Ageing Better
Dissemination Events Series

All about the money? The links between loneliness & poverty

23 March 2021

Insights Pack

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Contents of this insights pack

On the day: Purpose

On Thursday 23rd March 2021, partnerships from the Ageing Better programme and practitioners and experts from around the UK convened for this digital event. Around 90 people attended, and the event aimed to meet the following objectives:

- Explore partnerships' insights on the links between poverty, social exclusion and loneliness, and share their practical learning.

- Collectively, consider these points:
  - How loneliness and lack of social connection interacts with poverty and how they can reinforce one another
  - The practical implications for tackling loneliness in the context of poverty and deprivation
  - How interventions around work and welfare can form part of the response to loneliness

- Help connect organisations with each other, allowing them to compare and contrast their learning.

- Raise the profile of Ageing Better.

Brightlife @lovebrightlife
'Money for broadband is a basic need these days' @AgelessThanet #AgeingBetter - the direct link between #poverty and #loneliness.

Kate Jopling @KateJopling
.@Mumof2Dawson tells us about the reality of addressing long term loneliness in the context of poverty - knitting circles & social groups are a long way off the radar in terms of the response needed.

Kaleidoscope H&C @kscopehealth · Mar 23
The help also needs to be therapeutic - poverty will alter their decision making process so this work needs to be person centred, kind and compassionate.
Show this thread

Michelle Dawson @Mumof2Dawson
Such a great event today @kscopehealth. Let's keep talking about #poverty and #inequality in our communities. Sometimes these things can't and shouldn't be sugar coated. Thanks for having me :) #AgeingBetter

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On the day: Who joined us?

We first asked participants:

How would you primarily describe your organisation?

A. VCS, civil society, community support or volunteering organisation working directly to tackle loneliness

B. Government e.g. local authorities, MPs

C. Health and social care organisation e.g. CCGs, GPs, social prescribing

D. Private sector organisation

E. Other

As shown in the graph on the right, the majority of participants (69.6%) were from VCS, civil society, community support or volunteering organisation working directly to tackle loneliness.
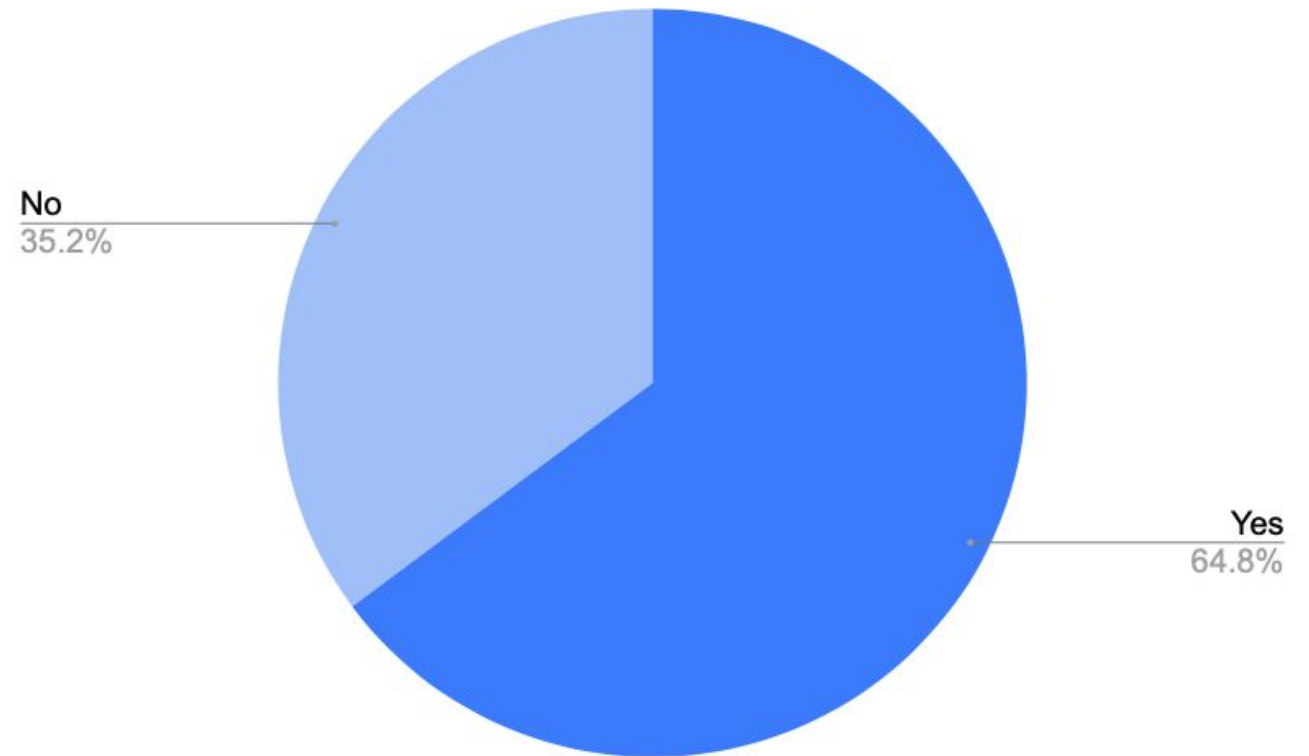

