

## 2018 Innovating for Ageing Programme

### Problem Shortlist

#### Identifying Vulnerability

##### **Affinity Water – Sharing risk information beyond shared registers**

What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?

As a utility provider being able to quickly and easily identify vulnerable consumers and their specific needs in an emergency on the assumption that even with improvements in shared registers etc there will continue to be low levels of registration and we'd love exploring how this can be improved for the benefit of our communities.

Why should the judges ask the solutions community to prioritise the issue you have proposed?

Water is essential for life and we're passionate on ensuring that our customers in a vulnerable situation are as supported as much as they need. Getting the message out there is so important, so our customers understand how we can help them. An ageing population is growing and we'd like them to know we genuinely care.

How many people might benefit from a solution to this issue?

We have 1.4 million households and have over 26,000 on our priority services register most of whom are elderly.

If you have any case studies to exemplify the problem, please provide details here

As a water company, and pipes which would effectively stretch from here to Australia, we do have bursts and during an incident we

would like to ensure that we are aware of all those that need bottled water and or support to deliver it to their homes.

**Professor Angela Kydd – Standardised taxonomy of vulnerability**

*What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?*

I suggest that we need to firm up what we mean by 'older people' and even 'vulnerable consumers'. We all have an idea of the population being spoken about but then when one looks at the literature we see a huge variety in the understanding and indeed definitions of these groups. This makes it impossible to carry out comparative studies and makes policy making very tricky.

*Why should the judges ask the solutions community to prioritise the issue you have proposed?*

I firmly believe we have to refer to people in ten-year generational cohorts. Ageing is not a disease but is an added risk factor. So sexagenarian, septuagenarian and so on provides a modicum of heterogeneity in that people have a shared cultural and contextual setting. This includes the great wars, the depression, the sixties, seventies and eighties, changing times and attitudes on social customs and norms. We can then look at other factors such as social circumstances, occupational illnesses, the rise in obesity, etc.

*How many people might benefit from a solution to this issue?*

I would suggest this is a lifespan solution to the study of generations. We hear that a baby born today could live to 150 (or whatever age) so this firmly puts a generational slant on studying the life course I think people over seventy (do we count 60-70 as old now?) would stop fearing the dreaded 'old age' term which tends to be seen as the 'dependent burdensome old'.

Active ageing and successful ageing are value-laden terms that imply blame for those who cannot be classed as 'ageing well'. It comes with a culture of blame. I also feel policy makers can benefit. We have to know the numbers of nurseries and schools a society should have, so given the over 80s - sometimes reported as the over 85s (my point exactly) is the fastest growing cohort - we clearly need to make provision for the likely increased need for chiropodists, opticians, cataract surgeons, age friendly cities, tourism for those with mobility problems. I underline that ageing is not a disease but it is a deleterious process.

*If you have any case studies to exemplify the problem, please provide details here*

My case studies would include a recent literature search on how gerontologists have defined ageing in their studies. Myself and fellow authors have found a huge discrepancy which makes comparable studies impossible. The most successful way of comparing is using data from the international and national longitudinal studies - however this comes with problems as the researchers use different age bands. Similarly, policy documents referring to the old need to have some kind of consensus. Age does not measure need.

## **IDS Financial Services – Assessing and recording vulnerability**

*What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?*

Clients want to enjoy themselves but also not run out of money going forward. Is there a risk that vulnerable clients make rash decisions (such as Equity Release) and then regret it later? How do we as Advisers assess vulnerability and make adequate records to ensure that there is no issues later on? How do we even recognise vulnerability against someone wishing to enjoy themselves and their hard-earned cash/savings?

*Why should the judges ask the solutions community to prioritise the issue you have proposed?*

Affects everyone and also Advisers would welcome a track to run on and flag any issues in client meetings.

*How many people might benefit from a solution to this issue?*

Help vulnerable clients spending which they may regret later on and flag up irrational behaviour.

## **Thistle Initiatives Limited – Identifying vulnerable consumers**

### *What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?*

One of the main issues that companies face is educating their staff to deal and identify consumers who have mental health & wellbeing issues.

A lot of work is undertaken by firms to address matters that are easier to identify such as health, lifestyle and physical vulnerabilities but firms should do more to address the more unseen vulnerabilities such as mental health and wellbeing matters.

We feel that companies could do more in relation to providing guidance to staff and help where needed to educate the challenges people face in everyday life and how to identify such matters when speaking and dealing with consumers.

Focusing on helping employees and employers create a mentally healthy workplace where everyone feels valued and supported and provide a range of information, guidance and support would only be a positive for both its consumers and its employees.

At the end of the day, we all know what it's like to feel stressed – it's part of everyday life. But being overwhelmed by stress it may lead to mental health problems or make existing problems worse.

### *Why should the judges ask the solutions community to prioritise the issue you have proposed?*

Asking firms to focus on areas that are less visual and to provide guidance and support to firms and employees would be beneficial to all and would have a positive impact on both the firm's consumers and staff.

Highlighting more in relation to mental health and wellbeing issues can only have a positive impact on many firms, its consumers and individuals and their families.

### *How many people might benefit from a solution to this issue?*

Mental health and wellbeing has always been seen as a much more difficult vulnerability to deal with as its unseen.

We have seen this year, more than ever, more awareness about this subject through all mediums and promoting more awareness for this illness and providing better education for consumers and employees would be a positive for all. No limits on the number of people this could have a positive impact on.