

Independent Age

FREE

Magazine

Issue 3: Autumn/Winter 2023

independentage.org



The hidden two million

The number of older people facing financial hardship is only growing

Also inside

Campaigns round-up

A helpline and a lifeline

Our Grants Fund at work



No one should
face financial
hardship in
later life...

A gift in your Will can help make
sure future generations of older
people won't have to

By including a gift in your Will for Independent Age, you'll be helping us to provide vital support to improve the lives of millions of older people – long into the future. A legacy gift, small or large, can make a huge difference.

And making your Will is simpler than you might think. A Will is important because it lets you protect the people you love and support the causes you care about even after you're gone.

We can help you to make a simple Will, without all the fuss – and it might not cost you a penny.

If you'd like to have a confidential chat, or just find out more about legacy giving or making your Will, please get in touch.

Call our Legacy team on **020 7605 4296**, email **legacies@independentage.org** or visit **independentage.org/legacies**.

REMEMBER A CHARITY
IN YOUR WILL
Help the work live on...



**Independent
Age**

Meet our new CEO



It's an exciting time for our charity, as we gear up to improve the lives of older people facing financial hardship. That's why we're delighted to welcome Joanna Elson, CBE as our new Chief Executive Officer.

Joanna joins us with an exceptional track record in working with people struggling with their finances. Most recently she led the Money Advice Trust, widely recognised as an outstanding provider of free, impartial advice for people with problem debt. She is also a key public figure committed to enhancing financial inclusion.

"I am excited to remain focused on financial inclusion issues," says Joanna, "and to work with Independent Age staff, volunteers and partners to amplify the voices of older people facing financial hardship."

Joanna will take up her new role in September this year, handing over from Stuart Rogers, whom we thank for his calm and committed leadership as interim CEO over the past 18 months.

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The hidden two million

The number of older people facing financial hardship is only growing.

More than two million older people live in poverty in the UK, and at least one million more live with precarious finances. That's why we recently introduced our renewed focus on older people in poverty and financial hardship.

Living in financial hardship affects older people's health, intensifies loneliness and reduces their quality of life – so we can and must work to prevent and alleviate it.

Supporting people facing financial hardship has been a priority for Independent Age since our foundation more than 160 years ago. What's different now is the growing scale of that need.

By 2027 our goal is to have improved the lives of one million older people. We'll work across four strategic areas, helping older people benefit from more income, lower costs, increased community connection and an adequate home. And we'll work to create lasting and sustainable change, across the UK.

Through our new, short film, we've brought to life the issues that older people in financial hardship face every day. We talk to people about how they are – and are not – managing problems of income, cost of living, community connection and housing right now.

Renewing our focus is an important moment for older people facing financial hardship.



Hidden stories

Financial hardship affects older people across the UK. These stories show just some of those experiences.

We've also released our groundbreaking new report *The hidden two million*, which highlights the experience of people affected by poverty in later life – and who we know are often hidden from view. The report also looks at those older people who are most likely to be at risk of financial hardship: private renters, single people, women and people from ethnically minoritised communities.

Renewing our focus is an important moment for older people living in poverty and financial hardship. And it goes hand-in-hand with the work we already do – and that you so generously support – through our free Helpline and our grant-funding, which you can read more about later in these pages.

You can also read more about our new areas of focus at independentage.org/about-us/future-plans, and watch our short film and read our report at independentage.org/hidden-two-million. ■

“ There are benefits I've been entitled to – that I've paid for with my taxes – but didn't even know about.

William



“ When the letters from the bank and energy company started coming through... I was so frightened.

Thabani



“ Pension Credit is a terrific top-up for someone without savings – there are so many things that come with it.

Veronica



“ How do I tell someone I didn't have a meal this week, or that I haven't had breakfast for the past few days?

Kari





Born to run



Mohamed was so impressed with Independent Age's work that he ran the London Marathon for us this year.

I'm a physical education teacher by qualification so, although I never worked in PE, I've always practised some kind of sport or physical activity, like going to the park for a walk.

But when I was approaching my 70th birthday in 2018, I wanted to mark it with a special occasion. Someone suggested running the marathon, so I said "okay"!