E
26.1%

C
4.3%

A
69.6%

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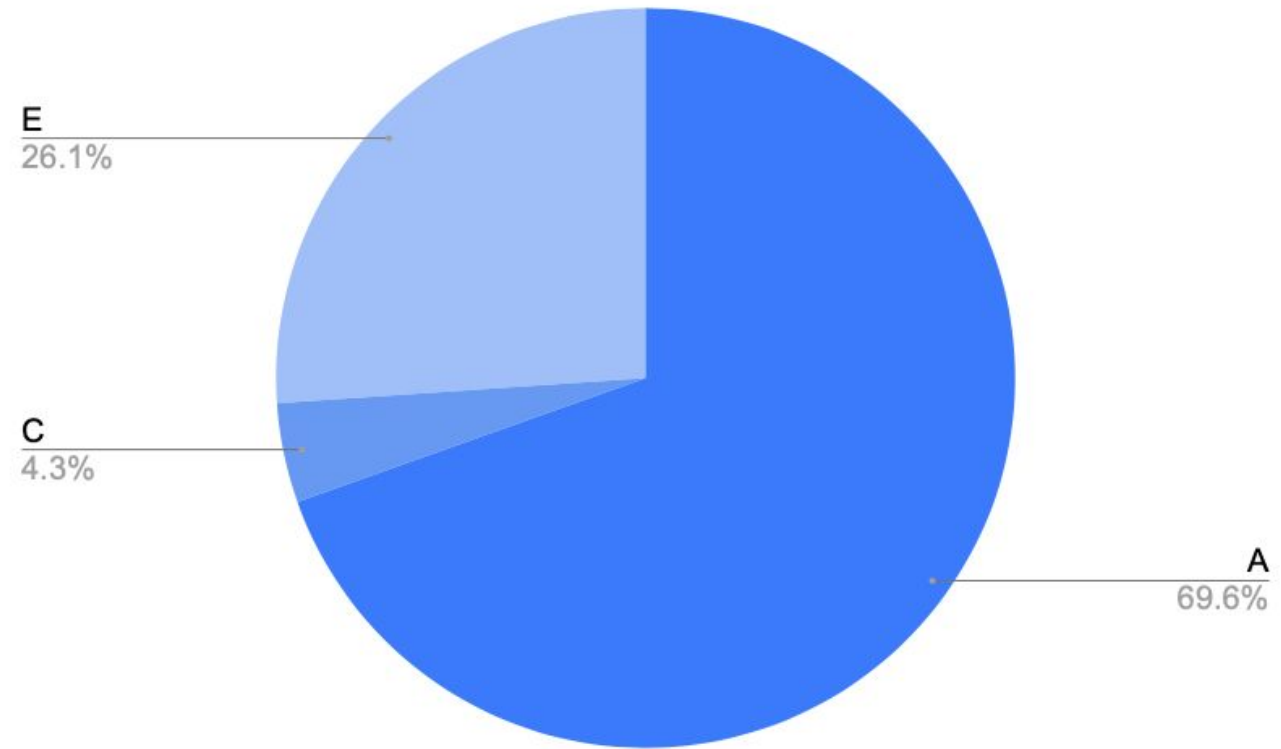
On the day: Who joined us?

We then asked participants:

Have you been to an Ageing Better event before?

A. No

B. Yes

As shown in the graph on the right, for the majority of participants (64.8%), this was not their first Ageing Better event.

