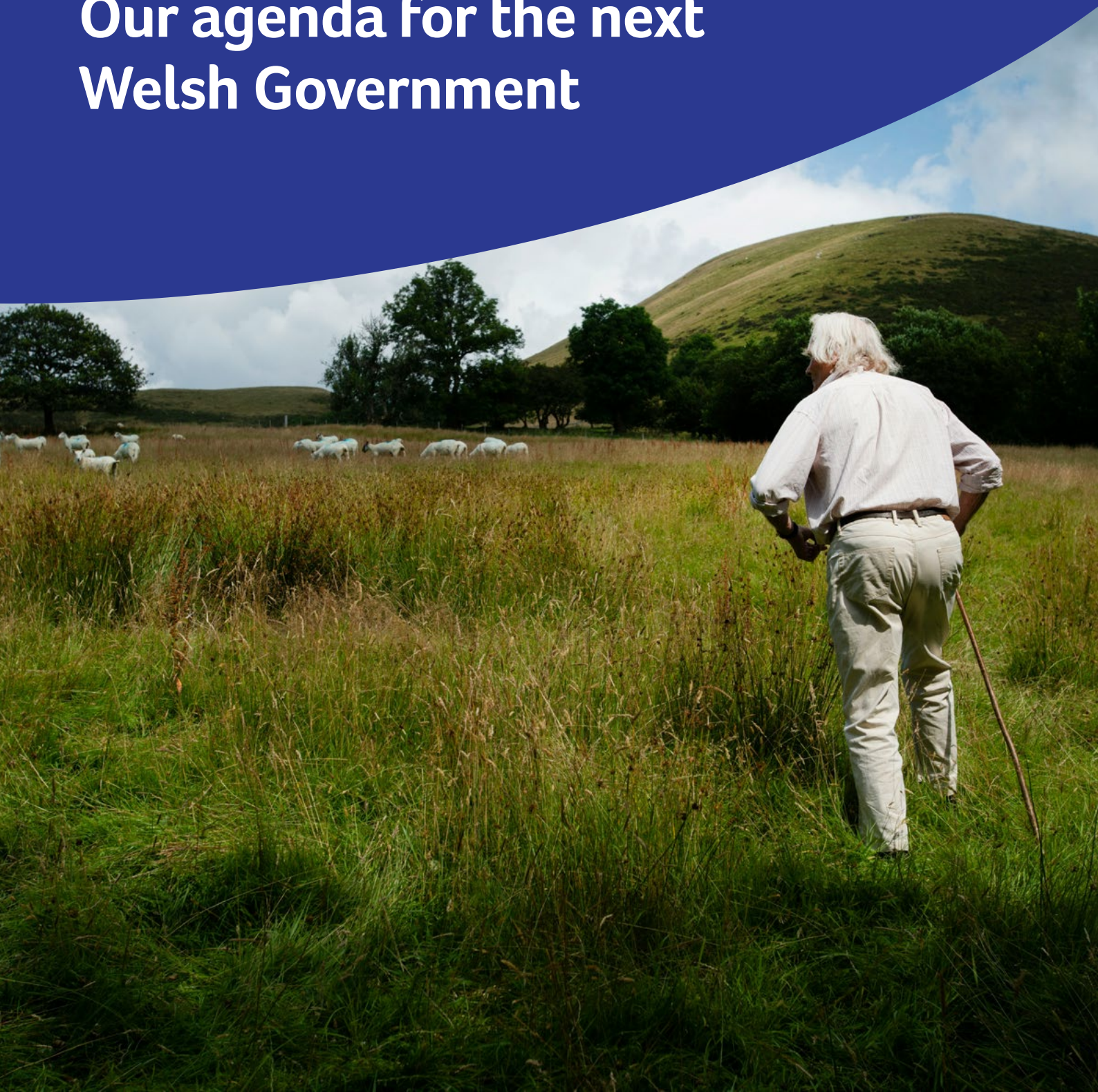


Age Cymru: May 2026 Senedd Election Policy Briefing

Our agenda for the next Welsh Government



Contents

Introduction	3
About us	4
Devolution	5
Easier and more timely access to health services	7
Prevention	7
GP Appointments	8
Waiting lists and backlogs	9
Ambulance and emergency department waiting times	10
Getting timely and quality social care for older people	11
Right care, right time	11
Resourcing services for carers	13
Language of choice	13
Tackling pensioner poverty	15
Increase investment to encourage benefit uptake	15
Provide targeted financial support	15
Support for those in financial crisis	16
Reliable and available transport services	17
Connecting people with their communities	19
Accessible and inclusive communities	19
Inclusive access to services and information	21
Accessing information and services	21
Digital inclusion	22
Keeping warm at home	23
References	26

Introduction

Older people in Wales are feeling the continued effects of the cost-of-living crisis, the aftermath of the COVID pandemic and the fast pace of change in society. They want a better future – not just for themselves, but for their families and future generations – and they’re ready to play a part in making that happen.

Estimates show that there are around 1.3 million people aged 50 and over living in Wales as of 2025, with the number increasing every year. ¹

That’s a big part of the population, and it’s important that the Welsh Government recognises this and makes sure its policies reflect the needs of an ageing society.

