

## **Work and Pensions Committee Inquiry: Tackling Pensioner Poverty in Britain Independent Age Submission**

### **About Independent Age**

Independent Age works to keep older people independent and out of poverty by providing them with practical support, financial help and lifelong friendship.

We focus on supporting those who are:

- Over 70
- In financial need
- Lonely or isolated
- Have made a sustained and significant contribution to society, particularly through voluntary work

The charity has around 6000 current service users across the UK and Ireland. It is currently developing its services in order to better meet the needs of older people in today's society. Our aim is make sure that all those we help are receiving their entitlements from statutory and other providers and then to provide additional support tailored to the individual's particular needs. This support is likely to be a combination of:

- Regular befriending and support from an Independent Age volunteer visitor
- Financial help in emergencies
- Additional practical support, such as providing household items and toiletry packs for hospital visits
- Membership of the Independent Age community, including regular correspondence, magazines and cards on birthdays and at Christmas
- Increasingly, the opportunity to meet and correspond with other members of the Independent Age community

### **Our Research**

Independent Age is currently expanding its research capacity. We have restricted our answers to this inquiry to the areas in which we have specific evidence. Our answers draw on the results of the following research:

- I. Our **Annual Survey 2008**, in which a series of topical questions on life, society, and our services were posed to 6,500 of our beneficiaries, to which 3,315 responded.
- II. A series of **focus groups and interviews** conducted by a research agency on behalf of Independent Age in 2008. Seven focus groups were held comprising between three and seven beneficiaries, and lasted between one and a half to two hours. Eighteen depth interviews were conducted involving one interviewer and one respondent, and in some cases they were paired,

involving some couples. These lasted between forty five minutes and an hour and a half. In total, 69 respondents were interviewed across three regions in England, including the North East, the Midlands and the South West.

We are currently in the process of conducting a series of **12 focus groups and in-depth interviews** in six localities across the UK, and have included some preliminary evidence from our findings to date.

## Summary

This response will cover the following areas:

### 1. Benefits take-up:

- Older people find out about their benefits entitlements from a variety of different sources but this can be problematic.
- Those that are already in contact with their local authority are more likely to be aware of their entitlements.
- Those that are not in contact with their local authority rely on adverts by support organizations and word of mouth to find out about their entitlements, but this information is insufficient.
- With no single, well publicized, point of access to the system, older people are often confused about their entitlements and how to claim them.
- A large proportion of older people face a psychological barrier to becoming part of the benefits system.
- Difficulty experienced when attempting to access the system often undermines the notion of entitlement.
- A high number of older people say that they would need face to face contact with one individual to receive sufficient guidance on finding out about, and claiming, their entitlements.

### 2. The rules and application processes of Disability Living Allowance, Attendance Allowance and Carer's Allowance:

- The eligibility rules are too complex.
- In the experience of Independent Age staff, high numbers of older people are turned down the first time they make a claim, but on appeal are later deemed eligible. This can be traced back to a lack of understanding about the appropriate forms and the claims process.
- The support and guidance offered by the DWP is insufficient.
- The DWP's interpretation of applications is too literal and does not take into account an individual's overall experience of their disability.
- Assessments that must be undertaken in relation to health, social care and benefits, often contain the same or similar components and can be extremely taxing for the individual involved.

- The level of assessment required can act as a deterrent to those who would otherwise make a claim.
3. The rates of Disability Living Allowance, Attendance Allowance and Carer's Allowance:
- The rates of these allowances are barely sufficient to cover the basic needs of older people, and are not high enough to secure any form of quality of life.
  - The older people claiming these benefits are often financially restricted from engaging in basic social activities, which can have a detrimental effect on their physical and mental wellbeing.
  - The rates of these allowances can be particularly insufficient for older people due to the removal of the mobility component of the Disability Allowance after the age of 65.

