

# Senior London

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## London's High Level of Poverty

### IN THIS ISSUE:

- It's Time to Rethink
- Challenging Times
- Travel Restrictions Remain
- Voter ID
- Overcoming Barriers

Greater London Forum for Older People

[www.greaterlondonforum.org.uk](http://www.greaterlondonforum.org.uk)

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The Opinions expressed in this publication do not necessarily reflect those of the GLF.





## Message from the Chair

It has been a difficult start of the New Year.

The cost-of-living crisis, energy bills rocketing up, fuel poverty hitting all but especially those with low-income households, people who are less able to look after themselves and pensioners who rely on the state pension. Subsidy from the government does not cover all energy costs for those who stay at home most of the time using heating to keep themselves warm.

Many Londoners have to choose between eating or heating and a substantial number do not have that choice: either they forego eating proper meals for themselves and their families or they forego heating their homes.



Ashoke Dutta

According to the Office for National Statistics nearly 71000 houses in London do not have central heating. This means that many older Londoners did not have the means to install central heating, so they have no alternative but to use their kitchen hob to get hot water and use gas and/or electric fires to keep them warm. This is a scandal in the sixth largest economy in the world.

Many older Londoners who live in private rented properties without any security of tenure are scared that landlords may evict them without cause.

All of these increasing hardships are experienced by older Londoners at a time when the very fabric of our society is under threat from a central government that appears to be unable to comprehend what good government in a stable society actually means. Whether through industrial disputes arising from underfunding, or through lack of staff or facilities, public services are simply not working effectively.

Against this background the GLF has been working with Age UK London on many campaigns, such as restrictions on the use before 9.00 am of the Freedom Pass, a government imposed cut which disadvantages many older people and further erodes their disposable income.

Asoke Dutta  
Chair, GLF

### Comments from Readers

#### Senior London Issue 11 - There Is No Silver Bullet

by Baroness Ros Altmann CBE

While I agree with Ros Altmann that social care should be elevated to its rightful place as an essential aspect of a modern welfare state, her statement that '*state funded social care can only be at a minimum level*' needs to be questioned vigorously because it comes from a particular ideological position that favours a minimal state and a maximum role for private funders and providers. This was not the position adopted and recommended by the authoritative Sutherland Commission on Long Term Care, which was enacted in Scotland but not in England and Wales. Relegating the state to a residual role will simply reinforce already wide inequalities in later life, with the poorest receiving only the most basic services.

Alan Walker CBE, FBA, FAcSS, FGSA  
Professor of Social Policy & Social Gerontology  
Co-director of the Healthy Lifespan Institute  
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# London's High Level of Poverty

Report by Age UK London [www.ageuk.org.uk/london](http://www.ageuk.org.uk/london)



Poverty levels amongst older people in London have increased in the past decade and the capital continues to have the highest poverty rates of any region of the UK.

## Headlines findings:

- 25% of older Londoners live in poverty compared to 18% in the rest of England;
- 44% of older Londoners living in social housing are in poverty;
- 20% of Londoners in their fifties are in fuel poverty compared to 15% in the rest of England;
- the proportion of pensioners in London living below the minimum income standard is 7 percentage points higher than for the rest of England. Ten years ago, the gap was only 2 percentage points.
- Older Londoners are 50% more likely to be experiencing food insecurity than those in the rest of England (12% compared with 8%).

## Housing

High housing costs and low disposable incomes makes the over 50s in London particularly susceptible to the cost-of-living crisis, especially in the wake of rising energy prices. In April 2022, the state pension amounted to £9,627 per year. With energy bills for typical usage in the energy price guarantee ranging from around £1,750 for purpose-built flats to £3,300 for detached houses, this means between 18% and 34% of a single pensioner's annual basic pension

could be being spent just on energy. This compares to 9% for the average British household aged under 50 and part of the workforce and with bills still rising, this situation is only going to get worse. This means older Londoners are particularly vulnerable to fuel poverty.

## Fuel Poverty

The Department for Energy and Climate Change (DECC) estimates that almost 58% of those in fuel poverty are either single people or couples over the age of 60. Households comprised of couples over 60 have the highest average fuel poverty gap of £262. With a fixed income and rapidly increasing energy prices, the over 50 demographic is particularly affected by fuel poverty.

## Food Insecurity

Another impact of poverty among the over 50s is increasing food insecurity. This is in part due to the COVID-19 pandemic and in part because of the current cost of living crisis. 1.4 million older people aged 60+ in England have been eating less since the start of the pandemic and could therefore be at a greater risk of becoming malnourished. In addition to food insecurity, the rate of under-nutrition is also increasing in the country. Malnutrition has profound effects on health and well-being and can lead to long-term health problems for otherwise healthy and independent older people.





