

Y Pwyllgor Cymunedau, Cydraddoldeb a Llywodraeth Leol

Lleoliad:
Ystafell Bwyllgora 2 – y Senedd

Dyddiad:
Dydd Iau, 13 Tachwedd 2014

Amser:
09.00

Cynulliad
Cenedlaethol
Cymru

National
Assembly for
Wales



I gael rhagor o wybodaeth, cysylltwch â:

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Agenda

Cyfarfod preifat cyn y prif gyfarfod (09.00 – 09.15)

1 Cyflwyniad, ymddiheuriadau a dirprwyon

2 Ymchwiliad i Dlodi yng Nghymru – Sesiwn Dystiolaeth 1: Y Comisiwn Cydraddoldeb a Hawliau Dynol (9.15 – 10.15) (Tudalennau 1 – 38)

Y Comisiwn Cydraddoldeb a Hawliau Dynol

Kate Bennett, Cyfarwyddwr Cenedlaethol Cymru

Karen Dugate, Pwyllgor Cymru

3 Ymchwiliad i Dlodi yng Nghymru – Sesiwn Dystiolaeth 2: Sefydliad Joseph Rowntree a Sefydliad Bevan (10.20 – 11.35) (Tudalennau 39 – 43)

Michael Trickey, Ymgynghorydd Cymru i Sefydliad Joseph Rowntree

Victoria Winckler, Cyfarwyddwr Sefydliad Bevan

4 Ymchwiliad i Dlodi yng Nghymru – Sesiwn Dystiolaeth 3: Age Cymru a Chomisiynydd Pobl Hŷn Cymru (11.35 – 12.35) (Tudalennau 44 – 71)

Graeme Francis, Pennaeth Polisi a Materion Cyhoeddus, Age Cymru

Iwan Williams, Arweinydd Cymunedau, Llywodraeth Leol a Lles, Comisiynydd Pobl Hŷn Cymru

5 Papurau i'w nodi (Tudalennau 72 – 98)

6 Cynnig o dan Reol Sefydlog 17.42 (vi) i benderfynu gwahardd y cyhoedd o weddill y cyfarfod heddiw, ac o eitem 1 o'r cyfarfod ar 19 Tachwedd 2014

7 Ymchwiliad i Dlodi yng Nghymru: trafod y dystiolaeth a ddaeth i law yn sesiynau 1, 2 a 3 (12.35 – 12.50)

8 Trafod yr adroddiad drafft ar y Memorandwm Cydsyniad Deddfwriaethol: Bil Hawliau Defnyddwyr: Gwelliant ynghylch ffioedd asiantaethau gosod (12.50 – 13.00) (Tudalennau 99 – 101)

Mae cyfyngiadau ar y ddogfen hon

Christine Chapman AM

Communities, Equality and Local Government Committee
National Assembly for Wales
Cardiff Bay
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September 16 2014

Dear Chair,

Response to Inquiry into poverty in Wales

We welcome the opportunity to provide advice to inform the Committee's Inquiry into poverty in Wales.

The Equality and Human Rights Commission's How Fair is Wales? report (2011) set out the most significant inequalities in Wales. The report shows that the inequality dominating Wales is socio-economic - because of the scale of its impact, the breadth of its influence and how it affects major quality of life determinants including: health and life expectancy; educational attainment; job and income; access to power. Alongside, and interwoven with, socio-economic inequality there are other inequalities based on the "protected characteristics".

Our [How Fair is Wales?](#) and [An Anatomy of Economic Inequality](#) reports provide useful information for the Committee, as they explore the link between inequality and poverty. Our research shows that:

- **23% of people in Wales live in poverty, including:**
 - 48% of lone parents, of which 9 in 10 are women
 - 46% of disabled people
 - 43% of ethnic minority people
 - 27% of 16 - 25 year old people

- Over a third of Pakistani women have no qualifications (34%). Women of Indian, Mixed Race, and Chinese origin are more likely to have a degree than white women.
- Three quarters (74%) of disabled people - excluding those in education - are not employed.
- Almost half (46%) of Pakistani and Bangladeshi people are not in employment or full-time education. For Bangladeshi and Pakistani women this rises to 72%.
- People living in white households have a median income of £289 a week whilst black households have a median income of £218.

Addressing inequality and poverty through a single strategy

The EHRC was interested in looking more closely at how these inequalities interrelate. We wanted to look at the situation in schools, in particular, as educational attainment is such an important gateway to future success. We decided to work with Swansea Council to improve our understanding as it has given high priority to developing a strategy to improve educational attainment for all pupils focussing on both inequality and poverty. Its single strategy encompasses inequality and poverty and focusses on capacity building, inclusion, and changing culture. A report of this work is enclosed. The report's statistics show that the average Key Stage 4 attainment varies greatly depending on equality and poverty factors - and it is likely that gaps in Swansea are smaller than in many parts of Wales.

The Welsh Government has acknowledged that policies to tackle inequality and poverty should be more closely aligned. The Welsh Government has set ambitious targets to eradicate poverty, but progress towards these targets is proving difficult to achieve. The Public Sector Equality Duty provides a strategic approach to the promotion of equality, requiring public authorities to pay due regard to equality in setting priorities, making policy and resource allocation. The time may be right to adopt a linked approach in relation to tackling socio-economic disadvantage.

I trust this will assist the Committee's work. If you have any queries, please feel free to get in touch.

Yours sincerely,



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Linking Poverty and Inequality Strategies in Education How and what are the benefits?

In 2011, the Equality and Human Rights Commission published *How Fair is Wales?* It sets out the most significant inequalities in Wales, with a view to them being addressed and reduced over a period of time by co-ordinated action by those bodies that have the power to effect change.

A follow up report, due to be published in 2015, will report on whether the picture has changed and whether new inequalities have emerged.

How Fair is Wales? reported that the inequality dominating Wales is socio-economic - because of the scale of its impact, the breadth of its influence and how it affects major quality of life determinants including: health and life expectancy; educational attainment; job and income; access to power.

Alongside, and interwoven with, socio-economic inequality there are other inequalities based on the "protected characteristics".

For example the Education Challenge says:

- Close the gap in attainment between different socio-economic groups - including that of boys, black, Bangladeshi and Pakistani pupils and disabled children.
- Reduce the incidence of young people who are not in employment, education or training.

The EHRC was interested in looking more closely at how these inequalities interrelate. We wanted to look at the situation in schools, in particular, as educational attainment is such an important gateway to future success.

The 2011-13 averaged **All Wales** figures for the attainment of 5+ A* - C Passes including English/Welsh First Language and Maths illustrate the variation:

- 52% All pupils
- 52% White pupils
- 41% Black pupils
- 26% FSM pupils

- 17% Pupils with Special Educational needs

The EHRC wanted to understand:

- how these attributes overlap on the ground - for example how many Black or SEN pupils may also be socio-economically disadvantaged
- how schools and education providers address multiple needs
- whether a single strategy to address inequalities and poverty can be devised

Swansea Council Approach

The evidence shows that disabled children and those with Special Educational Needs are more likely than other children to be in receipt of Free School Meals - a proxy indicator for poverty. In total Swansea provides for 7500 SEN pupils, by comparison to 5700 pupils who are entitled to Free School Meals (FSM). Of these 2500 pupils fall into both categories.

The EHRC wanted to find out what more can be done to improve educational outcomes for all those children whose results are falling way below average, and whether this is best done through strategies focussing on poverty or on specific learning needs - or whether it is possible to develop a single strategy to improve standards for all children.

The EHRC identified Swansea as a good place to explore these matters as the new elected administration (in 2012) with its new Chief Executive had moved quickly to place poverty and unemployment, particularly of young people, at the top of its agenda. This resulted in a more effective multi-agency approach to tackle poverty and improve opportunities. In 2013, Estyn reported this had already led to improvements in attendance, exclusion and attainment.

The EHRC wanted to know how Swansea had made improvements and whether it has succeeded in developing a strategy that addresses both inequality and poverty.

A series of meetings were held involving EHRC, Swansea Chief Executive Jack Straw, staff from Swansea's equality, education and

poverty teams as well as leaders drawn from partner organisations including health, police and higher education.

An emerging theme was that too many strategies can be unhelpful, with some in danger of being undermined by others. A single strategy encompassing inequality and poverty and focussing on **capacity building, inclusion, and changing culture** was felt to be achievable and desirable - including specific interventions for individual pupils. What would this mean in practice?

Building Capacity, Inclusion and Changing Culture

Capacity Building

Capacity Building in schools is about recognising that schools are at the frontline and are the focus of making educational improvements where learners are based - rather than relying on specialist outside services. This leads to the development of a culture of ownership and commitment with schools taking responsibility for the outcomes of all their learners. Monitoring and evaluation aims to ensure all pupils reach their full potential. The value of Additional Learning Needs provision is recognised.

Capacity building in schools can take a variety of approaches but overall helps a school to develop a culture of differentiating needs and being adaptable, focussing on meeting the needs of all their pupils and rising to the challenge of maximising every child's outcomes. Capacity building in schools includes a development programme for governing bodies which is annually updated to reflect major areas of SEN and Inclusion.

Strategic Priorities for Capacity Building in Swansea:

- To continue to build the capacity of schools to provide a high quality of educational experience for children with special educational needs.
- To reduce further the reliance on Statements of Special Educational Needs as a means of providing additional funding for children and young people.

- To continue to develop the continuum of provision to meet the current and future needs of children with Special Educational Needs.
- To develop further funding and budgetary control.
- To extend the monitoring and evaluation of the impact funding has on pupils with SEN progress.
- To improve feedback systems from key clients and stakeholders

Inclusion

An Inclusive Culture contributes to a school which always seeks to maximise the outcomes for every pupil regardless of their level of need. 40% of Swansea pupils have Special Educational Needs, are eligible for Free School Meals or are learning English as an Additional Language - or come into two or three of these categories. For example over 2500 pupils are entitled to free school meals and also have special needs.

This high percentage demonstrates the impracticality of designing a school culture or curriculum for only 60% of pupils and adapting it for the rest. Planning school for the whole group is important if pupils are to feel included and valued and if attainment levels are to increase.

Swansea has adopted a number of key principles to achieve Inclusion:

- all children and young people should have access to an appropriate education that affords them the opportunity to achieve their personal potential;
- an inclusive education service offers excellence and choice and seeks and responds to the views of parents, carers, children and young people
- the interests of all children and young people are safeguarded;
- with the right training, strategies and support, nearly all children and young people with additional learning needs can be successfully included in mainstream education;
- mainstream education is not always right for every child or young person all of the time but if mainstream education is not right at a particular stage this should not prevent the child or young person from being included successfully at a later stage; and those pupils not in mainstream education should have links to their peers in mainstream schools.

The Strategic aims of Inclusion in Swansea are to:

- Develop cultures, policies and procedures to support inclusion.
- Recognise and promote the entitlement of all children and young people to be offered learning opportunities that meet their individual needs.
- Develop a curriculum that recognizes and values diversity.
- Reduce the number of fixed term and permanent exclusions.
- Provide services that are accessible to all people.
- Work jointly with other agencies and service providers to meet additional learning needs.
- Support the needs of young people across transition.
- Evaluate and monitor inclusion across the City and County of Swansea.

Changing Culture

It is recognised that increasing the capacity of schools to meet the needs of a wider range of pupils more fully and to adopt a significantly more inclusive approach requires a change of school culture. In particular earlier intervention is a priority, together with making more efficient use of resources, and recognising that choices are being made in what provision to make.

An acceptance that all learners are equally important may be a new approach for some and work is needed to ensure there is a focus on what is being done to maximise outcomes for all learners. This may include an emphasis on the benefits of inclusion and the need to prepare all pupils for life in society, and preparing everyone to deal with difference.

Ways of changing culture include both national and local initiatives through the **School Council** which has been a requirement in every school in Wales since 2006, the introduction of **Restorative Practice** and a new development based on building the principles of the **United Nations Convention on the Rights of Children** into all decision making and practice.

A **School Council** is a group of pupils elected by their fellow pupils to represent their opinions and raise issues with the headteacher and governors in the school. The school council must represent all pupils and include as many people as possible. In secondary schools up to two members of the School Council can sit on the Governing Body as Associate Pupil Governors. The influence of a School Council is sometimes noted in the Wellbeing section of a school's Estyn inspection. Swansea schools have an excellent record of promoting Wellbeing.

Restorative Practice is a way of achieving cultural change across schools. It involves working differently with all pupils but has been found specifically to improve interactions with FSM and SEN pupils

Swansea has established a rolling programme of restorative practice across its schools, which includes training for all staff and children. This provides a range of techniques using the Restorative Practices Continuum which include affective statements, affective questions, small impromptu conferences, group circles and formal conferences. The following sets of questions are asked when incidents or situations arise, and can also be used to share a positive experience:

Responding to Those Harmed

What happened?

What were your thoughts at the time?

What have your thoughts been since?

How has this affected you and others?

What has been the hardest thing for you?

What do you think needs to happen next?

Responding to Challenging Behaviour

What happened?

What were you thinking about at the time?

What have your thoughts been since?

Who has been affected by what you did?

In what way have they been affected?

What do you think needs to happen next?

Restorative Practice provides a new framework to enable staff and pupils (and adults outside schools) to resolve difficulties in school and at home. In primary schools at the beginning of the day children identify their mood by choosing a face on a chart, providing an alert for staff. In secondary schools the class teacher asks pupils at the start and end of the day to rate on a scale of 1-5 or 1-10 how they feel. Both these approaches assist staff to engage effectively with pupils and identify when they are most ready for learning.

The impact of the restorative approach includes::

- Improved behaviour
- Problems dealt with earlier
- Less time taken in class dealing with disruption, etc
- Skills taken back to the home and used
- Capacity building with all staff
- Change in culture
- Approach can be used by staff groups
- Improved relationships between pupils, staff and pupils, staff, and staff and parents.
- On school visits parents have talked about its value and use.

United Nations Convention on the Rights of Children

The UNCRC is an international treaty agreed by the United Nations in 1989. The UK Government is a signatory to the Convention, and it was recently incorporated into Welsh law by the 'Rights of Children and Young Persons (Wales) Measure (2011)'.

The UNCRC:

- Sets out in detail basic rights for children including the need for a safe, happy and fulfilled childhood regardless of their sex, religion, social origin, and where and to whom they were born
- Details basic human rights that children everywhere should have including the right to survival, to develop to the fullest, to protection from harmful influences, abuse and exploitation and to participate fully in family, cultural and social life
- Protects children's rights by setting standards in health care, education, legal, civil and social services and requires state parties

(those who have signed up to the Convention) to positively respond to these basic standards

- Recognises the importance of the right for children to be engaged in the making of decisions that affect them

In September 2013 it was agreed that the UNCRC (1989) be embedded within, and become part of the Council's Policy Framework and that a duty be placed on the Executive ('the Cabinet') to have 'due regard' to the UNCRC (1989) in respect of children and young people's rights when exercising its decision making functions in:

- The formulation of new policies or strategies for the Authority
- The review or amendment of existing policies or strategies of the Authority
- The development, confirmation, or amendment of operational decisions that rest within the remit of the Cabinet

In order to ensure that child rights are embedded across the Council functions, following agreement at Council an Implementation Group and an external Advisory Group were established to progress this. A full scheme is coming for approval to Council in the Autumn outlining how such work will be managed in future.

Evaluation

Although there has been no formal evaluation of this approach to meeting every pupils needs more effectively and improving the performance of all pupils, the data in the table at the end indicates progress.

The June 2013 Estyn on the quality of local authority education services for children and young people in Swansea provides some helpful indicators.

Extracts from June 2013 Estyn Report

Leadership

- the new administration with its Chief Executive, moved quickly to place poverty and unemployment, particularly of young people, at the top of its agenda. This has rapidly resulted in an effective multi-agency approach to tackle poverty and improve opportunities. This has already led to improvements in attendance, exclusion and attainment.

Performance

- the gap in performance between pupils entitled to FSM and other pupils in 2012 is smaller than the average across Wales
- performance of more able pupils is generally above average for Wales despite the relatively high levels of deprivation in the authority. Almost all pupils with additional learning needs and from other vulnerable groups make good progress against their individual targets
- the rate of permanent exclusions is amongst the lowest in Wales
- the prevention and early intervention strategy, involving effective joint working between a range of education services and other agencies has been successful in improving attainment and attendance, and reducing exclusions and youth offending rates

Capacity and Inclusion

- the authority's commitment to developing the **capacity** of schools to meet the needs of pupils with additional learning needs themselves, and the work of the service to achieve this ambition are particular strengths
- as part of its **inclusive** approach, one of the main strategic priorities is to develop the capacity of schools to meet the needs of the high percentage of pupils with additional learning needs who are educated in mainstream schools. Its commitment to this priority and the work of the service to achieve this ambition is a particular strength.
- the prevention and early intervention strategy successfully promotes **inclusion** and wellbeing.... children and young people in areas of greatest deprivation benefit from this targeted support

**Swansea Average Attainment
Key Stage 4 Level Threshold with English/Welsh and Maths
2009/12 2011/13**

54%	55%	all pupils
58%	59%	girls
51%	52%	boys
13%	16%	looked after children
60%	61%	pupils not receiving free school meals
25%	27%	pupils receiving free school meals
66%	67%	pupils with no SEN
14%	16%	pupils with SEN and action plus
15%	19%	pupils with SEN statements
89%	100%	Chinese pupils
51%	61%	Bangladeshi pupils
47%	59%	Black Caribbean African pupils
54%	54%	White pupils

In terms of ethnicity, the concept of BME is not useful. All minority ethnic groups now out perform white pupils, the highest performers being Chinese and the lowest Black - though as numbers in some of the 20 (90 groups in PLASC January 2014) nationalities are low, some caution needs to be applied in interpreting the figures.

Since 2007, in Swansea, there has been an upward trend in the standards attained by pupils from the single, largest minority ethnic group locally: those from Asian Bangladeshi backgrounds.

This group was identified as being at risk of underachieving nationally. In 2006 the group was on average -25% behind all Swansea pupils on the Level 2 Threshold indicator but by 2013 was outperforming all Swansea pupils by +5%.

And in 2012 for the very first time, this group performed ahead of all Swansea pupils at Key Stage 4 by +2.5%.

Communities, Equality and Local Government Committee
CELG(4)–30–14 Paper 2

1. This paper is jointly submitted by the Bevan Foundation and Joseph Rowntree Foundation. They welcome the opportunity to submit evidence to the Committee's inquiry on this important subject.
2. The Bevan Foundation develops evidence-based solutions to poverty, inequality and injustice in Wales. It is a company limited by guarantee and registered charity, independent of any political party or views. The Bevan Foundation works closely with the Joseph Rowntree Foundation (JRF), and much of this submission draws on evidence from JRF's recent research. JRF, an independent charitable body, has a long tradition of research and policy development to tackle the root causes of poverty and has a well-established commitment to working in and across the nations of the UK. It is currently developing, for the first time, a UK-wide set of anti-poverty strategies.

