



## Policy & Research Update

### April 2019

Acting editor for Jane Vass in this edition is Paul Treloar, Senior Technical Advice Service Support Officer:

*We're always keen at Age UK to enable older people to talk openly about the things that are important to them and our new report *Struggling On* contains stories showing the financial hardships that too many face. As well as shining a light on how people are coping, the report makes a number of recommendations about ways to improve the situation, which in turn challenges Age UK to shape our services effectively.*

*On a similar tip, our work with Paul Willis from the University of Bristol to offer support to lonely older men, and our programme on scams awareness, showcase some of the unique ways we're striving to improve the lives of older people.*

- Paul

## News

### **Struggling on - Age UK's new report on financial hardship in later life**

New Government figures show that there are 2 million pensioners living in poverty and nearly a million (930,000) say they would not be able to afford an unexpected bill of £200.

In order to find out more about the realities of living on a low income Age UK carried out a number of in-depth interviews which form the basis of our new report 'Struggling on'. This shows how extra spending due to ill health, disability, living in insecure or poor housing, or living away from family and friends, makes life difficult as you get older if there's not much money coming in.



It also describes some of the coping strategies that people have developed for

example, spending less on food and heating, doing without new clothes or outings, taking out repayment plans to afford new electrical items or furniture, seeking to keep working and claiming any available benefits.

Many appeared resigned to the increasing costs they encountered in later life and their need to watch every penny – which was nonetheless a constant source of worry to them. The report also makes a number of recommendations including ensuring that people have access to free independent information and advice, maintaining benefits such as the free TV licence and bus passes and improving the position for older renters.

## Featured Publication

### Older Men at the Margins

We are delighted to announce the launch of a new resource, resulting from a comprehensive study by Paul Willis from the University of Bristol and Age UK.

**We have looked at older men's experiences of seeking social engagement and combating loneliness in later life. The men included were carers, living with hearing loss, gay, or living alone in rural areas.**



Our webpage includes a report briefing, a handbook for practitioners, tips for older men, videos of older men speaking about their experiences, and a podcast about the project. [Click here](#) to take a look.

## Policy & Research

### Publications

#### Evaluation of the Scams Prevention and Victim Support Pilot

The Scam Prevention and Victim Support programme is a pilot project which aims to support older people to avoid becoming, or being a repeat victim, or scams and fraudulent activity whilst testing a referral pathway between Age UK and Action Fraud.

[Click here](#) to read the interim report, which shows the intervention is exceeding its intended outcomes for older people.



## Consultation Responses

We responded to two pensions consultations this month, including the [Financial Conduct Authority's proposals for 'Investment Pathways'](#), which are designed to help consumers without a financial adviser navigate the complex investment landscape when they move their pension savings into an income drawdown account.

Age UK supports the proposals, although urges the FCA to consider how to optimise the pathways by creating similar pathways helping consumers select products and access pensions guidance.

Secondly, in the [consultation on helping pension schemes invest in illiquid assets](#) we urged the government to maintain consumer protections and improve transparency if it presses ahead with its plans.

[Click here](#) to find both consultation responses under the Money Matters tab on the Age UK website.

## Updated Policy Positions:

Two of our policy positions have been updated this month:

- [Employment](#)
- [Learning and Skills](#)

Click the text to be taken straight to the policy positions, or these can be found under the 'Active Communities' section of the [Policy Positions web page](#)

## Discover

**Starting this issue**, we will now feature an article from Age UK's [Discover pages](#) every month.

This month: [Is the NHS equipped to deal with the ageing population?](#)



Following on from World Health Day on 7<sup>th</sup> April, we explore the challenges our health system is facing with the increasing number of older people in the UK.

**[Click here](#)** to read more.

## More from Age UK

### Age UK information guides and factsheets

The following factsheets have been updated:

- FS10 *Paying for permanent residential care*
- FS12 *Planning your retirement: money and tax*
- FS17 *Housing Benefit*
- FS19 *State Pension*
- FS39 *Paying for care in a care home if you have a partner*
- FS46 *Paying for care and support at home*
- FS48 *Pension Credit*
- FS56 *Benefits for people under Pension Credit age*
- FS72 *Advance decisions, advance statements and living wills*
- FS87 *Personal Independence Payment and Disability Living Allowance*
- FS92 *Universal Credit*

All factsheets can be found on the Age UK website **[here](#)**.

Large Print versions of all factsheets are now also available to download **[here](#)**.

