

Written evidence from Age UK (HAB0124)

About Age UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England, to help everyone make the most of later life, whatever their circumstances. In the UK, the Charity helps millions of older people each year by providing advice and support. We also carry out research and campaign on the issues that matter most to older people.

Introduction

Age UK welcomes the opportunity to provide evidence to the Committee. While Age UK and our local partners support people under State Pension age with benefits such as Personal Independence Payment and Employment and Support Allowance, the great majority of our benefit enquiries are about benefits for people over State Pension age. This response therefore focusses on Attendance Allowance. In England there are around 120 local Age UKs dealing with about 560,000 enquiries a year and benefit enquiries are the most common category accounting for over a third of all enquiries. These often relate to providing information and advice about Attendance Allowance, and helping people make claims. Overall, nearly one in eight information and advice enquiries to local Age UK organisations are about Attendance Allowance, and many more are dealt with through our national Advice Line.

Below, we respond to a few of the questions asked by the Committee drawing on feedback from some local and national Age UK advisers who support older people with claims. However, before doing so, we want to emphasise how valuable Attendance Allowance is to many disabled older people.

Key points

Attendance Allowance is a very important cash payment for many disabled older people which helps towards the costs of disability and promoting independence. More people could benefit if it was promoted more widely, and steps were taken to address some of the barriers people face when applying.

We often hear from older people who have difficulties with this aspect - they are faced with a long application form which can be daunting. They may not fully appreciate the information they need to provide, be reluctant to say they cannot manage, or have got used to living with disability - sometimes putting it down to 'old age'. Older people helped by Age UK sometimes say they would not have managed to claim without help.

Although the current claim process can be difficult for people, we know that any assessment of disability or care needs is going to involve an element of complexity. We do not believe we need radical changes such as a move to a face-to-face assessment as this would be likely to produce a longer and more stressful process for the individual.

There may, however, be scope to improve the current system and application, for example reducing questions that rarely produce information affecting the outcome and providing examples and notes to better draw out the information that decision makers need to decide a claim. Any move to a digital system could help produce a more streamlined process although it is important to ensure there are always offline options.

Age UK and other third sector organisations provide a great deal of support with benefit applications and information and advice on other issues but face ongoing challenges in trying to ensure they have sufficient resources to meet needs.

The importance of Attendance Allowance

Attendance Allowance provides a flexible cash payment that helps with the costs of disability and can be used in a way that meets individuals' needs and promotes independent living. While at £60 or £89.60 a week it can buy very little in the way of formal care, the support it provides can prove invaluable. This was demonstrated a few years ago when we sought information from older people receiving Attendance Allowance to inform our response to the Government which was asking for views on transferring money provided through Attendance Allowance to local councils.ⁱ

There was strong support for the allowance continuing in its current form. People told us they used it for a wide range of expenses linked to their disabilities including practical help and support at home, transport for essential trips, higher everyday costs such as extra heating, and disability equipment. Many people told us that Attendance Allowance made a very big difference to their lives, enabling them to stay independent at home, easing financial worries, and improving general wellbeing and peace of mind. While this survey was undertaken a while back, the feedback we continue to receive indicates the position remains the same.

Q5. DLA (for children under the age of 16) and Attendance Allowance usually use paper-based rather than face-to-face assessments. How well is this working?

The claim and assessment process

The first barrier to claiming Attendance Allowance is a lack of awareness that it exists or who it might apply to. Many older people only find out about it by chance, and often people will have met the criteria for some time before they apply. We would like to see it promoted more widely to the general public and through professionals in contact with disabled older people.

The application involves completing a 29-page form with around 50 questions along with 12 pages of notes. This can be requested by post or downloaded. People can also include a statement from someone who knows them and can describe how the claimant's illnesses and disabilities affect them.

The long application form can be daunting. People may be put off by the number of questions or be unclear what is needed or who will qualify. Some people who live alone and have no-one to help assume it will not apply to them because they do not have a carer, while others who get support from someone like a partner do not see that as 'care'. Age UK advisers who help people complete forms tell us that that people do not appreciate the amount of detail they need to provide and the importance of explaining the impact their health and care needs have on daily activities. Older people sometimes tell advisers they would never have coped with the application without their help.

