

Written evidence submitted by Care & Repair Cymru (BSW0015)

Introduction to Care & Repair

1. Care & Repair Cymru is Wales' Older People's Housing Champion. Our aim is to ensure that all older people in Wales can live independently in safe, warm, accessible homes. We are the national body for Care & Repair in Wales, representing 13 independent agencies operating in every county offering a wide range of home improvement services, tailored to client's needs and local circumstances. Last year we supported over 47,000 older people across Wales, carried out over 17,000 adaptations in the home to help prevent trips and falls, whilst delivering £14.5 million's worth of repair and improvement work to improve the health, safety and warmth in people's homes¹.
2. Care & Repair works with older people in the private housing sector, owner occupiers and private tenants. A third of our clients lives alone, a third have a disability and two thirds are over 74 years old.

1) What are the key challenges for the benefits system in Wales and how do they differ from the other nations and regions of the UK?

Demography - Wales has the dual challenge of having the oldest population in the UK as well as the highest poverty rates for people over 65 in the UK. By 2039 the number of over 65s in Wales will increase by nearly 40%².

Poverty rates – Wales has the highest poverty rates in the UK overall, and this looks set to rise especially for older people. Working-age adult poverty in Wales stands at 22%. In 2019/20, 18% of the population over 65 were living in poverty. Both these figures are the highest of all UK nations. This means Wales will see an increasingly older cohort of people who have lived in generational poverty. Demographic changes, coupled with the effect of Covid and difficulty older people face in finding work means that Wales means that this figure is only expected to increase in the coming years³

Population spread - 1 in 3 people in Wales live in a rural area, compared with 1 in 5 in England⁴, and are characterised by older populations. Rural population spread has specific challenges, such as a higher incidence of fuel poverty in rural areas at 14% of all households, compared to 11% of all households in urban areas.

2) Pre-pandemic, how effectively did the UK benefits system tackle poverty and socio-economic inequalities in Wales as compared to England and Scotland?

The UK benefits system has not been fit for purpose and failing to meet need for decades. In 2020, the Joseph Rowntree Foundation put out a study that showed destitution was increasing throughout the UK, and that between 2017 and 2020 (pre-Covid-19), 2.4million people were destitute⁵.

¹ For more information, please see Care & Repair Cymru's 2019/20 Annual Report. Available at: https://www.careandrepair.org.uk/files/9716/0130/8166/Annual_Report_19.20_E...pdf

² [Our Housing AGenda: meeting the aspirations of older people in Wales](#),

³ <https://senedd.wales/NAfW%20Documents/ki-020.pdf%20-%2003112011/ki-020-English.pdf>

⁴ <http://www.wales.nhs.uk/sitesplus/documents/888/part1%20wch%20rural%20profile%20e.pdf>

⁵ https://www.jrf.org.uk/file/57071/download?token=STU_WXfJ&filetype=findings

Additionally, Wales has its own problems: certain policy choices have adversely affected Welsh claimants more than their UK-wide counterparts, such as the bedroom tax, due to a lack of one-bedroom properties in Wales. In areas where devolution permits, the Welsh Government has introduced specific grants such as the Discretionary Assistance Fund to begin to meet Welsh need.

One Care and Repair Cymru caseworker said that prior to the start of the Covid pandemic, it appeared that the Department for Work and Pensions had quite a backlog of Attendance Allowance applications, with some notifications for awards taking up to 10 weeks and reviews of Disability Living Allowance, and Attendance Allowance awarding taking many months.

The caseworker noted that during the height of the pandemic the DWP got this time down to within 4-6 weeks. This may be because fewer people were asking for help, which – while beneficial for the waiting times – is far from ideal for those that could not access the help and funding they needed with an exclusively “online” process and without face-to-face meetings with caseworkers. Poverty is on the rise among older people in Wales, and over 1/3 of those eligible for it do not claim pension credit.⁶

3) How has the covid-19 pandemic changed the type and amount of support needed by people in Wales?

We have worked throughout the pandemic to help older people across Wales live safely and independently at home. Much of this work has taken place directly in older people’s homes, including our Rapid Response Adaptations Programme, which was deemed essential by Welsh Government; and our Hospital to a Healthier Home Service, which has been integral in facilitating quicker, safer discharge of patients and creating much needed hospital bed space.

Our experience working throughout the pandemic highlighted a substantially increased need for our services. Everyday Care & Repair staff encounter older people living in extremely poor housing in the private sector. We see unfit homes and serious disrepair where the needs of vulnerable older people cannot be met due to a lack of funding. In 2019/20 we completed a total of £14.5m of housing repair and improvement works⁷. However, based on our caseworker service alone, we have found that there is millions of pounds’ worth of essential works that are not carried out every year because no resource to complete the works can be found. The pandemic has exacerbated problems that already existed, and many hazardous housing risks have gone unaddressed, with many older people feeling unable to ask for help or unable to cope.

