

Lost in the Money Maze



How advice agencies and credit unions can help older people cope with today's financial systems

Cover photo: Rebecca Ward

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Introduction

This toolkit has been produced by Help the Aged as part of the 'Now let's talk money' campaign, which is designed to increase awareness of the products and services available to financially excluded consumers and to encourage them to ask for help when they need it. The campaign also aims to inform and encourage advisers on the ground to work together to co-ordinate provision, and to raise awareness of that provision, so that the needs of excluded people are met more effectively.

Help the Aged works for disadvantaged older people and has carried out research on financial exclusion within this group. Research shows that while older people are very capable in some ways, there are some areas of personal finance management (notably, choosing financial products), where they are less proficient. As products more commonly targeted at older people can be very complex (equity release, for example), this can increase the likelihood of poor decision-making.¹ Very few financial capability initiatives are targeted specifically at older people. In fact, most activity focuses on schools, the workplace, and initiatives delivered via the internet. Help the Aged is working to address this problem through a number of projects promoting financial inclusion and capability for older people.

This toolkit explores the reasons why, in our view, older people should be among the target groups for the work of advice agencies and credit unions; what barriers exist for older people accessing their services; and how service providers can break down these barriers.

Why might older people need help and information on money?

Photo: Rebecca Ward



None of us is getting any younger...

The UK has an ageing population. There are nearly 12 million people of state pension age, almost 1 in 5 of the UK's total population.² The number of people aged 65 and over is expected to rise by more than 60 per cent in the next 25 years, to almost 15.8 million in 2031.³

This group is, of course, no more homogenous than the younger population – those over 65 continue to have differing levels of health, capacity and income. Some older people are better off than they have ever been – pensioners are more likely to own their home outright than the rest of the population, and the median income of those in the top fifth is some three times the amount of those in the bottom two-fifths.⁴ However, there is evidence to show that older people are more likely to spend long periods on low incomes, and are more likely to be in poverty the older they are. In terms

of health, while two-thirds of the population over 65 report no functional disability at all, 20 per cent have a moderate disability, and prevalence of illness and disability tends to rise with age, particularly over the age of 80.⁵

*'You get worn out. Your ears wear out, your eyes wear out – and not always gracefully.'*⁶

With regard to financial acuity and inclusion it is typically those on lower incomes, and excluded in other ways, that have the most difficulty in dealing with money.

...and the world is changing fast

In recent years changes have been made to the way we manage our finances by virtue of government policy, business expediency and advancing technology. We have seen:

- a rise in telephone and online banking
- the introduction of chip and PIN

- direct payment of benefits
- increasing requirements or incentives for payment by direct debit
- discounts on services for internet users
- closures of local bank branches and post offices
- restricted access to cash
- increased use of credit and debt
- the phasing-out of payments for goods and services by cheque.
- the use of mobile phones for paying for certain goods and services
- the introduction of individual budgets for social care.

“I put it down to being marginalised. Things are moving forward and I can understand all that but we’re being left behind as well.”

In a study of insurance provision conducted on behalf of Age Concern and Help the Aged, 41 per cent of those aged 65–74 agreed that they often feel overwhelmed with decisions about their finances, and 67 per cent suspect that older people miss out because they know less about the choices available to them.⁸ Statistics of this kind are hardly surprising when you consider that there are more than 30,000 financial products on the market (including insurance for health and social care as well as pension-planning)⁹ – and getting impartial information and advice appears to be a particular problem for older people.

‘On this occasion a friend helped me by searching on the internet. I can’t usually get hold of this type of information and I feel that those of us who aren’t able to use the internet often miss out on good deals and discounts and find it harder to get hold of information on what is available.’¹⁰

Taking care of the pennies

Some older people have traditionally operated with a weekly wage packet and are therefore reluctant users of banks, preferring to continue to put aside small amounts of money each week to cover the cost of regular bills.¹¹ However, with access to cash becoming more and more difficult, especially for those who are less mobile, many are forced to struggle with alternative money management options.

