When I’m 65

Ageing in 21st century Britain
A guide for donors and funders
When I'm 65

Introduction

People in Britain are living longer than ever before. When the universal state pension was introduced in 1948, the average man did not live to see a penny of it—the average age of death for a man was 64.

Today, men who reach 65 can expect to live another 17 years and women another 20. We have, in effect, a new stage in our lives. But what can we expect these extra years to be like?

Mary’s story

Mary worked as a cashier in her local Co-op in Newcastle until she retired. After her husband died, she found herself completely at a loose end. She became depressed and missed the social life she had shared with her husband. ‘I don’t want to make new friends,’ she said. ‘They only die.’

Shortly after her 75th birthday, Mary saw an advert looking for older volunteers to read with school children. The scheme was run by the Retired and Senior Volunteer Programme (RSVP), part of the charity Community Service Volunteers.

Mary’s GP encouraged her to join RSVP, and she started going into her local school four times a week to help special needs pupils with their reading. It lifted her spirits and built her confidence. ‘It’s a new life,’ she says. ‘It keeps you in touch and it’s spontaneous. I get such a great sense of achievement from seeing them improve.’ Mary suffered a mini-stroke but kept going because she was needed: ‘I’m far too busy now to worry about minor ailments.’

In her nineties, Mary no longer felt able to travel to the school, so she began knitting clothes for premature babies. One day when knitting a very small bonnet, she came up with the idea of leaving a hole in the top so that hospital staff could take the baby’s pulse without taking off the bonnet. As far as RSVP knew, no one had ever thought of this before. By then, Mary was 104.
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Introduction
Will I be happy?

The last phase of our adult lives has the potential to be lively and happy—a 65-year-old woman can expect to live another 20 years, most of that in good health.¹

But without the infrastructure, opportunities and attitudes to enable us to make the most of these years, this stage of life can be empty, or cut short as we decline into poor health.

The lives of many older adults in deprived areas are sadly limited. 1.8 million pensioners live in poverty,² and one in three people aged 65 and over report little contact with friends.³ Isolation and inactivity lead to health problems including depression, dementia, anxiety and decreased mobility.

But contrary to widespread belief, there is nothing inevitable about isolation, poverty and ill-health; they are not a ‘natural’ part of growing older.

So what do we expect from the last third of our adult lives?

No sense of purpose?

One in three people aged 50 and over report feeling ‘left out’. This is a huge loss in itself, but communities are also missing out on the time, energy and skills that older people have to offer.

The Retired and Senior Volunteer Programme (RSVP)’s solution is to enable older adults to volunteer. This improves health among older people, counters the stereotype of dependency in later life and helps the people with whom volunteers work—from school children to people with disabilities.

Older people who volunteer have been found to have a significantly reduced risk of depression⁴—the most common mental health problem among older people in the UK.⁵ One in four older people has a high depressive score, and the majority never discuss this with their GP.⁶ Volunteering also boosts older people’s social networks, reducing isolation and improving health.

As a member of staff at RSVP commented, ‘Volunteering turns people’s lives around. They find they can do so much, and they keep going because they are needed. Jenny, one of our volunteers, she’s 100 and she’s still needed.’

There are now 12.9 million people over 60 in the UK—and this section of society is growing about ten times faster than the overall population (see Figure 1). RSVP is currently unlocking the potential of 12,000 volunteers, or around 0.1% of the older population. With increased resources, many more people could be reached.

You want to feel that you are of some use to society … that you’re not just shoved on the scrapheap … that nobody cares about you or the things that you’ve done in your life, the experiences that could be useful to other people.

Older person, quoted in A Sure Start to Later Life ⁶

Photograph supplied by Kristian Buus
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I will I be happy?

The girls are out of this world. I can talk more here than I can with my own daughters.

Older Magic Me participant

Living in poverty?

Currently 17% of pensioners live in poverty (on less than £108 per week after housing costs). Poverty limits older people’s opportunities to join in social activities and even their ability to buy necessities—over one million older people have to cut back on food to afford to heat their homes. But a very simple and cost-effective intervention can increase the income of the poorest older people.

