A POST-CAREERS ADVICE SERVICE

Giving people the tools to go on giving

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Foreword

The UK has an ageing population, with people leaving the workforce set to spend more time in retirement than any previous generation. As people get closer to retirement, many become cautious about what it has in store for them. Optimism and opportunities are interwoven with concerns and caution, with many older people understandably wary of the impact that one of the core life transitions will have on them.

Of particular concern are the social implications of retirement, with many people approaching the end of their working lives worried about loneliness, isolation and a lack of purpose. Some want to find a way to use the skills developed throughout their career, or use retirement to make a difference in their local community, but do not always have the information needed to turn these intentions into positive action.

The benefits of volunteering for older people are clear. It gives people a chance to develop networks and relationships, provides them with a way to make a difference, and allows participants to feel good by using their time to support a cause they care passionately about. It has been well documented previously that volunteering in old age brings with it some significant health benefits. The financial savings that increased volunteering could generate for the public purse via improved health and wellbeing for those participating should also not be dismissed lightly.

In addition, volunteering by older people helps to provide Britain’s charities with the support that they need to make such a significant contribution to society, and can also help to break down intergenerational barriers by bringing older and younger people together in shared spaces.

Whilst the merits of volunteering are clear, opportunities to actually get involved are not always so easy to find. Often, those retiring can be unsure about how to access volunteering opportunities, not knowing where to look, or who to talk to. This may in part explain why, despite being huge supporters of charities, older people are typically less likely to volunteer than their grandchildren’s generation. Policy makers need to consider how to communicate volunteering opportunities to older people, providing them with the pathway to an active retirement combined with a social conscience.

Two years ago, the cross-party Growing Giving Parliamentary Inquiry proposed the creation of a Post-Careers Advice Service, and this report adds weight to that recommendation. It explores the ways that people currently approaching retirement are provided with information about volunteering, and – despite a series of admirable examples – concludes that more needs to be done to unleash the volunteering potential of retirees.

Many older people already make a significant contribution to Britain’s charities – but that should not prevent us from seeking to increase participation further. The creation of a Post-Careers Advice Service giving information about volunteering opportunities to older people has the potential to bring significant benefits for older people, charities, government and the wider public.

By increasing rates of volunteering among older people it could give many the purpose they desire in retirement; help the country tackle a number of the social challenges posed by an ageing population; and provide charities with the support necessary to continue underpinning Britain’s social fabric. Crucially, it is an idea backed by demand from older people. The Charities Aid Foundation (CAF) adds our voice to theirs and urges policy makers to heed their call.

Dr John Low
Chief Executive, Charities Aid Foundation
Introduction

1. Growing Giving Inquiry and Recommendations

Background

The UK is one of the most generous countries in the world for supporting good causes, and many people give their time and money generously to charity each day. However, that generosity cannot be taken for granted, and it is important to ensure that donors are provided with ways to give and engage that fit in with their busy lives.

Key to this is a greater understanding of how people would like to give, and how that changes throughout their life. In order to understand more about how charities can make giving appealing and accessible to everyone, CAF led the Growing Giving Parliamentary Inquiry, seeking to promote active engagement with charities at all ages.¹

The cross-party Inquiry, co-chaired by Lord Blunkett, Andrew Percy MP, and Baroness Tyler, gathered evidence from an array of organisations including Google, Vodafone UK, Age UK and NUS. The Inquiry focused on the three main stages of life: Growing up Giving,² which looked at the role of education in helping young people to learn about and engage with charity; Giving at Work³, which examined how we can promote charity and philanthropy more effectively in the workplace; and Going on Giving⁴, which investigated how to harness the generosity of people as they move into retirement, and ensure that they pass on the gift of giving to future generations.

Recommendations from the Growing Giving Inquiry

The Inquiry’s conclusions – captured in the Creating an Age of Giving⁵ report - proposed a series of innovative recommendations designed to increase support for charities and strengthen our giving culture further. Recommendations already implemented include the production of guidance for university applicants (developed in conjunction with UCAS) to help encourage people to include their experiences of social action on university applications⁶; and the publication of a Young Trustees Guide⁷ to encourage charities to consider including young adults as trustees.

One of the other key recommendations from Creating an Age of Giving was to encourage people to engage with charities as they transition out of employment and into retirement. The change and uncertainty associated with such a significant transition can make it more difficult for people to give their time and money, and if older people are unable to access volunteering opportunities this can lead to a detrimental impact on their health and well-being.