Poverty and Equality

3. JRF has been monitoring poverty and social exclusion since 1997 and reports the position in Wales every 2 years.¹ Following a fall in the early 2000s, the overall level of relative income poverty in Wales has shown little change, with 23% of the population living in low income families in the period 2010/11-2012/13.² There has however been a big change in the composition of those on low incomes – there are now fewer people of pensionable age in poverty offset by a rise in the numbers of working age adults and families.³
4. There is overwhelming evidence that the risk of living in relative income poverty is higher for **all** groups of people with protected characteristics than the rest of the population.⁴ For example, 30% of working-age families in poverty in Wales contain a disabled adult contrasting with 17% who do not.⁵ Similarly, the greatest risk factor for moving into poverty is becoming a lone parent, greater even than becoming workless.⁶
5. The relationship between protected characteristics and poverty is complex. Disadvantage in the labour market (notably lower employment rates, fewer hours of work and a concentration in low-paid occupations) is a key factor in the higher risk of poverty for women over the life course, disabled people, young people, minority ethnic groups and some religious groups. Protected characteristics also shape the attitudes and resources of individuals (for example whether an individual wants to work), the composition of social networks (which can help access to and progression in work), and affect how individuals are treated by others (such as discrimination).
6. However protected characteristics are by no means the only factor in the higher incidence of poverty – class, education and skills, place of residence and having more than one protected characteristic are also important factors. For example, research by JRF in Wales in 2013 found marked differences in the levels and experiences of poverty between ethnicities,

¹ New Policy Institute (2013) **Monitoring Poverty and Social Exclusion in Wales**, 2013. Joseph Rowntree Foundation, available at: <http://www.jrf.org.uk/publications/monitoring-poverty-wales-2013>

² Department for Work and Pensions (2014) **Households Below Average Income**. DWP.

³ New Policy Institute (2013) op. cit.

⁴ The differences between women and men are over the life course – there is little difference in the proportion of men and women in poverty at specific date.

⁵ New Policy Institute (2013) op. cit.

⁶ New Policy Institute (2014) **Dynamics of Low Income**. Welsh Government, available at <http://wales.gov.uk/docs/caecd/research/2014/140409-dynamics-low-income-en.pdf>

associated with a variety of factors rather than ethnicity itself.⁷

7. It is also vitally important to recognise the differences amongst people with protected characteristics – for example the risk of poverty varies substantially between different ethnic minority groups.
8. Our view is that any strategy which aims to reduce poverty must understand the socio-economic structures and processes which create and maintain poverty, including the specific structures and processes that affect people with protected characteristics. At risk of stating the obvious, not all people on low incomes are the same and one size of policy does not fit all.
9. We welcome the conclusion of two independent reviews that the Tackling Poverty Action Plan (TPAP) has the ‘most coherent’ approach in the UK⁸ and that it is ‘more advanced’ than others,⁹ particularly in its use of monitoring and evaluation. Nevertheless, we suggest that there is potential for the TPAP to be stronger in its approach to equality issues.

How effectively the Tackling Poverty Action Plan, Strategic Equality Plan and other government strategies work together

10. In our view, some Welsh Government plans and strategies are relatively well integrated with the TPAP. For example, the objective of closing the gap in educational attainment between children from low-income families and other children directly complements the objectives of the TPAP, as do Welsh Government policies on access to further and higher education. Similarly, policies to reduce inequalities in health, such as to reduce the gap in life expectancy and reduce the unequal incidence of certain conditions, are directly complementary. The review of the child poverty strategy¹⁰ reached similar conclusions.
11. In respect of equality, the TPAP and Strategic Equality Plan (SEP) have complementary aims and are said to ‘dovetail’. Three of the SEP objectives (to close the gender, ethnic and disability gaps in pay and employment; to reduce the number of young people not in education, training or employment; and to create a more inclusive workplace) are directly relevant to the TPAP’s aim of helping people into work.
12. The TPAP recognises that protected characteristics shape some aspects of poverty: for example that young people who are disabled, from an ethnic minority and or are women with caring responsibilities are at greater risk of ‘not earning or learning’; the importance of childcare in helping women to work; and concessionary fares for disabled people.
13. Welcome though this is, our view is that there is a scope to mainstream equality further –so that reducing inequalities between people with protected characteristics is systematically incorporated into the TPAP’s priorities and actions. For example, the priority to ‘help people into work’ could explicitly recognise and address the specific challenges faced by disabled people, lone parents or young, black men in finding employment.
14. We consider that the TPAP works least well with economic and labour market strategies, a view shared by the recent evaluation of Welsh Government approaches to child poverty:

⁷ Holtham, D., Bottrill, I. and Watkins, J. (2013) **Poverty and Ethnicity in Wales**. JRF, available at: <http://www.jrf.org.uk/publications/poverty-and-ethnicity-wales>

⁸ McCormick, J. (2013) **A review of devolved approaches to child poverty**. JRF, available at: <http://www.jrf.org.uk/publications/devolved-approaches-child-poverty>

⁹ IPSOS Mori and New Policy Institute (2014) **Evaluation of the Welsh Child Poverty Strategy Final Report**. Welsh Government, available at: <http://wales.gov.uk/statistics-and-research/child-poverty-strategy/?lang=en>

¹⁰ *ibid*

The evaluation team has not seen any evidence of significant coordination between programmes aiming to help people into work and programmes aiming to create jobs. (IPSOS Mori and New Policy Institute (2014) para 9.12 p. 102)

15. This is a significant issue - a recent review of international anti-poverty strategies¹¹ found that:
- if anti-poverty strategies are to have real purchase they must be developed alongside economic policy*
(p. 23)
16. Not only is an effective relationship important for “helping people into work” – as the international review quoted above noted no country has managed to reduce poverty without increasing employment – it is also critical to tackling the growing problem of in-work poverty. Given that the lack of decent work remains by far the most important factor in Wales’s relatively high levels of poverty this is a very significant gap.

The impacts of poverty, particularly destitution and extreme poverty, on different groups of people

17. Although in theory anyone is at risk of poverty, the risks are very much higher for some groups of people, many of whom (but not all) have characteristics protected by the Equality Act 2010 as noted in para 4.
18. Destitution has re-emerged into current debates about poverty, and its use as a term is hotly disputed. Destitution is much more than ‘severe poverty’, with there being a broad consensus that it involves an inability to meet subsistence needs (such as food and shelter). Other considerations include whether an individual has any assets or is dependent on ‘transfers’ over which they have no control, such as gifts of food or money.
19. There are some groups of people who are obviously destitute, e.g. people who are homeless and people subject to immigration controls with no recourse to public funds. There is debate about whether others (such as those using food banks) are ‘destitute’ because they may, for example, have assets.
20. JRF has begun a major inquiry into destitution, the first in the UK, aiming to:
- develop a conceptual map of destitution which provides insights into the types of people affected, pathways into and out of it, drivers, risk factors and protective factors.
 - To answer how much destitution is there in the UK? Who is affected by it? How has this changed in the last 20 years? What are the drivers of rising/falling/changing destitution?
 - To highlight the state of the evidence base and the uncertainties and gaps within it.
 - To explore the experiences and impacts of destitution for the people affected.
21. The project is due to report towards the end of 2015.

¹¹ MacInnes, T., Bushe, S., Kelly, P. and McHardy, F. (2014) **International anti-poverty strategies**, in Goulden, C. (ed) Reducing Poverty in the UK: a collection of evidence reviews. JRF, available at: <http://www.jrf.org.uk/publications/reducing-poverty-in-the-uk-evidence-reviews>

How legislation, policy and budgets targeted at tackling poverty and reducing inequality are co-ordinated and prioritised across the Welsh Government

22. Welsh Government Ministers have stated on many occasions that ‘tackling poverty’ is its number one priority. It has introduced a raft of legislation, policies and mechanisms in place to support this objective (the Children and Families (Wales) Measure 2010, the TPAP, an implementation board, an external advisory group (on which JRF is represented), departmental and local government anti-poverty champions and regular stakeholder meetings). Looking ahead, the Welsh Government has called for the ‘socio-economic’ duty clause of the Equalities Act 2010 to be enacted in Wales, includes poverty in the scope of the proposed Future Generations Bill, and earmarks 20% of anticipated European Social Fund moneys in the 2014-2020 West Wales and the Valleys programme for tackling poverty.
23. The question is whether they make any difference. The evaluation of approaches to child poverty¹² concluded that the combination of political priority and having the TPAP in place had raised the profile of the issue and helped to secure resources:

Tackling poverty being a priority of the First Minister and included as one of the three key aims in the Programme for Government has been immensely important for raising the profile of this issue and giving individuals working at various levels leverage to tackle child-poverty-related problems.

Para 9.30, p. 108

24. It found evidence that other internal mechanisms within Welsh Government had had some impact but that there was scope to do more, particularly in terms of gathering and making effective use of evidence.
25. The same review found that the Child Poverty measure’s main impact on public bodies was, as in the case of Welsh Government, to raise the profile of child poverty, improve co-ordination and give leverage to efforts to establish child poverty initiatives. It reported that most public bodies had not changed their services or increased expenditure on child poverty programmes as a result of the Measure.
26. One of the most significant issues is the scale of the Welsh Government’s efforts to tackle poverty. Approximately 700,000 people live in households with incomes less than 60% of the median. Reducing the number of people in poverty so that the proportion was the same as in Scotland (18%) would require 150,000 people to increase their household income to above the poverty threshold.
27. The scale of this challenge, given that the Welsh Government does not have control over the most powerful (the tax & benefits system), is thrown into relief when looking at some of its programmes. For example, the target for the LIFT programme is to create 5,000 opportunities for people from workless households and for Jobs Growth Wales to create 4,000 jobs a year. The review of child poverty concluded that:

The scale of what is being proposed and/or delivered in many policy areas will limit the extent to which any Wales-wide change at the level of population indicators will be seen. For example Flying Start, and the youth employment and skills programmes (including Jobs Growth Wales), are small in terms of the number of beneficiaries they are seeking to target compared to the scale of the issue they seek to address.

Para 9.11, p. 102

¹² Ipsos Mori and New Policy Institute (2014) op. cit.

28. This is not an issue of effectiveness – it is about scale, budget and the interaction with other policies and programmes.
 29. The ‘tackling poverty’ budget is relatively small compared with the major areas of expenditure. Given the high priority afforded to ‘tackling poverty’, the relatively small budget specifically earmarked for it only makes sense if the major spending departments have fully incorporated ‘tackling poverty’ in their own priorities, policies and programmes. Progress has been made but there is much more to be done.
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Consultation Response
Inquiry into Poverty in Wales
September 2014

1. Introduction

- 1.1 Age Cymru is the leading national charity working to improve the lives of all older people in Wales. We believe older people should be able to lead healthy and fulfilled lives, have adequate income, access to high quality services and the opportunity to shape their own future. We seek to provide a strong voice for all older people in Wales and to raise awareness of the issues of importance to them.
- 1.2 We are pleased to respond to the Communities, Equality and Local Government Committee's inquiry into poverty in Wales. In May 2014 we published a report, *Life on a low income*, which explored the experiences of older people living in poverty in Wales. This evidence paper builds upon that report and the actions we believe that the Welsh Government and local government could take to reduce the incidence of poverty amongst older people.
- 1.3 Alongside this paper we also submit *Life on a low income* as evidence to the Committee, due to the personal case studies from older people in poverty that it contains.

2. Context

- 2.1 84,000 older people are currently estimated to live in poverty in Wales - 14% of everyone aged 65 or over. In reality this means living on a weekly household income of £224 or less (after housing costs are deducted). Even more concerning is the fact that 8% of older households in Wales live in severe poverty on £187 per week or less – just under 50,000 people.¹
- 2.2 As with other age groups, these figures only show part of the story and even larger numbers of older people live with incomes just above the relative poverty threshold but are virtually no better-off in practice. For many this is because of the minimum income

¹Households Below Average Income 2012/13, Department for Work and Pensions, June 2014

guarantee aspect of Pension Credit, which acts as a top-up to the basic State Pension, or because of small occupational or personal pensions.

2.3 Many older people in poverty will have lived on a low income during their working life and not had the opportunity to build up a pension or savings for retirement. Others may have seen a dramatic fall in their income due to retirement, bereavement or other circumstances.

2.4 In general, single older people living alone are the largest group affected by pensioner poverty.² Often widows, many have lost a partner's income and have little or no pension entitlement themselves because they previously paid 'reduced rate' married woman's National Insurance (NI) contributions.

2.5 Other trends in poverty amongst older people:

- In general, the older a person is, the greater the likelihood is that they have a low income.³
- A higher proportion of single pensioners living alone are in low-income households than any other group in society,⁴ and single older people are more likely to be in poverty than couples, irrespective of their age.⁵
- Pensioners with no occupational or personal pension are much more likely to be in poverty than those with some income from these sources.
- 70% of pensioner households in poverty and 80% of households in severe poverty are not currently in receipt of any major state benefits.
- Pensioners living in families where someone is disabled are almost three times as likely to be in material deprivation compared to those living in families where no-one is disabled.
- Pensioners living in a household headed by someone from an ethnic minority are more likely to be in a low-income household. This is particularly the case in households headed by someone of Pakistani or Bangladeshi ethnic origin.⁶

3. How effectively do the Tackling Poverty Action Plan, Strategic Equality Plan and other government strategies work together?

3.1 Whilst some of major levers for tackling poverty and improving older people's incomes lie with the UK Government at Westminster, there are still a number of important actions that the Welsh Government and others can take in Wales. The Welsh Government themselves acknowledged this when establishing tackling poverty as a central aim in its Programme for Government. We welcome and support the high profile that this has given to the issue.

²*Pensioners, poverty and social exclusion*, Patsios, D., Poverty and social exclusion in Britain: the millennium survey. 2006

³*Households Below Average Income 2012/13*, Department for Work and Pensions, June 2014

⁴*ibid.*

⁵*Gender, marital status, and ageing: linking material, health, and social resources*, Arber, S., Journal of Ageing Studies. 2004

⁶*Households Below Average Income 2012/13*, Department for Work and Pensions, June 2014

- 3.2 The Welsh Government's flagship policy in this area is the Tackling Poverty Action Plan. However, in its current guise the plan does not do enough to address the specific causes and solutions to poverty amongst older people. The current plan makes only passing reference to older people and lacks targeted actions aimed at improving the incomes of older people, or assisting those older people living on very low incomes. Instead the primary focus is on working-age adults and families with children. Whilst this overall focus is understandable, we believe that the fact that older people are largely overlooked is reflective of a general assumption that poverty is not an issue for this group, or that the Welsh Government does not control the levers to address it.
- 3.3 Both of these assumptions are incorrect and we believe the Welsh Government should be making greater use of the Tackling Poverty Action Plan to ensure that older people on low incomes are supported to improve them. This can primarily be done by helping them to claim all the financial entitlements available to them.
- 3.4 Large numbers of older people rely on the State Pension as their primary source of income. Whilst steps are being taken by the UK Government to increase the level of the State Pension for future recipients, for current pensioners it is paid at a relatively low level. Additionally, in Wales relatively small numbers of older people have supplementary income from occupational or personal pensions. This means that many rely on means-tested Pension Credit in order to top-up their weekly income to a guaranteed minimum level (set just above the poverty threshold). Its existence is recognition of the relatively low level of the basic State Pension.
- 3.5 Pension Credit is an extremely important benefit. However, it has been persistently under-claimed since it was introduced and it is estimated that around 1/3 of eligible older people do not receive it.⁷ This severely hampers efforts to reduce levels of pensioner poverty.
- 3.6 A conservative estimate is that unclaimed Pension Credit could be worth upwards of £168 million in Wales, based on UK Government analysis of total unclaimed benefits. By rights this income should be being shared by around 95,000 people not currently claiming. This would mean an average additional unclaimed income of £34 per week, or £1772 a year⁸ - money which would make a real difference to the lives of many older people.
- 3.7 The reasons for under-claiming of means-tested benefits are many and varied, including:
- a lack of information about the support available;
 - a belief that people will not be eligible;
 - stigma around asking for help;
 - reluctance to disclose personal financial information;
 - being turned down because of a mistake when applying;
 - not receiving support to apply.
- 3.8 Pension Credit is crucial in efforts to reduce poverty because it seeks to lift people above the relative poverty threshold, and because it acts as a gateway to a range of other

⁷ *Income Related Benefits: Estimates of Take-up*, Department for Work and Pensions, 2012

⁸ Age Cymru calculations based on population estimates and *Income Related Benefits: Estimates of Take-up*, Department for Work and Pensions, 2012

entitlements. Strikingly, 70% of pensioner households in poverty and 80% of households in severe poverty are not currently in receipt of any major state benefits (Pension Credit, Housing Benefit, Attendance Allowance or Disability Living Allowance).⁹

- 3.9 If the Welsh Government, working with local authorities, made a commitment to ensure adequate income maximisation services were available to older people in Wales it could make a substantial contribution to reducing pensioner poverty. It is a win-win scenario: these services put money directly in the pockets of older people on low incomes in Wales, at relatively little cost to the Welsh budget. As well as benefitting the older people they support, these services bring additional money into Welsh communities and the Welsh economy.
- 3.10 The most effective way to increase benefit take-up is through face-to-face advice and support. These are exactly the types of services adopted by third sector advice services, such as those provided by Age Cymru and our local partners.
- 3.11 In 2012/13 Age Cymru's local and national services delivered a total of £13 million in extra entitlements for older people in Wales through advice and one-to-one support. However, given the scale of the problem outlined above, at their current scale these services are merely scratching the surface. In addition, since the economic downturn many of these services have faced reductions in their funding at the same time as demand for their support has increased. This has meant reduced accessibility and increasing waiting lists for vital support.
- 3.12 We believe the Committee should make recommendations for further development of, and investment in, these vital services which are a key means to reduce levels of poverty amongst older people.

4. The impacts of poverty on older people

- 4.1 Once retired the majority of older people have fixed incomes and are heavily reliant on annual increases to the State Pension or other benefits, or the interest they receive from (usually minor) savings or investments. This can mean that older households are less resilient to substantial bills, costs or price increases. Many of those on low incomes simply live 'hand to mouth'; stretching their weekly pension income as far as it will go.
- 4.2 In research carried out by Age Cymru this year,¹⁰ over a quarter (28%) of people aged 65 and over in Wales reported not being able to afford everything they needed without being worried whether they could afford it. This is equivalent to 168,000 people – double the official poverty figure.
- 4.3 Energy bills were of the greatest concern to older people. 57% stated that they were worried about how to afford gas and electricity bills, whilst significant numbers were also concerned about water and Council Tax bills.

