

# The Strategy for Older People in Wales

## 2013-2023



Llywodraeth Cymru  
Welsh Government

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Living longer, ageing well



Making Wales a great place to grow old



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# Vision

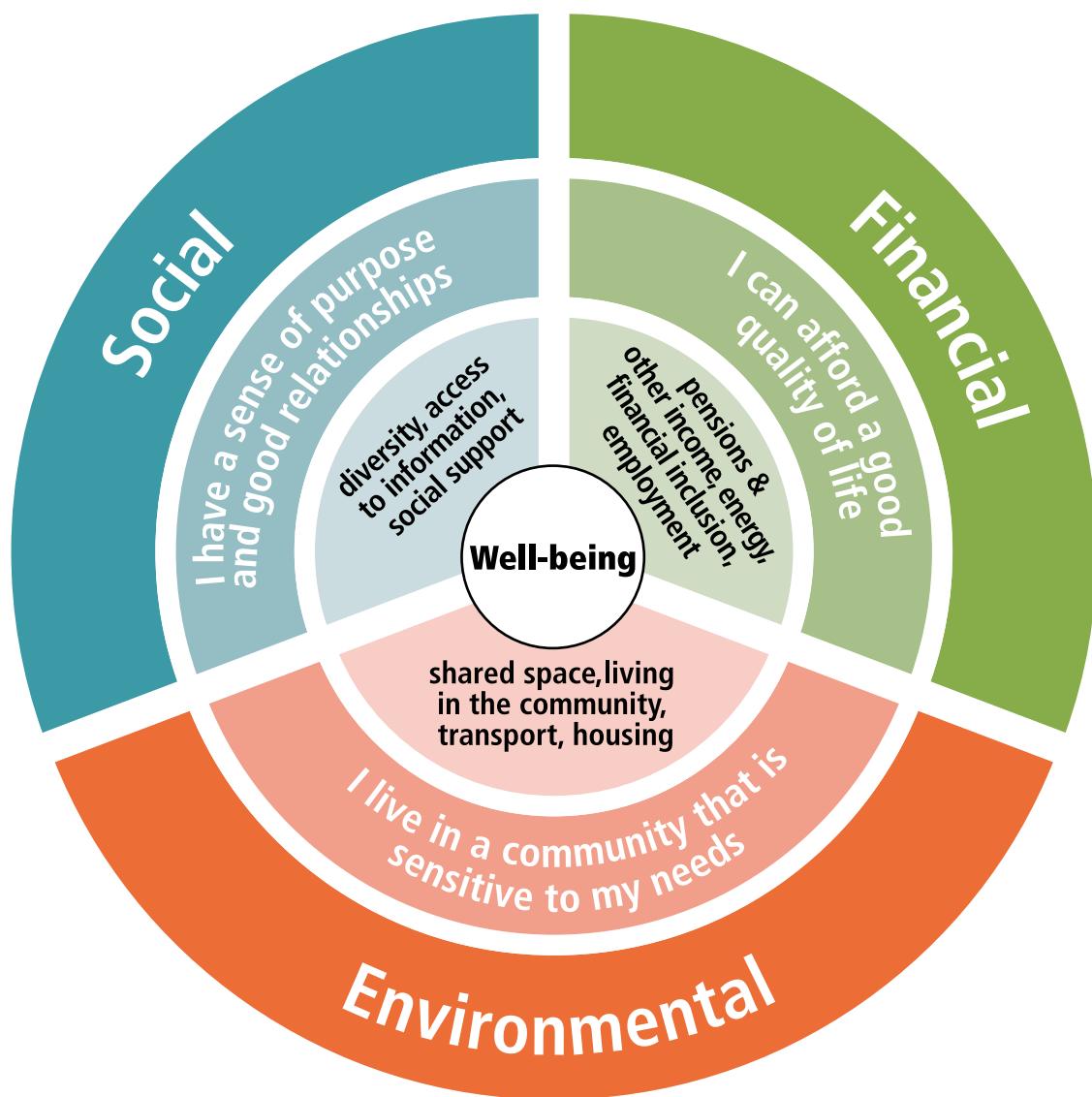
That people in Wales feel valued and supported, whatever their age.

That all older people in Wales have the social, environmental and financial resources they need to deal with the opportunities and challenges they face.

Well-being is a broad concept. It includes factors such as how satisfied people are with their lives as a whole, autonomy (having a sense of control over your life), and purpose (having a sense of purpose in life)<sup>1</sup>.

Building well-being and resilience is good for individuals and society, reducing dependence and improving overall health.

## The key elements for building a good quality of life



<sup>1</sup> MICHAELSON J. and others Measuring Well-being: A guide for practitioners. London: New Economics Foundation, 2012  
[www.nef-consulting.co.uk/services/wellbeingmeasurement](http://www.nef-consulting.co.uk/services/wellbeingmeasurement)



## Foreword

In 2003 the Welsh Government launched the first Strategy for Older People in Wales. This was a groundbreaking achievement that was widely recognised. Much has been done since then to improve the lives of older people.

Older people should expect to be able to participate as fully in society as they desire, including contributing to community and family life, influencing decisions and having their needs met.

My well-being statement, which is for people who need care and support and for carers who need support, develops this principle of well-being and describes the important well-being outcomes which were developed with a range of individuals and organisations. It is important that the principle of well-being runs like a thread through all of our work.

Older people are as diverse a group as any other and their individual experiences of growing old in Wales has been shaped by events over the course of their lives as well as how they live today.

However, there is common ground - older people tell us that having a sense of purpose and value in their lives, along with a feeling of autonomy, is important. They also tell us that achieving this is often beyond their reach. The varied contributions older people make, both economically and socially, are valuable and can only be maximised if barriers to participation are eliminated.

Older people have been involved from the outset in developing the third phase of the Strategy. Over the next 10 years the Strategy will focus on ensuring that older people in Wales have the resources they need to deal with the challenges and opportunities they face. This phase of the Strategy aims to improve quality of life for older people in ways that go beyond the traditional health and social care agenda.

A handwritten signature in black ink that reads "Gwenda Thomas".

**Gwenda Thomas AC / AM**  
Deputy Minister for Social Services

# Introduction

Phase 3 of **The Strategy for Older People in Wales: Living Longer, Ageing Well** will span the 10 years from 2013 – 2023.

Population ageing is a permanent feature of our modern society. There is a need to work collectively and embrace this reality for the opportunities and challenges it brings.

## **The Welsh Government's challenge for the next ten years is:**

- to create a Wales where full participation is within the reach of all older people and their contribution is recognised and valued;
- to develop communities that are age-friendly while ensuring older people have the resources they need to live;
- to ensure that future generations of older people are well equipped for later life by encouraging recognition of the changes and demands that may be faced and taking action early in preparation.

Our vision, outlined on page ii, is to make Wales a great place to grow old. Building well-being and resilience is good for individuals and society, reducing dependence and improving overall health. The concept of well-being is undeniably complex. This strategy takes the position that older people must have the resources they need to deal with the challenges they face, in order to achieve a sense of purpose and control in their lives. It is not enough to nullify disabling conditions; we must also create conditions in which all older people can flourish<sup>2</sup>.

