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looking at ageing in new ways

Ageing and social policy
A report for Volunteering in the Third Age

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INTRODUCTION

The voluntary and statutory sectors place a heavy reliance on older volunteers to deliver their services. There has been increasing reference to volunteering as a route to employment or as a means to improve individual volunteer's health. In its Modernisation Agenda the Government identified four priorities. These focus on supporting the capacity of individuals and groups in communities to improve their quality of life through social capital. Putnam (34) describes social capital as the features of a social organisation which work to improve the health, wealth and industry of the community. The four government priorities identified were active communities, regeneration and neighbourhood renewal, citizenship and social exclusion. The promotion of volunteering is seen as a key way to address these priorities and to build the capacity, and hence social capacity, of communities.

This report summarises the current environmental and policy context of volunteering; seeks to explore and analyse the impact this is having on the recruitment, retention and management of older volunteers; and examines the perceived likely impact of social change on future volunteering by people aged over fifty. Finally the report makes recommendations, based on this analysis, on what needs to be addressed in both policy and practice to provide a secure basis for the continuing engagement of older people in volunteering.

The current context

We live in an ageing society which has, in recent years, undertaken a fundamental reappraisal of its attitudes towards ageing and policy, moving from a construct of older people as passive recipients of welfare to one that increasingly sees older people as active engaged citizens. These changes have occurred at a time when there has been an increased recognition of the importance of cross-cutting policy and partnership work to deliver the most effective environment for our citizens to grow old in. This has been both in terms of work that work across government departments to promote what has been described as 'joined up government' and also in promoting the active involvement of older people through initiatives such as Better Government for Older People.

Winning the Generation Game (1), All Our Tomorrows - Inverting the Triangle of Care (2), Older People – Independence and Well Being (3) and Opportunity Age (4) are examples of key reports that capture the impact of our ageing population and the need to move to strategies that enable people to remain active, healthy, and engaged citizens for as long a period as possible and to acknowledge people's right to dignity, respect and choice when they need additional support as part of their ageing process.

There is also recognition that whilst we have much to celebrate in the increase in people's longevity we have been less successful in engaging with more socially excluded and disadvantaged older people and the health inequality gap has not been closed. A Sure Start for Later Life (5) and the development of the integrated Link-Age Plus pilots are one of the key ways this is being addressed. The growing

emphasis on midlife (6) & (7) as a pivotal time to enable people to take increased control of their lives also has a particular focus on addressing inequality.

In terms of volunteering by older people the situation, on the surface, looks promising as older people will be ageing more positively, will live longer and will make up a greater percentage of the population. In theory this could lead to increasing numbers of older people volunteering and this report will now examine some of the positive and negative factors that may influence this.

VOLUNTEERING BY OLDER PEOPLE

The 1997 National Survey of Volunteering in the UK (8) defines volunteering as;
'any activity which involves spending time, unpaid, doing something which aims to benefit someone (individuals or groups) other than, or in addition to, close relatives, or to benefit the environment.'

The survey, undertaken by questionnaire, sought to avoid using the word volunteer or voluntary activity instead trying to tease out from respondents the full range of things they were involved in. The survey then drew a distinction between formal volunteering, that is carried out through an organisation, and informal volunteering which is defined as being carried out on a one-to-one basis.

Research (9) suggests that an over emphasis on formal volunteering may significantly underestimate the input of older people in their communities and indicates that many older people prefer the flexibility of informal volunteering which is seen as a natural activity in their locality. More broadly there is increasing discussion that, in the same way, in BME communities the amount of voluntary activity may be significantly underestimated because it is part of a culture of mutual support (10), (34). In developing the discussion around voluntary activity and older people in the future it may be helpful to frame at least part of the debate around the issues of Active Citizenship and people participating as community activists in their neighbourhoods.

In exploring the literature and research around older people and volunteering this report echoes the findings of the recent study 'Volunteering, self-help and citizenship in later life' (10) that there is a lack of relevant literature and that there has been a disproportionate focus on research into volunteering by young and employed people. This is particularly important given the emphasis increasingly being placed on volunteering as a mechanism to gain skills and training (11) relevant to future employment which is not necessarily a motivation for volunteering by older people.