Many older people are leading longer, more fulfilling lives – working, contributing, volunteering and caring for family and friends. However, increasing numbers of older people are also living in poverty, suffering ill health and not getting the care they need. Many live in isolation, disconnected from family, friends and their communities. In the context of an ageing population, these problems pose challenges for all of society – challenges that require a planned response.

Progress has been made with the Welsh Government’s ‘Age Friendly Wales: our strategy for an ageing society’ to create a Wales that meets the needs of older people. However, there remains much more to be done.²

Whilst we advocate a planned response to the ageing population, we must challenge the use of catastrophic language and crisis when discussing demographic trends to avoid perpetuating the negative attitudes, stereotypes and thinking on ageing that risk colouring our views of the future.

Instead, we need to ensure the challenges presented are used as opportunities to consider current delivery models and how these are best reshaped to meet the needs of older people in Wales. We want to see all political parties put forward real, practical ideas to support older people – especially those who are struggling – and help everyone enjoy a later life that is dignified, secure and fulfilling.

This policy briefing sits alongside Age Cymru’s Agenda for the next Welsh Government. These have been developed with older people for the May 2026 Senedd election and enable us to explore key issues in more detail.



About us

We're Age Cymru, the national charity for older people in Wales. We are proud to be a part of the Age UK Network. The network includes Age Cymru along with the three national charities, Age UK, Age Scotland and Age NI, and over 120 local Age UKs across England, five local Age Cymru partners and Age Orkney.

Together with our local Age Cymru partners, we work to improve the lives of older people by delivering trusted advice and support services. We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes, and we fight discrimination wherever we find it.

Our vision is of a society that offers all people in Wales the best experience of later life. We want older people to be valued, included and able to shape decisions affecting their lives.

**We are here for older people when they need us –
and will continue to be here into the future.**



Devolution

Many of the key areas that we know impact older people in Wales such as health and social care services, transport and housing are devolved to Wales. Our priorities for the upcoming 2026 Senedd election focus on devolved issues that are determined by the Welsh Government. However, it is important that the UK Government provides a financial settlement for Wales that enables the Welsh Government to address the challenges of an ageing population.

Responsibility of the UK Government	Responsibility of the Welsh Government
Broadcasting	Agriculture and Rural Affairs
Defence	Culture
Foreign Affairs	Economic Development
Home Security	Education
Immigration	Environment
International Development	Health
Justice and Policing	Housing
Trade Policy	Social Services
The Constitution	Transport
	Welsh Language



Easier and more timely access to health services

Delays in health and care services can have a huge impact on older people and their families and deny them independence and quality of life.

We call on the next Welsh Government to:

- take a consistent approach to preventative health.
- take action to make sure that older people can get GP appointments when they need them.
- address NHS waiting times.
- ensure that older people are seen in a timely manner while waiting for an ambulance or in A&E.

Prevention

The overall physical and mental health of the older population of Wales has worsened since the Covid-19 pandemic.³ Delays in medical procedures and the suspension of many routine health checks, as well as the broader difficulties of living through lockdown, have left many older people worse off in terms of health and wellbeing than before 2020. Matters have been made worse by the growing cost of living in recent years, which has made it harder for people of all ages to live a healthy and independent lifestyle. This in turn has impacted upon the NHS, placing greater pressure on services that are already struggling to clear the backlog of cases from the pandemic.

With the average number of years that people in Wales can expect to live in good health now declining, it is now more urgent than ever that effective preventative services and health interventions are provided to older people across Wales. These services are vital to improving the physical and mental health of older people and to helping them to live more independently. In doing so, they also play an important role in relieving pressures on NHS services.

Staying well, feeling good and remaining as independent as possible are of vital importance to everyone in Wales. All older people should be supported to make informed choices about maintaining and improving their health and independence. More work could be done with the third sector to increase opportunities for healthy living and to remove barriers experienced by some older people.

Access to adequate housing, education, food, leisure facilities, green spaces and other important factors in day-to-day life can help us live longer, healthier lives and reduce our need to use NHS services. Public health messages must be reviewed to ensure that they target older audiences in the most appropriate and accessible way and through the most relevant channels.

Preventative health care services play a key role in promoting the health and wellbeing of older people. Access to services such as optometry, audiology, dentistry, physiotherapy and podiatry are essential.

GP Appointments

Primary care services are the entry point to most other health services. If older people can't secure an appointment with a GP, then diagnosis, treatment and ongoing care are all delayed and personal health may worsen. In Age Cymru's 2025 annual survey, half of respondents told us that it is either difficult or very difficult to make GP appointments.⁴ 83% of older people said that they had made appointments for themselves, while 18% had made appointments for someone else. Only 13% told us that they hadn't visited a GP at all over the last twelve months. Like the previous year, we heard about numerous problems with GP booking systems, including the rush to book appointments first thing in the morning, patients not being able to book routine appointments in advance, and barriers for those who are digitally excluded. Waits of four weeks for a GP appointment were frequently mentioned, and we even heard from some people who had waited several months.

"Unless it's an emergency, it can be 3-4 weeks before you can get an appointment. If you prefer to see a particular doctor, it can be much longer."

Nonetheless, 29% of older people said that it's easy, or very easy, to make GP appointments. Some told us how having a range of methods helps them get the care they need more easily.

