



PSB 17

Dulliau gweithredu lleol ar gyfer lleihau tlodi:

Deddf Llesiant Cenedlaethau'r Dyfodol a byrddau gwasanaethau cyhoeddus

Local Approaches to poverty reduction: The Well-Being of Future Generations Act and public service boards

Ymateb gan: Gofal a Thrwsio Cymru

Response from: Care and Repair Wales

Introduction to Care & Repair

1. Care & Repair Cymru is Wales' Older People's Housing Champion. We aim to ensure that all older people have safe, warm, accessible homes in which to live independently, with dignity for as long as they want. Our network of local agencies delivers trusted, practical, frontline services throughout Wales. Their multi-disciplinary teams include caseworkers, tradespeople and qualified surveyors who, between them, advise on home improvements and energy efficiencies, access grants, charitable funds and unclaimed welfare benefit entitlements, and undertake practical repairs, maintenance, disability adaptations and more complex home improvements. This combination of person-centred casework and technical housing expertise makes the Care & Repair service unique. It also gives us a unique insight into the needs and lives of Wales's older people.
2. Care & Repair Cymru supports and represents local agencies. We ensure consistency across Wales, monitoring and evaluating outcomes, and raise awareness of available services and of older people's housing needs. We promote and innovate new approaches and delivery models, helping to lever additional resources into our frontline work. We reach across housing, health and social care to support integrated policy thinking and make the case for strategic public/third sector partnerships and greater investment in our services.

Older people's poverty – a growing problem

3. Poverty amongst older people in Wales is significant, complex, widespread and growing. It is not confined to socio-economic group, housing tenure or geographical area. It may be hidden in areas of comparative affluence or masked by indiscriminate statistics.
4. New analysis by the Joseph Rowntree Trustⁱ shows that, after almost two decades of improving fortunes for older people, poverty ratesⁱⁱ are increasing. The rise is most acute in Wales where, in 2010/11, the poverty rate for pensioners stood at 12% but, by 2015/16, had risen to 21% (compared to poverty rates for pensioners in England of 16%, Scotland of 14% and Northern Ireland of 11%).
5. Specific to Wales:

- 118,000 pensioners are living in relative povertyⁱⁱⁱ and an estimated 58,000 in persistent poverty^{iv};
 - our pensioner couples are the poorest in the UK, with an average weekly income of £457 after housing costs^v;
 - a greater proportion of our older people are reliant on ‘top-up’ benefit, Pension Credit, to lift them out of poverty – its value has not been ‘triple lock’ protected and is now worth less than it was in 2009/10;
 - an estimated one in three older people are not claiming their Pension Credit entitlement^{vi}.
6. Poverty assessments based on older people’s income can be misleading however as they do not take account of other factors that can increase older people’s costs of living, impoverish their well-being and can cause poverty. For example:
- **disability and long term poor health** – 60 percent (323,011) of older people have a long term health condition or disability that significantly limits their day-to-day activities^{vii}; 71 percent of those over 70 have some hearing loss and one half of those in their 90’s have a visual impairment. Any disability benefits, paid to mitigate against the inevitable additional care and support costs, are included as income in poverty rate calculations. As a result, poverty rates may significantly understate the scale of financial poverty experienced by older disabled people.
 - **cold homes** – older people are especially vulnerable to fuel poverty and the many, life-limiting health risks associated with a cold home. They spend proportionately more time at home and pay more per kilowatt for their energy costs, all too often heating poorly insulated homes with inefficient heating systems. Neither these additional financial costs nor indeed the costly health consequences of fuel poverty are reflected in income-based poverty calculations.
 - **home ownership** – the vast majority of older people are owner occupiers and, although their poverty rate (12 percent) is significantly lower than that of private tenants (33 percent) or social housing tenants (28 percent), the sheer number means that there are far more owner-occupier pensioners living in poverty than those who rent^{viii}. Nor does home ownership protect older people from the risks presented by unsafe housing: irrespective of tenure, 29% (285,000) older people live in a house with a Category 1 hazard that presents significant risk to the health of the occupant; 13 percent of older people’s homes, whether owner occupied or rented, present a risk of falling and 11 percent present a risk of excess cold^{ix}.

