

# CONSULTATION RESPONSE



Comisiynydd  
Pobl Hŷn  
Cymru  
Older People's  
Commissioner  
for Wales

## **Senedd Finance Committee consultation: Welsh Government Draft Budget 2026-27 September 2025**

### **Summary - Priorities for the Draft Welsh Government Budget:**

- Establish sources of support for older people who do not meet the criteria for the Discretionary Assistance Fund and who are already claiming all their entitlements.
- Commit sufficient resources to ensure that improved uptake of benefits such as Council Tax Reduction does not result in funding shortfalls for local authorities.
- Increase investment in energy efficiency, ensuring more older people receive appropriate support quickly, that fewer experience the harms that result from fuel poverty, and that boiler replacement or maintenance remains an option where low carbon solutions are unsuitable at present.
- Prioritise preventative measures that help people stay healthy, age well, and remain in their own homes for longer.
- Factor measures to support older people to get and stay online into all relevant policy areas and programmes, auditing existing policies and processes to ensure that they do not result in digital exclusion.
- Ensure fair funding for buses and support to Community Transport, recognising that buses account for approximately 90 million passenger journeys each year.
- Ringfence and continue dedicated funding to local authorities for Age-Friendly Communities to ensure that all older people in Wales live and participate in inclusive and effective places, that work sustainably to play a preventative role and help us all age better.
- Allocate sufficient resources to fully implement the actions outlined in Welsh Government initiatives to prevent the abuse of older people.
- Fund and expand advocacy services for older people to empower individuals to have their voices heard, especially when navigating complex systems such as health, social care, housing, safeguarding/abuse, and financial support.
- Review proposed spending decisions to specifically identify and address any potential age-related biases or unintended consequences for older people.
- Ensure the allocation of resources supports older people's dignity and promotes and upholds their rights in later life

## 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 2026-27.

The Commissioner would like to see the following areas prioritised when making decisions about the Welsh Government budget for 2026-27.

## Poverty

Nearly 1 in 6 older people in Wales live in relative income poverty (16%).<sup>i</sup> This rises with age: 17% of 65-69 and 75-79 year olds live in relative income poverty, increasing further to 18% for 80-84 year olds and 20% of people aged 85+.<sup>ii</sup> The effects of the ongoing cost of living crisis continue to be felt, meaning older people on the lowest 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.

The UK Government's reinstatement of the Winter Fuel Allowance for older people with annual taxable incomes of under £35,000 is welcome. However, it is important to note that this simply represents a return to the position before the 2024 removal, when many older people were already struggling.

During the autumn/winter period in 2024-25, when Winter Fuel Allowance was restricted to only older people in receipt of Pension Credit, the Commissioner became aware of a number of older people who were not eligible for Pension Credit (sometimes as a result of being only a few pounds or pence over the threshold) and were claiming all their entitlements but were still experiencing severe financial hardship.

Older people in this position would not necessarily qualify for the Welsh Government's current emergency financial support – the Discretionary Assistance Fund (DAF), which is intended to be a crisis fund. To qualify for an Emergency Assistance Payment (EAP), people must:

- *be in extreme financial hardship, for example you've lost your job, applied for benefits and waiting for your first payment and have no other means of financial support*
- *be experiencing an unexpected crisis has resulted in you not having money to buy food, gas and/or electricity or other essential items*
- *be in a crisis situation and in need of immediate financial support*
- *live in Wales*
- *be over 16 (there is no upper age limit for this grant)*
- *have no other money for example savings.<sup>iii</sup>*

There is an urgent need to establish sources of support for older people who do not meet the criteria for EAP under DAF and who are already claiming all their entitlements.

Disproportionately few older people access EAPs. In March 2025, only 126 people aged over 70 accessed an emergency payment while for people aged 60-69, the equivalent figure was 598. This contrasts with 6,064 people aged 30-39, for instance.<sup>iv</sup>

While work should be undertaken to highlight the DAF and EAPs 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 fund specifically for older people who are not in crisis but still need support.

## Streamlining Welsh Benefits and increasing take up of entitlements

The Commissioner welcomes the Welsh Government's work on streamlining Welsh Benefits and the Welsh Benefits Charter. It is essential that all older people receive the full value of their financial entitlements -such as Council Tax Reduction. However, increasing take-up of entitlements across all age groups must be properly funded. The Welsh Government's Draft Budget should commit sufficient resources to ensure that improved access does not result in funding shortfalls for local authorities.

