

# Call for Evidence Response

## House of Lords Select Committee on the Rural Economy

September 2018

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## **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 more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are comfortable, safe and secure at home; and feel valued and able to participate.

## **About this call for evidence**

The House of Lords Select Committee on the Rural Economy is conducting an inquiry into key subject matter and themes relating to the rural economy. It will consider rural issues and make recommendations based on the evidence it gathers.

Age UK believes that all older people – whether they live in the countryside or in towns, should be able to thrive, access essential services and live active lives. Rural areas saw a 37 per cent increase in their 65+ population between 2001 and 2015. In 2016, the average age was 5.5 years older than that in urban areas, an increase from 3.4 years in 2013<sup>1</sup>.

We are therefore pleased that the committee is looking into the rural economy and that many of the questions set out in this call for evidence recognise issues that are of importance to older people. Age UK already makes policy recommendations on the themes of care, transport, housing, digital inclusion and essential services, and we welcome the opportunity to consider these issues through a rural lens. Whilst our comments refer in the main to older people living rurally, we believe our recommendations would benefit people of all ages.

## **Key points and recommendations**

### *On general issues and good practice in the rural economy*

- Rural areas do not benefit from a market economy that relies on choice and competition to drive quality and efficiency, because the geographical, infrastructural and financial challenges unique to rurality are preventing or discouraging providers from serving these areas well. This leads to gaps in provision and less choice for those living rurally. Effective regulation and legislation is vital to ensure that people in rural areas, particularly those with multiple vulnerabilities, are not exploited in or excluded by market forces.
- We must recognise the strengths of the voluntary community sector as an additional resource in the rural economy that builds resilience in communities, but it cannot and should not replace what has traditionally been the role of the statutory sector.
- Whilst this submission offers two examples of good practice involving the voluntary community sector, local organisations are not immune to funding cuts and in many areas are having to scale back or close their services. Sustained investment is required if our role in the rural economy is to be increasingly about providing long-term reliable services and less about delivering one off or short-term projects.

### *On infrastructure and services*

- People living rurally should be able to reach key services, friends and family at reasonable cost, in reasonable time and with reasonable ease. Reliable public and community transport in rural areas is essential for people to live active and independent lives.
- Those living in areas with poor digital connectivity are not just being denied the benefits that digital inclusion can bring, they risk serious disadvantage as local services such as bank branches close. Internet access should be treated as a utility service, to ensure that nobody is digitally excluded due to cost or location.
- Care services in rural areas are at great risk unless the 'rural premium'; the extra cost of delivering care compared with urban areas (due to increased travel and the cost of finding and maintaining a workforce<sup>2</sup>) is taken into account.
- When deciding public spending priorities, local and national government should take account of the social value of maintaining the infrastructure in rural areas that is often important in preventing loneliness, such as safe, accessible places to meet, local transport and shops.

### *On business, employment, skills and demography*

- The pace of ageing in rural areas can bring challenges in some dimensions; however, it is important to remember that older people make valuable contributions to the economy through volunteering, employment and informal care provision.
- Vibrant local economies meeting the needs of all ages are also essential, as older people are heavily reliant on local services such as care, which need high-skilled workers.

### *On rural housing and planning*

- There continues to be a lack of affordable and appropriate housing for older people living rurally (which also affects employees in the service industries on which they rely, such as care). All new homes in rural areas should be built to the Lifetime Homes standards of accessibility so they serve the needs of people of all ages.

### *On government policy, devolution and local government*

- Strategies from all levels of government, across all departments, should more explicitly address the rural dimension as a crosscutting issue, particularly when considering access to essential services, delivery of health and care services, housing and transport provision, and fibre and mobile broadband coverage.

## **1. What do you understand by the 'rural economy'? How has it changed over recent years and what has been the impact of these changes?**

We think that the defining features of the 'rural economy' are low population densities, larger distances between centres of activity, and difficult or more extreme landscapes and environments to navigate. It is challenging to provide these areas with the infrastructure and service provision needed, and fewer providers are able or willing to serve them. This means the usual market mechanisms we rely on to drive an efficient and well-functioning economy such as choice and competition may not be possible in rural areas, which can be disadvantaged or 'left behind' as a result.

