



**AGE**  
*Concern*

# Transforming lives

Tackling Poverty and Promoting Independence  
and Dignity through Information and Advice

This report which launches 'The Price of No Advice' campaign is based on a survey of over 650 older people from around the country who have used Age Concerns' information and advice services. In addition, in depth interviews with 13 older people were conducted between September 2007 and February 2008.

Of the respondents to the survey, 62% were women and 38% men. 47% were over 80 years of age, 35% were in their seventies, and 15% in their sixties. 3% were under 60. 89% of respondents had disabilities or health conditions which affected their lives. Most had multiple chronic health conditions which could not be expected to improve significantly.

Some responses were completed by carers. The facility for the form to be completed over the telephone was also offered and a small number took advantage of this.

**We would like to thank all those older people who helped Age Concern by completing the questionnaire and giving interviews.**

**Cover:** More than just benefits advice: Mrs Angela Cifuni having a good laugh with Gloria, an Information and Advice volunteer at Age Concern Nottingham & Nottinghamshire.

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# Introduction

This report highlights the vital role played by information and advice services in tackling poverty, promoting dignity, and providing support for older people. It focuses particularly on the role services play in ensuring they claim all the benefits and allowances they are entitled to.

1.8 million pensioners continue to live in poverty in the UK. Full take-up of benefits would reduce pensioner poverty yet achieving higher take-up rates continues to be a major problem with up to £4.6 billion of income-related benefits unclaimed by older people.

Despite ongoing efforts by the Pension Service to improve take-up, up to 1.7 million older people are entitled to, but not claiming, Pension Credit.<sup>1</sup>

Up to 2.2 million older people are missing out on Council Tax Benefit – at least two-fifths of those entitled to the benefit.<sup>2</sup>

The average amount of Pension Credit unclaimed is £26 a week, while those missing out on Council Tax Benefit are losing £12 a week (£624 over the year).

Up to 310,000 more older people could claim Housing Benefit to reduce their rent by an average of £38 a week.

An increase of 10% more claiming Pension Credit could lift around 100,000 people out of poverty.<sup>3</sup>

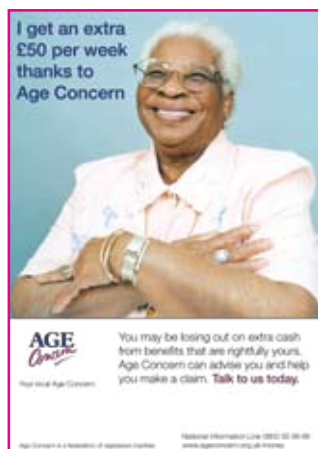
Older people do not want to trouble anyone for help. Many are unaware of the complex range of benefits available, of the eligibility criteria and of how changes in circumstances can make them eligible. Past failure to claim successfully after a lot of effort completing forms can deter them from trying again. Some may have difficulty reading communications sent to them or completing forms. 60% of black and minority ethnic elders mentioned the complexity of the system as the most important barrier to claiming. The lack of information or help in languages other than English, was the second biggest barrier for black and minority ethnic women with 58% mentioning it.<sup>4</sup>

One way to overcome some of these barriers, as this report shows, is through specialist information and advice services for older people.

For some years, Age Concern has organised a Your Rights Week of publicity directed at older people to encourage them to claim what they are entitled to. In 2007-2008 this became a year long campaign and Age Concerns around the country achieved a collective target to put an extra £100 million in the pockets of older people.



Age Concern also decided to follow up older people who had claimed benefits as a result of contact with our information and advice services. Over 650 older people completed a survey asking whether they had gained extra money; if so, what they spent it on; and how the contact had affected their lives. 13 in depth interviews were also carried out.



The importance of information and advice services has been acknowledged by government. For example, when addressing Age Concern's Information and Advice conference, one minister stated, "We know... the provision of good early advice services prevents relatively simple civil issues spiralling and tumbling into multiple problems causing distress and chaos" and she gave an example of older people needing advice about welfare benefits.<sup>5</sup>

It is therefore crucial that these services are adequately resourced. However, many Age Concerns report serious reductions in funding. This finding is backed up by an evaluation of the Government's Partnership Fund which concluded that "the stability of funding is key for local services working with older people. Yet many organisations face difficulties maintaining their services and spend a great deal of time seeking funding – time that could be much better spent helping older people in need".<sup>6</sup>

Addressing this situation is all the more urgent since public sector reform and a shift to preventive support also rely on expert independent advice being available to help people make choices. The white paper on community health and social care, Our health, our care, our say, and the concordat Putting People First have all emphasised increased choice and control through self assessment and personal budgets. Experience of Direct Payments and Individual Budgets shows that self-directed support works well only when backed by high quality information, advice and advocacy.

While personal budgets will benefit those eligible for social care support, increasing numbers are excluded by tightening eligibility criteria and means-testing. To address this growing gap in support, Putting People First also places a responsibility on local authorities and Primary Care Trusts to provide enhanced support for self-funders, better prevention, earlier intervention and steps to tackle isolation and loneliness. None of this will be possible unless underpinned by independent information, advice and advocacy services to ensure that older people's rights and entitlements to statutory services are upheld and to empower older people to be well-informed consumers of services.

So while access to high quality independent information and advice has never been so important, there is a significant challenge to be met in ensuring that such services are adequately funded.

# Summary of findings

Older people found out about Age Concerns' information and advice services mainly by word of mouth.

In spite of 89% of respondents reporting disabilities or chronic and multiple health conditions which required contact with health professionals, only 19% were signposted via this route. A further 11% were signposted by social workers.

Although the presenting issue was often not benefits-related, Age Concern staff consistently identified all the needs and support required dealing with older people, and often their carers as well, in a holistic way.

In 88% of cases Age Concern helped fill in application forms, usually during a home visit.

71% of older people in the survey had applied for Attendance Allowance; 24% for Pension Credit; 23% for Council Tax Benefit; 18% for DLA; and 15% for Carer's Allowance.

**38.1% of those claiming successfully received an extra £60-69 per week and 21.8% received an extra £40-49. 17.2% received over £100 per week.**

Much of the extra money was spent on ensuring that those with failing health and disabilities could remain in their own homes with a degree of dignity and comfort. 56% used the money to pay for practical help from cleaners and gardeners. 27% had repairs and decorations carried out. 18% spent money on health-related adaptations to their home and 21% on household equipment such as cookers and furniture.

24% spent the money on paying for care services.

46% reported spending extra money on essentials such as heating; 40% on food; and 18% on items such as shoes and clothes.

Overall, 78% said that the money they had for essentials had increased and 72% could now manage to pay their bills more easily.

Related in part to the last finding, 68% reported that they worried less and had improved mental health.

A decline in worry also related to the role of their adviser who was seen as a friendly, reliable, knowledgeable and locally well-connected professional who could make things happen to support them. 76% felt that they had someone on their side to help.

Advisers overcame the barrier of older people's reluctance to claim because of pride by providing an acceptable legitimisation for their need to claim.

Advisers also provided an intelligible explanation of all their entitlements. 47% of respondents said they were now more aware of their rights.

In spite of government recognition of their importance, funding for information and advice services is uncertain and fragmented.

Valuable time is lost from frontline service provision due to the need to renew short-term funding.

# Summary of recommendations

A specific target should be set for ending pensioner poverty.

Reducing pensioner poverty should be a national performance indicator for local authorities.

There should be a cross-government strategy for information and advice which ensures the provision of independent services for older people wherever they live.

Increased steps are needed towards automatic payments, that is, information already held by government should be used to assess someone's entitlement to benefit. However, it is essential that systems work and older people do not face demands for repayments as a result of errors in calculations, or lengthy delays.

A renewed effort is needed to ensure higher and timely take-up of benefits and allowances, especially as it is proposed to reduce the length of time for which some benefits are backdated.<sup>8</sup>

More partnership working is needed between voluntary sector organisations for older people, local authorities, Primary Care Trusts and hospitals to increase the number of timely referrals. Such partnerships must be accompanied by funding so that increased referrals are met with sufficient capacity to deal with them.

For vulnerable older people, form filling and home visits are essential. The labour intensive nature of this work needs to be reflected in funding levels.

A balance is needed between funding innovation and supporting what has been shown to work, especially core benefits advice.