‘There’s no way I’d use direct debits. Direct debits frighten the hell out of me because I don’t know where my money goes to.’¹²

There is widespread resistance among the financially excluded older population to the idea of borrowing via loans or credit cards, although a recent study of attitudes to borrowing highlighted an increase over time in the amount of debt owed by older people generally. This same study found that there is a very small number of older people who appear to owe very high amounts – often using credit to cover the cost of bills.¹³ Some older people also use home credit, which offers them money on terms that they can manage, i.e. weekly cash payments, but they often fail to appreciate that they are paying high rates of interest, and few seem to know about cheaper options.¹⁴

‘I’ve never had a lot of money to carry on with but I’ve never got into debt . . . I’ve gone to charity shops, I’ve gone to jumble sales and I’ve not bothered what anybody else’s got. I’ve got what’s paid for, do you know?’¹⁵

Discussions with financially excluded older people reveal a strong dislike of change and of new or unfamiliar systems and payment methods – ATMs, PIN numbers, direct debits, credit cards etc.¹⁶

Older people have already adapted to major changes during the course of their lives – in the workplace, in family structure, in many areas of technology and in social attitudes. It is clearly not the case that people lose their intelligence, skills and interest on retirement or at some undefined point thereafter. But as people age they often lack opportunities to exercise their capacities and to engage with a world in which rapid changes are taking place.¹⁷

*'You do get set in your ways. We would accept change more if we could do it at our pace rather than having the changes forced on us.'*¹⁸

A need to know

Finding out about available services and sources of help is often harder for those who are less able to get out and about, or who have restricted social networks. A report by the Government's Social Exclusion Unit found that disadvantaged adults were less likely to be aware of certain public services, and even when informed about them, they found it difficult to know where to go to access them or to understand what they were entitled to.¹⁹

*'Lots of things happen today which I don't know about or understand and I feel cut off.'*²⁰

The insurance study mentioned above found that around half of those over 65 do not like to bother others for financial advice,²¹ and in discussions many older people have said that they would not know where to go to for such advice if they didn't have family and friends to rely on.²² Citizens Advice figures for 2006/7 show that only 10 per cent of their clients are over the age of 65, which is about half what could be expected based on the age profile of the population as a whole. This includes 3 per

cent aged over 75, and 1 per cent aged 85+, which again is about half the population percentage in these age groups.²³

*'I really don't know. I wouldn't know where to go to [for advice].'*²⁴

Every little helps

Welfare benefits, including state pensions, account for half of all total pensioner income, but for some 70 per cent of pensioners, they account for at least half their total income, and in 15 per cent of cases they make up their entire income.²⁵

More than £4.5bn of means-tested benefits that should rightfully go to older people in Great Britain is unclaimed.²⁶ The average unclaimed amount of Pension Credit, £26.40,²⁷ represents a significant potential increase in a single pensioner's income.

*'Well, you could do the niceties that you don't do now. You could go out once a week or a month for a meal or something. When you get older that's what you want, really.'*²⁸

Making a difference

Ninety-six per cent of respondents to a Help the Aged survey on the Post Office Card Account felt that more should be done to help vulnerable older people deal with the changes in the way society uses money, while 69 per cent felt there were few learning opportunities to help older people manage their money.²⁹

*'I think that life is getting very fast for older people and it's getting worse – it's all very complicated.'*³⁰

Sometimes the help that an older person requires may seem relatively minor. It might just be assistance in understanding a utility bill or a letter from the council. It could be

providing some pointers about how to decide whether to switch to a different supplier for a household service. Or perhaps they just need to be reassured that they are unlikely to have won thousands of pounds in a lottery they did not buy a ticket for, and can safely bin the request for bank details or an administration fee. Such seemingly trivial matters can be a cause of tremendous concern to people who lack knowledge or confidence in financial matters.