Policies to constrain public spending have devastated key statutory and community services in rural areas that older people rely on; services that were already more expensive and harder to maintain than their urban equivalents.

We are also concerned about increasing devolved responsibilities that do not come with extra government funding. This can lead to inconsistency in services across rural county councils because poor areas cannot raise as much revenue as richer areas.

## **2. Could you give examples of notable success stories/good practice in the rural economy? How might rural successes be replicated and better promoted?**

The voluntary community sector can benefit the rural economy by building resilience in communities. Local organisations, including those in the Age UK network, are often well placed to work alongside stretched public services because they are physically rooted in (and have intimate knowledge of) the communities they serve.

The following examples demonstrate successful collaborative, multi-agency working, where the voluntary community sector can free up the capacity of health and social care professionals and act as local 'eyes and ears' in the first instance for onwards referrals and interventions.

### *1. Example of joined up models of care in rural areas*

The provision of health and social care can be expensive and disjointed in rural areas, particularly where services involve a high degree of travel. It is crucial that the resource and capacity health and social care professionals *do* have is spent appropriately, making best use of their skills and expertise. Increasingly, the voluntary community sector is responding to this need by offering preventative 'social prescribing services' alongside health and social care interventions. These connect patients to additional sources of practical and emotional support<sup>3</sup>, coordinate interventions and provide a more holistic service, which has been shown to improve patient outcomes and reduce demand on key health and social care services.

### *2. An 'eye and ears' presence in rural communities*

Local Age UKs North Craven and North Yorkshire (where 32 per cent of the rural population are older people) adopted a Village Outreach Scheme, whereby village-based voluntary 'agents' support isolated older people by providing information and advice and linking them into local services. Coming from the communities themselves, the volunteers are often well placed to offer a first point of contact or initial 'peer support', which can dovetail with extended support from more specialised services.

Whilst the strengths of the voluntary community sector, shown in these examples, should be recognised as an additional resource in the rural economy, we must not confuse this with an assumption that it therefore could, or should, replace what has traditionally been the role of the statutory sector. Their successes are often context specific and will not necessarily be scalable or transferable to other rural localities if individuals with similar skills and commitment are not present. Local organisations should be encouraged to develop services suited to their own populations' need in symbiosis with public services, but they will require secure and sustained investment to do so.

### **3. How can access to transport be improved in rural areas?**

#### *Key issues*

People living rurally should still be able to reach key services, friends and family at reasonable cost, in reasonable time and with reasonable ease. Transport is vital to leading an active and independent life. Reliable public or community transport is essential, particularly for those without access to a car. One in three older households in rural areas have no access to a vehicle<sup>4</sup> and in rural villages, hamlets and isolated dwellings, less than half the households (49 per cent) live within 13 minutes' walk of a regular (hourly) bus. Funding for bus services has been cut by 33 per cent since 2010<sup>5</sup>, and in the last year over 500 routes were reduced or completely withdrawn<sup>6</sup>.

Recently Age UK has been campaigning on behalf of the 1.45 million older people who have 'Painful Journeys'<sup>7</sup> to get to hospital appointments due to the lack of integrated hospital-provided transport and public transport services, which is exacerbated in rural areas in particular due to the distance and cost involved in travelling. As the NHS increasingly reconfigures services to improve health outcomes, it is vital that local authorities and communities are involved in these discussions from the very beginning rather than at consultation stage when it is often too late. Older people, particularly in rural areas, are jeopardising their health by making long and painful journeys to receive the healthcare they need or not going at all, as they simply cannot face the journey.

