

Notes & Actions

Title of meeting:	Money Matters Working Group
Date:	14 November 2016 – 12:00
Location:	Room 1.25 Caxton House, Tothill Street, London SW1H 9NA
Attendees:	<p>Barry Wilford – East Midlands Later Life Forum (Chair)</p> <p>Jenny Borritt – Communications Consumer Panel and Ofcom Advisory Committee on Older and Disabled People</p> <p>Mark Henderson – DWP (Secretariat)</p> <p>Elcena Jeffers MBE - Elcena Jeffers Foundation</p> <p>Sophie Macnair – DWP Independent State Pension Age Review Team</p> <p>Cressida Stanley-Williams – Hanover Housing Association</p> <p>John Welham - Future Years (Y&H Forum on Ageing)</p> <p>Sally West – Age UK</p>
Apologies:	<p>John Cotcher – Age UK Manchester / PRAGMA</p> <p>June Deasy – Council of Mortgage Lenders</p> <p>Mike Duggan - Civil Service Pensioners' Alliance</p> <p>Vivienne Gee - North West Age Action Alliance</p> <p>Rebecca Langford – Money Advice Service</p> <p>Tanya Surendra – Payments UK</p>

1. Welcome & introductions

Barry welcomed everyone to the meeting and those present introduced themselves.

2. Interim Report of the Independent Review into State Pension Age

Sophie Macnair gave an update on the progress of the Independent Review into State Pension Age, headed by John Cridland CBE. An interim report and consultation has been published (link below), seeking research, insights and evidence to support the continuing review. Input from the Group would therefore be welcomed. The consultation closes at 5:00pm on 31 December 2016. The final report is due to be published in early 2017, with the Government's response to follow thereafter.

<https://www.gov.uk/government/consultations/state-pension-age-independent-review-interim-report-with-questions>

Questions can be directed to Sophie at sophie.macnair1@dwp.gsi.gov.uk

Sophie mentioned that communications is an important issue under consideration, and that it would be useful to get feedback from the Group on how the Government can best inform people about changes to pension age.

Age UK have been providing feedback to the Review (for example, looking at whether State Pension age could be lowered for certain groups), and Sally wondered whether specific references for information referred to in the report could be provided. Sophie said this was possible upon request.

The Group would very much appreciate Sophie's attendance at the next meeting to further discuss the Review.

Action: Mark to invite Sophie to the Group's next meeting.

3. Pension Credit take-up

Mark Henderson reported that he and another DWP colleague had recently attended a stakeholder event with Age UK Sheffield, at which they had given a presentation on Pension Credit (focusing on take-up). Mark felt the event had been very useful, particularly in terms of the feedback from the Age UK advisors: for example, how some of their customers perceived Pension Credit - as "charity" (which made them reluctant to either claim it, or even spend it when they did so), or the fear that one day DWP would demand the money back from them as having been wrongly paid in the first place. A suggestion was also made that take-up rates might be improved if DWP focused on promoting the extra amounts that are available to people with severe disabilities, caring responsibilities or certain housing costs.

On the subject of Alternative Offices, Mark had established that there are currently around 290 accredited organisations across the country. He also said that the DWP National Employer and Partnership Team is currently looking at the whole policy and are drawing up options for how the scheme might operate in the future; he would be asking someone from that team to attend the Group's next meeting. Cressida said that having AO status seemed to be useful for Hanover insofar as they were able to verify documents, but there didn't seem to be much of an advantage for them otherwise. John questioned whether the organisations were suitably located in order to provide a widespread service, and also expressed concern at the extent to which AO-status organisations might be doing work which ordinarily should be carried out by DWP.

Action: Mark to ascertain the locations of Alternative Office organisations, and to invite a colleague from the National Employer and Partnership Team to attend the Group's next meeting.

Mark also reported that the DWP Comms Team would be looking at the Pension Credit Toolkit to see if it could be made more user-friendly for people.

4. Research project: ‘Older adults and cyber security’

Barry had hoped that Dr. Neil Chadborn would have been able to attend this meeting, but that was not possible on this occasion. The funding for the project from the original source was not now forthcoming, but Dr. Chadborn was confident that an alternative source had been found. Barry hoped that Dr. Chadborn would be able to attend the Group’s next meeting.

5. Scams leaflet

Barry reported that all 10,000 of the printed leaflets had now gone, and more had been requested. Leicestershire Police have agreed to help fund more printing, subject to their making some small changes to the leaflet. John reported that West Yorkshire Trading Standards had recently given a talk to his local Forum on this subject, and Jenny mentioned the “Friends Against Scams” campaign: a National Trading Standards initiative which aims to prevent people from becoming victims of scams.

6. Buy the Money initiative

Elcena outlined her proposal and the importance of older peoples’ voices being heard by the Government. Barry asked if she could re-send her paper to the Group, as some members had not yet received it.

Action: Elcena to e-mail her paper to Mark (now attached).



Elcena Jeffers
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7. Round the table updates

- John Welham: Future Years had asked members for their priorities. They had been looking at “end of life” issues, such as will-making, and had recently got a solicitor to speak to them about wills, powers of attorney etc. John also highlighted “Dying Matters”, a scheme which encourages family members to discuss these kinds of issues with each other.
- Jenny Borritt: research on digital engagement, which looked at the confidence levels of different online user groups – indicates that older people are more fearful of using online services and are therefore less likely to do so. Also attended a “Financial Inclusion” seminar organised by the British Bankers’ Association, which featured a discussion around how people can be encouraged to open bank accounts (and use online banking).
- Cressida Stanley-Williams: considering potential issues arising in the Autumn Statement; Business Rates Retention consultation; and promoting the Warm Homes Discount Scheme and Free Wills Month.
- Elcena Jeffers: the Open Government Network is running a 2-day summit in Paris in December.
- Sally West: working on a response to the Cridland Review; considering potential issues arising in the Autumn Statement; Business Rates Retention consultation; considering the Work & Pensions Select Committee’s Report on Intergenerational Fairness; and looking at how to encourage people to use Powers of Attorney.

- Barry Wilford: a workshop is taking place in Derby on 29 March 2017, looking at various issues around retirement and a lack of opportunity for older people, with emphasis on the State Pension, Retirement Age, Pension Credit etc.

8. Date of next meeting

Monday 13th March 2017, 12:00 – 14:00

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