This is true not only of those who have little money, but also among those older people who are relatively wealthy. About a third of older people describe themselves as ‘getting by’ and a further third are on ‘comfortable’ incomes or better.³¹ These more wealthy pensioners still need to make choices about what to do with their money, and might need help to understand the issues involved. For instance, about half the older people who approached the commercial equity release service run by Help the Aged in 2007 were advised that this was not a suitable option for them.³² This highlights the need for impartial professional advice on such financial decisions rather than purely sales-driven information.

‘I would love it if there was a group of honest and trustworthy people to look after my funds – I don’t want to make a fortune, but just want a steady improvement.’³³

Advice which improves the older person’s capacity to make good financial decisions can help people to manage on low incomes, keep out of debt and also out of poverty. Empowering people – however relatively rich or poor they are – to make good decisions can also help improve people’s self-esteem and confidence, hence generally helping people stay active in older age.³⁴

‘I just want to run my own life, run my family and cope.’³⁵

Why don't older people get the help they need?

Photo: John Cobb



Many people acknowledge that if mainstream provision of all products and services was inclusive in the first place, there would be less need for 'special measures'³⁶ – and as the population gets older, the distinction between services for older people and services for everyone loses significance.³⁷ A service which is accessible to older people will also benefit others who experience disadvantage, and will be a more pleasant experience for everyone.

*'As you get older these things get harder to deal with.'*³⁸

They know nothing about it

The first challenge is to know what information is available. People want it to be available in places that they go to or use as part of their daily routine.³⁹

Numerous studies and surveys have shown that word of mouth is the most common way of people finding out about a service or activity.⁴⁰ This may be especially true in the case of financial activity, since people do not generally have a positive view of the financial services industry.⁴¹

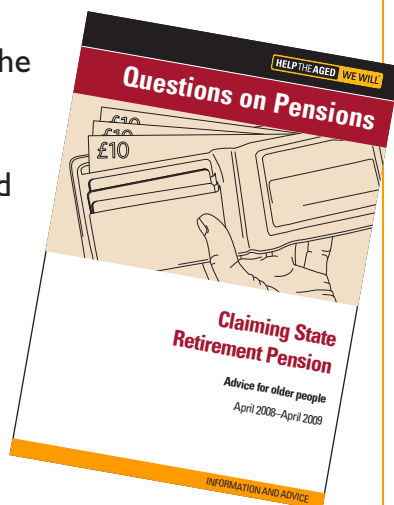
*'I think most financial institutions and insurance companies treat older people with contempt.'*⁴²

Many older people lead busy and active social lives, but those who are older and less well (especially men) may not meet many people in the course of their everyday lives.⁴³ If they have no close friends or family in regular contact, they come to rely on others to provide them with support and information.⁴⁴ GPs, district nurses, post office staff and those delivering meals on wheels are all cited as key contacts with influence as information providers.⁴⁵ Recognising this

issue, Norfolk Credit Union is training sheltered accommodation managers in Credit Union procedures so that they can assist any older tenant who wishes to use their services.

Local radio is a great source of information for many.⁴⁶ The General Household Study in 2002/3 reported that 82 per cent of those aged 60–69 and 76 per cent of those aged 70 and over had listened to the radio in the last four weeks.⁴⁷ Local free newspapers delivered to the doorstep are also widely read, and reading a daily newspaper peaks in the 70–74 age group for men (79 per cent in 2002) and in the 65–69 age group for women (73 per cent).⁴⁸

Printed material can be useful, since a leaflet allows information to be read in the person's own time, and can be kept for future reference.⁴⁹ Such materials should adopt 'easy read' principles – short sentences, simple punctuation and everyday language⁵⁰ – and should not be full of pictures of young people. On the other hand, too many photographs of older people can distract older readers into making comparisons with themselves, and potentially diminish the perceived relevance of the information to them.⁵¹ Help the Aged produces a range of free, easy-to-read advice leaflets for older people on benefits, pensions and other money issues.