Take-up of income-related benefits is low: 31–40% of pensioners entitled to Pension Credit, worth an additional £31.75 per week, do not claim it. This means that up to two in five of the poorest older people are needlessly living in poverty because they do not know what benefits they can claim, or they have trouble with applications.

By offering benefits advice, charities such as Age Concern Swansea (ACS) and Search Project can vastly improve poor pensioners’ income for little cost. For every £10 invested in ACS’s benefits advice, a vulnerable pensioner receives £360. In 2007, ACS secured £2.2m in extra income for its older clients—the equivalent of £26 per person per week.

These extra benefits not only improve the older person’s quality of life; they also help the local economy (see Box 1).

Discriminated against?

Discrimination against older people because of their age is still legal in all contexts apart from employment and adult learning. Charities such as Age Concern England, Age Concern Cymru, Age Concern Scotland and Help the Aged campaign on a national level to redress this. However, discriminatory attitudes are pervasive and deeply ingrained. One in three adults surveyed by Age Concern said that they viewed people over 70 as ‘incapable and incompetent’. Part of the problem is that older and younger people often do not interact, which can result in prejudice and misunderstanding.

Magic Me, a charity in Tower Hamlets, a deprived part of East London, has pioneered intergenerational work in the UK. It brings young people over the age of nine together with older people to do arts projects such as photography, creative writing and drama. Both the young and older people are interviewed before and after the three- to six-month projects, and attitudes often change dramatically.

Initially, the young people often expect the older people to be diminutive, quiet or ‘moany’. But anecdotal evidence suggests that intergenerational creative activities help older and younger people to understand and get on with each other. ‘They’re just like us,’ commented one school pupil. ‘I have the greatest respect for the older participants because I understand how they feel,’ said another.

Older participants also report overcoming their own preconceptions and fears about younger people, making them feel safer and more included in their local area. This is of particular importance given that the school population is over 70% Bangladeshi Muslim, and the 70-plus population is predominantly white.

Intergenerational projects aim to break down prejudice towards older people, lifting the invisible barriers of fear, ignorance and embarrassment that contribute to loneliness and isolation.

Figure 1: Population by gender and age
**Lonely and isolated?**

Older people are increasingly encouraged to remain in their own homes, and most prefer to do this, rather than going into residential care. But independence does not necessarily lead to a high quality of life. Almost 30% of people aged 60 and over sometimes or often feel isolated from others. Isolation and inactivity lead to depression and poorer health. Older adults in deprived areas are more likely to be isolated, partly because there are fewer places for them to go in their neighbourhood. Half of the older people questioned by Search Project, a local charity in a severely deprived part of Newcastle, said that they would be sitting at home watching television alone if they did not come to activities run by the charity. Search Project is a one-stop shop for older adults, providing exercise groups, complementary therapies, and IT and arts classes. Those who regularly participate in such activities are much more likely to have better physical and mental health. Analysis of the Health Survey for England 2005 suggests that regular participation in a few organised activities reduces the risk of bad health by 30% for men and 23% for women.

By enabling older people to escape isolation and be active, Search Project improves their health and well-being. 88% of older people said that they felt better about life because of Search Project.

Among older people, women, the over 75s, disabled people and those living alone are those most likely to suffer from isolation and consequential ill-health. Search Project ensures that it reaches the most vulnerable by visiting sheltered accommodation schemes, tenants’ meetings and lunch clubs in the area.

**Excluded?**

Black and minority ethnic elders are among the most vulnerable older people, with 32% living in poverty (compared to 17% of all older people). They are more likely to have a stroke and more likely to suffer from diabetes than non-BME older people. Compounding this, they can have trouble with mainstream health and social care services. Language barriers may stop them from being able to have counselling. They may feel uncomfortable in a mixed-sex environment, or be unable to eat the food on offer.