### **Benefits take-up**

- 1.1 Research among our beneficiaries has demonstrated that older people find out about benefits entitlements from a variety of different sources. Our 2008 Annual Survey reveals that 65% of benefits checks performed on beneficiaries had been undertaken by the local authority, 8% by Age Concern, 6% by the local Citizens Advice Bureau, and 2% by other charities. This raises a number of interesting points which Independent Age has explored more thoroughly via its qualitative research, as follows:
- 1.2 Those already in contact with their local authority, often via local authority housing, are more likely to be aware of their benefits entitlements, as well as services and social opportunities available to them. Those that do not already have this established contact may have little or no knowledge of the benefits available to them, or indeed, of how to go about claiming them. Beneficiaries that are not in touch with their local authority find out about organizations offering advice and support via word of mouth, or adverts in their local newspaper. Some cite television as a source for finding out more information. However, as the television is a primary form of entertainment for a vast number of beneficiaries, it is underutilized as a resource for informing people of their entitlements.
- 1.3 A large proportion of beneficiaries express a desire to find out more about their benefits entitlements, but do not know who to contact about this. While, as demonstrated above, there are a number of organizations able to offer support in this area, respondents frequently express a desire for one single point of access to the system, such as a national helpline.
- 1.4 Beneficiaries are frequently confused about whom to contact with regard to different inquiries, from benefits entitlements, to difficulty with fuel bills. "Signposting" between organizations, while useful in theory, is also recognized as a cause for concern. A number of respondents resent the greeting offered by

many helpline staff, who take a, “what’s your postcode?” approach. A significant number cite stories of being passed from one organization or department to another, and of being required to give the same information repeatedly, at the expense of their phone bill. When signposting, help lines must ensure to ask enough questions to pass an individual to the correct organization or department and, if possible, notify the recipient organization that they will be contacted with a specific inquiry.

- 1.5 A number of beneficiaries describe the process of finding out about and claiming their entitlements as, “A constant fight”. A large proportion also express reluctance at openly disclosing their finances, and those that are not already accessing the benefits system, via local authority housing for example, often face a psychological barrier to becoming part of it. The notion of entitlement can also be undermined by difficulty experienced when trying to make a claim.
- 1.6 Many of our beneficiaries express a desire for face to face contact with one individual that is able to inform them about, or guide them through, the claims process. A common complaint about the Citizens Advice Bureau is that it is not always possible to make an appointment and go into a branch.

### **The rules and application processes of Disability Living Allowance, Attendance Allowance and Carer’s Allowance**

- 2.1 The eligibility rules are regarded by both Independent Age beneficiaries and staff as particularly complex. In our experience, it is common for older people to be turned down the first time they make a claim, and many are disheartened by this. Yet, when encouraged to make an appeal, higher numbers are successful. Refusals can often be traced back to a lack of understanding about how the appropriate forms should be filled in. When guidance is offered, a higher number are able to access the benefits they are entitled to. Independent Age staff have found that the DWP’s interpretation of applications can be too literal, and fail to take into account an individual’s overall experience of their disability.
- 2.2 The support and guidance offered by the DWP varies greatly from the support offered by charities such as Independent Age, Age Concern or Help the Aged. The key difference experienced here is the level of encouragement that is offered.
- 2.3 Difficulty can arise during the assessment process when older people are asked to acknowledge and admit the level of their disability or support needs. Different individuals have different ideas about the extent to which they should be struggling to complete daily tasks, before asking for additional support. Subtle questions such as, “while (s)he does it, how difficult is it?”, and, “would it be advantageous for this individual to receive additional support?” are often left unanswered in the current system, but would help unearth the true degree of an individual’s support needs.

2.4 It is important to recognize that older people can be subject to a constant assessment process before receiving all of their entitlements. Assessments relating to health, social care and benefits, which often contain the same or similar components, can be extremely taxing, particularly for those with higher support needs. The level of assessment can act as a deterrent to those who would otherwise make a claim. This highlights the need for one access point for all disability related benefits and services.

### **The rates of Disability Living Allowance, Attendance Allowance and Carer's Allowance**

3.1 In the experience of Independent Age staff, the rates of these allowances are barely sufficient to cover the very basic needs of older people. They are not high enough to secure any form of quality of life. Examples we have encountered include older people that are unable to afford travel costs to the supermarket, or assistance in undertaking basic social activities such as going to the cinema. We have also found that being unable to partake in social activity has a direct and detrimental effect on the physical and mental wellbeing of beneficiaries, placing them at significantly higher risk of loneliness and isolation.

3.2 The rates of these allowances can be particularly insufficient for older people due to the removal of the mobility component of the Disability Allowance after the age of 65. Many beneficiaries have found this removal to be particularly confusing, occurring at a time when their need for travel assistance is increasing.