Run, the Virgin London Marathon and Tough Mudder events.
- We received a generous gift from investment company, 3i, as well as fantastic support from Aldermore Bank as their Charity of the Year.
- And we continued to benefit from the support of several trusts and foundations, including the John Laing Charitable Trust, which funded the production of two new information and advice guides.

"I've always had a special relationship with my grandparents and the Independent Age helpline gave me fantastic advice in the past when I needed information for my wife's mother and her husband. When I saw this charity had spaces for the London Marathon, I thought it was too good to be true."

– **Craig**, Marathon runner

We're determined to make even more impact in 2019, but we can't do it alone.

**Join us today.**



Old is...  
our year in numbers

In 2018 **1.2m** people accessed our services. We helped individuals **3.74m** times. Over **3.6m** information resources were distributed. We answered **68,420** helpline enquiries. And **£4.78m** was raised to help deliver the support we provide.

# £9.9m

income to help support older people in greatest need

# £3.0m

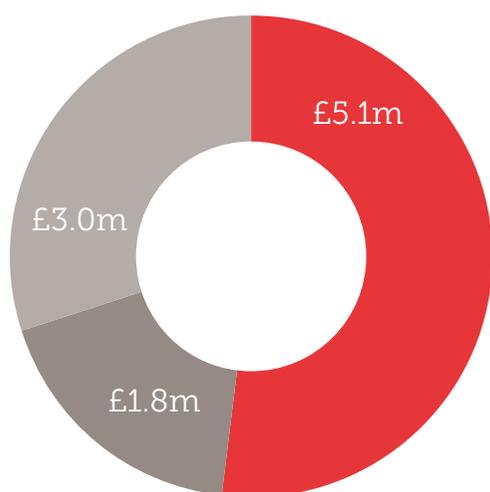
income from generous gifts in wills

# 40.7%

increase in charitable expenditure

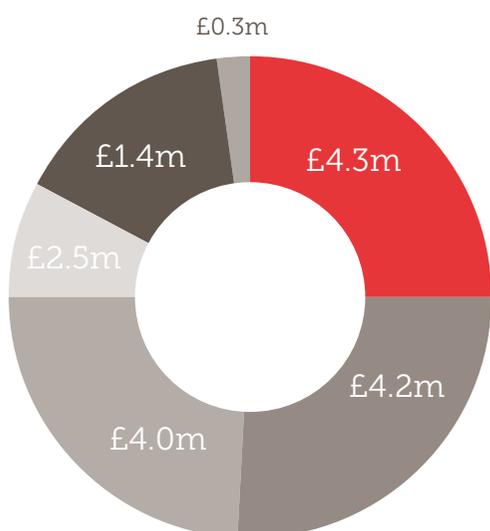
# 83p

of every £1 of spending allocated to charitable expenditure



### Income by type

- Investments – **52%** / £5.1m
- Legacies – **30%** / £3.0m
- Donations – **18%** / £1.8m



### Expenditure by activity

- Wellbeing – **26%** / £4.3m
- Information & Advice – **25%** / £4.2m
- Campaigning – **24%** / £4.0m
- Raising Voluntary Income – **15%** / £2.5m
- Regular Payments & Grants – **8%** / £1.4m
- Investment & Property Management – **2%** / £0.3m

### Our overall income

In 2018, we generated a fantastic £9.9m to help support older people in greatest need and their families and carers. This includes £6.9m from individual donations, income from trusts and foundations and our investment income – an increase of 28% from 2017. In addition, a number of very special supporters left generous gifts in their wills totalling £3.0m.

### Our overall spending

In 2018, our total expenditure was £16.7m. This includes £13.9m charitable expenditure – an increase of 40.7% from 2017. Our charitable expenditure accounted for 83p of every £1 of spending in 2018. In addition, we invested £2.5m in activities to generate voluntary income as we look to sustainably grow our vital work.

Our planned deficit was in part funded by our *Future Impact Fund*, reflecting the Trustees' ambition to use this fund to increase our impact. Further information is available in our *Annual Report and Accounts 2018* at [independentage.org](http://independentage.org)





If you can provide your time, expertise, funding, insight or contacts **we'd love to hear from you.**

We're a successful and ambitious organisation, and working in partnership gives us a collective force to achieve even more. From individuals and charitable trusts to blue chips and start-ups, the collective endeavour of collaboration is immensely powerful. It helps shape our strategic planning, innovation, service development, policy and campaigns.



Working together is the only way we can transform society.

Together we can secure a better future for all older people. Because don't we all deserve to be supported, respected and valued as we get older?

From service-shaping strategic partnerships to generous one-off gifts. From long-term investments to volunteering your free time. No matter who you are, there's a vital part for you to play in our future. And yours.

Contact [supporters@independentage.org](mailto:supporters@independentage.org) to find out more about our work and your role in the revolution.

[www.independentage.org](http://www.independentage.org)

# Old is... loving our planet

This review was produced with the environment in mind. It's printed on 100% recycled material. Absolutely no water or chemicals were used in its production, and the amount of landfill waste generated was zero.

It's one small step to help make a better future for all of us.

Independent Age is committed to the environment.  
This document is printed using processes that are:



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**Independent Age**  
18 Avonmore Road, London  
W14 8RR

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T: 020 7605 4200  
E: [charity@independentage.org](mailto:charity@independentage.org)  
[www.independentage.org](http://www.independentage.org)

Call our helpline on  
0800 319 6789