Particular attention needs to be paid to rural areas. In recent years there has been a decline in private and public services in many areas. The availability of information and advice through rural outreach is particularly important to prevent social exclusion and ensure older people have access to benefits and services wherever they live.

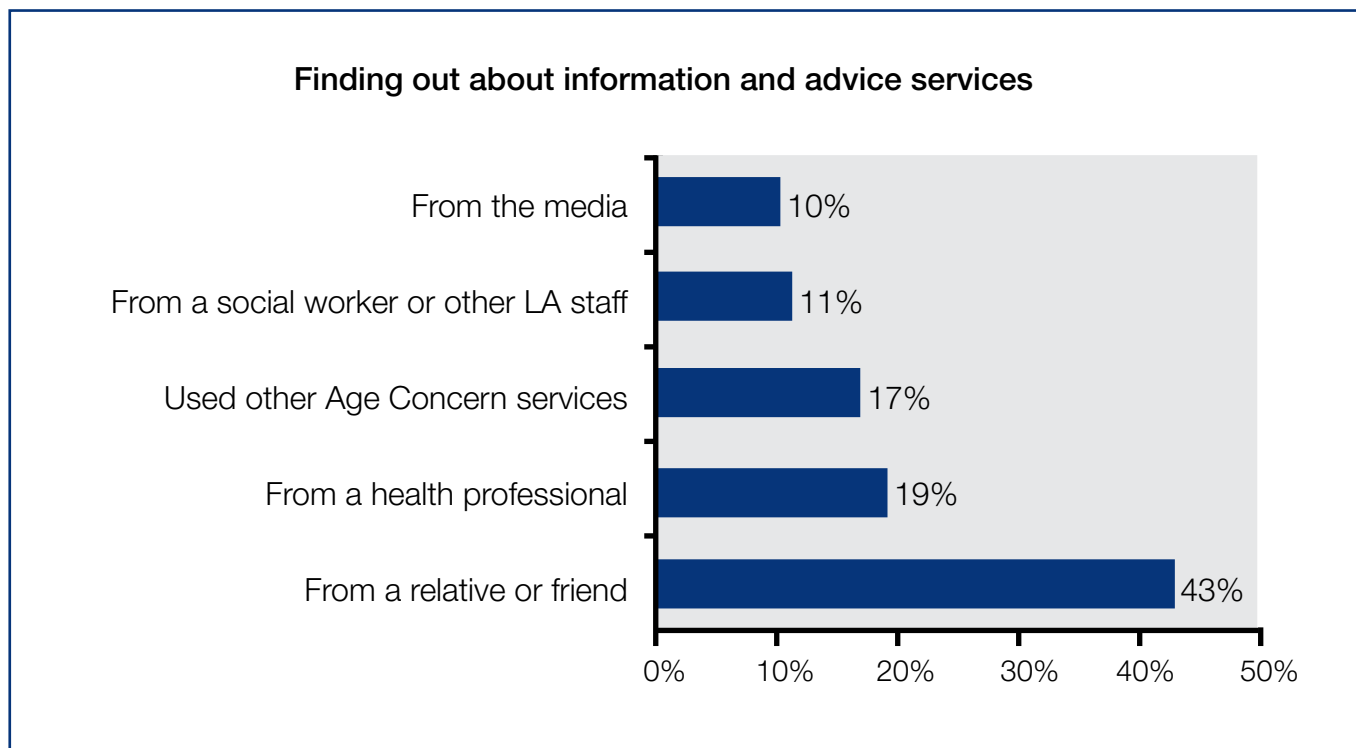
Independent advice and information services must be provided in the context of public sector reform and the shift to preventive support to help people make informed choices.

# Accessing information and advice services

Older people found out about Age Concerns' information and advice services in a number of ways. 43% found out by word of mouth from a friend or relative. For this route to work there must be a recognisable and trusted brand in a local area over a consistent period of time so that its existence becomes well known to the general population. Some targeting of friends and relatives to encourage older people to claim what they are entitled to is also important and is one feature of Age Concern's More Money in Your Pocket campaign.

Word of mouth from satisfied clients is especially valuable. One respondent said:

**"I have been able to help other people to know about the help they can receive – help with filling in forms; applying for benefits they knew nothing about. General advice on all sorts of things. Seeing a friendly face and finding someone who will listen. If they don't know the answers themselves they will go and find someone who does."**



A further 17% said they found out about benefits because they used other Age Concern services. Sometimes a referral to information and advice is made within an Age Concern because of changes in a service user's circumstances. Alternatively, an older person may call at an Age Concern shop on their high street which puts them in touch with other services.



Brian said, **“My wife had taken ill. She would never claim anything. She said, ‘I’m not begging for anything’. But me, I’m different. So one day I was up town and I thought I would call in Age Concern and get some leaflets. While I was there this lady asked me one or two questions. I explained that my wife had heart problems now and can’t get about. She said, ‘We have a gentleman here, Mr Pendlebury, and he’ll come and have a word with her if you want’. So I said, ‘That’s fine’. When I went home she went up the wall. She said, ‘Nobody’s coming here’. But he gave us a ring and I persuaded her to let him come.”**

Violet is 96. She did voluntary work in her community throughout her life and volunteered at Age Concern until she was 77. Her health has declined – she has osteo-arthritis, glaucoma and is a bit deaf. She explained:

**“I had my eyes tested and the consultant said he would put me down as partially sighted and I would be able to claim benefits. But I got all snooty. Later I needed a carer for half an hour a day. I need help with putting drops in my eyes and other things, such as making the bed, drawing curtains and making tea. I didn’t want to claim benefits but I had to pay for this care. I asked Jane because Age Concern has notices up all about benefits. She explained it to me and she very kindly filled in all the forms.”**

# Accessing information and advice services

Health professionals were also an important source of information and signposting with 19% of older people finding out about Age Concern from them.

Michael has angina and chest complaints. Ellen has had a stroke and has rheumatoid arthritis. They explained:

**“We went for our annual check-up to our GP and there’s a nurse who works a couple of days for him and the rest of the time she works for Age Concern. She suggested that we contacted Age Concern which we did.”**

Given that 89% of older people in the survey reported having disabilities or chronic, multiple health conditions which brought them into regular contact with health professionals at health centres or hospitals, there is potential for a significant expansion in referrals. Health professionals cannot be expected to give advice themselves but timely signposting is important if the disadvantages to vulnerable older people of not claiming or delaying claiming are to be overcome.

**“There should be more communication between Age Concern, social services and GPs. I only got help when told by a friend. When I asked my GP if any practical help was available, she said no as I had a husband.”**

[Please note: unattributed quotations are comments from the survey forms. Attributed quotations are from interviewees.]

11% of respondents were referred to Age Concern by local authority staff usually a social worker. The relationship between local authorities, health professionals and the voluntary sector is of growing importance. Offering training and information to professionals to encourage signposting, and building positive relations between them and voluntary sector older people’s organisations are crucial to tackling pensioner poverty and ensuring people are able to enjoy a good quality of life in the event of ill health and disabilities.

Just under 10% found out about information and advice services from the media. This represents an important avenue for promoting services and benefits. Media work linked to the More Money in Your Pocket campaign can provide that vital trigger to older people seeking help.

A renewed effort is needed to ensure higher and timely take-up of some benefits and allowances especially as it is proposed to reduce the length of time for which benefits are backdated. More partnership working between voluntary sector organisations for older people, local authorities, Primary Care Trusts and hospitals could increase the number of timely referrals. Such partnerships must be accompanied by funding so that increased referrals are met with sufficient capacity to deal with them.

# Help with health costs

Just what the doctor ordered



**AGE**  
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Your local Age Concern

Age Concern can tell you if you are entitled to help with health costs like travel to and from hospital for NHS treatment, glasses, and dental work. **Talk to us today.**

National Information Line 0800 00 11 11  
[www.ageconcern.org.uk/money](http://www.ageconcern.org.uk/money)

Age Concern is a federation of registered charities



# Applying for benefits

Age Concerns' services generally target people over the age of 55 and their carers and particularly housebound and frail older people. As the case studies show, Age Concerns are often approached at a time of personal, medical or financial crisis. They carry out benefit checks as part of a holistic approach to identifying the concerns and needs of each individual older person. This means that it is likely that all the benefits the individual and/or their carer could claim will be identified at the same time and a plan put in place to apply for them. They may also be offered or signposted to a range of services. The package of help offered can be quite extensive.

