

Age UK inquiry submission APPG on Hunger and Food Poverty Inquiry June 2014

About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. The over-60s is the fastest-growing group in society and there are more of us than ever before. At Age UK we provide services and support at a national and local level to inspire, enable and support older people. We stand up and speak for all those who have reached later life, and also protect the long-term interests of future generations.

Poverty remains the reality of life for many older people, and whilst relatively small numbers rely on food banks in the UK well over a million older people are malnourished suggesting a different dimension to hunger in the UK. We welcome the opportunity to submit evidence to the APPG's inquiry.

Poverty and low income among older people

The number of older people in poverty has decreased in recent years however income poverty remains a critical issue for hundreds of thousands of pensioners. There are 1.6 million pensioners living in poverty in the UK and nearly a million of these are in severe poverty¹. Many are missing out on vital benefits and support – up to £5.5 billion of means tested benefits are unclaimed each year². In addition many thousands of older people live just above the poverty threshold on a low, fixed income, and face difficulties paying for the basics such as food and fuel.

A recent survey of over a thousand people aged 65 and over found³:

- Two thirds (66 per cent) budget carefully and spend within their means
- 15 per cent go from shop to shop to find the cheapest food
- 15 per cent shop for food in the reduced section or wait for food to be discounted at the end of the day
- 7 per cent of all aged 65, and 16 per cent of those in the lower socioeconomic groups, cannot afford to buy a balanced good quality diet
- Seven out of ten (70 per cent) say the price of their weekly shop has gone up a little or a lot in the last year

³ TNS omnibus survey on behalf of Age UK Fieldwork June 2014.

¹ Households below average income 1994-95 to 2011-12, DWP, 2013. (Next edition due July 2014).

² Income related benefits: estimates of take-up, DWP, 2012.



Living on a low income long-term can have a range of impacts but for many older people this will result in restrictions in choice and a daily struggle to make ends meet. An older person's food budget can be seen as part of expenditure that is flexible and therefore can be cut back if urgent needs arise.

Qualitative research with older people on a low income commissioned by Age UK in 2011 found that many people spent considerable effort going from shop to shop to get the cheapest offers and there were concerns that they could not afford the fresh good quality food they needed to stay healthy⁴. Our research report from 2012 'Who can I turn to' showed that roughly half the number of people who receive an increase in benefits following support from our information and advice services spend some of the extra money on food⁵.

Low income can be a contributory factor to high levels of malnutrition among older people. Although as considered further below this may not be the only or indeed main factor.

Food banks and food poverty

Age UK's national and local information and advice services reach 5 million people each year and income and benefits enquires are among the most common. Although only a small proportion of these enquiries are specifically about food assistance this is an area of concern and we invited some of our information and advice staff in local Age UK organisations to feedback on their experiences. Many report that they have links with food banks in their area and make referrals.

Age UKs around the country are increasingly reporting that they see people in their 50s and early 60s, as well as those over State Pension age, in need of support. It seems that the majority who are referred to food banks are of working age. Advisers told us that in their experience the need to access food banks most commonly arises due to benefit problems. This includes delays in benefits being paid, sanctions, restrictions in Housing Benefit, or lower income due to a previous overpayment. Redundancy and unexpected bills were also mentioned.

Age UK advisers told us such clients would previously have been referred to the Social Fund for help but the alternative local support systems which now exist appear to be far less effective at helping those in need. Clients requiring assistance from food banks are sometimes those that our advisers describe as the 'most vulnerable' and with less stable lives - for example due to mental health problems or drug and alcohol problems.

⁴ http://www.ageuk.org.uk/money-matters/income-and-tax/living-on-a-low-income-in-later-life/

⁵ http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Information%20and%20advice/IA_campaign_report_2013.pdf?dtrk=true



Although most food bank enquiries were from people of working age, Age UKs also refer some pensioners to food banks. In situations such as the two cases described below people were entitled to, but not claiming, benefits.

Case studies: older people of working age

- 1) A man in his 50s cared for his mother until she had to move in to a care home. After 8 weeks his Carer's Allowance stopped, leaving him with no money. Although Age UK advised him about the benefits he was eligible for, he did not claim and soon got into financial difficulties. He eventually agreed to claim ESA which was awarded after a few weeks. During that time he had no money and without food bank vouchers supplied by Age UK would have not been able to buy food.
- 2) A man in his 50s had worked on building sites with an adequate income until he was forced to stop work due to ill health. He was assessed as capable of work but was appealing the decision. Debts had built up including energy bills and rent arrears. Although he was receiving Housing Benefit it did not cover all the rent on his small one bed roomed flat in London. He did not have enough money for food and contacted his local Age UK for assistance.

