

**Exploring older women’s needs and issues in Wales**

This report records the activities and findings of our Engagement Project with older women in Wales funded by the Big Lottery Awards for All, over the last 10 months.

The research and engagement focused on the impact of austerity measures, welfare reform and budgetary cuts on public services on older women in Wales.

1. **Background and Context**

In light of research undertaken by WEN Wales in 2012, which highlighted the potential disproportionate impact on older women in Wales of the austerity measures and welfare reform measures WEN Wales applied for and were successful in getting funding from the Big Lottery Awards for All to enable us to undertake a project which included a survey and a series of engagement events across Wales with older women in order to research this further.

1. **The Approach**

WEN Wales approached the research by firstly carrying out an online survey which was sent to all members and partner organisations totalling around 700, we also held 9 engagement events with older women across Wales. These were widely advertised and bilingual and worked with other member organisations to ensure that interpreters were available when needed.

The main basis of the engagement and research was to identify the impact of the welfare reform changes and austerity measures on older women in Wales. A series of closed and open questions were designed to collect quantitative and qualitative data. The questions were also used to form the basis of the discussion in the engagement events.

**The survey**

The bilingual survey was publicised to all members in our regular newsletters and via a link on our website.

100 responses to the survey were received.

**The engagement events**

A series of engagement events were held across Wales. In total 8 engagement events were held across Wales in Rhyl, Machynlleth, Colwyn Bay, Carmarthen, Burry Port, Felinfoel and two in Cardiff.

1. **Survey findings**
2. **Respondent profiles**

Whilst 100 responses were received to the online survey, participants at the engagement events also completed the survey making a total of 169 in all.

* Married women made up the largest group of respondents,12% identified as “other” those that clarified stating they were divorced.
* Of the respondents 37.5% had a disability or limiting health condition.
* Carers made up 16% of the respondents, more than the national average with the increase in people identifying themselves as carers in Wales in the 2011 census increasing to 370,230 - 12.1% of the general population. Of the women that responded 5% were themselves dependent on carers on a daily basis.
* 28% were in receipt of benefits ranging from Pension Credits (10), Disability Living allowance (6), state pension (7), working tax credits(2), child tax credits (1), sickness benefits (1), Housing benefits (1), Carers allowance (1).
* Only 34% of the women stated that they were dependant on public services of the 34% public transport was the service that most of the women identified (46) only 8 identified Health services, 11 identifying social services including carers, nursing homes, social work support, and day centre services. Of this 34% two women stated it was the community centre and one stating schools, one social housing and one local authority services generally such as refuse collection and libraries.
1. **Survey responses**

The women were asked if they had been impacted by cuts in public services 28% had and those that provided more detail explained this was primarily relating to public transport cuts and bus routes being cut.

This caused a greater impact especially in the rural areas as ability to access other services was dependant on the public transport. One respondent explained that this was having a wider community impact as people were moving to access services increasing her feeling of isolation.

* The other main area of cuts to public services having an impact were Health focused, ranging from a complete cut of mental health services in one area, to closure of smaller health facilities and hospitals resulting in the need to travel further to access the services 45 miles in some instances and increased waiting times for the service.
* Closure of local A&E facilities also caused great concern to some aware of their health needs and dependence on the service and the resulting extra time to travel to access A&E services. Access to GP surgeries was identified by 5 of the women.
* Three of the women responding had lost their jobs as a result of the cuts in public spending; two directly due to cuts in jobs in the public sector and, one in the third sector due to a cut in funding for the organisation from public sector organisations.
* Two women had experienced a cut in their pension and one recorded that she had experienced a cut in her winter fuel allowance.
* Other cuts experienced were library closures, FE class closures and those that remain increasing charges and refuse collection cuts.

Although not all directly affected to date 82% respondents stated that they were concerned about the cuts in public services. Their concerns were predominately around issues of Healthcare provision, again the closure of local services and the impact on the wider community, the loss of public transport and again the impact on the wider community in relation to employment and access to services. Many were concerned about social care provision for the elderly both generally and in anticipation of if their health failed what would be available for them.

The cuts in the health service worry me most. I know of elderly people (older than me) who now have almost impossibly long journeys to hospital.

I am also concerned about the cuts in education, and the increasing cost of University. We are going to need skilled intelligent people if we are going to survive the changes in climate that confront us

The long term effect of the recession was of concern to the women responding to the survey.

Concern over unemployment and impact of public service cuts on more vulnerable members of the community, generally and specifically poor families and individuals within the community was noted by many of the respondents. The impact on physical and mental health of people is causing concern.

