

CONSULTATION RESPONSE



Comisiynydd
Pobl Hŷn
Cymru
Older People's
Commissioner
for Wales

Senedd Finance Committee consultation: Welsh Government Draft Budget 2025-26

Summary: Priorities for the Draft Welsh Government Budget:

- Focus resources on alleviating poverty, including fuel poverty, among older people by allocating funding to local authorities to improve take up of Pension Credit, and providing a fund to help older people who are struggling but do not meet the criteria for the Discretionary Assistance Fund.
- Ensure the Draft Budget factors the issue of digital exclusion into all relevant policy areas and provides consistent funding to ensure older people and other groups who want to get online can do so.
- Provide resources to the National action plan to prevent the abuse of older people and the Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV) Strategy to ensure these areas of work can have the impact needed.
- Maintain health and social care funding as a priority, including funding for prevention and community-based support, recognising the need for greater parity between social care and health care, and ensuring that that the third sector can continue to play its essential role.
- Continue to provide ring-fenced funding for local authorities to support the ongoing development of Age-Friendly Communities.
- Undertake and publish Equality Impact Assessments on the combined impact of spending decisions in the Draft Budget that are likely to have a negative effect on older people, to ensure that policy and decision making have not been impacted by ageism.

For further information, please contact:
Rachel Bowen, Director of Policy
03442 640 670 // Rachel.bowen@olderpeople.wales

Introduction

The Older People's Commissioner for Wales welcomes the opportunity to respond to the Senedd Finance Committee's consultation on the Welsh Government Draft Budget proposals for 2025-26.

The Commissioner would like to see the following areas prioritised when making decisions about the Welsh Government budget for 2025-26.

1. Preventing and alleviating poverty, including fuel poverty

1.1 It is essential that the Welsh Government's Draft Budget for 2025-26 includes measures and sufficient funding to reduce the poverty experienced by older people in Wales and improve the quality of older people's lives. Nearly 1 in 6 older people in Wales live in relative income poverty (16%).ⁱ This rises with age with 17% of 65-69 and 75-79 year olds living in relative income poverty, increasing further to 18% for 80-84 year olds and 20% of people aged 85+.ⁱⁱ The effects of the cost of living crisis continue to be felt, meaning older people on low incomes are unable to afford to heat their homes nor access sufficient food. This takes a toll on older people's physical and mental health.

1.2 The ability of older people to heat homes to the temperature required to maintain good health has been compromised by the UK Government's decision to restrict Winter Fuel Allowance payments. Winter Fuel Allowance is worth up to £300 a year but is now available to only those older people in receipt of Pension Credit. Around a third of Pension Credit goes unclaimed and in Wales, around 50,000 people in Wales do not claim the Pension Credit to which they are entitled. This means that every year over £117 million is left unclaimed rather than reaching those who need it most.ⁱⁱⁱ

1.3 While awareness raising activity around Pension Credit and other entitlements has been undertaken by the Welsh Government by campaigns such as Claim What's Yours, the budget for 2025-26 must include resources to specifically enable and support local authorities to use their existing data to identify older people who are likely to be eligible for Pension Credit but not currently claiming. These resources should enable a proactive and targeted approach, drawing on letters, phone calls and home visits where necessary. Funding for activity such as this should be prioritised over further rounds of more generic awareness raising activity about benefits and entitlements. A proactive approach should also be taken to identifying other benefits to which older people are entitled, such as Attendance Allowance, and encouraging and supporting people to claim.

1.4 While the Welsh Government's Discretionary Assistance Fund plays an important part in helping people in crisis, disproportionately few older people access it. In June 2024, only 160 people aged over 70 accessed an emergency payment while for people aged 60-69, the equivalent figure was 810. This contrasts with 3,997 people aged 40-49, for instance.^{iv}

1.5 However, while work should be undertaken to highlight the DAF to older people and advice workers and others who are likely to be in contact with older people who could benefit, there is a need for a support fund specifically for older people who are not in crisis but still need support. This includes older people who are ineligible for Pension Credit as a result of being above the qualifying threshold by a very small amount. Such a support fund could help with energy bills in light of the loss of the Winter Fuel Allowance. Rather than solely relying on older people to claim, routes such as payments to older people living in lower band Council Tax properties could be explored.