*'Much print – both in newspapers and magazines, and shop goods' labels, as well as in business documents, has actually got smaller.'*⁵²

They are discouraged from taking the next step

Having identified a service which might be of use, the next problem is accessing more information about that service.

Some older people are happy to use the phone to find out more details, while others prefer face-to-face contact.⁵³ Increasing numbers are using websites to access information, but more than 70 per cent of those over 65 have never been on the internet,⁵⁴ so any service or information which is available only online automatically excludes the majority of older people.

The need to complete long and complicated forms in order to access services puts many people off. This is a particular problem for older people with sensory difficulties or poor literacy skills.⁵⁵

Many people consider that there is a stigma in relation to asking for help,⁵⁶ whether to apply for benefits or to obtain advice about utility suppliers, for example. Admitting to someone that you need help can be a very stressful experience and the initial contact strongly influences whether or not the experience is a positive one.

Frontline staff can have a beneficial impact far wider than their job function alone might suggest.⁵⁷ A warm welcome and helpful attitude can have a powerful, positive effect on visitors. But of course the opposite is also true. A visitor who has a bad first experience is likely to leave and never return – particularly if they were feeling nervous and vulnerable to begin with.

*'Visits in person... were not always more informative and worthwhile. The usual story – staff in a hurry, overworked and not always patient with an older person.'*⁵⁸

They simply cannot access the opportunity

Physical access to services is a major barrier for many older people. Forty-one per cent of older people have an illness which limits their activities in some way, with 14 per cent unable to go out of doors and walk down the road on their own, and 10 per cent unable to manage steps and stairs.⁵⁹

*'I still feel a part of mainstream of life, but the lack of mobility hinders this.'*⁶⁰

Problems caused by lack of mobility are often worsened for those living in rural areas by a lack of regular public transport and the need to travel greater distances to access services. To help overcome this, Ipswich and Suffolk Credit Union carries out weekly collection points at a sheltered housing complex and at a social club in a community centre, and these have proved very popular with users.

In physical terms driving is often the easiest way for older people to get about,⁶¹ so convenient parking facilities are helpful. For those who rely on public transport, proximity to bus routes is all-important – and restrictions on use of free passes means that appointment times need to be flexible.

The building itself is also a key factor in terms of enabling access to older people: facilities need to be available on the ground floor, and should include an accessible toilet and plenty of seating in any waiting areas. Toilets should have doors which are easy to open, a hand-basin and a bin, door handles at a height suitable for wheelchair users but not so low that they cause problems for people with back conditions,⁶² and open access, i.e. no one should have to ask someone if they want to use the toilet.⁶³

Of great importance also is publicising the availability of these facilities so that older people feel confident that their physical needs can be met.

*'I don't mind going out so much when I know where the toilets are.'*⁶⁴

They are worried about what is involved

For older people trust is critical, particularly when it comes to personal and financial matters. Mistrust of the financial services industry has been found to be higher among people who lack confidence that they are in control of their finances, know very little about financial services, do not enjoy finding out about financial products and find financial literature difficult to understand.⁶⁵ There is a widespread perception that the voluntary and community sector is better at providing information and assistance.⁶⁶ For example, Glasgow Credit Union has found that some older people they spoke to liked the idea of opening a current account with a credit union rather than a bank. Quite apart from this, there is extensive evidence to show that older people also prefer to use face-to-face banking facilities on the high street – and, in particular, to use post offices.

However, even in the best circumstances many older people feel threatened by the complexity of the issues and fear that they will not be able to understand what they are told. They are often embarrassed to ask for things to be repeated or explained more clearly,⁶⁷ so the onus is on the service provider to ensure that they avoid jargon, do not talk too fast, and check that the client has understood – without being patronising.