The role of the Welsh Government is to set direction for policy, make the case for change and create structures that are capable of delivering transformed services. Real differences to older people's lives can only be made through a shared commitment across the statutory, private and voluntary sectors to shape services that are sensitive to their needs.

This approach - a desire to improve social, economic and environmental well-being to the benefit of the people and communities of Wales – is at the heart of the Welsh Government's decision to make sustainable development our central organising principle. The Strategy for Older People in Wales: Living Longer, Ageing Well exemplifies this approach. It sends a clear message that the delivery of improvements in older people's well-being can only be achieved by concerted effort and commitment on behalf of all Welsh Government departments and our partners.

We believe that the broader concept of well-being for all older people outlined here complements the legal definition contained within the Social Services and Well-being Bill and in the NHS Together for Mental Health Strategy. Those definitions refer to people at risk and who need support.

<sup>2</sup> The challenge of defining well-being Dodge, Daly, Huyton, & Sanders  
[www.internationaljournalofwell-being.org](http://www.internationaljournalofwell-being.org) 230

# How we developed this phase of the Strategy

From the outset, older people have been involved in the development of this phase of the Strategy for Older People in Wales. The views of over 2,000 older people, gathered in questionnaires and at focus groups, informed the development of the consultation document published in October 2012. Over 100 individuals and organisations submitted detailed responses to the consultation.

Phase 3 builds upon the foundations and achievements established by the first 10 years of the Strategy for Older People. Further information about phases 1 and 2 are included in **Appendix 1**. Copies of the earlier strategies, the Consultation Paper on phase 3 published in October 2012 and a report of consultation responses can be found at [www.wales.gov.uk](http://www.wales.gov.uk) (search for Strategy for Older People) or are available in print form on request.

## What this phase of the Strategy is, and what it is not.

The Strategy aims to address the barriers faced by older people in Wales today and to ensure that well-being is within the reach of all.

Like everyone else, older people expect to be able to participate as fully in society as they desire – including contributing to community and family life, influencing decisions and having their needs recognised and addressed. The varied contributions older people make, both economically and socially, are valuable and can only be maximised if barriers to participation are eliminated.

### What older people told us can be encapsulated into these three statements:

I have a sense of purpose and good relationships.

I live in a community that is sensitive to my needs.

I can afford a good quality of life.

These statements have helped inform the recent well-being statement made by the Deputy Minister for Social Services.

This strategy identifies three main priority areas for action: social resources, environmental resources and financial resources. However it also recognises that good physical and mental health, lifestyle factors, access to information and advice, equality and diversity, language needs, and preparation for later life are important issues in each of these priority areas.

Good physical and mental health contributes greatly to overall well-being. Addressing the social, environmental and financial needs of older people in Wales will contribute to health improvement in ways that complement existing interventions, such as smoking cessation, immunisation, healthy eating and exercise programmes.

Of those using health and social care services, older people represent a significant group, and this is to be expected as the incidence of chronic diseases, and mobility and sensory impairments increases with age. Health and social care services recognise the scale of the challenge and the Welsh Government has a suite of significant policy and strategy to support people with health and social care needs. This Strategy does not seek to reiterate these commitments or duplicate programmes for change.

There is growing recognition of the value of developing service models that have the citizen at their core and that seek to protect and support all opportunities for independent living. **Sustainable Social Services** is the Welsh Government's vision and programme for transformational change in social services delivery. **The Social Services and Well-being (Wales) Bill** will provide the regulatory framework for delivery of this change.

The Welsh Government's vision for NHS services is set out in **Together for Health** and is based around community services with patients at the centre. It places prevention, quality and transparency at the heart of healthcare and recognises the challenges facing the health services as a result of a rising older population, inequalities in health and rising numbers of patients with chronic conditions. Further information on Welsh Government commitments to improving health and social care for older people is included in **Appendix 2**.

Older people told us that their quality of life is often compromised by social, environmental and financial barriers. This phase of the Strategy for Older People in Wales aims to improve quality of life for older people in ways that go beyond the traditional health and social care agenda; addressing discrimination, lack of opportunity for fulfilled lives, poverty and environments that create dependence and exclusion.

The **Social Services and Well-being (Wales) Bill** will provide for a single Act for Wales that brings together local authorities' duties and functions in relation to improving the well-being of people who need care and support and carers who need support. Enhancing the economic, social and environmental well-being of people and communities is the purpose of the proposed plans for a **Sustainable Development Bill**.

Existing statutory guidance provides Welsh Local Authorities with powers to promote or improve well-being under the **Local Government Act 2000**.

The Welsh Government proposes to encourage greater collaboration and integration of public services as described in Working Together for Wales: The Public Service Workforce and Shared Purpose, Shared Delivery.

## How this Strategy will be implemented

This document sets our vision, the outcomes we want to achieve and high level indicators of success. The vision of the Strategy will be implemented through a series of detailed, measurable and regularly reviewed delivery plans, the first of which will be developed through further engagement and published by the end of 2013.

The delivery plans will be a timetable of specific actions to be taken by the Welsh Government and our partners in order to bring about a measurable improvement in the well-being of older people in Wales. They will include specific measures and indicators.

This will be informed by, and aligned with, the developing national outcomes framework for social services and other relevant frameworks.

# How the impact of this Strategy will be measured

Each of the following chapters outlines some of the indicators that will we monitor in order to measure the impact of the strategy. Some already exist, while others will need to be developed. The Welsh Government will take responsibility for ensuring –

- **accountability** i.e. that the reports produced by the responsible organisation as stated;
- **collation** of information contained in the reports to monitor the implementation and impact of the strategy, and
- **dissemination** across Wales to inform practice

A second edition of the **Older People's Well-being monitor** will pull together data and report on the overall progress being made. The Welsh Government already gathers significant population data, however phase 1 and 2 and the first edition of monitor identified clear gaps. As part of the development of the second edition we will be prioritising finding ways in which we can address those gaps.

## Emerging policy developments and initiatives

- Exploration of the development of a **Declaration of Rights for Older People in Wales**
- The development of an **Ageing Well in Wales** programme, led by the Older People's Commissioner for Wales, the first three priorities of which are Age-friendly and Dementia-friendly Communities and Preventing and Managing Falls and Fractures (further information in **Appendix 3**).
- A programme of transformational change in social care through **Sustainable Social Services** and the **Social Services and Well-being (Wales) Bill**. The Bill also contains proposals to give carers equivalent rights to the people they care for.
- The **Healthy Ageing Programme** aims to address the health needs of older people and is delivered by Age Cymru on behalf of the Welsh Government. Funding has been approved until March 2016.
- The development of a **Health Checks** programme for people aged over 50, led by Public Health Wales, to support and empower people to have greater control of their health and well-being.
- **My Home Life** – we are developing a set of indicators and performance measures to monitor the delivery of this programme and ministerial approval has been extended to 2015.
- Proposals for a **Sustainable Development Bill** – enhancing the economic, social and environmental well-being of people and communities, encouraging the long term view in the decisions we take now in order to maximise the well-being or quality of life in Wales.
- The **Carers Strategy for Wales** has been refreshed and will be published during Carers Week in June 2013.
- Local Health Boards, NHS Trusts and their local authority partners have developed **Carers Information and Consultation Strategies** under the **Carers Strategies (Wales) Measure 2010**.
- Council Tax – 330,000 households will be helped as the Welsh Government funds benefit shortfall.
- The **Tackling Poverty Action Plan** will look at pensioner poverty.
- Ongoing commitment to fund **Care & Repair**.