Seeking to ensure that people entering retirement are given opportunities to continue supporting charities, the Inquiry called for the establishment of a Post-Careers Advice Service to provide people with information about how they can go on giving later in life. This report seeks to explore the attitudes held by those approaching retirement towards such a proposal, and examines how a Post-Careers Advice Service could be implemented.

¹ More information about the Growing Giving Parliamentary Inquiry can be found at: www.growinggiving.org.uk
⁶ For more information, see: www.growinggiving.org.uk/ucas-give-and-learn
2. Retirement as a transition point

People go through several major transitions throughout their life. Core life transitions include infancy, starting university, entering employment, becoming a parent, and retirement; all are major changes that influence wellbeing.

A report by Lord Wei and Dr Alison Hulme summarises much of the academic thinking that relates to stages of transition or life transition theory in the UK, including around retirement. Life transitions are very often “stressful and costly for the individuals, those around them and society as a whole,” and retirement is no exception.  

Much of the early research on life transitions failed to consider retirement as a transition phase, but increasingly it is becoming clear that the point at which one passes out of employment and into retirement is one of the biggest changes an individual is likely to experience. This is particularly relevant during an era in which the UK has an ageing population, and people expect to be retired for longer.

For most people, employment offers security. It provides a regular financial income and the opportunity to save for a pension, as well as additional benefits such as health care or medical screening. In addition, the formal structure of a working day can provide a routine and a sense of purpose. When someone leaves full-time employment and moves into retirement, they can lose this sense of security, often finding it difficult to adjust to a life with little routine or structure.

Many people may expect a reduction in responsibilities once they leave work but increasingly retirees are being asked to take on additional caregiving responsibilities. Almost two million older people will be expected to help with caring for grandchildren, and as life expectancy continues to increase it is reasonable to assume that retirees may be asked to take on caregiving responsibilities associated with other relatives.

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3. Older people and charities

Older people are incredibly generous when it comes to supporting charities. Previous research has found that more than half of all charitable donations in the UK come from those aged 60 or over.\textsuperscript{10} CAF’s UK Giving 2015 report provides an overview of charitable giving in the UK, and the findings reiterate the generosity of older people\textsuperscript{11}. The report found that people of pensionable age were nearly twice as likely to have given money to charity, with 44\% of over 65s having done so in the past month compared with 23\% of people aged 16 to 24. There are several factors that may explain the disparity in levels of donations amongst age groups, not least due to trends in intergenerational wealth, but it is accurate to say that whilst people of all ages in the UK give money generously to charities, support from older people is particularly pronounced.

The report also found that older people have particular causes they prefer to support, with those aged 65 and over tending to favour religious causes and hospitals/hospices.

Older people and volunteering

However, when it came to volunteering, UK Giving reported a different picture. While older people were more likely than other age groups to have given money to a charity in 2015, they were less likely to have volunteered. Just one in ten (11\%) people aged 65 or over one had volunteered in the previous year, compared with almost a fifth (19\%) of people aged 16 to 24.

When it comes to using charities, older people are accessing services much less than the younger generation. CAF’s Charity Street II report published in 2016 investigated the value of charity to British households and found just over two-fifths (44\%) of 65+ year olds reported using charities’ services at least once in the past month compared with 60\% of 18-24 year olds.\textsuperscript{12}

Despite not using charities as much as other groups, attitudes towards charities remain positive amongst the older population. Rates of giving also remain high, suggesting that this age group both recognises the importance of charities’ work and wants to support them.

Research findings

1. Attitudes to retirement

By the year 2035, it is estimated that almost one quarter (23%) of the UK population will be over 65, and will gradually be moving out of work and into retirement.\(^\text{13}\) Whilst many in this cohort will look forward to that change, others will be forced to confront a life without the regular structures and rewards that are associated with formal employment.

To find out more about the hope and fears associated with retirement, we conducted research\(^\text{14}\) that sought to establish what those nearing retirement thought about their future prospects. It might be expected that those on the cusp of retirement would be filled with unbridled optimism, and for some this is the case, but the results paint a different picture for others, and shows the need for coordinated action to ensure that the transition into retirement is a smooth one for all.

