



Comisiynydd Pobl Hŷn Cymru
Older People's Commissioner for Wales

Understanding Wales' Ageing Population: Key Statistics

Updated: September 2024

Next update: December 2024

**An independent voice and champion
for older people**

The Older People's Commissioner for Wales

The Older People's Commissioner for Wales is an independent voice and champion for older people throughout Wales.

The Commissioner is taking action to protect older people's rights, end ageism and age discrimination, stop the abuse of older people and enable everyone to age well.

The Commissioner is working for a Wales where older people are valued, rights are upheld, and no-one is left behind.

How to contact the Commissioner

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

Phone: 03442 640 670

Email: ask@olderpeople.wales

Website: www.olderpeople.wales

Twitter: [@talkolderpeople](https://twitter.com/talkolderpeople)

Accessible formats

If you would like this publication in an alternative format and/or language, please contact us. All publications are also available to download and order in a variety of formats from our website.

Mae'r ddogfen hon ar gael yn Gymraeg // This document is available in Welsh

Contents

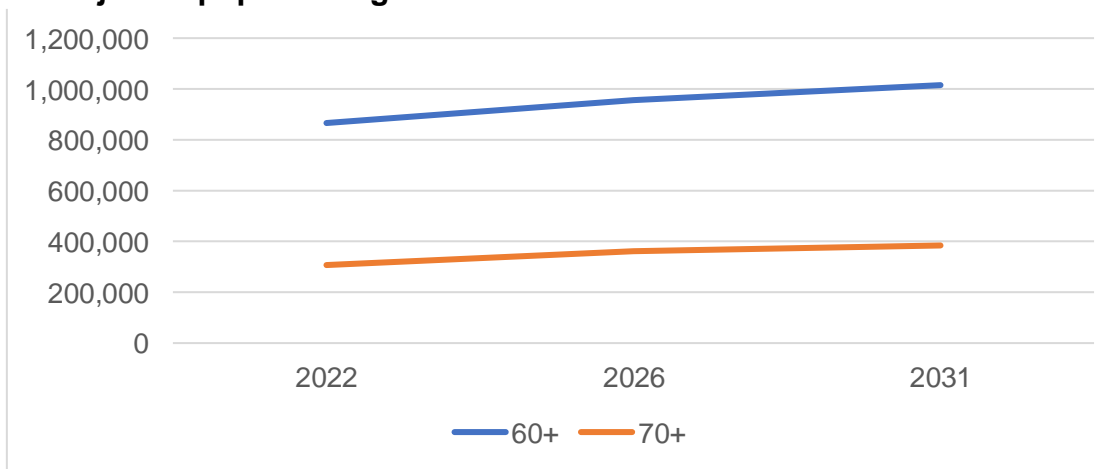
Demographics	4
Housing.....	6
Age Discrimination	7
Health and Wellbeing	8
Poverty.....	9
Employment	13
Unpaid Work	14
Digital.....	16
References.....	17

Demographics

The latest estimates show that there are **893,383** people over the age of 60 living in Wales. This number is estimated to rise to 956,000 (30% of the population) by 2026, and to 1,015,000 (31% of the population) by 2031.¹ The current estimate is that there are 331,023 people over the age of 75, 179,635 over 80 and 86,057 over 85. The number of over 75s in Wales is projected to rise to 361,000 (11.2% of the population) in 2026 and to 384,000 (11.8% of the population) by 2031.

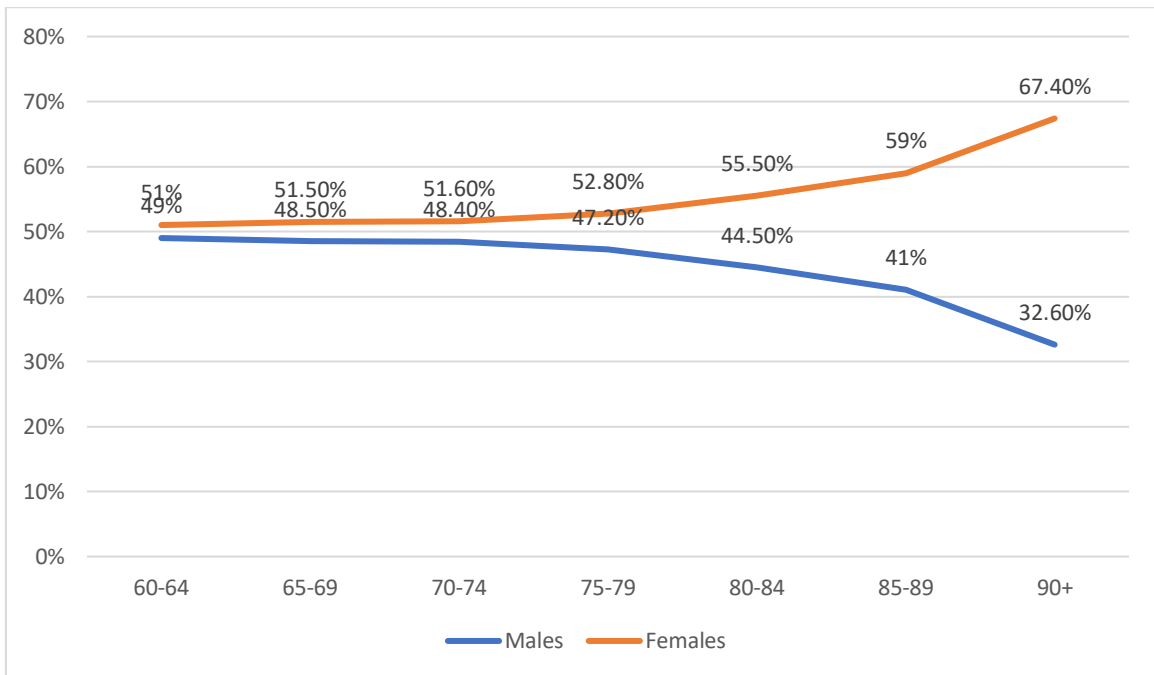
Conwy and Powys have the highest percentage of older people aged 60+ (35%), while Cardiff has the lowest, at 19%, followed by Newport with 23%.²