# Chapter 1: Social Resources

Good physical and mental health is an important contributor to individual well-being. The importance of healthy living is well rehearsed, however the importance of having regular access to social activities and networks is less frequently acknowledged.

Through the development of this Strategy older people told us that they often feel marginalised and that their contributions are sometimes undervalued. Finding ways of supporting older people to play important roles in society, engage in paid or unpaid work, share their knowledge and experience, and to be valued by others are identified by older people as being vital to their well-being. Feeling valued, respected and able to contribute are important aspects of an approach which delivers quality of life and prevents or delays significant health or social care needs.

The percentage of men and women drinking more than the weekly recommended limits has risen<sup>3</sup>. There is now a pressing need to address substance misuse in older people.

Older people are a large and diverse group, making up one-third of the population of Wales. They represent as diverse a group of people as any other age group and their needs are determined by a wide range of factors including, but not limited to, physical health, care and support needs, where they live, and how they identify themselves (such as ethnicity, language requirements, gender, sexual orientation). However there is common ground.

## Older people told us that:

- Feeling like they belong is important.
- Having something to do and feeling needed and productive makes them feel better.
- Accessible information and advice when they need it can enable older people to access services and opportunities. A single point of access to services helps users to negotiate complex systems of service provision.
- It is important that carers have support so that they can take part in activities, build relationships, work and balance their own needs with their role as a carer.

## The evidence shows that:

- Older adults who participate in social and leisure activities are more likely to say they feel well. Good social relationships are associated with positive health effects for the individual.
- Staying physically active protects health, and good physical health makes an important contribution to overall well-being.
- Being lonely or isolated has been associated with health problems and early death. The risks are significant, the same as smoking and twice that of obesity.
- Isolation causes depression and makes older people more vulnerable to abuse.
- The social aspect of eating is important and there is evidence that living alone is associated with poor diet. In Wales 43% of people aged 75 and older live alone – two-thirds of women and one-third of men.

<sup>3</sup> by 60% in men and 100% in women between 1990 and 2006 (NHS Information Centre, 2009a)

Research commissioned by carers organisations suggests that caring can have a detrimental impact on the physical, emotional and mental health of carers, especially on older carers. The 2011 Census shows there are 370,230 people providing unpaid care in Wales. Many of those cared for will be older people, and many carers are themselves aged over 50. Wales has a higher proportion of carers than England<sup>4</sup>.

## What outcomes do we want to achieve by 2023?

**Social participation** – Older people enjoy a better quality of life, have active social lives (if desired), and loneliness and unwanted social isolation is minimised. Older people are not subjected to abuse.

**Diversity** – older people are not discriminated against because of their age, and do not experience multiple discrimination on account of gender, ethnicity, disability, religion and belief, or sexual orientation, in addition to their age.

**Access to information** – older people have access to information and advice about services and opportunities, and are not disadvantaged when accessing them.

**Learning and activities** – older people have opportunities to be engaged in lifelong learning and other appropriate social activities.

**Healthy Ageing** – Older people enjoy good physical, mental and emotional health and well-being with the aim of being able to live independently for longer, with a better quality of life and continue to work and participate in their communities.



<sup>4</sup> representing 12.1 per cent of the population (for England and Wales taken together the figure was 10.3 per cent). Since 2001, there has been an increase of approximately 30,000 people providing unpaid care in Wales, representing an increase of 3 per cent in the proportion providing care. A breakdown by age group from 2011 census was not available at the time of publication.

	<b>Issues</b>	<b>We will monitor the following indicators:</b>	<b>What policy and strategy will help to achieve these outcomes?</b>
<b>Social participation</b> – Older people enjoy a better quality of life, have active social lives (if desired), and loneliness and unwanted social isolation is minimised. Older people are not subjected to abuse.	<p>Older people are not lonely or socially isolated.</p> <p>No-one is prevented from achieving social connectedness and positive relationships because of their age.</p> <p>Community support.</p> <p>Elder abuse is prevented and older people at risk of abuse are safeguarded and protected.</p> <p>Addressing the needs of Older People with substance misuse problems</p> <p>Support for unpaid voluntary carers</p> <p>Addressing the needs of those who are frail or who have dementia</p> <p>Bereavement support</p>	<p>Measures of loneliness and engagement to be identified in the strategy implementation plan<sup>5</sup>.</p> <p>Proportion of people agreeing that 'people in this neighbourhood are willing to help their neighbours' (National Survey for Wales)</p> <p>Number of Community co-operatives and social enterprises set up to regenerate communities, create jobs and provide essential local services.</p> <p>Number of people 50+ accessing substance misuse services (Welsh National Database for Substance Misuse)</p>	<p>Community Facilities &amp; Activity Grant</p> <p>Community Cohesion Strategy and Right to Be Safe Strategy aim to improve community cohesion and reduce domestic and sexual violence, homophobic, transphobic, disability-related and religiously-motivated bullying and tackle hate crime.</p> <p>Safeguarding provisions in the Social Services and Well-being (Wales) Bill and the proposed Ending Violence Against Women and Domestic Abuse (EVAWDA) Bill.</p> <p>Carers Strategies (Wales) Measure</p> <p>Carers Strategy</p> <p>Substance Misuse Delivery Plan 2013-15</p> <p>Task Group to Develop guidance to improve access to substance misuse treatment for Older People.</p> <p>Together for Health – Delivering end of life care</p>

<sup>5</sup> For example, De Jong Gierveld (short 3/6Qs) and Lubben Social Network Scale (LSNS6) as a new measure of ability to engage with friends and family could be added to National Survey for Wales as a measure of loneliness