No
35.2%

Yes
64.8%

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- Ageing Better is 7 year programme which aims to learn how to reduce loneliness and social isolation in people aged over 50. The Programme is delivered through 14 partnerships throughout England. Over the course of the programme partnerships have worked with over 134,000 people and over 19.5K volunteers contributed almost 630,000 hours of their time

- Three key messages have emerged from the programme:
  - The reasons for social isolation are many and varied. Understanding a person's **context** (the macro and micro issues impacting on them) is key to supporting them well.
  - Where social isolation is entrenched and embedded, people need some level of one-to-one support; we call this **connections**.
  - The **ecosystem** is the space where individuals connect with the community. It's the services, routes, responses, people and touchpoints that help prevent social isolation.

Ruth Bamford
Funding & Relationship Manager

To view a recording of Ruth's presentation, please click here.

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- The economy and personal resources are important to consider when addressing social isolation and loneliness. Deprivation and poverty are risk factors for social isolation and loneliness among people aged 50+. Evidence tells us that a person's financial situation can prevent them from engaging with services that improve connections. At the same time concern around finances can sometimes mask other barriers to accessing support e.g. confidence, health and/or being a carer.
- To reduce financial barriers and reach the people most affected, it is important to invest in referral partner relationships and 'peer role models'; be sensitive to the stigma attached to people's financial situation; support people to maximise their personal resources through budgeting and debt management support; and work with local businesses to develop accessible (affordable) products and services.
- We can use this learning to help mitigate risk for the most 'at risk' groups through focused service design and partnerships; investing time to understand and address an individual's reasons for not engaging; helping improve personal resources through tailored financial coaching and benefits advice; considering other relevant wrap around support such as digital inclusion training; and highlighting the economic worth of this consumer group with local businesses.

Ruth Bamford
Funding & Relationship Manager

To view a recording of Ruth's presentation, please click here.

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Speaker perspectives

Our speakers

John Hannen
Programme Manager

Michelle Dawson
Programme Manager

Rebecca Smith
Programme Manager

Speaker perspectives: the overarching narrative

We heard perspectives from three of the local Ageing Better programme partnerships who shared their reflections on poverty and loneliness.

Common themes included:
- Poverty limits choices and freedom
- The people who are chronically lonely are also affected by physical, long term and mental health conditions; housing issues; and isolation.
- Poverty limits access and engagement with social activities, which can lead to isolation and loneliness.
- Without addressing poverty and financial issues first, people cannot move forward and engage with activities that may reduce their loneliness because it is not their primary concern.

John outlined the need to recognise and remove financial barriers which can limit social connection:

- Poverty reduces freedom and reduces choice - people in poverty cannot make basic choices. The financial barriers to connection are not always obvious - for example Ambition for Ageing's Working Potential programme, which supports carers to get into employment, found that buying a pair of waterproof shoes for a carer was essential to enabling them to get involved in an outdoor volunteering opportunity that would enable them to reconnect. Purchasing these shoes for the person removed a financial barrier to social connection.

- He emphasised that it is important to avoid the stigma of "anti-poverty initiatives". He used the example of older women wanting to learn about beauty techniques so could be more independent and engage in self-care. A hair salon worked with students at a local college, who wanted experience in a salon, to provide that training for the older women. This allowed people to engage in a social group and something they enjoyed, without it seeming like an "anti-poverty initiative" and reduced financial barriers to access. Another example was a tablet lending library during lockdown within a sheltered housing scheme. This enabled people to get online, as well as use tablets which they may have been able to afford but may have felt was a risky purchase. It enabled people to try before they buy.

John Hannen
Programme Manager

To view a recording of John's presentation, please click here.

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Ambition for Ageing's learning suggests the following issues are important:

- Think about how to increase people's income. In Greater Manchester there are around 50,000 people who do not get the Pension Credit to which they are entitled - this could be as much as 100 million pounds a year lost from people's pockets and lost to local businesses. Helping people access what they are entitled is vital.
- We need to reduce costs and financial barriers to access. Issues to consider include: Where are you locating a service? Are there financial barriers to access it that you may not be aware of? Are you relying on people having to drive or use public transport?
- When developing community projects and services, it is important to ask: are you opening people's choices and giving them freedom? Or are you segregating people to a service for poor people?

ambition for ageing

John Hannen
Programme Manager

To view a recording of John's presentation, please click here.

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Michelle reflected on her experience of addressing loneliness in a deprived community, and what this means for service delivery.

