

Cyflwynwyd yr ymateb i ymgynghoriad y [Pwyllgor Cyllid](#) ar [Cyllideb Ddrafft Llywodraeth Cymru 2024-25](#).

This response was submitted to the [Finance Committee](#) consultation on the [Welsh Government Draft Budget 2024-25](#).

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Draft Budget Proposals – Senedd Finance Committee

Age Cymru response

November 2023

Age Cymru is the leading national charity working to improve the lives of all older people in Wales. We believe older people should be able to lead healthy and fulfilled lives, have adequate income, access to high quality services and the opportunity to shape their own future. We seek to provide a strong voice for all older people in Wales and to raise awareness of the issues of importance to them.

1. What, in your opinion, has been the impact of the Welsh Government's 2023-2024 Budget, including funding related to the recovery of the pandemic? Have Welsh Government business support policies been effective, given the economic outlook for 2024-25?

In relation to health and social care Age Cymru welcomed the additional funding to support the Real Living Wage in social care roles in 2023-24, continuation of funding to support unpaid carers, and additional funding for the Welsh NHS to assist in reducing waiting times for treatment. These areas are important to many older people across Wales, and it is vital that such resourcing is maintained in the longer term. It is difficult to see the positives that have come from continuation of such funding as the increased need for care and support after the main pandemic phase may be masking the positive impact that additional funding has made.

We were disappointed to see the funding to support public bus services reduced as this has damaging effects on older people who do not drive and heard through our annual survey of many older people who have been left isolated, and unable to access vital services such as health appointments, as a result.

We also welcome the statement by the Minister for Finance and Local Government on 17th October that Health and Social Services budget will increase by £425m and additional finances for public transport.

2. How should/could the Welsh Government support the economy and business following the pandemic, Brexit and inflationary and other economic pressures?

How financially prepared is your organisation for the 2024-25 financial year, how will inflation impact on your ability to deliver planned objectives, and how robust is your ability to plan for future years?

3. What action should the Welsh Government take to help households cope with inflation and cost of living issues? How should the Budget address the needs of people living in urban, post-industrial and rural communities and in supporting economies within those communities?

Increasing numbers of older people are approaching us for help with financial difficulties

Our information and advice service reports that numbers of older people coming forward to ask for help with maximising their income have been increasing. From June to September 2021 there was a 77% increase in benefit enquiries. The same period saw a 140% increase in calls about energy efficiency and energy price increases. In our latest annual survey 41% of older people told us they were not optimistic about the year ahead and a key concern within this related to increased living costs. In addition to these increases, we are seeing an increase in the number of areas that one individual caller asks for help with wider than financial matters.

Though we are able to assist people with understanding what financial support they may be entitled to, there is a rising number of older people who are just above the cusp of financial help – sometimes by just pence - who tell us they cannot afford the increased cost of living on a low and fixed income. The financial support to low-income households was welcomed last year and enquiries have been coming in around whether further support is available this winter. We are deeply concerned how older people in such circumstances will manage with expected energy cost increases in January 2024 and urge Welsh Government to give further consideration to how those most in need of financial support can be helped.

Transport

Through our engagement with older people across Wales we have been increasingly hearing about difficulties with accessing public transport. Many older people told us of the difficulties of unreliable bus services, or cuts to services which have been poorly communicated, particularly to those with limited online access. Some had local services which didn't run at the weekend or stopped early during the week, severely limiting their ability to get out into their communities. Poor transport was cited by a number of people as something that would prevent them from accessing the activities they enjoy. People also told us how it was becoming more difficult to access hospital or GP appointments via public transport, and that taxis are becoming unaffordable. Leaving many to rely on family and friends if they have them nearby, or

not being able to access vital health appointments at all. It is important that there is a national focus on the effects of loss of essential services such as public transport have on the Welsh economy.