1.6 Fuel poverty is a greater concern over the year ahead as a result of the loss of the Winter Fuel Allowance for most older people in Wales. Fuel poverty results in cold homes, which contributes to excess winter mortality and to a range of symptomatic illness. Older people are likely to be

disproportionately affected by changes in temperature caused by colder weather. 75% of excess winter deaths are people aged 75 and above.^v

1.7 Cold weather and living in a cold home can affect and exacerbate respiratory and circulatory conditions, cardiovascular disease and accidental injury.^{vi} Research also indicates a link between cold home temperatures and poorer mental health. Wales's old housing stock and poor energy efficiency leads to significant costs for NHS Wales: in 2019, Public Health Wales estimated that the impact of excess cold increases the costs to the health service associated with poor quality housing by around £41M, bringing the total to nearly £100M a year.^{vii} Going without food or not eating enough over time leads to malnutrition, which increases the risk of frailty, increasing GP visits, hospital admissions and the length of stay in hospital.^{viii}

1.8 Older people have contacted the Commissioner with concerns about the Winter Fuel Allowance change in eligibility criteria and stating that the Winter Fuel payments have been a lifeline to pay for even the minimum amount of heat. One older person explained how she had cut out a meal a day in an attempt to be able to afford to heat her home. Individuals have also told of the impact on people who are more susceptible to the cold as a result of heart conditions and taking blood thinning medication, for example.

1.9 The withdrawal of the payment at such short notice has created anxiety. It is vital that the Welsh Government Draft Budget includes measures to address fuel poverty and the loss of the Winter Fuel Allowance.

1.10 The Warm Homes Programme can play an important role in alleviating fuel poverty but it is essential that a balance is achieved between the Programme's role in meeting Net Zero commitments and ensuring that older people's homes are made warm, safe and as energy efficient as possible, even where such homes are not currently suitable for low carbon heating solutions. Future funding to the Warm Homes Programme should take into account the scale of adaptations needed across Wales and must be sufficient to ensure that no eligible applicant is left in crisis without a functioning heating and hot water system.

1.11 The Commissioner has been concerned to hear of potential additional criteria limiting boiler repairs to, for example, only households including those over 75 or under 2 years old, even where such households do not have heating and hot water. This is unacceptable and funding to the Warm Homes Programme should ensure that no-one experiences restrictions of this nature.

2. Digital exclusion

2.1 Digital exclusion remains a key concern for older people as evidenced in the Access Denied report published in January 2024.^{ix} The Draft Budget needs to ensure that measures to support older people to get and stay online are factored into all relevant policy areas and programmes. Likewise, funding to public services needs to ensure that resources are sufficient to maintain good quality offline services as not everyone can or wants to use the internet. 31% of over 75s (95,069 people) do not have access to the internet at home and 33% of over 75s do not use the internet (including Smart TV and handheld devices), compared to 13% of 65-74s and 0% of 25-44s. This means around 101,200 people over 75 do not use the internet.

2.2 As the Welsh Government contract for digital inclusion support via Digital Communities Wales is due to end in June 2025, it is important that funding for digital support is maintained. The Commissioner is aware that the future type of support is currently being discussed by the Welsh Government. The maintenance of support is crucial if people are to be encouraged to undertake more activity through, for instance, the NHS Wales app, or access other services digitally. Failure to provide good quality digital support in the ways people want it and in the places where they are able to access it risks those with the greatest need to use services, including older people, actually having the poorest quality of access. This will further exacerbate inequalities.

2.3 The need to make sure funding is available to develop digital services in Welsh to the same quality and timescale as English is also essential. According to the 2021 Census, 116,788 people over the age of 60 can speak Welsh. This is equal to 13.6%. 28% of fluent Welsh speakers aged over 65 – an estimated 21,000 older people – feel more comfortable speaking Welsh than English.^x It is important that Welsh is a language of technology and technological development.

3. Stopping abuse

3.1 The publication of the Welsh Government's National action plan to prevent the abuse of older people in February 2024 was welcome. The Draft Budget for 2025-26 needs to ensure that resources are provided to enable the actions in the plan to be implemented and take maximum effect. This includes: funding for research so that this area of abuse is better understood, training for a range of different stakeholders and professionals, and for a communication and awareness campaign to support and deliver the National action plan.