SubCo Trust, a centre for Asian elders in Newham, East London, was set up because many Asian older people were falling through the cracks of statutory services. SubCo’s day care places are government-funded, but many local agencies now direct Asian older people to its other services. The mental health support group has to refuse five to six referrals every week because sessions are full. SubCo has started running preventative classes to attempt to reduce the likelihood of older people’s health degenerating. These include tailored exercise classes and talks on how to avoid or cope with illnesses such as diabetes.

Improving mainstream public services so that they cater better for Asian older people’s needs is also important, and SubCo surveys its clients in order to feed their views and experiences into local policy.

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**Box 1: The wider benefits of investing in older people**

Older adults make up a growing proportion of the population. Funding charities to improve their lives benefits wider society as well as older adults themselves.

**Benefits of benefits:** Helping older people to claim their benefits—as Age Concern Swansea does—not only adds to their incomes, but also adds to the income of the local economy. The New Economics Foundation has developed an indicator showing how cash injected into the local economy multiplies through spending and re-spending locally. For every additional £1 claimed in benefits (by adults of all ages), £1.77 is contributed to the local economy. Given that older people are perhaps even more likely to purchase goods and services locally, it is reasonable to assume that the ‘multiplier effect’ may be even greater for older people than for benefit recipients in general.

**Making a contribution:** More older adults are carers than are cared for, and up to £50bn of caring support is carried out by UK retirees every year. People over the age of 60 contribute 792 million voluntary hours a year; people aged between 60 and 80 pay an estimated £5.5bn each year in taxes; and older people boost the economy by an additional £239bn a year as consumers. So helping more older adults to remain healthy and active, as charities such as SubCo, Search Project and RSVP do, enables them to contribute to society as carers, volunteers, workers and consumers.
Abused?

Although most older people do not face abuse or mistreatment, when it does occur it is crucial that someone independent is there to help.

A 2007 report found that 342,000 older people—one in 25—had experienced mistreatment in the past year. This included neglect and financial, psychological, physical and sexual abuse. Many older people do not get what they are entitled to in terms of care services or housing, for example, and many are discriminated against.

Information and advice for older people and their families is crucial to ensuring that they get what is rightfully theirs. Advice can come from specialist organisations, such as Counsel and Care, a national charity that helps older people to get the best out of the care system. It provides fact sheets for older people, their families and carers on issues such as paying for care homes and negotiating the care system. It also has a dedicated national advice line.

However, sometimes information is not enough. Older adults may need help to challenge a local authority decision that prevents them from obtaining appropriate healthcare, or to resolve a case of abuse. The Older People’s Advocacy Alliance (OPAAL) is a national organisation working with advocacy schemes around the UK to improve the quality of independent advocacy for older people. These independent advocates make sure that older people’s rights and interests are represented. If necessary, they deal with professionals and service providers on their behalf.

Older adults make up a greater and greater proportion of the UK population. Each of us, with luck, will become an older person. Older age has the potential to be an active and fulfilling time, but many older people in deprived areas still live in poverty, isolation and ill-health.

In the next section we explore how government policy is shaping what our lives will be like as we get older.
This section highlights some of the policy developments since NPC published Grey Matters, its report on growing older in deprived areas, in 2004. It does not aim to provide a comprehensive account of policy in relation to older people, but focuses on those areas that are most relevant to the issues discussed in this report.

Money

Pensioner poverty has declined over the past ten years, primarily because of increases in means-tested benefits. Single pensioners are now entitled to a minimum income of £124.05 per week compared to £105.45 in 2004. However, the uptake of income-related benefits among older people is low, so many people do not reach this minimum income. Around half of pensioners living in poverty do not claim the full income-related benefits they are entitled to.14

The 2006 pensions White Paper proposed a package of pensions reforms. These will improve pensioners’ financial situation, although not immediately. Reforms include increasing the basic state pension in line with average earnings inflation (rather than with general price inflation) from 2012, and raising the age of retirement for men and women to 68 by 2045. The number of years of National Insurance contributions needed to qualify for a basic state pension will also be reduced to 30 years for both men and women from 2010. It is currently 44 years for men and 39 years for women.