Table 1: Projected population growth for over 60s and over 70s – 2022-2031

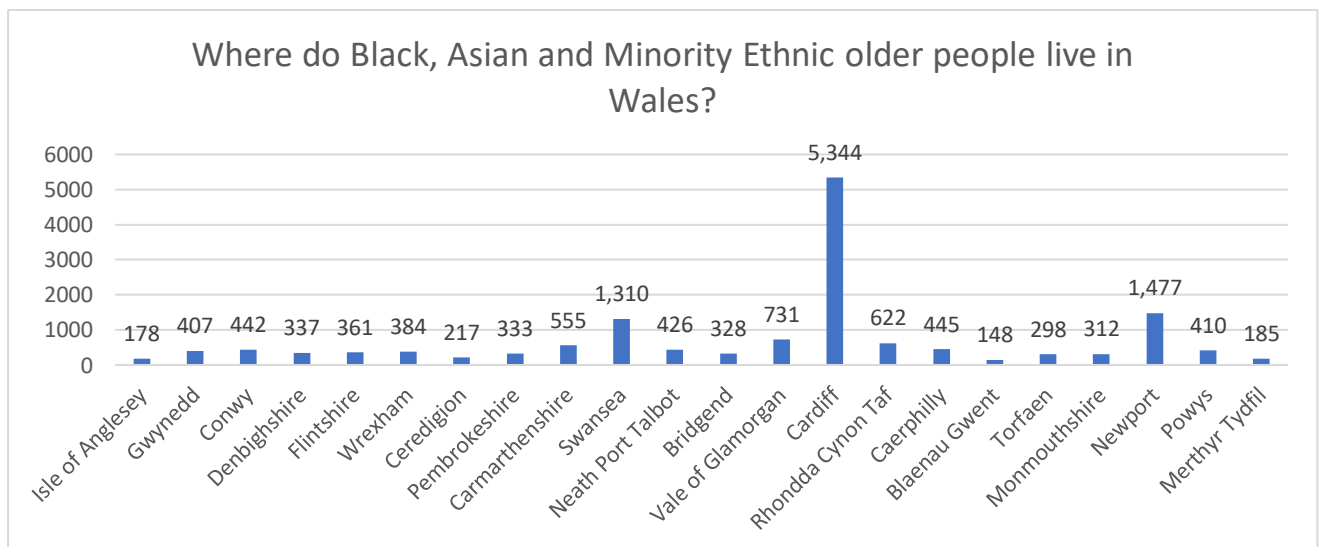


Across the older population, 53% are women and 47% are men. Between the ages of 60-69, the split is almost equal, (51% and 49%) but this changes for older groups. The 85-89 and 90+ age groups are comprised of 59% and 67% women respectively.³

Table 2: Males and Females aged 60+ as a percentage of each 5-year Age Band



There is currently little ethnic diversity in the older population, with 97.8% of older people in Wales identifying as White British.⁴ However, projections indicate this will change over time – 98.8% of over 75s identify as White British, compared with 97.2% of 60-74-year olds and 94.6% of 16-64s. There is likely to be greater ethnic diversity in urban areas, with cities such as Cardiff (14.9%), Newport (14.9%) and Swansea (9.1%) all having a higher percentage of people who are Black, Asian and minority ethnic at an all-age level when compared to more rural areas such as Anglesey (2.2%), Monmouthshire (1.5%) and Conwy (2.2%).⁵ According to 2021 census data, the number of Black, Asian, and Minority Ethnic people aged over 60 living in Wales ranged from 148 in Blaenau Gwent and 178 in Anglesey, to 5,344 in Cardiff and 1,477 in Newport.⁶



87.8% of over 65s identified as heterosexual in the 2021 census. 0.5% of over 65s identified as Lesbian, Gay, Bisexual or Other, and 11.7% chose not to answer. There is a slight difference between 65-74 year olds, and people 75+. People aged 75+ were less likely to identify as LGB+ than 65-74s (0.2% v 0.7%), and were less likely to answer the question (14.9%v 8.9%).⁷

In the 2021 Census, 1,276 people aged over 65 in Wales identified as a gender different from sex registered at birth. When asked about their gender identity, 60,541 over 65s did not answer the question.⁸

According to the 2021 Census, 116,788 people over the age of 60 can speak Welsh. This is equal to 13.6%.⁹ 28% of fluent Welsh speakers aged over 65 – an estimated 21,000 older people – feel more comfortable speaking Welsh than English.⁸

The percentage of older people who speak Welsh in different local authorities range from 1.4% of 65-74s and 1% of over 75s in Blaenau Gwent, to 53% and 56.5% in Gwynedd.¹⁰

According to the charity Ageing Well Without Children, 10% of people over the age of 60 in the UK have no children, and 20% of people over the age of 50 have no children. We are 25% more likely to go into a care home if we are ageing without children, and there will be an 80% increase in number of single, childless older people needing care by 2032.¹¹

Housing

87% of over 65s own their own home, with 10% living in social housing and 4% private renting. The proportion of owner occupiers over 65 is higher than any other age group (57% 16-24s, 63% 25-44s and 81% 49-64s)¹² These numbers have remained similar over the past few years.

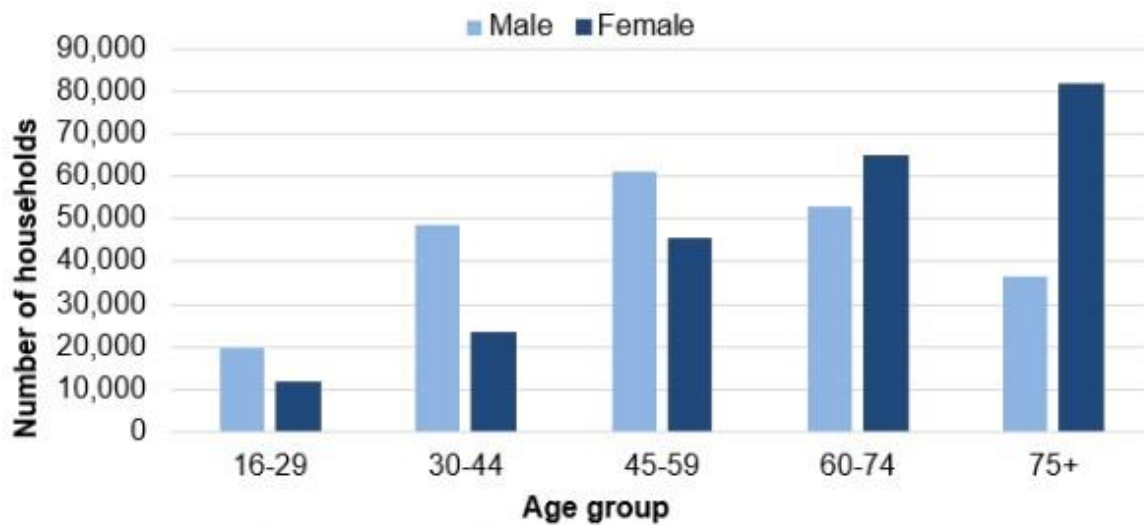
Of those who are owner-occupiers, 93% of 65-74 year olds and 97% of those over-75 own their homes outright without a mortgage. This compares to 51% of 45-64 year olds and 15% of 25-44 year olds.¹³

