

# Rural Development Sub-Committee

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Help the Aged in Wales  
Submission to the Rural Development Sub-Committee  
Inquiry into Poverty and Deprivation in rural Wales

March 2008

## General

1. What are the poverty / deprivation problems faced by rural areas? What are the specific needs of rural areas in relation to this issue?

A central strand of the work of Help the Aged is poverty. By poverty we consider poverty of income and also poverty of place, which relates both to deprivation and a lack of opportunity that can exist and also the social dislocations associated with low income.

Rural areas are heterogeneous so deprivation can remain unrecognised as deprived and affluent members of a community live in close proximity to one another. As rural areas are, by their very nature more sparsely populated, the proportions of older people living in poverty are more easily hidden than those living in urban areas.

In order to develop a picture of life for older people in rural areas we have drawn on research that relates to England, as in some instances comparable data is not available for Wales.

A study of poverty and social exclusion in rural England, based on an analysis of government household survey data, reveals that low-income households comprised 18% of the rural population in 2000-01, with households of older persons comprising the largest proportion of the low-income population (27%) (1).

Research in rural communities in England demonstrates that pensioners living in hamlets and isolated dwellings were significantly less likely to claim their entitlements to Pension Credit. Overall the take-up of Pension Credit is lower in rural areas: 42% of rural pensioners are eligible non-recipients of Pension Credit compared with 35% in urban areas.

Fuel poverty is a huge concern in rural areas, particularly where people are unable to access mains gas. Whereas we know gas prices have increased substantially in recent years, those needing to run oil fuelled central heating have experienced rises of around 200% in the last 5 years (based on price per litre).

This leads to situations where older people do not have enough money to keep warm throughout the winter months and implement coping strategies such as living in only one room of their home or not having enough money to pay for a taxi to take them to essential services such as their local GP.

It is easy to idealise the countryside as somewhere quiet and idyllic to retire to. Many older people find that the reality can be quite different. Those who have lived in rural areas all their lives may be accustomed to a sporadic bus service or high prices in the village shop, but find it difficult to cope if their health starts to trouble them or if they become frail or even when a local service, such as post office closes. A retired couple moving into a rural area may find life easy as long as they have a car, but that picture can soon change if one partner is bereaved or illness / disability makes driving impossible. Issues of transport and service delivery are dealt with below in question 6.

Most older people continue to live active and healthy lives, with good social networks, good mobility and health, a reasonable standard of living. However, isolation is a significant factor that diminishes the overall wellbeing of older residents in rural areas, contributing to loneliness and depression. Both poverty and deprivation are realities for a significant number of older people living in rural Wales today.

2. Are anti-poverty/ deprivation activities best dealt with by the Welsh Assembly Government or by Local Authorities? Why?

Help the Aged in Wales believes that at a strategic level the Welsh Assembly Government, must take the lead in developing anti-poverty / deprivation activities. However, given that the incomes of older people are largely determined by pensions and benefit policies developed and delivered from Whitehall at a UK level, then the Welsh Assembly Government need to take a lead in ensuring clear input and dovetailing of the needs of Wales, in this instance rural Wales, into UK strategy.

There is also a key role for local authorities in delivery of anti-poverty measures, in relation to benefit up-take programme, local housing provision, service delivery and in an overarching way, the participation and engagement of individuals and groups.

Moreover, partnership and cross boarder working are required to solve those issues, a recent Help the Aged 'Mapping Exercise' demonstrated that older people that live in one county but access services from another county are much more isolated and deprived of resources and opportunities to improve their lives.

Local authorities in engaging with residents can ensure that strategic policy is nuanced to meet the needs of their local communities.

This is vital to ensuring that what is delivered meets the need of the locality and is not simply meeting the targets of a supply-led delivery plan.

3. (i) What anti-poverty / deprivation initiatives (Welsh Assembly Government / Local Authority) are you aware of?

3. (ii) Do these anti-poverty / deprivation policies adequately address the needs of rural areas?

Communities First

Help the Aged in Wales is aware that the Welsh Assembly Government has provided funding for local authorities to improve the take-up of Council Tax Benefit in Wales. One of the groups targeted within this is older people, and we were delighted to work with the Local Government Taxation Team to demonstrate the benefits of benefit up-take programmes from our experience of running these in the voluntary sector.

HEES Plus is available as part of the strategy to eradicate fuel poverty.

In terms of older people, the Welsh Assembly Government launched the Strategy for Older People in Wales in 2003 and has recently outlined planned for delivering the second phase of the strategy. This clearly identifies poverty and income as areas of concern for older people. The strategy recognises that in terms of income, action to increase for example the state pension needs to come from Westminster, and commits the Welsh Assembly Government to discuss further the issue of pensions with the UK Government.