⁹ *Households Below Average Income 2011/12*, Department for Work and Pensions, June 2013

¹⁰ ICM Opinion Poll for Age Cymru, February 2014. (Sample: 1000 adults 18+ in Wales)

4.4 Most worryingly, more than a third of retired households reported cutting back on areas of spending in recent years:

- 36% have cut back on the amount or quality of food that they buy;
- 35% have cut back on the amount of heating or electricity they use;
- 34% go out less or have cut back on social activities;
- 37% have bought fewer or cheaper consumer goods.

4.5 These figures are all equivalent to around 200,000 older people in Wales and the striking similarity between the responses to different categories strongly suggests that the same households have cut back in multiple areas.

4.6 In addition, 7% of people aged 65+ indicated that they had got into more debt during recent years, equivalent to 42,000 people.

4.7 For our *Life on a low income* report we presented case studies of older people who have been helped by Age Cymru support services. These case studies are available in the full report which we enclose alongside this evidence. We include one example here to illustrate the true impact of poverty:

Case study: Mrs Parry, Swansea

Mrs Parry is a 91 year old widow who lives in a small council flat. She has a number of health issues.

When she was visited by Age Cymru Swansea Bay she was desperately short of money and was drying toilet paper on the radiator so it could be re-used. Her friends would peel potatoes and put them in a saucepan. Each day she would take one or two and boil them for a meal.

The advisor carried out a full benefit check, which revealed that Mrs Parry was receiving the State Pension and a small occupational pension from her late husband. She was afraid that she would not be able to pay her rent and Council Tax and that she would be evicted.

Age Cymru Swansea Bay were able to advise her that she would be entitled to Pension Credit with immediate effect, which would entitle her to free Council Tax and rent and help with teeth and glasses. Mrs Parry was so overcome that she broke down crying.

As a result of the visit, Mrs Parry's income weekly income increased from £141.64 to £328.51. She now also saves £78 per week on her rent and Council Tax. Mrs Parry can now afford nourishing food daily as well as household goods, and she is being offered other support by Age Cymru Swansea Bay.

5. Coordination of legislation, policy and budgets targeted at tackling poverty and reducing inequality across Welsh Government

- 5.1 In relation to links between Welsh Government strategies, we find there is often a circular element to their objectives and referencing which leads to a lack of progress and commitment in individual departmental budgets. For example, the Strategy for Older People in Wales acknowledges key solutions to poverty amongst older people, such as benefits take-up services, and refers to the Tackling Poverty Action Plan as the method of delivery. It also refers to the Financial Inclusion Strategy for similar reasons.
- 5.2 However, within *Building Resilient Communities: Taking forward the Tackling Poverty Action Plan* it refers to the Strategy for Older People as a way in which objectives will be achieved and there is no distinct reference to increasing benefits take-up as an objective. Amongst the KPIs there is only reference to monitoring “The proportion of older workers who lose their jobs and are still unemployed” – a welcome measure to track but hardly fully reflective of the issues facing older people as a whole.
- 5.3 We believe this form of circular referencing is a result of the nature of these documents. Both are cross-cutting strategies which seek to achieve buy-in from across Welsh Government departments (and others such as local authorities). However, neither have their own distinct (or adequate) budget for delivery and both therefore rely on other departments to take forward key actions as part of their own plans. Setting cross-cutting policy themes has its merits, such as ‘joined-up government’ and ensuring issues have high profile. However, in the case of the Strategy for Older People, it has meant that a number of important objectives have struggled to achieve implementation without a standalone budget or the buy-in of the key department to ensure delivery.
- 5.4 We fear that the circular nature of many of the references, and the reliance on other departments across Welsh Government to deliver many of the actions, may result in elements of the Tackling Poverty Action Plan experiencing the same issue.

6. Other issues

- 6.1 We hope this information is helpful to the Committee in its consideration of this important issue and would be happy to provide further information as required.

Bywyd ar incwm isel

Realiti tlodi pobl hŷn yng Nghymru



Byw ar incwm isel yn hwyrach mewn bywyd

Dylai pob unigolyn hŷn gael safon ddigonol o fyw yn hwyrach mewn bywyd. Ni ddylai neb oddef gostyngiad trychinebus yn eu safon byw ar ôl ymddeol, na derbyn bywyd lle cânt eu gorfodi i ddewis rhwng hanfodion sylfaenol yn ddyddiol er mwyn cadw deupen llinyn ynghyd.

Er hynny, mae enghreifftiau gwirioneddol yn yr adroddiad hwn o sut beth yw bywyd i bobl hŷn sy'n byw ar incwm isel. Mae pobl yn gorfod cyfaddawdu a gwneud penderfyniadau anodd bob dydd. Ar gyfer y rheiny sy'n dibynnu ar Bensiwn y Wladwriaeth neu bensiynau personol bach, gall fod yn anodd talu am hanfodion sylfaenol hyd yn oed.

Efallai ei fod wedi dechrau swnio fel cliché, ond mae rhai pobl hŷn yn wynebu gorfod dewis rhwng gwresogi a bwyta yn ystod y gaeaf. Mae rhai yn dewis gwresogi un ystafell yn unig yn ystod y dydd a naill ai cysgu mewn cadair yn ystod y nos neu orfod wynebu gwely oer.

Nid yw eraill yn bwyta pryd digonol bob dydd gan nad ydynt yn gallu fforddio gwneud hynny.

Prin y mae rhai pobl hŷn yn gadael y tŷ ac nid ydynt yn cymryd rhan mewn gweithgareddau cymdeithasol gan fod hyd yn oed y costau bach am y rhain, neu'r gost o gyrraedd yno, y tu hwnt iddyn nhw.

Mae rhai eraill yn lleihau faint o bethau y maent yn eu prynu i'w hunain gan eu bod nhw eisiau cynnal eu teuluoedd yn ariannol neu brynu anrhegion ar gyfer eu hwyron a'u hwyresau.

Mae canlyniadau'r holl ddewisiadau hyn yn rhoi iechyd a lles pobl mewn perygl neu'n gwaethygu problemau unigrywdd ac arwahanrydd.



Mae 84,000 o bobl hŷn yn byw mewn tlodi yng Nghymru

Yn anffodus, nid yw'r rhain yn sefyllfaoedd eithriadol. Maent yn enghreifftiau o'r bobl hŷn sy'n ceisio help gan sefydliadau Age Cymru ledled Cymru bob dydd.

Mae'r gwasanaethau lleol y mae Age Cymru yn eu darparu, fel gwybodaeth a chyingor, gwneud y mwyaf o incwm ac eiriolaeth, yn chwarae rôl hanfodol o ran helpu pobl i fyw o fewn eu modd presennol, neu ei wella.

Mae'r enghreifftiau yn yr adroddiad hwn yn dangos sut mae gwaith gwasanaethau, staff a gwirfoddolwyr lleol a werthfawrogir, wedi gwneud gwahaniaeth gwirioneddol i fywydau pobl.

Mae'r enwau a'r lluniau wedi cael eu newid er mwyn i'r unigolion aros yn anhysbys, ond ni ddylai neb amau nad yw'r rhain yn bobl go iawn, a bod llawer mwy tebyg iddyn nhw.

Rydym yn ddiolchgar i bawb a siaradodd â ni i rannu eu hanes neu a gyfrannodd at lunio'r adroddiad hwn.

Mae gwerth £168 miliwn o Gredyd Pensiwn yn mynd heb ei hawlio yn flynyddol yng Nghymru

Sefyllfa ariannol pobl hŷn yng Nghymru

Amcangyfrifir bod 84,000 o bobl hŷn yn byw mewn tlodi yng Nghymru ar hyn o bryd - 14% o bawb sy'n 65 oed neu'n hŷn.

Mae hyn yn golygu bod pobl hŷn yn byw ar incwm aelwyd wythnosol o £220 neu lai yr wythnos, ar ôl tynnu eu costau tai.

Hyd yn oed yn fwy pryderus yw'r ffaith bod 8% o aelwydydd hŷn yng Nghymru yn byw mewn tlodi difrifol, sef £183.50 yr wythnos neu lai - ychydig yn llai na 50,000 o bobl.¹

Yn yr un modd â grwpiau oedran eraill, mae hyd yn oed mwy o bobl hŷn yn byw ar incwm ychydig yn uwch na'r trothwy tlodi cymharol ond, i bob pwrpas, nid ydynt mewn sefyllfa well yn ymarferol. I nifer ohonynt, y rheswm dros hyn yw elfen gwarant isafswm incwm y Credyd Pensiwn, sy'n gweithredu fel incwm ychwanegol at Bensiwn y Wladwriaeth, neu oherwydd pensiynau galwedigaethol neu bersonol bach.

Beth yw tlodi?

Y ffordd fwyaf cyffredin o ddiffinio tlodi yw tlodi cymharol. Mae hyn yn golygu yr ystyrir bod aelwydydd ag incwm sy'n is na 60% o incwm aelwyd canolrifol y DU yn byw mewn tlodi. Ystyrir bod y rheiny sydd ag incwm sy'n is na 50% o'r incwm aelwyd canolrifol yn byw mewn tlodi difrifol.

Yn ôl y ffigurau swyddogol diweddaraf, trothwy tlodi'r DU yw £220 yr wythnos a'r trothwy tlodi difrifol yw £183.50 yr wythnos (prisiau 2011/12).

Caiff y ffigurau hyn eu cyfrifo yn seiliedig ar incwm ar ôl tynnu costau tai. Mae niferoedd uwch o bobl hŷn (114,000 o bobl yng Nghymru) yn is na'r trothwy tlodi cymharol cyn tynnu costau tai. Fodd bynnag, yn gyffredinol, defnyddir y ffigur 'ar ôl tynnu costau tai' ar gyfer pobl hŷn gan fod llai ohonynt yn talu morgeisi neu gostau tai eraill, na'r boblogaeth gyffredinol. Ond, mae hyn yn cuddio rhai anawsterau penodol ar gyfer pobl hŷn sy'n talu rhent neu morgeisi.

Y brif ymagwedd arall at ddiffinio tlodi yw ystyried mesurau amddifadedd. Mae hyn yn golygu cymharu safonau byw pobl a mynediad at nwyddau a gwasanaethau penodol sy'n

'nodweddiadol' mewn cymdeithas, yn ogystal â'u hincwm.

Mae'r Adran Gwaith a Phensiynau yn cyhoeddi dangosydd amddifadedd sylweddol, sy'n ystyried ffactorau fel:

- rhwydweithiau cymdeithasol a chymorth
- costau a threuliau (gan gynnwys costau ychwanegol a chyfyngiadau oherwydd anabledd neu salwch)
- ble mae rhywun yn byw, gan gynnwys eu cartref a'u hardal leol
- cynilion a gallu ariannol
- agweddau a disgwyliadau.

Cafodd 9% o'r bobl 65 oed a'n hŷn (dros 50,000 o bobl) yng Nghymru eu dosbarthu'n bobl a oedd yn byw mewn sefyllfa amddifadedd sylweddol yn 2011/12, sef y flwyddyn ddiweddaraf y mae ffigurau ar gael ar ei chyfer.²

Er symrlwydd, rydym wedi defnyddio'r mesur tlodi cymharol (60% o'r incwm aelwyd canolrifol ar ôl cyfrifo costau tai) ar gyfer y ffigurau a ddefnyddir mewn manau eraill yn yr adroddiad hwn.

¹Households Below Average Income 2011/12, Yr Adran Gwaith a Phensiynau, Mehefin 2013

²ibid.

Yn y 1990au ac yn gynnar yn y 2000oedd, fe wnaed ychydig o gynnydd o ran lleihau tlodi pensiynwyr yn y DU. Roedd polisiâu newydd a oedd yn rhoi mwy o arian yn uniongyrchol ym mhocedi pobl hŷn, fel cyflwyno'r Taliad Tanwydd Gaeaf ym 1997 a'r Credyd Pensiwn yn 2003, yn golygu cynnydd gwirioneddol mewn incwm llawer o bobl hŷn.

Yng Nghymru, fe wnaeth polisiâu Llywodraeth Cymru, fel teithio rhad ac am ddim ar fysiau a chynorthwyo pobl i wella effeithlonrwydd ynni eu cartrefi, helpu i leihau'r costau mawr a oedd yn wynebu aelwydydd hŷn.

Fodd bynnag, yn ddiweddar, mae cynnydd wedi oedi. Gan adlewyrchu gweddill cymdeithas, mae cyllid llawer o bobl hŷn wedi dod o dan bwysau cynyddol oherwydd cyfuniad o gostau uwch nwyddau hanfodol fel bwyd a thanwydd, cyfraddau llog isel ar gynilion a chyfraddau blwydd-daliadau sylweddol lai ar gyfer y rheiny sy'n cyrraedd oed ymddeol gyda phensiynau preifat.

Mae hyn wedi golygu bod incwm llawer o bobl hŷn wedi aros yn sefydlog (ond wedi lleihau mewn termau real) tra bod prisiau llawer o'r pethau y maen nhw'n eu prynu wedi cynyddu'n gyflym. Mae aelwydydd hŷn yn dueddol o wario cyfran uwch o'u hincwm ar nwyddau hanfodol, sy'n eu gwneud nhw'n arbennig o agored i effeithiau cynnydd mewn prisiau.

Mae cynnydd diweddar yn lefel Pensiwn sylfaenol y Wladwriaeth, diolch i bolisi 'clo triphlyg' Llywodraeth y DU, wedi cael ei groesawu'n fawr. Fodd bynnag, mae'n cuddio'r ffaith bod Pensiwn y Wladwriaeth yn dechrau o lefel sylfaenol isel iawn ac, yng Nghymru, nifer cymharol fach o bobl hŷn sydd ag incwm ychwanegol o bensiynau galwedigaethol neu bersonol.

Nid yw 70% o aelwydydd pensiynwyr sy'n byw mewn tlodi yn derbyn unrhyw rai o brif fudd-daliadau'r wladwriaeth



Mrs Parry, Abertawe

Mae Mrs Parry, yn wraig gweddw 91 oed sydd yn byw mewn fflat gyngor fach. Mae ganddi hi amryw o gyflyrau meddygol.

Pan aeth Age Cymru Swansea Bay i ymweld â Mrs Parry, roedd hi mor dlawd roedd hi'n sychu papur toiled ar y rheiddiadur i'w ailddfyndio. Byddai ei ffrindiau yn plicio tatws, eu rhoi nhw mewn sosban. Pob dydd, byddai'n cymryd un neu ddwy a'u berwi nhw.

Cynhaliodd y cynghorydd archwiliad budd-daliadau llawn, a ddatgelodd fod Mrs Parry yn derbyn Pensiwn y Wladwriaeth a phensiwn galwedigaethol bach ei diweddar ŵr. Roedd yn ofni na fyddai'n gallu talu ei rhent a'r Dreth Gyngor ac y byddai'n cael ei throï allan.

Roedd Age Cymru Swansea Bay yn gallu ei chynghori y byddai ganddi hawl i Gredyd Pensiwn ar unwaith, a fyddai'n rhoi hawl iddi gael y Dreth Gyngor a rhent yn rhad ac am ddim, a help gyda chostau dannedd a sbectol. Aeth teimladau Mrs Parry yn drech na hi, a dechreuodd grio.

O ganlyniad i'r ymweliad, cynyddodd incwm wythnosol Mrs Parry o £141.64 i £328.51. Nid oes rhaid iddi dalu rhent na'r Dreth Gyngor o £78 yr wythnos mwyach ychwaith.

Gall Mrs Parry nawr fforddio bwyd maethlon bob dydd, yn ogystal â nwyddau tŷ, ac mae'n cael cynnig cymorth arall gan Age Cymru Swansea Bay.

Budd-daliadau heb eu hawlio

Mae hyn yn golygu y dylai llawer o bobl hŷn gael cymorth y Credyd Pensiwn sy'n dibynnu ar brawf modd. Mae hwn yn fudd-dal pwysig gan ei fod yn ychwanegu at incwm wythnosol pobl i lefel isafswm gwarantedig a osodwyd gan y Llywodraeth. Diben yr incwm hwn yw sicrhau bod pobl ychydig yn uwch na'r trothwy tlodi, a gellir ei ystyried yn gydnabyddiaeth o lefel gymharol isel Pensiwn sylfaenol y Wladwriaeth.

Gwaetha'r modd, mae'r Credyd Pensiwn wedi cael ei dan-hawlio ers iddo gael ei gyflwyno. Amcangyfrifir nad yw oddeutu traean o bobl hŷn cymwys yn ei hawlio nac yn ei dderbyn.³ Mae hyn yn rhwystr sylweddol i ymdrechion i leihau lefelau tlodi pensiwnwyr.

Mae Llywodraeth y DU wedi amcangyfrif bod gwerth Credyd Pensiwn heb ei hawlio rhwng £1.9 a £2.8 biliwn y flwyddyn ledled y DU. Mae amcangyfrif ceidwadol yn seiliedig ar y cyfanswm hwn o Credyd Pensiwn heb ei hawlio yn £168 miliwn yng Nghymru. Dylai'r incwm hwn fod yn cael ei rannu rhwng oddeutu 94,800 o bobl nad ydynt yn ei hawlio ar hyn o bryd. Byddai hyn yn golygu incwm heb ei hawlio ychwanegol o £34 yr wythnos ar gyfartaledd, neu £1,772 y flwyddyn⁴ - arian a allai wneud gwahaniaeth gwirioneddol i fywydau llawer o bobl hŷn.

Mae'r rhesymau dros y tan-hawlio hwn yn cynnwys: diffyg gwybodaeth am y cymorth sydd ar gael; pobl y credu na fyddant yn gymwys; stigma ynghylch gofyn am help; amharodrwydd i ddatgelu gwybodaeth ariannol bersonol; cael eu gwrthod oherwydd camgymeriad wrth ymgeisio; neu beidio â derbyn cymorth i ymgeisio.

Mae'r rhain yn gyffredin â budd-daliadau eraill i bobl hŷn, gan gynnwys Lwfans Gweini, Lwfans Byw i'r Anabl a Lwfans Gofalwr. Fodd bynnag, mae'r Credyd Pensiwn yn hanfodol i'r ymdrechion i leihau tlodi gan mai dyna ei fwriad ac oherwydd ei fod yn gweithredu fel porth i amrywiaeth o hawliau eraill hefyd.