A few women stated that they were concerned about losing their own jobs.

The participants were asked if they were themselves experiencing financial difficulties, 24% stated that they were. Of those, a third were experiencing difficulties as their income was static with returns on savings being very low and the cost of living is increasing with food costs and energy costs being the most commonly cited concern.

There is a genuine concern amongst many about what they will do when their savings run out.

A number were self- employed and experiencing a cut in income, others had been made redundant.

One respondent was very concerned about the increase age for access to state pension and was now concerned that it was too late to make alternative arrangements.

It was also clear from the responses that the responsibilities on the women responding were two fold - responsibilities for their parents as well as children.

*My son who was on disability benefit has had his benefit cut and I am trying to support him - the amount he gets now is too little for anyone to survive.*

40% of those responding were being impacted by the impact of cuts on their wider family.

*My mother only receives a partial state pension, due to paying married women stamp, she does not receive a private pension, and struggles financially. I pay for her coal so I ensure she is warm.*

*I now support my children by providing more childcare help as increased costs mean they cannot afford it and they need to work.*

Whilst not experiencing difficulties at the moment, 60% explained that they were concerned.

These concerns included:-

*Worry of parents regarding reductions in their benefits. Younger family members being financially dependent because of reduced benefits.*

* Having to work longer due to changes in pension age and their ability to do this from a health point of view,
* Concerns about being made redundant,
* Having to use savings to meet daily living costs - savings are being eroded in this way,
* No longer able to save for their retirement or contribute to private pension schemes due to pay freezes and increase cost of living.

52% had made changes to their lifestyle due to financial pressure, the changes included:

* Cutting expenditure on food, fuel and petrol.
* Cutting expenditure on fuel and cars
* Cutting heating utility costs of by not cooking food, turning heating off, reducing use of electrical appliances in the home.
* Cutting spend on social events and travelling to visit friends and family

51% of the women had experienced a decrease in their income as a result of spending cuts and austerity measures.

93% said they were experiencing an increase in the cost of living.

This was cause for concern for most especially as one respondent explained: “when you don’t know how long it is going to last and your savings are running out.”

Whilst 53% of the women that stated they were aware of advice and support on financial matters nearly half – **47% did not**.

Some although aware of where they could get advice could not access it due to language barriers as they were not aware of advice available to them in their own language.

1. **Engagement event findings**

Generally the findings mirror those of the survey findings. In the groups the women were able to elaborate more on their personal situations and experiences. In addition the women attending the events took the opportunity to share information and advice on how to access support and information. The women also welcomed the opportunity to meet with other women in the same situation as themselves.

1. Increase in cost of living

All groups voiced real concern over the increased cost of living and the majority highlighting the increase in costs of heating and fuel as the most concern, with the majority stating that they were turning heating off or down, wearing more clothes, cooking less, avoiding using electric dryers for clothes.

Whilst many expressed concern about the health implications of these actions, they stated that they felt they had no choice, primarily as due to their fixed income they were concerned they would not be able to meet the increased costs.

It is worth noting that these engagement events were held prior to the announcement by energy companies of price increases effective from the Autumn of 2013, it is safe to assume that this concern has since been increased.

Some innovative and creative responses were shared with a few women arranging to shop together at large supermarkets in order to take advantage of their “buy one, get one free” offers and sharing the cost of the shopping. Another group of women took it in turns to go to each other’s houses to share heating costs.

This has to be balanced by others who explained that due to increased costs of petrol they were unable to leave the house and were having to shop locally, which cost them more and as a result they were feeling increasingly lonely and isolated.

Many explained that due to the increase in the cost of living they were unable to attend social events and meet friends as often as they used to and that this was increasing their feeling of isolation.

1. Impact on the wider family

One woman explained that as a change in the benefits her son was receiving as a result of having surgery and being unable to work, she was sending money regularly to him and his family in order that they would be able to afford food and petrol to attend hospital appointments.

Many of the women explained that they were taking on more childcare duties for their grandchildren as a result of their children being unable to afford childcare or having to work longer hours when childcare was not available.

One woman was very concerned about her mother, who she took shopping for food weekly and bought extra food for her as she was concerned that she was not eating as she did not want to use her savings as she was keeping her savings to pay for utility bills.

Many also explained that they were helping their children, in the main who were working, to be able to afford “extras” for their grandchildren, such as music lessons, school trips, sports club memberships and one woman explaining she had helped buy school uniforms.