3.2 There is also a need to ensure that related areas of Welsh Government work on stopping the abuse of older people continue to coordinate effectively. The Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV) Strategy has taken a blueprint framework approach to support the delivery of the Strategy. Older people's needs are an identified workstream within this and it is important that this work also receives sufficient resource to make progress on the purpose and high level actions outlined.^{xi}

4. Provision of services and the importance of prevention

4.1 The Welsh Government Draft Budget needs to focus on preventative action which allows people to stay healthy, age well and stay in their own homes for longer. Demand for some services can be reduced or postponed by enabling more people to age as healthily as possible. Investing in prevention can reduce the need for additional expenditure dealing with problems that would otherwise occur.

4.2 A key aspect of this is ensuring that services can be delivered in the communities where older people live and a focus on delivering care closer to home. This means investment in primary care services in the widest sense, so not just GPs but also dentistry, pharmacies and community nursing, rather than a focus on secondary care. Services need to be available through Welsh as well as English to ensure that older people whose first language is Welsh are able to access them on equal terms. It is vital that interactions with health and care in particular can be through an individual's first language to ensure the right treatment and support are provided.

4.3 Access to GPs remains a key concern for older people, but there is much to be done to improve people's understanding of the range of services offered by GP practices and primary care more broadly. The OPCW report on Access to GPs showed the ongoing importance of GP practices to older people, and the value placed in relationships with GPs and the practice. Investment in GP practices and primary care, encouraging early identification and treatment of health problems, is a key part of preventative action.^{xii} Recommendations from the report included the need to support practices to modernise systems, as well as streamlining and automating routine administrative processes to free up the time of practice staff. This would reduce stress and improve patient experience. Public transport was also an important area identified by older people and it is essential that the Draft Budget ensures that public transport, in particular buses, is allocated enough resources to provide routes that enable older people to access services, including healthcare appointments.

4.4 Social care is also an important aspect of prevention but often does not receive the necessary level of recognition for the part these services play. The role of social care is as important as that of the health service in terms of enabling older people to age well. Recent research undertaken by

the Welsh Local Government Association focused on its annual budget survey of councils has identified a £223m social services pressure in 2025-26. This represents a 9% increase on current budgets to 'stand still'.^{xiii} Social care must receive sufficient funding to provide the support and services required by older people, ensuring that this is done in a way that upholds and protects people's rights. The Draft Budget needs to provide sufficient investment in health and social care, including funding for prevention and community-based support.

4.5 Similarly, support for unpaid carers and ensuring that local authorities are able to fulfil their obligations, such as carers needs assessments, must be factored into future Welsh Government spending. The recent Public Services Ombudsman for Wales report on 'Are we caring for our carers?' showed that just 2.8% of carers in the local authorities investigated as part of the report had received an assessment and that only 1.5% of carers had an assessment that led to a support plan. Many of these carers will be older carers which is of particular concern.

4.6 The Draft Budget should re-confirm that the Health and Social Care Regional Integration Fund (RIF) will be in place for the next financial year. This is especially important because older people, including older people with dementia, are recognised as a priority population group.^{xiv} The replacement Welsh Government Dementia Action Plan, which is now two years overdue but expected in 2025, also needs to be fully funded. Consideration should be given to the future resources needed to support the NHS to prepare for the advent of the next generation of dementia treatments.

4.7 Much support and many services, including those focused on prevention, are delivered by third sector providers. The third sector is integral to delivery of numerous initiatives that support older people within communities. Following the UK Government budget, the third sector will face additional costs, for example the increase in employers' National Insurance contributions. The Welsh Government Draft Budget needs to address this and ensure that the third sector can continue to provide services essential to older people in communities across Wales.

5. Age Friendly Communities

5.1 The Welsh Government has been supportive of the development of Age Friendly Communities (AFCs) as evidenced in 'Age friendly Wales: our strategy for an ageing society'.^{xv} Dedicated funding to local authorities to support Age-Friendly Communities has proved extremely valuable and must be protected as a ringfenced element of the Draft Welsh Government Budget. While the Welsh Government is committed to reducing the administrative burden on local authorities, it is important that funding to local authorities to support the development of Age Friendly Communities is not reduced or subsumed into wider financial settlements to local authorities and subsequently lost or repurposed.