"My local surgery allows patients to phone for appointments throughout the day, as well as making appointments on the online system or going into the surgery to talk to the receptionist. You can make an appointment as far in advance as you need. There is a nurse practitioner who is also available Monday to Thursday for routine appointments. The systems are as flexible and patient friendly as they can possibly make them. I don't understand how our surgery can get it so right, but none of the other surgeries in the area can do the same."

The NHS Wales 111 service advises that "most practices aim to see non-urgent cases within two days, although waiting times will vary according to the size of the practice."⁵

We heard how despite pressures and not being able to get everything right for all patients, practices are making every effort to prioritise appointments for those that need it the most, as well as making sure ensuring ongoing treatment is available to prevent deterioration.

"Our local surgery makes a great effort to at least give a phone consultation on the same day as contacted. I have had all the immunisation on offer and am most grateful for the regular eye injections I receive to contain my eye problem. However, trying to access guidance for my husband has proved more challenging."

Waiting lists and backlogs

Many of the older people who responded to our 2025 annual survey talked about long delays in getting appointments and treatment, including the time it takes for a GP referral to be picked up by secondary care services. People told us about the long waiting lists they had encountered for tests that could support them to avoid falls and fractures. Sadly, many of these complaints were similar to those reported in our previous annual surveys, suggesting older people's lived experience of appointment and treatment waiting times has improved little since the pandemic.

"The waiting list for a bone density scan (DEXA) is long (2-3 years). Once I'd had the scan the waiting list for the scan to be reported on and the result made available is over a year. This is ridiculous. By the time the result is available, it's out of date."

As a result of backlogs more people have found they've needed to access private health care, including for private dentistry, audiology and cancer diagnosis and check-ups. According to our annual survey, nearly one third of older people have used private health care in the last year for themselves, while 8% have used it for someone else.

"I was almost 3 years waiting for a total knee replacement, my husband [has] late-stage Alzheimer's [and is] being cared for by myself. [...] I could no longer walk. I gave up on the NHS – went private so I can carry on caring for my husband at home."

We heard that the wait to see NHS services about ongoing health conditions is severely impacting the quality of many older people's lives, to the point that they are paying for treatment by using their life savings, cashing in pensions or taking out loans. A concerning minority of older people told us how, despite the urgency of their needs, NHS services simply could not see them in time.

"My husband [went private] for cardiac symptoms. He was advised by the NHS that he was an urgent/priority case to be reviewed. However, the earliest he would be seen would be in 18 months' time. We went privately and he was seen within days and within a month had a stent and 2 angioplasties for triple vessel disease. If we had waited, he would more than likely have had a heart attack and due to the position of the narrowed arteries may well have not survived."

Ambulance and emergency department waiting times

More older people are highlighting the impact of long wait times for an ambulance and/or for treatment in accident and emergency departments as demand has increased throughout Wales.

The challenges that are being experienced result from a range of complex and interconnected issues that include workforce pressure, patient flows through hospitals, capacity constraints in social care and delayed discharge. The impacts are felt by older people experiencing prolonged waits or treatment in inappropriate areas.

Utilising a strategic, cross-sectoral approach that includes the third sector to co-ordinate support for older people to keep them independent at home for as long as possible and to enable them to return home as soon as they are well is vital to the future of our health services.



Getting timely and quality social care for older people

Delays in help from social care services can strip older people of their dignity and independence and put unacceptable pressure on unpaid carers.

We call on the next Welsh Government to:

- make sure social care is funded so that older people can get the care they need at the right time and in the right place.
- commit to long-term resourcing of carers' support services so that older carers can have a good quality of life alongside caring.
- ensure that care services are available in the language of choice for older people.

Right care, right time

The role of social care in allowing older people to live independently and with dignity cannot be overstated. The pressures on the social care system in Wales mean that older people are often not getting the care they need at the time they need it, and in the right place for them. Delays in getting social care can also lead to unpaid carers being forced to work beyond what is safe and healthy for them to do. Changes are needed to make sure care is there for those who depend on well-functioning social care systems.

Older people's need for social care services is usually greater than that of the younger population and Wales also has a higher proportion of older people than other UK nations.

It's predicated that by 2035:

- the number of people aged over 65 who are unable to manage at least one self-care activity will have risen by 46%, potentially meaning another 120,000 people needing care and support
- the number of older people with a long-term illness will have risen by 38%
- the number of older people living with dementia will have increased by 64%.⁶

As such, a renewed focus on social care is needed.

In our 2025 annual survey report, 19% of older people told us that they had asked for or received support from social care services.⁷ Those trying to access social care were also more likely to report struggling with wider issues in life, including long-running mental health concerns, living in unsuitable housing and difficulty getting out to buy food, socialise and collect prescriptions.

More than half of respondents told us that it was difficult or very difficult to access the social care support they needed. Often, this was due to delays in getting the support needed from social care services:

“My wife has problems with her balance. It’s taken six months to get help from OT and Falls Team.”

Just over half (52%) said they received the social care support they needed, even if it took a long time in some cases. Of those who got the support they needed, it was clear how much difference this made to the person’s independence.

“I had an Occupational Therapy assessment which resulted in financial support for some adaptations at my home.”

Wellbeing must be at the heart of social care for older people, maintained through prevention, reablement and early intervention wherever possible, whatever the setting, and delivered to a high quality so that independence can be promoted and maintained.