People may say they do not have difficulties or need help with tasks such as dressing, washing, or getting out of bed, but when the adviser asks them to describe how they manage, it becomes clear that they are struggling. For example, activities may take a very long time, people may have to stop to rest every so often due to pain or breathlessness, they may only be able to wear certain clothes that are easy to put on, or may have stopped doing some activities, such as getting in the bath, because it is no longer possible.

Many older people have experienced a decline in health over a number of years and have gradually got used to their situation. They may put their difficulties down to 'old age' and not consider themselves disabled. It can also be difficult to admit to finding things hard to manage – one adviser said it can be 'soul destroying' for people to have to go through the things they cannot do. People can find it emotionally and sometimes physically demanding to complete applications and distressing to read back the information showing the limitations they have.

Support to complete forms

Due to the issues described above, and because people who need to claim Attendance Allowance have some combination of physical, sensory, and cognitive impairments, many disabled people need help to complete the form. Ideally, this is from someone who understands the system. Local Age UK advisers help many people complete forms in a reassuring and supportive way and can make sure that all the relevant information is included.

Friends and relatives often help with applications although sometimes, like the older person themselves, they are not clear exactly what information is required so may not give a full picture. Some Age UKs have guidance or prompt sheets to help older people and those who are supporting them complete applications.

After the application has been submitted

While sometimes we hear about delays or difficulties with the process, especially when the pandemic was affecting staff levels, often it works relatively smoothly, and people do not face the delays and stress associated with face-to-face assessments that those applying for other benefits routinely experience.

Some advisers have told us that it can take a while getting through to the Attendance Allowance helpline which can be time consuming, especially when they are dealing with a number of applications and enquiries.

After receiving the form, the DWP may contact the older person for more information. Any telephone follow-up needs to be carried out sensitively taking into account someone's communication needs and health conditions. There also needs to be awareness that people may downplay their needs, find it difficult to explain their situation, or prefer someone else to speak on their behalf. It is also possible for DWP to arrange an appointment with a healthcare professional, although in our experience this is rare.

Experienced Age UK advisers often have a good idea of the likely outcome and, while they sometimes come across decisions they feel need to be challenged, in general, decisions are in line with their expectations.

Improving the system

Despite the problems described above with the application process, Age UK does not believe there should be radical changes such as a move to a face-to-face assessment, as this would be likely to produce a longer and more stressful process for the individual. Even within the current system, people may need encouragement to apply. If they knew they would have to undergo some form of medical or functional assessment, we believe many would be put off altogether. Instead, we feel that there is scope to improve the current system and application.

Inevitably, any assessment of disability or care needs is going to involve an element of complexity and detail. The challenge for any review is to be clear what information is required from the claimant to establish if they meet the criteria. Some Age UK advisers feel that the form could be shortened or for example, questions combined. If there are questions that rarely produce responses that affect the outcome, then there is scope for reducing the number of questions. On the other hand, better guidance with more prompts, or examples, could help people provide the information that is of most help to decision makers. There is also the potential for introducing a more streamlined process as part of any move to a digital system as considered below.

Q8. Is there a case for combining the assessment processes for different benefits? If not, how else could the Department streamline the application processes for people claiming more than one benefit (eg. PIP and ESA)?

Q9. What are your views on the Department's "Health Transformation Programme"? What changes would you like to see under the programme?

Under the Health Transformation Programme, the Government plans to provide an integrated assessment service for Employment and Support Allowance (ESA), Universal Credit and Personal Independence Payment (PIP) with a single digital platform. While as explained above, in this submission we are focusing on Attendance Allowance, as a general point we see some advantages from joining up some aspects of benefit systems. Claimants should not have to provide the same information to different parts of the DWP or need to understand how systems interact to receive their full entitlements. However, making systems work better together is different from carrying out joint assessments. We would be very concerned at the prospect of combining assessments around capability for work with those for extra costs associated with disability benefits (such as PIP), as these benefits have different provisions and different roles.

A digital system

In respect of digitalisation, we know that the DWP are looking to reform the Attendance Allowance claim process. Age UK has been pleased to have some involvement with this, including helping to arrange discussion groups with local Age UK advisers to provide feedback on the current system.