'I finds it difficult when I goes somewhere, and someone explains something to me, and we don't know what it's all about. You know, if

*they could come down to our level we could understand it better.*⁶⁸

Discrimination is out there

Age discrimination is a form of prejudice like racism or sexism and implies that older people simply do not deserve to be treated on an equal basis with others.⁶⁹ Seventy-three per cent of older people in Great Britain agree that age discrimination exists in the daily lives of older people.⁷⁰ Advice about age represented 8 per cent of all discrimination advice given by Citizens Advice in 2006/7.⁷¹ Age discrimination in employment and training was made unlawful from October 2006 when the Age Regulations came into force.

Direct age discrimination, where chronological age is used to restrict access to services, is relatively straightforward to identify. For example, many older people have problems obtaining insurance or credit simply because of their age.⁷² Ipswich and Suffolk Credit Union were approached by a couple who had been with the same bank for over 40 years. When they needed to borrow to repair their roof they were shocked to be turned down by their bank, as they had both just turned 80 and had health problems. (The credit union lent them the money they needed, and they have continued as credit union members with a good savings and loan repayment record – as well as encouraging many of their younger relatives to join the credit union.)

Indirect discrimination occurs when older people are disproportionately affected by a particular policy or practice. This includes things like offering discounts for online bookings, or even being prevented from using online services – for example, a gas

company online registration form which does not accept dates of birth before 1923.⁷³

Ageism is more difficult to pin down, but includes negative, derogatory or abusive behaviour by both individuals and institutions – such as a shop assistant rolling her eyes when an older person is taking too long to pay for goods, or an advertiser making fun of older people. While age discrimination is now unlawful in the field of employment and training, no legislation yet exists to cover goods and services. Help the Aged is working to bring this about.

‘If you’re older you have to behave well otherwise someone will say something like “stupid old trout”.’⁷⁴

What can credit unions and advice agencies do to help?

Photo: photodisc



Many things which prevent or deter older people from making full use of the services on offer are simply dealt with; others take a little more work. And there is always room for creative solutions to common problems. The checklist that follows has developed from discussions with older people.

Think about the ways in which you can make your service more accessible to everyone, including older people.

Location

- Are you near bus routes?
- Is there parking nearby – general and disabled?
- Does your printed material include a photograph of the exterior of the building so that people can find it more easily?

- Is there a phone available so that people can call a taxi when they are ready to leave?
- Could you offer home visits to those unable to attend your building?
- Do you provide designated car parking space for disabled customers?
- Have you considered introducing fast-track services for customers with mobility impairments who are using a taxi service as their only means of transport?

Building

- Is your door easy to open and wide enough for wheelchair access? Does it have a ramp instead of steps?
- If there is an entryphone are the instructions clearly marked, and are

there alternative arrangements for people with physical impairments?

- Are all your services available at ground floor level? If not, is there a (reliable) lift?
- Is there plenty of seating in the waiting area?
- Do you have an accessible toilet? Is it clearly signed? Does it have a wash-basin and bin?
- If you cannot provide these facilities yourself, could you offer regular sessions elsewhere – e.g. at a GP surgery or sheltered housing unit?

Welcome

- Are your reception staff cheerful, friendly, kind (but not patronising), helpful and flexible?
- Do they have all the information they need to help callers with simple queries without having to pass them on to other departments?
- Do they have sufficient time to be patient with those who cannot hear well or who need things explaining more than once?
- Is there privacy at your reception area so that people are not overheard discussing personal matters?

Service delivery

- Do all your advisers have an understanding of the problems likely to be encountered by older people?
- Do they have training in the complexities of the benefits system as it relates to older people?
- Is sufficient time allocated to allow them to be patient with those who cannot hear

well or who need things explaining more than once?

- Do you have information about local and national services which offer help and support to older people?