Where care and support are needed, they should be provided without rationing and to meet holistically assessed needs, in relation to what matters to the individual.

To achieve this, we need a well-supported, knowledgeable and valued social care workforce, with worth and standing in society, with shared values, enjoying an attractive and fairly employed career, and with flexibility and capacity to meet changing needs. It is vital that staffing levels across social care are improved to reduce the delays. This means investing resources into the social care workforce.

It is vital that health and social care services are allocated additional resources to meet the higher levels of need in community settings in the short term. At the same time, local authorities need dedicated time and resources to plan and adapt services to reduce increasing demand in the longer term.

Social care needs to be flexible, person-centred and outcomes-focused to enable older people to maintain their independence for as long as possible and to do those things that are important to them. Social care should be appropriate, timely and easily accessible, with a greater level of consistency in terms of both the services provided and the criteria for access.

Resourcing services for carers

It is also vital that there is a renewed focus on sustainable, longer-term funding for care services. When social care isn't available, pressures on unpaid carers increase. Investing in care services that have carers involved in their design from the outset contributes enormously to meeting Welsh Government's commitment to earlier intervention and preventative services.

Despite existing awareness campaigns and continued efforts to increase identification of unpaid carers, identification remains an issue. As many older people see their caring role as an intrinsic part of their relationship with the person needing care, it is vital that there is an increased focus on earlier identification.

Getting good information and advice early helps older people stay well and reduces dependence on health and care services. Community groups and hubs are an important source of help and support before people consider asking social care for help. As such it is vital that the next Welsh Government ensures that funding for prevention services is prioritised.

Language of choice

Many older adults experiencing care in Wales don't speak English as their first language. When undergoing care, they may be restricted in the use of their first language, resulting in difficulties with communication, feelings of social isolation and a loss of identity. Indeed, they may struggle to communicate serious health issues, leading to potential risks to health and even life – a particular problem for those living with dementia, who may lose the ability to communicate in English entirely.

Language therefore plays an integral part in the provision of care and should not be viewed as merely an 'add-on' in care settings.

At present, Welsh Government policy on language use in care focuses primarily on Welsh. The 'More than just words' plan (2022-27) stresses the need to ensure that the language needs of Welsh speakers are met in health and social care, in line with the principles of the 2011 Welsh Language (Wales) Measure.⁸ It supports the use of the 'active offer' for Welsh, meaning that care services are offered in Welsh without the individual needing to ask. This ensures that 'people's needs are understood and met and that those who access care services can rely on being treated with the dignity and respect they deserve.'⁹

Age Cymru believes that the Welsh Government must work with Care Inspectorate Wales and local authorities to ensure that the 'active offer' of Welsh-language services is made in all care settings. This means boosting the number of Welsh speakers in the care workforce, as well as creating educational programmes to share the Welsh language among learners. It also means developing more rigorous monitoring systems to guarantee that all older adults are offered care services in Welsh from the first point of contact.

Age Cymru also believes that the Welsh Government should encourage care providers to take steps to provide care services in languages other than English and Welsh, if there is a need and it is possible to do so.



Tackling pensioner poverty

Older people need to have financial security.

We call on the next Welsh Government to:

- increase investment in campaigns to encourage benefit uptake amongst older people.
- provide targeted support for older people in financial crisis.

Increase investment to encourage benefit uptake

Older people should enjoy a regular income which enables them to live comfortably and to participate in society. Older people should have financial autonomy and security and should not have to experience a dramatic reduction in their standard of living as they move into later life.

For most older people in Wales, ‘income’ encompasses a range of different financial sources, regardless of whether one is a pensioner or not. These sources include the State Pension, workplace pensions, welfare benefits and entitlements, and wages from paid employment.

The continued cost-of-living crisis has been a cruel blow for older people. Although inflation has gradually reduced since 2022, older people in Wales are still feeling the effects of the crisis: as of May 2025, one in six older people in Wales were living in relative income poverty.¹⁰ This is mirrored in what older people report to Age Cymru: in recent months, we have heard how even those who aren’t facing severe financial difficulties are worried about meeting rising bills. The cost of living and reductions in financial entitlements mean some older people living with poor physical health are now struggling with their mental health too.