## Minimum Income Standards

The impact of rising costs of living have had an effect on retirement plans of older Londoners. There has been an increase in economically active people over the age of 50 as almost 116,000 were seeking opportunities for work in 2021. More than one in 10 retirees say they would consider going back to work because of the increased cost of living. Another way of looking at this is to consider the proportion of pensioners in London who are living below the Minimum Income Standard (MIS). This is the income that people need in order to reach a minimum socially acceptable standard of living in the UK today, based on what members of the public think. Here we see the proportion of pensioners in London living below the MIS are some 7 percentage points higher than for the rest of England - and a rise of 3 percentage points (to 32% of pensioners living below the MIS) between 2016/17 and 2019/20.



## IT'S TIME TO RETHINK

Tim Whitaker, Trustee, Wise Age

**The London Mayor's Recovery Board  
argued against having a mission  
specifically for older people as it had  
done for young people!**

True age is a protected characteristic amongst other groups, but it doesn't have its own bespoke holistic policy strategy or stance. The reality of post covid recovery (remember the "Building Back Better brand we all looked forward to) in the GLA and many London Boroughs is that older people didn't quite have the clout in policy terms. Any policy recipes for older people tend to be grouped into general policies with the risk their specific needs aren't met.

The time has come for a rethink about London's older population and the issues of poor rented housing, fuel poverty, and the way deprivation affects health and social connectedness being dealt with. And it's not just financial hardship or cost of living but a more complex blend of problems requiring a multi-pronged policy approach. If the London Mayor is to truly parade London's status of an Age Friendly City, then it needs to have demonstrably tackled the economic and social problems facing many older Londoners.



# Challenging Times

As we enter a new year in the context of the cost-of-living crisis and NHS pressures, let's focus on our health and wellbeing to get through these challenging times.

## Stop the spread of winter illnesses Vaccines

The effects of flu and COVID-19 can be more serious for those with a health condition like heart disease, respiratory illness, diabetes or cancer, or those who are having medical treatments that suppress the immune system. This can lead to serious illness which may result in hospitalisation, and in some cases, even death. Uptake of these vaccines in London has been lower than expected this winter, which puts vulnerable people at risk and adds to current NHS pressures.

Boost your immunity this winter with the COVID-19 booster and flu vaccine. Flu viruses can change every year, so for best protection you should get the flu vaccine every year if you are eligible.

## There are a range of NHS services that you can get help and advice from:

- a pharmacy – pharmacists can give treatment advice for a range of minor illnesses and can tell you if you need to see a doctor.
- your GP – you may be able to speak to a GP online or over the phone, or go in for an appointment if they think you need to.
- NHS 111 – go to [111.nhs.uk](https://111.nhs.uk) or call 111 if you have an urgent medical problem and you're not sure what to do

- 999 – call 999 in a medical or mental health emergency. This is when someone is seriously ill or injured and their life is at risk.

## Helpful resources to signpost to:

- The GLA's [Help With the Cost of Living online hub](#) contains a range of information to support Londoners, including on money and mental health.
- [Good Thinking](#) has a helpful guide for Londoners who are worried about the cost of living, which includes tips to boost your mental health and stay positive.
- [Thrive LDN](#) is a citywide movement to improve the mental health and wellbeing of all Londoners. It is supported by the Mayor of London and led by the London Health Board partners.
- [Every Mind Matters](#) gives expert advice and practical tips to help you look after your mental wellbeing and make them part of your daily routine.
- [Five ways to wellbeing](#) are steps that have been researched and developed to help improve wellbeing.
- [NHS talking therapies](#) are effective and confidential treatments delivered by fully trained and accredited NHS practitioners. They can help with common mental health problems like stress, anxiety and depression. You don't need a GP referral to use this service.
- If you need help for a mental health crisis or emergency, you should get immediate expert advice and assessment. [Find where to get urgent help for mental health.](#)

## Travel Restrictions Remain

TfL to keep 9am rule Free travel remains restricted. The suspension on the use of the Older Persons Freedom Pass and the 60+ Oyster Card on the TfL network before 9am on weekdays will be made permanent. They can be used only after 9am on weekdays and all day on the weekends. The London Mayor has confirmed that the 60+ Oyster Card will be saved for the future.

Age UK London commented on the removal of free weekday travel before 9am as the wrong decision. It comes at the worst possible time due to the cost-of-living crisis which has affected older Londoners. Age UK London is campaigning to reverse the decision and reintroduce concessionary travel 24 hours a day. They are also urging councils in London to end the practice of moving Disabled Persons Freedom Pass holders on to the Older Persons Freedom Pass when they reach pension age. (Unlike the Older Persons Freedom Pass there are no time restrictions on the Disabled Persons Freedom Pass) The Older Persons Freedom Pass is available to London borough residents over state pension age (66). The Older Persons Freedom Pass scheme is operated by the London boroughs collectively (London Councils) under an agreement with TfL. The 60+ London Oyster photocard is funded by TfL and is available to London borough residents over the age of 60.