<b>Diversity</b> – older people are not discriminated against because of their age, and do not experience multiple discrimination.	<p>Negative attitudes to older people and ageing process.</p> <p>Age stereotypes.</p> <p>Age discrimination.</p> <p>Needs of specific groups of older people, including those from ethnic minorities, with disabilities or lesbian, gay, bisexual or transgender older people.</p> <p>Services recognise the language needs of users</p>	<p>Number of people reporting that they have been discriminated against in the last 12 months because of their age (National Survey for Wales)</p>	<p>Strategic Equality Plan</p> <p>Equality Impact Assessment and EU Structural Funds</p> <p>Advancing Equality Fund and Inclusion Grant</p>
<b>Information and advice</b> – older people have access to information and advice about services and opportunities.	<p>Access to information in the right format, in the right place and at the right time.</p> <p>Older people who need it have access to independent advocacy.</p> <p>Digital inclusion.</p> <p>Alcohol Misuse – To raise awareness and understanding of issues associated with substance misuse in older age.</p>	<p>Number of people reporting being able to access information and advice</p> <p>Number reporting difficulty accessing a library (National Survey for Wales)</p> <p>Number of advocacy services and independent advocates (Advocacy Counts, Age Cymru)</p> <p>Number of older people with access to the Internet – 50+ use of PC and internet (Beaufort Omnibus Survey)</p> <p>Skills and cost as a barrier to internet use and number accessing internet at a library (National Survey for Wales)</p> <p>Monitor the number of age 50+ referrals to substance misuse services through the WNDMS</p> <p>Welsh Health Survey</p>	<p>Information, advice and assistance in Social Services and Well-being (Wales) Bill</p> <p>Advocacy for older people – task group led by Older People's Commission</p> <p>Communities 2.0</p> <p>Substance Misuse Delivery Plan 2013-15.</p> <p>Raising awareness through Alcohol Concern Cymru campaigns</p> <p>Updating 'Dementia – How to Reduce your Risk' guidance</p>

<p><b>Learning and activities</b></p> <ul style="list-style-type: none"> <li>- older people have opportunities to engage in learning or other activities</li> </ul>	<p>Ability to participate in lifelong learning and other activities</p> <p>Developing social networks and gaining skills and knowledge.</p> <p>Opportunities to participate in arts and creative activities.</p>	<p>Number of older people able to access adult community learning; and the variety of learning opportunities available to older people.</p> <p>Number of older people participating in arts and creative activities</p>	<p>Delivering Community Learning for Wales Gwanwyn Niace Dysgu Cymru Adult Community Learning Participation in arts festivals (Beaufort Omnibus Survey)</p>
<p><b>Healthy Ageing –</b></p> <p>Older people enjoy good physical, mental and emotional health and well-being with the aim of being able to live independently for longer, with a better quality of life and continue to work and participate in their communities</p>	<p>Opportunities to participate in physical activities tailored to older peoples needs.</p> <p>Improved lifestyles (e.g. diet, exercise, smoking and alcohol) amongst older people.</p> <p>Raise awareness and understanding of issues associated with mental health and well-being in older age</p> <p>Increased life expectancy.</p> <p>Gap in life expectancy between most and least affluent</p>	<p>Number of older people participating in physical activities</p> <p>Number of people over 50 accessing the health and well-being assessment</p> <p>Self reported data on lifestyle issues collected through the Welsh Health Survey</p> <p>Outcome measures within Together for Mental Health.</p> <p>Average life expectancy (routinely collected by ONS)</p>	<p>Our Healthy Future Fairer Health Outcomes for All NSF for Older People Programme for Government Together for Health Together for Mental Health Tobacco Control Action Plan Sexual health and well-being action plan for Wales Creating an active Wales</p>



# Chapter 2: Environmental Resources

Opportunities for older people to enjoy and participate in their community rely on accessible public spaces and access to transport. Towns and communities can also be said to 'age' – often changing in composition, character and appearance. The closure of local shops, post offices and other community facilities in many areas; changing lifestyles with dispersed families, greater commuting distances, higher levels of car ownership and the growth of retail parks have transformed many towns and villages. Some older people in communities can feel isolated due to the new character of a once familiar environment and many find it more difficult to access the services and facilities they need.

Good public seating, toilets, well maintained pavements, well lit streets, signage that is clear and visible, particularly for bus stops, and streets that feel safe for pedestrians and other road users, help older people maintain their confidence and independence.

Older people play a crucial role in their communities – they engage in paid or volunteering work, transmit experience and knowledge, or carry out caring responsibilities within their families. These contributions can only be realised if their own health and well-being allows, and people are enabled to participate in their communities.

Opportunities to be spontaneous, to have a day out, visit a friend or take part in leisure activities is also important for well-being. Environments and transport systems that enable, rather than disable, make an important contribution to individual feelings of well-being.

As the number of older people in our communities is growing, and recognising the health and well-being benefits of social connectedness, it is vital that communities become more 'age-friendly' and facilitate the access and participation of people of all ages.

## Older people told us that:

- Cost, transport, poor pavements and lighting and lack of public toilets are typical barriers to engagement.
- They are concerned about scams, rogue traders and anti-social behaviour.
- That running a car or paying for taxis is beyond their means and public or community transport alone are not sufficient to meet their needs.
- That their housing needs change as they age, and either the home or its location needs to change to adapt to their changing needs.

## The evidence shows that:

- Older people (aged 65+) generally report feeling less safe in their homes, local area, town/city centres and on public transport at any time than do younger adults, particularly after dark<sup>6</sup>.
- They also find it more difficult than younger age groups to access local amenities. The greatest differences are in regard to public transport and access to cultural or recreational facilities<sup>7</sup>.

<sup>6</sup> National Survey for Wales

<sup>7</sup> National Survey for Wales

- Nearly one in ten people over the age of 65 trip or fall because of uneven or broken pavements.
- A lack of transport contributes to higher levels of social isolation. Community transport return on investment is estimated at £3 for every £1 spent.
- Worsening housing conditions are independently associated with deterioration in health. Adapting homes reduces disability and risk of accident.
- It may be necessary to expand on the policy objective of 'ageing in place' by considering measures to enable 'moving on'.

## What outcomes do we want to achieve by 2023?

**Shared spaces** – older people find public places welcoming, safe and accessible.

**Living in the community** – older people are able to participate and contribute in their communities and access services and amenities.

**Transport** – Older people can access affordable and appropriate transport which assists them to play a full part in family, social and community life.

**Housing** – Older people have access to housing and services that supports their needs and promote independence.



	<b>Issues</b>	<b>We will monitor the following indicators:</b>	<b>What policy and strategy will help to achieve these outcomes?</b>
<b>Shared spaces –</b> older people find public places welcoming, safe and accessible	The built environment and community spaces are accessible to older people.  Accessible, clean and safe public toilets are available to older people.  People feel safe when accessing shared spaces, without disproportionate fear of crime and are able to navigate roads and junctions safely.	Availability of public seating  Number of falls/reported risk or fear of falling  Number of public toilets.  Number of businesses participating in Public Facilities Grant Scheme.  People reporting feeling safe or unsafe in a variety of situations (National Survey for Wales).	Good Practice Guide to using surplus space in schools  Ageing Well in Wales (Age-friendly communities /falls strand)  Public Facilities Grant Scheme  Active Travel Bill  Libraries Inspire – draft strategic development framework
<b>Living in the community –</b> older people are able to participate and contribute in their communities and access services and amenities.	People can access shops and services.  Access to community – run facilities.	Reported ease of accessing a range of local amenities (National Survey for Wales)  Identify a measure of participation in cultural activities  Age Cymru Community Calculator is a tool which enables older people to audit their local community on how 'age-friendly' it is.	Strategic Equality Plan  Equality Impact Assessment and EU Structural Funds  Advancing Equality Fund and Inclusion Grant  Vibrant and Viable Places  Rural Development Plan aims to ensure rural communities remain vibrant and offer people an excellent quality of life. It notes that the economies and public services in rural and urban Wales are inseparably linked.

