

SP 04

Blaenoriaethau ar gyfer y Pwyllgor Cydraddoldeb,  
Llywodraeth Leol a Chymunedau  
Priorities for the Equality,  
Local Government and Communities Committee  
Ymateb gan: Age Cymru  
Response from: Age Cymru



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.

We are pleased to respond to the Communities, Equality and Local Government Committee's consultation into priorities for the Committee.

## **Poverty**

We believe that the Committee should continue its predecessor committee's focus on the issue of poverty and older people. New research from the Bevan Foundation<sup>1</sup> shows pensioner poverty is on the rise and that 100,000 older people in Wales now live in poverty. We are extremely concerned that despite reductions in the numbers of older people living on low incomes in the last decade, Wales is now one of only three areas in the UK where pensioner poverty is on the rise again.

### Poverty and welfare reform

It has been estimated that poverty amongst older people could be reduced by a third if full take-up of income-related benefits could be achieved.<sup>2</sup> The current level of the minimum income guarantee under Pension Credit is £155.60 for a single person and £237.55 for a couple. This combined with the basic State Pension should be sufficient to lift every older person's income

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<sup>1</sup> Bevan Foundation. Poverty: summary briefing. July 2016 <https://www.bevanfoundation.org/wp-content/uploads/2016/07/ESJ-Briefing-Poverty-07.16-SUMMARY-1.pdf>

<sup>2</sup> Written answer, Hansard, 20 July 2009, cols 852-3

above the official poverty line and is in part recognition of the low level of the basic state pension itself.

In Wales 150,500 people received Pension Credit in November 2015, 36,000 (19%) fewer than three years earlier.<sup>3</sup> The official reason given for this reduction is the gradual increase of female state pension age; however the reduction is more significant than would be accounted for by this policy alone. It is also estimated that around one-third of people eligible do not claim it.<sup>4</sup> Pension Credit has an additional importance because it is a 'passport benefit' which enables those who receive it to also get help with council tax and housing costs and provides additional support for people who receive Carers Allowance or disability benefits. It remains imperative that the UK Government and national and local government in Wales continue to seek to improve take-up.

## Housing

### Post-legislative scrutiny of the new homelessness duties imposed by the Housing (Wales) Act

We would support the Committee's proposals to assess the impact and effectiveness of the new legislation.

### Housing supply

The Committee may wish to look at housing options for older people if it decides to investigate housing supply, as this can have an impact elsewhere in the housing market and housing provision. The housing needs of people may change as they get older, so it is important that older people have access to a range of good quality housing options and services which meet their needs. Older people generally wish to remain in their own homes<sup>5</sup> and it is vital that they have access to services that help them to adapt and improve their homes to help them to live independently for as long as possible.

Others would welcome the option to move to housing that better suits their needs. However, older people felt there were very few opportunities to make this move as new housing developments mostly do not cater for the needs of older people.<sup>6</sup> Such developments may be on the outskirts of towns without easy access to public transport links or to local services and facilities, which can lead to social isolation. 'Home' can mean community and neighbourhood

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<sup>3</sup> Department for Work and Pensions, Nov 2015 <http://tabulation-tool.dwp.gov.uk/100pc/tabtool.html>).

<sup>4</sup> Department for Work and Pensions, Income-related benefits: estimates of take-up: financial year 2013/14, 2015

<sup>5</sup> Welsh Government (2012) Consultation document. The Strategy for Older People in Wales. Number: WG16742. 25 October 2012.

<sup>6</sup> Welsh Government (2012) Consultation document. The Strategy for Older People in Wales. Number: WG16742. 25 October 2012.

as well as housing. These networks can significantly contribute to a good quality of life whilst retaining high levels of autonomy.<sup>7</sup>

Specialist retirement housing, including sheltered accommodation and extra-care housing, can offer basic support for many older people allowing them to live independently for longer within a safe and secure environment. Further investment is needed in the provision of specialist housing, as it is often cost-effective over the long term because it reduces demand on residential care homes and hospitals, and can provide community living and associated benefits to quality of life. We believe that all forms of retirement housing should be built within age friendly communities, to ensure that residents have full access to local services, facilities and public transport that support independence and wellbeing

People's choices of housing in later life are severely constrained by a lack of information.<sup>8</sup> Older people need to be better informed, and have access to information about: housing options (in both the private and social sector provision), aids and adaptations, and appropriate independent financial information (such as eligibility for grants, affordable loans, equity release, paying for residential care) - to help them make an informed decision about where they want to live in later life. Some older people may need housing information and advice and also support to help them move house or to downsize, should they choose to do so. There are two main barriers to downsizing by older people: the lack of housing options and the difficulty of moving.<sup>9</sup>

Information about housing options for older people should be promoted before retirement to allow forward planning, greater choice, and to facilitate independent living.

We hope these comments are useful and would be happy to provide further information if required.

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<sup>7</sup> Boswell, C. (2013) The Housing Choices of Older People: enabling informed decision making. Unpublished paper for Age Cymru. Cardiff Metropolitan University. June 2013.

<sup>8</sup> Boswell, C. (2013) The Housing Choices of Older People: enabling informed decision making. Unpublished paper for Age Cymru. Cardiff Metropolitan University. June 2013.

<sup>9</sup> The Guardian (2014) Last-time buyers: help older people to solve the housing crisis. Stephen Burke. 17 December 2014. <http://www.theguardian.com/society/2014/dec/17/last-time-buyers-solution-housing-crisis>