Whilst addressing poverty and deprivations issues, these initiatives do not specifically address rural disadvantage and do not address the specific needs of older people in rural areas. For example the first phase of the Strategy for Older People in Wales did mention the needs of older people in rural areas, but does not specify activity in this area for the second phase.

4. What specific measures would you like to see implemented by the Welsh Assembly Government to deal with poverty/deprivation issues in rural Wales?

These are addressed below in question 11.

5. What examples of good practice are you aware of in Wales / other parts of the UK/ overseas?

In terms of transport, there are examples of very good Community Transport Initiatives in Wales, for example, Powys. However, these are not consistent throughout rural Wales.

Help the Aged through its community development activity has been involved in a number of programmes designed to help communities develop self-sustaining initiatives to respond to the special needs of older people in rural areas.

Rural Resource Initiative: In response to the mapping report commissioned by Help the Aged and funded by the Rank Foundation, Help the Aged considered how it could respond and meet the needs identified in rural Britain. The report identified rural isolation as the key area of local need. In Wales the following initiatives were developed:

i) a) O Ddrws i Ddrws - Door to Door: In order to meet the need identified in what is a sparsely populated and underinvested rural area, through a community development approach, Help the Aged identified and recruited a core group of local people, and worked with them to develop their skills in order that they could formulate plans to relieve local isolation. Disillusioned with statutory provision, they decided to set up their own community transport scheme; recruiting local volunteers using their own vehicles, as a car share scheme for older people. There was also a need for a specially adapted vehicle, so that those who find it difficult to get in and out of cars would be able to benefit from the scheme, too.

Help the Aged supported the core group to draw up a constitution and register as a company limited by guarantee. Provided a number of sessions for the group to develop the understanding and the skills to write its business plan, draw up a fundraising strategy and identify potential funding sources. The group was also supported through the various grant application processes. The group finally secured a Blue Peter vehicle through Help the Aged, and the community transport scheme was eventually launched. The model of community transport that this grass-roots community group has developed is being recognised as a model of good practice by the Local Authority (innovation and solution from the people and for the people of the Llŷn Peninsula)

i) b) Drws Agored - Open Door: Simultaneously, the group needed an office to operate the scheme from and to promote local services to older people. Help the Aged supported the group through the process of drawing up a business plan, accessing the funding and locating working partners to use the building on its completion to cover running costs (CAB, Probation Service, WEA). This process succeeding in accessing a total of £350,000 for the conversion and refurbishment of a run down shop in Nefyn. This has revitalised a hitherto unkempt area of what is now a pivotal village in the Llŷn Peninsula.

ii). Community Transport in Powys: The rural county of Powys provides a good example of an area where a sound working relationship with the Powys Community Transport Forum, has been utilised to build and develop a County-wide, sustainable infrastructure. Help the Aged worked with local communities at a grass-roots, local level by developing various models to meet specific local needs. These have included, Dial-A-Ride services, Community Car Schemes, Taxi Token Schemes, etc. All of these local services have led to strengthening the overall strategic development at the County level.

6. To what extent are older people living in poverty / deprivation in rural Wales?

The highest concentrations of older people tend to be in rural Wales. The 2006 mid-year population estimates show that the areas with the highest proportions of people aged over-60 are Anglesey, Conwy, Powys and Pembrokeshire (2). Income statistics demonstrate that in 2005-06 20 per cent of pensioners in Wales were living in households in relative income poverty (3).

Opportunity Age indicators demonstrate that those above state pension age were considerably more likely to be in persistent low income than younger people. This in part reflects the significantly lower employment rate experienced by this age group, which means

that older people's options for increasing their income are more limited.

These indicators together with survey evidence from sources such as the Wales Rural Observatory suggest that there are large numbers of older people living in poverty in rural Wales.

Further, recent research for the Commission for Rural Communities points to attitudinal barriers to benefit take-up in terms of self-sufficiency, reluctance to depend on the state, modest expectations and an adaptation to living in relative hardship. Also older people in rural areas have been found to 'play down their experiences of disadvantage', particularly in terms of material circumstances (4)

Given this tendency to under-claim and the fact that the rural population is ageing faster than the population as a whole, there is the potential for such income poverty to affect a growing number of people. This will increase the proportion of the population trying to live on a low income and suffering rural disadvantage.

In addition to income poverty, are the deprivation issues that may be experienced in rural areas despite the existence of other positive aspects of quality of life. The challenges facing older people in rural areas are often broadly similar to those experienced in urban areas, but remoteness and the 'rural premium' in terms of service delivery means that different strategies may be crucial to meeting local need.