- People who are chronically lonely are also affected by physical, long term and mental health conditions; housing issues; and isolation. Poverty weaves around and hems these things together. Hence, we're never just talking about loneliness or just poverty.
- In Middlesbrough, the people who were most lonely lived in the poorest parts and had the most complex needs. Poverty is not just about not having enough money; it is about more than finance. If people live in poverty, especially if they have done so through their lifespan, they are more likely to have chronic health and mental health difficulties, have been unemployed for a long period of time and live in housing that is not appropriate for their needs. Poverty underpins many social issues.
- Community activities are not the solution to loneliness where people also have long term conditions, mental health issues, a lack of confidence and a lack of money. Ageing Better were able to improve people's sense of health and wellbeing, but they did not have a significant impact on their loneliness. They were not able to move some of the most chronically lonely people into community activity as a solution due to the multiple barriers that living in poverty and being chronically lonely creates.
- In order to support older people who are chronically lonely, support provided has to be: long-term - as time limited support can't address deep-seated issues; therapeutic, as living in loneliness affects people's cognitive ability to perceive the world as a positive place; and person-centred, holistic and practical - taking into account everything involved in people's lives. Kindness and compassion are key parts of supporting older people who are chronically lonely.

AGEING BETTER MIDDLESBROUGH

Michelle Dawson
Programme Manager

To view a recording of Michelle's presentation, please click here.

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Michelle set out some challenges to consider in future:

- The digital divide: with GP's moving to digital consultations and the world becoming digital, people are being left behind
- The limits of co-design: some people do not have the social capital to engage in co-design processes, they need long term help for themselves before they can connect with community activity
- Limitations of social prescribing: the social prescribing model does not enable the kind of long-term support that people need
- The risks of focussing on loneliness: If we only talk about loneliness there is a risk this becomes a silo issue so we no longer talk about systemic inequality. A system- wide approach with partners is required to address systemic inequality and loneliness.

AGEING BETTER MIDDLESBROUGH

Michelle Dawson
Programme Manager

To view a recording of Michelle's presentation, please click here.

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Speaker perspectives: Rebecca Smith

Rebecca shared reflections on Ageless Thanet's 'Planning for Later Life' intervention, led by Citizens Advice Thanet.

- Planning for Later Life gives intensive support on a one-to-one basis to people facing difficult or challenging circumstances. Life Planners take a holistic approach, looking at all aspects of a person's life to see how best to support them. They help with budgeting, finances, accessing benefits etc. A key belief of their work is that the sooner they can support someone with life-changing circumstances, the less likely they are to spiral into loneliness.
- Financial issues are the primary reason for people being referred to the Life Planning Service. Without addressing their finance issues, people can't move forward and reduce their loneliness because it's not their primary concern. Once financial matters are resolved then they can look at finding social groups and activities for people to get involved in.
- Over 5 years the team have identified £1.8m of additional income for service users. This figure highlights the importance of knowing what financial support you are entitled to. Claiming entitlements helps people feel at ease with their financial situation and means they can can afford to do more things like going for a meal with friends and joining social groups and activities. It can also help people to afford broadband or repair a mobility scooter, so that they can stay connected.
- As a result of the service, 59% of people saw a reduction in loneliness; 77% reported an increase in quality of life; and 74% reported an improvement in their mental health and wellbeing. At the start of their support, 61% of participants were not part of any social or community group. But after going through life planning, 89% went on to join a new group to help support with social isolation. This is largely due to having more money and more choice.

Rebecca Smith
Programme Manager

To view a recording of Rebecca's presentation, please click here.

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After hearing from our speakers, we had a chance for reflection and questions. We asked participants:

"As they talk through their presentations, reflect on what the speakers are saying. What particularly resonates with you and your experience?"

Here is a selection of the reflections from participants:

"Absolutely agree with the point about barriers that poverty puts in place - both physical and mental barriers caused by lack of 'everyday' resources need to be considered in any response."

"Lack of information technology in any form cuts people off from ALL opportunities.I don't have a smart phone, but I do have a laptop and broadband."

"Isolated older people have issues accessing good quality advice and understanding what they are being advised."

"I have learnt so much! Maslow indeed, and as a creative-based organisation, this has been extremely useful in how we should approach things best and 'weave resources". Long term is key."

"Until this year Stockport and Trafford excluded from Ambition for Ageing on not enough poverty grounds though both areas have deprived communities."

