



# A2B Access to Benefits for Older People

## Submission to Independent Water Review Panel

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## 1.0 Introduction

1.1 A2B is a not-for-profit organisation with a four year, fixed term life-span. Its vision is to empower and enable the older people of Northern Ireland to maximise their take-up of benefit entitlements.

1.2 A2B will be developing online resources, available to older people, their carers and Voluntary Sector and Governmental advisers to screen older people for benefit eligibility, prepare their claims applications and submit their data for claims processing.

1.3 A2B welcomes the opportunity to make a submission to the Independent Water Review Panel. While we have some comments to make on the content of the Strand One Report, we recognise that we are addressing issues which will also be part of Strand Two.

## 2.0 Funding

2.1 We welcome the criterion which states that future funding will not ‘increase levels of poverty or harm vulnerable groups in society.’<sup>1</sup> Lifetime Opportunities states that ‘in the period 2004/05, over one in five (21%) or 54,000 people over pension age lived in relatively poor households.’<sup>2</sup> Older people living in or near poverty must be protected against the impact of any further increases in their outgoings.

2.2 While we have concerns about the use of capital value in determining the amount charged for water, our main priority is that, under any new system, simple and accessible reliefs are put in place to protect older people on low incomes.

2.3 The introduction of a single combined bill would be welcome. Many older people can find bills confusing and in some cases intimidating. The new bill should be clear and legible, detailing in simple terms exactly what payment is required, and there should be information about who to contact for any queries. This would in turn benefit all customers.

2.4 We look forward to the result of the Panel’s further deliberations on affordability in the Strand Two Report and we will comment further on affordability below.

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<sup>1</sup> IWRP Strand One Report, October 2007

<sup>2</sup> OFMDFM Lifetime Opportunities: Government’s Anti-Poverty and Social Inclusion Strategy for Northern Ireland, 2006

2.5 We welcome the recommendations that ‘the present rates relief scheme should be applied both to the rates and to households’ water and sewerage payments’ and that ‘payments should be eligible for new improved affordability arrangements’. If these recommendations are taken on board and if any further recommendations on affordability take into account the points made below, then we would hope that older people on low incomes will not be at a disadvantage when it comes to water charging.

### 3.0 Affordability

3.1 It is of great concern that the previously proposed affordability tariff would leave 10.5% of households in water poverty and that a higher proportion of these would be pensioners. The Fuel Poverty Strategy states that ‘Fuel poverty was found in over half of all houses with a head of household aged 75 or over.’<sup>3</sup> While efforts are being made to tackle fuel poverty, it would be a backward step if government policy forced people into water poverty and would be disadvantageous to the general health of our older population.

3.2 We welcome the recognition that pensioners are not adequately targeted and that many of them do not qualify for current benefits or are entitled but do not claim them. A ‘rigorous take-up campaign’ would certainly help but such a campaign must be properly targeted, must reach older people in ways that are accessible and non-patronising, must be presented in ‘plain English’ and must focus on the hardest to reach including older ethnic minorities, older carers and older people in rural areas.

3.3 We would not wish to see any additional complexity introduced into the benefits system and we draw your attention to the recently-established Benefit Simplification Unit within the Department for Work and Pensions and their publication ‘Simplification: Guide to Best Practice’<sup>4</sup>. The best way of achieving this would be to extend the current rates reliefs to cover water, while also extending them to help those whose income is just above the level for receipt of benefits.

3.4 Not only should any affordability tariff be automatically available to those already in receipt of a means-tested benefit such as Pension Credit or Housing Benefit; it should also ensure that those whose income sits just above the level for PC or full HB do not have to go through another complicated process in order to claim some help with paying for water. DWP research published last year on the barriers to claiming Pension Credit identified many barriers to take-up and these would equally apply to any new affordability arrangement: ‘an unwillingness to disclose financial information, fear of submitting documents, a complicated

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<sup>3</sup> DSD Fuel Poverty Strategy, 2004

<sup>4</sup> <http://www.dwp.gov.uk/publications/dwp/2006/simplification-guide-best-practice.pdf>

application form/process and fear of (the impact of) making mistakes in an application.<sup>5</sup>

## 4.0 Conclusion

4.1 In summary, we look forward to the recommendations arising from the Strand Two Report. We would suggest that the Panel looks at the two pieces of research highlighted above, on benefit simplification and on barriers to take-up, and considers these issues when making its next set of recommendations. We welcome the commitment from the Panel to do more on targeting and take-up and hope to see the best possible outcomes for older people at the end of this process.

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<sup>5</sup> <http://www.dwp.gov.uk/asd/asd5/rports2005-2006/rrep336.pdf>