The idea then was just to participate. This time around, in 2023, I decided to run for Independent Age, because the charity has helped my neighbours at the retirement community in a variety of ways. It was an easy decision choosing them as my charity for the London Marathon – they do brilliant work supporting older people like me.

I've represented other charities before. Independent Age is different.



This might sound strange, but I didn't find the training difficult – I always feel motivated and excited about a challenge ahead. Since 2018, I've run four or five half-marathons, and I did a 10k run in 56 minutes when I was 70. If you ask any runner about that time, they will tell you that that's a feat.

I'm proud to do something for vulnerable people. It's a privilege to help others less fortunate than we are and I'm really impressed by how Independent Age is run. I've represented other charities before and they just don't care. Independent Age is different. ■



We have charity places in races all over the UK – from 5k runs to full marathons – plus challenges from walks to skydives. You can see all our upcoming events at independentage.org/events or find out more by calling our events team on **020 7605 4229**.

Create your own event!

If you're feeling inspired to raise money to support older people in financial hardship, we'd love you to get involved and organise a fundraiser. Here are some great ideas to get you started.



Arrange a bake sale

A quick and easy way to raise money – and super tasty, too! Host it at home, at work or in the local community.



Host afternoon tea

Get your nearest and dearest together over a cuppa and some delicious treats.



Organise a pub quiz

Try your local pub. Invite friends, family and colleagues to form teams. Ask for a donation as an entry fee.



Sell raffle tickets

You could organise a raffle as a fundraiser or as part of an event.



Throw a dinner party

Invite your friends over to enjoy a delicious meal. Ask guests to donate what they would spend on a typical meal out.

Campaigns *round-up*



Taking to the road

As part of our hard work to influence laws and government policies, we've been taking our campaign for a Commissioner for Older People and Ageing to cities across England – through our Commissioner Roadshows.

We've been asking people in later life about their experiences in retirement. And, sadly, we're hearing that many people aren't having the retirement they'd hoped for – because of things like money worries or difficulties accessing care and treatment.

One participant in Manchester told us frankly: "I suffered for my pension. I suffered so much that I think I deserve a bit more help. My suffering isn't worth it."

It's feelings like this – of things not being fair – that make it clear: an independent champion at the heart of government, to amplify the voices of older people, is a first step to making all older people feel they can play a part in their community.

Soon we'll release a report about what older people told us on the roadshow – and take it straight to MPs and decision-makers in government.

Meanwhile, we've been sharing our work to give older private renters more security and protection directly with MPs, and working to make sure older people don't face unfair and avoidable costs. ■

To find out more about our campaigning work and how you can support it, visit independentage.org/campaigning or call us on 020 7605 4293. ■





Celebrating a year of bringing people online



It's already a year since we partnered with Vodafone UK Foundation to launch the free online platform called Hi Digital, which helps older people get online.

In that time Hi Digital has been showing people what the online world has to offer, through step-by-step courses. The newest course is about making devices and technology more useful, including for those who have trouble hearing or seeing.

Hi Digital is a great resource for older people or if you're supporting an older relative or friend to use the internet.

Get started by using the QR code here or visiting vodafone.co.uk/newscentre/hi-digital. Alternatively, call Vodafone's Digital Skills Helpline on **0800 987 4110** or our Helpline on **0800 319 6789** for more support. ■



A different way to donate

One way people can support Independent Age is through payroll giving. But what is it?

Payroll giving is donating money through someone's pre-tax wages or pension. And that means that money is tax-free – a bonus for the giver and the charity. It's an easy and meaningful way to give.

Some employers are already set up for payroll giving, so see if you or someone you know can make use of it. If not, partners like Good PAYE, which works with Independent Age, can help. ■



A helpline and a

lifeline

Every day we get calls from people who don't know where to turn – and every day our Helpline finds a way to for them to enjoy life again.

It could be about money and benefits, care and support, health or housing. Thousands of older people, their families and carers call our Helpline each year, sometimes to ask for advice or copies of our information resources, and sometimes just to be pointed in the right direction.