The Draft Budget should also continue to support efforts to ensure older people claim all UK-wide entitlements, including Pension Credit and Attendance Allowance. This requires going beyond awareness campaigns like *Claim What's Yours*, and investing in targeted support for local authorities to use existing data to identify older people likely to be eligible but not currently claiming. Resources should enable proactive outreach - such as letters, phone calls, and home visits - building on current pilot work with Policy in Practice. Funding for this kind of targeted activity should be prioritised over further rounds of general awareness-raising.

Ongoing funding for third sector organisations to work directly with older people is also vital. These organisations play a key role in identifying individuals who may be missing out on entitlements and supporting them through the application process - an essential part of efforts on income maximisation, alleviating poverty and preventing deterioration.

## Fuel Poverty

Despite the reinstatement of the Winter Fuel Allowance for most older people in Wales, fuel poverty and rising energy prices continue to be a cause of concern raised with the Commissioner by older people. 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.<sup>v</sup>

Cold weather and living in a cold home can affect and exacerbate respiratory and circulatory conditions, cardiovascular disease and accidental injury.<sup>vi</sup> 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.<sup>vii</sup> 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.<sup>viii</sup>

Reducing fuel poverty for older people should therefore be seen as an important part of action on prevention by the Welsh Government.

The Nest Warm Homes Programme can play a greater role in alleviating fuel poverty. It remains essential that a balance is achieved between the Programme's part 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.

The Commissioner was pleased to see a change to the Nest scheme in April 2025 to permit gas boiler repairs or installation of replacement gas boilers at properties where low carbon options are not yet possible. This must continue, alongside a commitment that no eligible applicant will ever be left in crisis without a functioning heating and hot water system. The continuation of a 'crisis route' for those who are particularly vulnerable is also needed.

The Draft Welsh Government budget should increase investment in energy efficiency, ensuring more older people receive appropriate support quickly and that fewer experience the harms that result from fuel poverty.

In the short term, provision of emergency crisis support needs to be available, including help to top up prepayment meters and purchase off-gas fuel such as oil and LPG. The DAF provides one route for this but as demonstrated above, older people who are not in crisis but in severe financial hardship risk missing out.

## Prevention

Progress on preventative services and action has not been sufficient and this has contributed to limiting the impact of the Future Generations Act. The Wales Audit Office April 2025 report 'No Time to Lose: Lessons from our work under the Well-being of Future Generations Act' noted that "Accelerating progress under the Act starts with prioritising prevention. Without a more systematic shift towards prevention, budgets will be exhausted, and outcomes will likely be worse. The longer it takes the worse things are likely to get."<sup>ix</sup>

The report also noted current tensions and the choices made in previous Welsh Government budgets: "In 2025, we see that prevention is under pressure. This is evident in certain spending choices. The Welsh Government acknowledged its 2024-25 budget could 'impact the capacity of prevention services such as smoking cessation, weight management and exercise support'. It also included significant cuts to culture bodies' funding. The [Future Generations] Commissioner's assessment of the Welsh Government's draft 2025-26 budget found 'it does not yet prioritise prevention'."<sup>x</sup>

In line with this, it is no surprise that the Older People's Commissioner for Wales would like to see more emphasis in the Welsh Government's Draft Budget on prioritising preventative measures that help people stay healthy, age well, and remain in their own homes for longer. By supporting healthy ageing, demand for some services can be reduced or delayed, avoiding the need for more costly interventions later. Investing in prevention is not only cost-effective - it also improves quality of life for older people.

A key part of this approach is ensuring that services are available within local communities, with a strong focus on delivering care closer to home. This requires investment in primary care in its broadest sense - not just GPs, but also dental services, pharmacies, and community nursing - rather than simply concentrating resources on secondary care. The Commissioner welcomes the Cabinet Secretary for Health and Social Care's recent emphasis on moving resources to primary care and is supportive of the drive towards making Wales a Marmot Nation. Older people must benefit from this approach.

Services must also be accessible in Welsh and English, so that older people whose first language is Welsh can receive care on equal terms. Being able to communicate in one's first language is

essential for receiving appropriate treatment and support, especially in health and social care settings.

