

The Elderly Poor and their Access to Grocery and Financial Services in Dublin

The Centre for Retail Studies
University College Dublin

Research Seminar: 3rd May 2005
Co-funded by Combat Poverty Agency



The Elderly Poor and their Access to Grocery and Financial Services



Seminar Structure

- Research Focus and Methodology
- Grocery Services
- Financial Services
- Conclusions and Recommendations



Marginalisation of Elderly Poor

THE ELDERLY POOR	LOCATION / ACCESSIBILITY	MARGINALISATION
Financial Poverty i.e. low disposal income	+ Poor Access to Retail Services i.e. grocery and financial	= Greater Risk of Social Exclusion



Research Focus:

- To examine the issues affecting the elderly poor in today's retail environment in accessing basic retail facilities, namely grocery and financial services
- Access relates to not only physical access but also their ability to avail of services within retail outlets



Why the Elderly?

- Heavily polarised
- More numerous
- Access more difficult



The Elderly Poor in Dublin

- 40% of pensioners live in households with lowest incomes
- 70% of gross income from state pensions/benefits
- Reside in all types of residential areas
- Eastern regional health authority to have the greatest increase in the future



The Elderly Poor in Dublin

Study locations

- Rathmines
- Arbour Hill



Map of Study Locations



Methodology

- Literature Review
- Interviews with relevant agencies
- Focus groups and questionnaire surveys with the elderly poor
- Interviews with grocery and financial organisations
- Basket of goods survey



Research Methodology



Access to Grocery Services

Causes of Poor Access:

- Living on low income
- Planning legislation
- Emergence of 'Food Deserts'



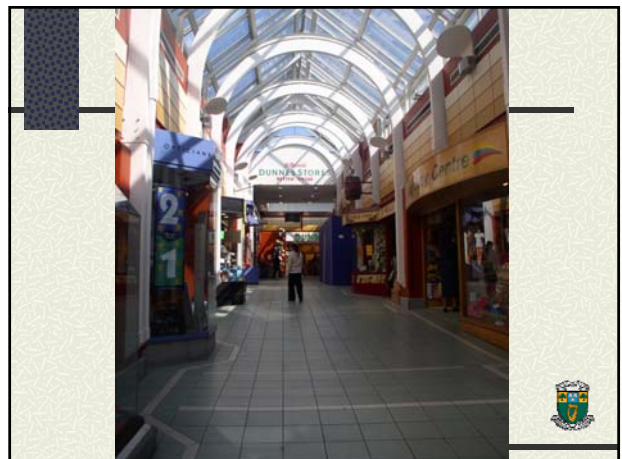
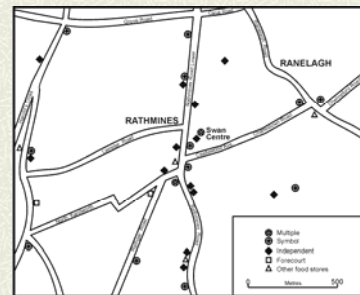
Access to Grocery Services

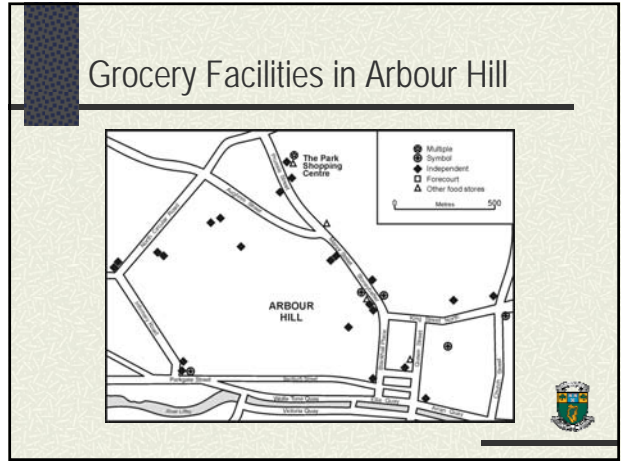
Causes of Poor Access:

