September 2018

**Integrated Advice**

**Money Advice Service call for evidence**

**1) Firstly, can you provide any examples of interventions that seek to improve clients’ financial situation by providing a mix of debt advice and financial capability support?**

Age Scotland is the leading charity supporting older people and promoting their rights and interests. We aim to help Scotland’s older people enjoy a better later life. We believe that everyone should have the opportunity to make the most of later life, whatever their circumstances, wants and needs.

Age Scotland’s Freephone helpline whose number is 0800 12 44 222 is available 9-5pm, Monday to Friday. It provides information, friendship, and advice to people over 50 and their families in Scotland, including information about benefits that older people may be entitled to, such as pension credit and attendance allowance.

As a responsive service, callers are at different stages of their ‘debt journey’, and may be calling already with money problems, or about a separate issue and are offered advice as well as benefit entitlement check if appropriate. We believe income maximisation is the first step towards helping older people with their financial capability and aim to provide a holistic approach in order to ensure older people are receiving help they are entitled to.

Our helpline received 4,925 benefit and entitlement related enquiries in 2017/2018 making it the helpline’s most asked about topic. This amounted to 32% of calls to the service, and in the cases where a benefit and entitlement check were undertaken, Age Scotland Helpline advisers were successful in soliciting an extra **£587,176.68** for older people who otherwise wouldn’t have claimed.

We also provide free information and advice guides which are available to [download on our website for free](https://www.ageuk.org.uk/scotland/information-advice/), as well providing printed copies on request. There are a multitude of different guides available, including [our benefits maze booklet](https://www.ageuk.org.uk/globalassets/age-scotland/documents/factsheets/m1-benefits-maze-march-2018.pdf) which is a guide to help older people untangle the maze of benefit, pension and social security entitlements that older people may be entitled to claim, as well as our [money matter guides](https://www.ageuk.org.uk/scotland/information-advice/money-matters/).

As well as benefit entitlements, in order to assist older people with their financial capability we have a number of outreach projects which aim to raise awareness about a multitude of issues such as scams, fuel poverty, and money matters in later life.

Age Scotland works to raise awareness about scams, which is an issue that disproportional affects older people. Research by Age Scotland and Age UK has found that around 400,000 older people in Scotland were targeted by scammers in 2017. We have produced several guides on scam awareness, including help for those living with dementia and information for their carers. The packs include handy checklists to be kept by the door and phone to help flag instances of doorstep, telephone and postal scams and advice on what to do.

This is important as on average, people aged 75 to 79 lose £4,500 to scams, and often do not tell anyone due to embarrassment and stigma. We want to empower older people so our guides, and advice from our helpline, encourage them and their families, friends, and carers to talk about scams and establish a plan to best help protect themselves from fraudsters.

Age Scotland also runs a Warm and Well Project, which runs sessions throughout Scotland for older people on advice on how to stay warm whilst also reducing fuel bills in the winter months. The project identifies three problems that can lead to people struggling with their fuel bills: high tariffs, inefficient homes, and low incomes. The Warm and Well sessions aims to raise awareness and help older people understand these issues and covers topics such as: energy efficiency tips, smart meters, how to find the best energy tariff, the warm home discount, and what older people are entitled to and who they can talk to for advice.

The Age Scotland Money Matters project, which ran 81 roadshows and surveyed 1,206 people aged 65-85. It found that a third of older people are financially squeezed, and have trouble paying bills or have no savings.

The project aimed to support older people to be more financially capable to plan for and manage future life events. Power of Attorney, care costs, intestacy rules and devolved benefits were all covered in the Scotland-specific information and training. We found from our roadshow that after completing the workshop more than half of attendees felt that their attendance had made a difference to the way they feel about their finances and 77% reported an increase in their knowledge of how to find out if there are benefits that they are entitled to.

Our integrated intervention aim to help older people the support they need and are entitled to, and to stop them paying for things that they are entitled to for free, such as adaptations to their homes if they mobility problems.

**2) What do you think makes or could make ‘integrated’ interventions effective?  
  
This could be based on your own experience, client feedback or any internal reviews or similar evidence you may have.  
  
In your response, please consider any benefits to the client, provider, funder or other stakeholders. Where available, please feel free to include links to any relevant websites or any other relevant online materials that would help us understand the nature of the intervention. You can also send us any attachments, to the email address given at Question 5.**

Age Scotland aims to help older people’s financial capability with a holistic approach that helps to maximise a person’s income. These must be tailored to the person seeking advice, and should be accessible for older people, ensuring advice is not digital by default. This means providing information and advice in different ways such as face to face, via phone, or providing information leaflets.

At Age Scotland we believe giving help to older people to maximise their income helps to empower them to take control of their finances rather than one off debt advice interventions which can fix a problem, but is not always a long term solution.

**3) What are the risks or challenges in delivering this kind of ‘integrated’ support?**

Age Scotland believes providing holistic integrated support presents few risks to people receiving support.

A potential challenge facing organisations, however, is one of resource, ensuring they have enough fully trained staff who have the correct expertise.

Often when older people retire from work their annual income is reduced significantly from what it was when they worked. This can cause issues as whilst they may not be receiving the same income, they may retain the same amount of expenditure. This may be a problem for organisations giving integrated support, in encouraging behavioural change. It is the skill of the advisor to help them understand how to budget, and help get to the root of the problem, rather than treating the symptoms of poor budgeting.

We also believe the lack of accessible independent financial advice is an issue facing older people, For example, our helpline cannot give financial advice. This is particularly difficult as older people are bombarded with adverts that present risky financial decisions as easy wins, such as equity release.

**4) What other ‘integrated’ advice initiatives would you like to see taking place in the near future and why?**

Our Money Matters Project was a focused financial capability roadshow, which did not cover debt advice. Age Scotland would like an opportunity to explore debt with older people in order to find out if there are avoidable triggers that are related to age, and what viable solutions can be developed to tackle these.

We also believe there should be financial capability advice, training, and support for people who hold power of attorney. This subject is beginning to be discussed in Scotland and we believe this should be taken forward as a priority especially given the rising number of people living with dementia.

**Want to find out more?**

As Scotland’s national charity supporting people over the age of 50, Age Scotland works to improve older people’s lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.

Our Policy, Communications and Campaigns team research, analyse and comment on a wide range of public policy issues affecting older people in Scotland.

Our work is guided by the views and needs of older people themselves.

**Further information**

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