"I work with many community groups who try, as a default, to create no-cost or low-cost activities. This approach means that participants on lower incomes don't feel they are being made a 'special case'."

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Here is a selection of the reflections from participants:

"Sight loss has been yet another barrier to clients accessing virtual services so the provision of some free tablets or devices along with the right support to be able to use this as a visually impaired person is a really helpful suggestion. Lockdown and covid has prevented all social connection at our two centres for clients, volunteers and staff so this has definitely had a very negative impact on social isolation."

"Totally agree with John's point around poverty reducing choice and freedom. We have a project that links older people to the local council leisure centre where they access the gym. Many did not have trainers and saw this as a barrier to engaging. The project purchased trainers from local sports shops and now a regular group of men are accessing the gym regularly, making connections and increasing fitness."

"Really important point around removing barriers to access rather than pigeonholeing people"

"Loneliness is a relationship with self that sometimes is not truly understood, you can be part of a group and feel lonely"

"I wonder how the last year has impacted on the great progress which has been made how many more people are now both lonely and poorer?"

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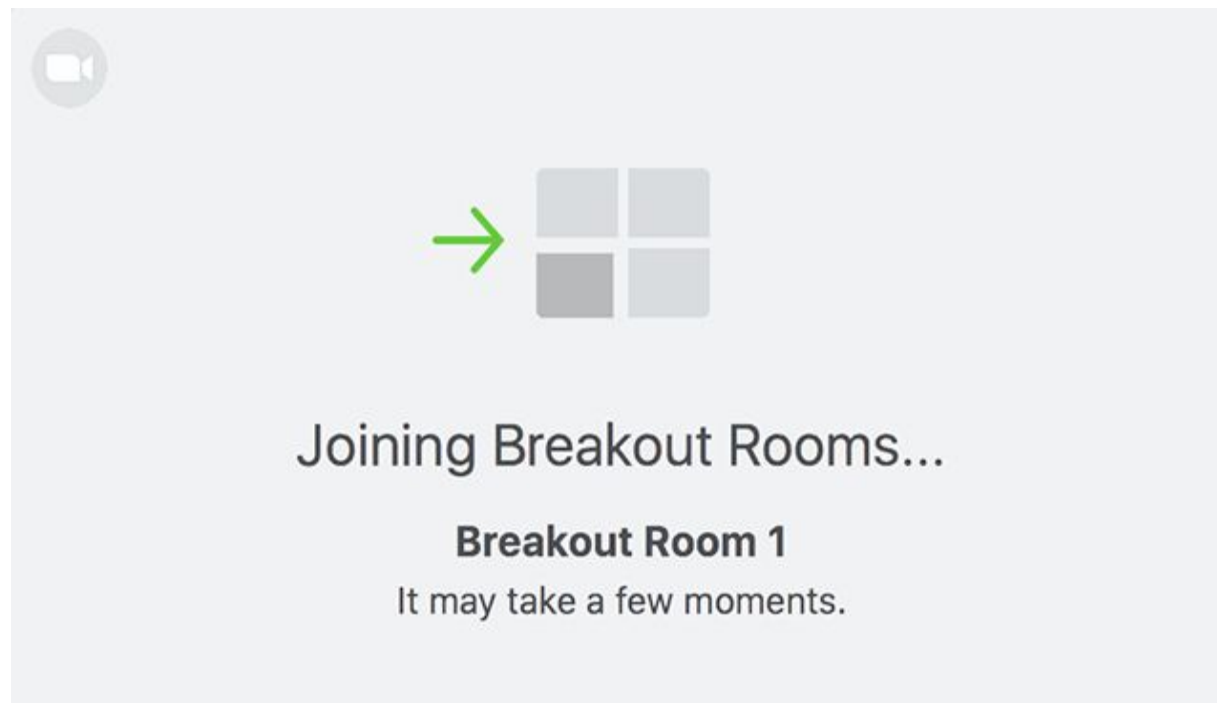Health and Care

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Breakout rooms

Breakout room

Next, we divided participants into virtual breakout rooms to discuss their experiences. We asked the following question:

"Think about what the speakers covered and your own experiences.
1. If poverty and deprivation are risk factors for loneliness and social isolation, what practical things can we do to support people affected by poverty and deprivation?
2. How can interventions around work and welfare form part of the response to loneliness?"

The discussions within the breakout rooms are summarised on the following slides.

Joining Breakout Rooms...

Breakout Room 1

It may take a few moments.