The experience of Help the Aged in Wales through community development work is that older people do not want to burden others. They are often unsure if they are eligible for benefits and where they can find the information easily. Even if they are eligible, older people are often more private than younger generations and are too afraid to discuss finances, sometimes as a result of worry that other services will be taken away from them.

### **Loneliness and Isolation**

General quality of life in rural communities is often good, but remoteness, lack of public transport and the centralisation or withdrawal of services such as post offices, may result in real difficulties for older people. These can add to a sense of isolation and exclusion. In addition a higher proportion of older people than any other age group live alone, a trend more pronounced in rural areas.

Isolation and loneliness are growing problems, a 2007 Help the Aged survey(5) found that 20% of older people in Wales often or always felt lonely. Isolation as a result of geographic remoteness will only exacerbate such feelings. Feelings of aloneness that lead to distress, worry or despair are often unseen and can be overlooked. Yet if humanity is not enough reason for us to act, then surely the cost to health and social care systems must make the case for action in this area (6). Combating mental ill-health, such as depression saves money in reducing the need for interventions at a more acute stage, and there are undoubted costs that can be mitigated by reducing the impacts of physical health decline as a result of isolation.

For older people in rural areas, loneliness could be linked to gradual changes within their rural community. Individuals report feelings of having little in common with the younger (wealthier) people moving in, and miss the company of younger generations who had been forced out by high property prices, and with whom they had much in common. The fact that many incomers were away from home during the day tended to compound this sense of loneliness.

Work on the ground in rural Wales demonstrates older people deprived of a social network; many live without access to social interaction on a weekly basis in Ceredigion/Pembrokeshire/Carmarthenshire and Powys.

### **Transport**

The absence of affordable and accessible transport is pivotal to the quality of life of older people in rural areas. Even where facilities and services might be within walking distance, sometimes the walk is impossible because of a combination of narrow roads, lack of footpaths, increase in road traffic, and the high speeds at which people are perceived to drive.

Research in 2001, found that 14 per cent of people aged 65 and above felt unable to manage walking down the road without assistance. Such reduced mobility can make reaching and combining transport types between each stage of a journey much more difficult. This can be a major problem in reaching vital services, where such services are widely dispersed. Twelve per cent of all rural households live more than 4 kilometres from a doctor's surgery (7).

Evidence from older people in Pembrokeshire suggested that transport was the main issue impacting on access to leisure and participation in activities for older people(8).

Indeed, whilst free local bus travel has been welcomed by older people across Wales, in rural areas it is invariably met with comments regarding availability of service, and even where services are available frequency and quality are concerns.

Accessible transport is dependent upon a number of factors. Users require clear information, affordable fares, staff that are sensitive to older people's needs and forms of transport that are accessible to people with impairments and safe to travel on. 'However, the main barriers to accessing public transport appear to be related to physical difficulties with both the journey to the station/stop and getting on and alighting from the vehicle'.(9)

Levels of car ownership are often found to be higher in rural areas(10), this is not an indicator of greater prosperity but a dependence stemming from the distances needed to be travelled and the inadequacy of public transport. Nevertheless, older people are less likely to have access to a car, only 31% of older people living on their own have access to a car.

As the Wales Consumer Council point out, owning a car in rural areas can greatly improve access to goods and services, but the costs of

buying and running a car can be a significant drain on the household budget and may contribute to financial hardship. Indeed as fuel prices have increased in recent times this is likely to be an increasing issue.

## **Service Delivery**

Changes in the population of the rural community and reorganisation of services mean that many older people experience difficulties in accessing public and commercial services.

In particular, lack of local access to health care, especially in emergencies, has been reported to be a problem for some older people. Centralising out of hours doctors services raised additional concerns as does dentistry; with few NHS dentists available and private treatment expensive. In health and social care, evidence suggests a phenomenon of decreasing use of service with increasing distance, which is an important factor in debates that pitch quality of care against access, and the resulting pressure to centralise specialist services.

The range of public and private services should not be treated in isolation but rather in combination. Accessibility analysis should incorporate the distinction made between the 'shortlist' of everyday facilities and the 'longlist' of less frequently used ones. In the right place, Accessibility, local services and older people published by Help the Aged in 2005 provides guidance to those seeking to plan accessible services and transport strategies, with older people in mind supplementing official guidance on accessibility planning, to help local authorities ensure that the needs of older populations are properly addressed. Whilst focusing primarily on England, the report does provide a summary of key statistics relating to older people, their mobility and access to services and an overview of the importance of local services and facilities in the everyday lives of senior citizens that are equally applicable to Wales.

The report comments that although it is dangerous to generalise about the needs, wants and demands of older people, Robson (1982) and others have shown that there are some shopping, medical and social services which are commonly held as important regardless of personal characteristics and place. On the other hand, evidence from the Help the Aged study by Scharf et al (2002) demonstrates that older people living on low income particularly rely on certain services, and face barriers in accessing and using them.