People in their mid-30s to mid-40s are three times more likely to rent than 20 years ago. A third of this age group were renting from a private landlord in 2017, compared with fewer than 1 in 10 in 1997. If this trend persists into their older ages, in the future, older people will be more likely to be living in the private rental sector than today. Changes in housing tenure patterns could have implications for what life will be like for older people in the future.¹⁴

30% of older people living in social rented housing are living in relative income poverty, compared to 14% of those living in owner-occupied housing.¹⁵

There are estimated to be 236,000 older people living alone in Wales, making up 53% of single person households.¹⁶ This is 27% of the older population. There are estimated to be a similar number aged 60-74 (118,000) split relatively evenly between men and women, and those aged over 75 (118,000) who are predominantly women.

Table 3: Estimated number of one-person households by age group and sex



Source: Household estimates for Wales, Welsh Government

In 2023, 2.4% of older people were living in care home = 20,795 people (split equally between homes with/without nursing).¹⁷

Age Discrimination

8% of people aged 60+ in Wales have experienced discrimination which they felt was in some way related to their age.¹⁸

The World Health Organisation's Global Report on Ageism notes that 1 in 2 people worldwide are ageist and that in Europe, 1 in 3 older people report having been a target of ageism.¹⁹

Research conducted for the Commissioner's State of the Nation report found that 1 in 5 older people (21%) say they would not be confident in identifying instances of ageism.²⁰

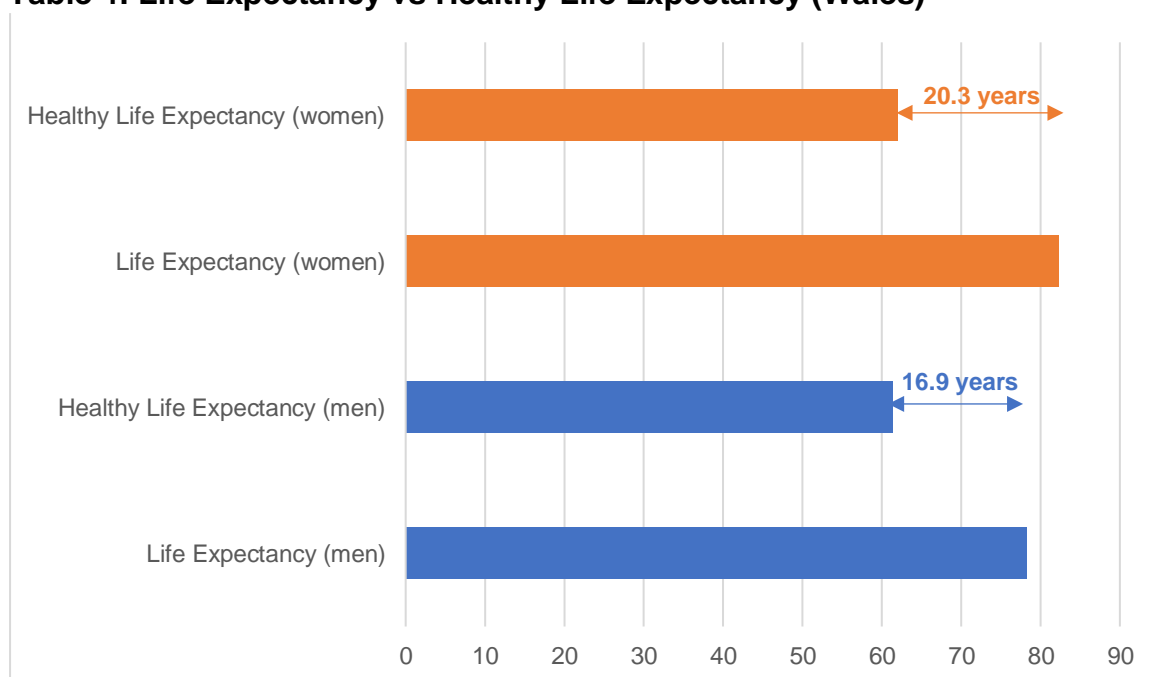
8% of older people in Wales report that they have been made to feel too old to receive health services.²¹

There is also evidence of age discrimination in employment, as older workers are more likely to be made redundant and less likely to be offered training in a new industry.

Health and Wellbeing

At birth, life expectancy on average for men in Wales is 78.3, but healthy life expectancy (the number of years on average lived in good general health) is only 61.4, a difference of almost 17 years. Life expectancy for women in Wales is 82.3, whereas healthy life expectancy is 62, a difference of over 20 years. Healthy life expectancy ranges from 59.5 for men and 59.3 for women in Blaenau Gwent to 69.8 and 70.1 in Monmouthshire.²²

Table 4: Life Expectancy vs Healthy Life Expectancy (Wales)



According to the 2021 Census, there is a higher proportion of disabled people within older age groups. Of people aged 50 years and over, 32.9% reported being disabled, compared to 13.4% of those under 50 years old.²³ Older disabled people were also more likely than younger disabled people to report that their day-to-day activities were limited a lot. Of disabled people aged 50 or over, 50% reported that their conditions or illnesses limited their day-to-day activities a lot, compared to 42% of disabled people aged under 50.

67% of over 65s reported living with one longstanding illness, down from 71% in 2020, and 32% with two or more longstanding illnesses, mainly musculoskeletal, heart, or circulatory complaints, down from 39%. This figure rises from 62% of 65-74s to 72% of over 75s.²⁴