Mr Lewis, Aberteifi

Aeth Mr Lewis at Age Cymru Ceredigion ar ôl i'w fudd-daliadau ddod i ben pan gyrhaeddodd 65 oed. Derbyniodd lythyr gan y cyngor yn datgan bod ei Fudd-dal Tai wedi dod i ben a bod ganddo ôl-daliadau rhent. Roedd wedi bod i swyddfa'r Ganolfan Byd Gwaith a awgrymodd iddo fynd at Age Cymru Ceredigion i gael cymorth.

Cwblhawyd cais dros y ffôn am Gredyd Pensiwn, a dyfarnwyd y gyfradd lawn o £142.70 i Mr Lewis, a dalwyd i'w fanc 3 diwrnod yn ddiweddarach. Yn flaenorol, roedd wedi bod yn byw ar £70 yr wythnos, felly roedd yn falch iawn â'r cynnydd. Cadarnhaodd y cyngor hefyd fod ei Fudd-dal Tai wedi cael ei adfer a'i ôl-ddyddio i'r adeg pryd y daeth y budd-daliadau eraill i ben.

Galwodd Mr Lewis hebio'r swyddfa i ddweud diolch ac i ddweud ei fod newydd fod yn siopa bwyd, ac "Roedd yn braf gallu rhoi pethau yn fy masged heb orfod meddwl a ydw i'n gallu eu fforddio. Dw i wedi prynu hwyaden wedi'i rhewi fel trît ar gyfer dydd Nadolig hyd yn oed!"

³Income Related Benefits: Estimates of Take-up, Yr Adran Gwaith a Phensiynau, 2012

⁴Cyfrifiadau Age Cymru yn seiliedig ar amcangyfrifon poblgaeth ac Income Related Benefits: Estimates of Take-up, Yr Adran Gwaith a Phensiynau, 2012

Efallai mai'r ffaith fwyaf trawiadol yw nad yw 70% o aelwydydd pensynwyr sy'n byw mewn tldi ac 80% o aelwydydd sy'n byw mewn tldi difrifol, yn derbyn unrhyw rai o brif fudd-daliadau'r wladwriaeth (Credyd Pensiwn, Budd-dal Tai, Lwfans Gweini neu Lwfans Byw i'r Anabl).⁵ Mae hyn yn amlygu pwysigrwydd cyrraedd y bobl hynny a darparu'r cymorth ariannol y maen nhw'n debygol o fod â hawl iddo ond nid ydynt yn ei dderbyn.

Ym mhob achos, gall gwasanaethau gwneud y mwyaf o incwm, yn ogystal â gwybodaeth a chynghor, chwarae rôl hanfodol wrth helpu pobl i nodi a hawlio'r ffynonellau cymorth sydd ar gael iddyn nhw. Yn aml, darperir y gwasanaethau hyn gan y trydydd sector, ond mae cyllid yn brin ac mae'r adnoddau presennol yn gorfod ymestyn yn bell.

Cwtogi

Amlygodd ymchwil a gynhaliwyd gan Age Cymru eleni,⁶ fod dros chwarter (28%) y bobl 65 oed a hŷn yng Nghymru yn methu fforddio popeth sydd ei angen arnynt heb boeni a ydynt yn gallu ei fforddio. Mae hyn yn gyfystyr â 168,000 o bobl – ddwywaith cymaint â'r ffigur tldi swyddogol.

Biliau ynni oedd yr achos pryder mwyaf i bobl hŷn. Nododd 57% ohonynt eu bod nhw'n poeni ynghylch gallu fforddio biliau nwy a thrydan, ac roedd nifer sylweddol yn pryderu am filiau dŵr neu'r Dreth Gyngor.

Yn fwyaf pryderus yw'r ffaith bod mwy na thraean o aelwydydd pobl wedi ymddeol wedi adrodd eu bod wedi cwtogi meysydd gwariant yn y blynyddoedd diwethaf:

- Mae 36% wedi lleihau faint o fwyd neu ansawdd y bwyd y maent yn ei brynu
- Mae 35% wedi lleihau faint o wres neu drydan y maent yn ei ddefnyddio
- Mae 34% yn mynd allan yn llai aml neu wedi lleihau faint o weithgareddau cymdeithasol y maent yn cymryd rhan ynddynt
- Mae 37% wedi prynu llai o nwyddau defnyddwyr neu rai rhatach.

Mae'r ffigurau hyn yn gyfystyr ag oddeutu 200,000 o bobl hŷn yng Nghymru ac mae'r tebygrwydd

trawiadol rhwng yr ymatebion i gategorïau gwahanol yn awgrymu'n gryf bod yr un aelwydydd wedi lleihau eu gwariant mewn nifer o feysydd.

Yn ogystal â hyn, nododd 7% o bobl 65 oed a hŷn eu bod nhw wedi mynd i fwy o ddyled yn ystod y blynyddoedd diwethaf, sy'n gyfystyr â 42,000 o bobl.

O ganlyniad, credwn fod achos i bryderu'n fawr am iechyd ariannol llawer o bobl hŷn yng Nghymru.



Mr a Mrs Greer, Pontypridd

Cysylltodd Mr Greer ag Age Cymru i ofyn a allai gael help ar gyfer costau angladd ei fam 105 oed, a oedd wedi marw'n ddiweddar. Mae gan ei wraig Glefyd Parkinson, ac roeddent yn ei chael hi'n anodd ymdopi'n ariannol.

Cynigwyd archwiliad budd-daliadau i Mr a Mrs Greer, a ddangosodd fod gan y cwmpwl hawl i Gredyd Pensiwn, a bod gan Mrs Greer hawl i raddfa uwch y Lwfans Gweini. Helpodd cynghorydd Age Cymru nhw i wneud cais am yr rhain, ac am Lwfans Gofalwr ar gyfer Mr Greer.

Roedd y ceisiadau hyn i gyd yn llwyddiannus, a arweiniodd at incwm ychwanegol o oddeutu £240 yr wythnos i Mr a Mrs Greer.

Mae 8% o aelwydydd hŷn yng Nghymru yn byw mewn tldi difrifol

⁵Households Below Average Income 2011/12, Yr Adran Gwaith a Phensiynau, Mehefin 2013

⁶Arolwg Barn ICM ar gyfer Age Cymru, Chwefror 2014. (Sampl: 1,000 o oedolion 18+ oed yng Nghymru)

Patrymau tlodi yn hwyrach mewn bywyd

Er bod lefelau cyffredinol tlodi pensiywyr yn lleihau, roedd y ffigurau hyn yn cuddio grŵp o bobl hŷn a oedd yn byw ar incwm isel iawn, gydag ychydig o adnoddau ariannol, os o gwbl.

Bydd llawer o bobl hŷn mewn tlodi wedi byw ar incwm isel yn ystod eu bywyd gweithio a heb gael cyfle i gronni pensiwn neu gynilion ar gyfer ymddeoliad. Gall rhai eraill fod wedi dioddef gostyngiad sylweddol yn eu hincwm oherwydd ymddeoliad, profedigaeth neu amgylchiadau eraill.

Ar ôl ymddeol, mae gan y rhan fwyaf o bobl hŷn incwm penodol ac maent yn dibynnu'n drwm ar gynnydd blynyddol i Bensiwn y Wladwriaeth neu fudd-daliadau eraill, neu'r llog y maent yn ei dderbyn (bach iawn fel arfer) ar gynilion neu fuddsoddiadau. Gall hyn olygu nad yw aelwydydd pobl hŷn yn gallu ymdopi cystal â biliau sylweddol, costau sylweddol neu gynnydd sylweddol mewn prisiau. Mae llawer yn byw 'o'r llaw i'r genau', gan ymestyn incwm eu pensiwn wythnosol cyn belled ag yr aiff.

Yn gyffredinol, **pobl hŷn sengl sy'n byw ar eu pennau eu hunain yw'r grŵp mwyaf yr effeithir arno gan dlodi pensiywyr.** Yn aml, mae gweddwon yn colli incwm partner ac nid oes ganddynt eu hawl pensiwn eu hunain gan y buont yn talu cyfraniadau Yswiriant Gwladol 'cyfradd is' menyw briod.

Tueddiadau tlodi

- Yn gyffredinol, po hynaf yw unigolyn, y mwyaf tebygol ydyw bod ganddo incwm isel.⁷
- Mae cyfran uwch o bensiwnwyr sengl sy'n byw ar eu pennau eu hunain mewn aelwydydd incwm isel nag unrhyw grŵp arall mewn cymdeithas,⁸ ac mae pobl hŷn sengl yn fwy tebygol o fod yn byw mewn tlodi na chyplau, ni waeth beth fo'u hoedran.⁹



- Mae pensiywyr heb bensiwn galwedigaethol neu bersonol yn llawer mwy tebygol o fod yn byw mewn tlodi na'r rheiny ag ychydig o incwm o'r ffynonellau hyn.
- Nid yw 70% o aelwydydd pensiywyr sy'n byw mewn tlodi ac 80% o aelwydydd sy'n byw mewn tlodi difrifol yn derbyn unrhyw rai o brif fudd-daliadau'r wladwriaeth ar hyn o bryd.
- Mae pensiywyr sy'n byw mewn teuluoedd lle mae rhywun yn anabl bron tair gwaith yn fwy tebygol o fod ag amddifadedd sylweddol o'u cymharu â'r rheiny sy'n byw mewn teuluoedd lle nad oes unrhyw un anabl.
- Mae pensiywyr sy'n byw mewn aelwyd â phen teulu o grŵp lleiafrifoedd ethnig yn fwy tebygol o fod mewn aelwyd incwm isel. Mae hyn yn arbennig o wir yn achos aelwydydd â phen teulu o darddiad ethnig Pacistanaid neu Fangleidhaidd.¹⁰

Yn gyffredinol, mae lefelau tlodi ac allgáu cymdeithasol uchaf ymhlith menywod hŷn sy'n byw ar eu pennau eu hunain.¹¹

⁷Households Below Average Income 2011/12, Yr Adran Gwaith a Phensiynau, Mehefin 2013

⁸ibid.

⁹Gender, marital status, and ageing: linking material, health, and social resources, Arber, S., Journal of Ageing Studies. 2004

¹⁰Households Below Average Income 2011/12, Yr Adran Gwaith a Phensiynau, Mehefin 2013

¹¹Pensioners, poverty and social exclusion, Patsios, D., Poverty and social exclusion in Britain: the millennium survey. 2006

Yr atebion

Pensiynwyr y dyfodol

Yn y blynyddoedd diweddar, mae polisi Llywodraeth y DU wedi canolbwyntio ar ddiwygiadau i bensiynau a ddylai helpu i sicrhau ffynhonnell fwy dibynadwy o incwm ar gyfer pobl sy'n cyrraedd oed ymddeol yn y dyfodol.

Mae'r rhain yn cynnwys diwygiadau i Bensiwn y Wladwriaeth ar gyfer cenedlaethau'r dyfodol, a fydd yn sicrhau bod pawb sydd â 30 mlynedd o gyfraniadau yn derbyn pensiwn unigol y wladwriaeth sydd ychydig yn fwy na'r warant incwm Credyd Pensiwn presennol i unigolyn sengl (£148.35 yn 2014). Mae hyn yn gydnabyddiaeth a groesawir o'r angen i symud o'r ddibyniaeth bresennol ar brofi modd, a bydd yn darparu incwm uwch ar gyfer pobl hŷn ar incwm isel yn y dyfodol.

Mae'r Llywodraeth hefyd yn cyflwyno system o 'gofrestru awtomatig' ar gyfer pensiynau gweithle a fydd, gobeithio, yn cynyddu nifer y bobl a fydd â darpariaeth bensiwn ychwanegol yn y dyfodol.

Dylai newidiadau eraill a gyhoeddwyd gan Lywodraeth y DU yng nghyllideb 2014 roi mwy o hyblygrwydd i bobl o ran sut i ddefnyddio eu cronfeydd pensiwn, a gallent ddarparu ateb i gyfraddau blwydd-daliadau digyffelyb o isel.

Pensiynwyr presennol

Mae gan y polisiâu uchod y potensial i wella incwm pensiwn llawer o bobl hŷn yng nghenedlaethau'r dyfodol. Fodd bynnag, ni fyddant yn gwella incwm pobl hŷn sy'n byw mewn tlodi heddiw, y mae eu straeon wedi cael eu cynnwys yn yr adroddiad hwn.

I wneud yn siwr nad yw'r bobl hyn yn cael eu gadael ar ôl, mae'n rhaid i ni ddatblygu strategaeth gydlynol i'w tynnu o dlodi trwy wella eu hincwm.

Pensiwn y wladwriaeth yw'r ffynhonnell incwm fwyaf i'r mwyafrif o bensiynwyr o hyd. Mae Llywodraeth y DU wedi cyflwyno 'clo triphlyg' sy'n golygu, tan ddiwedd y Senedd hon, y bydd

pensiwn sylfaenol y wladwriaeth yn cynyddu yn ôl pa un bynnag yw'r uchaf o ran enillion, prisiau neu 2.5%. Mae hyn eisoes wedi dechrau cynyddu incwm pobl hŷn presennol yn fwy cyson (a lleihau lefelau tlodi ychydig bach). Mae'n rhaid ymroi i'r polisi hwn yn y tymor hir.

Fodd bynnag, bydd yn cymryd amser maith i bensiwn sylfaenol y wladwriaeth ar gyfer pensiynwyr presennol eu diogelu yn erbyn tlodi.

Er mwyn gwneud cynnydd gwirioneddol tuag at waredu tlodi pensiynwyr, mae'n rhaid gwneud mwy o ymdrech i sicrhau bod pob unigolyn hŷn sydd â hawl i gael budd-daliadau ariannol eraill yn eu derbyn nhw. Amcangyfrifir, petai pob budd-dal sy'n amodol ar brawf modd yn cael ei dderbyn, gellid lleihau tlodi pensiynwyr oddeutu 40%.¹²

Rhwng mis Rhagfyr 2010 a mis Mawrth 2011, cynhaliodd yr Adran Gwaith a Phensiynau astudiaeth beilot fach i weld a allai ymagwedd wahanol at hawlio Credyd Pensiwn gynyddu'r nifer oedd yn ei dderbyn. Rhoddwyd taliadau uniongyrchol i 2,000 o bobl a oedd yn debygol o fod yn gymwys, yn seiliedig ar ddata a oedd eisoes gan Lywodraeth y DU, ac fe'u hataliwyd ar ôl 12 wythnos, gan wahodd y bobl i wneud cais i barhau i'w derbyn. Yn anffodus, oherwydd cost yr astudiaeth beilot, barnwyd ei bod yn aflwyddiannus, er yr arweiniodd at gynnydd yn nifer y bobl a dderbyniodd y budd-dal wedi hynny.

Daeth y rhwydwaith Age Cymru a chyfanswm o £13 miliwn mewn hawliadau ychwanegol i bobl hŷn yng Nghymru yn ystod 2012/13.



¹²The implications of Government policy for future levels of pensioner poverty, Y Sefydliad Polisi Pensiynau, 2011



Mrs Jenkins, Caerdydd

Mae Mrs Jenkins yn 85 oed ac yn byw ar ei phen ei hun. Cafodd ddiagnosis o glefyd Alzheimer yn 2012 ac mae ei merched yn gofalu amdani. Roedd yn derbyn Pensiwn y Wladwriaeth a phensiwn galwedigaethol bach ei diweddar wr, ac roedd ganddi ychydig bach o gynilion. Ar yr incwm hwn, roedd yn anodd iawn iddi allu fforddio popeth yr oedd ei angen arni i barhau i fyw ar ei phen ei hun.

Yn yr haf 2013, cynorthwyodd Age Cymru deulu Mrs Jenkins i wneud cais am Lwfans Gweini i'w helpu i barhau i fyw'n annibynnol. Helpodd cynghorydd Age Cymru nhw i lenwi'r ffurflenni a dywedodd wrthynt ba wybodaeth oedd yn berthnasol. Roedd Mrs Jenkins yn gymwys i gael y raddfa uwch, sy'n werth £81.30 yr wythnos, ac ôl-daliad o fwy na £600.

Awgrymodd y cynghorydd fod Mrs Jenkins yn gwneud cais am Gredyd Cynilion Pensiwn hefyd, ac mae bellach yn derbyn £11.88 yr wythnos. Ond, o ganlyniad, cafodd ei hailasesu gan y cyngor ar gyfer costau gofal cartref, ac mae'n rhaid iddi nawr dalu £9.50 am ymweliad wythnosol â chanolfan ddydd.

Roedd teulu Mrs Jenkins wedi gwneud ymholiad ynglŷn â disgownt i'r Dreth Gyngor oherwydd ei chlefyd Alzheimer, ond heb lwyddiant. Dywedodd cynghorydd Age Cymru wrthynt ba ffurflen i wneud cais amdani ac mae hyn wedi cael ei gymeradwyo nawr hefyd.

Mae Mrs Jenkins bellach yn derbyn cyfanswm incwm ychwanegol o £93 yr wythnos, ôl-daliadau o £1,263 am yr hyn oedd yn ddyledus iddi, a swm sylweddol ar ei Threth Gyngor.

Gwasanaethau cyngor yng Nghymru

Roedd astudiaeth beilot yr Adran Gwaith a Phensiynau yn dangos yn glir mai'r ffordd fwyaf effeithiol o gynyddu nifer y bobl sy'n derbyn budd-daliadau yw trwy ymweliadau cartref a chyngor wyneb yn wyneb. Er y barnwyd bod yr ymagwedd hon yn rhy ddrud i'r Adran Gwaith a Phensiynau ei hymestyn, dyma'r union ymagwedd lwyddiannus a fabwysiadwyd gan sefydliadau Age Cymru a gwasanaethau cyngor dibynadwy eraill y trydydd sector.

Mae gan Lywodraeth Cymru rôl allweddol i'w chwarae o ran sicrhau bod gan bobl Cymru fynediad at y math hwn o wasanaethau gwybodaeth a chyngor.

Mae wedi darparu cyllid a groesawir i nifer o wasanaethau gwybodaeth a chyngor yng Nghymru, gan gynnwys partneriaeth Age Cymru i gyflwyno a datblygu gwasanaethau gwybodaeth a chyngor ymhellach ar lefelau lleol a chenedlaethol. Mae'r bartneriaeth hon yn cynnwys rhwydwaith o bartneriaid lleol Age Cymru sy'n darparu gwasanaethau gwybodaeth a chyngor dibynadwy a gwerthfawr ledled Cymru, gan gynnwys wyneb yn wyneb mewn swyddfydd lleol ac yng nghartrefi pobl, neu dros y ffôn.

Sicrhaodd gwasanaethau lleol a chenedlaethol Age Cymru gyfanswm o £13 miliwn mewn hawliadau ychwanegol i bobl hŷn yng Nghymru yn ystod 2012/13.

