

Age Matters

The quarterly newsletter from Age Cymru

Winter 2023/2024

Advice on keeping warm this winter

and claiming your
entitlements

Update on our
campaign to keep
**face-to-face
banking** on our
high streets

*Learn how
grandchildren
can help prevent
you from falling*



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Welcome

By Victoria Lloyd, Chief Executive

The winter edition of Age Matters is probably our most important as we provide as much information and advice as possible to help you meet the many challenges of winter.

Our key message this year is to make sure you keep yourself and your home warm despite the financial challenges. And our recently launched More Money in Your Pocket guide will help you meet your food, fuel and other key winter costs.

We recently published our fourth annual What Matters to You survey that gives us a crucial insight into what you need to live a full and independent life, so many thanks to those of you who took part, and you'll see the results of that survey filter into much of the work featured in this edition.

We'll also update you on several of our campaigns such as maintaining face-to-face banking services, developing sustainable public transport, improving hospital discharge services, and helping people to become more resilient to scams through the Wales Against Scams Partnership (WASP).

We also have a call to action for you! We want as many of you as possible to sign up for our Friend in Need service to make a weekly telephone call to a person with similar interests.

Please reach out and contact us if you need further information about any of the work inside this edition and let us know about your experiences as an older person in Wales.

Enjoy!



Make sure you keep warm this winter - despite the financial challenges

With the cost-of-living crisis hitting hard some of you may be tempted to turn down your heating this winter. But to maintain health it is important to keep at least some parts of your home warm.

Keeping warm puts less strain on the heart and lungs, improves the symptoms of existing health conditions, and helps with pain management. Being warm can also protect your physical and mental wellbeing and thereby help you to become more resilient to the many challenges posed by winter.

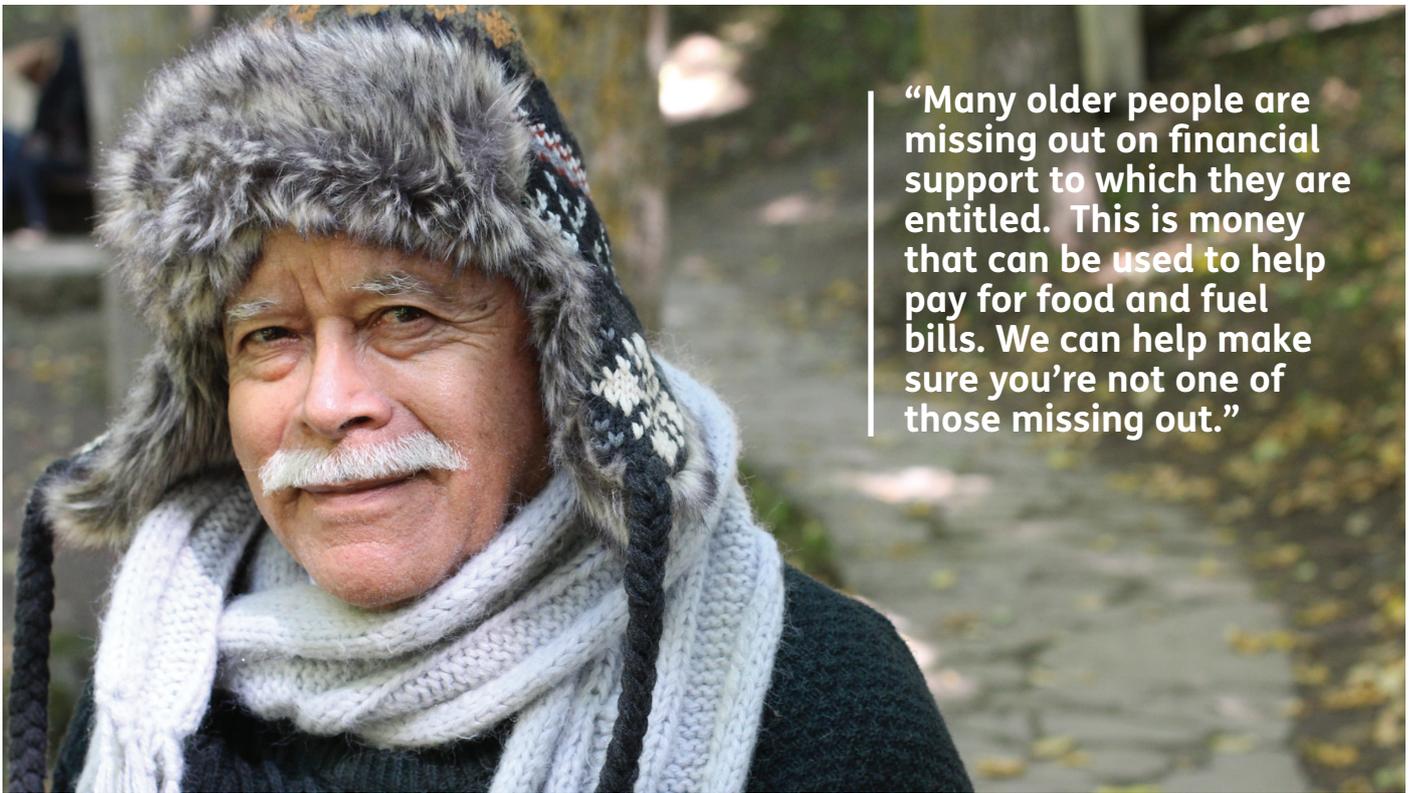
So, what support is there to help with my bills?

