ILC Friday three - 18 August 2023

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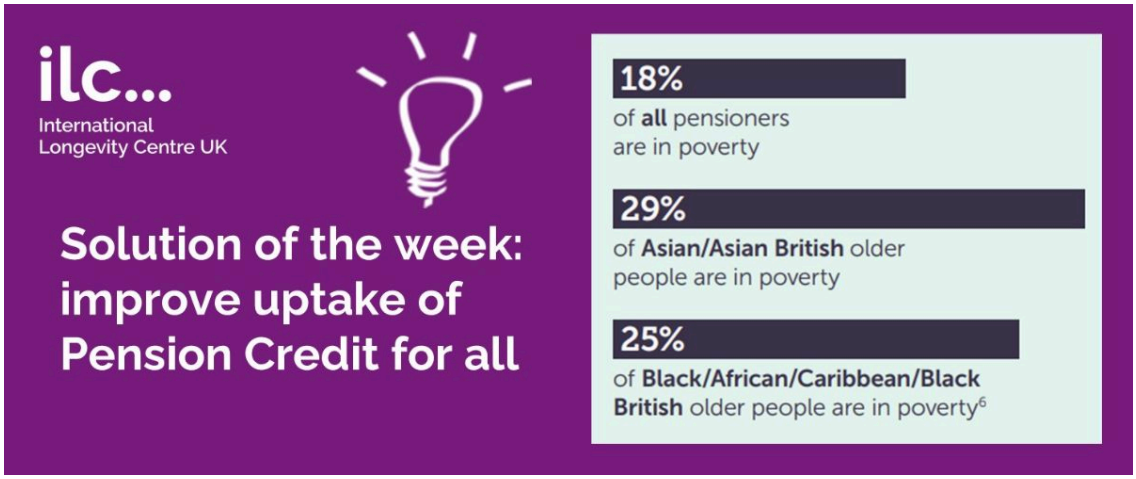
International Longevity Centre UK

Latest news

ILC Friday three

- Solution of the week - improve uptake of Pension Credit for all
- ILC in India - giving life to age not age to life
- ILC Partner news - an update on three members of the ILC Partners Programme

Solution of the week - improve uptake of pension credit for all



In 2020, Independent Age, a UK charity supporting people living in poverty, conducted research with Loughborough University showing that if everyone received the Pension Credit they are entitled to, approximately £4 billion would be saved on health and social care costs. Pension Credit is designed to help people over State Pension age and on a low income with daily living costs.

Independent Age's series of research briefings, on people's experiences of poverty in later life, provide a snapshot of the realities and challenges many people face, including women and renters. Another group at higher risk of poverty is older people from minoritised ethnic backgrounds – the focus of the charity's latest briefing. While the overall pensioner poverty rate is 18%, it is 29% among Asian/Asian British older people and 25% among Black/Black British pensioners.

chance of escaping poverty. This new work highlights common barriers researchers heard about that prevent people from accessing these entitlements.

These include a lack of effective government promotion of benefits in different communities, a lack of trust in the government – particularly among people affected by the Windrush scandal – and language barriers to getting information about benefits and making applications.

For example, Glen at one of the community organisations providing practical support for older people from diverse backgrounds said "*There needs to be a concerted effort from the government to either advertise or go into the communities… [It] needs to be constant conversation... If not, there are going to continue to be a lot of people in unnecessary economic hardship.*"

The ILC agree with the Independent Age recommendation that the UK government should produce a Pension Credit uptake strategy, including measures to ensure more people from minority communities can access their welfare entitlements. If you or someone you know might be eligible then get an estimate via the online Pension Credit calculator.

What do you think? We've been highlighting examples of policy and practice which could help us adapt to increased longevity. And we've had a great response, with many of you sending us their solutions - thank you. We are collating ideas into a plan for the next Government to launch at our Future of Ageing Conference on 7 December 2023. Do you have better ideas? Let us know via the button below.

LET US KNOW

ILC in India - "giving life to age not age to life"



There are 16 members of the ILC Global Alliance but due to the pandemic, the opportunities to meet in person have been few and far between. So it was a great privilege for members of the ILC-UK team to be able to meet in person with ILC-India,

healthy ageing and prevention in India.

At the event, Jayant Umranikar, Chair, ILC-India told us, *"We had, so far, presumed India to be 'eternally young' with an expanding young population. Yet, the inescapable fact is that we are ageing fast; India's 60+ population is already 10.1% as of 2021. As per ILC-UK's Healthy Ageing and Prevention Index ranking, India stands at 102 out of 121 countries. Given this scenario, it is clear that India needs to recognise the urgency and adapt to its increasing longevity."* He said we need to *"give life to age not age to life."*

According to Dr Surjit Singh, Director, WHO Collaborating Centre for Paediatric Immunology by 2030, globally almost one billion individuals will be aged 65 years or over. And for the first time in history, this age group will outnumber children 5 years or under. Due to the success of childhood vaccination programs, the burden of some infectious diseases has greatly decreased in children, shifting the bulk of the disease burden to older individuals. Dr Singh emphasised the importance of life course vaccination:

- Appearance of new diseases (e.g. Zika virus, COVID-19) and re-emergence of old diseases (e.g. measles, pertussis) in adults
- Necessity of prevention, rather than treatment, in the face of an ageing population
- Creation of 'community immunity' across a lifespan
- Improvement of health outcomes and reduction of healthcare costs by preventing illnesses and complications that can arise from vaccine-preventable diseases

For more information about the event and all the speaker presentations see here and click the button below to watch the event in full.

WATCH HERE

ILC Partner news - an update on three ILC Partners



unable to shape and influence policy and practice towards a society that works for everyone, regardless of their age. We have 13 excellent ILC Partners from a wide range of sectors but today we are focusing on three of them:

Aviva

We're delighted to announce our newest partnership with Aviva. Aviva is a leading financial services company in the UK, specialising in insurance, pensions, and investments. Aviva is keen to work with the ILC on the big challenges and opportunities of longevity - and we'll soon be announcing further joint projects with them.

MORE ABOUT AVIVA

Legal & General

Legal & General is running a Midlife MOT; a free, educational course, in partnership with The Open University (OU). The Midlife MOT is open to everyone and covers three key areas identified by the Department for Work and Pensions: work, wealth, and wellbeing. It has been designed to support those aged 40 to 60 by giving them the tools and knowledge to approach mid and later life with confidence.

Created by OU's experts and leveraging Legal & General's extensive knowledge on retirement finances, the content is easily accessible online whenever it is most convenient for the user.

We also congratulate Legal and General who have been shortlisted for a PIMFA Diversity & Inclusion Award. The PIMFA is the trade association for the wealth management, investment services and financial advice sector.

TRY L&G's MIDLIFE MOT HERE

LV=

LV='s Wealth and Wellbeing research, based on a nationally representative sample of 4,000 UK adults, is published quarterly and offers fascinating insights into people's changing finances, their retirement regrets and how the rising cost of living is impacting them. At 1.00pm to 2.30pm on Monday 16 October 2023, LV= will share the findings from its quarterly Wealth and Wellbeing research in a joint webinar with the ILC. So save the date and look out for further details.

MORE ON LV='S RESEARCH

You can find out about our Partners Programme via the button below, and to become part of this exclusive network, please contact: PaulGoulden@ilcuk.org.uk

READ MORE

To keep up-to-date with ILC events throughout the year, please continue to check our website on a regular basis.

Future of Ageing 2023 takes place on Thursday 7 December. If you haven't got your ticket

updates.

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