Yn ddiweddar, mae Llywodraeth Cymru wedi bod yn cynnal adolygiad o wasanaethau cyngor yng Nghymru, yn sgil yr heriau digynsail y mae darparwyr dielw yn eu hwynebu oherwydd gostyngiadau i gyllid a chynnydd mewn galw. Mae gwasanaethau gwybodaeth a chyngor Age Cymru wedi wynebu'r union heriau hyn ers y dirywiad economaidd.

Nid oedd casgliadau'r adolygiad wedi cael eu cyhoeddi ar adeg ysgrifennu'r ddogfen hon, ond gobeithiwn y bydd cyfoeth y dystiolaeth y mae Llywodraeth Cymru wedi'i derbyn yn ei galluogi i greu cynllun clir ar gyfer sut y bydd yn helpu

i gefnogi sector cyngor cryf, addas i'r diben a hygyrch yng Nghymru.

Yn bwysig iawn, mae'n rhaid i hyn sicrhau bod cyngor wedi'i deilwra ar gael i'r grwpiau sydd ei angen, gan adeiladu ar gryfderau darpariaeth bresennol y trydydd sector. Ar gyfer pobl hŷn, mae hyn yn aml yn golygu darparu cyngor wyneb yn wyneb ac, yn hanfodol, cymorth i wneud y mwyaf o incwm ar gyfer y rheiny ar incwm isel, yn sgil y problemau ariannol a amlygir yn yr adroddiad hwn.

Trechu Tlodi

Cyhoeddodd Llywodraeth Cymru ei Chynllun Gweithredu ar gyfer Trechu Tlodi yn 2012 ac mae'n llunio adroddiadau cynnydd blynyddol sy'n amlinellu'r ffyrdd y mae'n defnyddio ei phwerau a'i chyfrifoldebau i leddfu effeithiau diwygiadau lles a chynorthwyo pobl ag incwm isel.

Yn anffodus, mae'r Cynllun Gweithredu ar gyfer Trechu Tlodi cyfredol ond yn cyfeirio'n fras at bobl hŷn ac nid yw'n cynnwys llawer o gamau gweithredu penodol i helpu pobl hŷn sy'n byw ar incwm isel iawn. Mae'n rhaid i hyn newid, a chredwn y dylai Llywodraeth Cymru ddefnyddio'r Cynllun Gweithredu ar gyfer Trechu Tlodi i ymroi i sicrhau bod pobl hŷn ar incwm isel yn cael cymorth i wneud cais am yr holl hawliadau sydd ar gael iddyn nhw.

Petai Llywodraeth Cymru, trwy weithio gydag awdurdodau lleol Cymru, yn ymroi i sicrhau bod gwasanaethau gwneud y mwyaf o incwm ar gael i bobl hŷn yng Nghymru, gallai wneud cyfraniad sylweddol at leihau tlodi pensiywyr. Mae'n sefyllfa lle mae pawb ar eu hennill: mae'r gwasanaethau hyn yn rhoi arian yn uniongyrchol i bocedi pobl hŷn ar incwm isel yng Nghymru, heb lawer o gost i gyllideb Llywodraeth Cymru ei hun.

Yn ogystal â bod o fudd i'r bobl hŷn y maent yn eu cynorthwyo, mae'r gwasanaethau hyn yn dod ag arian ychwanegol i gymunedau Cymru ac economi Cymru yn ddyddiol. Mae llawer mwy o botensial digyffwrdd gan ystyried y gallai gwerth y Credyd Pensiwn heb ei hawlio yng Nghymru fod hyd at £168 miliwn y flwyddyn. Mae hwn yn arian y mae gan bobl hŷn yng Nghymru hawl iddo, a gallai wneud gwahaniaeth gwirioneddol i lawer o fywydau.



Mrs Matthews, Caernarfon

Mae Mrs Matthews yn 82 mlwydd oed ac yn byw ar ei phen ei hun. Yn ystod y blynyddoedd diwethaf mae ei golwg wedi dirywio ac mae hefyd yn dioddef o gric y cymalau, asthma, afiechyd yr ysgyfaint ac anymataliaeth. Mae hi hefyd yn dibynnu ar ei chymydog am gymorth a chefnogaeth.

Cysylltodd ei chymydog â Age Cymru i ddweud am ei phryderon nad oedd Mrs Matthews yn derbyn unrhyw gymorth corfforol nac ariannol. Aeth swyddog budd-daliadau Age Cymru Gwynedd a Môn i ymweld â Mrs Matthews a'i hasesu am fudd-daliadau a'i helpu i wneud cais am Lwfans Gweini. Wedi apelio, dyfarnwyd bod Mrs Matthews yn gymwys i gael y raddfa uwch, sy'n werth £81 yr wythnos.

Mae hyn wedi cynnyddu incwm wythnosol Mrs Matthews a hefyd wedi agor y drws iddi hi dderbyn budd-daliadau eraill. Dywedodd Mrs Matthews nad oedd hi'n ymwybodol fod cymorth o'r fath "ar gael i bobl fel hi, sydd yn methu ymdopi ar bennau eu hunain."

Derbyniodd Mrs Matthews ôl-daliad bach y'i defnyddiodd i brynu teledu mwy, gan iddi orfod rhoi'r gorau i wyllo teledu cryn amser yn ôl oherwydd y dirywiad yn ei golwg.

Mae angen gweithredu

Credwn ei bod hi'n bryd dyblu ymdrechion i drechu tlodi pensiynwyr yng Nghymru.

Mae Age Cymru yn galw am weithredu gan yr awdurdodau yn y chwe maes isod:

Gwybodaeth, cyngor a gwneud y mwyaf o incwm

Mae tystiolaeth cryf bod y rhain yn helpu pobl i gael mynediad at wasanaethau a hawliadau. Y llynedd, sicrhodd rhwydwaith Age Cymru £13 miliwn mewn hawliadau ychwanegol ar gyfer pobl hŷn yng Nghymru trwy wasanaethau cyngor a gwneud y mwyaf o incwm.

Y camau angenrheidiol

- Dylai Llywodraeth Cymru greu cynllun eglur ar gyfer sut y bydd yn helpu i gefnogi sector cyngor cryf, addas i'r diben a hygyrch yng Nghymru, yn dilyn ei Hadolygiad o Wasanaethau Cyngor.
- Dylai Llywodraeth Cymru weithio gydag awdurdodau lleol i sicrhau bod cyllid digonol ar gael ledled Cymru, fel bod gan bob unigolyn hŷn ar incwm isel fynediad at wasanaethau gwneud y mwyaf o incwm, a fydd yn eu helpu i wneud cais am eu hawliadau.
- Dylai Llywodraeth Cymru gynnwys pwyslais newydd yn y Cynllun Gweithredu ar gyfer Trechu Tlodi ar gynyddu nifer y bobl hŷn sy'n derbyn eu hawliadau i Gredyd Pensiwn a budd-daliadau eraill, er mwyn lleihau tlodi pensiynwyr.



Byddai lleihad o 40% o dlodi ymysg pensiynwyr petai pob budd-dal sy'n dibynnu ar brawf modd yn cael ei hawlio

Prisiau ynni

Mae cost ynni yn straen fawr ar gyllid llawer o bobl hŷn (ac nid dim ond y rheiny ar incwm isel). Mae cymorth ar gael ar hyn o bryd i helpu pobl i wella effeithlonrwydd eu cartrefi, gan gynnwys trwy gynlluniau Nest ac Arbed, a ariennir gan Lywodraeth Cymru. Mae cwmnïau ynni hefyd yn gweithredu'r cynllun Disgownt Cartrefi Cynnes ar gyfer cwsmeriaid sy'n agored i niwed.

Y camau angenrheidiol

- Dylai Llywodraeth Cymru ddefnyddio'r Bil Tai (Cymru) presennol i ddeddfu bod yn rhaid i bob eiddo sy'n cael ei rentu'n breifat gyflawni graddfa D mewn perfformiad ynni cyn y gellir ei ailosod.
- Dylai Llywodraeth y DU ymroi i ddefnyddio incwm o dderbyniadau'r dreth garbon i ariannu rhaglen fawr newydd i wella effeithlonrwydd ynni cartrefi.

Sgamiau ariannol

Adroddwyd am fwy na 2,500 o sgamiau i adrannau safonau masnach yng Nghymru rhwng mis Chwefror 2012 a mis Chwefror 2013, er yr amcangyfrifir mai 5% o sgamiau yn unig sy'n cael eu hadrodd. Pobl hŷn yw'r grŵp sy'n fwyaf agored i sgamiau a cham-drin ariannol. Mae Llywodraeth Cymru wedi ymroi i gynyddu nifer y Parthau Dim Galw Diwahoddiad yng Nghymru, ac mae wedi darparu cyllid i gefnogi sefydlu parthau newydd.

Y camau angenrheidiol

- Dylai Llywodraeth Cymru ac awdurdodau lleol parhau i ddatblygu Parthau Dim Galw Diwahoddiad i roi diogelwch gwell a mwy o hyder i bobl hŷn yn erbyn sgamiau carreg drws.
- Dylai cwmnïau cyfathrebu weithio gyda'r llywodraeth i sicrhau y rhoddir digon o ddiogelwch i bobl hŷn sy'n agored i sgamiau. Mae hyn yn cynnwys cwmnïau post, cwmnïau ffôn a darparwyr gwasanaeth y Rhyngwyd.

Costau trafndiaeth

Gall trafndiaeth gyhoeddus fod yn llinyn bywyd i bobl hŷn ar incwm isel, gan eu helpu nhw i gyrraedd gwasanaethau ac amwynderau hanfodol, cymryd rhan mewn gweithgareddau cymdeithasol, neu roi cyfle i weld ffrindiau a theulu. Mae teithio rhad ac am ddim ar fysiau i bobl hŷn, a ariennir gan Lywodraeth Cymru, yn rhoi cymorth pwysig i bobl hŷn ar incwm isel. Fodd bynnag, mae cyllid ar gyfer y cynllun wedi cael ei leihau'n ddiweddar ac mae rhai llwybrau wedi cael eu tynnu'n ôl yn ystod y misoedd diwethaf.

Y cam angenrheidiol

- Dylai Llywodraeth Cymru ac awdurdodau lleol Cymru fonitro'n ofalus effaith toriadau i gyllid ar y gwasanaethau bysiau hanfodol sydd ar gael. Mae tocyn bws rhad ac am ddim ond mor werthfawr â'r bysiau sydd ar gael i bobl eu defnyddio, ac mae perygl bod gwasanaethau hanfodol yn cael eu colli.

Nid yw 1/3 o bobl hŷn cymwys yn hawlio nac yn derbyn Credyd Pensiwn

Costau gofal

I bobl hŷn ag anghenion gofal, gall talu am gostau gwasanaethau yn eu cartrefi eu hunain, neu mewn cartrefi preswyl, fod yn anodd iawn. Cymerodd Llywodraeth Cymru gam ymlaen yn 2011 trwy gyflwyno uchafswm tâl am wasanaethau gofal cartref (£55 yr wythnos ar hyn o bryd).

Y cam angenrheidiol

- Dylai Llywodraeth Cymru gyflwyno diwygiadau i faint mae pobl yn ei dalu am ofal preswyl yng Nghymru, yn dilyn gweithredu diwygiadau yn Lloegr. Dylai diwygiadau geisio sicrhau nad yw pobl yng Nghymru yn talu mwy am wasanaethau, gyda mynediad cywerth at ofal a chymorth.

Cymorth y Dreth Gyngor

Er gwaethaf consesiynau ar gyfer pobl sy'n byw ar eu pennau eu hunain, gall biliau'r Dreth Gyngor gael effaith ar aelwydydd hŷn gan nad yw lleoliad neu faint eu heiddo yn gweddu i'w hamgylchiadau presennol o bosibl. Ar yr un pryd, gall fod nifer o rwystrau ymarferol sy'n eu hatal rhag symud.

Y cam angenrheidiol

- Mae'r cyfrifoldeb dros gymorth y Dreth Gyngor ar gyfer pobl sy'n ei chael hi'n anodd talu eu biliau wedi trosglwyddo i Lywodraeth Cymru. Dylai Llywodraeth Cymru ddiogelu hawliadau pobl hŷn cymwys o dan unrhyw system newydd oherwydd yr amgylchiadau penodol y mae aelwydydd hŷn yn eu hwynebu.



Tŷ John Pathy, 13/14 Cwrt Neptune
Ffordd Blaen y Gad, Caerdydd CF24 5PJ
Ffôn: 029 2043 1555
www.agecymru.org.uk



Response from the Older People's Commissioner for Wales

to the

National Assembly for Wales' Communities, Equality and Local Government Committee Inquiry into Poverty in Wales

September 2014

For more information regarding this response please contact:

Older People's Commissioner for Wales,
Cambrian Buildings,
Mount Stuart Square,
Cardiff, CF10 5FL
08442 640670

About the Commissioner

The Older People's Commissioner for Wales is an independent voice and champion for older people across Wales, standing up and speaking out on their behalf. She works to ensure that those who are vulnerable and at risk are kept safe and ensures that all older people have a voice that is heard, that they have choice and control, that they don't feel isolated or discriminated against and that they receive the support and services they need. The Commissioner's work is driven by what older people say matters most to them and their voices are at the heart of all that she does. The Commissioner works to make Wales a good place to grow older - not just for some but for everyone.

The Older People's Commissioner:

- Promotes awareness of the rights and interests of older people in Wales.
- Challenges discrimination against older people in Wales.
- Encourages best practice in the treatment of older people in Wales.
- Reviews the law affecting the interests of older people in Wales.

Inquiry into Poverty in Wales

1. As the Older People's Commissioner for Wales I welcome the opportunity to respond to the National Assembly for Wales' Communities, Equality and Local Government Committee Inquiry into Poverty in Wales¹.

The impacts of poverty, particularly destitution and extreme poverty, on different groups of people

2. Living in poverty is a key issue and a growing concern for many older people in Wales. There is a misconception that the challenging economic climate and austerity measures introduced by the UK Government have not affected older people: austerity is affecting older people in Wales significantly and in a number of ways.
3. As outlined in the Welsh Government's Strategy for Older People 2013-23², 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.
4. In recent years, whilst the incomes of many older people have remained static their finances have become increasingly pressurised due to a number of factors, including the rising costs of essential goods such as food and fuel, and historically low interest rates on savings³. Whilst some older people may have experienced poverty during their working lives, other older people may experience poverty for the first time due to reduced incomes, ill health, retirement, the costs of caring responsibilities, or

¹ <http://www.senedd.assemblywales.org/documents/s29421/Consultation%20letter.pdf>

² <http://wales.gov.uk/topics/health/publications/socialcare/strategies/older/?lang=en>

³ <http://www.ageuk.org.uk/PageFiles/41168/Life%20on%20a%20low%20income%20-%20FINAL%20-%20E.pdf?dtrk=true>

bereavement. It is estimated that 42,000 people aged 65 and over have fallen into more debt during recent years⁴.

5. It is essential that older people have an adequate standard of income and are receiving all the financial benefits to which they are entitled⁵. However, older people are among those at highest risk of financial exclusion and are least likely to claim their financial entitlements. It is estimated that 84,000 older people in Wales (14% of those aged 65 or over) are living in poverty⁶. This means older people living on a weekly household income of £220 or less after their housing costs are deducted. Too many older people are living in poverty: one report suggests that one in five pensioners living on a low income are struggling to make ends meet⁷.
6. Further, it is estimated that 8% of older households in Wales (just under 50,000 people) live in severe poverty on £183.50 per week or less⁸. These older people are living on fixed incomes and are struggling to make ends meet, which severely affects their health, wellbeing and independence. Pensioner poverty tends to affect single older people living alone more than any other group, and levels of poverty are highest amongst older women (85 years old and over) living alone⁹.
7. The implications of living in poverty are significant and far-reaching. The Strategy for Older People emphasises that 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. Older people living in poverty must face a range of challenges, including:

⁴ <http://www.ageuk.org.uk/PageFiles/41168/Life%20on%20a%20low%20income%20-%20FINAL%20-%20E.pdf?dtrk=true>

⁵ <http://wales.gov.uk/topics/health/publications/socialcare/strategies/older/?lang=en>

⁶ <http://www.ageuk.org.uk/PageFiles/41168/Life%20on%20a%20low%20income%20-%20FINAL%20-%20E.pdf?dtrk=true>

⁷ <http://41ydvd1cuyvlonsm03mpf21pub.wpengine.netdna-cdn.com/wp-content/uploads/2012/06/final-report-13.06.12.pdf>

⁸ Relative poverty defined as households with an income below 60% of the median UK household income. UK poverty line is £220 per week, severe poverty line is £183-50

⁹ <http://wales.gov.uk/docs/dhss/publications/130521olderpeoplestrategyen.pdf>

- Stark decisions on whether to ‘eat or heat’ during the long winter months: an estimated 140,000 older households in Wales are living in fuel poverty, affecting some 360,000 older people¹⁰. As outlined in my response to the Environment and Sustainability Committee Inquiry into Energy Efficiency and Fuel Poverty¹¹, I am particularly concerned that fuel poverty is affecting a higher proportion of older people in Wales than in the rest of the UK: 26% of older people reduced their heating in the winter of 2012/13 compared with a UK average of 21%¹². Energy bills are a key concern for older people, and every effort must be made to ensure that older people in Wales are not disproportionately affected by the fuel poverty ‘perfect storm’ of poorly insulated homes, rising fuel prices, low incomes and limited accessibility to the cheapest fuel and best tariffs.
 - Cutting back on the purchase of food, energy use, social activities and consumer goods can lead to a range of physical health problems, including increased susceptibility to arthritis and falls due to fuel poverty, and heart attacks and strokes due to, for example, poorer diets and reduced access to leisure and physical activities.
 - Cutting back on key purchases and services can also lead to a range of mental health problems, including loneliness, depression, stress, anxiety and social isolation.
8. Approximately 90,000 pensioners in Wales are reliant on state benefits alone, with more than half of older people in Wales relying on the £110 weekly State Pension as their main source of income¹³. Relatively small numbers of older people in Wales have additional income from occupational or personal pensions, with

¹⁰ <http://wales.gov.uk/topics/health/publications/socialcare/strategies/older/?lang=en>

¹¹ <http://www.senedd.assemblywales.org/documents/s28592/EEFP%2016%20Older%20Peoples%20Commissioner%20for%20Wales.pdf>

¹² <http://www.walesonline.co.uk/news/wales-news/age-cymru-warns-pensioner-cutbacks-3567028>

¹³ http://www.consumerfocus.org.uk/wales/files/2010/10/older_peoples_finances-FOR-WEB-2.pdf

fewer people approaching retirement contributing to a private pension due to increased living costs¹⁴.