That advice and information can make a big difference. Helpline team member

Kim describes how real the situations she deals with can be.

“I spoke to a lovely man who'd been struggling to make ends meet and to deal with the rising cost of living. Just by helping him navigate the system and apply for Pension Credit – an entitlement not nearly enough older people are claiming – we were able to increase his income and alleviate his financial worries. Hearing the relief in his voice was incredible.”

Team member Kieren has had similar experiences.

“I remember speaking to a lady who had a carer, and her story stayed with me. The amount she was charged for even an hour's care took a lot out of



her income. She'd never heard of Attendance Allowance, which I've found very common – and saddening.

"After I explained how this benefit can help those with care needs to pay for the help they need, she left the call so much more upbeat and hopeful. It's incredible how we can help make someone's day-to-day life that bit easier."

Our Helpline team also often speaks to older people who say they're distressed and feel injustice at so much being 'online only'. That's why it's important everyone can get the information and advice they need, regardless of their ability or access to the internet.

The Helpline plays a big part in supporting this idea. It's about doing everything we can, for anyone who calls, and doing it with compassion. ■

If you, or someone you know, are struggling, get advice by calling our free Helpline on **0800 319 6789** Monday to Friday, 8.30am to 5.30pm, or visit **[independentage.org](https://www.independentage.org)**. ■

Happy to help

Last year our Helpline supported thousands of older people. Here are some of the ways we helped.



We took more than **18,645** Helpline calls and made **3,070** outbound calls.



We answered **31,855** Helpline enquiries and had **1,191** enquiries over web chat.



13% of callers had enquiries about social care.



41% of callers had an enquiry that led to the team sending out our publications to help them with their issue.



59% of callers had enquiries about welfare benefits.



Our Grants Fund at work

Our Cost-of-living Grants Fund is already making a difference.

When we launched our Cost-of-living Grants Fund in December, we wanted it to act as an emergency response to the cost-of-living crisis, allowing organisations to get their projects up and running quickly.

We haven't been disappointed. We now have feedback from those organisations about how the first three months of funding have been for them – and the results are really encouraging.

Across the 50 organisations we funded, each with £40,000, an incredible 8,638 older people have been supported. This is well ahead

of what we expected. And, in just three months, it's faster too.

We've heard from St Ann's Advice Centre in Nottingham that already "clients feel more empowered" and from Glasgow's Golden Generation that "our service users' quality of life is improving".

It's also encouraging that nearly 2,000 of those older people have been helped to claim more than £2 million in additional benefits, and that the organisations themselves have recruited new staff and volunteers – increasing their capacity to do more great work.

The Bede Foodbank in Newcastle, for example, told us that "our increased capacity has improved our engagement with marginalised communities" while, for Age Connects Morgannwg, the funding has "allowed us to access Money Matters training for volunteers". ■

ELIZABETH ROBINS'

remarkable gift

A gift in your Will could help older people for years to come.

Independent Age is fortunate to benefit from many gifts in Will (often called legacies or bequests). We're so grateful to the kind people who choose to support us in this very special way – they fund a huge amount of our work.

One such special gift was from Elizabeth Robins.

Elizabeth, who died in 1952, was an author, traveller, actress, playwright and suffragist. She was a truly remarkable woman of her day – the Gilded Age of the early 20th century.

Rather than money or property though, Elizabeth chose to leave to us the copyright and information rights to her written works, diaries, pictures and other intellectual property – and the proceeds are still funding our work.



Elizabeth's very special gift is just one example of how people choose to support our work through gifts in Wills, although many people opt to leave a small percentage of their estate.

Gifts in Wills have a huge impact in funding our work and help us plan for the future, ensuring we'll be there to support the growing number of older people facing financial hardship long into the future. ■

If you'd like to find out more about leaving a gift in your Will, please call our legacy team on **020 7605 4296** or email **legacies@independentage.org**.



That's *good* to know!

“

The group is like a cup of tea and a chat with friends.

Ellie



Our free Good to Know telephone groups introduce new information and opportunities, just like a cup of tea and a chat at a community centre.