Written information

- Is your information printed on standard-weight paper so that older people can easily hold and turn the pages?
- Do you produce any information that is specifically tailored to the needs of older people (like the Help the Aged advice leaflets, see page 14)?
- Is the text size at least 12 point, so that your information can be read comfortably by older people without spectacles?
- Is the text broken up into small chunks, using bullet points and illustrations?
- Is it clear that the service is not just for young people?
- Do you offer alternative formats for the visually impaired – large-print versions or information on tape?

Strategy

- Do you specifically target older people as being in particular need of your services?
- If your involvement is with advice agencies, do you include older people in determining (and delivering) your services – perhaps as members of the management committee, or as part of a focus group?

Reaching people

- Have you found out what services function in your area and whether they know you exist and what you do? Do they

refer/signpost to you? If not. Have you asked them to?

- Do you distribute information about your services widely, including to places where older people are likely to spend time (sheltered housing units, social clubs, GP surgeries, bingo halls)?
- Have you considered visiting local services, including voluntary and community sector organisations, to talk to them about what you offer and encourage them to visit and see for themselves?
- Have you considered providing information to professionals who come into contact with older people, e.g. district nurses, GPs, meals-on-wheels staff, post office staff?
- Do you advertise your services locally via the radio or free newspaper?

*'Everyone gets old... Do as you would be done by.'*⁷⁵

Services that help older people cope with money issues

Photo: Rebecca Ward



Help the Aged

Help the Aged is an international charity fighting to free disadvantaged older people from poverty, isolation and neglect. We research the needs of older people in the UK and overseas and campaign for changes in policy. We provide community services and publish information on financial matters, housing, and health as well as many other subjects such as choosing a care home.

Information resources

Help the Aged produces a range of free advice leaflets and information sheets on money issues. About 700,000 financial advice leaflets are distributed to older people each year. These can be ordered in bulk via the website, where they can also be downloaded individually.

SeniorLine

Our national freephone telephone helpline, SeniorLine, answers over 80,000 calls every

year, of which about one-third are related to financial matters, including benefit checks. Although we have only a small team, last year SeniorLine managed to help older people claim over £1.5 million in previously unclaimed benefits.

'Your Money Matters': Barclays and Help the Aged Partnership

This UK-wide programme aims to support over 30,000 older people and their carers to better manage their finances by providing basic money management and debt advice.

Benefits Advice Programme: British Gas Help the Aged Partnership

This programme aims to increase people's awareness of benefits and personal entitlements, and supports them through the process of claiming them. It has helped people claim over £10 million in unclaimed benefits.

Other services

Help the Aged neighbourhood community wardens provide face-to-face support in some of the most disadvantaged communities across the UK. Many are called upon for financial advice or asked to make referrals to our other services. Our wills and legacies team also provides specific financial advice to older people, as do our commercial equity release service and care fees advice line.

Regional Development Officers

Based all over Britain, the RDOs are the 'eyes and ears' of Help the Aged. As well as helping older people to speak up for themselves, they seek to improve the quality of life for disadvantaged older people through capacity-building and community development.

Making Your Money Work for Your Future

A simply written, practical guide to managing personal finance (see page 19).

ABCUL

ABCUL (the Association of British Credit Unions Ltd) is the principal trade association for credit unions in Britain, representing 70 per cent of credit unions. ABCUL credit unions account for over 80% of the credit union movement's members and assets.

ABCUL represents its members with government, the FSA and in the media. It provides a full range of advice, information, training and development services to help its members grow to be sustainable financial co-operatives providing inclusive financial services in their communities and workplaces.

