

## Consultation response Review of the WaterSure financial support scheme Consumer Council for Water September 2024

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.

We are pleased to respond to the Consumer Council for Water's consultation on the review of the WaterSure financial support scheme. We are supportive of the scheme, and it is a scheme that continues to be needed.

## Awareness of the scheme

The Age Cymru Advice team commented that there appears to be a lack of awareness of the scheme among the general public. Could more be done to publicise the scheme, through the Consumer Council for Water and the water companies?

In publicising the scheme, we would highlight that whilst many older people are online, some older people are not online or don't have access to the internet, and so it's important that the scheme is publicised using both online and offline methods.

In Age Cymru's 'What matters to you' survey<sup>1</sup> where we heard from over 1300 people aged over 50 across Wales, people told us that they used a variety of methods to access information about support and services that they needed, including TV, radio, online services, social media, newspapers, local community facilities, face to face and telephone services. Some older people told us that they don't have access to the internet or don't have a smartphone, and how important it is to be able to access information and help in other ways. Some older people felt that regular printed local newsletters, leaflets, local noticeboards in communities (e.g. libraries, GP surgeries) would help people to access information about support and services that they needed.

<sup>&</sup>lt;sup>1</sup> Age Cymru (2024) <u>Age Cymru ¦ Annual survey (ageuk.org.uk)</u>

## Applications to the scheme

As referred to above, we would highlight the importance of application methods to the scheme being available through both online and offline means, and are accessible to all applicants. For those who may need help with their applications, it's important that they are also able to access help via the telephone. An issue that was highlighted in our 'What matters to you' survey was that older people told us that it was often difficult to find contact telephone numbers for service providers in general, and when such numbers were available, there were often long waiting times and automated messages directing people to find information online.

## **Eligibility criteria**

In Age Cymru's 'What matters to you' survey, 48% of respondents reported that the cost of living was a challenge.<sup>2</sup>

We note that the scheme is available to those who are on means tested benefits and disability benefits. We know that those older people who just miss out on Pension Credit are often in a worse financial position than those with a lower income who have qualified for it. We would suggest that WaterSure could expand their criteria to allow those who are on a low income to also qualify.

When looking at the qualifying benefits for the scheme, we noticed Council Tax Reduction wasn't listed. The WaterSure scheme could consider including this because it's means tested, the claimants are on a low income but could be above the threshold for Guaranteed Pension Credit, therefore it could be a way of capturing those who are just above the threshold for Pension Credit.

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<sup>&</sup>lt;sup>2</sup> Age Cymru (2024) Age Cymru <sup>1</sup> Annual survey (ageuk.org.uk)