The backlog this has created is already creating additional strain on our already very busy caseworkers, technical officers, and agency staff: one caseworker we interviewed for this response noted that they have seen a large increase in requests for RRAP work, most of which needed to be carried out urgently. This large increase has seen necessities such as WhatsApp Groups between agency representatives and handymen be set up to ensure work can be carried out at the earliest opportunity to ensure a safe home. Several agencies have reported that they will have run out of capital funding by Q3.

The pandemic has also shown a shift in the types of support older people need to live safely and independently at home. Our *Hospital to a Healthier Home* programme underlined the

⁶ <https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-2018-to-2019/income-related-benefits-estimates-of-take-up-financial-year-2018-to-2019>

⁷ https://www.careandrepair.org.uk/files/9716/0130/8166/Annual_Report_19.20_E...pdf p. 22

need for services that are outside of typical benefit remits, such as decluttering programmes to make sure that homes are safe for all older people, and not just when they are being discharged from hospital.

Our caseworkers navigate the UK benefits system daily on behalf of clients. A current issue with the benefit system is that the telephone assessments for PIP applications or reviews do not have the right staff in place: if the applicant does not understand how to give the correct information or answer a question as to how they manage – or fail to manage – a task then they are not awarded the points needed to give them the benefit. This could be because the staff are not trained properly to ask the right questions or simply working through a script to identify the worst cases first.

A Caseworker noted that visits to client homes often make clear that an older person is not managing. Often, a Caseworker will look at the state of disrepair in the home, or their lack of heating or proper insulation. A throwaway comment of “oh, I manage” is the reply from the client when asked about it. Health issues are also dealt with in a similar vein: a caseworker will notice an older person’s lack of mobility, or their struggle to catch their breath and having to sit down on a bed or sofa frequently. In most cases, the client has learned to accept these issues as part of their normal life or have accepted that they will not get any help with these issues. In these cases, a Caseworker will take notes and is able to help an older person with their benefit application; many people who do not apply with the help of a family member or Caseworker are turned down and do not progress with the appeals process. Another caseworker said that regional Care & Repair workers are unable to help with appeals due to tightened budgets and a lack of funding, so one of their few avenues has closed.

Another caseworker said that they had taken to filling in claimants’ forms themselves as this was easier than the claimant applying or asking for advice over the phone and probably more likely to be successful. Additionally, the caseworker was able to give a fuller, more impartial picture of their health difficulties and needs that the claimants perhaps would have thought “normal”.

All of the above examples show that the support and advice available during Covid-19 – including online and over the phone – has been insufficient in helping those issues faced by many in Wales. Many older people do not fully comprehend the extent of the issues they are having and without a caseworker or a family member to help them they are often at the mercy of the DWP representatives at the end of the phone.

Additionally, older people are digitally excluded: only 49% of those aged 75 and older use the internet in Wales⁸. Many older people may not be able to afford the electronic devices that would allow them to go through the benefit process in an online world. As with the above issues, often by the time these people get help they are already in crisis. Alternative means of applying for benefits should be provided. The new ‘online’ world and benefit application process may have alienated many older people who weren’t able to get the support, advice, or application help they so desperately needed during the pandemic, including those who may have been applying for the first time. Again, this will lead to an influx of crisis cases in the coming months, as well as more people thinking they can continue to “manage” their problems on their own.

⁸ <https://gov.wales/sites/default/files/statistics-and-research/2019-09/internet-use-and-digital-skills-national-survey-wales-april-2018-march-2019-207.pdf>

The pandemic was and continues to be a difficult period, and some support – such as the furlough scheme – was beneficial to many. However, most older people that come to us for help are no longer in work. If they are, then due to age and perhaps underlying conditions many have had to shield, which has resulted in lost income.

4) How effectively has the UK benefits system responded to these needs, and what else should the UK Government do to deliver the right support in Wales?

According to our caseworkers, the Welsh Government has made the DAF more accessible, available, and easier to apply for during the pandemic. Pension credit can also be applied for online with the help of a caseworker or family member.

Additionally, the Government's furlough and job retention schemes have provided a lifeline to many, as has the £20 uplift to Universal Credit (UC) payments. Despite these flagship policies, both are to come to an end soon. The end of UC will hit some of the UK's most vulnerable households the hardest, and lead to a loss of income of £1,040 a year. Flexibility that comes with some powers over welfare has enabled the Welsh Government to provide additional, Welsh specific assistance during the pandemic to meet specific population needs.