Citizens Advice

The Citizens Advice service is the UK's largest advice provider, with nearly half of the population using the free service at some point in their lives. Citizens Advice is an independent charity and membership organisation. Citizens Advice Bureaux across England, Wales and Northern Ireland are also independent charities and members of Citizens Advice. Together they deliver information and advice face-to-face, through telephone and email services, and online via adviceguide.org.uk. They use clients' experiences as evidence to inform policy-makers and service providers about the impact of their policies both locally and nationally. See: www.citizensadvice.org.uk

Generic financial advice project

Citizens Advice and Citizens Advice Scotland are working with the Personal Finance Society to recruit their member independent financial advisers to volunteer in 28 bureaux, providing generic financial advice to clients on low and middle incomes. Independent evaluations of the pilot have shown that this is a very successful way of attracting older people: 23 per cent of those using the service were over 64, and a further 43 per cent aged 50–64 years. See: www.citizensadvice.org.uk/exec_summary.pdf

Financial skills for life

As part of the wider Citizens Advice programme to raise financial capability in communities, selected Citizens Advice Bureaux have been funded by HM Revenue and Customs to deliver training to local frontline workers working with older people. They in turn can help and inform older people on tax and other money issues. For more details on the financial capability work, see www.financialskillsforlife.org.uk

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Sources of information

(alphabetical order by title)

Age Discrimination in Public Policy: a review of evidence

Strong evidence is available to show that discrimination against older people is rife. Citing clear instances of direct discrimination at the heart of our national institutions, this report begins to explore the profound and extensive impact of age discrimination on older people themselves and on society as a whole.

Help the Aged, April 2002

Communicating with the Over-75s

Andrew Darnton

Desk research commissioned by the Department for Culture, Media and Sport to support the digital switchover targeted help scheme. Includes information about understanding how best to communicate in general with audiences of 75 and over.

DCMS, July 2006

Debt and Older People: how age affects attitudes to borrowing

Stephen McKay, Elaine Kempson, Adele Atkinson and Mark Crame, Personal Finance Research Centre at the University of Bristol
A detailed study of the extent and nature of borrowing and financial difficulties among people aged 50 and over. The research involved analysis of five nationally representative social survey datasets, and a review of the existing research literature.

Help the Aged, 2008

Everyday Age Discrimination

This report records the stories and feelings of those who felt they had been treated unfairly or worse because of their age and wrote to Help the Aged in response to the Scrap It! campaign.

Help the Aged, April 2004

Financial Exclusion among Older People

Andrew Irving Associates for Help the Aged

Part of a Help the Aged programme on financial exclusion, this research reveals the difficulties older people have with today's high-tech systems of accessing cash. The resulting exclusion can mean that those who can least afford it pay more for goods and services.

Help the Aged, December 2006

Incontinence and Older People: is there a link to social isolation?

Dr Helen Godfrey, Angela Hogg, Deborah Rigby, Adele Long

A study designed to capture the experiences of older people with incontinence in terms of its effect on behaviour, psychological and social health, and to explore the potential link between incontinence and social isolation.

Help the Aged, April 2007

Improving Services, Improving Lives: a Social Exclusion Unit interim report

An evidence report considering the effectiveness of mainstream public services for those with poorer life chances than the general population.

Office of the Deputy Prime Minister, October 2005

Investigate! Older people investigating goods and services

Unpublished interim report of a project carried out from January to July 2006 on behalf of Help the Aged, involving older volunteers in reviewing their experiences of a range of goods and services with the aim of developing recommendations for improvements.

Insurance and Age: exploring behaviour, attitudes and discrimination

Older people often complain that the insurance industry discriminates against them: premiums rise, excesses increase and cover may not be available at all to people above a certain age limit. This evidence-based summary report explores the discrimination older people face in relation to motor insurance, travel insurance and car hire, and includes a series of recommendations for the insurance industry.

Help the Aged, March 2007

Local Bus Services and Travel Concessions

This large-scale survey on local bus services and travel concessions examines older people's experiences and views of public transport and travel concessions in an urban area, raising key issues for consideration by government, local authorities and all those involved in the planning of transport.

Help the Aged, November 2006

Losing the Post Office Card Account: how future changes may affect older people

When the Government announced its decision to terminate the Post Office Card Account, many older people complained because the upshot will be that their ability to access their pensions will be severely curtailed. The decision will also have a profound effect on the future of the post office network itself. This report looks at the ramifications of the Government's policy from the point of view of older people.