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Focus on building relationships and trust

- Building relationships, especially long term relationships, is crucial for supporting people affected by poverty and deprivation. If a person has to explain their story again and again, this will put people off. Working with an individual over a long period of time is more beneficial than short term support.
- Longer programmes allow for the development of more long term relationships.
- Building trust is a key part of building relationships as "relationships move at the speed of trust".
- Building rapport with a person is key to moving through entrenched barriers, rather than just telling people about opportunities and classes available.

Build organisational relationships

- Establishing relationships with councils and partner organisations allows for signposting and referring people onto services and organisations to meet people's support needs.
- Building organisational relationships also reduces strain on limited capacity and resources an organisation may have.
- However, it is important to acknowledge that many organisations across the board are struggling with resources.

Ensure your support is flexible and person-centred, recognising individual needs

- You have to deal with people individually to get to their needs.
- Allow people to take the time to work out what is important to them, this will be different for everyone and they'll take different routes. This is only possible through developing relationships and trust.
- There is no one size fits all for support, some people may need a full range of support, including psychological therapy, whereas some will only need some social prescribing and activities.
- An individual person-centred perspective must be at the forefront, but to sustain that over the long term is difficult in terms of funding.

Provide a holistic and varied offer of support

- Seeing someone as a whole person is a huge part of successful initiatives.
- People often have multiple complex issues, both physical and psychological, all at once. Due to this, support should be provided in a well thought out, holistic, time unlimited manner. However, this is challenging as resources are limited.
- Money gives individuals choices, but often organisations are trying to offer people choices without the money to do this. A diverse and attractive offer of activities, groups and support is required, which includes wellbeing and fun activities, so people can engage with their interests rather than just take what they are given.

Be as inclusive as possible
- Be inclusive with the language that you use. What would attract you to the group or activity? Framing it so it is attractive to anybody, and is not seen as "for people who are lonely" is key.
- Be sensitive to cultural needs. One organisation found that due to a taboo around asking for help from a foodbank among members of the Asian community, it was more effective to simply give out food.
- Language can be a barrier when providing support to people from diverse communities and backgrounds.
- Be financially inclusive. Low no cost activities can be important - and offering funds to cover more expensive activities. It is also essential to support people to get to activities (even when they are free) e.g. providing subsidised transport. However, it is also important to recognise that some people may avoid free activities, as they find them less aspirational. Low cost support can sometimes be preferable as people feel less stigma if they feel able to contribute.

Support people to maximise their income
- The process of claiming benefits has become a lot more complex and as a result people often miss out entitlements. Supporting people to fill out forms can help to overcome this.
- People may not be aware of their entitlements, so outreach and awareness raising is important e.g. Ageing Better in Camden run sessions in charity shops.
- Sometimes people will come forward for help with a particular benefit, and this can create a positive opportunity to assess entitlements in the round.
- Some people may not feel comfortable claiming benefits, due to pride or shame.
- It may also be beneficial, for influencing purposes, to link the issue of low take up of benefits to its broader impact on the economy.

Enable digital inclusion and build confidence
- Many of the older people who are most in need of support are not online. We need to build confidence and provide reassurance for older people when using technology. Older people can be fearful and mistrust technology and some have heard horror stories of people being scammed.
- It is important to recognise that some older people will not want digital support and will prefer in-person services instead.
- Online elements of support will be important for the period after lockdown lifts, as older people may still be anxious about going outside.

How can interventions around work and welfare form part of the response to loneliness?

Provide support at the tipping points
- People tend to reach out for support only when their issues become a big problem. Recognising the tipping points which led people to reach out for support is important.
- Providing support at specific life moments, which can lead to financial difficulties, creates an opportunity to offer preventative rather than reactive support.

Provide support for people coming out of work
- Redundancy is a big issue coming out of the pandemic, especially for the older generation. Interventions to get people back to work will be key for post-pandemic recovery.
- Some employers who are reluctant to provide opportunities to disadvantaged people (including those with disabilities / learning difficulties). One solution can be enabling people to set up their own enterprises.
- Working with local businesses can help to prevent people being pushed into early retirement, especially when they are unwell or have complex needs.

Understand individual work and support needs
- Different individuals will have different support and employment needs. Some people will require flexible working hours or have very specific working needs due to health issues or caring responsibilities. This can be tricky for employers, but working with them can help to ensure these needs are met.
- It is important to understand that work may not be a motivator for everyone, so focusing support around work may turn people away from seeking help. Conversations around work and welfare can be appropriate in the context of trusted relationships but seeking work shouldn't be a requirement for support.