9. Addressing unclaimed financial entitlements amongst older people is a key issue to lift people out of poverty. Across the UK, it is estimated that up to £2.8bn of Pension Credit (a top-up to the basic State Pension) went unclaimed in 2009/10¹⁵, with more than £5bn of unclaimed benefits and entitlements in total¹⁶. In Wales, unclaimed Pension Credit is worth £168m each year: around one-third of eligible older people (some 94,800 people) do not claim or receive it. Pension Credit is a vital top-up for retired people and can make a real difference to older people's income, independence and wellbeing.
10. Claiming would mean an average additional income of £34 per week, or £1772 a year, money which could significantly improve the lives of many older people¹⁷. It is estimated that 70% of pensioner households in poverty and 80% of households in severe poverty are not in receipt of any major state benefits e.g. Pension Credit, Housing Benefit, Attendance Allowance, Disability Living Allowance. Full take-up of income related benefits could reduce poverty among older people by a third¹⁸.
11. As outlined in my 2014-15 Work Programme¹⁹, I am working with the Welsh Government and other key partners to address this crucial issue and what can be done to improve the uptake of financial entitlements amongst older people in Wales, including the provision of information and advice services, addressing the perceived complexity of applying and tackling the stigma associated with claiming entitlements.

¹⁴ <http://www.agealliancewales.org.uk/admin/content/files/Age%20Alliance%20Wales%202014%20report%20Final.pdf>

¹⁵ <http://www.ageuk.org.uk/cymru/latest-press/archive/pension-credit-unclaimed/>

¹⁶ <http://www.ageuk.org.uk/money-matters/claiming-benefits>

¹⁷ <http://www.ageuk.org.uk/PageFiles/41168/Life%20on%20a%20low%20income%20-%20FINAL%20%20E.pdf?dtrk=true>

¹⁸ <http://www.bevanfoundation.org/publications/poverty-and-social-exclusion-in-wales-2/>

¹⁹ http://www.olderpeoplewales.com/en/Publications/pub-story/14-07-25/Work_programme_2014-15.aspx

How effectively the Tackling Poverty Action Plan, Strategic Equality Plan and other government strategies work together

12. Regrettably, there is very little reference to older people in the Tackling Poverty Action Plan 2012-16²⁰. Whilst there are references to the important services the Welsh Government has introduced and maintained for older people, such as free bus travel, free swimming, homecare and other non-residential social services, there is little consideration of the poverty issues facing many older people in Wales. The reference to the ‘shame’ that prevents many older people from claiming the benefits to which they are entitled is acknowledged, however there is no detail on how the Plan aims to address this key issue.
13. Subsequent reports to take forward the Action Plan also have few references to older people. I welcome the reference in ‘Building resilient communities’²¹ (July 2013) to look at employment and skills for older people, and I look forward to working with the Welsh Government to monitor the ‘proportion of older workers who lose their jobs and are still unemployed’ as a key performance indicator. I also welcome the references to eradicating the postcode lottery in charging for homecare via ‘Paying for care’²², and the framework for the integration of health and social services for older people. The Tackling Poverty Action Plan Annual Report 2014²³ however makes very little reference to the poverty issues affecting many older people across Wales.
14. A key priority in my Framework for Action 2013-17²⁴ is embedding the wellbeing of older people at the heart of public services. Wellbeing, synonymous with quality of life for older people, should drive forward the planning, development and delivery of public services. The needs of older people are relevant to all Welsh and local government departments and portfolios: they

²⁰ <http://wales.gov.uk/docs/dsjlg/publications/socialjustice/120625tackpovplanen.pdf>

²¹ <http://wales.gov.uk/docs/dsjlg/publications/socialjustice/130703takeforpovactplanen.pdf>

²² <http://wales.gov.uk/topics/health/socialcare/care/?lang=en>

²³ <http://wales.gov.uk/docs/dsjlg/publications/140702-action-plan-annual-report-14-en.pdf>

²⁴ http://www.olderpeoplewales.com/en/news/news/13-05-23/Framework_for_Action.aspx

are not confined to health and social care. I agree with the statement in the Strategic Equality Plan 2012-16²⁵ that a key dimension of achieving wellbeing is taking action on poverty. In order to ensure that the lives of older people have value, meaning and purpose, tackling the root causes of poverty is essential.

15. The Strategy for Older People outlined that the Tackling Poverty Action Plan would look at pensioner poverty. Regrettably, the Action Plan is a missed opportunity in terms of tackling the root causes of poverty amongst older people. The possibility of implementing a Welsh socio-economic equality duty, as proposed by the Welsh Government, also does not adequately address older people²⁶. It is often assumed that older people are immune from socio-economic inequality: older working-age people are more likely however to be affected by the introduction of Unified Credit, whilst the fact that 42% of people aged 50 and older in Wales are digitally excluded means paying more for goods and products offline and reduced access to online financial services and claims²⁷. As previously recommended to the Welsh Government²⁸, any move to build a unified strategic approach to tackle socio-economic disadvantage and address inequality must fully address the needs of older people, supported by robust monitoring and evaluation. I look forward to working with the Welsh Government on any devolved equality legislation to build on the commitment to equality²⁹, including a socio-economic duty that fully reflects the issues faced by older people.

16. Further details are required to better understand how the Welsh Government intends to improve the lives of older people living in poverty in Wales, including targeted actions to help older people living on very low incomes.

²⁵ <http://wales.gov.uk/docs/caecd/publications/120405sepfinal.pdf>

²⁶ http://www.olderpeoplewales.com/Libraries/Uploads/Refreshed_Strategic_Equality_Plan_English_1.sflb.ash

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²⁷ Welsh Government Digital Inclusion Delivery Plan 2014 (draft version)

²⁸ http://www.equalityhumanrights.com/sites/default/files/documents/Wales/wg_advice_final.pdf

²⁹ <http://wales.gov.uk/docs/dhss/publications/130521olderpeoplestrategyen.pdf>

How legislation, policy and budgets targeted at tackling poverty and reducing inequality are coordinated and prioritised across the Welsh Government

17. There is insufficient coordination across the Welsh Government on how to tackle poverty amongst older people. The issue cannot be confined to the Communities and Tackling Poverty portfolio: it includes, for example:
- Natural Resources: ensure older people are aware of energy efficiency schemes to tackle fuel poverty;
 - Local Government, Culture and Sport: protecting and improving cost-effective community and public services that give value, meaning and purpose to older people's lives;
 - Education and Skills: increased learning and skills opportunities to improve the employment prospects of older people, learning opportunities and access to digital and financial services;
 - Economy, Science and Transport: adequate provision of free bus travel complemented by community transport schemes to provide access to employment and skills opportunities and key services.
18. As a non-devolved matter, improving the incomes of older people should be a priority for the UK Government, and close cooperation is required not only across Welsh Government departments but also between the Welsh and UK Governments. A coordinated strategy and approach between both Governments is essential to tackle pensioner poverty in Wales³⁰.
19. As I emphasise in my Refreshed Strategic Equality Plan 2012-16³¹, there are many factors than can converge to cause poverty in later life. The extent and nature of older people's experience of poverty is often not fully appreciated by the Welsh and UK Governments. Until the misconceived notion that older people are immune to the challenges of the current economic climate and the UK Government's programme of welfare reform,

³⁰ <http://www.cardiff.ac.uk/socsi/resources/PovertySocialExclusioninWales.pdf>

³¹ http://www.olderpeoplewales.com/Libraries/Uploads/strategic_equality_plan_En.sflb.ashx

many older people across Wales will remain at substantial risk of living out their latter years, excluded and suffering the effects of poverty and social deprivation.

Eitem 5

13 Tachwedd - Papurau i'w nodi

Rhif papur:	Mater	Oddi wrth	Cam gweithredu
Papurau cyhoeddus i'w nodi			
5	Cyllideb Ddrafft y Llywodraeth Cymru 2015-16	Y Gweinidog Gwasanaethau Cyhoeddus	Ymateb i'r pwyntiau gweithredu yn dilyn y cyfarfod ar 9 Hydref.
6	Cyllideb Ddrafft y Llywodraeth Cymru 2015-16	Y Gweinidog Cymunedau a Threchu Tlodi	Ymateb i lythyr y Cadeirydd yn dilyn y cyfarfod ar 9 Hydref.
7	Cyllideb Ddrafft y Llywodraeth Cymru 2015-16	Y Gweinidog Gwasanaethau Cyhoeddus	Ymateb i lythyr y Cadeirydd yn dilyn y cyfarfod ar 9 Hydref.

Leighton Andrews AC / AM
Y Gweinidog Gwasanaethau Cyhoeddus
Minister for Public Services



Llywodraeth Cymru
Welsh Government

Christine Chapman AM
Chair, Communities, Equality and Local Government Committee
National Assembly for Wales
Cardiff Bay
CF99 1NA

23 October 2014

Dear Christine,

Thank you for the opportunity to attend the Committee on 9th October. At the meeting I agreed to provide some further information on a couple of matters.

Allocation of resources in relation to sustainability and the Welsh language

We have begun to set out our ambitions for a more effective Local Government in Wales. Consultation on our first White Paper has closed and I will bring forward the first Local Government Bill in January 2015. I will publish a further White Paper early next year setting out my proposals for fundamental reform of Local Government.

We are committed to ensuring sustainable Social Services become a reality in Wales and that the services we provide meet the needs of the people of Wales in the most targeted and effective way possible. We are allocating additional funding of £10m to support the delivery of Social Services in Wales, which will make an important contribution to Health and Wellbeing and to Supporting Children, Families and Deprived Communities. This investment is also vital if we are to rebalance the provision of services to strengthen primary and community-based care and to support the integration of health and social services.

A full, integrated impact assessment of the draft budget is undertaken by the Welsh Government. This includes impacts on groups with protected characteristics, children and the Welsh Language. Each Department contributes to that assessment and this was published as part of the Draft Budget document.

The majority of funding in the Local Government MEG is allocated to authorities on a non-hypothecated basis. As we are not taking decisions as to how the resources are allocated at the local level, it is clearly not possible to undertake a detailed Welsh Language Impact Assessment on the funding. It is for each Authority to undertake its own Welsh Language Impact Assessment in considering and setting its budget. This is one of the matters that should be covered in their public consultations on budgets and I would encourage people to engage in those discussions.

Bae Caerdydd • Cardiff Bay
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Authorities across Wales are subject to statutory duties in relation to the Welsh Language and need to ensure those duties are factored into their budget plans and any Welsh Language Impact Assessment. Police and Crime Commissioners, Police Forces and Fire Rescue Authorities undertake their own Welsh Language Impact Assessments, informing their budget plans.

My Department undertakes a number of Welsh Language Impact Assessment for both policy and smaller budget decisions. For example, we invest £445,000 in the provision of our All Wales Domestic Abuse Helpline. Usage figures suggest that while the service is available bilingually, only 7% of calls are handled in Welsh. We have considered this and, having mainstreamed the use of Welsh into the service, we are not reducing our investment in the Welsh Language provision for this helpline. However, we will look at how to encourage more callers to use the facilities where they wish to do so.

Targeting preventative measures on those most at risk of fire

The Welsh Government provides strategic direction to the Fire and Rescue Authorities (FRAs), mainly through the Fire and Rescue National Framework. This Framework, which has statutory force, sets out the Welsh Government's vision and priorities for the FRAs in Wales. It requires the FRAs to target and prioritise their fire prevention and fire safety work on vulnerable groups and those who are most at risk of fire, and to work with other agencies such as the NHS and Social Services departments as part of that. This enables FRAs both to identify and to meet the needs of particular high-risk citizens or groups.

The Welsh Government has provided the FRAs with funding to assist with a range of community safety activities, each of which has a direct impact on reducing the risk of death and injury from fires. An example of this approach can be seen through the fire setters programme where children who play with fire are entered onto a programme to educate them in the dangers of fire setting and discourage their actions. Failure to effectively target and engage with these individuals could result in more deaths and injuries from fire.

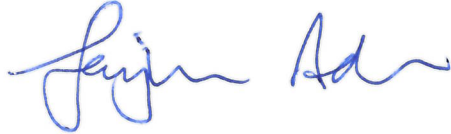
Whilst this budget will be reduced next year, the revised budget has been allocated in the context of a reduction in the overall incidence of accidental and deliberate fires. Over 90% of fire service expenditure on promoting fire safety is financed by the FRAs themselves through the funding they receive from local government. Our grant now makes up less than 8% and has been decreasing for some years already.

Prevention is not just delivered through grants to the FRAs. The Welsh Government amended Building Regulations (October 2013/4) require sprinklers in new and converted residences in Wales. For higher risk properties the requirement applied from April 2014, for new housing from 1 January 2016. Clearly, the Domestic Fire Safety (Wales) Measure 2011 will support the reduction of risk to individuals within domestic dwellings falling within scope. The benefits of domestic sprinklers are proven and the Welsh Government will continue to promote their installation in premises. The Welsh Government will be undertaking a £1m pilot programme to investigate installing fire sprinklers in social housing in Wales. There will be a comprehensive monitoring exercise to capture the experience and learning of designers, builders, water companies and building control bodies.

Work is also under way to produce all Wales Fire Safety Guidance. Much of this guidance relates to fire safety measures within premises (such as extra-care facilities and sheltered housing) which fall within the scope of the Regulatory Reform (Fire Safety) Order 2005. This will help ensure such premises have the necessary fire safety measures in place to prevent fires occurring and where fires do occur, ensuring the safety of occupants is not compromised.

Finally, I would like to provide further clarification on the Community Fire Safety Grant funding allocations. The Community Fire Safety grant has never accounted for more than 11% of total community fire safety work on an all-Wales basis, and as of 2012-13 under 8%, whilst the grant only accounts for 1.1% of total FRA revenue.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Leighton Andrews'.

Leighton Andrews AC / AM
Y Gweinidog Gwasanaethau Cyhoeddus
Minister for Public Services

Lesley Griffiths AC / AM
Y Gweinidog Cymunedau a Threchu Tlodi
Minister for Communities and Tackling Poverty



Llywodraeth Cymru
Welsh Government

Ein cyf/Our ref: SF/LG/3458/14

Christine Chapman
Chair
Communities, Equality and Local Government
Committee
Cardiff Bay
CF99 1NA

5

November 2014

Dear Christine

Thank you for your letter of 24 October 2014 following the Committee's meeting on 9 October to discuss the draft budget proposals for my portfolio. I address your points below, some of which refer to the further information I undertook to provide to the Committee, which is in the attached Annex.

Your letter touched on the Tackling Poverty Action Plan and how the Committee will monitor its progress. I am committed to reporting on progress annually on the Tackling Poverty Action Plan. The first Annual Report was published in July 2014 and it reported on progress against the targets in the key areas where we want to make a difference. The targets set are deliberately challenging to push ourselves and our partners to achieve as much as possible and to focus on shared priorities. The next Annual Report will be published in July 2015.

Your letter asked for further clarification of how the Communities First programme is monitored. Delivery is measured by volume in the number of interventions and also impact as to how many of those interventions resulted in a positive outcome for the individual. The outcomes measured are those in the outcomes framework. Details are given in the attached Annex. I have also attached the Communities First outcomes framework itself, with the key indicators highlighted.

An Integration project was set up to further align the outcomes for Communities First, Families First, Flying Start and will run until March 2015. An external group drawn from Communities First, Families First, Flying Start, Health Workers and Anti Poverty Champions, was brought together to focus on the joint areas of working between these three programmes. At its last meeting the group worked through a potential joint framework and the recommendations of the group will be put to me for consideration. The better-aligned joint outcomes framework emerging from this project will then be shared with the three programmes to incorporate into their work. I will share the framework with you as soon as it is issued.

The evaluation of the Communities First Programme is ongoing and I anticipate that a final report will be published in December 2014.

Bae Caerdydd • Cardiff Bay
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At the Committee I undertook to publish an overview of the audit reports on the Supporting People Programme. This audit will be taking place over the next 18 months and I will send this report to the Committee when all the work has concluded.

Regards
Lesley

Lesley Griffiths AC / AM

Y Gweinidog Cymunedau a Threchgu Tlodi

Minister for Communities and Tackling Poverty

COMMITTEE FOR COMMUNITIES EQUALITY AND LOCAL GOVERNMENT

ACTION POINTS ARISING FROM THE SCRUTINY OF COMMUNITIES AND TACKLING POVERTY PORTFOLIO DRAFT BUDGET PROPOSALS

09 OCTOBER 2014

The Minister for Communities and Tackling Poverty agreed to provide:

A note with specific examples and demonstrations of how Communities First activities are improving the lives of those involved in their work.

Over £75 million has been committed to the Communities First Programme up to March 2015, which directly provides over 900 jobs to support valuable work in our most deprived communities. Much of this work is being led by local people, including many volunteers. This is improving their lives as well as the lives of those benefiting from the various programmes running under the banner of Healthier, Learning and Prosperous Communities. For example, within almost all Clusters there are Job Clubs and Healthy Eating initiatives taking place. Also, a range of short and long term training courses are running to support those looking to return to work or enter further education.

The Welsh Government Website covers a range of examples of the Communities First (CF) activities taking place across Wales. The Newsletter promotes good news stories from across the country showcasing the improvements being made under the CF banner.

For example, the Torfaen Clusters introduced three new programmes to get local people engaged in more sport and physical activity. Young people in the Pembrokeshire Cluster are benefiting from informal learning opportunities in a fun and safe environment thanks to the opening of a new weekly youth club. Since launching in March, the club has seen hundreds of youngsters take part in sessions including cooking and physical activities.

There are also a number of activities taking place over the CF Programme which are improving the lives of those involved through the Programme Improvement Initiative. These projects seek to provide additional resources, including funding and staff, to deliver key priorities from across Government Departments, Government Sponsored Bodies and other key partners. This work is being undertaken through two broad approaches:

- Shared Outcomes applications – allowing external bodies to apply for funding which is matched from their own resources.
- Policy development with other Welsh Government Departments.

For example, the Pupil Deprivation Grant (PDG) offers CF Clusters £3m to match against PDG allocated to their local schools. The CF PDG Match Fund supports improved working between schools and CF Clusters to improve the outcomes of young people who live in poverty and support better engagement of their parents/carers.

The CF PDG Match fund aims to Promote Family Learning in the Early Years, support Young People to Do Well at School and Support Families to be Engaged in their Children's Education. For example:

The Cardiff West Cluster Co-learning Language & Play and Number & Play project has made a significant impact on the lives of young people in West Cardiff.

The Cluster highlighted below-average levels of literacy and numeracy across the Cluster in children and adults. Local Primary schools identified the need to improve levels of literacy as many children are entering the Foundation Phase with limited speech and language skills. The initiative aimed to raise levels of literacy and numeracy for Foundation to Key Stage 1 & 2 children and parents and overcome barriers to learning in preparation for transition from KS1 onwards. The Programme included the need for a Family Liaison Officer, KS4 Progression Mentor and Peer Support provision, all giving pupils and their families emotional support as they move through school years, developing their confidence and helping to improve educational attainment.