<p><b>Transport</b> – Older people can access affordable and appropriate transport which assists them to play a full part in family, social and community life.</p>	<p>Access to safe and accessible public transport. Affordability through concessionary travel schemes.</p> <p>Parking – Blue Badge Scheme.</p> <p>Community transport schemes.</p>	<p>People reporting good or adequate access to public transport services (National Survey for Wales)</p> <p>Number of passenger journeys taken using the concessionary bus pass.</p> <p>Number of passenger journeys taken using the concessionary rail pass.</p> <p>Proportion of accessible bus stops and bus stops with adequate information about services.</p> <p>Number of Blue Badges on issue in Wales</p> <p>Number of community transport journeys.</p>	<p>National Transport Plan</p> <p>Active Travel Bill</p> <p>Blue Badge Action Plan – Extending eligibility of Blue Badge Scheme to people with cognitive impairments, e.g. dementias</p>
<p><b>Housing</b> – older people are supported to live in homes and communities that are suitable for their needs</p>	<p>Effective services that can provide appropriate aids and adaptations to help people retain independence.</p> <p>Supported housing .</p> <p>Simpler and more effective arrangements for people who rent their homes .</p> <p>Housing improvements such as the Welsh Housing Quality Standard.</p> <p>Energy efficiency measures</p> <p>Availability of housing options for older people and appropriate support to move.</p> <p>Alternative housing models (including retirement communities, sheltered housing and extra care) and a variety of provision.</p>	<p>Number of Disabled Facilities Grants and reduced waiting times</p> <p>Number of units of support available for older persons and funded via Supporting People programme</p> <p>Number of people helped by Care &amp; Repair services and Rapid Response Adaptations Programme</p>	<p>Housing White Paper</p> <p>Housing (Wales) Bill</p> <p>Renting Homes (Wales) Bill</p> <p>Park and Mobile Homes Bill</p> <p>Framework for Action on Independent Living</p> <p>Support for Care &amp; Repair</p> <p>Supporting People Programme</p> <p>Nest and Arbed</p>

# Chapter 3: Financial Resources

Poverty often results in poorer health outcomes for individuals. It can limit people's access to services and affect their ability to participate fully in society. There is a clear link between living on a low income and reduced healthy life expectancy.

It is vital that people are supported and encouraged to prepare appropriately for later life, and that they are given the right information and advice about the financial preparations they could make.

Financial security is important at all stages of life but poverty in later life is specifically associated with high levels of social isolation, poor health, insufficient social care, poor housing and lack of access to good financial advice and support. In addition, older age is associated with reduced opportunities to escape poverty or financial hardship, for example through employment or retraining.

Many older people in households under the poverty threshold will have been in this situation during their working lives, while for others the ageing process itself may reduce their income, for example through ill health, retirement, the costs of caring responsibilities, or bereavement.

Only some of the factors that influence financial security are devolved to the Welsh Government. Nevertheless there are actions we can take in Wales to support people to maintain decent incomes in later life.

Fuel poverty<sup>8</sup> is a particularly important issue for older people due to physiological changes which can result in increased susceptibility to the cold and viruses.

There is a very real risk of a drain of skilled workers as the baby boomers (those aged 50-70) reach state pension age and leave the labour market. Older workers may be faced with a number of barriers to employment. Some have health issues; others may simply need to update their skills to reflect the current work environment. Workers with caring responsibilities need to balance the demands placed on them. In any case, a focus on retaining older workers is important for economic prosperity in Wales.

## Older people told us that:

- It is unjust that the state pension falls below the poverty line and that many rely on means testing to supplement their income.
- Increasing costs are forcing those who have them to use savings, causing anxiety about how long they will last. Older people are cutting expenditure on food and fuel, giving up private transport and reducing social activities.
- Paying for energy is a particular issue for some older people. The increasing cost of heating a home can place a real strain on people's finances.
- They want more opportunities and support to find new employment. There is a perception that age discrimination lies behind difficulties some older people have in finding employment.

<sup>8</sup> needing to spend 10% or more of household income on fuel to maintain a heating regime adequate to safeguard comfort and health Three main factors influence whether a household will be in fuel poverty: their income, energy prices and the energy efficiency of their home. Only the latter of these is within the powers of the Welsh Government



## The evidence shows that:

- Older people are among those at highest risk of financial exclusion and least likely to claim their financial entitlements. Three quarters of older people report having no savings, just one in five have savings of up to £20,000, and only 2% have savings of £20,000 or more.
- Two-thirds of households headed by a person of pensionable age have an annual income of less than £15,600<sup>9</sup>.
- It is estimated that one third of people entitled to Pension Credit do not claim.
- Levels of poverty and social exclusion are highest amongst older (85+) women living alone. Pensioners living in a household headed by someone from an ethnic minority are also more likely to be in a low-income household<sup>10</sup>.
- Approximately 140,000 older households in Wales are estimated to be living in fuel poverty<sup>11</sup>.
- Cold homes contribute to about ten per cent of the excess winter deaths among older people each year. The majority of deaths are among those aged 75 and over<sup>12</sup>.
- Workers aged 50-65 make up over a quarter of the workforce.
- Older people who are unemployed are more likely to be in long-term unemployment (a year or more). Around 45% of unemployed people aged 50- 64 have been unemployed for a year or more compared to 30% for 18-24 year-olds and 38% for 25-49 year-olds<sup>13</sup>.

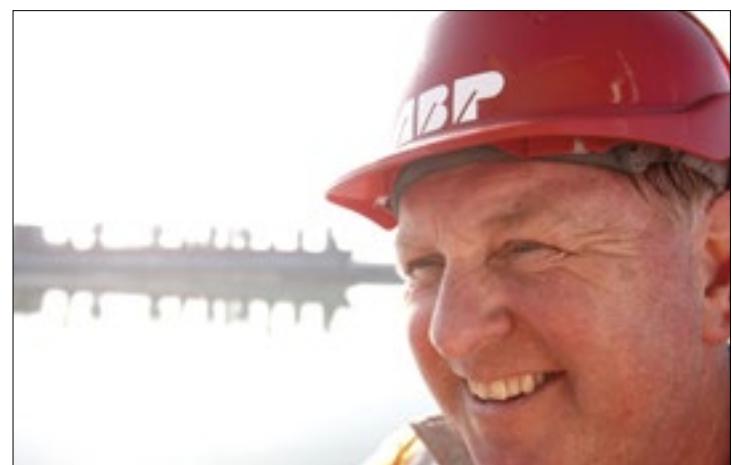
## What outcomes do we want to achieve by 2023?

**Pensions and other income** – older people have an adequate standard of income and are receiving all the financial benefits to which they are entitled.