The lack of research is also important when considering the extent of older people's involvement in volunteering. The 1997 National Survey of Volunteering (8) found that volunteering peaked in middle-age and then declined. People in employment were also found to be much more likely to volunteer than people who were unemployed. This finding is challenged by other research (11), (12) which suggests that volunteering by older people does not show a strong decline until the age of 70 and even then it is unclear how much this is influenced by the volunteers choice or the volunteer policies on 'retirement' of the host organisations.

KEY CURRENT FACTORS AFFECTING VOLUNTEERING BY OLDER PEOPLE

Age discrimination and insurance

There has been significant debate that insurance companies have been imposing age restrictions that have led to organisations having to retire volunteers typically at age 70 or 75. This has been accompanied by a sharp increase in insurance premiums for Voluntary and Community Sector organisations in the last five years.

The report *'Barriers or opportunity: Insurance for older volunteers'* (13) shows that the insurance increases are not specific to the voluntary sector but have occurred across the whole commercial sector. This report also demonstrates that where organisations are committed to working with older people insurance does not have to be a barrier to participation for people over seventy. Instead, it is suggested, and this is endorsed in the report *'Involving Older Volunteers'* (14), that the insurance issue is often used as a smokescreen to mask the age discrimination that is prevalent in some voluntary organisations.

As the population ages more healthily, and if more people are to be able to volunteer in later life, then organisations will have to develop transparent procedures on how to assess an individual volunteers' suitability for a role as their skills change over time. In addition organisations will need to develop support systems to encourage people to volunteer flexibly enabling them to take on different volunteer roles if there is a change in the individual's personal capacity. What is unacceptable is to establish a blanket age limit for the convenience of an organisation to avoid establishing proper support procedures and to demonstrate institutional ageism in their views of older volunteers.

Other ways that age discrimination manifests itself in organisations include;

- A bias towards younger volunteers for reasons such as 'Older people are too frail to volunteer' or 'It is not worth training older people because they will not stay for very long' (14). Both of these are manifestly untrue and organisations who embrace working with older volunteers cite their loyalty and commitment as one of their great advantages.
- Offering a limited range of tasks based on ageist assumptions that can be both limiting and demeaning and may deter the person from volunteering.
- Creating a mechanism for volunteer recruitment that is biased towards younger volunteers and excludes older people from considering volunteering for the organisation in the first place.

The other way that ageism manifests itself is in the attitudes of older people themselves who will have constructed an internal image for themselves over the years of what being old means and may believe they no longer have anything positive to contribute. This needs to be challenged to enable older people to value what they potentially have to offer their communities.

The compensation culture and risk management

In 2005 Dr John Justin Davis Smith gave a presentation on 'Getting to Grips, Volunteering, Insurance and Management of Risk' (15) in which he drew on the findings of research that had been undertaken by Volunteering England. This research demonstrates that, whatever the lack of evidence for the growth of the compensation culture, it had become a reality in the minds of 9 out of 10 organisations surveyed. This finding is born out by 'Reasonable Care' (16), which confirms how powerful this concern over litigation has become.

The most worrying information coming from these reports is the negative impact that concern over risk and litigation is having on volunteer numbers with over 50 per cent of organisations surveyed saying that volunteers had expressed anxiety over risk issues and 20 per cent of organisations reporting that volunteers had stopped volunteering because of risk and liability fears and 25 per cent of organisations stating that this had deterred volunteering.

Of equal concern is the potential impact on the culture of the Voluntary and Community Sector with organisations becoming increasingly risk averse. This could easily lead to the Voluntary and Community Sector losing its traditional ethos around flexibility, entrepreneurship and innovation and becoming less attractive for current and future volunteers.

It can be argued that the attempt to eliminate all risk would be both pointless and damaging. Greater emphasis need to be placed on organisations acting in ways that are reasonable and responsible, but also responsive and communicating a message to volunteers that systems are in place not to eliminate risk but rather to enable them to undertake their roles safely and effectively and in accordance with common sense.

The contract culture and professionalisation of volunteering

The UK Voluntary Sector Almanac 2006 (17) shows that there has been an increase in active charities from 98,000 in 1991 to 169,000 in 2004. Seventy-eight per cent of these are based in England. The majority are small organisations with 56 per cent having an income of less than £10,000.