Last year the Age Cymru Partnership helped older people across the country claim more than £7.5m, but it wants to do so much more. Sadly, millions of pounds worth of support, including £200m worth of Pension Credit, go unclaimed in Wales each year.

The charity publishes a guide called More Money in Your Pocket that offers information about a range of benefits and how to go about claiming them. We also have a full range of money guides that are available free of charge from Age Cymru Advice.

Key benefits and entitlements at a glance

Our *Help with heating costs* guide explains all the various initiatives that are available to support you during the winter including Winter Fuel Payments, Cost of Living Payments, and the Warm Home Discount scheme.



“Many older people are missing out on financial support to which they are entitled. This is money that can be used to help pay for food and fuel bills. We can help make sure you’re not one of those missing out.”

Pension Credit is one of the key benefits and can top-up your weekly income to a guaranteed minimum of £201.05 if you’re single or £306.85 if you’re a couple. And even if you have some savings, you could get £15.94 extra per week if you’re single or £17.84 if you’re a couple.

Pension Credit could also help you get some other entitlements such as an exemption from Council Tax, free NHS dental treatment, help with the cost of glasses, and a cold weather payment of £25 when the temperature is 0°C or below for 7 days in a row. And if you’re aged 75 or over it will also enable you to claim a free TV licence.

Attendance Allowance is a benefit for older people aged 66 or over who may need extra help to stay independent at home, due to an illness or disability. It is worth £68.10 a

week if you need help either in the day or at night and £101.75 a week if you need help both in the day and at night.

What else can you do to prepare for winter?

If eligible, you should already have been contacted by your GP surgery for your free flu vaccination, if not make an appointment as soon as possible. There are also vaccines available for pneumococcal and shingles for some people.

Contact a registered heating engineer to service your heating system and check that smoke detectors are working properly.

Most utility services host a Priority Services Register for vulnerable customers to provide early warnings of disruption to services and to provide specialist advice, so

ask your supplier how you can register for this free service.

Get in touch

Gavin Thomas, Head of Programmes and Services says, “Many older people are missing out on financial support to which they are entitled. This is money that can be used to help pay for food and fuel bills. We can help make sure you’re not one of those missing out.

“If you want to talk to someone directly about benefits and entitlements, call us on 0300 303 44 98 (charged at a local rate) Monday to Friday between 9am and 4pm. You may also email advice@agecymru.org.uk or visit www.agecymru.org.uk/advice.”



Let's tackle loneliness at Christmas together

For most, Christmas is a time of celebration and spending time with family and friends.

However, our research shows that more than 112,200 older people living in Wales say Christmas is the hardest time of the year, with festive cheer remaining out of reach.

Loneliness is a feeling that many will face this Christmas Day, with as many as 97,711 older people in our communities feeling more isolated on this one day, than any other, and a staggering 84,670 eating Christmas dinner alone.

The Age Cymru partnership helps older people in Wales by offering friendship and support through our vital befriending and information and advice services, and by donating to our Christmas appeal, we can continue to be here for older people when they need us the most. Together, we can tackle the loneliness crisis.