Some things in life are just 'good to know'. That's why we run free weekly Good to Know telephone groups for older people aged 65+.

The groups are free social and learning opportunities for people who may not be online or struggle to get out and about, covering a different topic of interest each time, like saving money or avoiding scams. Think of the groups like a cup of tea and a chat at a community centre, but over the phone in the comfort of the living room.

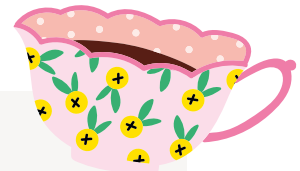
Our groups support people like Dave, who is registered as disabled, and Audrey, who says the groups "are excellent – it feels like someone's thinking about me when I get invited to join".

The groups connect people with partner organisations to hear and talk about issues that matter, like scams, the cost of living, social care and how to find social connections – things that are good to know.

Since 2022 we have partnered with organisations such as Mind, AbilityNet, Step Change, Turn2Us, Deafblind UK, Cruse and National Energy Action.

Ellie attended one of our Scamwise sessions and told us she might have fallen for a scam "if I hadn't had that session with Independent Age. It's worth signing up. It's fantastic." ■

Find out more



If you'd like to join our Good to Know groups or are part of an organisation that would like to speak to a group, call our free Helpline on **0800 319 6789** or email **telephone.services@independentage.org**.

You can find more information at **independentage.org/good-to-know-groups**.

Puzzle page

Quick???

?? quiz ?

How closely have you been paying attention? Test your knowledge with a quiz. Check your answers on the right of the page.

1. What's the name of our new Chief Executive Officer?
2. What's the name of our new report highlighting the experience of people affected by poverty in later life?
3. In how many minutes did Mohamed finish a 10k run when he was 70 years old?
4. In what year did our legacy donor Elizabeth Robins die?
5. What's the name of our free weekly telephone groups for older people?

Sudoku

	7		9			4		
	6	5				9		8
			1	8				
2			4		6	1	5	
	4				8	3		6
					3			
4			5				7	2
7				4				1
3		6				5		9

Target

Unscramble the jumbled nine-letter word and find as many other words as you can, using each letter only once per word plus the highlighted middle letter.

E	T	X
V	U	E
C	E	I

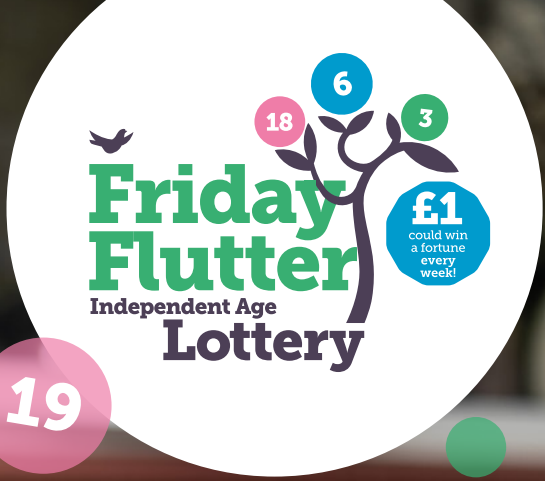


Tell us your story

The cost-of-living crisis has plunged many older people into financial hardship. We're keen to hear about your experiences at a time when so many are being forced to tighten their belts. No story is too big or too small. If you have something to share, email us at studio@independentage.org. We look forward to hearing from you!

5

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19

2

FROM JUST
£1
A WEEK

£1 could turn into **£20,000** every Friday!

2nd Prize:
£1,000
if you match 5 numbers

1st Prize:
£20,000
if you match 6 numbers

10 guaranteed prizes of a
£25
M&S voucher

Having a little flutter in the **Friday Flutter Independent Age Lottery** can be incredibly rewarding. Not only could you win up to **£20,000** every Friday, you'll also be helping to transform the lives of older people across the UK.

It's definitely worth a flutter!

Play now at
independentage.weeklylottery.org.uk
or call our Lottery Helpine on **0330 002 0057**

For full terms and conditions, please visit independentage.weeklylottery.org.uk or call the Lottery Helpine 0330 002 0057.
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BeGambleAware.org