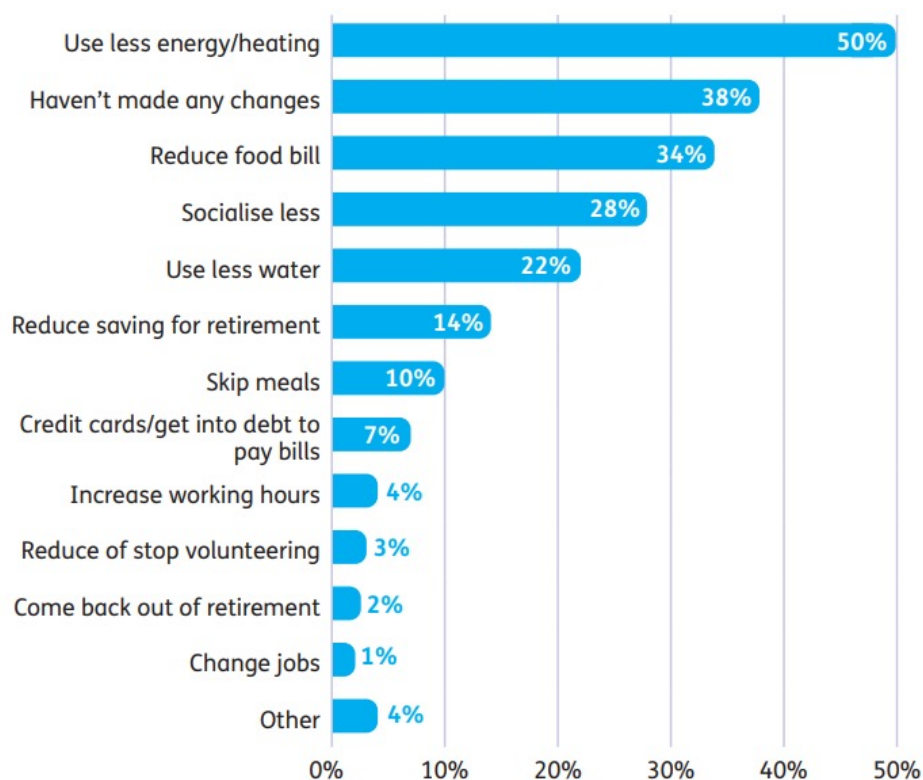
“With everything going up and government cutting benefits, my mental health has gone through the roof.”

More can be done to encourage older people to seek financial assistance from government. Further investment is needed to maximise the benefits of older people in Wales, ensuring they receive the funds to which they are entitled and additional resources should be invested by the Welsh Government in accredited advice services to support this.

Provide targeted financial support

In our annual survey, 46% of older people found the cost of living a challenge over the last 12 months. As with last year, the cost of living was the second most commonly reported challenge among respondents – although the proportion has dropped by 2% since 2024.

Almost two thirds (62%) of older people reported making changes in the last 12 months due to ensure that they will continue to have enough money to live on. The graph below shows the changes that older people have made.¹¹



Several people told us that they are now staying in work instead of retiring, while others are returning to work after retirement to make ends meet. Some are also going into debt with credit cards or withdrawing money early from pensions or retirement savings to pay for necessities. Lastly, we heard of some people buying less food or even skipping meals, while a couple of respondents told us that they had started buying cheap vitamins as an alternative to real food.

“We can’t afford to have the heating on for longer than a couple of hours a day in the winter. We have been cold this year. Fresh food is a luxury. We eat what’s on the discounted shelf at the supermarket. We’re always watching our money, we owe a lot to credit card companies, and we are always overdrawn. It’s unsustainable.”

“It’s a disaster. I’m in a state of extreme anxiety all the time. Cannot see a future.”

Support for those in financial crisis

We are concerned that the Discretionary Assistance Fund (DAF) is failing to support older people experiencing financial hardship effectively. Although intended to provide emergency help, the eligibility criteria are extremely narrow and the financial support available is limited. As a result, very few older people qualify for assistance, and this is evidenced in the most recent data. For April to August 2025 those aged 30 to 39 received, in total, £2,663,000 from Emergency Assistance Payments (EAPs) and £1,619,000 from Individual Assistance Payments (IAPs). Those in the 16 to 29 age group received £1,677,000 and £1,659,000 from EAPs and IAPs respectively and those aged 70 and over received £54,000 from EAPs and £101,000 from IAPs.

A more tailored approach to crisis funding for older people experiencing hardship is vital.

Reliable and available transport services

Public and community transport services connect older people to social activities and services in their communities. Cuts to bus routes and unreliable services disproportionately affect older people, increasing isolation and reducing quality of life. Older people's voices must be heard in consultation on transport plans.

We ask the next Welsh Government to:

- deliver an integrated transport network that meets the needs of older people.
- serve communities by providing regular, reliable and accessible public transport links.
- co-produce transport links with communities, local authorities and transport providers so that older people can access communities, social activities and healthcare facilities.

Public and community transport is essential for older people's independence and wellbeing. Reliable services keep communities connected and ensure access to vital amenities. In our 2025 annual survey, 36% of older people identified public buses as one of their main forms of transport, yet many described services as poor due to reduced frequency, route cuts and unreliability. These problems limit people's ability to live healthy, active and sociable lives.

“Buses are unreliable. Can't factor them in when going to health appointments because using them might mean arriving late and missing the appointment.”

When transport is lacking, the risks of isolation and loneliness increase. Good transport enables older people to buy food, attend medical appointments, access money, pay bills and maintain social contact – basic elements of a decent life that should be central to transport policy.

The free bus travel scheme has been invaluable in helping older people in Wales remain active and independent, and it must continue to be supported by the Welsh Government.

However, local bus services remain vulnerable to spending cuts and commercial decisions. The next Welsh Government must work with local authorities to maintain a sustainable bus network across Wales and develop contingency plans to protect threatened services.

Transport challenges were reported in our annual survey as affecting every local authority area, including both rural and urban communities. Older people consistently highlighted declining service quality, underscoring the urgent need for action.

An issue that came up in the survey by respondents was a lack of bus services in the evenings and on Sundays and Bank Holidays.

“With only one bus an hour, no buses after 7pm and no buses on Sundays or bank holidays, it is difficult to get anywhere to do shopping, meet people, go to the cinema, visit people in hospital, etc.”