Visit www.agecymru.org.uk/christmas or call **029 2043 1555** to make your donation and make a real difference this Christmas.



Could grandchildren help reduce the risk of falls around your home?

Young people in your life can play a vital role in helping to reduce the risk of falls simply by spotting and removing potential trip hazards around the home, says the National Falls Prevention Taskforce Wales, an alliance of health professionals and third sector organisations including Age Cymru.

The Taskforce is encouraging children through schools and youth groups to help identify trip hazards such as trailing wires, frayed carpets, poor lighting, and misplaced items on stairs. It's developed a specially designed educational pack and an interactive webpage containing a falls 'incident scene' for children to explore.

According to NHS Wales falls are a common, but often overlooked, cause of injury. It says around one in three adults aged over 65 and half of people aged over 80 will have at least one fall a year.

The Chair of the National Falls Prevention Taskforce Wales, Heather Ferguson says "Falls are not an inevitable part of ageing and with the help of children, we want to make your homes become less prone to trip hazards and highlight how everyone can make themselves more physically resistant to falls.

"But perhaps most importantly, we want you to feel confident enough to talk about falls to a medical professional, or trusted friend or relative, if you fear falling or have already fallen."

For more information about the school's resource pack and falls prevention in general visit www.agecymru.org.uk/falls or call **029 2043 1555**.



Campaigning to keep face-to-face banking services on our high streets

We know how much many of you rely on face-to-face banking services, which is why we're campaigning to keep as many of our remaining branches open or for the banking industry to provide suitable alternatives. According to a recent Which? report 348 bank branches have closed since 2015 in Wales.

We have written an open letter to the banking industry and politicians in Wales highlighting that many of you need local high street banks to make essential financial transactions such as paying household bills, and to access cash so you can balance household budgets during these challenging times.

We've also highlighted that some of you have had to ask others to undertake your financial transactions, which can impact on personal privacy and independence, whilst leaving some more vulnerable to criminal activity.

A recent Audit Wales report Digital inclusion in Wales, March 2023 said nearly a third (32%) of the over 75s in Wales are classified as digitally excluded, meaning online banking services are not an appropriate alternative for many.

And amalgamating several local branches into a larger central operation further afield is also problematic for those of you who do not own a car and are reliant on a dwindling public transport system.

We also said excluding older people from financial services is bad for business as many of you would like to discuss investment opportunities face-to-face to help build a more secure financial future.

Age Cymru's chief executive Victoria Lloyd says "We should view banking services as an essential service like water and electricity. Banks should consult with local communities when they intend to close a branch and outline the alternatives that are being put in place.

"The banking industry, local authorities, and the Welsh Government must work together with communities to find solutions that enable older people to continue accessing a full range of financial services to live a full and independent life."

If you would like to share your banking stories with us, or you would like more information about the campaign, contact **029 2043 1555** or email **policy@agecymru.org.uk** To view our open letter to banks and politicians visit **www.agecymru.org.uk/accesstobanking**.



Cuts to public bus services in Wales, how would it affect your quality of life?

Amid reports from the Confederation of Passenger Transport that Wales could lose up to a quarter of its services, there are widespread concerns that the cuts could have a devastating effect on the lives of many older people.

Nearly one in five older people in Wales (18%) say public transport is a challenge for them, according to our fourth annual What matters to you? survey of almost 1200 older people across Wales.

Crucially, respondents said reduced or unreliable services impacted on their ability to attend health appointments, especially those with mobility issues. One respondent told us “I don’t know how to get to my hospital appointments because I no longer drive, and there are only two buses from my village a day.”

Travelling to make medical appointments, buy essential goods and services, pay bills and of course to socialise with friends and family are just some of the reasons why many of you rely upon public transport.

Car ownership is not an option for many while taxis can be prohibitively expensive, so together with community transport, public bus services provide a crucial lifeline for lots of older people.

Age Cymru wants the Welsh government, local authorities, and bus operators to work together to develop sustainable services for communities across Wales.

So, if you have any views about public bus services in your area, good or bad, please share them with us. Contact us on 029 2043 1555 or email policy@agecymru.org.uk.

Help us make leaving hospital safer for older people

This winter we're campaigning to help ensure hospital discharge is safer for older people and we want you to help us by sharing your experiences of leaving hospital whether it is your own or those of an older family member or friend you've supported.