In working with older people it is important to respond to the presenting issue but also to look beyond it and explore whether there are other issues where the older person wants, needs or would benefit from support.

Agnes rang to ask about swimming and contact with Kathleen came about because she was upset about the plight of her neighbour and.

## Agnes's story

I was so bad with osteoarthritis – I used to swim years ago but I haven't done it for a while. I didn't have the confidence to go on my own. I thought, 'I know, I'll phone Age Concern to see if they can put me in touch with anybody that might have a car and might need to swim'.

Alan picked up the phone and listened. I told him, 'I've got osteoarthritis and I've been told swimming's one of the best exercises'. He said, 'Can I come out and talk to you?' He made the appointment within a day or two.

By the time I pay all my overheads, my insurance on the house and the water rates, there's not much left. I have a little bit of savings but I have to keep dipping into that and you never get an opportunity to put it back. So Alan said, 'You're entitled to Attendance Allowance'. He filled in the forms for me. When they phoned me up and told me, all I could do was cry. To me it was like winning the lottery.

I have to take taxis wherever I go. I could see jobs that needed doing. For instance, I need a damp course and I am saving up to get this job done. I go swimming one morning a week now. I've got someone to go with. I'm still nervous because I've not been for a while but I'm getting there.'

### **Kathleen's story**

Kathleen is 84 and met Age Concern's community worker who was looking for her neighbour and friend who had been released from hospital without adequate support. Kathleen was very upset at the plight of her friend and further discussion with the community worker revealed that she felt very anxious and isolated. Kathleen's main issue was housing. Age Concern followed up her application to move into sheltered accommodation.

"I had a bad neighbour. I heard them knocking on his door at night. We had the police there. I don't worry - not now I have come into sheltered housing. I had a traumatic time there - I feel safe here.

Alex came to see me to give advice. I had not approached anyone else. There was a bit of pride in it. It was my own fault I didn't contact anyone. I suppose it's being so independent."

Kathleen already received Pension Credit but together with the community worker filled in a form for Attendance Allowance.

She has used the extra money to buy a mobility scooter and hire taxis.

"I have arthritis. I can't walk very far and I had a stroke a few years ago. I can go out every day now. I can go into town, go shopping and in the park. If I want to go anywhere else, I can have a taxi now.'

The money helps Kathleen to stay independent. "My son does a lot to help but I don't have to rely on other people so much now."

"I'm a lot happier than I was. I don't worry now. I used to think, 'When are the bills coming in?' I have lots of friends here. I do something different each week at the Age Concern centre. I like the talks and they have this new television. I go to keep fit, hoy and bingo. I enjoy things like that. You get picked up right at the door. It's a lovely club and people are so friendly."

Older people found benefit application forms complicated. Sometimes they asked for help from family members and carers but they also often found the forms difficult. Many respondents also had disabilities and health conditions affecting reading and writing. Some were not clear about what information the questions wanted or what information was relevant to their claim.

As a result, they particularly valued support with form filling. Information and advice staff helped to complete benefit application forms in 88% of cases, usually during a home visit. In 94% of cases the application was successful.

# Applying for benefits

**“Bet sorted the forms - she did everything for me because I am on a lot of medication and the brain often isn't on full whack.”**

**“My daughter and I found the volunteer extremely helpful. She came to my house, answered all our questions, and helped fill in the form putting our words into logical answers. It was only through her help that we were finally able to claim Attendance Allowance which has made a great difference to the quality of my life.”**

**“I applied for Disability Living Allowance. I did not understand some questions on the form – did not know what they wanted to know.”**

**“The forms are formidable and require a person who is both experienced and sensitive which the adviser was.”**

Some anxiety was expressed about conversations over the telephone with people from government agencies who were strangers to them and to whom they did not want to reveal aspects of their condition. They tended to make light of their condition compared with the face to face discussions they had had with advisers.

Older people particularly appreciated follow-up telephone calls or visits to ensure that the application was successful and to discuss any further support needed.

**“The follow-up calls I had were most welcome as I didn't feel abandoned.”**

Sometimes support had to be longer term and some persistence was needed before the older person was able to gain what they were entitled to.

**“We have just spent the last two years trying to get Attendance Allowance with the help of Age Concern who were by our side up to the tribunal stage twice until January when we were finally given an award of the lower rate. If we had been doing this alone we would have given up long ago. But with the advice and support of Mr W and his colleague we persevered and now we can look forward to hopefully expanding our horizons a little and getting our lives back on track.”**

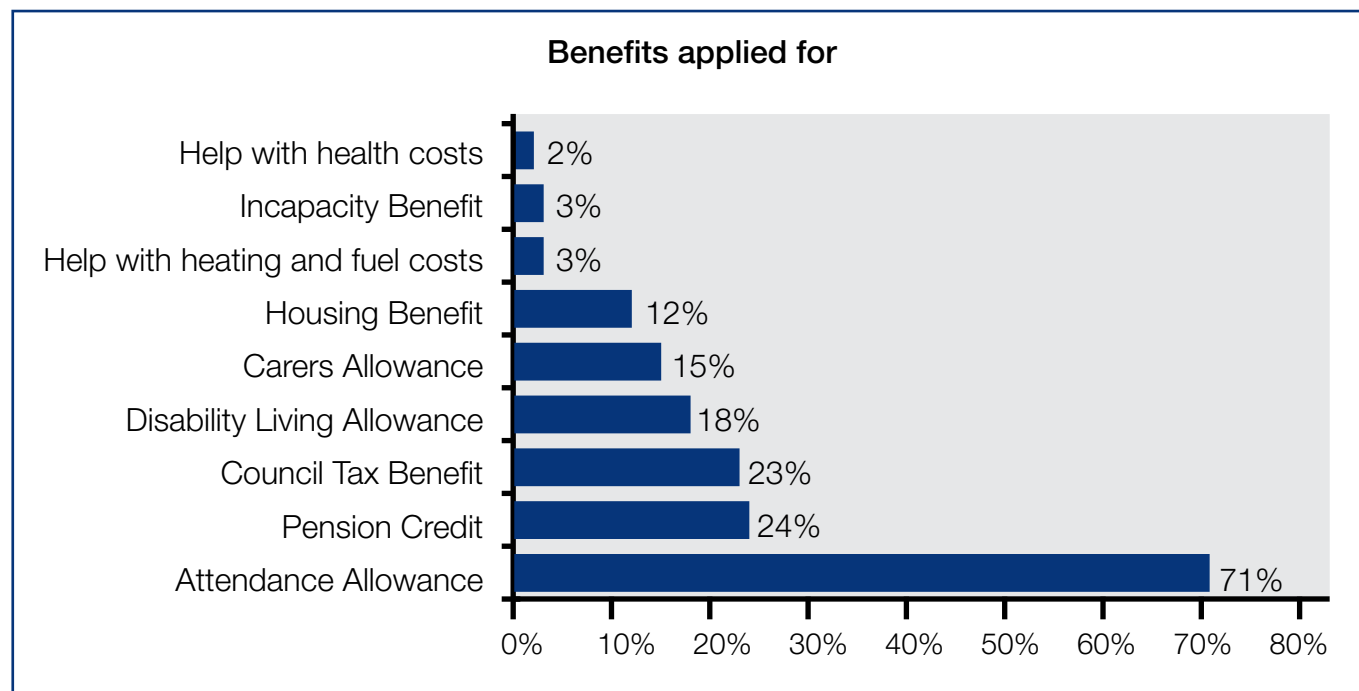
The survey and interviews demonstrated the importance of a holistic approach to each individual older person and sensitivity to their views and concerns. Form filling was an important service. It was not just about completing the form for those who physically could not do this. It was also about interpretation of the questions and prompts to elicit relevant information. Form filling and home visiting should be acknowledged as important services, especially for vulnerable and frailer older people. The labour intensive nature of this work needs to be reflected in funding levels.