We welcome this work as it provides an opportunity to produce a more straightforward process that many advisers, family members and some older claimants themselves will find easier. Especially for disabled people who clearly meet the criteria, a digital system could enable decisions to be made quickly and easily. However, it is essential that any new digital process is carefully tested to ensure that it is not only user friendly but collects all the information needed to enable accurate decisions to be made which are in line with those under the current system. In order to do this, it must take into account factors such as the reluctance of some people to ask for help, the ingenuity of many disabled older people to cope despite impairments and the difficulties that people currently have in understanding what information is required.

A digital system needs to work for those applying alone, those who have help from friends and family, those being assisted by advice agencies, as well as for third parties acting on behalf of an older person who does not have capacity. It is essential that any move towards a digital system does not disadvantage or disempower disabled older people who receive help to apply but do not use the internet or digital technology themselves. Currently when someone has had assistance with a claim, they can look through the form and check they are happy with the information before signing. People who receive assistance to apply through a digital system also need to be fully engaged with it, for example by enabling a copy to be printed, checked, and kept for their records.

Furthermore, many older people, and sometimes their friends and family too, do not use or feel comfortable with digital technology. They need to have the choice of a paper application, a telephone claim, or have face-to-face support if that works best from them.

Q10. What lessons should the Department learn from the way that it handled claims for health-related benefit claims during the pandemic: for example, relying to a greater extent on paper-based assessments, or using remote/telephone assessments?

a. Is there a case for making some of the changes permanent?

Q12. DWP believes that applications for some benefits dropped sharply at the start of the pandemic because claimants weren't able to access support (for example, from third sector organisations) to complete their applications. What are the implications of this for how the Department ensures people are able to access health-related benefits consistently?

a. How can the Department best help the third sector to support claimants in their applications?

At the start of the pandemic, the number of older people receiving help with benefit claims from local Age UKs reduced. This was partly due to pressures on local Age UKs, for example, due to staff and volunteers isolating and adapting to working at home, as well as a huge demand for other services such as shopping and practical support. In addition, some older people were reluctant to seek help because face-to-face support wasn't available, they didn't want to risk going out, or because they didn't want to 'trouble' busy services.

Over time, demand has increased, and local services have adapted to new ways of working although Age UKs are still not dealing with as many Attendance Allowance enquiries and claims as previously – perhaps partly due to a reduction in advisers. Organisations are considering how to deliver services going forward and many have decided to continue to offer some support remotely such as completing Attendance Allowance claims over the phone where appropriate. This can be more efficient and, in some cases, easier for the client, although it is important that people can access face-to-face support if this is needed.

Older people may feel more comfortable contacting a local independent organisation rather than the DWP and there are advantages in that local advice services can offer a more holistic assessment around a range of benefits and other issues. However, this is not available to everyone, and it is important that the DWP is able to help people with information and benefit applications including face-to-face where this is necessary. However, we are concerned that the DWP visiting service now has very limited capacity.

There were some easements that applied to Attendance Allowance which were helpful, for example allowing more time to return the claim form without loss of benefit and suspending reviews of fixed term awards. We believe there is scope for considering whether some of these should be taken forward. For example, ensuring that fixed term awards are only made in limited circumstances where improvement is expected.

One option that would help organisations supporting older people with Attendance Allowance is a dedicated telephone line for advisers. As mentioned above, regularly having to contact the Attendance Allowance helpline can be time consuming for advisers dealing with a number of applications and enquiries. While the claim form is downloadable most will ring to receive a paper form as this is date stamped giving the adviser and client six weeks to complete the claim without loss of allowance. If a form is downloaded the claim starts from when the form is sent in. A dedicated line would save time for advisers and help them sort out issues and errors more quickly.

More generally, local organisations face continuing problems in funding their information and advice services. We believe the Government should undertake an independent review of the advice sector to look at how information and advice is provided and funded, with the aim of ensuring older people have access to independent information and advice that meets their needs and enables them to receive any entitlements due.

February 2022

ⁱ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/money-matters/rb_sept16_attendance_allowance_survey_report.pdf