One key reflection from the breakout sessions

"Keen to take forward discussions about how we can meaningfully involve older people in financial difficulty in our policy development and how we talk about poverty in later life, without giving them just another thing to worry about"

"People need hope for their future to move forwards. So much of our work revolves around relying on people setting goals and making plans. So hard for people who struggle to consider even next week."

"I would say in Middlesbrough we have the opposite problem. Young people with zero hope and expectation for their future. They have nowt, they expect to always have nowt"

"An interesting thing to ponder... we've had a lot of "free stuff" being given out in poor communities over the past year.. would be good to understand what difference this has made"

"Poverty is here to stay, our next generation expects to have and to get , we need to get our children's values corrected with greater understanding of value of self and others with diversity"

"It's made me think more about how we understand poverty and how it changes individuals' perceptions, worldview and motivations. If we don't understand poverty in a person-centred way, our initiatives are bound to fail."

"How the transition from work to retirement has affected men. They have had their social life often centred around work, work being where they get their social contact. Having projects where men can engage in purposeful activity has brought a sense of being useful again and in many occasions has led to employment particularly for the younger older over 50s group."

"So many jobs lost historically, something of a recovery and now once again so many more will be once again unemployed if they even had a job pre-covid in Sheffield and Rotherham. Also so much education lost at all ages and levels and the unequal playing field becomes even more so. Lots of families have had to welcome previously older independent adult children back to the family home and on reduced furlough income or from a position of being made unemployed or on reduced hours. There is so much more poverty one year on and a much wider spectrum."

"Poverty can also lead to a situation where people have less free time to get engaged. If you are working two or three jobs, it's likely to lead to a situation where you would struggle to engage with activities that you would enjoy and connect with people who share similar interests to you"

"That expectation of I have nowt and I will never have nowt can impact on engagement too - the mindset of that activity is not for the likes of me/ I won't be able to afford it/keep up with the others in the group etc is really limiting and so needs that person centred approach that you have all highlighted so well"

"Point about "tipping point" for seeking support: in Birmingham and Leeds, Neighbourhood Network Scheme "3 conversations" approach - aim to engage with people before they have a crisis; a more preventative approach."

"Our employment status and financial situation links to our sense of identity. Need to recognise the deep impact of some of the shocks people have been through in the past year. But also (per Michelle's comments) the grinding impact of living in poverty long term"

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Evaluation

Evaluation

100 | % of participants would recommend an event like this to a colleague

Average Score: | **4.7**

87 | % of participants found the event relevant and useful

General reflections on the event

- Informative presentations and great discussion in smaller groups.
- A useful framing for what can be a rather stuck debate about loneliness and poverty with some useful ideas about how to address loneliness in the context of deprivation.
- Good amount of new information and chance for discussion.
- Participatory, excellent speakers, very professional and well facilitated, the breakout groups were interesting and informative, chance to get a national picture in addition to working at our local levels

Aspects of the event that could be improved (and which we will rectify for next time):

- Very complex issue and hard to cover in 1.5 hours - would be good to have some follow ups?
- My link didn't work. So had to ask tech for help.
- It is difficult but having about 10+ people in a breakout room meant a few people didn't speak

Resources

- This paper focuses on our learning from within Ageing Better on the role of the economy and people's personal resources in relation to social isolation and loneliness in people aged 50+: Economy and personal resources learning report -- Learning snapshot - key messages
- Ambition for Ageing (Greater Manchester) - Financial Security & Older People Policy Review
- Ageless Thanet - Age Friendly Business Scheme
- Planning for later life - Planning for later life-- Life planning film
- Age Better in Sheffield - Financial deprivation and loneliness
- Age Better in Sheffield - Exploring the relationship between financial inclusion, loneliness and social isolation in older people
- Bristol Ageing Better – Age Friendly Business Toolkit
- East Lindsey - Age Friendly Business
- Ageing Better Middlesbrough - Learning about Loneliness
- Social Enterprise Kent - Lots More to Offer
- Independent Age - The cost of pensioner poverty and non-take-up of Pension Credit

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Thank you

Thank you for such constructive input to the session - we really appreciate it.

For more information, please see The National Lottery Community Fund Ageing Better webpage.

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