The Institute for Fiscal Studies predicts that these measures will cause pensioner poverty to remain relatively static for the next ten years. Without these measures it would have begun to increase.15

The 2007 Comprehensive Spending Review detailed some government plans to increase the uptake of benefits. For example, older people claiming Pension Credit will automatically be assessed for Housing Benefit and Council Tax Benefit. However, this only works if Pension Credit is claimed in the first place. There are indications that organisations delivering face-to-face advice services (shown to be the most effective in increasing older people’s benefit uptake) are having difficulties finding funding. Local Age Concerns in England lost a quarter of their information and advice services in 2006, due to a decline in funding from government and non-government sources.16

Health

The NHS has tackled some areas of direct age discrimination through an audit of age-related policies. However, mental health services in particular still need attention. This has been recognised by the Department of Health, and several publications since 2005 have highlighted the fact that older people’s mental health services have been under-prioritised and segregated. There are plans for reform, and some progress has been made, but older people still do not have equal access to psychological treatments such as counselling.

Work by charities to reduce depression and provide specialist support is therefore particularly important, and will continue to be valuable even when these reforms are made—especially as two thirds of older people with depression are not diagnosed.

Social care

Since 2004, the Government has frequently outlined its desire to improve older people’s well-being and independence. It has committed to providing more care and support in community settings and reducing the need for more intensive care. However, there remains a yawning gap between rhetoric and reality.
In practice, eligibility criteria for care are being tightened. A 2008 report by the Commission for Social Care Inspection found that care in the community is increasingly being provided for those with severe needs at the expense of those who require smaller amounts of help. An estimated 731,000 older people in England who need support with washing, eating and other life-sustaining tasks do not get enough local authority support to maintain a decent standard of well-being.17

The Government has funded 29 local authority areas to pilot Partnerships for Older People Projects (POPPs). The pilots began in 2006 and offer a wide range of support services and healthy living activities such as exercise classes and mental health programmes.

The POPPs pilots are a welcome development, especially as the Department of Health has also funded an evaluation of the projects. The aim is to build an evidence base for the cost savings that preventative services are thought to provide (for example, by reducing the number of severe illnesses and hospital beds used).

However, there are problems with the implementation of this programme. Funding is available for only two years, after which time local authorities must pick up the costs should they decide to continue the services. And because POPPs programmes encompass such a diversity of activities, it is difficult to see how the evaluation will provide evidence for the effectiveness of specific interventions (such as volunteering, befriending, and exercise classes). NPC fears that much of the promise of the POPPs programmes will not be converted into lasting change.

Lastly, it is worth mentioning that huge welfare reform is planned through the Putting People First Initiative, announced in December 2007. This plans to give money to older people so they can pay for their own care, and it puts an emphasis on prevention.

Social Inclusion

The publication in 2006 of A Sure Start to Later Life—Ending Inequalities for Older People by the Social Exclusion Unit, was a sign that the Government was taking exclusion among older people seriously. It concluded that a Sure Start model, with localised ‘joined-up’ preventative services, was needed for older people. Eight initial ‘Link Age Plus’ pilots in England have received £10m over two years to deliver services in the areas of housing, transport, health and social care, work, and volunteering.

Momentum behind A Sure Start to Later Life has largely disappeared. The Social Exclusion Unit has now been disbanded and replaced by the Social Exclusion Task Force in the Cabinet Office. Its first action plan made no reference to older people’s inclusion. The 2007 Comprehensive Spending Review did include a Public Service Agreement on ‘Tackling poverty and promoting greater independence and wellbeing in later life’, but this had little reference to the most excluded older people. Widespread action and change on the basis of A Sure Start to Later Life is yet to be seen.