17% of respondents told us that they regularly use trains. However, those who do commented that rail fares can be very expensive and that cancellations or delayed services often put people off using trains altogether. There is also a need to better integrate existing rail and bus services.

“I’ve started to use the train over past months, as I find the experience with the new Valley Lines trains has improved significantly, even though they can be quite expensive.”

“The train doesn’t run consistently enough and has been cancelled when I’ve used it. Not a good experience.”

82% of people told us that one of their main methods of transport is their own car, which is 8% more than last year. In some areas, a car is the only option as no public transport services are available.

“We live rurally, and there is literally no public transport here at all. The closest accessible transport links are five miles away and very sparse at best. Thankfully we both drive, but we would be completely isolated if we didn’t.”

33% of people cited walking as one of their main methods of transport. Issues mentioned included busy roads, poorly maintained pavements, parking on pavements and the danger posed by electric bikes and e-scooters.

“Following eye surgery over the last six years I’ve been experiencing an ongoing worsening of my sight [...] Even a walk to my local post box means I encounter many challenges and obstacles. Many more people think pavements are for parking on and the roads are too busy to easily negotiate the cars. There are also electric bikes and scooters continually up and down the same route with no regards to other people.”

Adequate access to hospital transport is also important for older people. In our annual survey, we heard how cuts to services are increasing the distance that people are required to travel to receive healthcare. Older people in rural areas told us how much further they now need to travel for even the most basic health care. This often requires them to travel by car, even if they would prefer to use public transport.

Connecting people with their communities

We call on the next Welsh Government to:

- make sure communities across Wales are accessible and inclusive for all older people and compliant with the Equality Act 2010.
- ensure planning policy supports the development of age friendly communities.

Getting out and about to local shops, services and activities is important to living a healthy, active and sociable life.

Accessible and inclusive communities

Poorly maintained pavements and a lack of accessible toilets and public seating can deter older people from becoming involved in community life and can increase isolation and loneliness.

The Well-being of Future Generations (Wales) Act 2015 includes a set of national goals including ‘A Wales of cohesive communities’ described as ‘attractive, viable, safe and well-connected communities’.¹²

Age Cymru’s Community Calculator enabled older people in Wales to assess how age friendly their community is.¹³ An age friendly community is suitable and empowering for people of all ages, with facilities that help people to enjoy health, wellbeing and quality of life. The Calculator showed that many older people face considerable barriers in the built environment on a daily basis. People told us about poor access to public toilets, uneven pavements, pavements obstructed by cars and a lack of public seating in communities.

Safe and accessible streets, places to meet to socialise that are easily accessible by public and community transport, and adequate public seating, street lighting and public toilets in our communities may all help to facilitate social cohesion.

A lack of safe pavements can place serious restrictions on the freedom of movement and mobility of older people. In our 2025 annual survey report, some respondents explained that they are concerned about experiencing a fall:

“I have become very reluctant to go out as I’m scared of falling.”

Pavements that are in a state of disrepair or are obstructed can compromise the safety and independence of older people and increase the risk of falls. Increased effort is needed to ensure that pavements are well-maintained and kept free of parked cars and obstacles.

“My mobility is limited and variable. I need good safe paving and roads, plenty of clean, accessible seating, clean accessible toilets and for people to understand what ‘accessible’ really means.”

To encourage active travel, it's important that there is sufficient provision of public seating and places to rest in communities.

Another prominent issue is the lack of public toilets which may hinder people in going out. Age Cymru is pleased to have joined a range of organisations from across Wales who have contributed to the new report 'Public Toilets in Wales'.¹⁴

"More public toilets so that older people can enjoy days out or go on days out without worrying about accessibility to toilets."

An absence of toilets forces many older people to restrict their time spent away from home, or to avoid leaving home entirely – impacting on their ability to live an active, sociable life. We have heard how some people deliberately dehydrate themselves before leaving the house, creating a considerable health risk.

"I suffer from bowel issues and need to be able to access a toilet very quickly at times. In the winter months, when council closes public toilets, I really struggle to go out as my anxiety about lack of toilets makes my condition worse, so it's a case of staying at home."

6% of respondents to the 2025 annual survey told us that they do not feel safe in their communities. Concerns were raised over anti-social behaviour, crime and a perceived lack of police presence.

"We have reported issues to the authorities and police but haven't got responses about anti-social behaviour."

Fear of crime and anti-social behaviour can lead to older people becoming isolated and afraid to leave their home, particularly after dark.

"Too afraid to go out after a certain time of the day, I don't feel safe to go out alone."

Inclusive access to services and information

We call on the next Welsh Government to:

- ensure equity of access to services and information both offline and online.
- protect and extend the vital role played by library services in facilitating digital inclusion and other important services for older people.
- normalise upskilling older people in digital skills and facilitate the provision of upskilling services across the economy.

Accessing information and services

No-one should be left behind in the digital age. Digitally excluded older people should have parity of access to services and information. Older people should also be supported to learn and maintain digital skills.

In Age Cymru's 2025 annual survey, when asked about accessing information on support and services:

- 47% of respondents found it easy or very easy to access information about support and services
- 42% found it neither easy nor difficult
- 10% found it difficult or very difficult.

A key issue raised by many respondents was the inability to contact service providers by telephone. People told us that it is often difficult to find contact numbers and that, when such numbers are available, the caller is usually expected to wait a long time before someone answers.