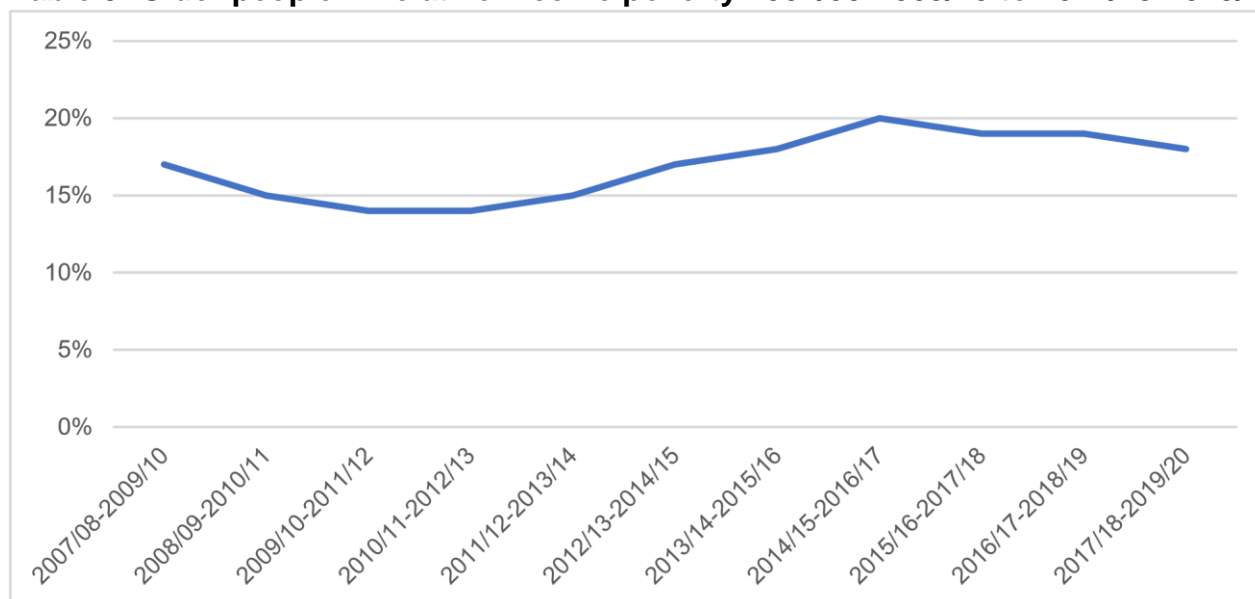
The National Survey for Wales reports that 60% of people aged over 65 report feeling lonely sometimes, compared to 58% of those aged 45-64, while 9% of older people in Wales – an estimated 91,000 people – feel consistently lonely.²³ These figures are lower than during the pandemic (75% and 11%).

Poverty

Relative income poverty is where a person is living in a household where the total household income from all sources is less than 60 per cent of the average UK household income. Nearly 1 in 6 older people in Wales live in relative income poverty (16%). This rises from 15% of older owner occupiers, to 33% of social renters.²⁵

The rates of relative income poverty increase with age, with 17% of 65-69 and 75-79 year olds living in relative income poverty.²⁶ The figures available for those over 80 are based on very limited sample sizes so should be used with caution – 18% for 80-84 year olds and 20% of 85+.

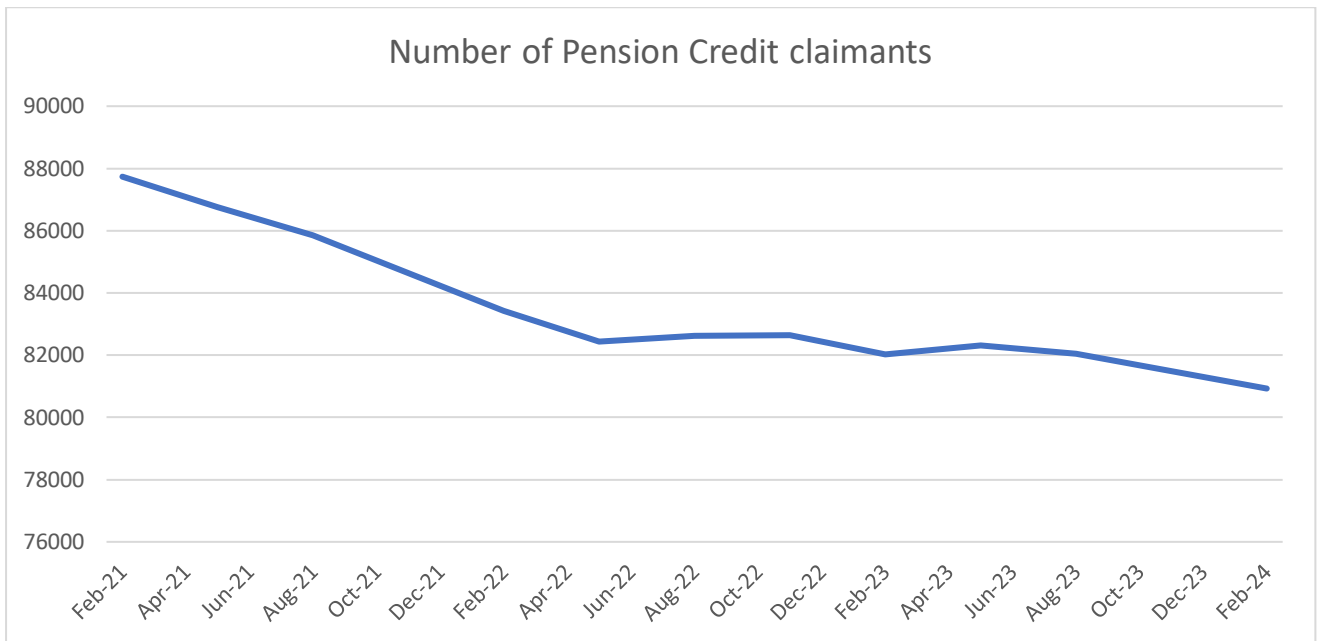
Table 5: Older people in relative income poverty 2007/08-2009/10 to 2017/18-2019/20



