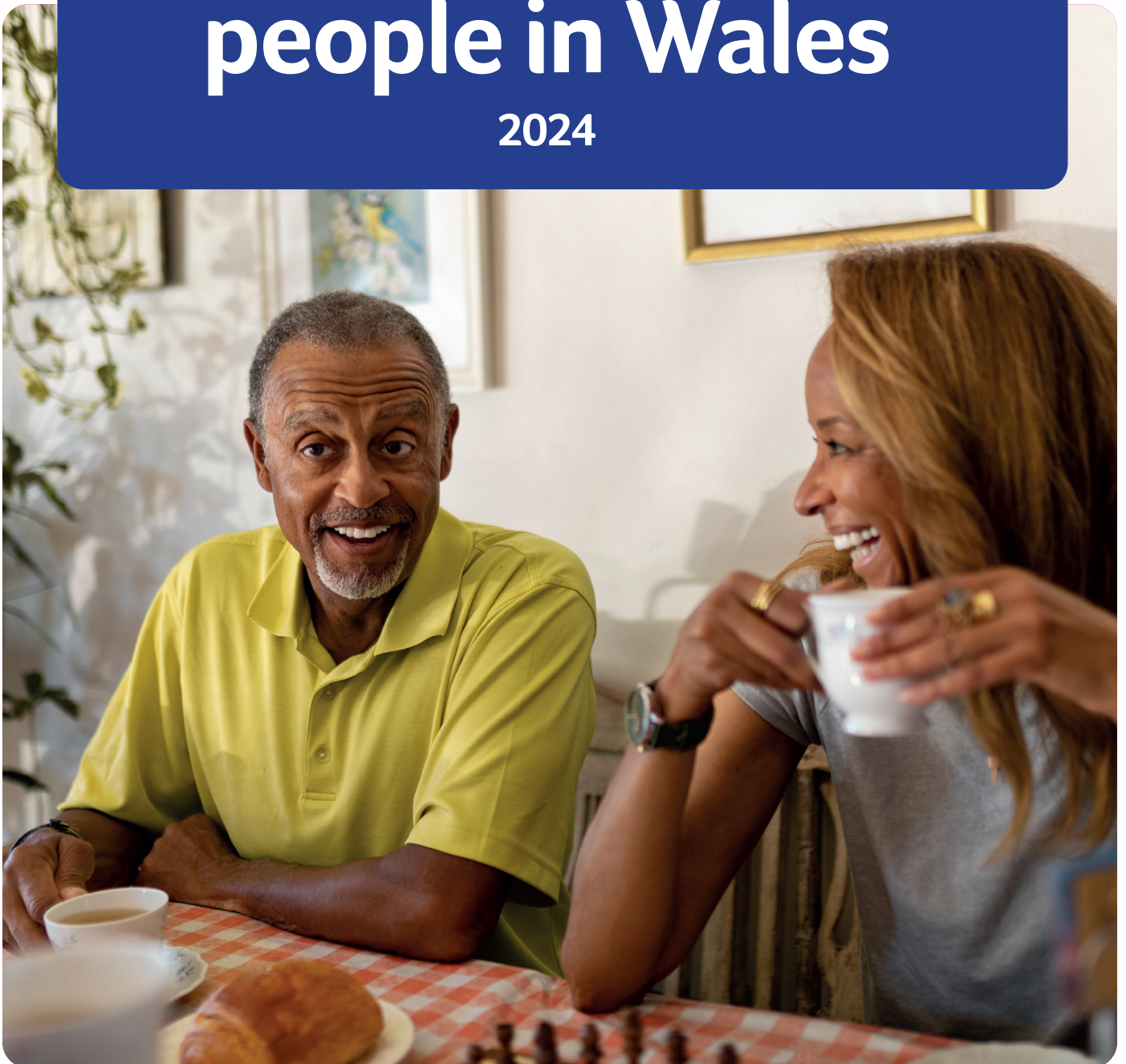


A blueprint for older people in Wales

2024



Introduction

This General Election matters for older people. Worn down by the pandemic and cost of living crisis, many are yearning for a more positive future for themselves, their families and generations to come – and are eager to help bring it about.