Concerns about retirement

It is clear that people approaching retirement have significant concerns about their future. Chief amongst these concerns is the loss of a regular salary. Four in ten (42%) respondents said that they were worried about experiencing financial difficulties during their retirement, with women (51%) far more likely to express this as a concern than men (34%).

However, concerns around retirement are not limited to financial prospects, with those approaching retirement also worried about the impact that leaving employment will have on their daily life. Over a third (37%) of respondents are concerned about potential health problems in retirement, whilst there are also significant concerns about having a lack of purpose (33%), boredom (27%), loneliness (15%) and isolation (13%).

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\(^{14}\) CAF conducted bespoke online research with 1,001 people aged 60+, including 251 who were yet to retire. The research took place over the period of 5th – 12th April 2016 and the sample was based on the general population within this age range and provided by Cint.
These latter concerns are particularly relevant given that one in three people is now expected to live to be 100. Research released by Age UK found that one third of older people say they are sometimes lonely, whilst 1 in 5 say that their lives are affected by depression. Social problems including loneliness and isolation that are associated with retirement must be addressed as our population ages.

When people do reach retirement, they may not always welcome the changes in circumstances associated with their new status. The Department for Work and Pensions (DWP) reports that half of all 65-70 year olds still want to work, and four in ten (40%) do not want to retire in a conventional way, preferring to work part time or flexible hours for a period of time before stopping altogether. Government and employers must be willing to adapt to the evolving demands of older people as they head towards retirement.

Planning for retirement
The DWP has expressed a clear desire to increase the average retirement age from its current levels (64.7 for men and 63.1 for women) by as much as six months each year. Despite retirement being further away, potentially giving future retirees greater scope to plan for their future, the CAF research shows that many of those anticipating leaving employment in the next decade say that they do not feel adequately prepared for retirement (40%), with women (52%) far more likely to feel this way than men (30%) do. Despite this lack of preparation, nearly half of all respondents (47%) say that they are not planning on accessing any advice, information or training about retirement before they leave work.

For those who were planning to access advice about retirement, online was the favoured method with just over a third (36%) planning to access information in this way. One in five (21%) were planning to access information through leaflets and only 16% were planning to access information from their employer.

A lack of available information combined with limited take-up of the advice offered may explain why many people feel unprepared for retirement. With retirement such an important transition point, the onus is on employers and government to work together to make sure that people are prepared for their future as they enter this stage of life. Giving people information about the reality of retirement, and opportunities available can ensure that people are prepared, and are more positive about the future as they leave employment.

17 Older people: independence and mental wellbeing. NICE guideline (2015)
2. Volunteering in retirement

Whilst many retired people already give their time generously, there are real concerns that others who would like to get involved in volunteering are not aware of, or able to access the kind of opportunities that they would relish.

UK Giving 2015 found that just one in ten (11%) people aged 65 or over said they had volunteered in the past year\(^{19}\), with 61% of all respondents saying that they never volunteer. However, when retired people do volunteer, they tend to do it much more frequently with 20% volunteering at least once a week.

Attitudes towards volunteering

Importantly, the latest CAF research shows that people approaching retirement hold extremely positive attitudes towards volunteering. 29% of respondents say that they are looking forward to spending more time volunteering for a cause they care about after they retire, whilst 41% say that they would like to learn more about volunteering opportunities.

Perceptions of volunteering and the benefits associated with it are also extremely positive. 73% of those approaching retirement agreed that volunteering has a positive impact on volunteers, whilst the main benefits include ‘keeping your mind active’ (69%), ‘meeting new people’ (55%), and ‘finding a sense of purpose’ (49%).

Interestingly, respondents also say that volunteering offers a very clear personal benefit for them. Amongst those who have retired and currently volunteer at least once a year, 44% claimed that one of the key benefits is that ‘it keeps them busy’, 32% that it ‘helps them meet new people’ and 29% that it ‘gets them out of the house’. The main reason, cited by 55% is that it enables them to ‘give something back to the community’. Many of the positive connotations associated with volunteering can help to counter concerns about loneliness that those approaching retirement hold.

One-fifth (21%) of those currently retired who volunteer at least once a year say it is because of the way they were brought up, highlighting the importance of learning these behaviours from one’s family and community. Indeed, one of the benefits of older people demonstrating charitable behaviour is that it can help to embed a commitment to giving within younger generations, and can serve as a way of bringing different generations together and learning about each other.