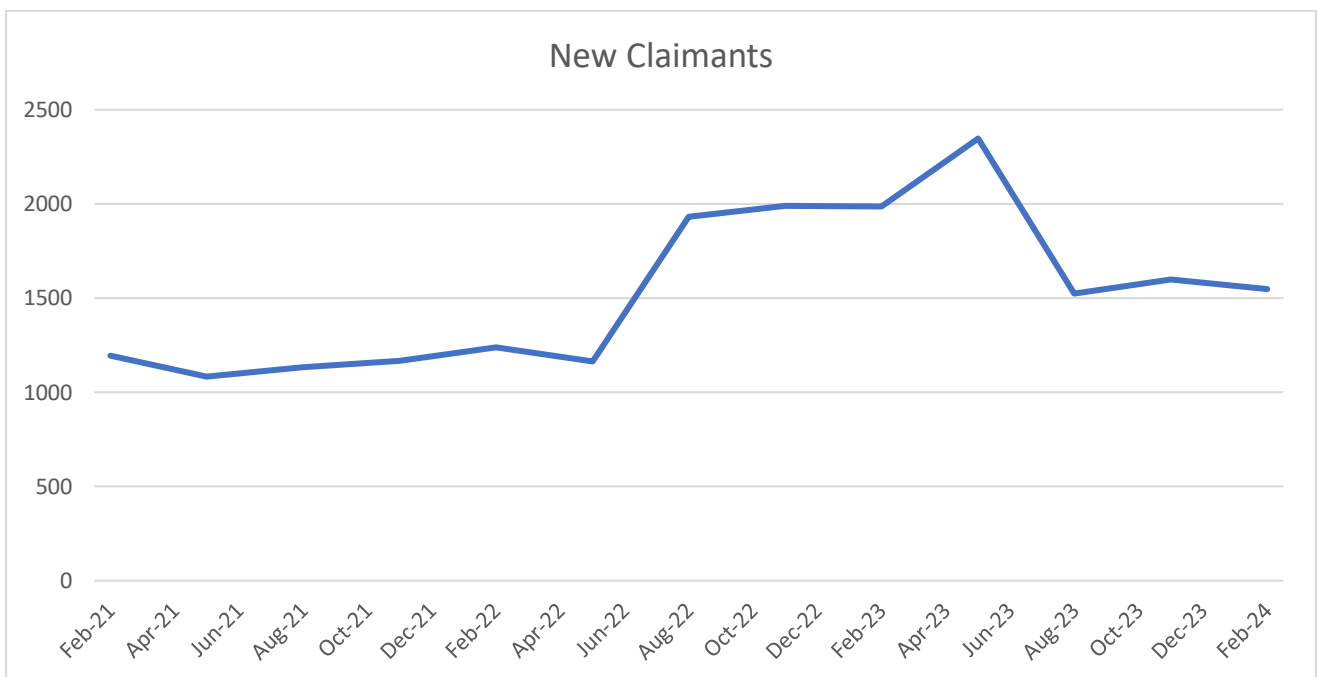
25% of single older women are living in relative income poverty, compared to 12% of older couples. The figures available for single older men are based on very limited sample sizes so should be used with caution – 21%.²⁷

The basic state pension is £169.50 weekly (£8,814 annually) and the new full state pension (those that retired since April 2016) is £221.20 weekly (£11,502 annually).

Pension Credit is a financial entitlement for people over State Pension age which tops up weekly income up to £218.15 a week for single pensioners or £332.95 for couples. The number of Pension Credit claimants in Wales has steadily declined over the last two years.

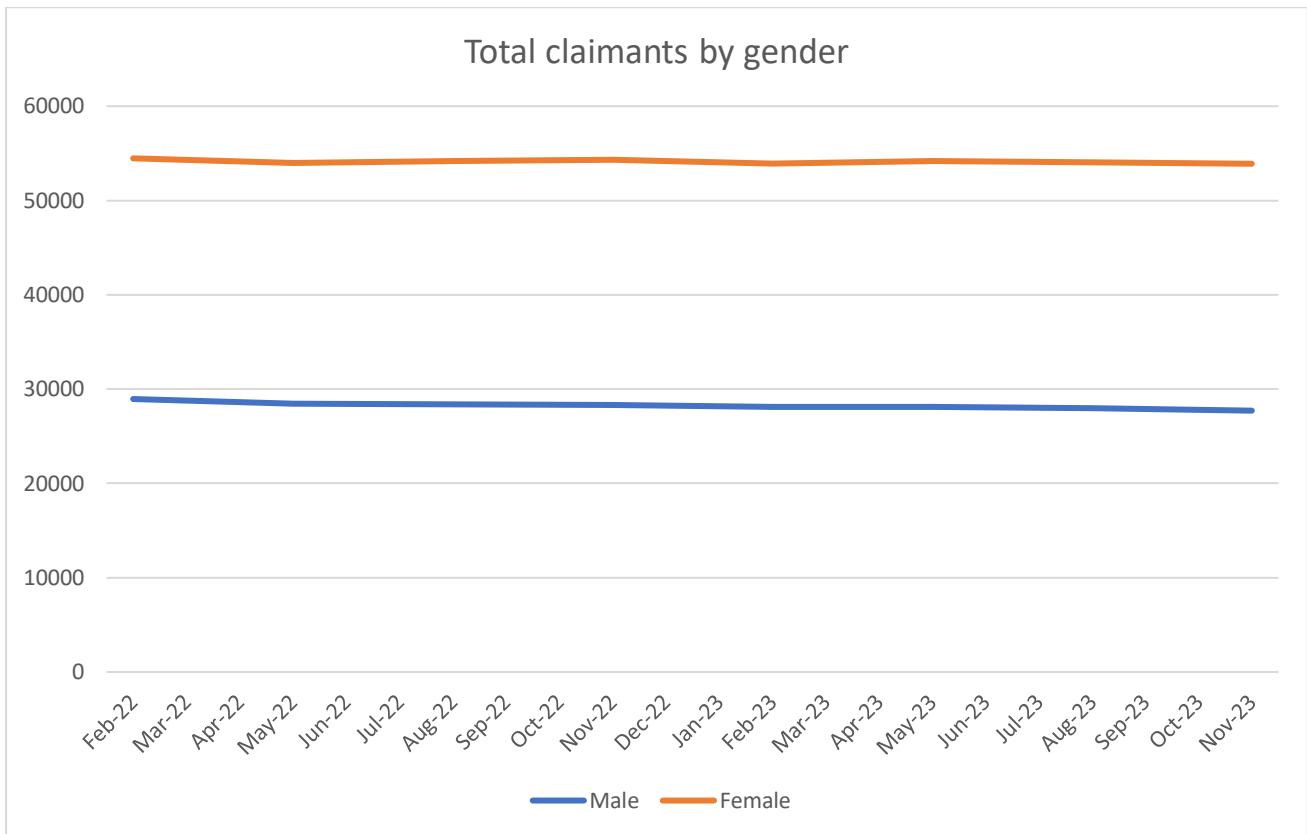


However, whilst there has been an overall steady decline in total number of claimants, the number of new claimants increased significantly between May 2022 and May 2023. There has been a slight decline in new claimants since then.



For the latest month available, February 2024, there were 80,927 people who were recipients of Pension Credit in Wales.²⁷

Women are almost twice as likely to claim Pension Credit in Wales. In February 2024, there were 53,491 female claimants, compared to 27,436 male claimants.