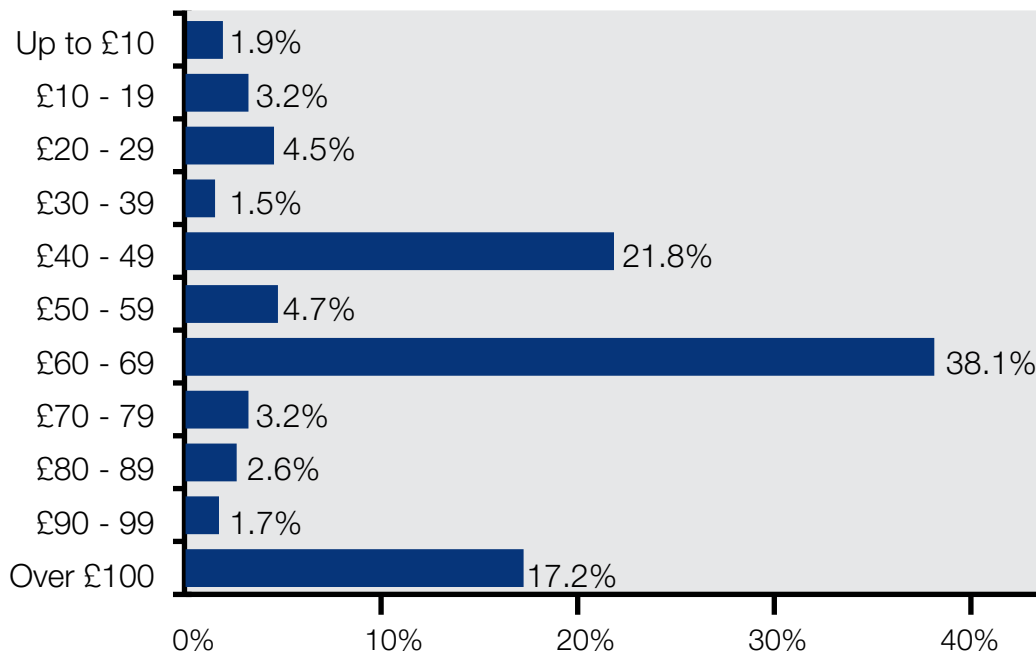
## Spending the extra money

The form for Age Concern's survey of older people was generally distributed to service users a few months after they had started to receive more money as a result of claiming benefits. The focus was on finding out how the extra amounts had bedded down into day-to-day expenditure. However, because many people had only claimed when pressing needs had overcome any reservations they had, it was not unusual for them to receive large sums, from a few hundred to thousands of pounds, as a result of backdated payments. These sums enabled them to purchase some major items or carry out repairs and adaptations and to meet needs which had accumulated as a result of not receiving what they were entitled to and needed earlier.

The proposal to limit backdating of some benefits in future to three months will mean that those who delay claiming or do not know in good time what they are entitled to will no longer receive such lump sums. It is all the more important that national and local government, health professionals and older people's organisations redouble their efforts to ensure that the most vulnerable are reached by information and advice services.



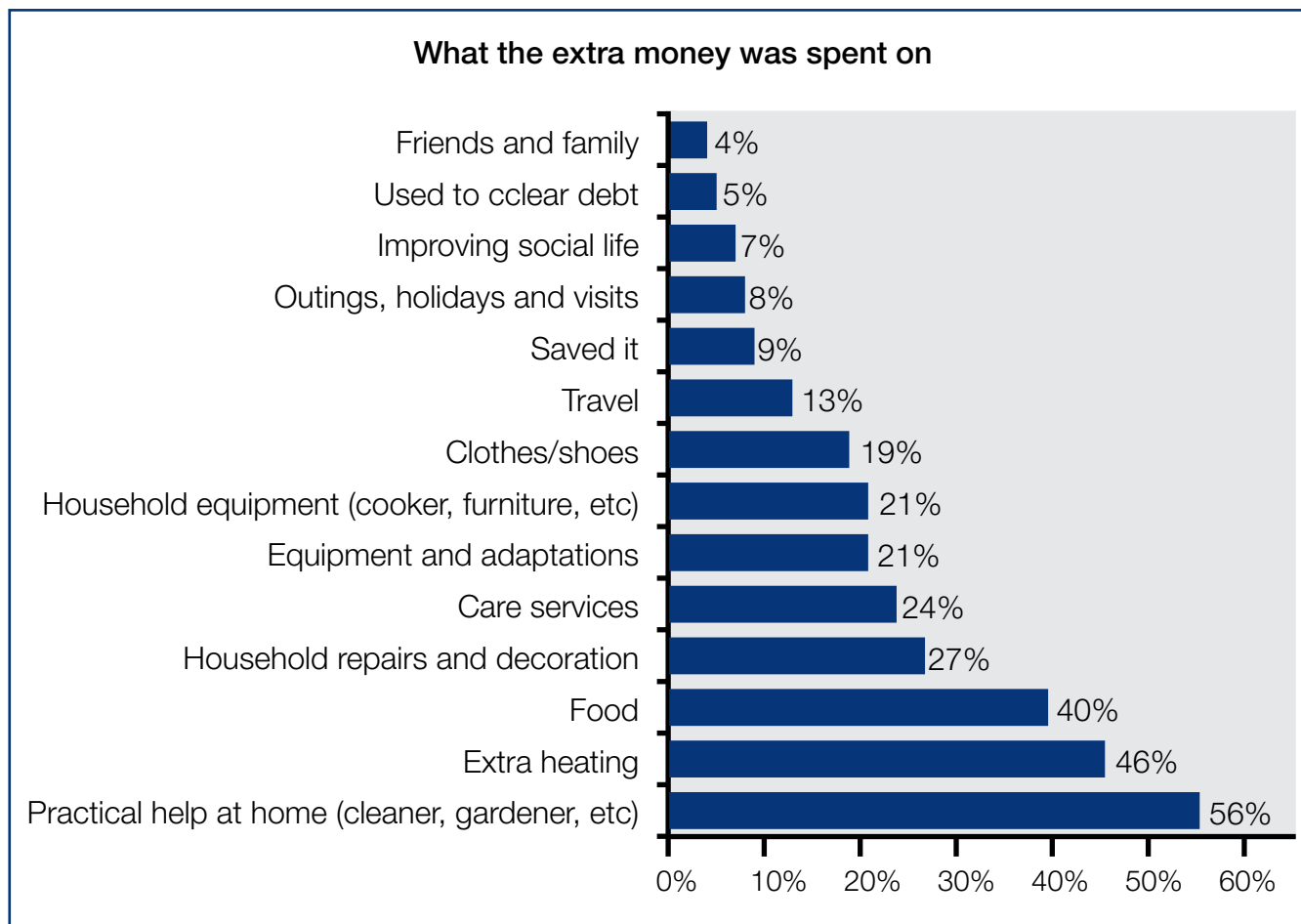
### Extra money gained per week



The distribution of the amount of money gained reflects the dominance of responses from older people who successfully claimed Attendance Allowance. Attendance Allowance makes an extremely important contribution to the quality of life of older people and supports them to continue to live in their own homes for as long as possible with a reasonable quality of life given their health.

Although all service users, even those who gained small amounts in other benefits, generally report improvements in their quality of life, it would be no exaggeration to say that Attendance Allowance transforms people's lives.

# Spending the extra money



**The main areas of expenditure related to paying for help and making changes to their homes which enabled older people to continue to live independently with dignity and in a reasonable amount of comfort.**

56% used the extra money they received to pay for help in the home, usually cleaners and gardeners. 27% paid for household repairs and decorations. 21% reported that they bought health-related equipment and adaptations and 21% spent money on household equipment. 24% bought in care services.

**“As my family live abroad and I live alone, everything that needs doing I have to pay for so the extra cash has been a great help.”**

**“When I get my shower I’ll be able to have a shower without slipping in the bath.”**

**“The extra money from Attendance Allowance has meant that I can get help with the housework and garden, with bathing and shopping, and many other things. At 91, I rarely go out except to church. Most importantly I have gained some independence and control over my life.”**

**“My mother was coping with her bills. However, the additional money will help with increasing bought in services as her dementia worsens. It will also help with essential maintenance on her home. The aim is to keep her in her own familiar surroundings as a long as possible.”**

**“With the extra money I was able to buy a stair lift.”**

The extra expenditure also reduced the levels of worry and frustration they felt at seeing the home they had cared for deteriorate by enabling them to pay for cleaners and gardeners.

**“I was becoming depressed due to my incapacity to cope with keeping my house as it has always been. I am now able to have help with housework, shopping and cleaning, also gardening.”**

The extra money also relieved the pressure on **carers.**

**“My mother-in-law lives with us. I retired to provide more care as mum has dementia and arthritis. Father passed Attendance Allowance to me as her main carer. I pay all the bills and do the shopping. It has certainly provided peace of mind for me and allowed me to care for them as I would want to.”**

30% of respondents said that as a result of the extra money they now had they felt more independent or self confident and 26% said that they felt safer.