The Voluntary Sector, particularly the larger organisations, is becoming more like the private sector earning 47 per cent of its income in 2003/04 compared to 33 per cent in 1994/95. The increased role of the Voluntary and Community Sector in the delivery of public services has translated in to an increased transfer of resources from the statutory to the voluntary sector with the state now accounting for over 38 per cent of revenue. Volunteering continues to underpin the voluntary sector and fundraising is the most common activity.

The Voluntary Sector strategic analysis 2006-07 (18) comments that the boundaries between the VCS, the State and the market are shifting and blurring with many services traditionally run by the State, eg leisure services, transferred to the voluntary and community sector. At the same time there is a growth in social enterprise organisations and activity.

The shift to service level agreements and contracts has imposed an increasingly stringent regulatory and performance framework on the VCS. This is being accompanied by an increasing professionalisation of volunteer management and the volunteer role.

These changes are being reinforced by government and providers who see one of the main purposes of volunteering being about building the capacity, skills and engagement of individuals particularly in terms of career choices and employment. It is increasingly common to talk about the volunteer workforce. Volunteering is also seen by government as a means to develop the social capital and capacity of communities which again potentially turns volunteering in to a product rather than a process.

There is, therefore, potentially a growing discordance between the way volunteering is being promoted and perceived around a culture of training, targets, accountability to funders and becoming increasingly work like and the reasons why older people volunteer.

Older volunteers are motivated by wanting to feel they are useful members of society, to put something back in to their community, to meet new people and to pursue learning and personal growth (10), (33). There is also an incentive to fill the void left by retirement (19) but this may be countered by the increasing leisure opportunities and family responsibilities of older people. (10)

In promoting and developing volunteering opportunities for older people it is essential to go back to *their* motivation for giving time not the *organisation's* priorities because of regulation or contract. Older people are not seeking to develop careers rather they are investing time in activity that has meaning to them, particularly around making a difference for others. Too much emphasis on the volunteer work force will not lead to people giving less time but may lead to them focussing more on giving that time to their own communities.

Making a difference through volunteering (28) identified for older people working on Home from Hospital schemes that one of the most important factors was the ability to meet the need of the individual client as closely as possible, irrespective of what the contract to the statutory sector stated. In other words the opportunity to add value for that individual by their voluntary contribution was a vital motivation. This poses a challenge for Government and agencies contracting to use volunteers to provide services to see performance indicators as the base line for the service and to build time and support in to contracts to allow volunteers time and opportunity to do more than the minimum. In tendering for contracts there is a temptation to have 'challenging' targets. Consideration should be given to service contracts having clear role descriptions for volunteers and targets set in contracts to be based on transparent and realistic calculations of volunteer's time which demonstrate that flexibility and time has been built in to the estimates for targets.

In an ageing society failure to address this and make volunteering more attractive could pose an increasing challenge for those VCS organisations that deliver contracts and are already experiencing difficulties over recruitment.

The pivot generation and grandparenting

With the growth of dual earner households many grandparents currently support their children by providing childcare. When working mothers are living with the father of their child 24 per cent of grandparents provide childcare. When families are separated this day care support rises to 44.5 per cent (19). There has also been a significant increase in the number of grandparents who are bringing up their grandchildren as the prime carer (20).

At the same time people living longer means that increasing numbers of people who are old themselves will be caring for their own parents for longer (4). With the increased life-expectancy of people with learning disabilities and physical disabilities there will be additional numbers of older people who will have caring responsibilities that may last throughout their life times.

The consequences of these changes is that there will be increasing caring responsibilities for the 50 to 70 age group that may have a significant impact on the time they have available for formal volunteering. In an increasing number of cases older people may have 'pivot' or 'sandwich' caring responsibilities for both young and old relatives (20). In many cases these people will be involved in support groups or organisation where they share support, ideas and time with others. They will also have a strong predilection to volunteer to work within related special interest groups.

Employment and pensions

Opportunity Age (4) sets out the government vision for older people remaining in the work place longer and increasing the post 50 employment rate. A major focus is to help unemployed and inactive people over 50 into jobs. Age equality legislation will make it increasingly difficult to discriminate against someone on the grounds of age in the work place and the Pensions Act 2004 introduces a number of financial incentives for people to extend their working life.

The Pathways to Work programme will have a particular focus on encouraging and supporting people on incapacity benefit back into employment. On initial analysis it might be expected that increasing the numbers of older people in work might reduce the available volunteer force but this may not be true.