The Job Centre Plus (JCP) pilot project between Welsh Government and JCP is a strong example of cross public sector working. The project has sought to make employment support services more accessible and in particular to increase the engagement of hard to reach groups. The pilot embedded JCP Advisers, known as Parent Employment Advisors (PEAs), into Integrated Children's Centres.

The Pilot phase proved to be highly successful and supported 201 parents back into employment up to 31st March 2013. The project has since helped a further 140 individuals gain employment. Following the pilot, there are now a further 7 JCP PEAs in place, taking the total number to 11.

The Citizens Advice Cymru (CAC) project developed by CAC worked closely with officials from both the Financial Inclusion Unit and CF to provide national co-ordination of the delivery of advice services in 36 Clusters across Wales, each delivered by the local Bureau, via a Service Level Agreement with CAC, to provide outreach support to Clusters. Advice Services have worked with a total of 4,137 participants and delivered 1,235 sessions in 2013-14.

1,154 of those reported to have reduced/managed their debt and 1,917 reported they are supported to access the benefits they are entitled to.

A note on the further information on the longitudinal study on the Supporting People Programme

An important programme of work is underway to further improve our understanding of the detailed impact achieved in communities around Wales by the Supporting People Programme.

We have enhanced considerably our collection of data on outcomes for people during and at the end of the programme of support. The Welsh Government now has aggregate data for over 30,000 people who received support between April 2012 and April 2014. However, we know that this falls well short of the total number of individuals supported under the scheme. New data collection systems are therefore under development and officials are working with local authorities to strengthen our understanding of outcomes at the national level.

Provision has been made for a longitudinal study of the scheme's impact. In advance of that becoming available, information on local authorities' spending plans and support provision (in the form of units of accommodation) is available. The data for each Regional Collaboration Committee can be accessed via the following link <http://wales.gov.uk/topics/housing-and-regeneration/services-and-support/supporting-people/regional-committees/?lang=en>.

A note on possible extensions to the Houses into Homes Programme to look at improvements to occupied properties for young people.

The scheme has been targeted at long-term empty properties (empty for more than 6 months) with the aim of bring them back into use and the funding was awarded for that purpose. Loans are available to improve properties for sale or for rent. Past evaluation reports have shown that around 80 per cent of properties have been made available for rent and approximately a third made available as affordable accommodation. The evaluation report for the scheme's first two years will be published in the coming weeks. What is already clear is that there remain a significant number of empty properties that need to be brought back into use.

Making the scheme available to persons who wish to buy house to renovate carries with it practical problems; for example, taking out a loan on a house they don't own or securing a mortgage on the basis that they need a separate loan to renovate the property. Therefore, the scheme has focused on the owners of empty properties to overcome a key problem that was identified, which is the lack of cash or inability to obtain a loan to improve an empty property they own to the point at which it can be sold or rented. The scheme will be subject to a full review after the final evaluation report is received after its third year and ideas to adjust the scheme and who can benefit from it will be considered at that point.

Income from loans is flowing in and this, together with a small number of loans that have already been paid back in full, is being recycled. However, this is unlikely to

keep up with demand. The additional investment of £10 million for 2014-15 will ensure demand for loans can still be met. The scheme, which is a model of collaboration between local authorities and the Welsh Government, has galvanised local action to address the problem of empty homes. One of the effects of this has been to improve the identification empty properties, resulting in a higher number being identified.

A note which highlights the key performance indicators for Communities First, including the outcomes for the indicators and for the Communities First investment. The note will also clarify how the Minister structures key performance indicators, for the Committee's reference.

Communities First (CF) has an Outcomes Framework with defined performance measures. These measures capture improvements in the circumstances of an individual. They include tangible outcomes such as securing a qualification, re-entering activity to find employment or securing a job. They also include softer measures like improved mental well being, parenting skills and increased physical activity. These measures relate to the changes in an individual's attitude, behaviour, knowledge and circumstances. Each improvement is described as a person being "better off".

CF programmes record each instance where a person is "better off". In other words, there is a positive outcome for an individual as a result of the CF programme. As an individual may attend more than one programme, or experience more than one improvement in their circumstances while on a programme, it is possible for them to have more than one instance of being "better off".

The Outcomes Framework contains key performance measures such as "entering employment" to ensure the focus remains on these tangible outcomes. There are 24 key performance indicators which Clusters are expected to report against where they have relevant projects working to those outcomes.

Key performance indicators measure the main outcome or contribution that the programme aims to make in the priority area, such as someone entering employment, improving school attendance or increasing their physical activity. The Communities First programme is focussed on making people "better off" in three areas:

- Prosperous;
- Learning; and
- Health.

The most recent figures on the Prosperous Target are from 31 March 2014. At the time we had:

- Undertaken 53,895 interventions against a total end target of 45,000;
- Recorded 13,947 instances of people being “better off” (recognising some of these people may be “better off” in more than one way);

In terms of key performance indicators,

- 1,894 people over 25 gained an employment related qualification;
- 1,656 people over 25 entered employment;
- 594 young people, under 25, gained an employment related qualification; and
- 205 young people, under 25, entered employment.

The Outcomes Framework was updated to include the Key Measures for the reporting period 2014/15. Clusters will start reporting against this Framework in November. It will be checked by officials and then made available once any issues have been resolved. A copy of the Outcomes Framework is attached.

A set of the key indicators and a full listing of all the indicators is attached to this note.

If available, a note of evaluation for the marketing scheme led by North Wales’ Credit Union, which targeted middle to high-income earners

The marketing campaign, which ended in June this year, sought to raise awareness of Welsh Credit Unions and ultimately to increase membership by 2000 above predicted growth rates for 2014. Golley Slater, the media agency appointed to carry out the campaign, did an analysis of the enquiries received during and immediately following the campaign and this information was provided to Welsh Government in August. This showed 55% of enquiries were from households with income of between £10,000 and £30,000 and 24% from households who had an income of over £30,000.

In terms of making an assessment on the impact, Welsh Government receives information from Credit Unions on new members joining and my officials will monitor and assess progress over a twelve month period, until June 2015.

This assessment has been complemented by work undertaken by Beaufort Research in June 2014, as part of the Wales Omnibus Survey, highlighted general awareness of Credit Unions in Wales had increased by 6% (from 60% to 66%) pre and post the campaign.

Figures for the people who receive custodial sentences as a result of debt.

The Welsh Government does not hold information on this. A request will be submitted to the Ministry of Justice and the Committee will be updated accordingly.

KEY INDICATORS

Theme	Priority	Performance Measure	Draft Definition 2014/15
PROSPEROUS	Helping People to Develop Employment Skills and find Work (ages 25+)	PC-PM.1.8 Entering Employment	Client has secured a paid employment position. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
	Reducing Youth Unemployment and disengagement (ages 16-24)	PC-PM.2.7 Securing a JGW Employment Opportunity	The client is offered and starts a Jobs Growth Wales opportunity. This is any JGW opportunity not just CF specific.
		PC-PM.2.9 Entering Employment	Client has secured a paid employment position. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
	Promoting Digital Inclusion	PC-PM.3.1 Gaining Basic IT Skills	The client demonstrates an understanding of and ability to carry out basic IT skills. Skills include using a mouse/keyboard, using menus/icons and ability to open/edit/save/print documents.
	Financial Inclusion - Improving Financial Capability, managing debt and raising income	PC-PM.4.5 Reducing/Managing debt	The client reports and/or demonstrates that they have reduced and/or are managing their debt levels by making required minimum payments.
		PC-PM.4.6 Supported to Access the Benefits they are entitled to	The client receives an additional benefit, or an increase in existing benefits, as a result of being supported to access the benefits they are entitled to.
	Supporting Enterprise and Timebanking Building Social Capital	PC-PM.5.5 Social Enterprises Established	The number of social enterprises (a business with primarily social objectives whose surpluses are principally reinvested for that purpose) established by clients, alone or with others.
		PC-PM.5.7 Number of people commencing self employment	The client has started up a business or self employment.
	Reducing the Risk of Youth Offending	PC-PM.6.4 Cease offending	The client has not been convicted, arrested or cautioned in the 6 months since the start of the intervention.
	LEARNING	Promoting Family Learning in the Early Years	LC-PM.1.3 Parents reading regularly with child
Supporting Young People to Do Well at School		LC-PM.2.4 Increased school attendance	The client has reduced incidence of unauthorised absence.
		LC-PM.2.5 Improved academic performance	The client demonstrates an improvement in academic performance, for example, submitting homework and paying attention in class.
Supporting Families to be Engaged in their Childrens Education		LC-PM.3.4 Parents are more engaged with school	Client is more engaged and involved with their childs school. This could include increased involment in PTA meetings, attending parents evenings and school events such as plays and sports days.
Lifelong Learning in Communities		LC-PM.4.1 People gaining a qualification	The client successfully attains an accredited qualification as defined within the CQFW.
Improving Adult Basic Skills		LC-PM.5.1 Improved Literacy Skills	The client demonstrates improved literacy. This could include the ability to read and understand a range of appropriate texts to obtain information and to use written words and phrases to record and present information.
	LC-PM.5.2 Improved Skills Numeracy Skills	The client demonstrates improved numeracy. This could include improved ability to perform calculations and work with measurements, basic statistics and probability.	
Supporting a Flying Start in the Early Years (Ages 0-7)	HC-PM.1.3 Expectant mothers making a positive health change during pregnancy	Client has made a positive health change such as lowering alcohol intake, smoking cessation or beginning to take folic acid.	

HEALTHY		HC-PM.1.4 Expectant mothers who stop smoking	The client has stopped smoking for the period of their pregnancy. Clients can be counted if they have not smoked for at least 4 weeks.
	Promoting Physical Well Being (Ages 7 and above)	HC-PM.2.3 Increased Physical Activity	The client undertakes increased physical activity as a result of the Communities First intervention.
	Promoting Mental Well Being	HC-PM.3.2 Feel more positive about their mental well being	The client feels more positive about the outlook for their mental well being.
	Encouraging Healthy Eating	HC-PM.4.3 Eat fruit or veg daily	The client eats fruit/vegetables every day (on a normal day).
	Reducing Risks - please indicate clearly which of the following risks you are addressing - you are strongly advised to use the specific measures rather than the general measure: Smoking, Alcohol, Drugs, Sexual Health, General.	HC-PM.5.3 Reducing risky behaviour (Note: The risk categories will be reported on separately. These are smoking, alcohol, drugs, sexual health and general (general to be used for projects which cover more than one category of risk)).	The client has reduced at least one defined risky behaviour. The categories of risky behaviour are smoking, alcohol, drugs, sexual health and general.
	Supporting People (with additional needs) to Live in the Community	HC-PM.6.5 Reduced social isolation	The client reports reduced social isolation and have a sense of belonging.
	HC-PM. 6.6 People supported to manage their chronic health condition(s)	The client receives support to help them manage their chronic health conditions.	

PROSPEROUS INDICATORS		
Priority	Performance Measure	Draft Definition 2014/15
Helping People to Develop Employment Skills and find Work (ages 25+)	PC-PM.1.1 Completing Employment Related Courses	The client has satisfied the attendance requirements of any training or other activity which is primarily intended to better equip the client to gain or undertake locally available employment.
	PC-PM.1.2 Gaining an Employment related qualification	The client has attained a recognised qualification which is primarily intended to better equip the client to gain or undertake locally available employment. This includes CQFW qualifications and related awards (e.g. Agored Units, NOCN).
	PC-PM.1.3 More Positive and improved confidence about seeking work	The client reports and/or demonstrates increased confidence and enthusiasm for seeking employment.
	PC-PM.1.4 Actively accessing advice and support.	Client accessed structured advice and support on employment issues on at least two occasions. Examples could include contact with the Citizens Advice Bureau, Job Centre advice and careers guidance.
	PC-PM.1.5 Regular Volunteering as route to work	The client undertakes at least one hour of volunteering per week for a period of at least 4 weeks which is primarily intended to better equip the client to gain or undertake locally available employment. Clients may also be counted who undertake at least one hour volunteering per week for less than 4 weeks, where volunteering has ended as a result of them securing employment.
	PC-PM.1.6 Completing a work experience placement	The client completes a work experience placement. This should be for at least 16 hours per week for 2 weeks. It could include Intermediate Labour Market (ILM) programme placements.
	PC-PM.1.7 Actively seeking work	The client undertakes at least 3 activities every week, with the support of CF, to find work or improve their chances of getting work. These activities could include using Universal Jobmatch to search and apply for jobs, contacting employers or looking for jobs in
	PC-PM.1.8 Entering Employment	Client has secured a paid employment position. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
	PC-PM.1.9 Known to be in Employment after six months	Client remains in a paid employment position after 6 months. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
Reducing Youth Unemployment and disengagement (ages 16-24)	PC-PM.2.1 Entering Further Education	Client has enrolled and been accepted to study on an accredited course in further education (full-time and part-time education suitable to the requirements of persons who are over compulsory school age (including vocational, social, physical and recreational training) and organised leisure-time occupation provided in connection with the provision of such education). It does not include secondary education or higher education.

	PC-PM.2.2 Gaining an Employment related qualification	The client has attained a recognised qualification which is primarily intended to better equip the client to gain or undertake locally available employment. This includes CQFW qualifications and related awards (e.g. Agored Units, NOCN).
	PC-PM.2.3 More Positive and improved confidence about seeking work	The client reports and/or demonstrates increased confidence and enthusiasm for seeking employment.
	PC-PM.2.4 Regular Volunteering as route to work	The client undertakes at least one hour of volunteering per week for a period of at least 4 weeks which is primarily intended to better equip the client to gain or undertake locally available employment. Clients may also be counted who undertake at least one hour volunteering per week for less than 4 weeks, where volunteering has ended as a result of them securing employment.
	PC-PM.2.5 Completing a work experience placement	The client completes a work experience placement. This should be at least 2 weeks at 16 hours per week. It could include Intermediate Labour Market (ILM) programme placements.
	PC-PM.2.6 Actively seeking work	The client undertakes at least 3 activities every week, with the support of CF, to find work or improve their chances of getting work. These activities could include using Universal Jobmatch to search and apply for jobs, contacting employers or looking for jobs in
	PC-PM.2.7 Securing a JGW Employment Opportunity	The client is offered and starts a Jobs Growth Wales opportunity. This is any JGW opportunity not just CF specific.
	PC-PM.2.8 Completing a JGW Employment Opportunity	The client has satisfied the attendance requirements (and any other requirements) to complete a Jobs Growth Wales opportunity. This is any JGW opportunity not just CF specific.
	PC-PM.2.9 Entering Employment	Client has secured a paid employment position. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
	PC-PM.2.10 Known to be in Employment after six months	Client remains in a continuous paid employment position after 6 months. Employment includes self-employment and can be full-time or part-time. However, employment must involve a minimum of 16 hours work a week and must be paid employment. It is acceptable for the 16 hours of work to be the cumulative total from multiple jobs for any given individual.
Promoting Digital Inclusion	PC-PM.3.1 Gaining Basic IT Skills	The client demonstrates an understanding of and ability to carry out basic IT skills. Skills include using a mouse/keyboard, using menus/icons and ability to open/edit/save/print documents.
	PC-PM.3.2 More confident using a computer	The client reports and/or demonstrates increased confidence in using computers.
	PC-PM.3.3 Able to use the Internet for Online services	The client demonstrates the ability to use the internet to find, select and exchange information. The client has started to use an online service such as internet banking, council tax payment and benefit claims.
	PC-PM.3.4 Are able to access IT services	The client reports that they know where IT services are available and that they are able to access them.

	PC-PM.3.5 Progressing beyond basic IT skills, to a recognised IT qualification.	The client has completed a recognised IT or software course such as ECDL.
Financial Inclusion - Improving Financial Capability, managing debt and raising income	PC-PM 4.1 Improved Financial Literacy/Capability	The client demonstrates improved financial literacy/capability. This could include: - Understanding features of a household budget (list income/expenditure, identify essential/non-essential expenditure). - Understanding how to shop for food on a budget (identify how savings can be made, record food items within budget). - Be able to use ways to manage personal finance (set targets, list organisations that can provide support, provide personal info to organisations in formal situations when necessary).
	PC-PM.4.2 Developed a weekly budget	The client demonstrates the ability to produce an accurate weekly household budget, including accurately listing household income and household expenditure.
	PC-PM.4.3 More confident managing finances	The client reports improved confidence in managing household finances.
	PC-PM.4.4 People saving regularly	The client reports and/or demonstrates that they are putting money into a savings account (an account separate to their current account) at least once a month for a minimum of 6 months.
	PC-PM.4.5 Reducing/Managing debt	The client reports and/or demonstrates that they have reduced and/or are managing their debt levels by making required minimum payments.
	PC-PM.4.6 Supported to Access the Benefits they are entitled to	The client receives an additional benefit, or an increase in existing benefits, as a result of being supported to access the benefits they are entitled to.
	PC-PM.4.7 Opening a credit union account	Client has opened a credit union account.
	PC-PM.4.8 Accessing a credit union loan	Client has taken out a credit union loan (for any amount).
	PC-PM.4.9 Accessing food banks	Client has accessed a food bank.
Supporting Enterprise and Timebanking Building Social Capital	PC-PM.5.1 Better Knowledge for running a SE	The client demonstrates improved understanding of running a social enterprise as defined. This could include: - Knowing about different types of enterprises. - Knowing the services/products that enterprises offer. - Knowing the features of a successful enterprise.
	PC-PM.5.2 Better Knowledge for running a business	The client demonstrates improved understanding of running a business as defined. This could include: - Knowing about different types of business. - Knowing the services/products that businesses offer. - Knowing the features of a successful business.
	PC-PM.5.3 More Involved in Community through regular volunteering	Client is engaged in structured activity either through a timebanking, local community group or Social Enterprise project which is making a contribution to the improvement of/services for their local community. These activities should be for at least one hour per week for 4
	PC-PM.5.4 Timebanking Hours Banked	The client has timebanked at least X hours in the last X months. This measure is distinct in that you should measure the cumulative total of timebanking hours banked by your local community rather than any given individual.