Caseworkers also noted that the shift to an online and telephone application process – while mandated by Covid-19 and regulations – have adversely affected older people as aforementioned. The Government and DWP have failed to put in place equality measures on this front, and DWP caseworkers have yet to go back to face-to-face measures for those that need it and it is unclear when or if they will offer this service.

Because of this shift, fewer people are applying to schemes. This downturn in cases does, however, allow some people who have previously fallen through the cracks to be picked up and given the right support. One caseworker spoke about a woman who had not been claiming pension credit for nine years despite being eligible: she had applied years prior but failed security checks for unknown reasons. According to her, DWP representatives were less than helpful in that instance, to the point where she was fearful of applying again. Thankfully, during the pandemic, she was given the right help.

5) How effectively do the Welsh Government's allowances and grants meet the particular needs of people in Wales?

Welsh Government grants and allowances are targeted to meet specific Welsh need. Effectiveness is always going to be hindered by lack of resource both with the allowance itself, and the administrative infrastructure behind it. This means that, whilst allowances and grants are targeted for specific Welsh need, their reach and implementation could be improved.

Similarly, there continues to be the issue of a postcode lottery across Wales. The case of removing the means test for small and medium DFGs, announced by then Housing Minister Julie James in March 2021, active from April 2021. Although on the face of it, this is great news, the reality is that each of the twenty-two local authorities in Wales have responded to this differently. Some are no longer means testing, but others continue to do it out of necessity, either due to a lack of funding and/or resources. Without legislating to ensure the means test is removed these discrepancies across Wales will continue.

A Caseworker noted that there is a difference between DFG and the Minor Safety Works grants between different areas in Wales, noting the differences between Cardiff and The Vale in terms of timescales, means testing, and more, which makes it hard to give advice to people in those areas. Additionally, this adds to the confusion faced by applicants as they

cannot understand why they are not getting the same help that their friends may be getting despite only being three miles away from them in The Vale.

The Caseworker continued that more funding should be given for advisors who delivery face to face support in homes and at community venues. This echoes what was said by other Caseworkers about DWP not having the right staff, so the issues with funding and staff training should be examined and fixed to ensure that they are asking the right questions and ensuring that everyone who needs help can have it.

Another Caseworker noted that they do not believe people in Wales know how much support there is available. Options and availability of benefits and grants needs to be made clearer to people through a range of media – including “offline” physical media such as leaflets in GPs’ surgeries – to ensure that everyone, including those who do not or cannot use a computer – are aware of what is available.

In terms of specific schemes, Caseworkers noted that NEST is a good scheme when it works well, such as when a client needs a new boiler, and it can be easily installed. If, however, the client needs electrical work on the property to ensure a boiler can be installed safely this is not covered by the NEST scheme. They are unable to use some of the money from the NEST scheme to cover this work, and either have to pay for it themselves (which they are unlikely to be in a position to do) or wait for months so that they can apply for or raise other funds. This leaves the client without hot water and heating, often throughout the coldest period of the year, as well as makes them worry about the electrical safety of their home.

As mentioned above, the Welsh Government’s grants are designed to meet needs specific to people in Wales, but gaps in funding remain. The main problem is resources and funds: without enough of both things, gaps will remain and may even get bigger.

6) What reforms are needed to the benefits system and should there be further devolution of powers?

Further devolution of powers will not solve the immediate problem of lack of resource. We believe that the Welsh Government should continue to explore the possibility of more devolved benefits that directly meet the needs of Welsh people, working in conjunction with UK government, whilst being realistic about the scale of administration that would be required to do this well.

7) How effectively do the UK and Welsh Governments work together in the delivery of benefits in Wales?

NA

8) What are the implications of the Universal Basic Income pilot in Wales?

At the time of writing, no firm plans for the pilot have been announced, so it is important to remember that any reactions or implications are largely theoretical at this point. Nonetheless, UBI could be an important lifeline to many.

According to Welsh Government’s own statistics, 721,000 people (23% of the population) live in poverty. This also includes 19% of pensioners in Wales. With these statistics in mind, any UBI pilot and potential subsequent scheme could be an important lifeline for many and must include older people and not just a specific group, such as care leavers⁹.

⁹ <https://research.senedd.wales/research-articles/what-might-a-universal-basic-income-mean-for-wales/>

One problem with a pilot is that it has to be a sufficient timeframe: if the time frame is too short, there may be a lack of behaviour change as the participants know that they will eventually have to go back to their previous income at the end of any pilot. This makes it difficult to fully evaluate the effect of the pilot.

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