A positive aspect of gaining extra money was that people were able to spend some of the money on essentials. 40% reported spending more money on food. This might be more or better quality food, or food relating to a special diet, or having cooked meals delivered.

46% spent extra money on heating their homes. 19% used the extra money to buy clothes and shoes. However, given the low take-up of benefits this expenditure is an indication of what the respondents must have been going without before and what many older people still are going without.

**“I can eat a bit better than I did. I can have the odd chop now and extra fruit. I also have warmer clothing and can leave the heating on more. I got an electric blanket because I’m always cold. I’m a diabetic.”**

# Spending the extra money

**“Attendance Allowance has helped me to have heating on more often as I am 91 and feel the cold. All the utilities are so costly so it’s a great relief to be able to use them less sparingly.”**

13% of people also spent some of their extra money on **travel**. This might be purchasing a mobility scooter or adapted car, paying petrol money to people who gave them lifts, and especially hiring taxis as public transport was not an option. As a result some were able to renew visits to relatives and friends, or visit parks or shops. Many others needed taxis or lifts to attend hospital or doctors appointments. Some used the extra money, especially backdated lump sums, to have a much needed and rare holiday.

4% of respondents said that they gave money or **treats to their friends and families**. Being able to do this was very important to them. For most it was about not feeling ‘beholden’ to anyone, about mutuality and treating people who were kind to them since their health precluded them from reciprocating in other ways.

It was also about social inclusion, maintaining connections and involvement with their family and friends through, for example, being able to treat grandchildren more or make their share of telephone calls to relatives or friends who live at a distance. For many it was about self-respect.

**“I am able to help towards the petrol expenses for the many journeys my daughter makes taking me to hospital. Previously she would not accept money but will now. She is a one parent family and in remission from cancer.”**

**“My neighbour pegs the clothes out for me and takes them in. Now I can treat her. She does baking. Like yesterday she said, ‘Don’t bother with your dinner. I’m making Cornish pasties and I’ll send some over’. When someone is so kind, it’s nice to be able to treat them. I treated the grandchildren in Ireland - a little bit more than I would normally be able to afford.**

**I have quite a big phone bill – it’s my only way of communicating with my friends and my family in Ireland and Leicester and it’s nice to be able to ring them and not have them phoning me all the time – I like to do my part.”**

Agnes.

As the case studies show, extra money also enabled some to become more mobile and **more active** again, visiting relatives, renewing friendships or attending clubs.

**“I go to Age Concern three times a week for a meal. The meals are very cheap. The helpers are very good. We go in the centre and sit around a table and have a sing song. They have a game of bingo and quizzes and we all join in with that and the bazaars.”** Violet aged 96.

The fear of having no savings was an important issue for many older people. Interviewees referred to having to draw out repeatedly from their modest **savings** to pay for utilities and other essential bills and day to day living expenses that they could not fully meet out of their weekly income.

One married couple who were interviewed had seen significant savings largely disappear as a result of an unsound financial decision followed by moving home to cope with health conditions and buying expensive adaptations and equipment out of their savings before realising that help was available.

9% of respondents to the survey said that they were now saving some of the extra money they had received. This was usually to buy more expensive items, as the case studies show, rather than saving in general.

The Government has recently been discussing automatic payments of some benefits. Information already held by government could be used to assess someone's entitlement to benefit. Interviewees were asked for their opinions of automatic payments. None had any objections to different national and local government departments sharing information for their benefit. There was more reluctance when they were asked about government sharing information with utilities companies as the latter were less trusted. However, some were also concerned that the Government should ensure the systems they used to collect, store and process the information and benefits really worked before introducing such a system.

### **Brian and Elsie's story**

"We applied for Attendance Allowance and the adviser said we were entitled to Pension Credit. So he brought the forms and filled them in for us. We would have found the Pension Credit form very difficult. We got Attendance Allowance and Pension Credit. I kept saying, 'Are you sure?'.

Before that we always got the cheapest of everything. Electric and gas are getting more expensive and water rates go up every year. When we paid bills we had to go into our savings. We have hardly any savings and we can't put it back. We have two electrical things on the blink at the moment – so we are putting away money for when that happens.

We don't have any transport so we walk to town which is only 10 minutes but she has trouble walking back. So now we can get taxis. We were thinking of having a burglar alarm. We couldn't afford it before.

It's eased our worry a lot. We're a lot happier now. We should have applied before because we have worked and paid our dues."

# Spending the extra money

## Mary's story

Mary and her husband are in their eighties. Mary raises money for Air Ambulance.

"We had our own house. We were short of money so we took up £40,000 in equity release not realising what we were doing. My husband then had two strokes and we found that we would have to move from the house. When we sold it we didn't have enough money to buy this flat and enough to live on as well.

We were alright for the first three years but the service charges here kept going up and then the Council Tax went up to £1,500 a year. Then I was going blind and had trouble with my left arm so the bathroom here had to be altered to a shower room and we had to buy orthopaedic chairs. It also cost me £8,000 for a hip operation which didn't work. Well, it took thousands. We made a wrong decision. Older people should be put wise about equity release because of the interest. You can end up with no home.

We went to Age Concern to see where we could buy some equipment we needed for my husband. We told Christine what had happened and she said, 'We can tell you how to get extra money'. Well, we didn't know we could get anything like this, although we'd been in touch with the Pension Service when it came on the television about Pension Credit. A lady came out to see us and said we could get it and Attendance Allowance.

We told Christine this and she explained we could get extra on our Attendance Allowance as we had to get up at night and also as we were on Pension Credit we shouldn't be paying Council Tax. Then she got a reduction on the service charges.

We couldn't have had a better person. Nothing's been too much trouble. Christine filled in all the forms. My husband can't write and I can't see!

We used the money to help us with our disabilities. It's all equipment like the bathroom, chairs, and the bed. It makes our life easier. I pay a cleaner. If we drop anything on the floor it has to stay there otherwise.

The main thing is relief - we don't worry that we will run out of money. It's peace of mind - we couldn't believe there were all these things available."



### **Ellen and Michael's story**

"Mr Pendlebury came to see us. He's a terrific man because all those sheets of paper – although neither of us is dim, we would never have got through them all.

Prior to that I'd received a circular from the Pension Service people saying that I may be entitled to Pension Credit. So I gave them all the details and they forwarded the forms just for my signature but because of my income they didn't think I would be entitled to anything. I accepted that but when Mr Pendlebury came along there were other things that we could claim for.

We got Attendance Allowance, Pension Credit and Council Tax Benefit. We never claimed anything when she had a stroke last January. Mr Pendlebury said we should have claimed then. There must be thousands more like us who are not aware of what they can get.

There are certain things that we have been needing, like a stair lift because I have problems getting up the stairs. So we are saving to pay for that. We have someone doing the gardening. We are reaching the point where we might have to get a cleaner twice maybe three times a week. Even cleaning windows now, I just can't do it with my breathing. As soon as I start to exert myself I am gasping for breath. My wife can't do it because of the complaint with her arms.

It's about peace of mind – we don't have to worry when the bills come in."

### **Alan's story**

"I was a plasterer in the construction industry for nearly 40 years since I was 15 and worked with lime and asbestos. My joints and my lungs have gone. I've got pneumoconiosis and emphysema. I was 47 when I started being breathless. I've been disabled 10 years now. I didn't even know some benefits existed. My doctors have never said anything.

