

# Independent Age Magazine

Issue 4: Spring/Summer 2024

[independentage.org](http://independentage.org)

FREE



## A close-up on poverty

Actors Jane Asher, Vincent Ebrahim and Sue Holderness help us tackle the stigma of poverty in later life

## Also inside

Campaigns round-up

Lifting the worry: Unlocking benefits

Know the signs: Be wise to scams



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**

# Welcome



I'm so pleased to welcome you to the latest issue of Independent Age Magazine, and share updates on our work and campaigns, who we help and who helps us make it possible.

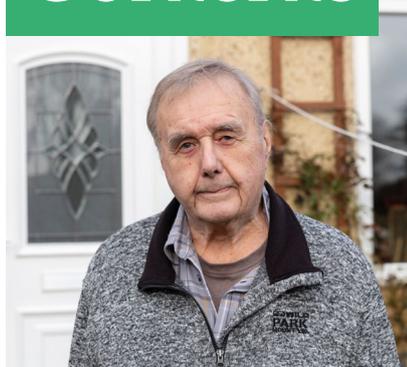
No one should face financial hardship in later life. That is the vision of Independent Age, which I joined as Chief Executive in September. And what I see shining through these pages are stories of determined campaigners, committed partners, compassionate staff and a few well-known faces, all backing our efforts to make life better for older people.

I thank every one of you for your energy and contribution to us and to our vision – our work needs many hands. Thank you, too, for welcoming me so warmly. Together, we will work to alleviate and prevent poverty, and make older people heard.

Enjoy our stories here – we'd love to hear yours, too.

**Joanna Elson**  
Chief Executive

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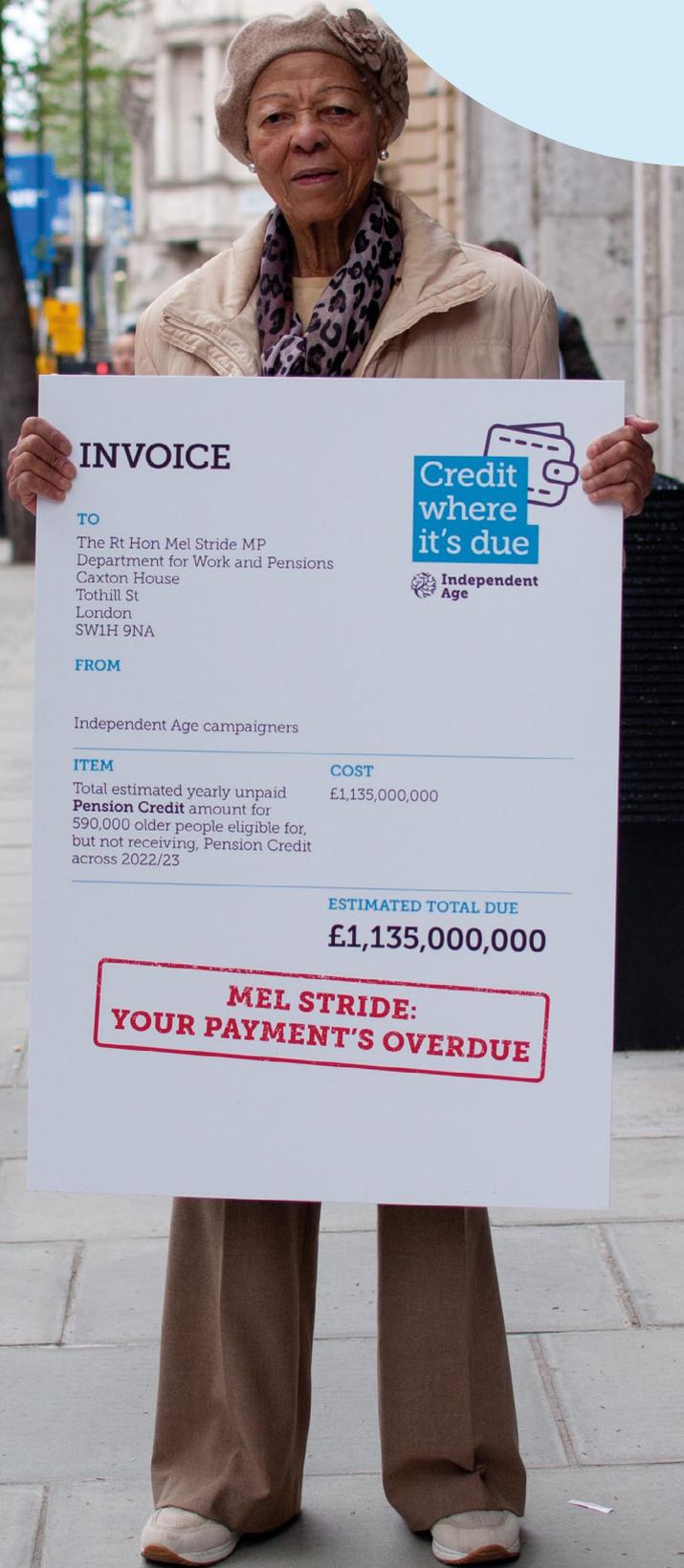
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# Campaigns round-up