Barriers to volunteering

Despite the positive perceptions of volunteering and a widespread desire amongst many people for increased participation in retirement, there are some very clear barriers to involvement. Overwhelmingly, amongst those currently retired, the main reason preventing them from volunteering is ‘commitments at home’ (30%), which is particularly pertinent as this generation of older people increasingly take on more responsibility for caring for grandchildren. Those already retired also cite a lack of energy (27%) and a lack of time (25%) as reasons making it difficult for them to volunteer. Worryingly, for one-fifth (19%), the main barrier they face preventing them from volunteering is a lack of information about volunteering opportunities.

\(^{19}\) UK Giving Report, Charities Aid Foundation (2016)
Whilst information about volunteering does exist to an extent, people very often do not know how or where to find it. It is clear from the findings of our research that supply is not meeting the demand. Amongst all those interviewed, both retired and approaching retirement, there is agreement that both government (31%) and charities (29%) should make it easier for people to volunteer, and three in ten (30%) say that receiving information about volunteering would make them more likely to volunteer in retirement, a figure which rises to 41% amongst those who have yet to retire.

The health and social care benefits associated with volunteering and the economic savings that it can lead to by acting as a form of early intervention are significant, as is the contribution that retirees can make to their community if offered the opportunity. It is essential that charities, businesses and government establish how to unleash the volunteering potential of the next generation of retirees.
The case for a Post-Careers Advice Service

As we have already seen, people no longer want to retire in the conventional manner. This can mean an active retirement, with many people wanting to use the skills that they gained throughout their working life to make a difference in retirement.

Using skills in retirement

Just over a third of those approaching retirement (35%) agreed that they are worried that they will not get to use their skills in retirement. Interestingly, almost half (46%) say that they want to use their skills to make a difference in their community, whilst 62% say that they believe they could use their experience to help others. Greater access to volunteering opportunities gives people in retirement a way to keep busy whilst helping them to make a contribution to their local community.

The UK’s voluntary sector offers a very real opportunity for those newly retired people who want to use their skills, whilst simultaneously providing some of the structural elements they miss from a working environment. It could also offer those at risk of loneliness or social isolation a lifeline in the form of access to a community and much needed companionship.

There is existing evidence to suggest that volunteering improves the physical, mental and emotional wellbeing of a volunteer, particularly amongst the older population who reported greater increases in life satisfaction and perceived improvements in health because of volunteering compared to younger people. Indeed the latest research on this issue from the Southampton Statistical Sciences Research Institute and Birmingham’s Third Sector Research Centre further confirmed this evidence - concluding that becoming a volunteer can result in good mental health and wellbeing, but that volunteering may be more meaningful for mental well-being at some points of time in the life course – specifically, later on in life.

In order to unlock this potential and to use volunteering as an opportunity to improve wellbeing, we must remove any barriers which currently prevent people from participating, and we must provide those approaching retirement with information about the volunteering opportunities available to them.

A Post-Careers Advice Service

The Growing Giving Inquiry recommended that people “should be provided with tailored information about giving opportunities at the point of retirement.” More specifically, it recommended the establishment of a Post-Careers Advice Service to provide older people with information about how they could use their skills to volunteer and support charities.

A Post-Careers Advice Service would be a one-stop shop where people approaching retirement could seek advice about how to support charities once they leave full time employment. As well as providing information on the benefits of volunteering, and advertising local volunteering opportunities, the PCAS could also offer information on how to support charities in a number of other ways including through financial donations, giving through a pension or leaving a legacy.

21 Association of volunteering with mental well-being: a lifecourse analysis of a national population-based longitudinal study in the UK, Faiza Tabassum, John Mohan, Peter Smith (2016) (accessible at: www.bmjopen.bmj.com/content/6/8/e011327.abstract)
22 Creating an Age of Giving, Charities Aid Foundation (2014)
In addition, such a service could provide a portal for all of the information that those seeking retirement might require. As well as providing information on charities, the PCAS could also deliver information and advice on finances, pensions, and health and social care provision, ensuring it is part of a holistic approach to supporting healthy and productive retirements.

From the latest research carried out by CAF on the subject, we know that people lack the information they need to support charities in the way that they want, and the establishment of such a service would undoubtedly help to close the gap between intention and action. This would benefit older people themselves, as well as their local community, voluntary organisations, and both central and local government through the savings associated with improvements in health and wellbeing.