The 1997 National Volunteering Survey (8) shows that people in paid work were more likely to volunteer than those who were unemployed. In addition research demonstrates that people who are involved in volunteering while employed are more likely to volunteer after retirement than those who weren't (12).

The challenge for government is to develop a framework for older workers that provide a degree of flexibility in employment and pensions for older workers and in developing support for people around pre-retirement planning (4) to provide opportunities, supported by employers, for people to experience different facets of volunteering.

Crime, safety and mobility

The negative impact that fear of crime has on older people is increasingly well documented (21), (22). This can lead to people restricting their participation in a range of activities, including volunteering. On examination, these problems of restricted participation and isolation imposed by fear are exacerbated by mobility and transport problems, and the lower levels of car ownership by older people.

Whilst volunteering cannot take away people's concerns over crime it can strive to create an environment which helps people to feel safer and free to volunteer. The most important contribution that can be made is to look at the journeys people have to make from their homes to their place of volunteering and make this as safe as possible. Involving Older Volunteers (14) has identified the importance of paying volunteers out of pocket expenses and supporting them with transport, either by giving lifts or paying their taxis, bus or train fares. In addition, as well as giving people safer access to volunteering, the payment of expenses reduces a potential barrier for poorer volunteers.

It is also important to look at more inclusive models of volunteering. For example if an individual has mobility problems that contribute to their feeling of vulnerability he organisation should explore opportunities for the person to volunteer from home.

While this report does not specifically consider intergenerational volunteering specifically the potential of intergenerational work both to promote volunteering and actively address fear of crime needs to be noted. The Active Ageing Programme in Liverpool (39) has developed a range of programmes based in the local High School to counter older people's expressed concerns about the increase in anti-social behaviour. Streets Ahead (39) was a multi-media arts based project working with older people and year seven pupils to build community links and address concerns about community safety. Crime Concern is currently working with a number of partners to develop a programme looking at youth offenders and fear of crime by older people.

Health inequality

At one time the image of the volunteer was of a white, middle class, middle aged woman. Much has been done to promote more diverse images of volunteering but this perception of the 'do-gooder' has still not been completely extinguished (23).

There also continues to be a strong correlation between participation in volunteering and socio-economic group, with those from the highest social groups almost twice as likely to participate as those from the lowest. The reduction in volunteering by unemployed people down from 50 per cent in 1991 to 38 per cent in 1997 reinforces the concern that reform of the benefits system has acted as a deterrent.

Since there is a positive correlation between volunteering and health (24) low levels of participation from more disadvantaged groups can only serve to increase the health inequality gap. Volunteering for All (25) considers the links between volunteering and social inclusion in detail. It makes a number of recommendations about how volunteering can be made more inclusive. It particularly recognises the

problems of the majority of people being recruited to volunteering through word of mouth, personal contact or invitation. This potentially restricts the pool of volunteers to those from groups who are already involved and so strategies need to be put in place to allow a more inclusive approach to recruitment.

'Volunteering for Health' (35) is a project of the Beth Johnson Foundation that works with people in mid-life from disadvantaged communities to use volunteering as one of the processes to build confidence and self-esteem. It has identified the following key factors in engaging with people:

- There has to be something that the individual can see as relevant to them and their community.
- People need support to give them the confidence to believe that they have something to offer.
- They need to be given a 'picture' of what volunteering can mean rather than just relying on their perceptions of volunteering.
- They need to be shown the full range of opportunities that volunteering encapsulates and no assumptions made about what might be of interest to them.

This project and research undertaken by VITA with men in the North-East of England (36) both highlight that recruitment champions who are part of certain communities have an important role in helping people who do not traditionally volunteer to be engaged with.

The report makes the important point that the barriers to volunteering mirror those to other forms of social exclusion. It comments that getting people from marginalised groups to volunteer is not simply about finding new ways of asking and that target driven initiatives such as the Experience Corps are inappropriate. (25)

Instead it proposes, and this is supported by other work (26) that the way to promote volunteering from marginalised groups, including their older members, is through the application of systematic community development approaches that build capacity, confidence and skills over time.

This report endorses the need to use community development approaches as a means to engage with people who lack confidence in themselves but could contribute to a more diverse and inclusive volunteering group that values the role of informal volunteering in community settings (27) The implications of this are that more emphasis needs to be placed on schemes to promote volunteering locally rather than on large national campaigns that may communicate most effectively with those already involved.

