

Research and Campaigns Bulletin

September 2023

citizens
advice

Bournemouth
Christchurch
& Poole

The cost of financial crisis for over 65's

Our unique position as a local advice provider means that we can offer real-time insights into how local residents are being affected. In January to August 2023, compared to January to August 2022, we saw the following increases:

258%

Increase in people over the age of 65 requesting foodbank vouchers



A report by Bournemouth University, "Researching Hidden Hunger", identified that food insecurity amongst older people made issues of physical and mental health worse, added to loneliness, and left people less able to ask for help when they most need it.

88%

Increase in clients over the age of 65 with issues around utilities



The increase in the cost of both gas and electricity is well documented. Older renters particularly experience poverty after rent and utility costs. We have also seen a 178% increase in over 65's referred to our Water project in January to August this year for help with water debt and water payment plans.

103%

Increase in advice about Attendance Allowance, a pension-age benefit



Other pension age benefit increases include a 69% Increase in advice given about Pension Credit. A pension credit or attendance allowance award can open doors to other benefits for those of pension age, including help with housing costs and council tax.

355%

Increase in clients over the age of 65 referred to Let's Talk Money team



Our Let's Talk Money team assisted clients with budgeting and financial capability. This huge increase in over 65's seeking financial guidance goes hand in hand with a general increase of 10% across our services in wider debt issues for over 65's.

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Case Study of our client Anne* from Christchurch

*Names and personal details have been changed

Anne, 71, had just lost her husband when she first attended an outreach appointment with our team. She was very anxious about how she would manage without his income. During this first session, a benefit check was completed.

An initial check showed that the client would not be entitled to any means-tested benefits, although she could be entitled to Attendance Allowance. If the client was awarded this she could then be entitled to other benefits. An appointment to apply for Attendance Allowance was made. The client was subsequently awarded £68.10 per week.

As Attendance Allowance is a gateway to other benefits, further appointments were made to check and apply for other benefits the client may be entitled to. The client was now entitled to Pension Credit, Housing Benefit and Council Tax Support. The client was assisted to apply for all three of these benefits over further sessions. Along with Attendance Allowance, the client's total income gain was £11,623.04 per year.

The client was I.T literate and was supported to make these benefit claims herself, with guidance. This included learning how to download bank statements and supporting evidence from her Housing Association's website. She was also shown how to take photographs of letters on her phone, transfer them to her computer and to upload the files to the right portals. After our sessions, the client felt she would be able to make and manage a claim by herself and felt confident enough to apply for a blue badge on her own.

The client felt relieved and is recovering. She described feeling suicidal before and could not grieve for her husband because she feared she might lose her home.

Quote from our Chief Officer, Zoe Bradley:

"Our evidence shows that the cost-of-living crisis is causing catastrophic problems for all age groups, but in particular we're seeing more and more older people needing our advice. As we approach the winter months the need for more support for our older communities will inevitably increase. The cost of gas and electric is still historically high and with food prices at record levels, our older neighbours will continue to struggle and more must be done to help. Citizens Advice Bournemouth Christchurch and Poole is committed to our partnerships and will continue to do as much as we possibly can to support our communities to navigate the ongoing cost-of-living crisis."