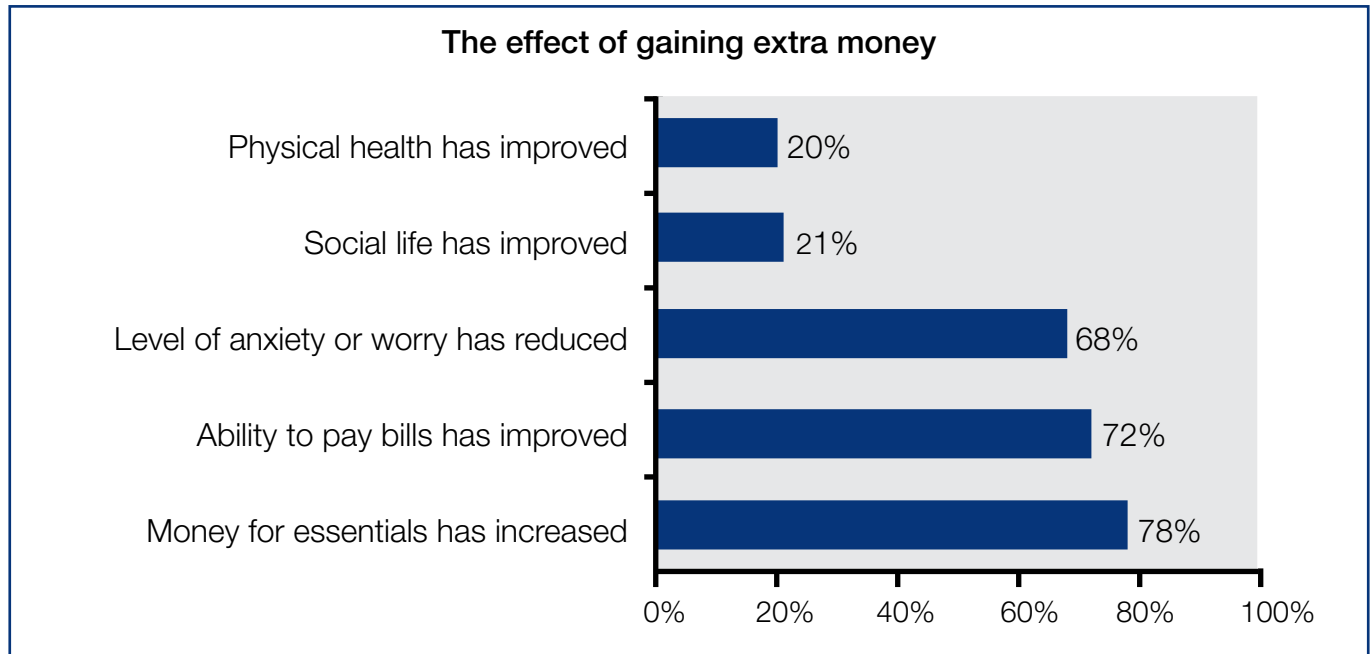
First of all I contacted Kirklees social services to try to get a bit of help but they didn't give the help I was wanting so they mentioned Age Concern. I just needed another mattress. I talked to Bet and she said she would see if she could get a grant. She did that and it was fantastic – she even went to pick a mattress for me because I suffer a lot with my chest.

I had benefits but she got them upgraded. I'm on a higher rate of mobility, the middle care rate, severe disability premium and I got a bit of backdated money - I had a holiday with that which I've not been able to have for a while.

I'm a lot better off. I bought a mobility car with my mobility money. I can go to visit my mum in York and get out and visit people – petrol is expensive now. I buy better food and clothes and can pay my bills.

I didn't know what I was entitled to before. Since Bet helped me things have got a lot better for me. Not my health but money wise it's made me feel a bit more secure."

# Reducing poverty and improving quality of life



Older people's financial circumstances had improved as a result of contact with information and advice services. Their extra spending was on essentials and paying bills as well as health-related needs not on luxuries. However, in interviews and survey responses, concern continued to be expressed at rising bills especially fuel and food and charges such as water rates, council tax and service charges relating to their flats.

It could not be expected, given the multiple health conditions and disabilities respondents reported, that their health would improve significantly, although 20% reported some improvement. A further 14% said their health had declined but the majority, 61%, said it had not changed.

One of the most striking findings was the reduction in anxiety. This arises from several sources. Not having urgent financial worries made an important contribution. Alleviating the distress and worry of not being able to maintain their accustomed standards of personal care and the condition of their home and garden was also very important. For a significant minority, 21%, improved income and mobility or contact with other services such as day or active ageing centres and clubs enabled them to renew a social life. This also contributed to their better mental health. Some could purchase TVs and other items for entertainment in the home.

**“For me it’s a treat not to have to watch every penny I spend. I can buy some of the things I’ve always wanted like a music centre.”**

### John's story

"My wife had a long drawn out illness and we moved up to Scotland to be nearer her relations. I had to leave work to look after her because I couldn't afford to pay the carers. Because I gave up my job I lost out on my pension. She died in 2003 and I came back to Blackpool. After she died pensions were going down and prices were going up and I couldn't manage any longer. I just didn't know about benefits and of course I wasn't as you might say all there with the funeral and all the rest of it. The wife did all the household bills."

John's friend went to a pensioners' group where someone from Age Concern was giving a talk and brought all the leaflets home. His friend said, "You've worked all your life and now you can't make ends meet. You should be able to apply for some of this."

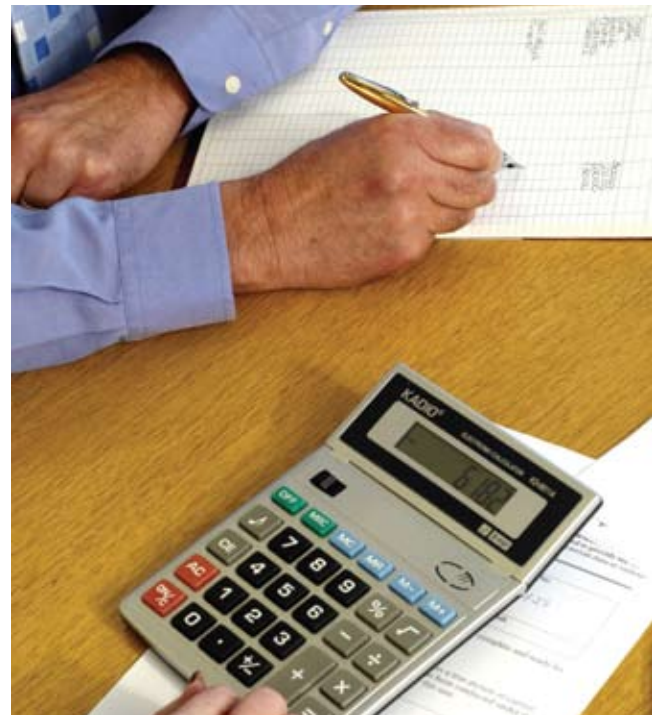
"I got Attendance Allowance and Pension Credit. I can eat a bit better than I did. I can have the odd chop now and extra fruit. I also have warmer clothing and can leave the heating on more. The fire service put in smoke alarms and I got an electric blanket because I'm always cold. I can pay bills easier now.

I can get out and about a lot more now – it helps with the petrol [his friend owns a car]. This weekend we had a run down to Lytham St Anne's.

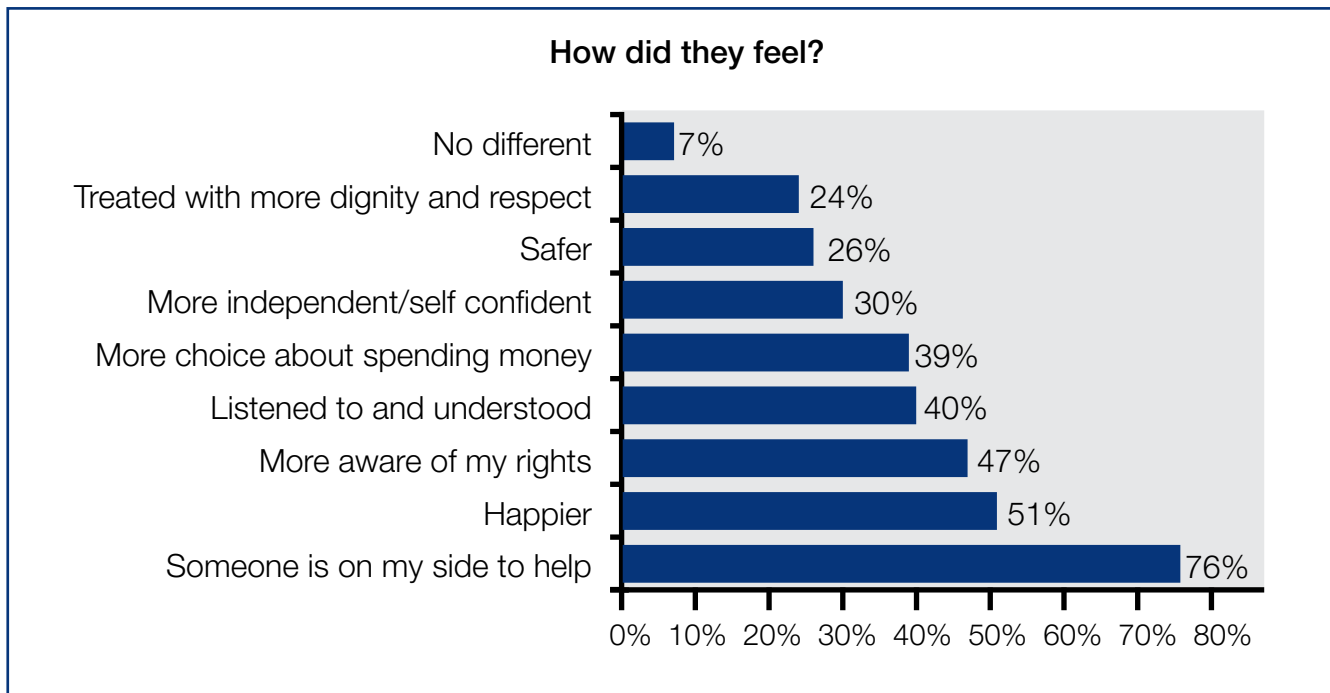
I saved up because I wanted to see the cenotaph because I was a staff sergeant in the Scots Guards.