**Energy** – older people live in energy efficient homes and can afford to heat their homes to the temperature required to protect health.

**Financial inclusion** – older people can access appropriate financial advice and services, and are not over-indebted.

**Employment** – older people who want to work are able to do so and can access help with re-skilling and retraining.



<sup>9</sup> Welsh Government, Living in Wales, 2008.

<sup>10</sup> Pensioners, poverty and social exclusion, Patsios, D., Poverty and social exclusion in Britain: the millennium survey. 2006

<sup>11</sup> WELSH GOVERNMENT. Living in Wales 2008: Fuel Poverty 2010 [www.assemblywales.org/qg11-0002.pdf](http://www.assemblywales.org/qg11-0002.pdf)

<sup>12</sup> In 2011/12 there were a total of 1,300 excess winter deaths in Wales

<sup>13</sup> DWP Older Workers Statistical Information Booklet 2012. Between Q2 2008 and Q2 2012, the unemployment rate for 50 -64 year-olds increased by 1.8 percentage points from 3.0% to 4.8%.

	<b>Issues</b>	<b>We will monitor the following indicators:</b>	<b>What policy and strategy will help to achieve these outcomes?</b>
<b>Pensions and other income</b> – older people have an adequate standard of income and are receiving all the financial benefits to which they are entitled.	Adequate income from state or private pension provision, savings and investments, or other financial entitlements.  Benefits and entitlements advice and take-up that supports people to ensure that they receive all the financial support they are entitled to.	Number of older people living in persistent poverty in Wales. HBAI Report: Households below 60% median income and Material Deprivation  JRF Monitoring Poverty and Social Exclusion  Managing on finances and problems with debt (National Survey for Wales)  Older people with no private income <sup>14</sup>  Number of older people receiving their full financial entitlements (DWP)	Tackling Poverty Action Plan  Council Tax Benefit arrangements  Discretionary Assistance Fund  Funding to local authorities in Wales to carry out activities that encourage Council Tax and Housing Benefit take-up.
<b>Energy efficiency</b> – older people live in energy efficient homes and can afford to heat their homes to the temperature required to protect health.	Fuel poverty (needing to spend 10% or more of household income on fuel to maintain a heating regime adequate to safeguard comfort and health).  Energy efficiency of homes.  Excess winter deaths.  Accessing affordable and appropriate energy tariffs, including for households not on the mains gas network.	Numbers of older people in fuel poverty (new measure needed to replace Living in Wales)  Number of homes receiving improvement measures  Number of excess winter deaths (ONS)	Fuel Poverty Strategy  Nest and Arbed Schemes

<sup>14</sup> THE POVERTY SITE. Older people with no private income <http://poverty.org.uk/w65/index.shtml?2>

<b>Financial inclusion</b> – older people can access appropriate financial advice and services, and are not over-indebted.	<p>Access to appropriate financial products, services and advice.</p> <p>Affording essentials such as food and energy.</p> <p>Levels of debt.</p> <p>Financial skills and literacy.</p>	<p>Number of older people receiving their full financial entitlements (DWP)</p> <p>Number of older people accessing credit union facilities</p> <p>Number of older people accessing Moneyline Cymru services</p>	<p>Financial Inclusion Strategy</p> <p>Funding for CAB</p> <p>Credit Unions</p> <p>Moneyline Cymru</p> <p>Communities First</p>
<b>Employment</b> – older people who want to work are able to do so and can access help with reskilling and retraining.	<p>Support for individuals to work beyond state pension age if appropriate.</p> <p>Flexible working arrangements to combine work with other issues such as caring responsibilities, or long-term health conditions or disability.</p> <p>Access to appropriate job and skills (re-) training</p> <p>Appropriate support programmes to help people over 50 into work or to find new roles.</p> <p>Tackling age discrimination against older employees and job seekers</p> <p>Volunteering opportunities</p> <p>The health, work and well-being agenda is set against a backdrop of an ageing workforce.</p>	<p>Number of people in work between 50 and state pension age and over state pension age (Labour market statistics, ONS).</p> <p>Labour Force Survey</p> <p>Number of older people accessing skills and training opportunities through Job Centre Plus and others.</p> <p>Number of people over 50 on long-term claimant count (DWP)</p> <p>Levels of perceived age discrimination in employment reported amongst people aged 50 and over.</p> <p>The proportion of people aged 50+ who lost their last job due to ill health.</p> <p>The self reported health status of the working age population aged 50+.</p>	<p>Wales Economic Growth Fund</p> <p>Skills Growth Wales</p> <p>Workforce Development Programme</p> <p>Older People's Skills Strategy being developed</p> <p>Carers Strategy</p> <p>The Health, Work and Well-being Action Plan for Wales 2011-2015</p>

# Appendix 1

## The Strategy for Older People in Wales – A History

The Strategy for Older People was first launched in 2003 to address the issues and aspirations of people aged 50 and over living in Wales. The Strategy is grounded in ageing as a positive concept.

The first and second phases of the strategy have raised the debate and led to the introduction of a range of programmes to address the needs of older people in Wales. It has benefitted from cross party support and a focus on ageing across the Welsh Government in support of a third phase.

The first two phases of the Strategy (2003 – 2013) sought to raise awareness of the needs of older people and identify the structures that needed to be put in place to enable the voice of older people to be heard. Over the last 9 years the Strategy has yielded many successes. These include:

- A Commissioner for Older People
- A Ministerial Advisory Group on Ageing
- A Deputy Minister with special responsibility for older people
- Free bus passes
- Free swimming
- Free prescriptions
- £50 maximum weekly charge for home care.
- Intergenerational Strategy for Wales

However the main success that the Strategy could claim is the mechanisms and structures that have been established at local and national level that allow public services to find and hear the voice of older people, and allow older people to be involved in the decisions that affect their daily lives. There is at a national level a Ministerial advisory group on ageing – made up of older people and their representatives, and an all-Wales Older People's Senate.

At local level each local authority has an elected member champion for older people, a co-ordinator who is a paid officer and “50+” fora. This is unique in Wales and has been a major contributor to the success of key Welsh Government Strategies where older people have had a say, such as Digital and Financial Inclusion.

The Strategy for Older People in Wales has received significant positive recognition and acclaim nationally and internationally. For example, the Institute of Public Policy Research (IPPR) in its report ‘Policies for Peace of Mind? – Devolution and older age in the UK’ found that:

*“The Welsh approach seems to be the most coherent long term commitment to improving the position of older people of any administration in the UK in the last decade...the Welsh Strategy appears the most likely of any to ensure a continuing high profile for older people’s issues across many policy areas and at a local level.”*

The focus of the Strategy for Older People on those in the 50+ age group has been the subject of much discussion, as there is a reluctance to be described as old at that age. In addition by explicitly referencing an age it implies that the Strategy has equal resonance with an age group potentially spanning over 50 years.

The fact remains that we cannot dispute that society is ageing: the proportion of older people in Wales is the highest among the UK nations and this will continue to be the case for the next 20 years.