Our campaigners  
make change  
happen

The impact of campaigners  
and supporters like you is  
far-reaching.

Our campaigners and supporters worked harder than ever with us recently to help make sure nobody faces financial hardship in later life.

For one, they helped the UK Government to take Pension Credit seriously. The aim was to reach out to older people who could benefit from Pension Credit, raising awareness and trying new ways to connect people to the income they're entitled to. We even handed the Department for Work and Pensions an 'invoice' for unclaimed Pension Credit.

Together, we're having an impact for older people in financial hardship. In the first half of last year, around 70,000 people took up Pension Credit for the first time, which is good progress.

Campaigners have also been highlighting the issues older renters on a low income face – a group we know is more likely to face financial hardship in later life.



**[The government] needs to hear our voices to make change happen.**

More than 1,500 campaigners wrote to their MP to push for the UK Government to bring forward the Renters Reform Bill – prohibiting no-fault evictions – to Parliament. We joined other housing charities to hold a stunt in front of the House of Commons to keep up the pressure. The Government introduced the bill to Parliament, which is an important step in improving the lives of all renters in England.

**Having a commissioner would allow older people to see that they are...a needed part of our country.**

Our campaign to establish a Commissioner for Older People and Ageing gained great support from our campaigners, too, who believe this role is necessary to champion the voices of older people.

We understood how important it is to have an independent champion for older people in government at roadshows we held in England and Scotland. People there told us that “having a commissioner would allow older people to see that they are, in fact, a needed part of our country.” Others said that the government “needs to hear our voices to make change happen.”

The efforts of our campaigners and supporters – like you – and the impact of their work is far-reaching. Your actions continue to raise awareness of our campaigns, and to spark important conversations about creating a society where no one has to endure financial hardship in later life. ■

To find out more about our campaigning work and how you can support it, visit [independentage.org/campaigning](https://independentage.org/campaigning) or call us on **020 7605 4293**.



# Good to Know IS growing

**The word is spreading that it's good to know about our groups.**

In 2023 we hosted more than 50 Good to Know telephone groups and our very first webinar session.

Weekly telephone sessions connect people aged 65+ with their peers and different organisations to learn about an interesting topic or raise awareness of an important issue. Our first webinar session added friends, family and carers to the mix.

This spring we're marking Stress Awareness Month with a wellness session to empower and inspire older people. We'll also be joined by Thrive, a charity using gardening to bring about positive change. We'll be focusing on maximising income, money and benefits, and being aware of scams, too.

Our groups are becoming more and more popular – but don't take our word for it. Doreen said, "It was great to be part of a group, especially as I'm housebound, so this is an excellent way to access new information." And after a session about living independently, Fiona told us that she was then able to get an interview at home with a social worker.

