

Committee	Date
Funding Committee of the Bridge House Estates Board	11 September 2023
Subject: What Age CBT Considers Older People	Public
Report of: Sacha Rose- Smith, Chief Funding Director	For Decision
Report Author: Caspar Cech-Lucas, Small Grants Programme Lead	

Summary

This report sets out information related to a recent review with the purpose of considering the feasibility of revising the age criteria that CBT considers older people, as requested by the Funding Committee during its June 2023 meeting. CBT has received valuable feedback from the sector during the Small Grants Review and in Small Grants Advice Surgeries that the age limit for older people should be reduced. The perceived restrictiveness of the current 70+ limit, particularly by organisations working with disadvantaged communities, prompted the Funding Committee to request an examination of CBT's criteria for older people. The existing age parameters for both Bridging Divides and Small Grants Programmes are as follows:

- People aged 70+ who are disadvantaged
- People aged 65+ and living with dementia or Alzheimer's
- Older carers aged 65+

Recommendation

It is recommended that the Funding Committee, in discharge of functions for the City Corporation as Trustee of Bridge House Estates and solely in the charity's best interests:

- i) Approve Option 2, set out at paragraph 6 of the report, to empower self-definition and remove age restrictions from CBT's current funding criteria relating to older people.

Background

1. The most recent age criteria were introduced after the Bridging Divides Interim Review as the Trust's responsive grant making programmes came off pause "post pandemic", in June 2022. This adjustment from 65+ to 70+ reflected considerations of grant assessment capacity, rising life expectancy, and strategic targeting of those most in need. This decision was taken after internal consultation with the aim of ensuring that our capacity to assess grants was not overwhelmed, the rising life expectancy of London and the UK, and directing resources towards those most in need. As CBT is committed to learning and evolving, the opportunity to reflect again on the age criteria allows an iterative development of our programmes and criteria reflecting the needs of the sector.
2. As part of this review, an evidence bank was created to examine the practices of other funders that fund projects and organisations that support older people. This included The Baring Foundation, The Mercer's Company, The Clothworker's

Foundation, and The Wolfson Foundation, among a number of other funders. These findings indicate that the majority of funders either do not specify a fixed age for older people, allowing applicants the agency to define this parameter based on the communities they serve or define it as 65 / 66 years old, broadly in line with the current UK retirement age / when state pension can be claimed. In a 2019 paper, Age UK referred to older people as 65+¹ unless stated otherwise, but do not have a more up-to-date definition.

3. Life expectancy is generally increasing in a trend that was shown before the pandemic (which played havoc with life expectancy data trends) but it is important to note that it had been decreasing for many pockets of lower income people². London demonstrates significant variance in life expectancy by borough, with another key point being the correlation between healthy life expectancy and socioeconomic status, underscoring the greater influence of poverty on overall wellbeing compared to general life expectancy³.

Proposals

4. In light of the feedback received and the evolving landscape, three options for revising the age criteria have been identified. Each option is aligned with our commitment to support older people to lead active, independent, and healthy lives that are rich and fulfilling.

5. Option 1: Reduce Age Limit

- Lowering the age criteria to 65+ (from 70+)
- Lowering the age criteria for People who are from marginalised communities to 60+ recognising aging intersects with the inequalities that these communities already experience in different ways.
- Removing age limit for people living with dementia or Alzheimer's. Although they are most common in people over the age of 65, both can affect people at any age, (this overlaps with our Deaf and Disabled Peoples strand, which does not have an age limit)
- Older carers aged 60+ (from 65) recognising that caregiving obligations can arise sooner than traditionally anticipated, particularly within the context of an evolving family structure and changing societal dynamics. This adjustment seeks to ensure that those who commit to caregiving roles receive the necessary assistance and recognition, thereby promoting the well-being of both caregivers and care recipients.

6. Option 2: Empower Self-Definition

- Removing age restrictions allows organisations to define "older people" based on their community's context. This option promotes inclusivity and flexibility while trusting organisations' insights on who they serve.

¹https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/later_life_uk_factsheet.pdf

²Emily Head, *Life expectancy declining in many English communities even before pandemic*, 2021, <https://www.imperial.ac.uk/news/231119/life-expectancy-declining-many-english-communities/>

³ Trust for London, <https://trustforlondon.org.uk/data/life-expectancy-borough/>

7. Option 3: Maintain Current Criteria

- Keeping the existing age parameters acknowledges the validity of the current approach and maintains continuity for applicants and stakeholders.
8. Of the three options presented, it is recommended that the Funding Committee approve Option 2 – empower self-definition and remove age restrictions. This option would place more trust in the organisations applying and allow the communities that they work with to define what age older people are. Option 2 also allows for the understanding of differing life expectancies in boroughs and the feedback that aging can intersect with the inequalities that communities already experience in different ways. The recommended option represents a forward-looking approach that aligns with our mission and values, fostering greater impact and inclusivity.
 9. This change could expand our funding to a wider number of organisations, amplifying our impact in this area. Although it may lead to an increase in the number of applications we may receive, CBT would proactively monitor any increase and respond accordingly with regards to its impact on the overall grants budget and assessment capacity. Guidance will be provided for assessors to ensure that activities and organisations funded in this area are specifically targeted and marketed towards older people. An age limit could be reintroduced, by Funding Committee should circumstances warrant it at a later date. This dynamic approach underscores our commitment to ensuring that our grant allocation strategies remain agile and responsive to the changing landscape.

Caspar Cech-Lucas

Small Grants Programme Lead

E: Caspar.cech-lucas@cityoflondon.gov.uk