Social care plays a vital role in prevention but is often undervalued. Its contribution is just as important as the health service in helping older people age well and the Welsh Government's Draft Budget must ensure social care is funded to the level that supports older people's dignity and upholds their rights in later life. Similarly, support for unpaid carers and ensuring that local authorities can meet their responsibilities - such as conducting carers' needs assessments - must be reflected in future Welsh Government spending plans.

The Welsh Government's Draft Budget should consider the level of investment required to ensure the success of the new National Strategy for Unpaid Carers, due to be published in Spring 2026, and allocate appropriate resources as part of the budget-setting process. The same principle applies to the forthcoming replacement Dementia Action Plan, which will also require sufficient funding to address previous shortcomings and respond meaningfully to feedback from people living with dementia, their carers, and professionals.

The prevention agenda also includes home adaptation services for older people that enable them to live well at home for longer, for example the adaptations provided by local authorities under the Disabled Facilities Grant, or third sector services that provide adaptations, home maintenance and safety checks. As we are more likely to become disabled as we age, it is likely that there will be greater demand for these services in future. Likewise, the ongoing cost of living crisis means that more older people have been unable to afford the upkeep of homes that they own.

Accessible and adaptable housing and homes should be seen in the context of the Welsh Government's overarching ambitions for neighbourhoods and places as set out in the recent consultation on the 'Draft Disabled People's Rights Plan: 2025 to 2035' and the Commissioner would expect to see funding to empower older people to age well at home considered as part of the Draft Budget.

## Digital exclusion

Digital exclusion remains a key concern for older people and continues to be raised with the Commissioner whether in relation to banking, access to information and services such as GP appointments and prescriptions, expectations of payment by app for car parks or e-ticketing for sporting events or concerts. 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. An audit of Welsh Government processes and services, along with those of bodies it funds, should be undertaken to ensure they are inclusive and equally accessible to older people and other groups who cannot or do not use the internet. Any gaps should be addressed as a matter of urgency, with funding provided for this purpose.

Likewise, funding for public services must ensure that resources are sufficient to maintain high-quality offline services, as not everyone can - or wants to - use the internet. Currently, 31% of people over 75 (around 95,069 individuals) do not have internet access at home, and 33% do not use the internet at all (including Smart TVs and handheld devices). This compares to 13% of 65–74-year-olds and 0% of 25–44-year-olds, meaning approximately 101,200 people over 75 are not online.<sup>xi</sup>

The Welsh Government is currently tendering for its digital inclusion support contract, and it is vital that funding for this work is maintained. Digital support is essential if people are to be encouraged

to engage with services such as the NHS Wales app or other online platforms. Without accessible, high-quality digital support - delivered in ways and places that suit people's needs—those with the greatest need, including older people, risk having the poorest access, further deepening inequalities.

Libraries are frequently identified as valuable community hubs for delivering digital support and skills training, particularly for groups such as older people. They offer non-stigmatising, welcoming environments that encourage engagement. However, libraries continue to face significant funding pressures, with some local authorities proposing further reductions to their branch networks.

If libraries are to play a meaningful role in addressing digital exclusion, it is essential that branch libraries remain embedded in local communities, ensuring they are easily accessible to older people and supported by appropriate transport links. Without this, their potential to support digital inclusion will be severely limited.

Digital exclusion is also a language issue and the Welsh language must be a language of technology and technological development. Funding needs to be available to develop and maintain digital services in Welsh to the same standard and timescale as those in English. According to the 2021 Census, 116,788 people over 60 speak Welsh - 13.6% of that age group. Among fluent Welsh speakers aged over 65, 28% - an estimated 21,000 older people - feel more comfortable speaking Welsh than English.<sup>xii</sup>

## Transport

The reduction in bus services and changes to routes impact older people and this is an issue that the Commissioner hears about on a regular basis. Public transport was an important area identified by older people during the Commissioner's consultation on her priorities. Buses are a particular concern with people noting that they have a bus pass but that there are few or no buses. Research on transport from the National Survey for Wales (see: [Transport \(National Survey for Wales\): April 2022 to March 2023 \[HTML\] | GOV.WALES](#)) shows that 14% of people aged 65+ used the bus at least once a week. This was the highest of all age groups.

Future funding for buses - and the Welsh Government's Draft Budget - should reflect the acknowledgement in the Bus Services (Wales) Bill's Explanatory Memorandum (page 7, paragraph 3.1) that buses remain the most practical and popular form of public transport, accounting for approximately 90 million passenger journeys each year, compared to around 30 million rail journeys.