- Household structure
- Lack of assistance
- Perception



Grocery Facilities in Rathmines







Access to Grocery Services

Specific Difficulties

- Transport
- Urban Environment
- Physical Disabilities



Access to Grocery Services

Specific Difficulties

- Location of store/lack of store choice
- Delivery services/getting goods home
- Changing grocery environment
- High prices/affordable food in appropriate portion sizes
- Customer service/other customer's intolerance



Basket of Goods Survey

Product Range

Tea, Coffee,
Potatoes, Onions, Carrots, Apples, Oranges, Bananas,
Rashers (Back), Beef (Minced), Lamb, Ham,
Butter, Milk (Fresh), Bread (sliced), Eggs, Biscuits,
Jam, Marmalade, Sugar (White)



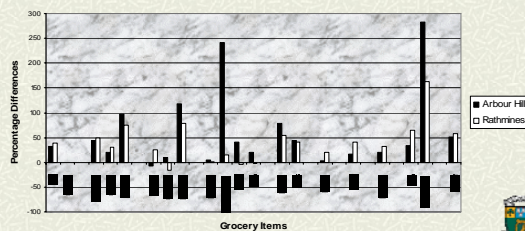
Basket of Goods Survey

- Large ranges within residential areas of prices charged for grocery items
- Cost of a basket of goods could be at least 40 per cent more expensive in local stores compared to the local multiple supermarket
- Therefore, if access to large multiple stores is restricted, local residents are likely to pay higher prices for convenience - with the option to choose, people have the ability to get better value for money.



Basket of Goods Survey

Rathmines and Arbour Hill:
Prices Differences Between Multiples and Local Shops



Access to Grocery Services

How poor access affects the elderly poor:

- More expensive shopping bills
- Lack of independence
- Poor nutrition
- Increased isolation



Access to Grocery Services

Solutions –
Existing and Potential



Access to Grocery Services

Solutions : Transport Initiatives

- Private bus services, use of school buses or subsidised taxi services to transport people to stores, encouraged by tax incentive schemes
- Liaison with public transport operators to move bus routes and bus stops closer to supermarkets
- Traffic authorities must be involved to improve urban environment
- Disabled parking



Access to Grocery Services

Solutions : Location of Store/Lack of Store Choice

- Multiple stores opening smaller formats with supermarket prices
- Incentives for shoppers to shop locally in independent stores, such as cafes in-store
- Promote local shopping through training and fiscal incentives for local stores in low income areas, encouraged by 'shop local' ads



Access to Grocery Services

Solutions : Location of Store/Lack of Store Choice

- Planning assessments at local level for each location on case-by-case basis
- Levies on out-of-town retailers
- More elderly housing projects and villages to be built with general grocery stores onsite



Access to Grocery Services

Solutions : Delivery Services/Getting Goods Home

- Extend 'carry to car' service to 'carry to bus'
- Internet delivery/delivery after shopping has been completed
- Introduce reduced delivery rate for the elderly at off-peak times
- Alternative delivery options for shops through joint ventures with milkman, postman, meals-on-wheels



Access to Grocery Services

Solutions : Delivery Services/Getting Goods Home

- Organise bulk delivery to central locations, such as community centres or schools, to share cost
- Food co-ops could divide bulk items amongst members



Access to Grocery Services

Solutions : Physical Disabilities

- Trolleys - motorised, wheelchair, shallow etc
- Free aisle obstructions by night time stacking
- Provision of lifts, ramps, automatic doors
- Directional signage



Access to Grocery Services

Solutions : Physical Disabilities

- Supply more seats in stores and shopping environment
- Staff members can be requested to assist customers
- Encourage people to shop off-peak when staff may not be as busy