“Rarely find it possible to speak to someone to resolve things, keep being sent to speak to a computer [...] Often no telephone number for companies and directed to go online, which does not help.”

Many respondents said that being able to speak to a person about their support needs is more useful than going through online or automated services.

“I can find information online about the services which are available, but I prefer to talk to people face-to-face, because it is quicker and easier.”

Others mentioned the difficulty to know where to look for reliable information online.

“It can be frustrating looking for information online as the quantity can be overwhelming and finding a reputable website difficult. Chat bots never answer the question properly, so I start online and then phone – although finding phone numbers can be a frustrating experience.”

Digital inclusion

We also frequently hear from older people around the difficulties in keeping up with technological changes:

“I am increasingly being left behind by technology changes. Especially in work. The biggest threat to my carrying on working is that the IT systems keep changing and more keep being added.”

The vital role played by library services in facilitating digital inclusion must be protected and extended to ensure that such services are accessible to older people. Local authorities must provide adequate public library services, thereby complying with their statutory duty. There should also be a focus on normalising the continued need for upskilling in digital skills and combating the sense of shame that often exists among those who lack such skills.

Another technological problem for many older people in Wales is access to banking services. Over the last decade, the number of bank branches in Wales has dropped from 560 to 159.¹⁵ Whilst it's important to acknowledge that many older people are able to use online banking services, a significant number are unable to do so or feel safer or more comfortable using in-person services. In our report, several older people told us of their frustration at expectations of digital literacy when it came to banking.

“Going to the local bank and everyone tells me to go online. No idea how!”

One of the key reasons for people's reluctance to use online banking is fear of scams. A large number of annual survey respondents told us that they are concerned about both the amount and complexity of scams they witness on a regular basis, especially online. Online scams that commonly target older people include:

- **Romance scams:** these tend to target older people because they are more likely to experience loneliness and social isolation.
- **Investment scams:** the assumption here is that pensioners have the money and time available to make investments, and that older people are less digitally astute and therefore less likely to recognise a scam.
- **Text scams:** we've seen a rise in text scams claiming that the recipient is eligible for (fictitious) UK Government benefits, often linking them to changes to the Winter Fuel Payment for older people. In each case, the text includes a link to a fake website, where the victim enters their details into a form.

Via the Wales Against Scams Partnership (WASP), Age Cymru has become aware that rogue traders also often advertise online, including via social media.¹⁶ Again, rogue traders tend to target older people more frequently, based on the assumptions that they a) have more disposable income, and b) are more trusting, confused or frail and therefore less likely to chase up cases of poor-quality work or outright illegality.

Age Cymru have similarly heard from older people who do not feel confident using smart phones due to the heightened risk of being affected by a scam. Smart phones give individuals quicker access to social media, emails and internet browsers, which, while useful, also mean that they have a greater likelihood of encountering scams. Similarly, we have heard of fraudsters using QR codes to lure victims to websites where they are persuaded to give over personal or bank details.

However, scams are only one barrier among many to digital inclusion. Another is affordability. Access to the internet should be treated as a utility service, and yet at present an increasing number of older people are dispensing with broadband entirely due to its cost.¹⁷ It's important to recognise the significant cost of getting and staying online for some older people and to ensure that nobody is digitally excluded on the grounds of affordability. It is likewise important to boost awareness of the availability of social tariffs.¹⁸



Keeping warm at home

Staying warm is vital for a healthy, safe and comfortable later life, but many older people in Wales live in homes that are unbearably cold in winter and expensive to heat.

Older people need to be confident that they can stay warm without sacrificing essentials.

We call on the next Welsh Government to:

- increase investment in and access to schemes such as the Nest Warm Homes Programme.
- expand crisis support to ensure that older people are never left without functioning heating or hot water.
- strengthen safeguards against scams and rogue traders operating in the home energy sector.

Keeping warm at home is important for people of all ages, but is particularly so for older people, whose bodies may be less able to regulate temperature. Most (though by no means all) older people will also spend more time indoors than younger generations, so it's important that they can feel warm at home without worrying about heating bills. This is especially true during the winter months.

“We can't afford to have the heating on for longer than a couple of hours a day in the winter. We have been cold this year. Fresh food is a luxury. We eat what's on the discounted shelf at the supermarket. We're always watching our money, we owe a lot to credit card companies, and we are always overdrawn. It's unsustainable.”

Fuel prices continue to be a heavy burden on many older people in Wales, resulting in a high level of fuel poverty among older age brackets (i.e., when high fuel costs result in money being redirected from other essential costs). This is in part due to the higher energy needs of older people, but also because older people are more likely to live in older, less energy efficient properties as Wales has the oldest and least thermally efficient housing stock in Europe.¹⁹ Fuel poverty modelled estimates for Wales in October 2024 reported that households living in older properties were more likely to be fuel poor, with 33% of those living in pre-1919 dwellings experiencing fuel poverty.²⁰

Matters were worse for single pensioner households without children, 43% of which are currently in fuel poverty. Older age groups are likewise more likely to be affected, with 44% of households in which the household reference person is aged over 75 experiencing fuel poverty.²¹

“Our heating bills are twice the cost they were a few years ago, and all bills are increasing – food, council tax, insurance etc. But our income is not increasing and our savings are being eaten away by inflation and low interest rates.”