One woman, told of a neighbour who as a result of a change in her housing benefit, had to move out of the small community that she had been living in all her life, as there was no housing available locally to meet her needs and benefit entitlement. As a consequence of this her daughter had lost the childcare support as her mother had looked after the children after school and as a result had to give up work.

1. Public sector cuts

This issue was of great concern to all of the groups and was the basis of the most discussions. By far the changes that seemed to be affecting the women the most were the changes to public transport. This in turn was impacting on their ability to access other services that had in most cases been centralised in larger towns.

Many routes had been cut and others had reduced services, which had a bigger impact in the more rural areas.

Others were having difficulty in accessing health services in particular and visiting relatives in hospital or nursing homes.

The concern over lack of consultation over these changes in services was voiced by a few of the women.

One woman explained that her “free bus-pass” was her lifeline and expressed concern that if that were removed she would be unable to afford to go anywhere and was worried about being stuck at home and isolated.

Cuts to further education classes, had impacted on 2 of the women who were who were accessing IT classes to improve their skills.

Other cuts impacting on the women and of concern to them were the loss of local facilities such as libraries and advice centres.

1. Health Service Reforms

This topic was also discussed by members of all engagement groups. Most had difficulty in getting appointments with their GP’s in what they considered to be a timely fashion many giving examples of having to wait over a week for an appointment. Others were concerned about the waiting times to see a consultant and the implications of the long wait on their ability to live independently and free from pain.

The provision of all services in the more rural areas was a problem and access to the health care for those without their own transport.

The social implications of having a long term health condition and waiting for treatment were of great concern. Examples were given by some women of not being able to go out and as a result becoming depressed.

At a local level all were concerned about the proposed changes to local provisions with the downgrading for A&E being of great concern in the Hywel Dda area.

1. Care responsibilities

10% of the women attending the engagement events were carers and 19% of the women responding online, with 10% and 2% respectively being dependant on carers daily. Over half of those attending the engagement events (54%) and a quarter (26%) of those responding online had limiting health conditions or a disability.

Current provision and future provision of care in their own home was of serious concern to the women.

Due to the increase in the cost of living and that many had to access savings to be able to meet these rising costs, concerns over their ability to afford their own care costs in the future worried them.

For those that were carers, cuts in the health service and access to appointments were issues that concerned them in particular.

1. **Conclusion**

There was genuine concern over the austerity measures by all that attended the engagement events and those that responded to the online survey. It is also clear from their views that they are impacted on a number of fronts, loss in income from savings, changes to the benefits system, increased cost of living especially energy costs, cuts in jobs in the public sector, reduced public transport routes, changes to health care provision, changes to state pension age, cuts to public services, cuts to third sector support services.

The majority were experiencing these changes on a number of levels, to themselves and the services they accessed, those their wider family accessed, which were having a real impact on their day to day life and also their health and wellbeing.

A sense of real concern and with some fear of the future came across in the engagement groups, where the majority were on fixed income and had little option to make adjustments as the opportunity to increase their income was not there, due to age or ill-health or lack of opportunities they were unable to gain work. Interestingly some of those who were able to had, following retirement now returned to work.

A consequence of many of these changes and cuts appeared to be the decrease in their access to information and opportunities to network and the feeling of engagement in the consultation on these changes.

There was a general sense of frustration that they were not being considered, particularly in the engagement events the general feedback was that they valued the opportunity to give their views and share their experiences. This was true not only of the more rural areas where you would expect the opportunities to meet with others to be more difficult, but also in Cardiff.

Whilst 47% of the women responding stated that they were not aware of where to go for financial help or advice in conversations it became clear that some would not access such a service, not seeing it as something they would do or benefit from.

It is clear that engagement with this group of women needs to continue in order to ensure that their views and concerns are taken into account by policy and decision makers in addition to service providers.

**Recommendations**

* That WEN Wales continue to engage with older women in relation to the issues that affect them
* That specialist relevant and appropriate information relating to advice and support for older women be shared with members regularly in a variety of means.
* That the findings of this work be shared with member organisations, public bodies and the Welsh Government to inform their decision making process.
* That WEN Wales work with members to ensure opportunities to contribute to consultations on policy changes and services.
* That WEN Wales access further funding to continue this work.
* That WEN Wales work with the WG to feed in findings of this research into the review of advice services in Wales.
* That WEN Wales work with the WG departments to explore options to alleviate the impact of UK legislation on heating and utility bills.
* That WEN Wales work with public bodies including WG departments and local authorities to ensure full engagement on service provision particularly in relation to public transport and health to assist their compliance with the Public Sector Equality Duty.

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