Access to Grocery Services

Solutions : Physical Disabilities

- Have labels and prices in larger print
- Provide magnifying glasses in-store
- Have scanning facilities throughout store which detail contents of items in large print on screen
- Place goods generally used by older people on lower levels



Access to Grocery Services

Solutions : Changing Grocery Environment

- Special promotion days or periods during the week for the elderly to shop
- Cook and Taste sessions with chef/dieticians
- Regular in-store testing opportunities
- Familiarise people with new technologies such as self scanning, internet ordering and provide facilities to enable them partake



Access to Grocery Services

Solutions : Changing Grocery Environment

- Money back guarantees on own label produce to encourage trials
- Saving stamps available to help budgeting
- Initiatives to have sub post offices in-store
- ATM machines in-store



Access to Grocery Services

Solutions : Affordable Food in Appropriate Portions

- Greater supply of smaller package sizes
- In-store butchers will cut meat into smaller pieces at no extra cost
- Subsidies for local shops selling fruit and vegetables
- Remove VAT on essentials such as Denture Cream
- Tax on fatty or high cholesterol foods, not cholesterol reducing ones
- Supermarkets to cater more for their immediate area



Access to Grocery Services

Solutions : Distribution and Reducing Costs

- Foster alternative formats such as local food co-ops, local farmers markets
- Mobile shops operated regularly by multiples or agencies along designated routes
- Food co-ops to bulk purchase items for the elderly poor
- Groceries Order restricts how low prices can go, but 'value' items exist in supermarkets





Access to Grocery Services

Solutions : Customer Service

- Employ older staff members to cater for elderly customers
- Develop disability awareness amongst staff members
- Awareness campaigns to promote greater consciousness of the elderly and their problems amongst the public in general



Access to Financial Services

- Access to financial services differs to grocery services
- Vast majority of the elderly use the post office
- Literature however concentrates on banks
- The attitude of the elderly to debt differs to other consumers



Access to Financial Services

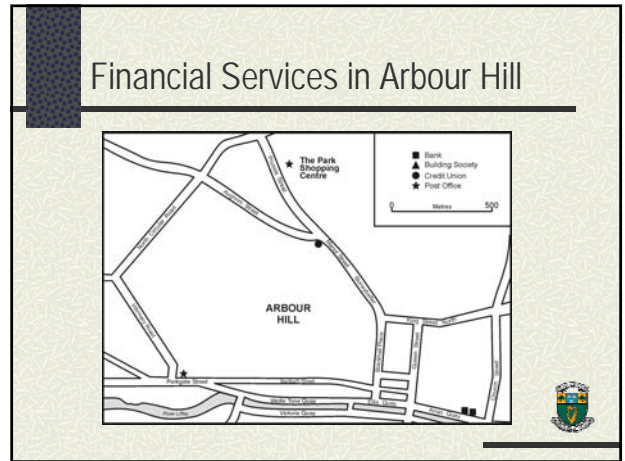
Causes of Poor Access:

- Income inadequacy
- Personal circumstances
- Location of financial institutions
- Bureaucracy
- Lack of trust
- Desire for privacy



Financial Services in Rathmines





Access to Financial Services

Specific Difficulties

- Location of financial institution
- Urban environment
- Services available in financial institutions
- New technology



Access to Financial Services

Specific Difficulties

- Personal circumstances
- Money management
- Poor customer service/other customers' intolerance
- Lack of financial experience/lack of trust in banks



Access to Financial Services

Effects on the elderly poor:

- Loss of independence/dignity
- Less choice/less awareness of the assistance or alternatives available
- Little planning for the future
- Lack of insurance
- Security issue of relying on cash
- Extra expense of using financial services



Access to Financial Services

Solutions – Existing and Potential



Access to Financial Services

Solutions : Location of the Financial Institution

- Continue to develop alternative locations, such as in-store ATMs, phone and internet banking, strategic alliances e.g. An Post & AIB, sub post offices in supermarkets
- Mobile banks or mobile computer terminals to elderly communities to facilitate internet banking
- Institutions should be mandated to provide an alternative service if they move from an area