5.2 The World Health Organisation (WHO) Age Friendly Community approach was developed in 2007 and was built in consultation with older people on the evidence of what supports healthy and active ageing and supports older residents to shape the places where we live. This approach enables stakeholders, including older people, local authorities, businesses, local societies and the voluntary sector to co-operate to identify and make changes in both the physical and social environments.

5.3 The evidence-based World Health Organisation (WHO) approach identifies eight essential features of communities that, together, enable us to age well. These are: outdoor spaces and buildings; transport; housing; social participation; respect and social inclusion; civic participation and employment; communication and information; and community support and health services. All eight domains are important in terms of ensuring that everyone can age well across Wales.

5.4 The Commissioner is recognised as an Affiliate of the World Health Organisation's Global Network of Age-Friendly Cities and Communities and works to promote age-friendly progress at the local, regional and national levels. The Commissioner's Office also works as a catalyst at the national and regional level by promoting the age-friendly approach as well as providing guidance and support to local authority-led partnerships who wish to become members of the Global Network.

5.5 There are many examples of the health benefits of age-friendly action often designed by older people, for older people to get out and about, socialise and to reduce loneliness and isolation. For example, in Swansea, 'Boule on the Beach', which took place this summer provided an opportunity for many older people to play boule together. This activity attracted the attention of younger people present on the beach, who joined in and greatly enhanced the event.

5.6 This led to running further intergenerational boule sessions in Swansea City Centre as part of the summer's City Chill events, in partnership with South Wales Police, Gower College and many teams from Swansea Council as part of a scheme to address antisocial behaviour, social isolation and community engagement.

5.7 This work has been welcomed by South Wales Police as significantly contributing to a 38% reduction in anti-social behaviour over the summer in this location and has been submitted for a Safer Communities Award. This is just one example of activities delivered in Swansea, that are now supporting around 500 older people every week.

5.8 In Anglesey, the Nifty 60s was formed in 2019 to reduce slips, trips and falls for older people locally and reducing pressure on GP surgeries and A&E Departments. The group takes part in resistance and functional training, building core strength, flexibility and mobility. The sessions have grown with 30 per class and with an average age of 74. There are 132 members who are achieving not only improved strength, mobility, flexibility but also improved mental and physical strength. Having secured National Lottery Funding, the group is planning to take the Nifty 60s model across Anglesey and plans are already underway to expand to Llangefni.

5.9 Likewise, in Gwynedd, a monthly Boccia event, which is hosted by Dementia Actif Gwynedd, is held in Porthmadog. Over a hundred participants compete against each other in a Boccia league, with the participants regularly travelling to the event from a wide geographical area. There are currently 27 teams playing and organisations involved have increased to make this a truly inclusive activity.

5.10 To date, eight local authorities have become members of the WHO Global Network of Age Friendly Communities and Cities. Progress continues to be made across the remaining local authorities with several more close to submitting applications. Good practice is being shared and scaled up by partners and Wales's role in Network discussions and sharing of international best practice has been recognised by the WHO.

5.11 AFCs make a direct contribution to addressing and preventing social isolation and loneliness in communities across Wales. This community based, preventative focused approach remains essential in the year ahead and should be recognised as contributing to delivering the Welsh Government's Connected Communities strategy which aims to tackle loneliness and isolation.^{xvi}

6. Ageism, Equality Impact Assessments and scaling good practice

6.1 The Welsh Government's Draft Budget for 2025-26 needs to ensure that decisions around spending and the prioritisation of resources are not influenced by ageism. Ageism is the

stereotyping, prejudice and/or discrimination against people based on their age or perceived age. Ageism can apply to any age group. The World Health Organisation estimates that globally, one in two people are ageist against older people, highlighting the scale of the challenge that needs to be addressed.

6.2 The diversity of older people also needs to be recognised in decisions around the Welsh Government's Draft Budget. It is important older people are not treated as a homogenous group. Policy development needs to reflect the fact that we become more diverse as we age i.e., in terms of experiences, interests, income, health and social relationships.