An examination is needed of the barriers to use of public transport for the older population that includes structural issues such as seating, accessible signage and whether bus times are available offline, as well barriers that people might face such as loss of confidence and or loss of mobility through the pandemic.

A focus is also needed in NHS bodies on whether hospital transport arrangements are meeting the needs of an ageing population. This should include what support third sector organisations require to support the NHS in this area. Community transport options are used and valued by many older people across Wales. In particular it is vital that there is increased investment into community transport for communities that are ill-served by public transport options.

Digital inclusion / exclusion

Digital technology offers opportunities as well as challenges for older people, yet digital exclusion is a major issue for many older people. Older adults are at greater risk of digital exclusion and disadvantage. Those aged 65 or over are still significantly less likely, than younger age groups, to have internet access at home. [The Equality and Human Rights Monitor](#) says 24% of those aged over 70 are likely to use digital technology to support their health.

In terms of opportunities, digital skills can enable people to access online services and stay connected. Older people must be supported and encouraged to acquire digital skills and get online if they are able to do so. Libraries are places where older people can access computer technology and learn new skills, so they, alongside other local educational facilities, have an important role in promoting digital inclusion and lifelong learning. The vital role of library services in facilitating digital inclusion must be protected and extended to ensure that such services are accessible to older people.

Access to the internet should be treated as a utility service. It's important to recognise the significant cost of getting and staying online for some older people and to ensure that nobody is digitally excluded on cost grounds. It's essential that households in all parts of Wales can access reliable broadband.

It's essential that older people know how to use the internet safely. It's important to educate people about the types of online fraud that target people to help protect them from becoming victims of fraud.

As more information and services are made available mainly or exclusively online, there are real risks of excluding some older people. For those people who are unable to, or choose not to, use digital services, service providers must ensure that there are alternative ways to access services. Services provided online need to be high

quality and easy to use, whilst offline services should be of equal quality and fully accessible.

4. Are Welsh Government plans to build a greener economy clear and sufficiently ambitious? Do you think there is enough investment being targeted at tackling the climate change and nature emergency? Are there any potential skill gaps that need to be addressed to achieve these plans?

We believe there should be a just transition towards net zero. Welsh Government must consider how fuel poor households can be supported to mitigate any risks that the decarbonisation of the housing stock may present to low income and vulnerable households, for example, whether available grants will be sufficient to cover the costs associated with the proposed switch from gas boilers to low-carbon heat pumps.¹ We would also highlight the importance of a ‘fabric first’² approach to upgrade the energy efficiency of fuel poor homes in Wales and help people move out of fuel poverty.

The Welsh Government must ensure that adequate funding is assigned to producing reliable and consistent public information on green economy schemes. There remains some public misunderstanding around energy saving schemes such as Nest, which is often confused with similar initiatives such as the UK Government’s ECO scheme. We have also noted that many people assume incorrectly that they are not eligible for Nest support, or that they will have to pay for any installation work.

We are concerned that this lack of understanding not only leads to people to miss out on help with energy efficiency, but also leaves the sector open to fraud. Through the Wales Against Scams Partnership (WASP), we have heard of cases of people exploiting the public’s lack of understanding around schemes such as Nest by claiming to work on behalf of the Welsh Government before carrying out poor-quality work at inflated prices.

There must be adequate funding to ensure that information on future Welsh Government green economy schemes is clear and widely available. This includes making sure that information is made available through non-online media, as many older people who may be eligible for assistance do not use the internet.

To create a modal shift and encourage people to use more sustainable modes of transport, reliable, accessible and sustainable public transport services need to be available, with good connections and ease of connection between the different forms of transport.

Age Cymru’s ‘What matters to you?’ [survey](#) reports that nearly one in five older people in Wales (18%) say public transport is a challenge for them. Older people in both rural and urban areas in equal measure report experiencing cuts to bus services. Some older people are having to be dependent on cars, including those

¹ BBC news (online) 19 October 2021. [Heat pump grants worth £5,000 to replace gas boilers not enough, say critics - BBC News](#)

² [Tackling fuel poverty 2021 to 2035 \[HTML\] | GOV.WALES](#)

who may wish to give up driving, as no public transport is available. (See question 7 about how cuts to bus services are impacting older people).