Case studies: Older people over pension age

- 1) A man in his 70s attended an Age UK advice session distressed and unwell having not been able to buy food for some time. He lived alone in his own home and his only income was a pension of £73 a week, which was all being used on household bills. He was provided with a food bank voucher. Due to his health problems he was not able to travel to the food bank alone but the Age UK adviser arranged for him to be picked up from the office and taken to collect the food. Age UK also carried out a full benefit check, helped with claims for Pension Credit and other support and liaised with the Pension Service to fast track his claim. With the help of 2 further food vouchers he was able to manage until the benefits payments came through.
- 2) A woman whose husband died was left with a daughter in full time education. She was not used to dealing with bills and financial matters and did not have the correct paper work to notify the authorities of his death and sort out her husband's occupational pension and other finances. Bills mounted and when she sought help some time later her only income was the child tax credit she received. Age UK provided support to help her claim the full benefits she was entitled to and sort out her late husband's pensions. While her financial situation was being resolved, Age UK were able to provide access to food banks and other support.



Why older people are less likely to use food banks

Overall older people make up only a small proportion of those who use food banks. This is likely to be for a number of reasons. A financial crisis is often triggered by an unexpected event such as unemployment, illness, bereavement or relationship breakdown. While older people's incomes can be affected, for example by a reduction in household income on the death of a partner, in general pension income is likely to be more stable than income from work earnings. Also, pensioners who rely on benefits do not face sanctions in the same way as younger people and have been protected against some of the welfare changes such as rent restrictions for social tenants considered to have spare bedrooms. They were also low users of the discretionary Social Fund.

There are also behavioural and attitudinal issues which may result in fewer older people using food banks. Older people with low incomes have often faced many years of 'making do' so are used to cutting back when money is short. They may be more prepared to cut down on essentials such as food or heating if it is only themselves who will be affected rather than, in the case of younger parents, their children. There is also a strong resistance to ask for help among many older people. We know from our work encouraging people to claim benefits that many are reluctant to ask for any form of assistance. Lastly, even if people are prepared to accept support, it may prove more difficult for those with mobility problems to access a food bank.

Addressing the use of food banks

Food banks and other types of emergency assistance currently play an important role in helping people at times of crisis. However there should not be the need for people to have to resort to this kind of help.

While our evidence is anecdotal it highlights three main approaches to tackling the problems.

- For people under State Pension age there needs to be a review of the welfare changes that have restricted income levels.
- For pensioners there should be a renewed emphasis by Government to encourage the take-up of entitlements in partnership with other organisations including those who provide advice.
- At a time when the need for information and advice has never been higher many advice agencies are facing financial pressures. Everyone needs to have access to independent information and advice and the Government should work with the advice sector to look at how this can be provided and funded.



Hidden hunger: malnutrition in the UK today

While the number of older people using food banks appears to be relatively small, there are also well over 1 million older people in Britain who are malnourished, defined here to mean unintended weight loss and/ or low bodyweight. We believe an enquiry set up to investigate food poverty should consider wider issues of malnutrition beyond the use of food banks and emergency food assistance.

The wider issue of malnutrition among older people is of serious concern to Age UK. Good nutrition and hydration is especially important for those in later life and is often overlooked resulting in lower quality of life and health care problems. This led Age UK to establish the Malnutrition Taskforce together with other organisations to focus on the estimated 1.3 million people over 65 who suffer from malnutrition.

A growing problem

The prevalence of malnutrition is an increasing problem in the UK amongst older people:

- One third of all older people admitted to hospital are at risk of malnutrition (33% of 65+).⁶
- 93 per cent of those at risk from malnutrition in the UK live at home and have little and no link with health services.
- In winter, roughly 34 per cent of people admitted to hospital (all ages) are found to be malnourished. This is more than a 20 per cent rise from summer and autumn months. Screening in hospitals during winter 2010 found a 28 per cent risk of malnutrition in patients under 60 years old, 32 per cent in those aged 60-79 years and 44 per cent in those 80 years and over.
- Women are over twice as likely as men to be undernourished.
- Individuals aged 80 and over are twice as likely to be undernourished compared to those aged 65 to 69.
- Those who live on their own are almost twice as likely to be undernourished compared to those who live with someone else.

⁶Age UK calculations of BAPEN Screening Weeks 2007-11



Risk factors

Malnutrition risk factors increase significantly with age. These include, low income but also physiological changes, practical difficulties in shopping and cooking, cognitive impairment, poor oral health, swallowing difficulties, acute or chronic illness, social isolation and depression.

There is also a false assumption that getting thinner is a normal sign of ageing, older people therefore don't seek help. This factor combined with the public health campaigns about obesity means as whole the UK is not recognising the extent of this problem.

Addressing malnutrition

Malnutrition is a big health risk with older people being at particular risk. As it is a multifaceted problem it requires a holistic approach to solving it. Co-ordinated care for people who are suffering or at risk of malnourishment and or dehydration needs to be developed across all settings and sectors. Age UK believes that the issues surrounding malnutrition in the UK are an important part of the story of hunger, and social and financial poverty in the UK today and would welcome the chance to provide further details to the inquiry.

Additional information

Age UK would welcome the opportunity to contribute further to the APPG's inquiry. For additional information, please contact Age UK's Public Affairs Manager, Mike Smith, at mike.smith@ageuk.org.uk