While the Bus Services (Wales) Bill has the potential to improve services in the long term, its benefits will take time to materialise. In the meantime, older people must not be left without viable transport options. Funding allocated to bus services should be sufficient to maintain and develop routes that enable older people to access essential services, including healthcare appointments, as well as travel for work, volunteering, caring responsibilities, and social activities.

Community transport provides a vital lifeline in areas where commercial routes do not meet the needs of the population. The Commissioner values the important role community transport plays and urges that it be included in the Welsh Government's Draft Budget as a means of enabling older people to stay active, connected, and engaged in the things that matter most to them.

It also plays a key role in preventative work, as older people have shared with the Commissioner that a lack of transport contributes significantly to feelings of isolation and disconnection from their communities.



## Age Friendly Communities

The Welsh Government has shown strong support for the development of Age-Friendly Communities (AFCs), as outlined in *Age Friendly Wales: Our Strategy for an Ageing Society*. Dedicated funding to local authorities for AFCs has been extremely valuable and should be protected as a ringfenced element within the Draft Welsh Government Budget. While efforts to reduce administrative burdens on local authorities are welcome, it is crucial that funding for AFCs is not reduced or absorbed into broader financial settlements, where it risks being lost or repurposed.

The World Health Organization's (WHO) Age-Friendly Community approach, developed in 2007 in consultation with older people, is grounded in evidence about what supports healthy and active ageing. It empowers older residents to shape the places where they live and encourages collaboration among stakeholders—including older people, local authorities, businesses, community groups, and the voluntary sector—to improve both physical and social environments.

This evidence-based approach identifies eight essential features that enable people to age well:

- Outdoor spaces and buildings
- Transport
- Housing
- Social participation
- Respect and social inclusion
- Civic participation and employment
- Communication and information
- Community support and health services

All eight domains are vital to ensuring that everyone can age well across Wales.

The Commissioner is recognised as an Affiliate of the WHO's Global Network of Age-Friendly Cities and Communities and actively promotes age-friendly progress at local, regional, and national levels. The Commissioner's Office also acts as a national catalyst, offering guidance and support to local authority-led partnerships seeking to join the Global Network.

Wales has been recognised as playing an important international role in the WHO Network, taking part in discussions and sharing of international best practice.

There are many examples of the health benefits of age-friendly initiatives—often designed by older people, for older people—to encourage physical activity, social connection, and reduce loneliness and isolation. For example, in Anglesey, the Nifty 60s group was formed in 2019 to help reduce slips, trips, and falls among older people, easing pressure on GP surgeries and A&E departments. The group engages in resistance and functional training to build strength, flexibility, and mobility. With 132 members and an average age of 74, the sessions have grown to 30 participants per class. Members report improved physical and mental wellbeing, and with National Lottery funding secured, the group plans to expand across Anglesey, including to Llangefni.

To date, ten local authorities in Wales have joined the WHO Global Network of Age-Friendly Communities and Cities, with several more close to submitting applications. Good practice is being shared and scaled up, and Wales's contribution to international discussions has been recognised by the WHO.

Age-Friendly Communities make a direct contribution to tackling social isolation and loneliness as well as a range of other priorities for older people. This community-based, preventative approach is essential in the year ahead.

However, longer-term support and funding (rather than on an annual basis) would enable more to be achieved by providing continuity and assurance. This would help to ensure that all older people in Wales live and participate in inclusive and effective Age-Friendly Communities, that work sustainably to play a preventative role and help us all age better. This is an issue that the next Welsh Government will need to consider for future budgets.

## **Prevention of abuse of older people**

The publication of the Welsh Government's *National Action Plan to Prevent the Abuse of Older People* in February 2024 was a positive step forward. However, progress must now accelerate to ensure meaningful change. The Draft Budget should allocate sufficient resources to fully implement the actions outlined in the plan and maximise their impact.

It is also essential that related Welsh Government initiatives aimed at preventing the abuse of older people remain well-coordinated. The *Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV) Strategy* has adopted a blueprint framework to guide its delivery. Within this, the needs of older people are recognised as a dedicated workstream. Ensuring this area receives adequate resources is vital to advancing the strategy's purpose and achieving its high-level objectives.<sup>xiii</sup>

## **Advocacy**

There are a variety of reasons why we might need access to an advocate as we age. Advocacy is vital for older people in Wales, empowering individuals to have their voices heard, especially when navigating complex systems such as health, social care, housing, safeguarding/abuse, and financial support. Many older people face barriers due to ageism, isolation, or declining health, which can make it difficult to assert their rights or access the services they need.