I was in North Africa and we guarded the Queen at Buckingham Palace. I had a tour round the Guards' museum and Guards' chapel, round Buckingham Palace and the Tower of London. I couldn't have done that without the extra money because your basic pension doesn't go that far.

I don't worry now since I got the extra money but I still have to budget. All the bills have gone up – the rent to £100 a week. Gas and electricity have gone up - it costs about £200 a quarter. I've been using them more as well. The water rates are very high. Milk has just gone up and bread and vegetables."



# The role of the adviser



Older people can be very isolated. They can be uncertain about the future and what has been familiar to them such as pension books and post offices disappear. The increased reliance on internet based information excludes the majority of them. Widespread ageism can mean they feel unappreciated and that people in authority don't listen or understand. Three quarters of respondents felt they now had someone on their side to help. The adviser was seen as a friendly, reliable, knowledgeable and locally well-connected professional who could help them navigate unfamiliar territory and make things happen to support them.

Even when the issues which had led to contact with information and advice services had been resolved, older people still had a sense that the service was in the background and could be called upon to help if the need arose. This increased their sense of security.

**“Knowing you can consult Age Concern on any matter makes me feel more secure. Their advice is so valuable in this ‘modern’ world.”**

**“I now find life more comfortable knowing if I have any problems in the future there is someone who listens and helps.”**

**“Always someone at the other end of the phone to give advice and help which gives peace of mind.”**

### Violet's story

"Everything's expensive and I live in the past rather. My daughter does a lot of shopping for me and takes care of my bills because I can't write very well. I don't think I could manage without her. I feel I resent getting old. I would like to get rid of arthritis and go out and walk more or just bend down and pick up a piece of paper. I used to love reading but my eyes are going.

I've never seen a computer and don't want to. People say you've got to keep up with the times but I don't want to. I don't want to be bothered – all this form filling fills me with horror. I know you can't interview everyone in the country – yes, she's entitled to that, she's not entitled to that – but unless you see someone you can't see what they are like. The personal touch is gone."

47% of older people said that they were now **more aware of their rights**. This is partly explained by the information given to them but also because of the legitimisation given by the adviser to think in terms of being entitled to receive the extra money in return for the contribution they had made to society over their lives. Often interviewees quoted the words the adviser had used to explain why they had overcome their reluctance to claim.

39% said that they felt they now had sufficient money to be able to make choices about what they bought. On one level, this means not always having to buy the cheapest items.

On another level, the provision of clear information and a discussion of options empowered older people to make choices about, for example, goods and services that they might want to purchase.

### What older people want from advisers

40% of respondents said that they felt listened to and understood and 24% said they were treated with more respect and dignity as a result of their contact with information and advice services.

Many respondents used the survey to praise and thank the individual adviser who helped them. Frequently they referred to them by name.

The most frequent words used were 'helpful and kind' closely followed by 'understanding and friendly'. They also referred to advisers being civil, considerate, caring, expert, and efficient. They wanted both positive personal qualities but also professionalism and a high level of knowledge.

**"We can't praise them too highly for the high standard of their assistance, understanding, professionalism and knowledge."**

**"Vicky made me feel very comfortable about claiming benefits. Without her help and understanding I would not have claimed."**

# The role of the adviser

Equally, advisers had a clear view of the importance of the relationship.

**“It’s really important to build a relationship with the client, and although always kept on a professional level, without some personal empathy, I would not be able to effectively support people. When you do things like Attendance Allowance forms you tend to really understand the person’s problems and they also build up an element of trust with the adviser.”**

Chris, Age Concern Oxfordshire, City and County.

**“We run the last remaining open door advice service and information sessions where members of the public can drop in and speak one-to-one with advisers. Older frail people intensely dislike using complicated phone services. By gentle talking one-to-one a host of problems and worries surface and can be resolved. Sometimes people phone in with a simple problem but when they arrive for an appointment the adviser soon discovers a myriad of other issues.”** Age Concern Torbay.

Information and advice services are important to older people on so many different levels. The contact with the adviser is especially important. They offer professionalism, friendliness and understanding. Information is vital but so is the interpretation of information and an informed person with whom to discuss the consequences of decisions. The adviser can put them in touch with organisations who can provide any support they need.

As the case studies show, information and advice can make all the difference to older people’s well being, social inclusion and quality of life.



### Gordon's story

Sometimes this holistic and caring approach can be a life or death matter.

Gordon is in his 70s and has Parkinson's disease and asthma. He is a council tenant. He served in the army in Africa then worked for Southern Water and as a HGV driver on the continent. He also volunteered as a carnival organiser and some of the money raised was donated to Age Concern.

'I got in quite a state. The house was filthy and I nearly did myself in I was getting so fed up with everything. My next door neighbour, who used to work for Age Concern, got in touch with my daughter to ring them. My neighbours were frightened of what I would do. They hadn't seen me out and I wouldn't invite anyone in because the floors were filthy – I was so ashamed.

Age Concern sent Michelle out to see me. It worried me at first because I wondered whether I was taking money from somebody who needed it more than me. But Michelle explained that I had worked for charities for years, now's the time to get a little bit back to help me.'

Gordon gained Attendance Allowance at the higher rate and increased Housing Benefit and Council Tax Benefit.

"Age Concern filled in the form and did it all for me. I can't write now. Michelle talked to me and arranged to have the house decorated by a local

[voluntary] organisation. She had cleaners in here and it looks quite nice now. She arranged the curtain rail and curtains, and all the carpets upstairs. She also contacted the SSAFA [The Soldiers, Sailors, Airmen and Families Association] – they had my outside toilet done [so that it's now linked by a corridor to the house and he does not have to go outside].

Michelle did a benefits check – I got some money for a home help and the woman comes in once a week for two hours. They arranged for me to have my lunch delivered – they are very nice meals. I also had a new chair and they are coming to put a rail up the stairs and a seat in the bath and special taps and a shower. She also arranged for me to get a new kitchen from the council.

My physical health will never alter. I have to go to hospital once a month. They have never mentioned anything about getting help.

One of the things that frightened me was that they might move me into a smaller house away from my neighbours who are very helpful. Michelle cut out a lot of the worry. I think I wouldn't be here if it wasn't for her."

# Valuing and sustaining services that work

This report shows the value of a comprehensive, holistic, person-centred service and of Age Concerns' local knowledge, specialist expertise on issues affecting older people, and their sensitivity and skills in working with them.

Age Concerns are collectively the biggest provider of independent information and advice to older people; reaching around half a million people a year. All Age Concerns provide a service from signposting by small volunteer run groups to practitioner managed services in larger Age Concerns. Organisations often provide paid staff and volunteer advisers delivering signposting, information, advice, casework and advocacy to people who approach them for assistance. The services are independent, confidential and free to the user. They are funded in a variety of ways - under contract to a local authority or health or primary care trust, or by grants from charitable trusts and the Big Lottery. These sources are sometimes topped up from some Age Concerns' unrestricted income such as legacies or trading income.