	PC-PM.5.5 Social Enterprises Established	The number of social enterprises (a business with primarily social objectives whose surpluses are principally reinvested for that purpose) established by clients, alone or with others.
	PC-PM.5.6 Social Enterprises still running 1 year later	The number of Social Enterprises (a business with primarily social objectives whose surpluses are principally reinvested for that purpose) established by clients, alone or with others, still trading after the first full year.
	PC-PM.5.7 Number of people commencing self employment	The client has started up a business or self employment.
Reducing the Risk of Youth Offending	PC-PM.6.1 Gaining an extracurricular qualification	The client has attained a recognised qualification which is not part of the National Curriculum.
	PC-PM.6.2 Participating in a personal and social development opportunity	The client has taken part in a personal and social development opportunity lasting at least 10 hours with a recorded outcome.
	PC-PM.6.3 Engaged in regular Positive activity	The client participates at least twice per week in an activity, or activities, which have a beneficial impact on the client's physical, mental or emotional health and well-being.
	PC-PM.6.4 Cease offending	The client has not been convicted, arrested or cautioned in the 6 months since the start of the intervention.

LEARNING INDICATORS		
Priority	Performance Measure	Draft Definition 2014/15
Promoting Family Learning in the Early Years	LC-PM.1.1 Parents with better understanding of parenting including the importance of early learning.	The client demonstrates understanding of key aspects of parenting, including healthy diet, regular exercise and reading with their child. The client also demonstrates an understanding of the importance of early learning, including the effect on later attainment, the importance of the home environment, parental interest and good pre-school provision.
	LC-PM.1.2 Parents with improved ability to support their child's learning and development needs.	The client reports using new parenting skills to better support the learning and development needs of their child.
	LC-PM.1.3 Parents reading regularly with child	The client reads with their child three or more times in a typical week.
	LC-PM.1.4 Parents who complete a parenting course	The client successfully completes a recognised parenting or family learning course.
Supporting Young People to Do Well at School	LC-PM.2.1 Children and YP who know where to get help if they have a problem at school	The client reports that they know where to get help if they have a problem at school.
	LC-PM.2.2 Children and YP with a better understanding of the importance of school	The client understands the importance of school and education and demonstrates a more positive attitude towards this.
	LC-PM.2.3 Improved behaviour in School	The client's behaviour in school has demonstrably improved as a result of the Communities First intervention, including reduced disruptive behaviour or increased engagement.
	LC-PM.2.4 Increased school attendance	The client has reduced incidence of unauthorised absence.
	LC-PM.2.5 Improved academic performance	The client demonstrates an improvement in academic performance, for example, submitting homework and paying attention in class.
	LC-PM.2.6 Client is aware of the risk of bullying.	The client is aware of the risks of bullying, including cyber bullying. They demonstrate an understanding of what bullying is, its effects, and what help and advice services are available.
	LC-PM.2.7 Participating in a personal and social development opportunity	The client has taken part in a personal and social development opportunity lasting at least 10 hours with a recorded outcome.
Supporting Families to be Engaged in their Children's Education	LC-PM.3.1 Parents Gaining a Qualification	The client successfully attains an accredited qualification as defined within the CQFW.
	LC-PM.3.2 Parents feel more confident supporting their children	The client reports feeling more confident about supporting their child's learning, including knowledge of the curriculum or improved basic skills. This could include being better able to assist with their child's homework.
	LC-PM.3.3 Parents who feel their child is coping better at school	Definition in development.
	LC-PM.3.4 Parents are more engaged with school	Client is more engaged and involved with their child's school. This could include increased involvement in PTA meetings, attending parents evenings and school events such as plays and sports days.
	LC-PM.3.5 Parents who know where to get help if their child has a problem at school.	The client reports that they know where to get help if their child has a problem at school.
Lifelong Learning in Communities	LC-PM.4.1 People gaining a qualification	The client successfully attains an accredited qualification as defined within the CQFW.
	LC-PM.4.2 People more positive about learning	The client feels more positive about their own learning.
	LC-PM.4.3 Progressing to a higher qualification	Client is undertaking an accredited course that advances on their previous qualifications (a level higher).

	LC-PM.4.4 People who participate in regular volunteering to learn	Client undertakes formal volunteering at least once a month with the aim to learn. Formal volunteering is defined as giving unpaid help through groups, clubs or organisations which support social, environmental, cultural or sporting objectives.
	LC-PM.4.5 Clients who enrol in further or higher education	Client undertakes a part time or full time course in further or higher education. This would include courses in Colleges or Universities
Improving Adult Basic Skills	LC-PM.5.1 Improved Literacy Skills	The client demonstrates improved literacy. This could include the ability to read and understand a range of appropriate texts to obtain information and to use written words and phrases to record and present information.
	LC-PM.5.2 Improved Skills Numeracy Skills	The client demonstrates improved numeracy. This could include improved ability to perform calculations and work with measurements, basic statistics and probability.
	LC-PM.5.3 Gaining a qualification	The client successfully attains an accredited qualification as defined within the CQFW.
	LC-PM.5.4 People are more positive about learning	The client feels more positive about their own learning.
	LC-PM.5.5 Progressing to further learning	Client is undertaking further learning. This can include formal academic or vocational education and less formal skills development training (including soft outcomes).

HEALTHY INDICATORS			
Priority	Performance Measure	Draft Definition 2014/15	
Supporting a Flying Start in the Early Years (Ages 0-7)	HC-PM.1.1 Mothers with better understanding of importance of health during pregnancy and the Early Years.	The client demonstrates understanding of key aspects of health during pregnancy and the Early Years, including diet (and vitamins such as folic acid), alcohol and smoking.	
	HC-PM.1.2 Parents who feel better able to cope	The client reports that as a result of the Communities First intervention they feel better able to cope with the demands of parenting.	
	HC-PM.1.3 Expectant mothers making a positive health change during pregnancy	Client has made a positive health change such as lowering alcohol intake, smoking cessation or beginning to take folic acid.	
	HC-PM.1.4 Expectant mothers who stop smoking	The client has stopped smoking for the period of their pregnancy. Clients can be counted if they have not smoked for at least 4	
Promoting Physical Well Being (Ages 7 and above)	HC-PM.2.1 People are aware of the risk of obesity	Clients are more aware of the negative health consequences of obesity, including increased risk of diabetes, cancer and cardiovascular disease.	
	HC-PM.2.2 People with a positive attitude to improving their physical health	Clients feel more positive about improving their physical health.	
	HC-PM.2.3 Increased Physical Activity	The client undertakes increased physical activity as a result of the Communities First intervention.	
	HC-PM.2.4 Regular Participation in sport	The client participates in sport at least once a week. Appropriate sport activities can be found listed in the Sports England Active People Survey Activities Database.	
	HC-PM.2.5 Meeting physical activity guidelines	Clients report that they undertake a minimum of 30 minutes of moderate intensity activity at least 5 days a week. Examples of moderate exercise are heavy housework (eg spring cleaning, walking with heavy shopping), fast walking, dancing, gentle swimming or heavy gardening (eg digging). Other examples of moderate exercise, by age groups, can be found in Start active, stay active - UK Chief Medical Officer guidelines for physical activity.	
	HC-PM.2.6 Reduced BMI	Client has reduced their BMI to within (or towards) the healthy range. BMI can be calculated using the tool available at http://www.nhs.uk/Tools/Pages/Healthyweightcalculator.aspx .	
Promoting Mental Well Being	HC-PM.3.1 Increased knowledge of available support	The client has improved knowledge of the mental health support that is available and how to access it.	
	HC-PM.3.2 Feel more positive about their mental well being	The client feels more positive about the outlook for their mental well being.	
	HC-PM.3.3 Participating in a positive activity twice a week	The client has participated in an activity(ies) at least twice a week for 4 weeks with the primary purpose of helping them to feel more positive about their mental well being. An example could be activities that contribute to the 'Five ways to wellbeing' (New Economics Foundation).	
	HC-PM.3.4 Better able to manage their well being	Clients report having better management strategies for their mental well being.	
Encouraging Healthy Eating	HC-PM.4.1 Ability to budget for a healthy diet for a week	Clients demonstrates the ability to create a healthy meal plan for a week within their household budget.	
	HC-PM.4.2 More confident cooking a fresh meal	Clients are more confident and have the necessary skills to prepare a fresh, healthy meal using fresh produce (such as eggs, milk, meat, vegetables etc).	

	HC-PM.4.3 Eat fruit or veg daily	The client eats fruit/vegetables every day (on a normal day).	
	HC-PM.4.4 Cooking a fresh meal at least once a week	Clients prepare a fresh, healthy meal using fresh produce (such as eggs, milk, meat, vegetables etc) at least once a week. This could be a meal that uses the healthy food group proportions as specified by the 'eatwell' plate (http://www.nhs.uk/Livewell/Goodfood/Pages/eatwell-plate.aspx).	
	HC-PM.4.5 Accessing fruit and veg via a food co-op.	The client acquires fruit and vegetables from a food co-op on a weekly basis for at least 6 consecutive weeks.	
Reducing Risks - please indicate clearly which of the following risks you are addressing - you are strongly advised to use the specific measures rather than the general measure: Smoking, Alcohol, Drugs, Sexual Health, General.	HC-PM.5.1 Better knowledge of risks (Note: The risk categories will be reported on separately. These are smoking, alcohol, drugs, sexual health and general (general to be used for projects which cover more than one category of risk)).	The client demonstrates knowledge and understanding of what constitutes risky behaviour and the possible consequences of key risks. The categories of risky behaviour are smoking, alcohol, drugs, sexual health and general.	
	HC-PM.5.2 Increased knowledge of available support	The client has improved knowledge of the support that is available and how to access it.	
	HC-PM.5.3 Reducing risky behaviour (Note: The risk categories will be reported on separately. These are smoking, alcohol, drugs, sexual health and general (general to be used for projects which cover more than one category of risk)).	The client has reduced at least one defined risky behaviour. The categories of risky behaviour are smoking, alcohol, drugs, sexual health and general.	
	HC-PM.5.4 Ceasing a risky behaviour (Note: The risk categories will be reported on separately. These are smoking, alcohol, drugs, sexual health and general (general to be used for projects which cover more than one category of risk)).	The client has stopped engaging in at least one risky behaviour. The categories of risky behaviour are smoking, alcohol, drugs, sexual health and general.	
	HC-PM.5.5 Client referred onto, and commenced, a smoking cessation service.	The client has been referred onto and subsequently taken part in a smoking cessation service.	
Supporting People (with additional needs) to Live in the Community	HC-PM.6.1 Know how to access help and support	The client reports that they know what support is available to them and how to access it.	
	HC-PM.6.2 Feel safer	The client feels less vulnerable to accidental harm or crime.	
	HC-PM.6.3 Engaged in more community activity	The client has increased their engagement in community activities. These could include organised social activities such as lunch clubs, volunteering programmes and support groups. An activity should be attended at least once a week for 4 weeks.	
	HC-PM.6.4 Supported to manage at home	The client is supported to manage at home through direct home interventions such as volunteer home visits, assistance with their shopping and assistance around the home.	
	HC-PM.6.5 Reduced social isolation	The client reports reduced social isolation and have a sense of belonging.	
	HC-PM. 6.6 People supported to manage their chronic health condition(s)	The client receives support to help them manage their chronic health conditions.	
	HC-PM. 6.7 People supported to access community based health services	Client is accessing help and support, including community based health services provided by the third sector, NHS or local authority, to live a healthy life at home.	

Leighton Andrews AC / AM
Y Gweinidog Gwasanaethau Cyhoeddus
Minister for Public Services



Llywodraeth Cymru
Welsh Government

Christine Chapman AM
Chair, Communities, Equality and Local Government Committee
National Assembly for Wales
Cardiff Bay
CF99 1NA

6 November 2014

Dear Christine,

Following my attendance at the Communities, Equality and Local Government Committee on 9 October you wrote to me on 24 October requesting additional information. This is included below and is supplementary to the information I have already provided to you in my letter dated 23 October.

Overall priorities and preventative spend

A full, integrated impact assessment of the draft budget is undertaken by the Welsh Government. This includes impacts on groups with protected characteristics, children and the Welsh Language. Each Department contributes to that assessment and this was published as part of the Draft Budget document and supports the Draft Budget decision making process.

Since 2010, we have seen successive reductions to the Welsh Budget as a result of the UK Government's austerity measures. Such reductions inevitably mean tough choices.

We protected Local Government from the worst of the cuts in the early years of this spending review period. From the outset, we made it clear this protection provided Authorities with the time and resources to prepare for the more substantial reductions that were unavoidable.

In providing this protection, we enabled Local Government to invest in the kind of transformational change which would put it in the best position to meet the financial challenges.

Local Government has considerable flexibility over how it plans and manages its resources. In particular it has the ability to raise funding through council tax. It has not been subject to council tax freezes or other restrictions that have been placed on authorities in England.

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Despite a reduction in RSG of 3.4% this year (2014-15), overall Authorities have budgeted to increase their gross revenue expenditure by 0.2%.

Within this, our aim has been to minimise the impact on local authorities and protect front-line services to in turn limit equality impacts at the local level.

This has involved critically reviewing our other programmes, facilitating the rolling-in of specific grants into RSG to provide greater flexibility, reducing bureaucracy through single integrated planning, ensuring new responsibilities on local authorities are properly funded, including those arising from the legislative programme, and providing support for transforming and improving services.

As part of the process we looked at every budget line in the MEG. Some budgets have been protected because they have demonstrable preventative benefits, for example we are maintaining investment of £4.9m in a range of preventative programmes and legislation to reduce risky behaviours, such as smoking and alcohol misuse, whilst supporting people to make more positive lifestyle choices. The additional investment of £10m in social services is also vital in terms of preventative spend, particularly in reducing pressures on health services.

The Domestic Violence budget has been increased and the Youth Justice budget kept at the same level, indicating our strong commitment to the most vulnerable in our communities. We have maintained funding for 500 CSOs as it is a key PfG commitment.

The Inspectorates have been kept at cash-flat as they have crucial roles, especially in responding to the Francis Report and legislative requirements.

Forward planning

Indications for 2015-16 were published alongside the 2014-15 settlement in October 2013. We are always clear that the indicative figures are just that, indicative. Local Government was advised from the outset that these figures were subject to change. My predecessor, Lesley Griffiths AM, Minister for Local Government and Government Business wrote to all authorities in June to provide more detailed information as soon as it was possible to do so.

I would add that, whilst the settlement provides the largest single component of the funding provision for Local Government, it is not the only part. For 2014-15 for example, the settlement has provided £4.3 billion of general revenue funding for Local Government. Authorities have budgeted to spend £7.3 billion in gross revenue. The difference is funded through grants from the Welsh Government and other bodies, from Council Tax, from reserves, and from other income. Authorities will also fund further spending, over and above the £7.3 billion, through fees, charges and other local income.

From the perspective of drawing up financial plans therefore, the settlement figure is just one of the factors Authorities need to take into account. As well as planning for variability in each of these income streams and the extent to which Authorities themselves can control them, each Authority needs to predict, plan and manage service demand, and consider the extent to which it might need to redesign services to fit the available funding. Their plans need to take account of the uncertainties and of changing information, of local priorities and circumstances, and of opportunities, challenges and other factors as they emerge. This involves planning for different scenarios. Whilst I appreciate this is complex and challenging, I cannot agree that changes to indicative settlement figures make "sound financial planning untenable".

Financial arrangements to incentivise voluntary mergers of Local Authorities

As I have made clear, Local Authorities have until 28 November to submit expressions of interest and I look forward to receiving their proposals. Until we receive those expressions of interest it would be unwise to come to a view on the support available to support the process before then. Any proposal must be based on a shared commitment to improve public services and provide better engagement with local citizens in developing those services. Each proposal will be assessed on its merits and we will provide a range of support as appropriate.

In terms of incentives available to support Local Authorities as part of the merger process, section 8 of the Voluntary Merger Prospectus sets out examples of the kinds of support that could be available, including:

- provision of expert advice on transforming services, implementing new models of delivery, and integrating services, with a focus on prevention both within the Authorities and with public service partners;
- provision of expert advice in respect of service issues such as differences in outsourced, in-house or otherwise transferred service delivery models;
- provision of expert advice and capacity on evaluating, planning and implementing organisational change through merger;
- provision of expert advice on Organisational Development;
- provision of expert advice and support on procurement and contractual matters;
- support for the development of constitutional and scrutiny arrangements;
- advice on design of outcome and performance frameworks, including establishing baselines for the most important service level improvements the merged Authority may wish to pursue;
- support for development of leadership and capability;
- advice on development of financial and asset management plans; and
- advice on integrated business planning.

The precise package of support will need to be agreed in each individual case and we have asked Authorities to indicate in their Expressions of Interest what, if any, support may be required and how it could best be deployed to deliver their vision and realise the benefits as quickly as possible for the newly merged Authority.

Preserving successful partnerships and collaborative activities

You asked for further detail on how I would envisage in practice successful partnerships and collaborative activities that exist outside of the proposed map of merged authorities would be preserved.

Collaborative working has continued to develop in most areas during the past three years and involved cross public sector partnership working as well. Policy direction and funding has supported this approach. I would envisage new merged Authorities continuing to deliver collaborative working and further exploring opportunities for partnership, although taking account of our plans for Local Authority merger.

Authorities wishing to preserve successful partnership and collaborative activity outside of the proposed map would need to consider if they demonstrate:

- the arrangements are working successfully and delivering on outcomes;

- they do not over complicate and cause confusion on existing and future administrative and partnership arrangements;
- they provide better or on par benefits compared to those that can be delivered within the new merged Authority;
- there is an opportunity to extend the arrangements to other partners/ geographically.

Council Tax

£244 million is included within the Local Government Settlement for 2015-16 for council tax reduction schemes (CTRS), rather than £22 million as suggested in your letter.

The funding arrangements remain as for 2014-15. Our regulations maintain entitlements for households to receive reductions to their council tax bills. The funding replaces the council tax income which authorities would otherwise collect from households who are eligible for a reduction.

The funding arrangements reflect the shared ownership. CTRS was developed in collaboration with Local Government. Any gap between the funding provided in the Settlement and the actual sum of reductions to council tax bills is almost entirely down to local decisions about council tax rises. The Welsh Government has made it clear that it cannot be expected to bear all the costs of such local decisions and authorities need to take account of this when setting their budgets and council tax levels. By matching the level of funding provided in previous years, the Welsh Government still provides the majority of the funding required to operate CTRS in 2015-16.

The Committee may also wish to note that, unlike under the previous council tax benefit system, funding for CTRS is provided to local authorities in advance, eliminating the requirement for a complicated and administratively burdensome claims process. Furthermore by maintaining full entitlements to support Local Authorities in Wales have been protected from the additional costs faced in England, such as increases in collection and enforcement costs, and growing council tax arrears, where Local Authorities have had to design their own schemes and 70% of working age families in England, who were previously eligible for a full reduction, are now required to pay some Council Tax.

Yours sincerely,



Leighton Andrews AC / AM
Y Gweinidog Gwasanaethau Cyhoeddus
Minister for Public Services

Mae cyfyngiadau ar y ddogfen hon