Advocacy plays a crucial role in safeguarding older people from harm, neglect, and abuse by ensuring they are supported to speak up, make informed decisions, and challenge poor treatment. It also contributes to prevention - by identifying risks early and promoting dignity and respect in care settings. The Commissioner's recent work on ageing without children and discussions of the growing number of older people who do not have children or access to family, has emphasised the importance of advocates.<sup>xiv</sup> The Welsh Government Draft Budget should continue to fund and expand advocacy services as part of its commitment to an age-friendly Wales.

## **Ageism and age discrimination**

The Welsh Government's Draft Budget should be shaped by a commitment to fairness and inclusivity, ensuring that decisions around spending and resource prioritisation are not influenced by age-related bias. Ageism - defined as stereotyping, prejudice, or discrimination based on age or perceived age - can affect people of all ages, but older individuals are particularly at risk. The World Health Organization estimates that one in two people globally hold ageist attitudes toward older people, highlighting the scale of the challenge that must be addressed.



It is equally important that the diversity among older people is recognised in budgetary decisions. Older people are not a single, uniform group. As we age, our experiences, interests, income levels, health needs, and social relationships become increasingly varied. Policy development must reflect this diversity to ensure that the needs of all older people are considered and met effectively.

Proposed spending decisions must be closely reviewed to specifically identify and address any potential age-related biases or unintended consequences for older people. This could include, for example, any further moves towards digitisation of services or ensuring that specific funded work proposed as part of Welsh Government's National Equality action plans places equal emphasis on understanding how age intersects with other protected characteristics such as race, sexuality, and disability

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<sup>i</sup> StatsWales (2024) [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 \(averages of 3 financial years\) \(gov.wales\)](#).

<sup>ii</sup> 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.

<sup>iii</sup> Welsh Government, Discretionary Assistance Fund (DAF), Eligibility criteria. Available at: <https://www.gov.wales/discretionary-assistance-fund-daf/eligibility>

<sup>iv</sup> Stats Wales (2025), available at [Discretionary Assistance Fund by Age - Monthly data \(April 2023 Onwards\)](#)

<sup>v</sup> Care and Repair (2024) Older people in Wales: Poverty in Winter. Available at: [careandrepair.org.uk/winter-report/](https://careandrepair.org.uk/winter-report/)

<sup>vi</sup> 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](#)

<sup>vii</sup> 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 \(phwwhocc.co.uk\)](#)

<sup>viii</sup> 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](https://www.gov.uk))

<sup>ix</sup> Audit Wales (2025), No time to lose: Lessons from our work under the Well-being of Future Generations Act. Available at:

[https://www.wao.gov.uk/sites/default/files/publications/No time to lose Lessons from our work under the Well-being of Future Generations Act.pdf](https://www.wao.gov.uk/sites/default/files/publications/No%20time%20to%20lose%20Lessons%20from%20our%20work%20under%20the%20Well-being%20of%20Future%20Generations%20Act.pdf), page 7.

<sup>x</sup> Audit Wales (2025) No time to lose. Available at:

[https://www.wao.gov.uk/sites/default/files/publications/No time to lose Lessons from our work under the Well-being of Future Generations Act.pdf](https://www.wao.gov.uk/sites/default/files/publications/No%20time%20to%20lose%20Lessons%20from%20our%20work%20under%20the%20Well-being%20of%20Future%20Generations%20Act.pdf), page 23.

<sup>xi</sup> Older People's Commissioner for Wales (2024), Understanding Wales's Ageing Population: Key Statistics. Available at: <https://olderpeople.wales/wp-content/uploads/2024/09/Understanding-Wales-ageing-population-September-24.pdf>

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<sup>xii</sup> ONS (2023) Census 2021 Welsh language by population characteristics, [Welsh language by population characteristics \(Census 2021\) \[HTML\] | GOV.WALES](#)

<sup>xiii</sup> 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](#)

<sup>xiv</sup> Hannah Rigley, Mariana Fikry, Kerry KilBride / Miller Research (UK) Ltd. (2025), Older People Without Children: Literature Review. Available at: <https://olderpeople.wales/news/new-report-sets-out-challenges-faced-by-people-growing-older-without-children>