We know not everyone needs help after being in hospital, but many do. People who have been in a hospital ward for some time may not be as physically fit as when they arrived, and so may need help with daily tasks for a while after they leave.

Sometimes people undergo a change in circumstances that require life adjustments such as the installation of new equipment or the introduction of a care package. Whatever is required, it's important that leaving hospital care doesn't leave you unsafe and without the support required for recovery.

During the discharge stage it might be useful to check you're claiming all your benefits and entitlements to help fund some of the adjustments.

Arranging the care and support you need to leave hospital and arrive home safely is usually done through the NHS or social care staff, and sometimes with the additional help of charities.

If you wish, your family and any unpaid carers can also be involved in making assessments about the care you will need, as it is your legal right to have a voice and control over your care arrangements.

To get involved in our campaign to make leaving hospital safer or to learn more about what we're doing call 029 2043 1555, or email policy@agecymru.org.uk or visit www.agecymru.org.uk/hospital



Greater protection from scams as anti-scam partnership relaunches

Older people in Wales are set to benefit from greater protection from scammers as the Wales Against Scams Partnership (WASP), a coalition of charities, public bodies, police forces, banks, and utility providers, relaunches to make Wales a more hostile place for scammers.

When WASP was originally launched more than ten years ago an estimated 150,000 people in Wales were falling victim to scams each year, with older people losing on average twice as much money compared to younger people.

The scamming landscape has changed dramatically since then with an increasing number of scams now distributed via text, email and social media, with fraudsters often posing as government departments, healthcare providers, or regulatory bodies.

By bringing agencies together to coordinate response to scammers, the partnership can help make Wales a safer place for the most vulnerable people in society.

For more information contact us on **029 2043 1555** or email **policy@agecymru.org.uk**.



Support for the over 50s planning their future

Surprisingly, more than 50% of adults haven't thought much about their hopes and ambitions for life after 60. However, research shows that if you plan and manage this stage of your life, you are more likely to have a successful future, according to Age at Work, a partnership between Business in the Community (Cymru) and Age Cymru.

It seems many individuals don't know where to get information and support and how to start planning for their future. So, the Age at Work programme is seeking to support as many over 50s as possible so they can reflect on their current work, wellbeing,

and finances, through Mid-Career Review webinars.

Age at Work has already helped more than 500 people and wants to reach many more. It offers free webinars each month where it shares information and resources, provides practical tips, and signposting to useful organisations.

Age at Work surveys demonstrate that attendees' resilience increases with 85% feeling more informed, 76% having an increased sense of control, and 79% being more confident to make decisions about their future.

This is what one attendee said

after attending the webinar: "The webinars helped me to move beyond the mindset of being a certain age and having to stick with my current careers for the remainder of my working life. And although I find the ideal of retraining a bit scary, I am determined to explore all my options."

Anyone over 50 in Wales can register for one of the webinars. Contact Jill Salter, Age at Work Programme Manager for more details: jill.salter@bitc.org.uk or call 07793 443893. The Age at Work programme is delivered in partnership with Age Cymru and funded by the National Lottery Community Fund.

Round the clock expert healthcare advice from NHS 111 Wales

It can be hard knowing where to turn for the right healthcare advice. So, if you're feeling unwell, but are not sure what to do, try calling NHS 111 Wales.

The service provides round-the-clock expert healthcare advice, enabling you to get the right care, in the right place, first time.



There's also the **NHS 111 Wales website** that can check your symptoms, provide trusted healthcare advice, and help you find your local GP, pharmacy, Minor Injuries Unit, and other professional services nearby. Simply search **111.wales.nhs.uk** NHS 111 Wales.

Could you spare 30 minutes a week to make a phone call as a volunteer with our Friend in Need service?

We know that many of our readers already enjoy receiving a weekly friendship call as part of the Friend in Need service, but have you considered becoming a volunteer caller yourself?

Once you've decided to sign up, the charity will provide you with all the support you need including an induction, a safeguarding guide, support available seven days a week, and a regular volunteer newsletter. Whenever possible we'll match you with someone with similar interests.

Friend in Need co-ordinator Fiona Douglass says "Volunteer callers gain a huge amount of satisfaction from making the calls. Not only does it give them an opportunity to feel good about themselves because they are making a valuable contribution, but they often get to learn something new in the process.