Access to Financial Services

Solutions : Urban Environment

- Lessen distance people have to travel with cash (perhaps via alternative locations)
- In-store ATMs
- Security windows at counter to deter raiders and help overcome the elderly poor's fear of theft
- Short-term elderly parking at/near financial institutions



Access to Financial Services

Solutions : Personal Circumstances

- Larger print for cheques, statements etc
- Magnifying glasses provided in branch
- Braille services
- ATMs at wheelchair height, with earphones and screens that are more visible
- Staff trained to be cognisant of the varying circumstances of the elderly poor, with the authority and ability to manage them on a case-by-case basis
- Group insurance schemes



Access to Financial Services

Solutions : Money Management

- Credit Unions can pay monthly bills for members if they lodge weekly amounts
- Other organisations could implement similar schemes
- Extension of 'household budgeting' facilities through Dept. of Social and Family Affairs to pension recipients
- Free banking for the over 55s
- Special accounts for those on low incomes



Access to Financial Services

Solutions : Service Available

- Banks to open longer hours and/or to open on Saturdays
- Bank branches to become more user-friendly by operating as individual entities (as perceived in the past) rather than one large company
- Need to communicate services to avoid misperception and encourage usage



Access to Financial Services

Solutions : Service Available

- Special social fund to give credit to those on low incomes
- Tax waivers in special circumstances
- Promote social consciousness by rewarding corporate social policies
- Community banking initiatives



Access to Financial Services

Solutions : New Technology and Customer Service

- Better servicing of ATMs
- More staff - as technology increases, staff are free from administration to interact more with customers offering more personal service
- Business sponsorship of computer terminals in, for instance, elderly nursing homes



Access to Financial Services

Solutions : Service and Financial Illiteracy

- Tailored service for elderly customers (including telephone banking)
- Improve financial literacy through workshops (e.g. MABS) to highlight entitlements or opportunities available
- Government initiatives to get people, including the elderly, using computers



Conclusions

- Not all the elderly poor have access problems
- The location of services is a major issue for both grocery and financial services
- Transport is a more critical problem for grocery services, than for financial services
- Food deserts are subjective



Conclusions

- Improved access may not change behaviour
- Initiatives to be preventative rather than curative
- Communication is a key element
- Retailers, planners, service providers, businesses, voluntary and community organisations need to prepare and work together – e.g. the 'business in the community' initiative



Recommendations

- Round table seminars or ad hoc study groups
- Establishment of overall body or working group
- Regular retail forums at local level
- Co-ordinate inputs from all sources
- Further Research



Recommendations

- Round table seminars or ad hoc study groups
- Examine the feasibility of suggestions from an Irish perspective
 - Prioritise the issues
 - Generate a range of additional or alternative ideas which could be implemented to bridge gaps in accessibility issues



Recommendations

Establishment of overall body or working group

- Evaluate the effectiveness of proposed suggestions
- Co-ordinate the development of initiatives
- Rationalise schemes to avoid unnecessary overlap of services
- Encourage participation by all relevant and associated authorities
- Promote to the elderly poor or other appropriate persons



Recommendations

Regular retail forums at local level

- To evaluate how strategies disseminated from the round table seminars and working groups, could best serve the local community
- Involve participation from relevant parties
- Periodically re-evaluate the area's needs



Recommendations

Co-ordinate inputs from all sources

- Involve all those working in the areas of anti-poverty, social inclusion and community development as well as those on the periphery of the subject
- Recognise common challenges and outcomes
- Groups such as RAPID, LDSI and IFSRA
- Identify and learn from best practice abroad



Recommendations

Further Research is require on:

- The elderly poor and access to grocery and financial services in regions other than Dublin, particularly rural areas and small towns
- The elderly poor and access to other retail services, such as pharmacies and health care facilities
- Retail access issues for other low income groups, such as the youthful poor



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