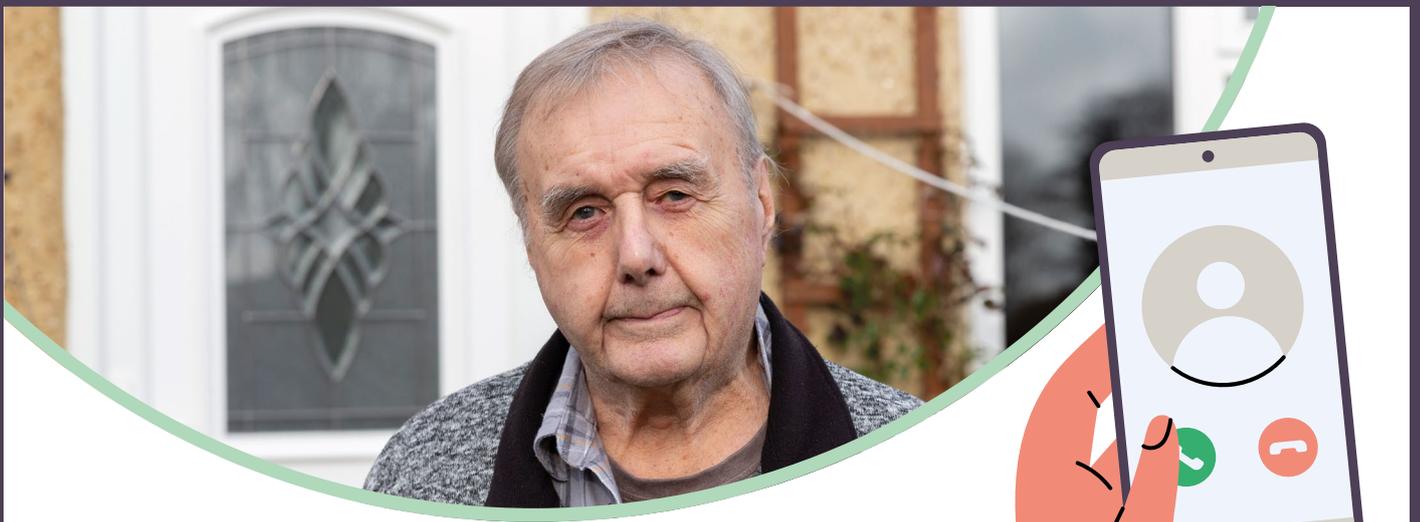
For others, "hearing about people's experiences makes me feel like I'm not alone." We think that's good to know. ■

“

**I learned a lot and am so thankful. As individuals, we are all fearlessly and wonderfully made, so it's important to continue to learn.**

Vida

If you, or someone you know, would like to join our free Good to Know groups, call us on **0207 605 4265** or email **telephone.services@independentage.org**.



# LIFTING THE WORRY

**Stephen unlocked nearly £7,000 in benefits with just one phone call to Independent Age.**

I'm Stephen. I live in Wiltshire with my wife, Margaret. I'm 80 and spent my life working on farms and with horses, including 25 years as maintenance manager at Bath Racecourse. I met the late Queen quite often at the races.

I get the State Pension and another small pension – which should have paid out £400 a month, but it's only come to £90. Margaret just gets the basic State Pension.

I phoned up Independent Age to ask about Pension Credit. Our combined pensions were getting a bit tight, and we were cutting back on things to pay the bills. Number one was the heating. We sold the car. I grow quite a bit in the garden, so we managed with food costs.

Through Independent Age, we discovered we were entitled to quite a bit more than we thought: the higher rate of Attendance Allowance, Council Tax Reduction and, because we qualified for Guarantee Pension Credit, free eye and dental care. We're nearly £7,000 richer a year thanks to the benefits.

I was worried before – and it's been difficult lately with our health – but now I'm happy with how things are going for us financially. ■



If you are, or someone you know is, struggling, get advice by calling our free Helpline on **0800 319 6789** Monday to Friday, 8.30am to 5.30pm, or email [helpline@independentage.org](mailto:helpline@independentage.org).