#### *Recommendations for improvements to rural transport*

- The Department for Transport and Department of Health and Social Care should issue guidance to local authorities and NHS organisations on collaborating to improve public transport to healthcare.
- Following their recent commitment in the Inclusive Transport Strategy, the Department for Transport must deliver tangible changes to the way disabled and older people in rural areas travel to hospital and primary healthcare.
- NHS England and NHS Improvement must carry out a wider review of the way hospital-provided transport operates.
- Public transport services in rural areas should be protected. Where they have been withdrawn, local authorities should ensure that appropriate alternatives are in place, particularly to vital services such as GP surgeries and hospitals, and that people are aware of how to access these options in their area, for example community buses and dial-a-ride services.
- Where these alternatives cannot meet the needs of older people who do not have access to private transport either, local authorities in rural areas should provide financial support towards community transport or taxis. Currently the availability of concessionary or subsidised schemes such as Taxicards varies widely.

### **4. What barriers are created by poor digital connectivity? How can connectivity be improved across the board?**

#### *Key issues*

Age UK has long been aspirational and positive about the benefits that digital inclusion can bring to those who are able to use the internet and want to be online. These benefits include accessing practical help (e.g. applying for some benefits, online shopping and finding information), staying

socially connected (e.g. through social media and free video calls) and maintaining hobbies and interests. Being able to carry out these activities online can be very important for older internet users in rural areas if they do not have the shops and services they need nearby, especially if they do not have access to a car.

The Government delivered its commitment to reach 95 per cent of homes and businesses in the UK with superfast broadband (24Mbps or faster) and is now bringing in a Universal Service Obligation (USO) to give everyone the legal right to request high-speed broadband connection (10Mbps or faster) by 2020, which will go some way to improving access. However, this right will be subject to a 'reasonable cost threshold', which means some of the more isolated, rural homes could continue to lack a good connection. Ofcom has reported that 1.1 million premises (4%) do not have broadband connections that meet the minimum level proposed by the USO, rising to 17 per cent of premises in rural areas.

'Digital connectivity' must be improved not only in terms of fibre and mobile broadband coverage but through the *ability* of those in rural areas to make use of that coverage. Currently 4.5 million people in the UK have never used the internet, and 12.6 million people do not have basic digital skills<sup>8</sup>. Increased internet provision will only benefit rural areas if it is accompanied by programmes that promote and support digital take up.

Having emphasised the need for good digital connectivity it is also important that those who are not online are not disadvantaged. Public and private sector organisations providing essential services need to ensure these are still easily accessible. For example, rural local authorities should still provide offline ways to claim support such as Housing Benefit or the Blue Badge scheme, and not expect people to undertake long journeys to council offices to get help with online applications.

#### *Recommendations for improving connectivity across the board*

- Internet access should be treated as a utility service. The government must recognise the significant cost of getting and staying online for some people, and ensure that nobody is digitally excluded on cost grounds.
- The government should continue to work with consumer organisations to ensure there is appropriate assisted digital support to access government and local council services.
- People in rural areas should be supported to get online, stay online and extend their digital capability. This will require significant investment and ongoing support; government must provide grant funding for programmes to promote digital take up. Savings created by moving services online are a possible source of funding.

### **5. What can be done to improve and maintain provision for essential services such as healthcare, education and banking in rural areas?**

#### *Key issues*

The choice and competition between providers of essential private sector services such as local shops and banking is often more limited in rural areas for reasons outlined in our response to question 1, and this can lead to poorer outcomes for rural consumers. It is especially hard for those who are older, on a low income, digitally excluded and who have poor physical or mental health to maintain access to these services.

Age UK is particularly concerned about access to banking and the closure of 2,868 branches between 2015 and 2018<sup>9</sup>, many of these in rural areas<sup>10</sup>. We expect the UK wide programme of branch closures to continue targeting poorer areas where the economic value of transactions is deemed too low to be profitable in remaining open<sup>11</sup>. The impact on poor *rural* communities is exacerbated when customers have to travel significantly further at considerable expense to reach their nearest branch (assuming there is even appropriate public transport to do so) and cannot access online banking due to poor or non-existent mobile and fibre broadband. Banks are withdrawing their services before putting in place alternative solutions that are truly accessible for rural customers as well as those living in urban areas.

People in rural areas continue to be major users of the Post Office<sup>12</sup>, which offers limited but essential banking services, and Government investment has improved the sustainability of post offices so that over half remain in rural locations<sup>13</sup>. Research from Citizen's Advice found the more rural a community, the more vital local post offices are for withdrawing cash, buying retail goods and accessing community services<sup>14</sup>.