In particular research demonstrates that older people retain a strong association between being able to access a local post office and independence. Again as a result of community development work, it has been noted that the end of the post office bus in Ceredigion has left older people even more isolated than before.

## **Housing**

Housing is a key issue for older people. A government objective in both Wales and the UK as a whole is to enable older people to live independently in their own homes for longer. There are well established links between health problems and poor housing, ensuring that older people's homes are warm, comfortable and suitably adapted to their needs is critical.

The housing market in a rural community is often imbalanced due to younger people moving away to seek employment and affordable housing and older people move into rural areas to retire. In addition to general housing needs there is also a lack of 'housing with support' and care homes, which means that older people may have to move out of their local area to find a place. This may make it more difficult to stay in contact with friends and relatives.

Many older people retire to rural areas and then discover that they do not have sufficient income to maintain or heat their homes. They are more likely to live in fuel poverty than those living in urban areas. Households in Wales including a person over 60 years of age are most likely to live in fuel poverty (45%) and in severe fuel poverty (9%).

A lot of older people are owner occupiers living in older properties which are generally more likely to be without basic amenities(11). Llanfihangel ar Arth is the ward with the greatest number of houses in Wales without basic amenities.

## **Participation**

The Strategy for Older People in Wales 2003 recognised the need to enhance the engagement with and participation of older people in society and at all levels of government. It recognised that such involvement can improve quality of life and help to tackle exclusion, isolation and loneliness and ensure that older people can influence the development of their local area.

Since 2003 there has been much activity in terms of developing engagement with older people in Wales. Nevertheless, older people tell us that they are still not being adequately involved in planning and decision-making processes either around the Strategy for Older People at a local level or more generally.

In this paper we note issues in terms of transportation that impact on ability to access services, this will also be impact on how a person is able to participate in their local community.

In addition, our experience is that older people in sparsely populated areas find it difficult to establish viable and vibrant Forums from which they can campaign to have the needs of their local area met. This is because they are often made up of very small numbers of people, placing increased demands on individuals. This demonstrates the importance of capacity building. Help the Aged in Wales is currently running a programme in West Wales employing a Forum Development Officer specifically to assist with capacity building in rural areas for both individuals and forums, to enable and equip them to campaign on the issues they identify as important.

9. In what ways are any sub-groups within the population group particularly affected by rural poverty / deprivation. For example, disabled, economically inactive people or female older people?

A mapping exercise of participation for older people found that Older People's Forums are predominately run by non-Welsh speakers. As a result, a small discussion took place with some of the English present at several local forums across Ceredigion and Pembrokeshire.

From this it was clear that many did not understand the importance of the Welsh language and believed resources were wasted because of it. 'Everyone speaks English anyway' was the attitude of many. Welsh speakers present at the meetings were welcoming of the work and tried to explain to others that the problem is not only the language but the difference in culture.

In addition, older women are found to be particularly disadvantaged in rural areas. This tends to be due to a combination of lower incomes (lower pensions and not claiming entitlements) and in many cases due to being non-drivers and therefore more reliant on public transport.

10. What are the most effective ways of tackling poverty / deprivation for individuals from these groups living in rural parts of Wales?

11. How can these problems be addressed by the Welsh Assembly Government?

Empowering people and communities is a critical component of tackling social exclusion in rural areas. Greater efforts are needed to ensure that all individuals have the opportunity to participate in their local community as appropriate.

Local Authorities must be encouraged to work in partnership with each other as well as neighbouring counties through agreement on issues of poverty & deprivation throughout Wales.

There are a higher proportion of women 'eligible non-recipients'(12) of pension credit in rural rather than urban areas. Lack of social housing in rural areas means that pensioners are less likely to be in touch with the benefits system through housing offices. Therefore lack of information and isolation can be seen as important contributory factors in terms of benefit take-up. Further actions to boost benefit take-up could have a significant impact on pensioner poverty in rural areas(13). There are instances of local authorities in Wales working with GP practices to identify older people, providing successful face-to-face benefits advice and yielding large sums for the individuals involved.

In the critical area of transport, a fully integrated strategy for public transport needs to be developed addressing the needs of those individuals without access to the car. Whilst we acknowledge that strategies exist there needs to be a greater emphasis on the practical delivery particularly in terms of interchange between bus and rail. Current inadequacies of service make travel unachievable for many groups leading to significant problems of isolation.

In addition, there needs to be specific provision for groups that are unable to access the usual forms of public transport, either as a result of geography or perhaps disability. In these instances alternative provision needs to be put in place, through community transport schemes, dial-a-ride, taxi tokens, etc.

Help the Aged in Wales, 2008

#### References

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