Age Concerns provide information and advice on issues such as benefits, health, residential care, finding help at home, and non-residential care services, housing-related issues and consumer issues. The majority also offer other money advice, employment or voluntary work and travel. Half provide legal advice and just under a third advise on nationality and immigration issues. In addition 27% provide a separate advocacy service.

An example of a larger Age Concern is Torbay. Their benefits advice generates £700,000 to 1 million per annum for older people, mainly through Disability Living Allowance and Attendance Allowance. CAB, social workers, and hospital staff all refer to us. In 2006 we dealt with 4463 enquiries for information. 1140 clients used the drop in advice centre. We also dealt with 944 advocacy cases, including general, benefits and debt cases. These included 537 home visits to housebound older people and 221 office appointments for complex cases. 25 people living in care homes asked for information and advice. We also dealt with 10 cases of elder abuse.

Age Concern Camden delivers information and advice as part of a joined up service which includes three advocacy services (crisis, dementia and citizens), a direct payments support service, counselling, talking therapies (for people with dementia and black and minority elders), a good neighbour scheme, and volunteering opportunities. In the first three quarters of the year £468,550 extra was gained in benefits for older people.

Age Concerns' services are very good at reaching those who are considered to be 'harder to reach' and more vulnerable due to the flexible delivery models and willingness to provide home visits. They are over subscribed to and effective yet they have already faced and continue to face cuts to their funding. Unfortunately it is the very services valued most – home visiting and form filling which have to be reduced or abandoned altogether because they are so labour intensive.

**“We are sustaining our service on significantly reduced funding but set against increased demand.”** Age Concern Torbay

Many Age Concerns identified funding for new areas of work but were having difficulty with core information and advice services such as welfare benefits, community care, housing, consumer issues (such as purchasing care and support services, finding reputable trades people) and information on local service provision.

The degree of difficulty varies from area to area.

Age Concern Coventry, for example, reports:  
**“Being a core member of Advice Services Coventry, a partnership of all the providers in the city, has helped us to focus on covering gaps for older people, highlight our area of expertise and not duplicate suitable and accessible services provided by others.”**

Age Concerns go to great lengths to maintain this vital service often using their organisations’ unrestricted income and reserves to maintain it at least temporarily after external funding has been reduced or lost.

**“We are currently funding information and advice from organisational reserves. This obviously cannot continue but we have been unable to secure any other funding. This makes no sense at all when the service is so vital to enabling older people to maintain their independence!”**

Age Concern Oxfordshire, City and County.

Age Concern Leicester reports, **“We are having to reduce our service by one post of 20 hours from April 2008 and transfer another full-time post from external funding to our charitable reserves although this is only agreed until the end of 2008. Another stream of funding for a part-time post ends in September and there seems little prospect of us being able to replace this. At the end of all these changes we will be left with 1.5 staff posts and a team of volunteer advisers.”**

Although the paid service provided by funding can and usually is augmented by volunteers, they need to be trained, co-ordinated and managed and ideally that requires at least one paid member of staff.

# Valuing and sustaining services that work

## Rural areas

Many Age Concerns based in rural areas have reported loss of funding and reduction in much needed services.

**“We previously got the Community Legal Service kite mark, established an excellent service that successfully claimed in excess of £60,000 in benefits, targeted hard to reach groups and developed a range of partnerships including through the PCT and local pharmacies. All has been lost due to lack of any continuation funding. Every attempt has been made to raise other funding from statutory and charitable sources and even though the political push is around ‘independence, choice and well-being’, LAA targets, sustainable communities and local economies, there is a distinct lack of joined up thinking and funding. It has also meant we have had to reduce the time and input into local county information and advice networks and partnerships at the very time this is being encouraged. This will weaken our position in being able to be active partners and raising awareness of the needs of older people who are often marginalised in accessing services in large rural areas such as North Yorkshire. I have secured approximately £4,500 for the next financial year for a one day a week health and social care information worker and that is all I have!”** Chief Officer, Age Concern North Yorkshire.

Reductions in rural information and advice services have to be seen in the context of an overall reduction in or scarcity of services in such areas.

Age Concern Bromyard and District describes the situation in its area:

**“Choice is extremely difficult in reality where services are so thinly spread and funding opportunities aligned only to acute need or the most vulnerable. Fewer than 25% of adults in our catchment have access to essential services; this is over 89 square miles of rolling countryside and 32 villages. No other daily drop-in information and advice facility is available. CAB operates for three quarters of a day once a week, referring enquiries then on to the Hereford branch, a 24 mile journey. ABLE, our local disability advice service, no longer offers clinics within the area and has a lead time of 6 weeks for AA and DLA appointments. Our enquiries hit 6,700 during 2007, with an increase of 43% in demand. We are the unattractive option for funders, statutory or non statutory. The key reasons: we have lower density of beneficiary numbers and volunteers, higher operational costs to reach the client base, and increasing pull for us to offer specialist services where statutory or voluntary provision has been consolidated to the city or, in some cases, out of county. Critically, we see the ‘softer’ cases, not yet at acute stage but unable to make choices or progress onwards. These clients typically are just over means testing thresholds. Many of our clients remain on caseload illustrating both trust in the brand and services we can offer, and lack of practical options elsewhere.”**

Instead of struggling to retain the services they already provide, most Age Concerns need to expand to meet demand. The situation is particularly acute in rural areas and threatens older people’s social inclusion and increases their vulnerability to poverty.



Information and advice workers in Age Concern Nottingham & Nottinghamshire

# Conclusion

Older people who gained extra money as a result of Age Concern's information and advice were able to continue to live independently with an improved quality of life and physical surroundings. They were also better able to pay their bills and buy essentials although many still had to budget carefully. They had increased knowledge of their rights and entitlements and of local services. Some had become more mobile and had renewed friendships and reported an improved social life and participation in activities and clubs. For the majority, the extra income had also contributed, along with their contact with the adviser, to a greater sense of well being and reduced levels of anxiety. They felt supported by a reliable, authoritative and friendly information and advice service.

The information and advice services Age Concerns provide offer health and social services professionals the option of signposting older people to an independent service designed especially for them. Timely information and advice can reduce the need for other services. For example, being supported to remain at home means that fewer people give up their independence and go into care homes. The extra income received by older people is invariably spent locally and contributes to the local economy. In addition for each Attendance Allowance and Disability Living Allowance claim, with at least middle rate care, the local authority receives additional revenue from central government.

Most of the older people interviewed had used information and advice services that are about to be reduced because of funding difficulties.

More and more older people are becoming 'hard to reach' solely because there is no funding to provide the services that reach them. Older people valued the continuity of their relationship with services and advisers. The daily lives and needs of older people are not organised on the basis of distinctions between, for example, financial and health needs. There is a risk that the holistic nature of the support offered, which so benefited the older people in this report, could be lost as statutory funding streams are available for targeting one aspect of a person's life. There is an urgent need for a cross governmental strategy in partnership with local authorities to ensure older people have consistent access to holistic information and advice.

# Endnotes

<sup>1</sup> Department for Work and Pensions, Income-related benefits: estimates of take-up in 2005-06, 2007.

<sup>2</sup> Ibid.

<sup>3</sup> National Audit Office, Progress in tackling pensioner poverty: Encouraging take-up of entitlements, London: The Stationery Office, 2006.

<sup>4</sup> Black and Minority Elders and Claiming Benefits, unpublished research prepared for Age Concern England by ICM Research, August 2007.

<sup>5</sup> Speech by Vera Baird, Parliamentary Under-Secretary of State for Constitutional Affairs to Age Concern conference, October 2006.

<sup>6</sup> Helping older people engage with benefits and services: an evaluation of the Partnership Fund, DWP research report 441, 2007. The Partnership Fund was a short-term Government funding scheme to help tackle pensioner poverty.

Age Concern is the UK's largest organisation working for and with older people to enable them to make more of life. In England, we are a federation of over 370 independent charities which share the same name, values and standards.

We believe that ageing is a normal part of life, and that later life should be fulfilling, enjoyable and productive. We enable older people by providing services and grants, researching their needs and opinions, influencing government and media, and through other innovative and dynamic projects.

Every day we provide vital services, information and support to thousands of older people - of all ages and backgrounds.

Age Concern also works with many older people from disadvantaged or marginalised groups, such as those living in rural areas or black and minority ethnic elders.



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