According to the 2021 Census Data, approximately 1,300,100 people who live in Wales are aged 50 or over with the overall population estimated to be around 3 million.¹ This equates to 42% of the overall population. The number of people aged 65 years and over is approximately 662,000. The number of people aged 65 and over is expected to increase by 18% between mid-2021 and 2031 and the number of people aged 75 and over is expected to increase by 24% during the same time frame.²

We need governments to take account of this demographic change and ensure that policies are tailored accordingly.

At this General Election, we want to see all political parties propose practical policies to support older people, especially those in need, and enable more people to enjoy a dignified, secure and fulfilling later life.

Devolution

Many of the key areas that we know impact older people in Wales such as health and social care services, transport and housing are devolved to Wales. Our priorities for the upcoming 2024 General Election focus on non-devolved issues which are determined by the UK Government. However, it is important that the UK Government ensures that the financial settlement for Wales enables the Welsh Government to address the challenges of an ageing population.

Responsibility of the UK Government	Responsibility of the Welsh Government
Broadcasting	Agriculture and Rural Affairs
Defence	Culture
Foreign Affairs	Economic Development
Home Security	Education
Immigration	Environment
International Development	Health
Justice and Policing	Housing
Trade Policy	Social Services
The Constitution	Transport
	Welsh Language

Who are we?

We're Age Cymru, the national charity for older people in Wales. We are proud to be a part of the Age UK Network. The network includes Age Cymru along with the three national charities, Age UK, Age Scotland and Age NI, and over 120 local Age UKs across England, five local Age Cymru partners and Age Orkney.

Together with our local Age Cymru partners, we work to improve the lives of older people by delivering trusted advice and support services. We campaign, we research, and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes and we fight discrimination wherever we find it.

We are here for older people when they need us and will continue to be here.

Improving older people's rights and tackling ageism

Ageism is endemic in our society. One of the consequences is that older people's views are often not sought or heard by decision-makers, or their needs properly understood. The terrible experience of the pandemic showed that when there is insufficient knowledge or understanding about older people in government, decisions can be made that are damaging to them.

As our population is ageing at a rapid speed, people are living longer. It is vital that all older people feel valued and included, and that society can fully benefit from the contributions they make.

We want to create a society in which older people's human rights are recognised and upheld, and their needs are actively considered in policymaking and service delivery at all levels of government.



In our national survey of older people in Wales in 2023, 70% of respondents felt that older people were not well represented in society.³



We are calling on the next UK Government to:

- Enforce existing age discrimination law and provide guidance to ensure employers treat older workers fairly
- Take steps to tackle ageism in the labour market
- Improve the Windrush Compensation Scheme and transfer its administration to an independent body
- Implement Section 14 of the Equality Act which would address the dual discrimination many older people face as a result of other protected characteristics
- Take steps for unpaid carers to have greater protection and flexibility in the workplace
- Ensure that businesses, the media, third sector organisations and community groups have a support system and policies in place to ensure that older people feel included and represented in society
- Support the creation of a UN Human Rights Convention for Older Persons that would help ensure all older people globally are treated equally in society.



Tackling pensioner poverty

A decent income provides dignity and security, and helps people stay independent and active. A warm home, nutritious food, occasional treats and being able to get out and about are all good for health and wellbeing, helping older people to make the most of later life. This should not just be an aspiration but the experience of all older people across Wales.

Unfortunately, for a significant proportion of our older population this is not how things are for them today. We believe that all older people should have an income that allows them to live well without struggling to cover essential costs such as food and energy bills, having to watch every penny spent, or worrying that nothing is set aside for a sudden emergency such as replacing a broken cooker.

The complexities of the benefits system results in many older people not claiming their full entitlements. Age Cymru provides information and advice services to help older people access their entitlements, but it should not be so hard that professional assistance is needed. The process must be simplified.

We also want the next UK Government to recognise the huge and growing diversity and inequality within the 50+ population, and the fact that some groups of older people may experience multiple discrimination. The UK Government must ensure there is appropriate financial support for all, including carers and those living with disabilities or chronic conditions who are unable to continue working up to their State Pension Age.