Education

Despite recognition of the benefits of education for older adults, the Government has had limited success in engaging older people in its education initiatives. The Skills Strategy, which focuses on delivering further education, has been more successful in engaging the working-age population. Many course places were cut in 2005/2006—the number of adult students fell by 17%, with the sharpest decline being among the over-60s, where there was a 26% fall.11

Employment

In 2006, the Employment Equality (Age) Regulations came into force, outlawing age discrimination in the workplace. The regulations protect people from direct discrimination, harassment or victimisation on the basis of age.

This is a positive step towards making age discrimination illegal, but the Government came under criticism for stopping short of abolishing mandatory retirement ages. Employers can still force employees to retire at or after the age of 65, although this will be reviewed in 2011. Discrimination in the provision of goods and services on the basis of age remains legal.

Government recognition of the issues facing older people has grown somewhat. However, there is still a gap between rhetoric and reality. Charities are needed to provide essential services and support to fill this gap, and to reach the older people that statutory services never will.
The 2001 Census showed that for the first time there were more people over 60 (21% of the population) than under 16 (20%). But charitable funding does not reflect this—children’s charities receive 4.5 times more money than older people’s charities.

This section describes NPC’s recommended charities that work with older people. They all aim to give older people in deprived areas the chance to have active, meaningful, healthy and enjoyable lives.

The recommendations are examples of charities that NPC believes to be highly effective. However, these are by no means the only charities doing good work in the sector.

**Retired and Senior Volunteer Programme (RSVP)**

Unlocking the potential of those who stand to benefit most—older people in deprived areas.

RSVP is part of Community Service Volunteers, a charity dedicated to promoting volunteering. RSVP recruits, trains and supports older volunteers, and is currently working with over 12,000 older people on over 500 projects, including:

- Health and social care: from transporting people to hospital, to providing practical support and befriending frail older people.
- Education: helping schoolchildren with reading, maths and art, and assisting with young enterprise schemes.
- Environmental projects: from maintaining community gardens to advising other people on how to make their homes more energy efficient.

RSVP’s impressive work helps older volunteers as well as the people served by the projects. It generates results in a remarkably cost-effective way, costing only £125 per volunteer per year. NPC recommends RSVP as an ideal vehicle to tackle isolation and unlock the potential of those who stand to benefit most—older people in deprived areas. Funding would enable RSVP to achieve further success. For example:

- £35,000 could fund a development worker to support projects in deprived areas.
- £20,000 could pay for training events for volunteers working as organisers.

**Magic Me**

Bringing together young and older people, tackling isolation and tension within the community.

Magic Me runs intergenerational arts projects in Tower Hamlets, bringing together young people over the age of nine with older people in a range of locations from schools to nursing homes. These creative activities are designed to stimulate the exchange of ideas, and include photography, creative writing, drama and sound recording.

In our increasingly fragmented society, Magic Me’s work is both important and innovative. By breaking down prejudice, it increases trust and confidence, reducing the isolation and loneliness often experienced by older people. Magic Me’s ideas and practical approach also have tremendous potential for wider replication. The charity has already produced a guide to setting up intergenerational projects.

NPC recommends Magic Me as a practical way to strengthen communities and tackle isolation. Funding opportunities include:

- £39,000 for an arts development manager, allowing Magic Me to expand into more locations and reach more people, developing partnerships in new areas.
- £29,000 for a full-time administrator, to ensure that the growing number of projects are planned and organised effectively.
- £5,000 for arts material and equipment for the projects.

**Age Concern Swansea**

Providing practical services and care to enable older people to transform their lives.

Age Concern Swansea helps older people get the benefits they are entitled to, and cope better with living at home. It supported over 9,500 older people last year through a range of services including:

- Benefits checks and help with form filling: over 90% of older people who are helped with applications have their income increased.
When I'm 65

I feel like a millionaire thanks to Age Concern.

My children don’t want to know me and I am lonely.

A powerful model that is breaking down prejudice, building connections and touching lives.

Prime Minister Gordon Brown, speaking about Magic Me

• Advice on a range of issues including housing, debt and services for chronic health problems.
• Helping older people stay independent by supporting them on discharge from hospital, home visiting, and providing a home maintenance service.