However, if our ambition for ensuring older people in Wales live happy, long and fulfilled lives is to be realised we must stop using just age as an arbiter of an individual's needs. We must instead look at people and their individual capabilities and ambitions. This is not a matter of treating everyone in the same way, but it does require challenging long-established perceptions about age and ageing that affect some more than others.

## Appendix 2

# Welsh Government programme of change for Health and Social Care

**Sustainable Social Services and Together for Health** make it clear that a step change in integrating services, particularly for frail older people with complex needs, is an urgent necessity. The **Social Services and Well-being (Wales) Bill** will therefore extend the duty on social services and the NHS to collaborate in the delivery of integrated services, including the expectation of the use of pooled budgets and other flexibilities.

**Delivering Local Integrated Care** - This Plan sets out a compelling vision for success and challenges each organisation to plan and deliver high quality services in partnership. It puts those working in primary and community services in the driving seat to influence the shape of local services, to best meet the needs of their community. The Plan also includes a focus on "self care" - providing support for people to adopt and maintain healthy lifestyles, as well as empowering them to manage and minimise the impact of long-term conditions on their day-to-day life. A single phone number will be developed so people can ring for information and advice at any time.

The Welsh Government is developing a **Framework for Integrated Health and Social Care**, with an initial focus on older people with complex needs. The framework will set out requirements for significant increase in the use of joint budgets for older people's services, single management arrangements for integrated services and robust governance and accountability arrangements.

The refreshed **Carers Strategy for Wales**, which will be published during Carers Week in June 2013, will provide a framework within which agencies across Wales can work together to deliver services and support to carers, promote and share good practice, and find innovative and sustainable ways of supporting carers more effectively. It sets out the key actions the Welsh Government is taking to support regional and local partners in delivering better outcomes for carers.

## Social care

We are undertaking an ambitious programme of reform in social services through **Sustainable Social Services for Wales**, our vision and programme for transformational change in social services, and the **Social Services and Well-being (Wales) Bill** will provide the legal framework for the delivery of this change. In all our plans for social services we are seeking to provide individuals with a stronger voice and real control. The starting point is enabling individuals to understand fully how care and support may help them.

Through the **Social Services and Well-being (Wales)** Bill we are introducing a right for people to access information, advice, and assistance about services. It will enable us to introduce a portable assessment of need and will give Welsh Ministers the powers to establish a national eligibility framework for services. The Bill will also strengthen the rights of unpaid carers. These measures will drive the creation of a more coherent framework for services and to improve consistency of access to services.

We are also developing further reforms to how we pay for care in Wales. The Welsh Government has a long standing commitment to a system of paying for social care that is fair, affordable and sustainable in the long term and we have already introduced a weekly maximum charge of £50 for all the community based social care services a person receives. Further reforms will build upon these principles and the action already taken. We have undertaken extensive consultation with a wide range of stakeholders to find out what kind of system would command broad public support here and we published a report of the Welsh Government's Stakeholder Advisory Group on paying for care in March 2013.

## Health care

**Together for Health** is the five year vision for the NHS in Wales. It is based around community services with patients at the centre, and places prevention, quality and transparency at the heart of healthcare. Together for Health outlines the challenges facing the health service and the actions necessary to ensure it is capable of world-class performance. It recognises that demographic change, including a rising older people population, and tackling inequalities in health as factors driving the need for reform. This vision includes commitments to modernise services and provide much more services, care and support at or as close to home as possible, address health inequalities, and improve the quality and co-ordination of care. The Welsh Government has developed the Local Integrated Care Plan to support Health Boards, local government and their partners . For those older people with complex needs, we have developed a Framework for Integrated Health and Social Services.

We published **Safe Care, Compassionate Care** in February 2013. This is about roles and responsibilities and what needs to be in place to seek and provide assurance about the quality and safety of healthcare services. The Francis Report on the Mid Staffordshire NHS Foundation Trust clearly highlights the need for the voice of the patient, and of staff, to be heard and listened to. This is especially so for older people who make up the vast majority of our patients. We will publish our response to the Francis Report in July 2013.

The **National Dementia Vision for Wales** was launched in February 2011. It sets out a vision for developing high quality services for people with dementia and to create 'Dementia Supportive Communities'. To do this requires a change in attitudes towards dementia at all levels of society, which reflect the challenge of demographic change and the impact of dementia. It is our priority to develop more closely integrated services, more comprehensive programmes of care and a greater awareness and understanding of the needs of people with dementia and those close to them, such as their families, friends and carers. The Vision is part of Together for Mental Health, the Welsh Government's mental health and well-being strategy.

We are introducing a programme of annual **health checks for people aged over 50** from the end of 2013. This will help support and empower people aged over 50 to have greater control over their own health and well-being. It will support the important concept of 'ageing well' and help to improve people's access to high quality health information, advice and services. The programme will provide a modern online gateway to prevention and health information services in Wales, helping people aged over 50 to make choices to support better health and well-being. It will be supplemented by forms of community based support in order to maximise participation across the range of communities.

Within the **Together for Health** overall vision for the NHS, the Welsh Government has issued delivery plans for major health services relevant to older people. In addition to **Together for Mental Health**, we have published a **Cancer Delivery Plan**, **Cardiac Delivery Plan**, a **Stroke Delivery Plan** and a **National Oral Health Plan**, and others have been issued in draft for consultation including a **Diabetes Delivery Plan**, and **Eye Care Health Plan**. We are developing a **Neurological Conditions Delivery Plan**. We have also consulted on our **Public Health Green Paper** which explored support and ideas for a possible future **Public Health Bill for Wales**.

Since 2007 Age Cymru has delivered The **Healthy Ageing Programme**, funded by Welsh Government, which is aimed at addressing the health needs of older people. The individual components of the programme are **Ageing Well Physical Activity Initiatives**, and **Gwanwyn**. **Ageing Well** is a peer health mentor model, whereby people aged 50 and over are trained to act as Ageing Well volunteers to deliver key health improvement messages to their peers. The Ageing Well work is underpinned by national campaigns delivered by Age Cymru around topics such as Sexual Health, Falls Prevention and Keep Well This Winter.

The **Healthy Ageing Programme** also delivers Physical Activity Initiatives such as 'Nordic Walking' and 'Low Impact Functional Training (LIFT)'. Participants in 'Nordic Walking' walk using a pair of lightweight specially designed poles that provide support while also increasing the effectiveness of the exercise. LIFT is a physical activity initiative designed for the less active and frailer older people. The Gwanwyn component of the **Healthy Ageing Programme** promotes the participation of older people in the arts throughout the year leading up to a national annual festival held each May across Wales. The aim is to enhance the mental and emotional health and well-being of older people in Wales by enabling engagement with artistic and creative activity.

In April 2013 the Welsh Government published, **Together for Health – Delivering end of life care**. The plan sets out the next steps for improving end of life care in Wales; it also recognises the need for us as a nation to improve our attitude to death. Death must not be a taboo subject; to ensure good quality end of life care and to support those we leave behind we must be prepared to talk about our wishes at the end of life.