# Putting grant-funding on the map



Grant-giving and partnerships are just two ways we are delivering our strategic aim of improving the lives of one million older people facing financial hardship.

Some of the older people most at risk of financial hardship are from marginalised communities that can be hard to reach. So, by partnering with and financially supporting organisations that are already working in these deprived areas, we are making our support go further.

A great example is our Cost-of-living Grants Fund, which opened in December 2022. Its ambition was to be an emergency response to the cost-of-living crisis, emphasising organisations that could get up and running with their crisis work quickly.

We awarded grants of £40,000 to 50 organisations across the UK, supporting more than 30,000 people – well above what we expected. And, by our current estimates, we have helped older people claim around £7 million in extra benefits through this work.

But with the cost-of-living crisis dragging on, it's time for round two of our funding. We've just awarded another £1 million in grants to charities and community organisations in areas of high economic need and in large populations of older people facing financial hardship.

This funding will support them through 2024, getting more money into the pockets of older people to make sure they don't have to choose between buying food and heating their home.



Independent Age funding means we can support more individuals within very disengaged, isolated communities.

We have helped older people claim around £7 million in extra benefits through this work.

It's not all about the numbers, though. Our grantees have been telling us what a difference our funding has made to their ability to support older people in financial need. The Bede Foodbank in Newcastle said that "the funding has enabled our welfare advice and support staff to increase engagement with our hardest to reach and most marginalised communities."

Likewise, MRS Independent Living in London told us that the funding has meant it can "increase and maintain engagement and support for more individuals within very disengaged, isolated communities – individuals who through endemic poverty, racism and mental health have often 'fallen through the net'." ■



To see a list and map of all our funded projects or find out more about our grants-funding work, visit [independentage.org/community/our-grants-fund](https://independentage.org/community/our-grants-fund) or email us at [grants@independentage.org](mailto:grants@independentage.org).



# A close-up on poverty

Actors Jane Asher, Vincent Ebrahim  
and Sue Holderness star in our  
powerful new film series tackling the  
stigma of poverty in later life



To highlight the life-changing work of our Helpline and the solutions our advisers can offer, we've commissioned a series of short films to demonstrate the reality of financial hardship for people in later life.

Three well-known actors bring to life the challenges for older people of living on a low income: Jane Asher, whose acting career has spanned more than six decades, Sue Holderness, best known for playing Marlene in sitcom *Only Fools and Horses*, and *The Kumars at No. 42* actor Vincent Ebrahim.

They deliver stories based on real – often heartbreaking – calls to our Helpline. On average, callers to Independent Age are missing out on around £4,000 in additional financial support each year – enough to change a life.

Callers to Independent Age are missing out on around £4,000 each year – enough to change a life.

Jane plays Jill, a former wedding dress shop owner who lost her business. Sue plays Kathy, who is a carer and struggling financially. Vincent plays Robert, whose retirement income couldn't keep up with the cost of living.

Independent Age is there to provide advice and support, and to make life worth living again.

Their powerful and emotional performances bring out the overwhelming worry and stress that many older people living in financial hardship experience.

On taking part in the film, Jane said: "Times are incredibly tough. No one in later life should have to face money worries alone and unsupported, or feel ashamed of asking for help. Stories like Jill's show how a person's circumstances can change so quickly."

For Sue, her character's story shows "the help that is out there. But also the lack of awareness of the support people can claim."

Vincent said that "Robert's story is just one example of how the cost of living is impacting people aged over 65...people who have worked all their lives, but now they have retired, their income isn't enough to even scrape by." ■

You can watch our three new films, or donate to our Helpline, at [independentage.org/donate](https://independentage.org/donate) or by calling **020 7605 4223**.

# It's always WORTH checking

**You or someone you know  
could be missing out on extra  
money each week.**

There are a number of benefits and entitlements available to help older people, but many are missing out on extra money they could be getting each week. It can be hard to know what financial support is available, or how to apply.