Local well-being assessments and older people in poverty

7. Demographic change is a key driver behind the Wellbeing and Future Generations Act and the role of the Public Services Boards: by 2030, one in four of the Welsh population will be over 65^x. The Future Generations Commissioner has commended Public Service Boards for reflecting high level population trends - on ageing, healthy life expectancy and unpaid care - in their well-being assessments and identifying implications for older people’s health and social care, household composition and vulnerability to fuel poverty, loneliness and isolation^{xi}.
8. The Commissioner has also tasked the Boards with taking a more detailed, integrated approach to using the available data and making connections across

different areas of well-being. Her examples include: the need to consider the role that homes play in well-being and the need to consider ageing in wider, societal terms. In a submission to this Committee^{xii}, the Older People's Commissioner described a general dearth of quality evidence to describe the detail of older people's poverty in Wales. She has urged a shift in service delivery to encourage community based solutions to tackle poverty, empowering older people and promoting age-friendly communities that reduce the likelihood of older people being affected by poverty.

"... public bodies need to be thinking about how their services enable the development of communities that enable and empower older people to contribute and to participate, enabling positive, preventative outcomes that help maintain their health, independence and well-being."

Local approaches to tackling poverty amongst older people

9. Local Care & Repair agencies are at the centre of community-based action to support older people at home. We operate at traditional sectoral boundaries – housing, social care and health – in ways that demonstrate sustainable development's 'five ways of working' and which directly impact on older people who are living in income, fuel and health poverty in particular.
10. Last year, we provided advice to over 30,000 older people across Wales, increasing their income by £4.8 million and delivering £13 million's worth of physical alterations and adaptations to improve the health, safety and warmth of 28,500 homes. One in three of our clients is disabled and a similar proportion lives alone; almost two thirds of our clients are over 74 years old and one in four are on means-tested benefits.

Long term

11. Care & Repair is delivering services that meet the needs of today's older people whilst developing and contributing to new initiatives that anticipate the changing nature and demand of tomorrow's older people. A long term aim of the ageing agenda must be to ensure that mainstream housing meets older people's needs. As our older population grows and public sector spending shrinks, the practical investments we are making to improve cold, damp, dangerous, inaccessible and unfit housing becomes increasingly important.
12. Nationally, we draw on our agencies' practical work to contribute our expertise to the wider public policy debates on prudent health care, sustainable social services, and independent living in the long term. Last year, we were key contributors to a Ministerial Advisory Group report on Ageing and as a member of the Public Policy Institute Wales Expert Group, contributed to Welsh Government thinking and policy on "Meeting the Housing Needs of an Ageing Population".

Prevention

13. Early interventions to address unsafe or inaccessible homes can prevent or delay crisis points such as hospital admissions, unscheduled care, GP visits, or long term residential care. This is most evidence in relation to falls which have a devastating impact on older people's lives in terms of injury, loss of confidence, fear of falling again, reduced activity and, as a result, repeat falls. Our preventative work maintains older people's quality of life and independence whilst reducing demand on public services:

- the cost of falls to the NHS is estimated at £67m a year - the cost of a hip fracture alone, in terms of NHS care, is nearly £29,000 – whilst the installation of hand and grab rails can be less than £300;
- a £6,500 Disabled Facilities Grant allows an older person to continue living at home for four more years, saving over £100,000 in residential fees.

Collaboration

14. One of our newest services, Managing Better, is a third sector collaboration with RNIB Cymru and Action on Hearing Loss Cymru which works pro-actively with health and social care services to identify and help older people with sensory loss before they reach crisis point due to their housing circumstances. The project also tackles issues of isolation and loneliness which can have a significant impact on the physical and mental well-being of older disabled people.
15. The collaboration combines our respective knowledge, skills, awareness and approaches to deliver specialist support across Wales, with designated caseworkers in every one of our local agencies. Our housing services are enhanced, with greater awareness of sensory loss issues, greater capacity to take preventative action and support prudent healthcare, and our reach is extended beyond traditional 'self-referrals': in its first year, the project supported 1,425 people, 12 percent referred by GPs or hospitals and 36 percent by health and social care workers.