Recognition is needed that some older people depend on a car as the only practical form of independent transport, including older people that may experience mobility problems as they age, or for carers, and for those living in rural areas where public transport is sparse. Continuing to drive may be crucial for older people to get out and about, access essential services such as health care, and reduce the risk of social isolation, particularly in rural areas. It's important that there is supporting infrastructure in terms of sufficient car parking spaces (including blue badge parking spaces) to enable people that are reliant on cars to access communities and services. Some of our survey respondents mentioned difficulties around accessing facilities due to a lack of parking for blue badge holders.

6. Is the Welsh Government using the financial mechanisms available to it around borrowing and taxation effectively?

7. The Committee would like to focus on a number of other specific areas in the scrutiny of the Budget. Do you have any specific comments on any of the areas identified below?

7a. Is enough being done to tackle the rising costs of living and support those people living in relative income poverty?

Response to our annual [survey](#) with nearly 1200 older people across Wales showed that 25% of older people said housing repairs are a challenge for them this year. Older people are more likely to own their home and are more likely to live in larger, energy inefficient homes. They have also had no opportunity to plan for increased housing repair costs seen in recent years. As included in question 4, older people need help to make homes more energy efficient and reduce their energy costs.

As included in (3) above, we are hearing from more older people who cannot survive on a fixed low income that is now worth much less in real terms since the Cost of Living Crisis began. UK wide assistance has tended to use working aged benefits as the passport to assistance, which leaves retired people without the ability to access the help they need. An examination is needed of whether financial support is reaching those who need it most.

As stated in question 3, older people are one of the most digitally excluded groups and as such are less likely to see online-only campaigns on help available. Feedback to our information and advice line suggests that the various routes for assistance have caused confusion and as such, some financial entitlements have been missed. As such it is vital that resourcing is allocated to ensure those that are digitally excluded do not miss out on entitlements.

7b. How could the budget further address gender inequality in areas such as healthcare, skills and employment?

For our recent [response](#) to the UK Parliament Women and Equalities Committee inquiry into the impact of the cost of living on women we undertook a deeper examination of the response to our annual [survey](#) with nearly 1200 older people across Wales.

Our survey found there has been an increase in the number of older people (both women and men) since last year that provide unpaid care. 39% of older women and 32% of older men told us they provide unpaid care. The amount of unpaid care provided has been increasing since our annual surveys began. In our first 2020 16% of older people told us that providing an unpaid caring role was a challenge. By 2023 this has increased to 27%.

When broken down further, there are gender differences in working aged carers and those above retirement age. 56% of women and 24% of men aged between 50 and 65 provide unpaid care. This changes for people over the age of 65, where 37% of men and 22% of women told us they provide unpaid care. If more women than men are leaving the workplace to provide unpaid care, this has implications for the future pension settlements and financial stability for those women.

Women told us finding work that fits with their responsibilities could be difficult, especially if they are a carer and need flexibility:

As such, there is a need for an increased focus on support for working aged women to stay in the workplace, which includes supporting them in their unpaid carer role so that their vital skills and experiences are not lost to the workplace. This needs to include consideration of flexibility around their caring role.

We heard from women who feel that workplaces do not consider the needs of older workers, and from those who feel that they have been discriminated against because of their age in applying for employment:

As such, an increased focus is needed on flexible working and terms and conditions to allow women to work who wish to do so.

7c. Is the Welsh Government's approach to preventative spending represented in resource allocations (Preventative spending = spending which focuses on preventing problems and eases future demand on services by intervening early).

In Wales we benefit from free prescriptions which helps reduce future demand on NHS care and at Age Cymru we believe this is something that should continue into the future.