Specific aims of the plan include improving training for health professionals delivering end of life care in the community, delivering training to improve communication skills to enable discussions about the end of life with individuals and their families, and supporting people wherever they choose to die.

The views of individuals about their care will be sought and fed back to ensure continuous improvement in end of life care.

The plan builds on the achievements of the Palliative Care Implementation Board over the last five years, which include ensuring every Health Board can access specialist palliative care 24 hours a day 7 days a week, delivering education programmes for GPs and nursing home staff and ensuring care pathways put the views of the patient and their relative at the centre of care.

The **1000 Lives Plus** programme continues to work with organisations to improve safety and quality in the NHS by spreading and embedding good practice. In January 2013, the programme published a white paper, '**Driving Improvement, Providing Assurance**', which incorporates learning from mortality and harm reviews in NHS Wales. The Welsh Government, in conjunction with **1000 Lives Plus** and **Public Health Wales**, continues to work with NHS organisations to share data and outcomes and promote a consistent approach towards monitoring mortality across Wales.

The Welsh Government's dedicated **dementia advice line** is available on a 24/7 basis, 365 days a year and provides emotional support to those diagnosed with dementia and carers, family members and friends.

£1.5 million has been made available for a **Young Onset Dementia Service** across Wales and to expand **Older People Community Mental Health** services – funding has been agreed with HBs (charged with implementation) and appointments are in progress.

Approximately £250k has been made available to fund the **Dementia Services Developmental Centre** to review, develop and deliver training and raise awareness around dementia care.

To better understand the causes of dementia we fund the **Wales Neurodegenerative Disease and Dementia Research Network** and the **MRC Centre for Neuropsychiatric Genetics** and Genomics at Cardiff University.

Work is ongoing to improve the care of people with dementia in general hospital settings. Progress will be monitored using established **Dignity in Care** monitoring mechanisms. This relates to work on intelligent targets, which are reinforced in the Annual Quality Framework for NHS performance management.

Further developments include a new £25m Adult Acute and EMI (Elderly Mentally Ill) unit at Wrexham Maelor and a new £56m EMI Unit for Cardiff and Vale located at Llandough. £29m was invested to develop the new 42-bed acute and community Angleton clinic, Glanrhdyd Hospital, Bridgend. Further investment in excess of £100m is planned in Cardiff and Swansea.

A **Heat Wave Plan for Wales** was introduced for the summer of 2009 and subsequently updated, as necessary, for the summers of 2010, 2011 and 2012. In tandem with this, the Welsh Government entered into an annual Heat-Health Watch alert system contract with the MET Office to receive notification of heat alerts during the period 1 June to 15 September each year. This alert system ensures the Welsh Government and other key stakeholder bodies across Wales receive notifications of impending periods of hot weather and heat wave periods enabling them to respond accordingly.

Updated versions of the Heat Wave Plan for Wales, and its three associated leaflets "A guide to looking after yourself and others in hot weather", "Advice for Health and Social Care Professionals" and "Advice for Care Home Managers and Staff", were completed for summer 2012.

Free **seasonal flu vaccination** is available every year to everyone 65 years old and over. People in this age group are at greater risk from the effects of seasonal flu which can result in serious illness or death.

In September 2013 the Welsh Government will introduce a **shingles vaccination programme** to protect those over 70 from the effects of this disease. The risk of contracting shingles, and the seriousness of the effects, increase with age.

## Appendix 3

### Ageing Well in Wales ©2012 Programme

*Ageing Well in Wales* is the legacy commitment to the European Year of Active Ageing and Solidarity between Generations.

The European Commission (EC) coordinates a European Innovation Partnership for Active Healthy Ageing (EIPAHA). The Partnership aims to increase by 2 the average number of healthy life years in the EU by 2020. With targeted action across prevention, care and independent living and environments, *Ageing Well in Wales* is participating in this Partnership.

Through the link to EIPAHA, and using the framework of *Ageing Well in Wales*, the NHS and other agencies will participate across all the themes of the EIPAHA action groups to find solutions for tackling national challenges. Wales is recognised by the EC as a reference site for innovation and collaboration for active healthy ageing.

The *Ageing Well in Wales* five year strategic programme has been designed to improve the lives of older people and specifically to target high impact areas for preventing ill health, social isolation and improving independent living. The programme gives a strong strategic impetus to local and national initiatives through coherent, joined up action. By creating an integrated single approach it will increase the speed of change in Wales and we will be able to promote our innovation to external partners.

*Ageing Well in Wales* is a unique partnership programme that will harness local innovation across Wales, engaging with communities, agencies and existing schemes. It will turn local priorities and projects into national strategic action that makes a real difference to older people now and for those who are growing older. One of its unique features is the close links the programme is building with partners in Europe who are working on similar action to transform services and respond to global ageing through implementation of better joined up policy and practice.

The programme has started to develop proposals for EC funding bids around three priority themes that are strongly aligned to the key themes of Phase 3 of The Strategy for Older People in Wales.

## **1. Supporting the creation of sustainable age friendly communities.**

*Ageing Well in Wales* will establish a national thematic network that will support agencies to make the necessary changes, plan better for the future and learn from and adapt the work of the World Health Organisation initiatives on Healthy Cities and Age-friendly communities.

It is vital that communities and environments become more age friendly so that older people are able to engage in daily living and enjoy social contact and activities. There is a growing knowledge base of what works to secure an age friendly shopping centre, high street or town, and even entire cities and counties.

## **2. Dementia supportive communities and places**

*Ageing Well in Wales* will work with the Alzheimer's society (England and Wales), Alzheimer Scotland, and taking into account the Joseph Rowntree Foundation's UK wide programme – Dementia without Walls, the programme will support agencies who want to adapt quickly to the predicted trends and ultimately make Wales a good place to live if you have dementia.

One of the challenges facing the ageing population is undoubtedly the rise in number of people who will live with dementia.

## **3. Prevention of Falls**

*Ageing Well in Wales* has identified the importance of reducing the impact and number of falls as a national issue that requires a coherent response.

Alongside poverty and social isolation (both linked) the fear of falling is reported as a key concern for older people and a major contributing factor to their social isolation.

## **Future themes: increasing employment opportunities for people aged 50+**

*Ageing Well in Wales* will be developing this theme in collaboration with the National Partnership Forum, the Ministerial Advisory Group on Ageing.

Providing people who are 50+ with the same chances as anyone else to gain employment and retrain will be vital if Wales is to remain competitive. By adopting more widespread practices for positive healthy ageing, people will have better prospects for remaining in work, giving employers a competitive advantage.

**National strategic partners:** The programme is chaired and hosted within the Office of the Commissioner for Older People in Wales, working with the participation of and support from NHS in Wales, Public Health Wales NHS Trust, Welsh Local Government Association, Age Alliance Wales, Welsh Government, OPAN research network, Beth Johnson Foundation, the Alzheimer's Society and the National Partnership Forum (Ministerial Advisory Group on Ageing).