Good practice in supporting volunteers

The recently published report 'Making a Difference through Volunteering' (28) explores in detail some of the key requirements in supporting volunteering. These include:

- The essential role of the volunteer coordinator or manager.
- People being able to feel part of something and having contact with other volunteers.
- The service being promoted and valued.
- The opportunity for some flexibility of commitment.
- Being able to respond as closely as possible to client's expressed need.
- Access to guidance materials and emotional support if things become difficult.

In addition, Involving Older Volunteers (14) stresses the importance of meeting out-of-pocket expenses, providing support with transport, making sure there is appropriate insurance cover, establishing an effective grievance procedure and involving volunteers in decision making and planning. It is also essential to ensure that volunteer's contributions are given recognition not taken for granted. Acknowledgment is a fundamental right for us all.

Civic engagement

Better Government for Older People (3) has been at the forefront of promoting the importance of older people being active participants in the decision-making processes that affect them. There has been a growth in strategies such as Speaking Up For Our Age and Engage with Age and local authorities, such as Stoke-on-Trent, are working towards developing effective and comprehensive engagement strategies for its older citizens (29).

The Corporate Performance Assessment of Councils now uses the engagement of older people as one of its indicators and this opens up increasing opportunities for older people's civic participation. It is going to become increasingly important for authorities to engage positively with its older citizens to enable them to play a proactive role in shaping services and policies. The development of community empowerment networks, older people's panels and forums opens up a wider range of means for older people to take an active role in shaping their communities and such engagement will almost inevitably lead to other forms of volunteering and community activism.

The impact of the 'baby boomers'

The baby boomers have been considered here as a separate section as the way their attitudes develop with time will be fundamental to the future shape of ageing policy and volunteering. The baby boomers are defined here as those born between 1945 and 1965. Some 18.5 million children were born in the UK in this period with two distinct peaks in the birth rate in 1947 and 1964. The New Old (19) acknowledges the heterogeneous nature of this cohort, and its fragmentation in terms of attitudes and values, but identifies two distinctive generational characteristics of individualism and liberalism.

The discussions around the baby boomers illustrates how difficult it is to predict their future behaviour and highlights significant differences between boomers born in the first part of the cohort, who enjoyed unrivalled growth and opportunity and those born toward the end who experienced the slump of the seventies.

To support discussions The New Old (18) hypothesises that boomers will fall into one of three categories:

- The Selfish Generation: Individualists & consumers
- The Civic Defenders: Liberal activist
- The Invisible Elders: A fragmented generation

The one thing we can be confident of with the boomers is that they will, on average, live longer and healthier than any previous generation. However, the concerns over pensions and the governments emphasis on working longer (4) could create a two tier system where people who have been economically successful will be able to construct flexible lifestyles for themselves over which they have a high level of choice whilst those who have had more limited and less financially rewarding roles, or have been out of the workforce all together, may find themselves involved in more demanding low pay activities at a time when they had expected to retire.

We have already commented on the impact of the caring role on this group and again the issue of control and choice emerges as important. Where grand parenting becomes an obligation this produces stress and dissatisfaction. This is also a generation that have leisure and recreational opportunities that are completely different to previous generations. The internet, ease of foreign travel, the growth of second homes for example all provide opportunities that potentially conflict with people volunteering as people construct diverse and flexible life styles for themselves (40).

By the age of 75 between 40 and 50 per cent of Baby Boomers are likely to be living on their own. We also know that Baby Boomers are more detached from their communities than any previous generation (19). In addition whilst 39 per cent of the over 55 age group supported the statement that 'everyone has a duty to do voluntary work at some time in their lives' only 26.5 per cent of the baby boomers agree (27 ON). The report 'Eternal Youths' (31) gave a powerful indication of how important freedom is to baby boomers who described an idealistic vision of a life free of commitments.

If we go to the logic of the baby boomers as 'consumers' they may well advocate increasingly for their right to services but this does not necessarily mean that they will take an active part in helping to deliver their rights for others.

White (9) argues that social networks will become an increasingly important context for the development of volunteering and it is to be suggested that the challenge of the baby boomers is to develop new forms of community participation to engage individuals in activities to their and their neighbourhoods, benefit which at the same time provide a degree of flexibility.