As well as savings to the public purse, there is also an additional financial benefit associated with the introduction of a Post-Careers Advice Service. According to Bank of England estimates, volunteering is worth between £50 and £100 billion to the UK economy and, more specifically, the ageing population could contribute up to £6.5bn in additional funding and volunteer effort by 2033, according to the Commission on the Voluntary Sector and Ageing. By 2033, the total value of older volunteers is expected to be £15.7 billion – an increase of £5.3 billion. Tapping into the growing older population who are both time rich and have an abundance of skills could potentially bolster the economic footprint of the voluntary sector in the UK.

Just over a quarter of people approaching retirement, (27%) agreed that a Post-Careers Advice Service would be a good way to tell people about opportunities to get involved with charities. Even if only a small proportion of this audience took up volunteering opportunities, it could have a transformative effect on volunteering levels amongst older audiences.

1. **Setting up a Post-Careers Advice Service**

Overwhelmingly people think that a Post-Careers Advice Service should be funded by the Government. Three quarters (77%) of those approaching retirement think the Government should pay for it, as did two thirds (66%) of those already in retirement. Although they think it should be funded at a national level, when it comes to the delivery of such a service, people favour local delivery. More than one third (35%) of both retirees and those approaching retirement think the service would be best delivered by the Citizen’s Advice Bureau and a similar number (33%) think it should be delivered by local government. This is in stark contrast to the 15% of respondents who think the UK government should deliver it.

When asked about the best way to access a Post-Careers Advice Service, amongst both retirees and those approaching retirement, again there is a consensus that local delivery is better. Almost two-thirds (63%) want to access a Post-Careers Advice Service at a local library, 42% at a public building such as a town hall, and one-third (39%) at the local council offices. Half (50%) think that the service should be accessed online, which potentially offers an easier and more cost effective option for delivery. In the digital age any such service would need to include an online version.

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24 Ibid.
2. **How a Post-Careers Advice Service could work**

Such a service may be hard to envisage, but there are already similar initiatives in place that provide an insight into how it could work in practice, and the benefits associated with different models of delivery.

Volunteering Matters, formerly known as CSV, is a national charity that helps to develop UK volunteering in policy and practice. Their mission is to enable people to take an active role in their communities, and as such they provide specific resources and programmes for all age groups, including specific information for older people, as well as delivering the Retired and Senior Volunteer Programme (RSVP). More than 15,000 people over the age of 50 already volunteer with Volunteering Matters across the UK. Its current knowledge of this area and its suite of resources could potentially make it an ideal organisation to help inform upon the delivery of a Post-Careers Advice Service.

By appointing a Business Champion for Older Workers in 2014, the previous government acknowledged the role of the older population as an important contributor to the strength of the UK workforce and the growth of the UK economy. Dr Ros Altmann CBE, former Business Champion for Older Workers wrote in her final report that “we need to re-think what retirement looks like,” and suggested that older people “try volunteering” as it is an excellent way to keep working and gives someone a means of obtaining recent work experience with a good reference for employers.

Dr Altmann went on to recommend that the National Careers Service reintroduce a later life strand to provide information and advice to those over 50. The National Careers Service provides information, advice and guidance to help individuals make decisions on learning, training and work opportunities. Improving current provision provided through the National Careers Service would be one way to provide those moving into retirement with key information and advice about volunteering opportunities, and other ways to support charities.

**Working examples**

There are several viable alternatives for the delivery of a Post-Careers Advice Service, and we would urge them to be assessed in detail by policy makers.

In 2012, Lord Wei of Shoreditch launched 'Next Steps: life transitions and retirement in the 21st century' a report calling for a National Retirement Service to fill the gaps in opportunities facing people undergoing this life transition. The report was followed up by the Shaftesbury Partnership, which in 2014 ran dedicated focus groups and a pre-pilot programme in Stoke-on-Trent. This led to a large-scale multi-pilot programme of the Retirement Transition Initiative (RTI) for 200 participants in 2015 through local delivery partners in Coventry, Wigan and Southampton. The pilot scheme was jointly funded by Calouste Gulbenkian Foundation and Jaguar Land Rover PLC.