Through our ongoing engagement with older people across Wales we have been hearing increasing issues for people who have been in receipt of free NHS services that are no longer available in their area such as dentistry, podiatry, toenail cutting services and ear syringing. This includes older people who are at increased risk

through conditions such as diabetes where ongoing monitoring is needed to prevent deterioration.

Falls are a serious problem for many older people. [30 to 60% of older adults living in the community fall each year](#) with around half of these falling more than once. [NICE guidance identifies](#) that the human cost of falling includes distress, pain, injury, loss of confidence, loss of independence and mortality. Falls also affect wider family and friends and represent a huge cost to the NHS in Wales.

Access to foot care services is vital to keep older people active and independent and to reduce the risk of falls, which are a major cause of serious injury and loss of confidence and independence in later life. Similarly, ear syringing contributes in the same way. It is vital that preventions and earlier interventions care and support continue to be made available to both reduce.

We recognise the pressures that the NHS is facing in terms of growing expectations through technological change and a less healthy population following the main phase of the pandemic and that there is a need for national conversation on what care can be provided for free in Wales.

Age Cymru was pleased to hear confirmation in the Westminster Autumn statement that the triple lock on pensions would be there for 2024/25. However, the fact remains that many older people living on fixed incomes have not had the opportunity to plan for changes in availability of free services as part of their financial planning for retirement and this change in availability of free care will disproportionately impact those on low fixed incomes. This inevitably means that some older people will go without the services they need to maintain their health. This in turn increases pressure on health and social care services such as through an increase in falls (see above). As such, further consideration is needed to understand how the loss of free services can be mitigated against reductions in health as a result of that loss.

In our second report on delays in access to social care, discussions with local authorities highlighted the difficulties they were experiencing following the main pandemic phase of meeting the expectations of the preventative agenda of the Social Services and Wellbeing Act (Wales) 2014. We were told of delays in planned changes due to a range of factors, not least of which was meeting increased urgent needs with a depleted workforce, and the lack of sustainable long term funding earmarked for preventative support. We heard how day centres had not reopened since the main pandemic phase whilst planned changes were being made on providing day care opportunities in different ways. Many older adult health monitoring clinics – either in GP surgeries or day centres - have also not reopened. Without a return to the level of availability of ongoing checks such as blood pressure monitoring, poorer health outcomes will be the result.

In addition to the direct health benefits of ongoing checks, community clinics are a key opportunity to give important information to older people who rarely leave home except for essential appointments and tasks. Increasing resourcing to community hubs, centres and clinics reduces need for higher level health interventions and helps older people's health and wellbeing.

It is vital that there is ongoing monitoring and action at national, regional and local level that ensures that preventative and earlier intervention care and support programmes and services continue to be provided across Wales.

7d. How should the Welsh Government explain its funding decisions, including how its spending contributes to addressing policy issues?

7e. How can the documentation provided by the Welsh Government alongside its Draft Budget be improved?

7f. How should the Welsh Government prioritise its resources to tackle NHS waiting lists for planned and non-urgent NHS treatments. Do you think the Welsh Government has a robust plan to address this issue?

We welcome the additional funding Welsh Government has allocated to assist with reducing waiting lists for planned care. We were also pleased to see development of plans for Waiting Well. We would like to see further detail within targets of specific treatments to ensure that 'easier wins' are not masking a lack of progress in specific areas. We were pleased to see the recent announcement of a specialist centre in North Wales.

It is vital that planning of services takes full account of all infrastructure considerations so that missed appointments do not increase as a result of inaccessibility. Whilst Accelerated Cluster development and other plans are in place to deliver frequently needed services closer to people's homes, we are concerned that a lack of holistic planning may have negative consequences. As we have included in question 3, older people struggle to access health appointments via public transport, therefore transport options need to be considered.