We are calling on the next UK Government to:

- Commit to the Triple Lock for the duration of the next Parliament
- Increase benefit take up, including Pension Credit, through publicity and more fundamental changes so there is less reliance on older people having to fill in long forms and navigate complicated systems for their entitlements
- Ensure benefits are sufficient to cover essential costs for all groups and are increased annually at least in line with rising prices
- Make no further rises in State Pension Age unless life expectancy is increasing, inequalities are reducing, and a system of financial support is in place for those who find it difficult or impossible to work up until their State Pension Age, for reasons such as ill health and caring responsibilities
- Improve back-to-work support for older jobseekers
- Change the rules so the UK State Pension is increased annually in all countries – currently around two-fifths of the 1.1 million pensioners living abroad receive a ‘frozen’ pension, meaning its level never increases.



Managing money

If older people are to live confidently, they must be able to manage their finances easily, whether they are online or not. They must be able to stay safe from scams and be empowered and enabled to make the most of their private pension or other savings.

Since 2015, 374 bank branches in Wales have closed which has left many older people struggling to access cash or manage their money.⁴ Shared Banking Hubs are a good development but their rollout has been slow. Physical banking services need more protection.

More action is needed to combat scams. They touch huge numbers of older people, who often lose significant sums as well as suffering emotionally. We welcome the ban on cold calls and the introduction of the compulsory code for reimbursing push payment fraud victims, but much more needs to be done, especially to help people navigate the complex private pension market. The UK Government must ensure the industry is helping people stay safe from scams and get the most out of their retirement savings.



We are calling on the next UK Government to:

- Amend the Financial Services and Markets Act 2023 to protect physical banking services as well as access to cash
- Work with the banking industry on the continued rollout of Banking Hubs and protect local banking services until a replacement service is operational
- Protect access to essential goods and services for consumers who rely on cash by ensuring retailers continue to accept physical cash
- Require tech firms and telecom service providers to act on their commitments under their respective charters and the Online Safety Act by ensuring they compensate scam victims if the fraud originated on their platforms
- Bring forward fraud reforms that focus on prevention and on supporting victims, funded by unlocking the suspected proceeds of crime
- Conduct a 10th anniversary review of the 'freedom of choice' reforms and if necessary, take action so people get the most from their retirement savings
- Reform auto-enrolment to help everyone save enough for their retirement.



Consumer protection

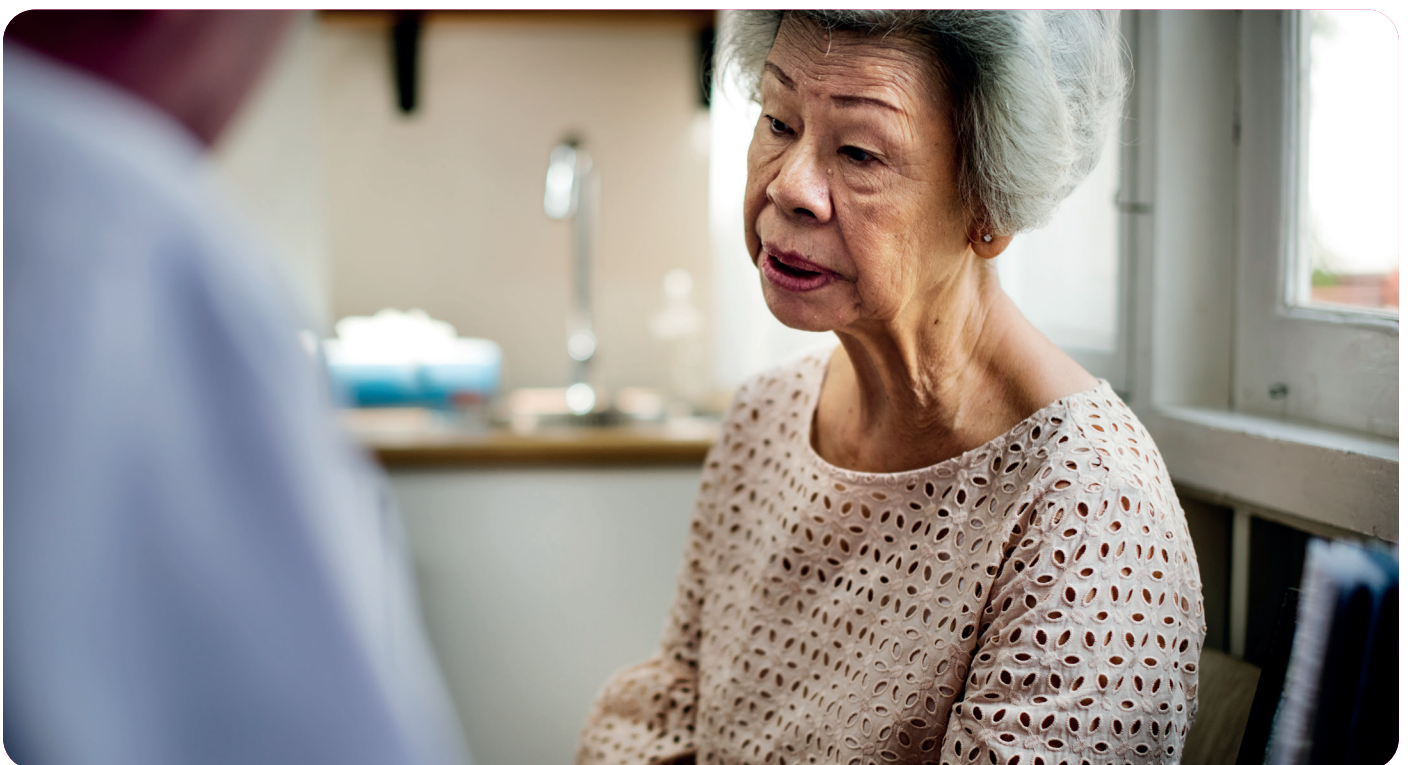
Higher living costs, the shift towards online retail and banking, and increasing social isolation and loneliness since the pandemic, have all helped to create fertile ground for fraud.

