

## **Written evidence submitted by Age Cymru (BSW0032)**

### **Introduction**

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 responding to the Welsh Affairs Committee's consultation on benefit systems in Wales as 120,000 pensioners in Wales live in poverty.<sup>1</sup> A major issue is that millions of pounds of entitlements go unclaimed each year in Wales - money that could be used to lift older people out of poverty.

### **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?**

The key challenges for the benefits system in Wales include - a lack of online access for many people; a lack of knowledge about the system; and not being aware of what's available.

### **How has the COVID-19 pandemic changed the type and amount of support needed by people in Wales?**

During 2020/2021, Age Cymru Advice helped people to tackle 35,876 issues (more than double previous years) supporting 18,679 people (more than double previous years). Three quarters of our contacts were over the telephone and we've seen our email enquiries increase significantly this year. Around a third of our calls are about older people's benefits and a further third are around issues relating to health and/or social care. We are seeing increasing numbers of calls in both categories underlining their importance in the lives of older people.

Age Cymru Advice has seen a significant increase in benefit advice calls during the Covid-19 pandemic, as less support has been available as local services have either closed or offering limited face to face advice services.

We believe that it is important in reconstruction plans in light of the Covid-19 pandemic that service providers ensure that the provision of online information and advice is not to the detriment of the provision of information and advice in other formats, as many older people are digitally excluded.

The changes over to online applications and renewals has had an effect eg DVLA, as many people are not online. Support systems have been adversely affected and even stopped altogether in some cases. People are not able to get through to local authority Social Services / advice lines / GP, assistance with shopping and

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<sup>1</sup> JRF (2018) Poverty in Wales 2018 <https://41ydvd1cuyvlonsm03mpf21pub-wpengine.netdna-ssl.com/wp-content/uploads/2018/03/Wales-briefing.pdf>

prescriptions, and many vulnerable people have been left socially isolated. Those shielding are frightened of entering society again.

Effect on benefits – some people over State Pension Age will have had to give up work due to Covid or to care for someone with Covid and are now unable to go back to work for the same reason. People have now got health issues / care needs as a result of Covid. The effects of long Covid are unknown.

### **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?**

There is the need to promote what benefits and entitlements are available and how people can find out if they are eligible. More needs to be done to get the country digitally ready.

80,000 households in Wales that are eligible for Pension Credit are not claiming it.<sup>2</sup> Pension Credit is an example of potential financial support that remains unclaimed because people don't know about it or don't apply as they believe they won't qualify. Claiming benefits online can be problematic for some older people, especially those who are digitally excluded; some older people won't claim as they are daunted by the whole process.

Too many older people are not aware of their existing rights and are not supported to exercise them. For more people to exercise their rights, it is important to increase knowledge and raise awareness of the rights of older people across Wales.

We believe that public services must be proactive in informing older people when they become eligible for entitlements, to reduce the millions of pounds worth of unclaimed benefits, which could lift older people out of poverty.

We believe that carers must retain Carer's Allowance once they reach State Pension Age. Many carers do not take up their entitlements because they are not aware that these are available to them.

Age Cymru was supportive of Welsh Government's National Welfare benefit take-up campaign (March 2021),<sup>3</sup> and we look forward to the publication of the results of a study in mid and west Wales, referred to in Welsh Government's Strategy for an Ageing Society,<sup>4</sup> whereby partners working through the Single Advice Fund are running a pilot to test and learn how to offer easier access to welfare benefits advice for older people and their carers.

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

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<sup>2</sup> Independent Age (2019) Credit where it's due: Ending the £3.5 billion Pension Credit scandal report: 26 June 2019 [https://independent-age-assets.s3.eu-west-1.amazonaws.com/s3fs-public/2019-7/Credit%20where%20its%20due%20report\\_0.pdf](https://independent-age-assets.s3.eu-west-1.amazonaws.com/s3fs-public/2019-7/Credit%20where%20its%20due%20report_0.pdf)

<sup>3</sup> Welsh Government (2021) Written Statement: First National Welfare benefit take up campaign [Written Statement: First National Welfare benefit take up campaign \(5 March 2021\) | GOV.WALES](#)

<sup>4</sup> Welsh Government (2020) Age Friendly Wales: Our Strategy for an Ageing Society. Consultation document. <https://gov.wales/strategy-ageing-society-age-friendly-wales>

We have heard that Disabled Facilities Grants (DFG) can take over a year. We have heard that there have been improvements with the Nest scheme. With reference to the Discretionary Assistance Fund (DAF) – people are reporting they're not receiving it even though they had qualifying benefits.

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

People in later life, and those preparing for later life, need access to good quality information and advice in order to make informed decisions, plan ahead, access entitlements and services, and play a full part in their communities and society.

Service providers must ensure that the provision of online information and advice is not to the detriment of the provision of information and advice in other formats, as many older people are digitally excluded.

As stated above, we believe that public services must be proactive in informing older people when they become eligible for entitlements.

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