The Retirement Transition Initiative (RTI) equips people with the information, networks, resilience, and opportunities they need in order to enter retirement with confidence and continue purposeful activity post-retirement. It aims to deliver health, wellbeing and economic outcomes for the individual, their employer and their community.

RTI consists of information sessions, peer-learning activities, socialising opportunities and workshops on a wide range of subjects that are designed to help people prepare for later life, including post retirement work, self-employment and volunteering. An independent evaluation of RTI found that, following time on the course, more than 40% of RTI respondents felt more positive about retirement.

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26 Accessible at [www.shaftesburypartnership.org/retirement-transition-initiative](http://www.shaftesburypartnership.org/retirement-transition-initiative)
To assist people in understanding changes to the UK state pension, the UK Government has now launched Pension Wise, a free service providing guidance on pensions. Although this service currently only provides guidance on defined contribution pensions, an online portal or advisory service such as this, provided by government, could be either extended or replicated to include information on other things such as legacies.

The Government’s successful National Citizen Service (soon to be placed on a statutory footing) could potentially provide a blueprint for taking forward a similar national scheme for an older audience. Although this is focused on delivering opportunities for young people, early signs of success for the model mean that a similar programme could be developed to cater for the needs of older people.

There are also ideas that have previously been proposed which we can learn from. In 2006, the Government’s Social Exclusion Unit produced a report exploring how the Sure Start policy could be used as a basis for a policy to benefit older people.27 Sure Start centres for children were developed with the intention of giving children the best possible start in life through the improvement of childcare, early education, health and family support, with an emphasis on outreach and community development. The Social Exclusion Unit’s report sought to tailor this approach to services for older people by providing a single accessible gateway to services such as social care, housing, lifelong learning and volunteering – a ‘Sure Start approach’ for older people.

This scheme, with its focus on the sharing of different types of information relevant to those moving into retirement, at one single point, provides a good blueprint for what a Post-Careers Advice Service could look like.

Recommendations and next steps

This report has demonstrated that there is currently a lack of information available about supporting good causes for those approaching retirement, both in terms of ways to give financially and, more problematically, ways to volunteer. This is despite there being a very strong desire amongst the retiring population to engage in such activities once they leave the workplace.

This report builds upon the work previously done by the Growing Giving inquiry and reiterates the recommendation made in the subsequent report that a Post-Careers Advice Service should be established.

There are a number of ways that a Post-Careers Advice Service could be delivered, which have been explored in this report. However designed, it is important that it meets the main objectives for creating it. The original recommendation made in the Growing Giving report published by CAF was that:

“A Post-Careers Advice Service should be created to provide older people with information about how they can use their skills to volunteer and support charities... The advice service should emphasise the benefits derived from volunteering, and provide information about available opportunities for individuals in the local area.”

Of particular importance is the suggestion that advice should be tailored to individuals at a local level. Rather than providing retirees with generic information, they should be given specific details about opportunities in their local area, making it easier for them to get involved. This reflects the wants and needs of our respondents, and could also include elements of skills matching.

For this to work effectively, the service should be delivered at a local level, allowing for a closer cross-working relationship with local stakeholders, charities and other organisations, all of whom need to be involved to ensure success.

The service could cover more than just information about volunteering. It could also take into account issues relating to pension provision, financial advice and legacies that can all help people to better understand the various ways to support charities in retirement. If such a service is established, policymakers may want to examine what other areas it could provide advice on, with suggestions including local transport provision, financial advice and health support.

The service should be cause neutral and impartial, allowing the user to choose who to support and how to support them. Importantly, the service should also be free. Allowing those moving into retirement to have access to information about how to improve their health and wellbeing and how to manage their finances is beneficial not just to that individual, but to society as a whole. The costs associated with creating such a scheme would be outweighed by the broader benefit to society.

As a first step we recommend that:

“The government engage with a wide range of stakeholders including representatives from the charitable sector, social care and health services, and financial institutions to investigate the possibility of establishing a Post-Careers Advice Service for those approaching retirement.”
With a view to:

“Creating a Post-Careers Advice Service to provide older people with information about how they can use their skills to volunteer and support charities in retirement.”

These recommendations are borne out of the Growing Giving Parliamentary Inquiry, but are grounded in the key themes presented in this report, namely that there is currently a lack of provision of information for those who wish to support charities, and that there is a clear onus upon the Government and the charity sector to work together to remedy that problem.