7g. Is the Welsh Government providing adequate support to the public sector to enable it to be innovative and forward looking through things like workforce planning.

Looking ahead, the Welsh Government must ensure that the public sector workforce supports older workers. As of [May 2023](#), 68.6% of people aged 50-64 in Wales were employed, a figure that dropped to 9.6% for over-65s. In our latest annual survey 11% of older people said that they had experienced discrimination due to their age in the workplace. Older people are more likely to be made redundant and less likely to be employed in the first place, especially [if the role requires training](#). Examples of ageism in employment include assumptions that older people are unable to learn new skills, that they are 'set in their ways', and that they lack drive and ambition due to their proximity to retirement. These assumptions persist despite [evidence](#) suggesting that older workers are often more experienced and indeed more productive than their younger colleagues.

It is important that the Welsh Government takes steps to improve the accessibility of the public sector workforce to older people. This means breaking down ageist

attitudes in the recruitment process by ensuring that candidates are judged on aptitude rather than age. From a budgeting perspective, this also means ensuring adequate funding for training and retraining older workers so that they are not at a disadvantage when applying for public sector roles.

7h. Has there been adequate investment from the Welsh Government in basic public sector infrastructure.

We are unclear whether sufficient resourcing is being allocated to improving dialogue between all public service areas. Feedback from older people and partners across Wales indicates that silo thinking remains in some areas that is reducing the improvements in integrated working.

Welsh Government plans to develop a National Care service for Wales are welcomed as integrated working will produce efficiency savings over time. As an example, with increasing numbers of local authority staff now working from home, efficiencies could be made in the use of health and social care buildings.

7i. Is there enough infrastructure investment targeted at young people?

7j. How is evidence and data driving Welsh Government priority-setting and budget allocations, and is this approach clear?

7k. Is the support provided by the Welsh Government for third sector organisations, which face increased demand for services as a consequence of the cost of living crisis and the pandemic, sufficient?

We recognise the difficult decision that needs to be made with a reducing overall budget. Given funding pressures, it is important that funding is targeted towards where the level of need and holistic risk of harm is examined to ensure that decisions do not have unintended adverse consequences.

We have included above a focus on how preventative care, support and programmes need to be protected so that people across Wales have the tools they need to maintain their health, improve wellbeing and also reduce future demand on support and care services. We have also included evidence of increased need for support from our information and advice services. Where possible, third sector services across Wales are looking at how they maximise their reach and improve outcomes for their client group. This requires stability of funding in order to retain skilled staff who may otherwise leave for stable employment, reduce the need for repeated recruitment and so are able to focus more resourcing into good quality service delivery, service development and improvement.

7I. What are the key opportunities for the Welsh Government to invest in supporting an economy and public services that better deliver against the well-being goals in the Well-being of Future Generations Act.

People aged 65 years or older were estimated to account for just over a fifth (21.5%, or 674,000 people) of the total population in Wales in mid-2022.³ The overall population of Wales has continued to age since the 2011 census. In 2021, 21.3% of the population was over 65, rising from 18.4% in 2011.⁴ The [latest estimates](#) suggest that 31% of the population of Wales will be over 60 by 2031. As such, older people's needs are an increasing and urgent priority.

Well-being goal: A Healthier Wales: seamless, preventative organisations and services

In order to improve the health and wellbeing of older people in Wales, a more holistic approach needs to be taken to ensure that older people have the resources and support to maintain health. As included above, transport infrastructure, increasing distance to travel for health related appointments and reductions in community centres all serve to erode older people's ability to maintain health and wellbeing. Barriers to engaging with services need to be examined and actions taken to improve ease of access.

As the act states, enabling this goal requires a shift in investment to a Wellness system. All services (public, private and third sector) must work together to provide the range of services and programmes needed to maintain and improve health. This needs to consider how people find out about where help is available (both online and offline), how transport infrastructure can be strengthened to improve ease of access and whether the volume and range of services exist. To make the best use of valuable resources, it is vital that older people are involved in all decision making that affects their daily lives.