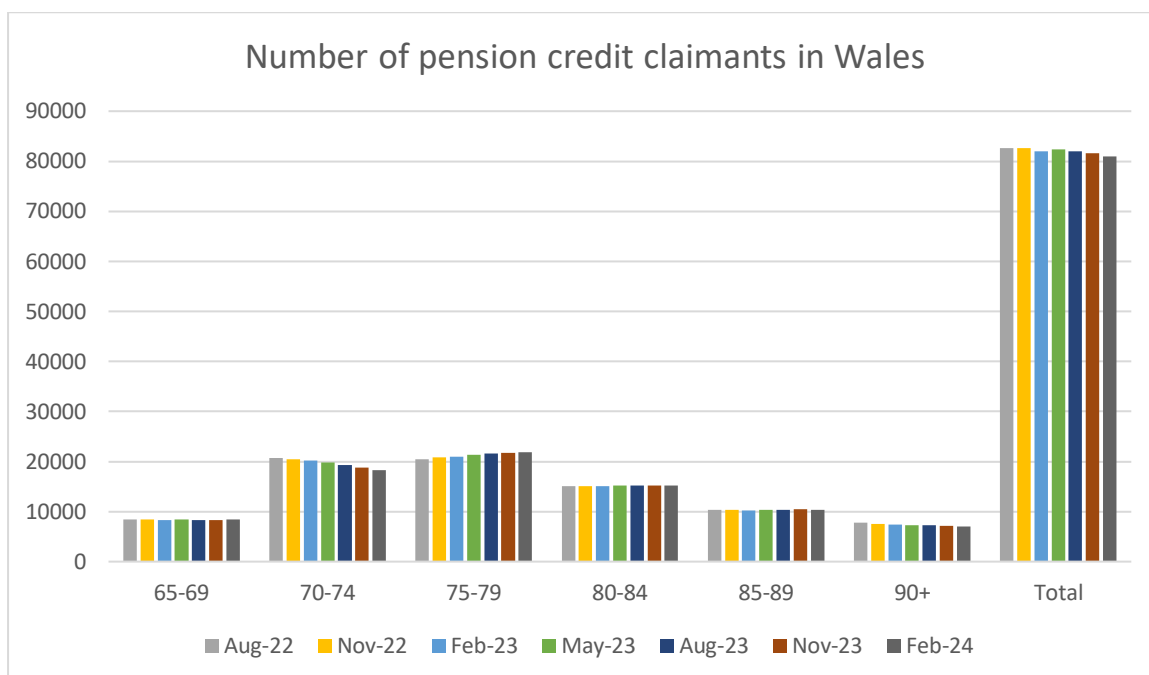


However, according to the Department for Work and Pensions, 33% of eligible single male older people, 33% of eligible single female older people and 31% of eligible couples still do not receive Pension Credit.²⁸ Across Great Britain this equates to 130,000 couples, 160,000 single men and 480,000 single women. In November 2022, the Commissioner published a briefing paper, which highlighted that up to 80,000 older people in Wales do not receive the Pension Credit they are entitled to. This means that over £200 million is left unclaimed in the UK Treasury, rather than reaching those who need it most.

Wales is consistent with the rest of the UK with regards to Pension Credit trends. The number of older people claiming Pension Credit decreased every quarter from Nov-20 to May-22 and has remained lower than pre- Nov-20 figures since then. The same is true for the UK.

The numbers of people claiming Pension Credit has decreased in every age group between Nov-20 and May-22 apart from 75-79 and, in May-November 2023- 80-84 where there has been a slight increase in claims, in Wales and the UK.

The highest numbers of people claiming Pension Credit are in the 75-79 age bracket according to data from February 2024.



Universal credit is a monthly payment to help with living costs for those under the state pension age (currently 66) who are out of work or on a low income. In July 2024, there were 28,810 people in Wales over the age of 60 who were recipients of Universal Credit.²⁹ This continues the upward trend of number of recipients; it is an increase of 635 from June 2024 and an increase of 8,424 compared with July 2022.

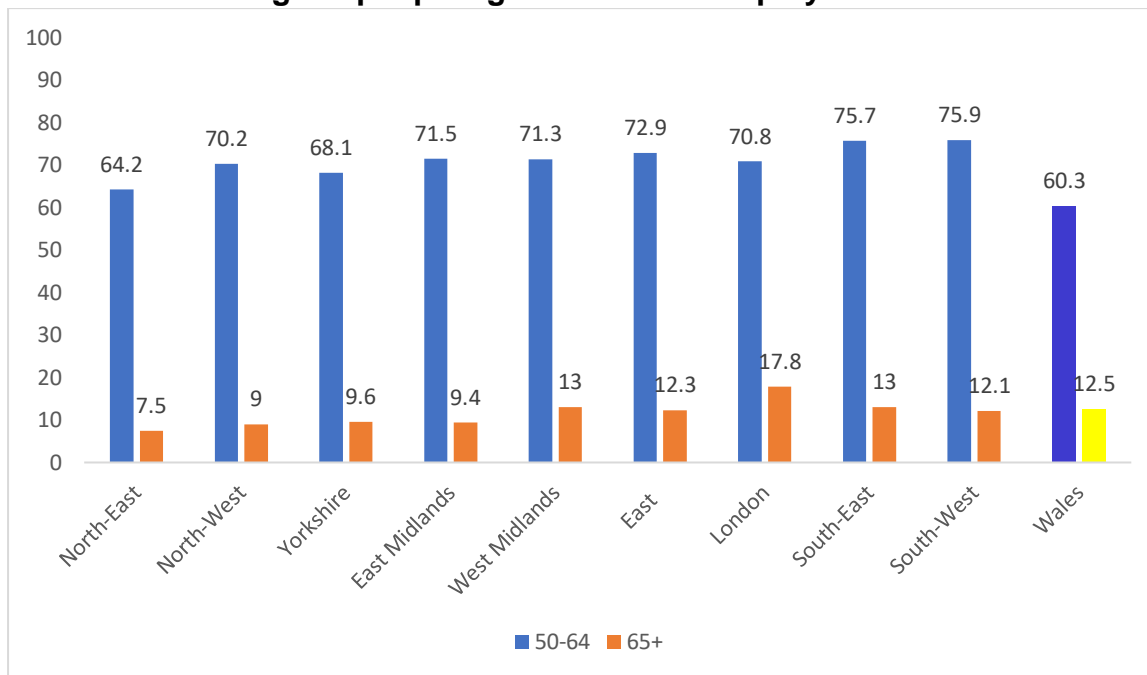
As of 1 October 2021, 22% of single pensioner households, and 13% of pensioner couple households are in fuel poverty.³⁰ Fuel poverty is when a household spends more than 10% of its income heating their home. In April 2022, Welsh Government estimated that over 600,000 households were in fuel poverty, which is 45% of all households in Wales.³¹ Older people are likely to be disproportionately affected by these changes. 75% of excess winter deaths are people aged 75 and above.³² In August 2024, Ofgem announced a 10% increase on the price cap, meaning that the average family could expect to pay £1,717 per year for gas and electricity from October 2024, compared to the previous level of £1,568.³³ According to Care and Repair, an organisation that conducts house repairs for older people in Wales, the average client spends 19% of their income on utilities over the winter, and in the winter of 2022/23, clients who engaged with their fuel poverty and energy advice service were spending on average 25% of their income on utilities.³⁴