In 2023, it was reported that 40% of all crime⁵ reported in England and Wales was fraud, with an estimated 3.2 million incidents taking place annually. Fewer than one in seven cases of fraud are reported to the police or Action Fraud.⁶

Age Cymru's annual survey shows that consumer protection is a growing concern among older people. Many fear that the move towards digital services in daily life leaves them increasingly exposed to fraud. At the same time, more traditional tactics – including scam letters and the 'hard sell' over the phone or front doorstep – are still frequently used to target older and more vulnerable people.

We are calling on the next UK Government to:

- Develop more widespread and targeted engagement with older people on how to spot and report fraud
- Take steps to improve financial inclusion of older people, including via access to in-person banking services and digital education
- Forge stronger links between health and social care services, regulatory bodies, charities and the police to combat fraud and ensure the successful identification, protection and support for older victims
- Compel tech companies and telecommunications service providers to implement more preventative measures to intercept and stop fraud
- Address the growing crisis of loneliness and isolation among older people.





Older people offline must not be overlooked

In Wales, 31% of over 75s do not have access to the internet at home, and 33% of over 75s do not use the internet.⁷

The shift to 'digital first' is hugely problematic for older people who are offline, undermining their ability to live independently and confidently at home. It is difficult for them to access public services and private services like banking. They also face higher costs, find it hard to get information, and near impossible to contact companies or public bodies.

We believe that older people should be supported to get online and improve their digital skills. However, not everyone is able, or wants, to get online, or they may feel unsafe, or unable to carry out certain activities.

Public bodies should provide user-friendly offline ways to access their services, and businesses should offer good customer service options offline as well as online. Such options should be made available at the first point of contact. People who can only buy offline, including public utilities, should not be disadvantaged financially.

As copper landlines are corroding, they are set to become digital, a major infrastructure change with 2025 announced as the target completion date. While for most older people the transition will be straightforward, some will find it challenging.

No older person dependent on their landline should be left without one that works well, including during power cuts; nor should users of telecare, such as pendant alarm systems, be unable to use their equipment or forced to buy expensive upgrades.

We are calling on the next UK Government to:

- Require all public services and public utilities to make available affordable, easy to access, offline ways of reaching and using them
- Require telecom companies to ensure no one is left without a working telephone or ability to access IT services.