Help the Aged, January 2007

Making Your Money Work for Your Future (LifeGuides series)

Paul Lewis

Whether it is their intention to or not, more and more people cease full-time work early, often without having given much thought to what their future income will be and what sort of lifestyle it will pay for. This guide suggests dozens of different ways to bridge the post-retirement income gap: boosting income, cutting spending, looking at pensions, tax, benefits and mortgages etc. to help readers use their money in the most advantageous way. It also offers advice on coping with major life events such as redundancy and divorce.

Help the Aged, April 2008

Marketing and Advertising to Older People

The new older generation has markedly different attitudes and purchasing patterns from preceding generations and holds most of the nation's wealth. Yet, despite a compelling business case for change, advertisers continue to focus the vast majority of their effort on the under-35s. As part of the Help the Aged campaign against age discrimination, this seminar looks at what older people think about advertising and asks if advertisers are still missing their market.

Help the Aged, January 2003

Necessities of Life: older people's experiences of poverty

Thomas Scharf, Bernadette Bartlam, Jenny Hislop, Miriam Bernard, Andrew Dunning and Julius Sim

Perceptions of what constitute the everyday essentials are, for many older people, startlingly modest. As this research report

shows, people in some of the most disadvantaged sections of society expect very little of life and do not regard themselves as being deprived, or as living in poverty. Through the voices of older people, this report reveals the true impact of low incomes on quality of life for senior citizens living in the UK.

Help the Aged, October 2006

Nowhere to Go: public toilet provision in the UK

This report summarises a Help the Aged survey of older people's views on public toilet facilities. Provision has been dropping steadily over the last decade – and by 40 per cent since 2001. Older people are among those most severely affected, as lack of access to toilets can discourage many from getting out and about, hence increasing social isolation.

Help the Aged, March 2007

Opportunity Age: meeting the challenges of ageing in the 21st century

Government strategy document outlining new approaching and relationships that will meet the future needs of an older society.

Department for Work and Pensions, March 2005

Social Inclusion and Older People: a call for action

David Sinclair, Amy Swan and Anna Pearson
Report of six workshops with older people to solicit the view of those who would not normally participate in government consultations or public meetings. As well as capturing their views, this report reflects the general scepticism among the workshop participants that their views will ever be heeded and acted upon.

Help the Aged, April 2007

Tackling pensioner poverty: encouraging take-up of entitlements

Report by the National Audit Office on the action taken by the Department for Work and Pensions, both on their own and with others, to tackle the barriers to take-up of entitlement by pensioners.

NAO, November 2002

Too Old: older people's accounts of discrimination, exclusion and rejection

Bill Bytheway, Richard Ward, Caroline Holland and Sheila Peace

A report from the Research on Age Discrimination (RoAD) Project.

Thanks to recent legislation, age discrimination in the workplace is high on the agenda. But how does age discrimination impact on other aspects of older people's lives? RoAD talked to older people across the UK about everything from shopping to sexuality and hospitals to hairdressing to find out how others see them – and how they see themselves.

Help the Aged, January 2007

Why Do Older People Refuse to Access Services? Practical suggestions for making services more accessible

Tom Owen, Amy Semple and Kenneth Howse
Unpublished Help the Aged paper exploring why some older people decide not to access services. Based on literature reviews and conversations with older people, it is aimed at helping service providers consider how best to deliver options to older people in meeting their needs, expectations and aspirations.

Help the Aged, 2007

Fighting for disadvantaged older people in the UK and overseas,

WE WILL:

COMBAT POVERTY wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

REDUCE ISOLATION so that older people no longer feel confined to their own home, forgotten or cut off from society

CHALLENGE NEGLECT to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

DEFEAT AGEISM to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

PREVENT FUTURE DEPRIVATION by improving prospects for employment, health and well-being so that dependence in later life is reduced

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