## OVERCOMING BARRIERS

The Greater London Forum for Older People formed a Black, Asian and Minority Ethnic Sub Committee in 2020 to embark upon relevant and strategic actions that act as a catalyst in helping to strengthen the voice of older BAME in London. The BAME Sub Committee's first campaign to highlight post pandemic crisis has been successfully launched.

### MENTAL HEALTH INEQUALITIES

To achieve impact the following actions have to be agreed to be encompassed in the EDI strategy and NHS England to highlight the need for changes in primary care services:

1. Develop a format to give comprehensive information on all NHS/Public Health mental health services in 32 London Boroughs and the City of London. Make this information available in all GP surgeries, libraries and to the voluntary sector, both online and hard copy.
2. Support mental health inclusive services in all key languages and easy to access, online and hard copy. To be made available at GP surgeries, libraries, family services and in voluntary sector services
3. Training for medical professionals, nurses, Councils, and voluntary sector, working with the BAME community, to highlight awareness of cultural barriers. Develop support systems to help alleviate difficulties arising. Awareness needs to be highlighted, embodying and embedding practices.
4. Develop an awareness-drive across London to increase understanding of the various levels of mental health. Working with existing organizations such as MIND and the Mental Health Foundation to secure a method of communication to include easy access by BAME communities.
5. All services be accessible in different languages, and accessible communication formats.

### PHYSICAL HEALTH INEQUALITIES

- Make access to primary health care accessible to all
- Work closely with NHS England to develop practices to enable those who are digitally excluded access primary care treatment
- Pause the complete move to digitized appointment booking, prescription requests
- Provide advocacy services to support those who cannot access treatment because of language or cultural barriers

### HOUSING INEQUALITIES

The London Mayor's Equality Diversity & Inclusion Strategy to include the housing improvements

1. The BAME communities be guaranteed a fair opportunity to access good quality housing facilities at affordable rates.
2. A support system to give BAME communities the right to choose without fear of discrimination.
3. To develop a range of accessible schemes to give the BAME community access to advice and information, to include information advocacy to ensure access to entitlements.
4. Improve living conditions in the deprived areas of London working with the BAME communities and local authorities
5. All services be accessible in different languages, and accessible communication formats.





## Voter ID

The government dismissed private warnings by the election watchdog

that the introduction of voter ID is neither “secure” nor “workable” by 2023 and intends to use the May 2023 polls as a “learning exercise” for the controversial scheme.

Campaigners have already warned that requiring voters to show ID could disproportionately hit turnout among working-class and older people and Black, Asian and other minority ethnic voters, who are less likely to have access to photo IDs such as passports or driving licences.

The astonishing assertion was made in correspondence between Conservative ministers and the Electoral Commission, obtained by this website under Freedom of Information law.

In them, the commission said it had “fundamental concerns” over the plan to make voters bring photo ID to polling stations – which it said could not “be delivered in a way which is fully secure, accessible and workable” in time for the local elections in May. It even said it was “alarmed” about the delivery of the Elections Act.

Yet a minister batted away the concerns, saying that the vote could be used as an “opportunity to learn” because polls would take place only in some parts of the country.

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## A Fairer reimbursement

**The challenges consumers face in protecting themselves from fraud, and making the case for a fairer reimbursement regime and improved system-wide fraud prevention.**

Too many consumers are being let down by the voluntary authorised push payment (APP) scam reimbursement scheme. Currently, there is a lack of systematic oversight of the way the scheme is implemented. The banking industry has a financial incentive to act stringently with the reimbursement of victims but the industry is also, in effect, both judge and jury.

Poor rates of reimbursement for victims suggests implicitly that victims themselves are often to blame for the scam. We must ensure new regulations do a better job of giving justice to victims.





## The Greater London Forum for Older People

The Greater London Forum for Older People is the 'Voice of older Londoners' working with Forums across the London region. The aim is to increase the older citizen's voice through civic engagement and participation in elected and appointed bodies to ensure the needs of communities are met through the development of appropriate and improved services. This is achieved through the provision of information, support and guidance, advice and advocacy, training and education and capacity building of the forums.

London Forums working to reduce isolation and loneliness, foster inclusion, and community cohesion. Older residents can be part of the decision-making process within their borough, be informed of local services, gain access to information on healthy lifestyle and be independent.

For further information about the GLF or your local Forum please can you contact us:

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