On average, callers to our Helpline who do qualify for any particular benefit are missing out on more than £4,000 a year. That's the kind of support that can change a person's life.

We think it's vital to make older people aware of the financial support they could claim and to connect them to money they're entitled to. We do this with our free publications, through the support and services our Helpline team provides and, whenever possible, through partnerships with like-minded organisations such as our latest partnership with FareShare Midlands.

Even if someone thinks they're getting everything they're entitled to, it's always worth checking. Use our free benefits calculator at [independentage.org/benefits-calculator](https://independentage.org/benefits-calculator). Or, contact our Helpline team on **0800 319 6789** or at [independentage.org/call-helpline](https://independentage.org/call-helpline) to arrange a free benefits check. ■

You can also order our free advice guides and factsheets – for yourself or someone you know. They're full of valuable information and the latest rates for benefits and other entitlements for the 2024/25 financial year. Order them at [independentage.org/publications](https://independentage.org/publications) or by calling our Helpline on **0800 319 6789**.



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We connect older people to money they're entitled to.

“

It can be hard to know what financial support is available, or how to apply.

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It's the kind of support that can change a person's life.



## Partnering for good

Our latest partnership with FareShare Midlands, the region’s largest food redistribution charity, is encouraging older people in the Midlands to check whether they’re getting all the financial support they’re entitled to.

FareShare Midlands distributes surplus food to a number of charities and community organisations with information about our free benefits checks included. This helps us to connect vulnerable older people to money that’s going unclaimed during an increasingly difficult time for many.

FareShare Midlands’ Chief Executive, Simone Connolly, explained the severity of the current cost-of-living crisis:



*“ People aged 65+ are cutting back on groceries to afford other essentials – with heating a top priority once more.*

*At FareShare Midlands we are seeing the need for vital food supplies grow, with over one third of our Members serving more older people. We hope to aid Independent Age’s mission to help older people who are struggling to get all of the benefits they are entitled to during these challenging times.*



We hope to expand this activity to other geographic areas, so we can offer support and assistance to more older people facing financial hardship. ■

# Know THE signs

## Be wise to scams to protect yourself and others.

Fraud crime is currently the most commonly experienced crime in the UK. Scammers and fraudsters are constantly updating their methods to make their operations evermore convincing and malicious.

That's why it's incredibly important to be aware of scams, and to know the signs of a scam, so you can protect yourself and others.

To help, our Scamwise guide is filled with information about how to avoid scams. And, we are working with Nationwide Building Society to support older people who have experienced fraud and scams.

If you have experienced fraud or a scam, you must get in touch with your bank. People who have experienced a scam often feel ashamed and worried about telling people about what happened to them. But they are not alone. ■

Order our Scamwise guide for yourself or to help someone you know at [independentage.org/publications](https://independentage.org/publications) or by calling our Helpline on **0800 319 6789**.

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As well as helping people avoid scams, we help increase their income, social connections and digital skills.

Thomas Harmsworth,  
Signposting Plus team,  
Independent Age

“

We help our customers get their confidence back. If they understand how scammers operate and spot the signs, they can reduce the chances of falling victim.

Kerry Hampshire,  
Fraud Investigator,  
Scam Investigation Team,  
Nationwide Building Society



# 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. In the first half of last year, how many people took up Pension Credit for the first time?
2. How many people did we support through our Cost-of-living Grants Fund?
3. Which *The Kumars at No. 42* actor starred in our Helpline film?
4. Which food redistribution charity is our latest partnership?
5. What's the most commonly experienced crime in the UK?

## Sudoku

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

## 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	A	N
R	E	A
S	W	S



### 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](mailto:studio@independentage.org). We look forward to hearing from you!

5

26



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](http://independentage.weeklylottery.org.uk)**  
or call our Lottery Helpine on **0330 002 0057**

For full terms and conditions, please visit [independentage.weeklylottery.org.uk](http://independentage.weeklylottery.org.uk) or call the Lottery Helpine 0330 002 0057.  
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BeGambleAware.org