6.3 In a challenging financial climate, there is a risk that older people bear a disproportionate burden from cuts to services. The combined impact of cuts to different types of services needs to be assessed. This includes the need to take into account the wider policy landscape such as the impact of restrictions to the Winter Fuel Allowance.

6.4 In compiling budget allocations for 2025-26, the Welsh Government needs to ensure that effective Equality Impact Assessments are undertaken to understand the impact of proposed spending and changes on groups with protected characteristics, including older people. These Assessments should also be published in order to aid scrutiny of decision making and ensure that policy and decision making have not been impacted by ageism.

6.5 Lastly, the Draft Welsh Government Budget should ensure that there are resources available to scale up emerging models and practices that have been shown to be effective in supporting older people. This will include health and social care but is not limited to this sphere: interventions across areas of experience that affect older people should be considered. The Welsh Government should map current activity, assess existing pilots and evaluate these as soon as practicable, ensuring that funding is available to extend and spread those which have been shown to have a positive impact.

-
- ⁱ StatsWales (2024), available at: [Percentage of all individuals, children, working-age adults and pensioners living in relative income poverty for countries and regions in the UK between financial year ending \(FYE\) 1995 and FYE 2023 \(averages of 3 financial years\) \(gov.wales\)](#).
- ⁱⁱ Stats Wales (2024) Pensioners in relative income poverty by age of the head of household. March 2023. Available at: [Pensioners in relative income poverty by age of the head of household](#). Please note that figures available for those over 80 are based on very limited sample sizes.
- ⁱⁱⁱ Policy in Practice (2024), Missing Out 2024. Available at: [Report: Missing out 2024 - Policy in Practice](#)
- ^{iv} Stats Wales (2024), available at [Discretionary Assistance Fund by Age - Monthly data \(April 2023 Onwards\)](#)
- ^v Care and Repair (2024) Older people in Wales: Poverty in Winter. Available at: [careandrepair.org.uk/winter-report/](#)
- ^{vi} Public Health England/UCL Institute of Health Equity (2014), Local action on health inequalities: Fuel poverty and cold home-related health problems, p. 4. Available at: [read-the-report.pdf](#)
- ^{vii} S, Garrett H, Woodfine L, Watkins G, Woodham A. (2019). The full cost of poor housing in Wales, Building Research Establishment Ltd, Public Health Wales, Welsh Government. Available at: [The Cost of Poor Housing report English final2-1.pdf \(phwwhocc.co.uk\)](#)
- ^{viii} UK Government (2017), Impact assessment: Helping older people maintain a healthy diet: A review of what works. Available at: [Helping older people maintain a healthy diet: A review of what works - GOV.UK \(www.gov.uk\)](#)
- ^{ix} Older People's Commissioner for Wales (2024) Access Denied: Older people's experiences of digital exclusion in Wales. Available at: [Access Denied: Older people's experiences of digital exclusion in Wales](#)
- ^x ONS (2023) Census 2021 Welsh language by population characteristics, [Welsh language by population characteristics \(Census 2021\) \[HTML\] | GOV.WALES](#)
- ^{xi} Welsh Government (2023), Violence against women, domestic abuse and sexual violence: blueprint high level action plan. Available at: [Violence against women, domestic abuse and sexual violence: blueprint high level action plan \[HTML\] | GOV.WALES](#)
- ^{xii} Older People's Commissioner for Wales (2024) Access to GP Practices in Wales: Older People's Experiences. Available at: [Access-to-GP-Practices-in-Wales-Older-Peoples-Experiences.pdf](#)
- ^{xiii} Welsh Local Government Association (November 2024), Press release on social care funding. See: [Social care funding position "unsustainable", says WLGA - WLGA](#)
- ^{xiv} Welsh Government (2022), Health and Social Care Regional Integration Fund REVENUE GUIDANCE 2022–27. Available at: [Health and Social Care Regional Integration Fund - Revenue Guidance 2022-27](#)
- ^{xv} Welsh Government. (2021) Age Friendly Wales: our strategy for an ageing society. Available at: [Age friendly Wales: our strategy for an ageing society \[HTML\] | GOV.WALES](#)
- ^{xvi} Welsh Government (2020), Connected Communities: A strategy for tackling loneliness and social isolation and building stronger social connections. Available at: [38912 Connected Communities: Loneliness Strategy English](#)