



AGE BETTER
IN SHEFFIELD

Financial deprivation
and loneliness: our
learning so far

Introduction

Age Better in Sheffield works with many people who experience financial deprivation. Financial deprivation is sometimes cited as a factor increasing the risk of loneliness and isolation¹. In our two coproduction rounds, lack of disposable income has been highlighted by the people we have heard from as impacting on isolation and on their ability to get out and about and be involved in community life. As a result, Age Better in Sheffield has included people living in financial deprivation in its five target groups. The other groups are:

- people from black and minority ethnic communities;
- carers;
- people with limiting health conditions; and,
- people with poor mental health

All these have a close relationship with financial deprivation and exclusion. In 2018, Age Better in Sheffield also commissioned two projects to explore how interventions could support people who experience financial deprivation to reduce levels of loneliness and isolation.

This digest shares the learning gathered from delivery partners at a recent learning session, as well as learning emerging from previous projects and early learning from two projects focused specifically on addressing financial deprivation and exclusion ([A Better Life](#) and [Live Better: Get Connected](#)).

¹ See, e.g. [Age UK 2018](#)

What factors contribute most to the financial difficulties of the older people we work with?

- Many of the people our projects work with have experienced financial deprivation and exclusion for much of their lives and, having a low income whilst working has impacted on pension and savings levels in retirement.
- Reliance on benefits is a significant issue for many, and welfare reforms and austerity have exacerbated this, with Universal Credit causing concern and uncertainty.
- Many people have limited understanding of the benefits that they are entitled to or how to get support and so miss out on income. This is particularly problematic for people for whom English is a second language or who have low levels of literacy. Many people have low levels of digital literacy or limited access to technology which is problematic as Universal Credit requires people to be online.
- Austerity has led to cuts in support and services, with people having to pay for services and adaptations that were previously free.
- Debt is a challenge for many participants.
- Pride and the stigma of poverty and benefits is often a barrier for people seeking help or accepting money they are entitled to.
- For some participants, lifestyle choices or addictions can contribute to financial difficulties. This is particularly the case for smokers with many spending a high proportion of their income on their smoking.
- Increasing costs of everyday living and health care often is a contributing factor, with fuel poverty a major issue.
- Budget management and financial literacy is challenging for many. This often becomes an issue when people become bereaved or a partner is no longer able to manage financial affairs or budgets.
- Financial abuse and fraud is a significant problem in some areas.

How does financial need impact on loneliness and isolation?

- Delivery partners felt that, for most, financial need is only a secondary factor in loneliness and isolation, but there are interrelationships with other factors.
- Poor mental health can be a contributing factor to financial need and loneliness and isolation, and experiencing financial difficulties can itself create or add to stress and low confidence. Financial concerns can become all-encompassing, leaving no space for positive activities or relationships.
- Helping out family members is often important to people, with children and grandchildren requiring support.

“[a]ll the time, when I get spare money I send it to my kids, family, because they don’t get no money from government, anything, pension credit, no, anything...” Zaq, A Better Life participant, 23rd July 2019

- The expectation, and importance of giving to family has been a particularly clear theme amongst people from some BAME communities. This affects relationships and loneliness and isolation in complex ways, with people often having regular contact and able to play a role in contributing to the family but the financial expectations sometimes causing hardship or resentment.

Interviewer: Would you say you’re in touch every day with your family?

Respondent: Yes, because they need me more than I need them... They need me for money. Zaq, A Better Life participant, 23rd July 2019

- The boundary between someone carrying out a carer/provider role and financial exploitation can be difficult to define. Those working with potentially vulnerable older people need to be aware of the potential for elder abuse and also take into consideration cultural and individual circumstances. There can be positive benefits to people of maintaining a provider role, especially where families members are in need.
- Bereavement often leads to a decrease in income, but it is usually more the bereavement that causes loneliness and isolation than the financial concerns.
- Stigma, embarrassment and shame about financial circumstances can lead to people withdrawing and becoming more isolated.
- Maintaining social contact and keeping up hobbies and activities often comes low down the list of outgoings when money is tight, which can increase loneliness and isolation. Even if there are free activities available, travel costs can be prohibitive, or people may be ashamed that they cannot afford nice (or even adequate) clothes or shoes.
- Travel costs are particularly problematic for people who do not qualify for a free bus pass, or if activities start early in the morning before free travel is available. Travel costs prevent people from accessing services (including the Credit Union and other services that could address financial need) that are in the city centre.
- Some people are embarrassed or otherwise reluctant to attend groups or activities that they perceive as being 'charity'. Conversely, in some areas there may be groups and activities to attend if people have financial challenges with many financially secure people feeling that activities are not aimed at them, especially if there is a perception that they are run by a charity.
- Living in poverty does not automatically lead to loneliness and isolation. Protective factors include strong family and community support; outgoing and adaptive characteristics and easily accessible free or low-cost local activities.

What is having an impact on improving loneliness and isolation amongst people experiencing financial difficulty?

It is still early in our projects, but delivery partners are seeing signs that some things may be helping to improve the situation of people experiencing loneliness and isolation. Outcomes may be more focused on improvements to wellbeing and financial situations, and isolation may be easier to address than loneliness.

- Holding benefit worker sessions in social groups is proving successful in one group, as people either come for the group and then feel comfortable getting financial advice or, come for the financial advice and then get involved with the social activity. Community Support Workers are bringing people to the sessions which means people experiencing high levels of social isolation are being enabled to access the intervention.
- Projects that haven't intended to provide financial advice have often found that people bring their paperwork to social sessions for help because they don't know where else to turn. They are comfortable sharing such personal information after a relationship of trust has been built. This has been experienced particularly with groups that are attended by people who don't have English as a first language and who find it difficult to understand the letters that they receive. Ensuring that group leaders have basic skills to support people, and can refer people on elsewhere if necessary, can be helpful.
- One project sought to deliver financial support to people in groups: this was not successful because people were uncomfortable talking about their financial issues in a group setting, and the support required was found to be much more complex. The delivery model has been adapted to provide more holistic, one-to-one support.
- A second project carefully frames the support that it offers to groups to be focus on subjects that don't attract stigma, such as cooking and reducing fuel bills.

- Working with people to increase digital inclusion can help them to stay in contact with relatives. In particular, for people who have family overseas, the internet allows them to stay in touch with relatives for no additional cost above and beyond internet connection or a mobile phone contract which can be much cheaper than a landline.
- Increasing the range of free or low-cost activities can allow people on low incomes to be included. Working with partners to secure discounts or free places at events can widen the range of activities available.
- Making activities and groups accessible and attractive to people on low incomes by funding transport or arranging free transport through lift shares, or reimbursing travel costs and providing free food.
- For one-to-one services, carrying out home visits can reduce barriers around cost and mobility (this can also have a benefit in reducing the number of missed appointments, and wasted journeys can be avoided by calling ahead to give a reminder).
- Widely advertising activities in appropriate locations is important in raising people's awareness (although building trust is important in getting people to engage).
- Encouraging volunteering through providing expenses and free food makes volunteering more accessible.
- It can be helpful to reduce financial concerns through maximising people's incomes; budgeting tips and skills, fuel discounts, price comparisons.
- Stigma is a difficulty and projects shouldn't be afraid to start conversations about benefit checks and work to reduce stigma.

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