Maintaining access to cash will be increasingly important across rural areas in light of bank branch closures and planned reductions in the free-to-use ATM network. 2.7 million people already rely on cash, a figure that is rising, and this payment method still dominates sectors that are particularly prevalent in rural communities such as local shops and pubs<sup>15</sup>.

#### *Recommendations to improve and maintain access to banking*

- Banking is an essential service, like water, power and communications. If access in rural areas remains a problem, a Universal Service Obligation should be placed on banks to provide core-banking services required by rural communities .
- Banks should not close the 'last bank in town' if there is not a suitable alternative available that is properly designed and has the year-round capacity to handle demand.
- Banks should consider sharing branches in rural locations and other areas where the viability of their networks is at risk.
- Government should ensure that all consumers, and the businesses and organisations on which they depend, have convenient, safe and affordable ways to receive, store and make payments.
- The government should maintain its investment in the Post Office network, which has improved the sustainability and widespread provision of post offices in rural areas.

### **6. What can be done to address the challenges associated with an ageing rural population, such as social isolation and social care provision? What opportunities are there for the older retired population to help support the rural economy?**

#### *1. Social isolation and loneliness*

Over a million (1.4 million) older people across England suffer persistent chronic loneliness<sup>16</sup> and 12 per cent feel cut off from society<sup>17</sup>. Loneliness is not the same as social isolation, but social isolation is a risk factor for becoming lonely. The experience of loneliness is very personal and solutions should be tailored to the individual. For some older people, taking part in social activities and being able to maintain relationships that promote their health and independence can help them become less lonely. Yet older people living in rural areas face more obstacles in accessing services and social activities,

being geographically isolated with limited or no access to public transport. As such, they may have greater difficulties in dealing with their loneliness than those in urban environments.

### *Recommendations*

- When commissioning services local authorities should look for opportunities to prevent or manage loneliness and social isolation, particularly at life stages that are likely to increase loneliness, such as bereavement, having to stop driving, or moving to a new home or residential care.
- Voluntary sector organisations and public services in rural areas should develop strategic partnerships to identify and reach out to isolated or lonely older people. This should include finding appropriate ways to share information to identify people who may be at risk of becoming lonely. Researchers at Age UK have developed a unique 'loneliness risk index' based on a new set new of indicators which can help to target services to areas of need.
- When deciding public spending priorities, local and national government should take account of the social value of maintaining the infrastructure in rural areas that is often important in preventing isolation, such as safe, accessible places to meet, local transport and shops. They should recognise the role of different types of services in responding to the subjective experience of loneliness.

## *2. Social care provision*

Rural areas can face difficulties providing social care services to the same standard and level of cost as urban areas, particularly where services involve a high degree of travel. The number of people with social care needs living in rural areas is predicted to reach 930,000 by 2029, requiring an additional £2.7bn per year if these needs are to be met through publically funded social care.<sup>18</sup> Depression, stroke, falls and dementia are projected to grow by up to 60 per cent in rural areas, compared with up to 42 per cent in urban areas<sup>19</sup>.

The Clinical Commissioning Group in rural Somerset, with support from The Richmond Group of health charities, has responded to some of the pressures by forging stronger links between healthcare services and the voluntary community sector to address gaps in provision<sup>20</sup>.

However, the fact remains that the care workforce is low-paid and care providers face significant challenges in recruitment in rural areas with limited affordable housing. Even not being able to afford to run a car may rule someone out of applying for care work. For older people who are struggling on at home, any family support may be very far away; for older people who need residential care, their choices may be severely limited, and if their needs are high (for example they have dementia) there may be no suitable home within many miles. All this creates a perfect storm for care: the lack of money in the system means that care providers cannot recruit, potential employees cannot afford to work in care, and family members may not be able to provide the support they would want to give, meaning that older people in rural areas who need care may be very vulnerable indeed.

### *Recommendations*

- On the wider funding climate, we are concerned about the implications for rural areas on the planned introduction of 75 per cent business rate retention, as this may lead to councils with



predominantly agricultural economies being further reliant on government grants if they cannot raise sufficient funds through local business rates.