The National Survey for Wales has recently reported that 25% of 65-74 year olds and 17% of those aged over 75 say they sometimes or always struggle to pay bills.³⁵

Employment

The latest figures (Apr-Jun 24) show that the level of employment amongst 50–64-year olds is 60.3%, which is the lowest of all the nations and regions of England and Wales.³⁶ 12.5% of over 65s in Wales are in employment, the 4th highest of the regions of the UK. 65.7% of men aged 50-64 are in employment, compared to 55.3% of women. 12.5% of men aged over 65 are in employment, compared to 12.4% of women.

Table 6: Percentage of people aged over 50 in employment



Older workers are more likely to be made redundant than younger people, and often find it more difficult to find work following a job loss or redundancy, particularly as the support available to help find work is often not sufficiently tailored.³⁷ In a survey by the Centre for Ageing Better, a third of people aged over 50 think they have been turned down for a job because of their age.³⁸

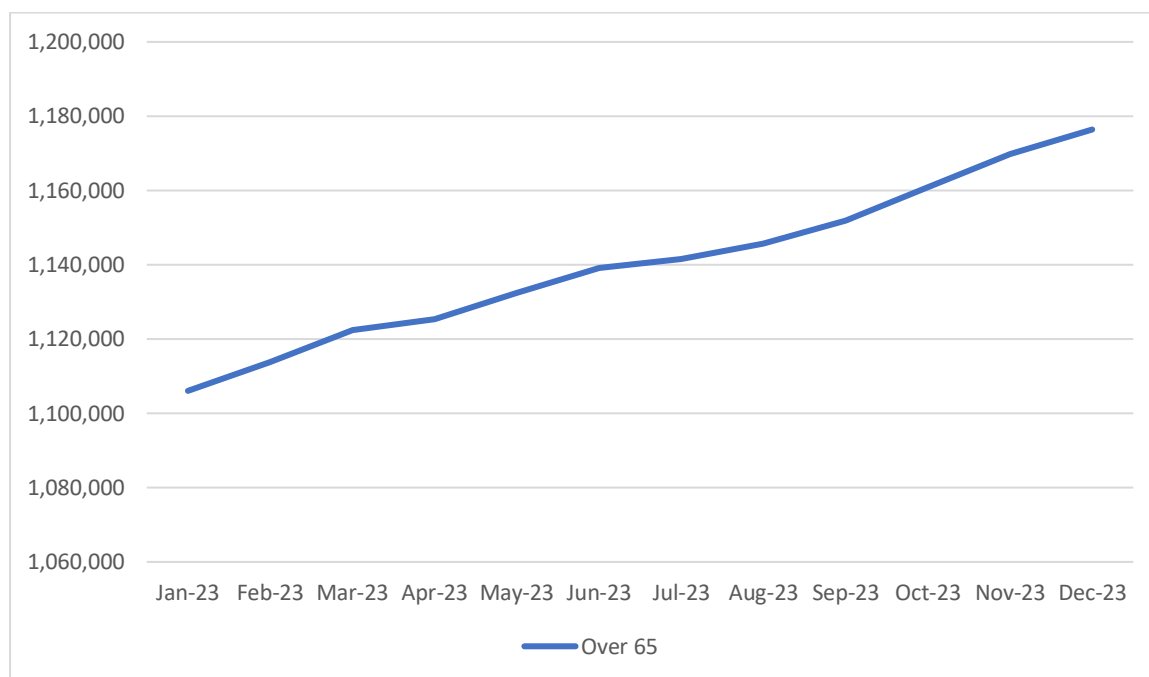
Research from 55/Redefined found only 24% of HR leaders aged between 25 and 30 were 'very' willing or motivated to recruit workers aged 55 to 75, a stark contrast to the 63% of older HR leaders aged 46 to 50.³⁹

90% of older people believe that they have transferable skills to move roles or industry if they were offered training, but only 35% of employers surveyed would be prepared to hire and offer training to someone over 55 in a new industry.⁴⁰

The Welsh Government extended the eligibility criteria of Apprenticeships and Workplace Learning Schemes to people of all ages in 2016. However, only 470 older people participated in such schemes during 2022-23— just 1% of the total number of participants.⁴¹

The number of over-65s on PAYE (Pay As You Earn), i.e. payrolled employees, in the UK has steadily increased over the last 12 months, from 1,106,048 in January 2023, to 1,184,944 in January 2024.⁴²

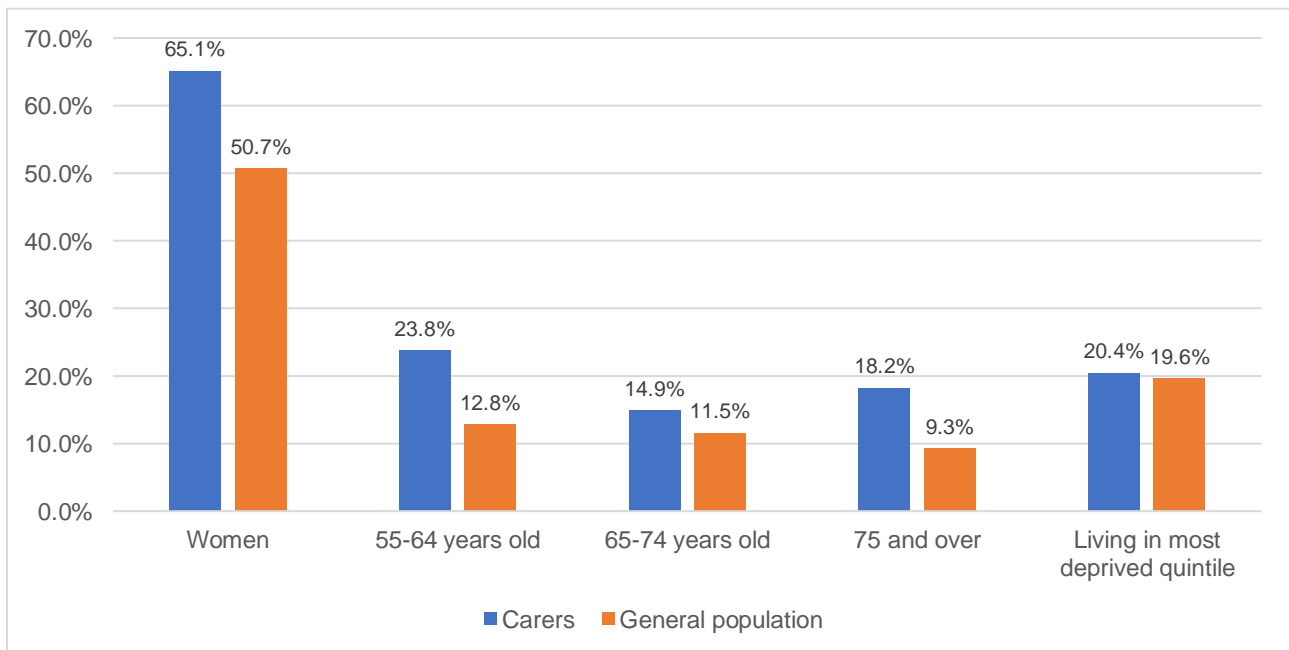
Table 7: Number of over 65s on PAYE (UK)



