

What's it like to be old?

By Richard Radcliffe aged 60

When I say I am 60 (only just) I wonder what your reaction is? He bloody looks it? He should retire? Richard you still have one third of your life ahead do not stop now! Poor guy? Or, go for it Richard the best part of your life has only just started?

Perhaps your reaction might be: I must read this blog: his life experiences and his fundraising experience must be AWESOME. Who could know more?

So, make your mind up. Your attitudes to ageing can make or break your performance: average gift values, loyalty, donor happiness and most importantly the final gift – the legacy.

Are you ageist? Or an Age Ambassador?

Do you think Old is cold or Old is gold?

Do you consider us “oldies” as past it (what is OLD these days – I say it is always 10 years older than me) or up for it? We should perhaps all remember that in spite of Social Media the oldies are still the most generous donors.

Or do you feel oldies are like me: I am now at an age which is perfect for putting a legacy in my Will to my favourite charities. But I also realise the key issues facing all of us as we get ripper/more mature?

My answer is simple:

Never have I felt more in tune with prospects than I do now. In fact I could even be turning into a grumpy old man as young fundraisers refuse to recognise that “older people” do actually use the internet - but not to look at the progress of our charities. We (yes WE not THEY) still love printed materials and we get angry about administration costs but we are not dinosaurs.

And yet people like me are the source of the biggest gift you are likely to get EVER.....

Ignore me at your peril. I am not being arrogant (I hope) or grumpy (probably yes). I might be typically stubborn or assertive. But I would like you to listen, hear, read and digest my thoughts.

I have young children and, unlike younger parents, will probably have to work until I am 85 (If I live that long) to fund them.

But in spite of my two little miracles aged 7 and 5 (god they are gorgeous) I still have to plan for:

My retirement

My pension

The education of my youngest children

The education of future grandchildren – especially the children of my older children (also gorgeous) aged 31 and 29.

My care costs when I become ill

The future care costs of my wife

Having bloody good fun after I have retired.

OK Stop now.

Consider how much is going on in my brain as I plan for the future.

Consider how much I will need to be secure and free from worry.

**** I need another glass of whiskey

Even if I did not have young children I would be in quite a state. If I was a normal person (!), I would probably have grandchildren I would have to plan for. And there is a chance I might live 25 or 30 or 35 years and my assets will erode or disappear. With over 30% of donors keen to leave a legacy numbers will rocket but values will plummet as I use my assets.

You might think I am being frivolous or different or just plain mad.

I am not.

This is what every person aged 60+ is going through. I want to spend and have some fun but I am a saver at heart.

Then add typical complications which are so common throughout the world: for instance divorced children who need financial help. That child also has two young children.

Please remember we are now hitting the "norm" for many older people.

Now think: When will I put a legacy in my Will to a charity I love?

Your answer might be (if you are young): NOT NOW

That is the wrong answer. It is so wrong it is scary.

The right answer is: I will put it in now but I might take it out later. In fact the one I put in now might change to another one if/when I get really angry with the charity which phones me or the one which sends me a free gift or the one which insists I "upgrade my gift" or "download" for further information.

I am sensitive to the way I am asked for support

I am sensitive to how money is spent.

I am sensitive to the way I am spoken to.

I am sensitive to the use of grammar and punctuation. (Please note grammatical errors in this article but see if you can spot them).

I am a generation which might well have fought for our/your Freedom. I like freedom of choice.

Get it wrong and you are out of my Will.

Get it right and you will be in my Will for EVER, but I might have to change the way or amount I will put in my Will to your charity – not always because I love you less/more. It is just my circumstances will change and they might change many times in the few decades.

By now I am bored with being asked for money.

By now I know what/who I want to support. But if you do not enlighten and inspire me as to the benefit of a gift in a Will I will forget you because my memory shrinks as I age.

Do not forget to tell me you need a gift in my Will and I will not forget you. You just need to remind me but not too frequently. It's just drip drip drip before I drop.

Which should make you realise that you will not have a clue as to what I will finally do. And nor do I. So, you, your boss, your board, trustees cannot forecast your legacy income because I do not have clue as to what anyone will get.