Integration

16. Housing has a fundamental role to play in the health of an individual and in reducing demand on health services: poorly heated homes are directly implicated in respiratory and circulatory conditions and excess winter deaths. Our home visiting caseworkers identify health risks and hazards in older people's homes, and develop solutions that promote health, prevent hospital admission, facilitate hospital discharge and enable older people to remain independent.
17. In parts of Wales, local agencies have been able to deepen this approach to integrate health and housing services:
 - the Warm Homes Prescription service allows GPs to prescribe a 'warm home', in the form of Care & Repair services, for patients presenting with persistent health problems that may be caused or aggravated by a cold or damp home;
 - the Hospital-to-Home service sees a Care & Repair caseworker based in the hospital's Discharge Planning team, making ward rounds with clinical and nursing staff and facilitating a patient's swift, smooth transition to their safe home environment complete with any improved facilities.

Involvement

18. Our client are at the centre of our work. They define the holistic nature of the service we provide and drive the difference we make to their lives. Our caseworkers build a relationship with their clients based on trust and confidence. A home visit, client engagement and information gathering are the starting point to assessing housing, personal and financial circumstances, before going on to discuss priorities and tailor-made solutions to the problems.
19. Organisations such as Care & Repair, with the ability to design and deliver services in direct response to peoples' needs, and reach those who often make

least demand despite being the most vulnerable, should be a crucial component in local Public Service Board's formative thinking around well-being planning.

Care & Repair and Public Service Boards

20. Care & Repair's engagement with local Public Service Boards is limited. Most local agencies have received correspondence and requests for information, and some have attended events. A third, however, describe their relationship with their local Board as "non-existent". Given the importance of the ageing agenda and the role played by Care & Repair - reaching and understanding older people, impacting on well-being, joining up working and operating strategically across services with significant relevance to the Boards' members - this is disappointing.
21. Specific to the Committee's inquiry, this lack of engagement reinforces the Future Generations Commissioner's concerns as to the limitations of the headline statistics in the Boards' well-being assessments and the need to move away from traditional consultation in order to deepen their understanding of people's lived experiences:
- "PSBs are not yet making best use of experiential, qualitative data in their assessments and could do this more effectively by taking a more strategic approach to gathering the 'day-to-day intelligence' that is collected by services on the ground, including those run by the third sector".*
22. Given the diffuse and complex nature of older people's poverty, these kind of interactive approaches will be critical to Boards understanding the needs of their older people today and anticipating those of tomorrow. Whilst the third sector is represented on every Board, third sector intelligence needs to go beyond the obvious and ensure genuine operational engagement especially if the well-being plans are to capture the nuances of older people's poverty. If we are unable to recognise and address their current needs, what hope for the older generations of the future?

ⁱ <https://www.jrf.org.uk/report/uk-poverty-2017>

ⁱⁱ someone lives in a household whose income is less than 60% of median income, adjusted for their household size and type

ⁱⁱⁱ With an income of less than 60 per cent of the wider population's median income.

^{iv} Living in relative income poverty in 2015-16 and in at least two of the three preceding years.

^v https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/600594/pensioners-incomes-series-2015-16-report.pdf

^{vi} <https://www.ageuk.org.uk/pagefiles/52140/Life%20on%20a%20low%20income%20-%20FINAL%20-%20E.pdf?epslanguage=en-GB-CY?dtrk=true>

^{vii} <https://www.nomisweb.co.uk/census/2011>

^{viii} <https://www.jrf.org.uk/report/uk-poverty-2017>

^{ix} <http://gov.wales/docs/statistics/2009/091130livingwales2008en.pdf>

<http://gov.wales/docs/statistics/2009/091215housing2008en.pdf>

^x http://www.cpa.org.uk/cpa-lga-evidence/Merthyr_Tydfil_County_Borough_Council/Ageing_Well_in_Wales_Programme.pdf

^{xi} https://futuregenerations.wales/wp-content/uploads/2017/07/FGCW_Well-being_in_Wales-Planning_today_for_a_better_tomorrow_2017_edit_27082017.pdf

^{xii}

http://www.olderpeoplewales.com/Libraries/Consultation_Responses_2017/May_2017_NAfw_ELGC_Committee_Inquiry_Poverty_in_Wales_Communities_First_ENGLISH.sflb.ashx