Mrs Gwynne was living on a pension of £91 per week. After contacting Age Concern Swansea, she discovered that she was in fact entitled to a range of benefits, increasing her income to £195 per week.

Age Concern Swansea has an impressive success rate: for every £10 invested, £360 goes to vulnerable older people. This increases their independence and improves their quality of life, all by releasing state benefits that are owed to them.

NPC recommends Age Concern Swansea as a pragmatic, effective approach for supporting older people in need. Funding opportunities include:
• £35,000 to fund a benefits advice worker—a difficult post to raise funds for, despite its success.
• £20,000 to fund a part-time advocacy worker to enable Age Concern Swansea to provide advocacy as well as advice.

Search Project

Search Project provides practical advice, care and social opportunities to help older people escape poverty and isolation.

Based in Benwell, a severely deprived area of Newcastle, Search Project actively targets isolated older people. Its key activities are:
• Advice on benefits through a drop-in service, telephone helpline and home visits.
• Health improvements and social opportunities through a range of activities including walking groups, swimming lessons, and courses on IT and digital photography.
• Complementary therapies, including reflexology and aromatherapy massage.

Mrs Brown is a 73-year-old widow living alone who felt lonely and depressed. The welfare rights worker at Search Project discovered that she was eligible for an extra £98 per week in Attendance Allowance. Mrs Brown now feels more comfortable and secure financially, and she is less lonely, as she participates in other activities organised by Search Project.

NPC recommends Search Project as a practical way to help older people escape poverty and social isolation. Funding opportunities include:
• £25,000 to fund an administrator and central costs such as rent and heating, which are extremely difficult to fundraise for.
• £15,000 to provide complementary therapies, which are highly valued by the hundred or so users of this service, but difficult to get funded.
• £5,000 to fund tutor salaries, transport and volunteer expenses.

Older People’s Advocacy Alliance—OPAAL (UK)

OPAAL aims to improve the provision and quality of older people’s advocacy.

Independent advocacy can help older people who need to challenge decisions made about their health, housing and social care. OPAAL works across the UK with other organisations to improve independent advocacy for older people. Its members include all the major players in the sector, including Age Concern and Help the Aged.

OPAAL is a relatively new organisation, which has focused on mapping the provision of advocacy nationally as a basis for lobbying and change. Its main focus points include:

• Developing a UK-wide forum of member organisations, with the aim of encouraging collaboration, joint funding bids and new projects;
• Improving advocacy commissioning;
• Improving the evidence base for advocacy;
• Developing partnerships in the South West, an area under-served by advocacy;
• Engaging with older people themselves and making their voices heard.

OPAAL is the only national organisation focusing on the advocacy needs of older people. It aims to become instrumental in raising the profile of older people’s advocacy, helping to secure better services and ensuring government commitment. NPC recommends funding in order to expand its vital work:

• £50,000 could fund the creation of a Chief Executive post to network, lobby ministers and raise the profile of older people’s advocacy.

• £40,000 could fund the creation of online tools such as a database of BME advocates, in order to inform and train members.

NPC’s charity recommendations can change—we update our recommendations periodically and charities may be added or removed. Please visit our website (www.philanthropycapital.org) for up-to-date information on recommended charities and their funding needs.

Conclusion

So, what would you like life to be like at 65? Or 85? To end up lonely, poor and in bad health is surely not on anyone’s wish list. By supporting the charities highlighted here, donors can make a great difference to the lives of some of the most deprived older people—enabling them to have active lives free from discrimination, abuse and poverty.
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Our research guides donors on how best to support causes such as cancer, education and mental health. As well as highlighting the areas of greatest need, we identify charities that could use donations to best effect.

Using this research we advise clients (including individuals, foundations and businesses) on issues such as:

- Where is my support most needed, and what results could it achieve?
- Which organisation could make the best use of my money?
- What is the best way to support these organisations?

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