CONCLUSIONS

This report seeks to give an overview of the current environment for older volunteers and to attempt to analyse how this may change in the future. Detailed below are a number of key findings that emerge from this analysis. However, before moving to these, there are some key points that need to be made about older volunteers.

Whilst there are concerns expressed about older people not volunteering as much as other age cohorts, the picture that emerges is of a group of people who volunteer for longer periods each week, have greater loyalty to the organisations they volunteer for and play a vital role in our society. They may not participate as much in charity fund raising events as some age groups but equally in museums and libraries 73 per cent of volunteers are over the age of 55.

KEY FINDINGS

For government

- People living longer with an increasing emphasis on active ageing, independence and greater involvement in decision making presents increasing opportunities to recruit more older volunteers and for existing volunteers to be able to volunteer longer because of improved health. **However, in seeking to encourage recruitment of older volunteers Government must recognise that the motivations of older people are different to those for younger people and more emphasis needs to be placed on the difference volunteers can make for their communities and less emphasis on the benefits of being a volunteer.**
- It needs to be recognised that older volunteers are not motivated by qualifications and training linked to career enhancement in the same way younger volunteers are. They want to feel they are able to make a difference and respond as effectively as possible to the presenting need of the client they are working with (28). The increasing professionalisation of service providers using volunteers may lead to volunteers seeking other opportunities to use their skills. **National and local government should work with the voluntary sector to prepare guidance on contracting and service agreements involving volunteers that requires clear role descriptions and an analysis of volunteer time that allows flexibility rather than just specific targets.**
- Government must give consideration to how volunteering can be promoted as an integral part of developing more flexible opportunities to enable people to stay in work longer. **In particular they should seek to build on the work proposed on pre-retirement preparation (4) to encourage employer supported volunteering in the final years of employment.**
- Whilst volunteering has a role to play in promoting social inclusion it can only be effective if it is part of a wider strategic approach by government to addressing inequality and disadvantage. **Government should recognise that the use of volunteering as an indicator for increased social inclusion can only be applied when it is part of a wider community engagement process to build people's confidence and trust.**

- Attempts to recruit larger numbers of volunteers from groups that are not involved in volunteering or already have a predisposition to volunteer are unlikely to be effectively targeted through large national campaigns.
Government should develop strategies to promote volunteering locally that reflects local circumstances and interests and makes use of local community champions to promote people's engagement.

For the Voluntary and Community Sector

- Insurance is not the primary issue. To increase volunteering by older people it is essential to counter the ageism that still occurs in many organisations that sees older people as having a more limited contribution to make than younger people. This ageism can be pervasive in an organisation affecting all aspects of the way it recruits and treats volunteers. **Volunteering in the Third Age and Volunteering England should work together to campaign and develop support materials to counter ageism in volunteering practice across the whole sector and to particularly challenge people's attitudes to limiting opportunity because of age.**
- **The issue of organisation's and individual's attitude to risk needs to be addressed and work undertaken with the NCVO and other partners to produce guidance materials on how to manage risk sensibly. This is particularly important for smaller organisations.**
- More attention needs to be given to the potential of developing volunteering through community development approaches and social networks that are able to give time to developing people's confidence and belief in themselves. This is particularly important for marginalised groups. Volunteering in a community of interest is a strong feature of faith groups (34) and this needs to be explored in more detail as another setting in which to promote voluntary activity. **The sector should explore the role of community and social networks in promoting people's voluntary involvement and in particular should explore the idea of the 'community champion' to promote volunteering with marginalised and/or socially excluded groups.**
- **As a matter of practice all volunteers should be entitled to expenses and support with transport where necessary.**
- It is difficult to be sure exactly how the baby boomers will impact on volunteering in the future. The most likely outcome is that they will continue to be a disparate group but one that values individualism and freedom more than the current generation of older people. This may well mean that they will be more likely to volunteer around causes and values that are important to them and less likely to volunteer on structured service schemes particularly where these are unable to provide flexibility. **A review of organisations' perceptions of volunteering needs to be undertaken and consideration given to how the idea of the 'community activist' can be included within the spectrum of volunteering.**

- **Recruitment for older volunteers needs to continue to place the emphasis on what the volunteer can do for the clients rather than on what volunteering can do for the volunteer.**

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