

# Creating an age friendly Wales



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## Age Cymru's vision for the next UK Government

**Age Cymru's vision is an age friendly Wales where everyone lives well for longer, lives safely, is free from discrimination and is actively engaged within their community, but at this General Election our concern is above all for those who are furthest from achieving a good later life today.**

There are huge differences among our older population, with some much luckier and more resilient than others. At the moment life can often be restricted and miserable for those at the less favoured end of the spectrum and they are the older people we should worry about the most.

At this General Election we want to see every political party bring forward policies to help our older population, those in the greatest need above all, with the aim of enabling more people to enjoy the dignified, secure and fulfilling later life we all want for ourselves and those we love.

Many key areas that we know impact on older people in Wales such as health services, transport and housing are devolved to Wales. Our priorities for the General Election 2019 focus on non-devolved issues that are determined by UK Government.

For references please visit  
[www.agecymru.org.uk/election](http://www.agecymru.org.uk/election)

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Wales has the highest proportion of older people in the UK, with 1 in 5 of the population aged 65 or over. We know the following about their circumstances

- **money can be tight: 120,000 pensioners in Wales live in poverty**
- **it's estimated that there were 56,000 households in Wales inhabited by an older person that experienced fuel poverty in 2017-18**
- **many are concerned about their health: 43% of people aged 65 and over in Wales say their health is fair or poor**
- **many lack a strong social network: 220,000 older people in Wales report that they have felt lonely during later life**

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## **Inclusion – commitments for those left behind and overlooked**

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- **less than 50% of people aged 75 or over in Wales were internet users in 2018-19**
- **43% of bank branches in Wales have closed since 2015**

### **Ageist assumptions**

Age discrimination in the labour market is commonplace and there are still too many examples of unfair upper age limits, based on outmoded assumptions about older people's lives or sometimes there simply for administrative convenience.

### **Older people who are not online**

As we move closer to provision becoming 'digital by default' there is a growing risk that older people who are not online suffer serious detriment. The proportion using the internet is rising, but there will always be some who can't or won't go online and they should still have easy access to essential services without having to pay extra costs many can't afford.

### **Access to banking services and cash**

More of us are managing our money online using digital devices and paying for goods with a plastic card, but many older people are used to more traditional methods. The accelerating closures of bank branches and scrapping of free to use ATMs threatens to deprive them of banking services and access to cash.

### **The next UK Government must**

- lead global efforts to create a UN Convention on the rights of older people, which would provide a framework to guide policy responses to ageing based on rights, equity and social justice in the UK and globally
  - ensure every older person has continuing easy and free access to banking services and cash, wherever they live, including in rural areas.
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Age Cymru's advice line is a free, confidential national telephone service which provides expert, impartial information and advice for older people, their families, friends, carers and professionals. In 2018/2019 the Age Cymru Partnership supported 20,000 older people in Wales and achieved £6.5 million in unclaimed benefits.

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## Money – scraping by today and tomorrow

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- **120,000 pensioners in Wales live in poverty**
- **the number being as high as it is for this age group, in a large part, because of UK Government imposed rises in women's State Pension Age (SPA) and Pension Credit age**
- **changes to Pension Credit rules for 'mixed age couples' (pensioners with a partner under State Pension Age) mean that some couples with an age gap of five years or more could lose £35,000 by the time the younger partner reaches SPA**
- **it's estimated that there were 56,000 households in Wales inhabited by an older person that experienced fuel poverty in 2017-18**

### Pensioner poverty

Any idea that pensioner poverty has been dealt with couldn't be further from the truth and it is highest among black and minority ethnic older people, older women living alone and older renters.

### Rising State Pension Age

Rising State Pension Age has hit hardest those who cannot carry on working into their mid-sixties and beyond due to poor health, disability, caring responsibilities, redundancy or unemployment.

### Fraud

An older person is the victim of fraud in England and Wales every 40 seconds, affecting their health, finances and wellbeing, and shattering the confidence of some to the extent they can no longer live independently.

### The next UK Government must

- protect the value of the State Pension for current and future pensioners by retaining the triple lock and universal access to key benefits that help maintain health and wellbeing, such as the TV licence and winter fuel payments
- give early access to the State Pension for those who are within three years of their State Pension Age (SPA) and unable to work due to caring responsibilities or illness
- reverse this year's change in Pension Credit rules that means that mixed-age couples can't claim until the youngest partner reaches their SPA
- make fraud a national policing priority, with the resources to match and backed up by much more effective reporting and enforcement processes.

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## Loneliness – isolated and cut off

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- **220,000 older people in Wales report that they have felt lonely during later life**
- **100,000 people aged 65 and over in Wales speak to three or fewer people they know**
- **330,000 older people in Wales report that a few minutes of conversation would make a huge difference to their week**
- **it's estimated that 80,000 households in Wales that are eligible for Pension Credit are not claiming it**

### Free TV licences for the over 75s

Television is much more than 'a box in the corner' for many older people: it is a precious window on the world and for many their main source of news, entertainment and company.

The free TV licence that over 75s currently receive has been in place for a generation but in 2015 the then UK Government passed responsibility for it to the BBC, with no funding from 2020.

Lacking the money to fund free licences for all over 75s, the BBC has decided that only over 75s on a very low income will be eligible and they will have to prove they receive Pension Credit to qualify.

Currently two in every five older people who are entitled to Pension Credit do not receive it. This means that only a small proportion of older households who currently get a free licence will continue to do so from June 2020. If the BBC is allowed to proceed with their plan it will make hundreds of thousands of our poorest pensioners choose between continuing to watch TV, by cutting back on other essentials, or giving it up altogether.

An extra annual bill of £154.50 is significant for many older people, particularly those who live in poverty or just above the poverty line.

Many older people will have to buy a TV licence for the first time in years or they will be breaking the law. Ultimately, they could face prison for non-payment. Yet many in this age group are living with dementia, are seriously ill and indeed dying, and they may struggle to comply unless they have someone to help.

### The next UK Government must

- work with the BBC to ensure that the free TV licence remains available for everybody aged 75 or over.

**For further information please contact [enquiries@agecymru.org.uk](mailto:enquiries@agecymru.org.uk) or 029 2043 1555**