"Unfortunately, we have far more people needing calls than those making the calls, so we urge anyone, regardless of age, to get in touch if you feel this is something you might want to consider."



For more information or an informal chat contact Fiona Douglass on **07944 995637**, email **Fiona.douglass@agecymru.org.uk**, or visit **www.agecymru.org.uk/friend**



Introducing artistic and cultural activities into care homes benefits both residents and staff

Introducing artistic and cultural activities into care homes can help improve communication, self-esteem, enjoyment of life, memory, and creative thinking amongst residents.

Their introduction can also have positive effects on the well-being of care home staff by improving their relationships with residents and thereby improving the overall quality of care within a home. These were the key findings of a new Age Cymru policy paper called Arts in Care Homes.

It adds that residents' creative and cultural lives should be a key part of conversations when older people move into residential care and invites local creative groups to view care homes as part of their community and to reach out to them so they can include residents in their activities.

For more information contact us on **029 2043 1555**, email policy@agecymru.org.uk or visit www.agecymru.org.uk/artsincarehomes.



Cardiff school with a special focus on older people raises £177 for Age Cymru

Pupils from St Joseph's Primary School in Cardiff signed up to take part in Age Cymru's Big Step fundraiser with members of their Minie Vinies Action group raising an amazing £177.77.

In recent months pupils have been reflecting on the effects of the pandemic on their older relatives and neighbours, so they decided to support older people in as many ways as possible.

The Minie Vinies Action group, whose motto is 'Turn Concern into Action' did just that and organised visits to local care homes where they entertained residents with music and set up pen pal partnerships with lots of older people. They even entered, and won, a St Fagans based writing competition about the past as part of Dementia Action Week.

Leading on the the work with older people, St Joseph teacher Kathryn Tuff says "The children have really made a difference. The support they received from family and friends was tremendous and they have made me very proud. They have learnt all about turning their 'concern into action', helping others, and how to raise money for a good cause.

Age Cymru's chief executive Victoria Lloyd says "The Minie Vinies Action are an inspiration to all of us turning their concern into action and making a real difference to the lives of older people. The amount of work they have done to understand some of the challenges facing many older people is a credit to both them and their school.

Help us help you get the right care, in the right place, first time

Better health starts with us as individuals. We all have a role to play to help reduce the pressures faced by our emergency services and GPs this Winter. That's why we're encouraging everyone to get to know the different ways they can access the NHS care they need, quickly and easily.

There are many NHS services and different health professionals that can now help you get the right care, in the right place, first time. You might not even have to leave your home or workplace.

Gone are the days where people feel that they have no option but to see a GP or go to an emergency department for urgent care. If you're unwell or injured then there are many NHS services that could help such as local pharmacists, minor injuries units, or NHS 111 Wales. Often, using these services will mean you get assessed and treated quicker.

You can visit your local pharmacist for free advice on many health concerns – mostly without the need to book an appointment. Pharmacists can also provide some over-the-counter and prescription medicines free of charge without you having to see a doctor for a range of common ailments including sore throats, indigestion, chicken pox and conjunctivitis. Local pharmacies can provide details about this service.

We understand that an illness or injury can happen at any time which is why NHS 111 Wales offers urgent health advice, both online and over the telephone, 24 hours a day seven days a week. If you call 111, you will first speak to a highly trained call handler to make sure you are offered the right care.



Judith Paget, NHS Wales Chief Executive

This could include a callback from a healthcare professional, being directed to a pharmacist or minor injury unit, or advice on how you can look after yourself at home. Fewer than one in five people who call NHS 111 Wales are advised to visit an emergency department, so using this service could save you time and an unnecessary journey.

This year we expanded NHS 111 Wales to provide urgent mental health support to people of all ages in Wales, 24 hours a day. If you need to talk to a mental health professional urgently, or you're concerned about a family member, call NHS 111 Wales and press option 2. For confidential listening and emotional support, the CALL Helpline can also provide free support around the clock by calling 0800 132 737 or texting "help" to 81066. Help us help you this winter.

Get in touch

If you have a story for Age Matters then please get in touch with the editor Michael Phillips on 07794 366 224 or email michael.phillips@agecymru.org.uk

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