Keeping warm at home

Fuel poverty estimates in Wales report that households in fuel poverty are generally those which include older people. Of all fuel poor households, 24% contained a Household Reference Person (HRP) aged over 75 and 41% contained an HRP aged 65 or over.⁸

Keeping warm is vital for a comfortable, safe, happy and healthy later life, but many older people in Wales live in homes that are unbearably cold in winter and expensive to heat. Spiralling energy prices have made recent winters extremely tough for older people on low incomes, many of whom have found themselves unable to afford to heat their homes. Reform of energy pricing mechanisms for those on low incomes, and/or who are facing unavoidably high energy bills for example because of disability or illness, is urgently needed to help keep our older population warm and safe in their homes. This requires more affordable energy prices and more ambitious and effective UK-wide home insulation programmes.

We want every older person to be confident in their ability to stay warm through the winter months, regardless of income, without the need to cut their spending on other essentials such as food.

We are calling on the next UK Government to:

- Directly fund a targeted energy deal, or 'social tariff', which markedly discounts energy costs for people of all ages on low and modest incomes
- Expand and improve UK-wide insulation and heating system improvement schemes, with priority for those on low incomes with higher heating needs
- Extend the ban on forced pre-payment meter installations from those aged over 75 to everyone above State Pension Age
- Create one Priority Services Register across all utilities.



Welsh language

Data from the 2021 Census show that 116,788 people aged 60 and over can speak Welsh and an estimated 21,000 older people feel more confident in speaking Welsh than English.⁹ It is imperative that residents in Wales have the option of conducting their business through the medium of the Welsh language.

We are calling on the next UK Government to:

- Work alongside the Welsh Government to ensure that organisations are adhering to the Welsh Language Act
- For banks and financial organisations to ensure that customers are able to use cash machines in both languages and that telephone services are available in both languages.

References

- 1 Stats Wales Usual resident population by five-year age group, local authorities in Wales – Available at: <https://statswales.gov.wales/Catalogue/Census/2021/usualresidentpopulation-by-sex-localauthority>
- 2 Stats Wales National population projections: 2021 – based (interim data) Available at: <https://www.gov.wales/national-population-projections-2021-based-interim-data>
- 3 Age Cymru ‘What matters to you? Current experiences of people aged 50 or over in Wales – October 2023’ – Available at: <https://www.ageuk.org.uk/globalassets/age-cymru/documents/policy/annual-survey/what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---october-2023.pdf>
- 4 Which? ‘Bank branch closures: is your local bank closing?’ Published: 17 May 2024 - Available at: <https://www.which.co.uk/money/banking/switching-your-bank/bank-branch-closures-is-your-local-bank-closing-ayYyu4i9RdHy#how-many-bank-branches-have-closed-since-2015>
- 5 Office for National Statistics Crime in England and Wales: year ending December 2023 – Published 25 April 2024 - Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/latest>
- 6 Office for National Statistics Crime in England and Wales: Annual Trend and Demographic Tables- Published 23 July 2023 Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/crimeinenglandandwalesannualtrendanddemographictables/current>
- 7 Welsh Government (2022) National Survey for Wales April-June 2021. Available at: <https://gov.wales/national-survey-wales-results-viewer>, cited in: Older People’s Commissioner for Wales (2024) ‘Access Denied: Older people’s experiences of digital exclusion in Wales’ Available at: <https://olderpeople.wales/wp-content/uploads/2024/01/Access-Denied-Older-peoples-experiences-of-of-digital-exclusion-in-Wales.pdf>
- 8 Welsh Government (2021) Fuel poverty modelled estimates for Wales: as at October 2021. Available at: <https://www.gov.wales/sites/default/files/statistics-and-research/2022-11/fuel-poverty-modelled-estimates-for-wales-as-at-october-2021-648.pdf>
- 9 Welsh Government (2022) Welsh Language in Wales (Census 2021) - Available at: <https://www.gov.wales/welsh-language-wales-census-2021.html>

Contact us

Age Cymru
Mariners House
Trident Court
East Moors Road
Cardiff CF24 5TD

Phone: 029 2043 1555
Email: enquiries@agecymru.org.uk
www.agecymru.org.uk

Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in Wales and England 6837284.
Registered office address Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff CF24 5TD. © Age Cymru 2024