Well-being goal: A prosperous Wales: decent work

Creating age friendly workplaces is of vital importance to older people. Last year Age Cymru held an [Older Workers Event](#) in the Senedd exploring barriers to employment for older people and the benefits of creating an age friendly workplace to employers.

In our latest annual survey there was an increase of 13% of older people working either full time or part time and a 6% reduction in those that have retired. 78% of older people who told us they planned to retire later than originally planned said this was because they could not afford to retire yet.

As included in 7(g) above, 13% of older people felt they had been discriminated against in the workplace due to their age and some told us they felt their age was a barrier to getting as far as the interview process. Breaking down ageist attitudes in the recruitment process will ensure that candidates are judged on aptitude rather than age. Opportunities to retrain and providing career progression pathways for

³ [Mid year estimates of the population: 2022 | GOV.WALES](#)

⁴ [Equality and Human Rights Monitor: Is Wales Fairer? \(equalityhumanrights.com\)](#)

older worker will ensure that valuable skills and experience are not lost to the Welsh economy.

From a budgeting perspective, this also means ensuring adequate funding for training and retraining older workers so that they are not at a disadvantage when applying for roles.

Well-being goal: A Wales of cohesive communities (Attractive, viable, safe and well-connected communities)

Planning for, and responding to, demographic change should be a key consideration in planning policy. Planning decisions should take into account how they will affect people across different stages of the life course of future generations.

Public and community transport are vitally important in helping older people to maintain independence and well-being. Such transport networks can ensure communities are well-connected and that services, facilities and amenities are accessible to older people. Without these, there is an increased risk that isolation and loneliness will impact upon people's well-being. It's essential that older people in all areas have the means to get out to buy food, access healthcare, get money and pay bills, and have social contact.

Age Cymru's latest 'What matters to you?' [survey](#) reports that nearly one in five older people in Wales (18%) say public transport is a challenge for them. Older people in both rural and urban areas in equal measure report experiencing cuts to bus services. Respondents said reduced or unreliable services impacted on their ability to attend health appointments, especially those with mobility issues.

A lack of public transport can increase isolation and loneliness by reducing opportunities to socialise or join groups and activities, which is particularly important after the pandemic that disproportionately affected older people. Older people told us the lack of public transport in the evenings affects their ability to attend places such as theatres, cinemas, and places of worship - activities that are crucial to help people combat isolation and loneliness post pandemic.⁵

Priorities in the Welsh Government's 2020 strategy on 'Loneliness and social isolation (connected communities)' include better infrastructure, such as transport links.⁶ Reliable public transport needs to be readily available in communities across Wales so that older people can access the services and support they need and go about their daily lives. When considering transport links, it is important that all transport options are considered. Many areas, particularly rural areas, in Wales have historically suffered from a poor public transport infrastructure and have relied on community transport options to reduce transport issues.

Bus operators, local authorities, and the Welsh Government must work together to deliver the service people need. Older people are some of those most affected by

⁵ [Age Cymru | Annual survey \(ageuk.org.uk\)](#)

⁶ [Equality and Human Rights Monitor: Is Wales Fairer? \(equalityhumanrights.com\)](#)

poor public and community transport and so their needs should be considered, and their voices heard, in any future planning.

Community Transport schemes provide an essential lifeline for many older people, especially in rural areas. We would like to see increased community transport provision across the whole of Wales as it plays a vital role in assisting people unable to use mainstream public transport, or where public transport is not available. Levels of public funding allocated to community transport must be closely monitored by the Welsh Government to ensure stability of provision and maintenance of vital services.

We are concerned about the recent cuts to the Bwcabus service and the impact that this will have on older people in being able to access services and communities. It's important that successful good practice models of demand responsive transport and community transport are replicated and supported to ensure their sustainability.

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