- Care services in rural areas are at great risk unless the ‘rural premium’; the extra cost of delivering care compared with urban areas (due to increased travel and the cost of finding and maintaining a local care workforce<sup>21</sup>) is taken into account.
- Plans to increase the number of people using a personal care or integrated budget need to take into account the fact that older people in rural areas may have very limited choice of care provider.
- Workforce integration, recruitment and retention is crucial, as alongside the difficulties of providing home visits, the number of district nurses fell by a quarter between 2012 and 2017.
- Vibrant local economies, attracting a balance of age groups, are essential for care providers and the older people they rely on. It is vital to ensure that there is affordable housing for care workers.

### *3. Opportunities for older people*

Older people make valuable contributions to the rural economy through volunteering, employment and providing informal care. There can be strong community spirit in rural communities, at the heart of which are older volunteers. Over 30 per cent of people aged 65+ in rural areas volunteer at least once a year compared to 20 per cent of older people in urban areas.<sup>22</sup> Retired people moving into rural communities bring with them skills and expertise from their working life that continue to benefit the rural economy, and retirement is an increasingly nonlinear experience – and some older people may take up employment again once living in rural areas. Older people often take on caring responsibilities in later life, contributing £11.4 billion worth of care a year<sup>23</sup>, much of which will be provided in rural areas contributing to the rural economy.

#### *Recommendations*

- Communities should work with local government, across the generations, to develop age-friendly neighbourhoods and foster informal structures that enable older people to still participate in, and contribute to, society. Previous research on age-friendly communities is being extended this year to include neighbourhood planning in rural areas<sup>24</sup>, which hopes to develop a resource for rural communities to draw on in promoting healthy ageing.
- Strategies aimed at promoting the mental and physical health of rural communities should include measures to promote the health and wellbeing of their older carers, who should receive financial support in recognition of their role.
- Reliable and affordable public transport in rural areas must be maintained so that older people can continue to support the rural economy through volunteering and work.

## **7. What are the challenges associated with rural housing and how can these be addressed?**

#### *Key issues*

Due to the high number of solid-wall and off-mains gas properties in rural areas, household energy bills are on average 27 per cent higher than in urban areas<sup>25</sup>. Nearly 14 per cent of rural households were in fuel poverty in 2017 compared to 10.8 per cent in urban areas<sup>26</sup>.

Those living in rural or isolated areas may also be at particular risk in the event of floods or other weather crises. An estimated 1.8 million people in the UK are living in areas at significant risk of river, surface water or coastal flooding<sup>27</sup>. In November 2016, the Environment, Food and Rural Affairs Committee called for greater safeguards for local communities and improvements to flood insurance coverage<sup>28</sup>.

There continues to be a lack of affordable and appropriate housing for older people living rurally. The APPG on Housing and Care for Older People conducted a 'Rural HAPPI inquiry' into the challenges faced by older people in rural settings when it comes to accessing housing and home care and support<sup>29</sup>. The report published this year found that older people's housing in rural areas is neglected and included some encouraging 'rural proofing' recommendations<sup>30</sup> for DEFRA and the MHCLG, for example that all new homes in rural areas be built to the Lifetime Homes standards of accessibility so they serve the needs of people of all ages.

### *Recommendations*

- Rural local authorities should understand levels of fuel poverty in their areas and develop plans to tackle excess winter deaths.
- Health authorities should recognise the link between cold homes, poor health and pressure on health systems, and design preventative strategies.
- The government should consider the recommendations set out in the Rural HAPPI inquiry and take steps to increase the quality, supply and range of age-friendly housing.

### **8. Do the Government and other public bodies pay sufficient attention to the rural economy and if not, why not? What might be done to ensure that Government and other public bodies hear and act on rural voices?**

The government has issued guidance on how public sector bodies can 'rural proof' their policies<sup>31</sup>, with a focus on broadband and mobile coverage and protecting the Post Office network. We are pleased to see an increasing focus on 'rural vulnerability' and 'rural wellbeing' from some alliances, councils and ministers who are considering strategies for rural health, care and community needs under these umbrella terms.<sup>32</sup> However, this attention on the rural economy and these welcome initiatives could be undermined by the pressure on public spending, particularly in local government.