Age Cymru supports an expansion of the Welsh Government's Warm Homes Programme (Nest). We also believe that there is a need for crisis eligibility criteria to be more widely publicised, and for Nest assessors to be made aware of these criteria when carrying out assessments on homes.

At the same time, we are conscious of the risks posed by rogue traders in the home energy retrofit sector, especially those taking advantage of lightly regulated programmes, as has occurred under the UK Government's ECO4 scheme and the Great British Insulation Scheme.²² For this reason, we urge the Welsh Government to work with police forces and other relevant stakeholders to strengthen safeguards against home energy scams.



References

- ¹ Stats Wales (2024) Population projections by year and age
<https://statswales.gov.wales/Catalogue/Population-and-Migration/Population/Projections/National/2021-based/2021basedpopulationprojections-by-year-age>
- ² Welsh Government (2021) Age Friendly Wales: Our Strategy for an Ageing Society
<https://www.gov.wales/sites/default/files/publications/2022-10/summary-age-friendly-wales-our-strategy-for-an-ageing-society.pdf>
- ³ Welsh Government (2025) Wellbeing of Wales 2025
<https://www.gov.wales/wellbeing-wales-2025-healthier-wales-html>
- ⁴ Age Cymru (2025) What matters to you? Current experiences of people ages 50 or over in Wales
[what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf](https://www.agecymru.org.uk/what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf)
- ⁵ NHS 111 Wales: GPs - Frequently Asked Questions
<https://111.wales.nhs.uk/localservices/gpfaq/>
- ⁶ Steve Milsom and Ceri Breeze (2020) Rebalancing Social Care: A report on Adult Services
<https://www.adss.cymru/en/blog/post/delivering-transformation-grant-programme-2019-20-rebalancing-social-care-a-report-on-adult-services>
- ⁷ Age Cymru (2025) What matters to you? Current experiences of people ages 50 or over in Wales
[what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf](https://www.agecymru.org.uk/what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf)
- ⁸ Welsh Government (2022) More than just words Five Year Plan 2022-27
<https://www.gov.wales/sites/default/files/publications/2022-07/more-than-just-words-action-plan-2022-2027.pdf>
- ⁹ Social Care Wales (2025) Policy and legislation
<https://socialcare.wales/resources-guidance/using-welsh-at-work/policy-and-legislation>
- ¹⁰ Work and Pensions Committee (12 May 2025) Pensioner Poverty: challenges and mitigations - Oral evidence 'Wales' pensioner poverty approach examined by MPs in Cardiff
<https://committees.parliament.uk/event/24198>
- ¹¹ Age Cymru (2025) What matters to you? Current experiences of people ages 50 or over in Wales
[what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf](https://www.agecymru.org.uk/what-matters-to-you---current-experiences-of-people-aged-50-or-over-in-wales---september-2025.pdf)

- ¹² Welsh Government (2025) Well-being of Future Generations (Wales) Act 2015: the essentials
<https://www.gov.wales/well-being-future-generations-act-essentials-html>
- ¹³ Age Cymru (2020) Community Calculator
<https://www.agecymru.wales/our-work/policy/policy-publications/community-calculator/>
- ¹⁴ Campaign around Public Toilets (2025) Public Toilets in Wales
<https://www.agecymru.wales/siteassets/documents/public-toilets-in-wales-2025.pdf>
- ¹⁵ Josh Wilson (2025) 'Bank branch closures: is your local bank closing?', Which?
<https://www.which.co.uk/money/banking/switching-your-bank/bank-branch-closures-is-your-local-bank-closing-ayYyu4i9RdHy>
- ¹⁶ Wales Against Scams Partnership (2025)
<https://www.agecymru.wales/our-work/networks/wales-against-scams-partnership/>
- ¹⁷ Independent Age (2023) Older people struggling to pay for broadband at risk of further financial losses
<https://www.independentage.org/news-media/press-releases/older-people-struggling-to-pay-for-broadband-at-risk-of-further-financial>
- ¹⁸ Ofcom (2025) Social tariffs: Cheaper broadband and phone packages
<https://www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs>
- ¹⁹ Matthew Brindley, 'Care & Repair Cymru: Improving homes and changing lives for older people in Wales', EnvisAGE, issue 4: a spotlight on the financial inclusion of older people (2020), pp. 23-26
https://www.agecymru.wales/siteassets/documents/policy/envisage/envisage14_english_web.pdf
- ²⁰ Welsh Government (2025) Fuel poverty modelled estimates for Wales: as at October 2024
<https://www.gov.wales/fuel-poverty-modelled-estimates-wales-october-2024>
- ²¹ Welsh Government (2025) Fuel poverty modelled estimates for Wales: as at October 2024
<https://www.gov.wales/fuel-poverty-modelled-estimates-wales-october-2024>
- ²² Consumer Rights (2025) Are government ECO grants a scam?
<https://www.consumer-rights.org/eco/are-government-eco-grants-a-scam/>



Contact us

Age Cymru
Mariners House
Trident Court
East Moors Road
Cardiff CF24 5TD

Phone: 029 2043 1555
Email: publicaffairs@agecymru.org.uk
www.agecymru.org.uk

Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in Wales and England 6837284.
Registered office address Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff CF24 5TD. © Age Cymru 2026