Age UK would like to see all levels of government more explicitly consider and address the rural dimensions to each department's portfolio. This is particularly important when developing strategies or consulting on policy around access to essential services, delivery of health and care services, housing and transport provision, and digital infrastructure.

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- <sup>1</sup> *Statistical Digest of Rural England*, Defra, Nov 2017
- <sup>2</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>3</sup> <https://richmondgroupofcharities.org.uk/news/somerset-%E2%80%98social-prescribing%E2%80%99-gets-financial-boost>
- <sup>4</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>5</sup> <http://www.bettertransport.org.uk/buses-crisis-2017>
- <sup>6</sup> <http://www.bettertransport.org.uk/buses-crisis-2017>
- <sup>7</sup> <https://www.ageuk.org.uk/our-impact/campaigning/painful-journeys/>
- <sup>8</sup> *Digital Skills Crisis*, House of Commons, Science and Technology Committee second report of session, 2016
- <sup>9</sup> <https://www.which.co.uk/news/2018/06/revealed-bank-branches-closing-at-a-rate-of-60-a-month/>
- <sup>10</sup> *Rural post office use*, Citizens Advice, November 2017
- <sup>11</sup> *Bank Branch Closures*, House of Commons Briefing Paper, 2018
- <sup>12</sup> *Consumer use of post offices*, Citizens Advice, July 2017
- <sup>13</sup> *Rural post office use*, Citizens Advice, November 2017
- <sup>14</sup> *Rural post office use*, Citizens Advice, November 2017
- <sup>15</sup> *Cash use in the UK*, Cash Services 2018
- <sup>16</sup> *Later Life in the United Kingdom Factsheet*, Age UK 2017
- <sup>17</sup> *Later Life in the United Kingdom Factsheet*, Age UK 2017
- <sup>18</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>19</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>20</sup> <https://richmondgroupofcharities.org.uk/news/somerset-%E2%80%98social-prescribing%E2%80%99-gets-financial-boost>
- <sup>21</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>22</sup> *Rural Ageing Research: Summary report of findings*, DEFRA, 2013
- <sup>23</sup> *Age UK Chief Economist report* Spring 2014
- <sup>24</sup> <https://sphr.nihr.ac.uk/wp-content/uploads/2018/08/Developing-Age-Friendly-Rural-Communities.pdf>
- <sup>25</sup> *Later Life in Rural England*, Age UK, 2013
- <sup>26</sup> *Annual Fuel Poverty Statistics*, BEIS 2017
- <sup>27</sup> *UK Climate Change Risk Assessment* Committee on Climate Change, 2017
- <sup>28</sup> *Future Flood Prevention*, Environment, Food and Rural Affairs Committee, 2016
- <sup>29</sup> *The Rural HAPPI Inquiry*, APPG on housing and care for older people, April 2018  
[https://www.housinglin.org.uk/assets/Resources/Housing/Support\\_materials/Reports/HAPPI-4-Rural-Housing-for-an-Ageing-Population.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/HAPPI-4-Rural-Housing-for-an-Ageing-Population.pdf)
- <sup>30</sup> *The Rural HAPPI Inquiry*, APPG on housing and care for older people, April 2018  
[https://www.housinglin.org.uk/assets/Resources/Housing/Support\\_materials/Reports/HAPPI-4-Rural-Housing-for-an-Ageing-Population.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/HAPPI-4-Rural-Housing-for-an-Ageing-Population.pdf)
- <sup>31</sup> [Department for Environment and Rural Affairs rural-proofing-guidance.pdf](#) March 2017
- <sup>32</sup> Rural Vulnerability Parliamentary Day hosted by Rural England, January 2018 / Policy roundtables with Lord Gardiner (Parliamentary Under Secretary of State for Rural Affairs and Biosecurity, and Rural Ambassador) on Wellbeing, Isolation and Vulnerability, November 2017 and July 2018