Unpaid Work

Approximately 55% of carers in Wales are over the age of 55, this means that there are now roughly 275,000 older carers in Wales.⁴³ Unpaid carers are more like to be female, older and living in more deprived communities.⁴⁴

Table 8: Percentage of carers with particular characteristics



Social Care Wales estimate that 12 per cent of the population of Wales are unpaid carers and this figure could increase to 16 per cent by 2037. Wales has the highest proportion in the UK of older carers and of carers providing more than 50 hours’ care a week.⁴⁵

84,189 older people in Wales (who answered the 2021 census) provide some unpaid care (12.7%). Almost 42,000 of these provide over 50 hours of unpaid care per week. The percentage of older people who provide some unpaid care varies from 10.2% in Gwynedd, to 13.8% in Neath Port Talbot.⁴⁶

Due to the cost-of-living crisis, 23% of carers have reported cutting back on essentials such as food and heating, an increase from 22% last year, and this rises to 48% of carers receiving Carer’s Allowance. and 63% of carers said they are worried about living costs and whether they can manage in the future.⁴⁷

The majority of carers are cutting back on luxuries (63%) and hobbies (62%). This is considerably more than in 2022 where only 49% were cutting back on luxuries and 44% on hobbies.

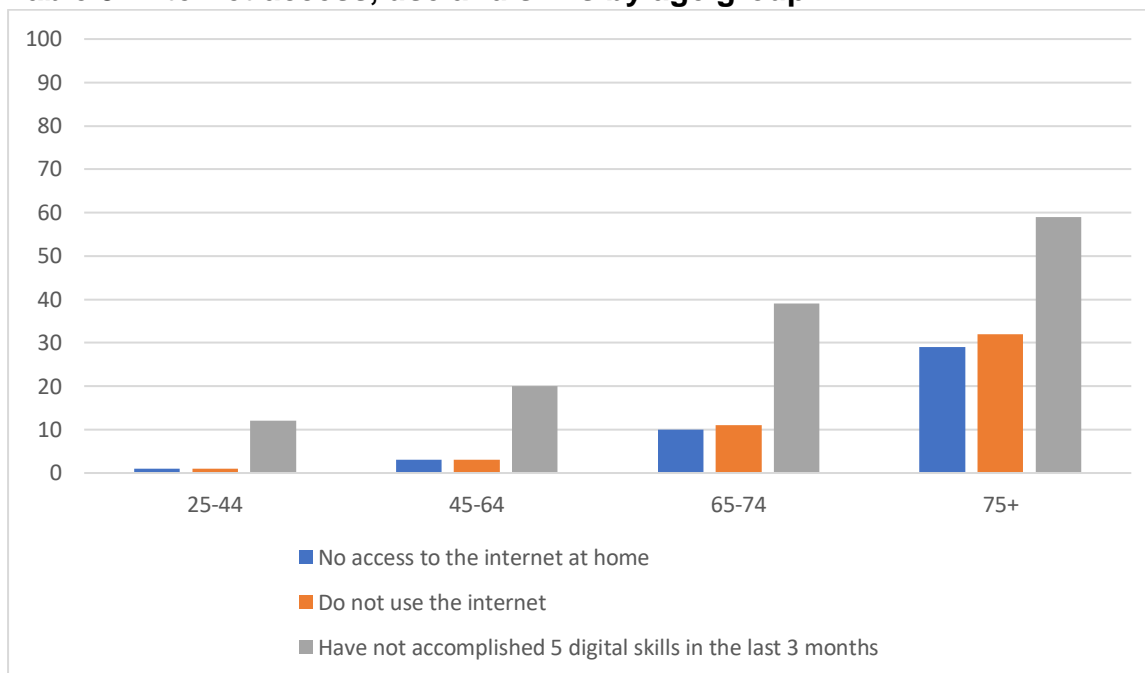
In 2017-2018, 35% of 65–74-year-olds and 27% of over 75s volunteered. This decreased to 30% and 26% respectively during 2019-2020.⁴⁸ This increased to 32% of over 65s in 2022-23.

Around 65% of grandparents provide some form of childcare, with the median number of hours of care per week at 11.3. The value of childcare contributions that grandparents (50+) make has been estimated to be £6.94 billion in the UK, equating to around £325 million in Wales per annum.⁴⁹

Digital

31% of over 75s (95,069 people) do not have access to the internet at home and 33% of over 75s do not use the internet (including Smart TV and handheld devices), compared to 13% of 65-74s and 0% of 25-44s.⁵⁰ This means around 101,200 people over 75 do not use the internet.⁵¹

Table 9: Internet access, use and skills by age group



Older people are far less likely to have accomplished 5 [digital skills](#) in the past 3 months compared to other age groups – 41% of over-75s and 51% of 65-74 year olds, compared to 80% of 45-64 year olds, 88% of 25-44 year olds and 90% of 16-24 year olds.⁵²

According to Lloyds Bank’s annual consumer digital index, overall internet usage has reduced from 98% to 84% since 2022. The findings showed this is being driven by reduced usage in individuals over the age of 60.⁵³ This means that 4% of people are offline (2.1 million). The results revealed that “for the first time, the proportion of people offline has increased”. 15% of those offline are under 50 years old, meaning 1,785,000 people over 50 in the UK are offline.⁵⁴

Wales has 8% of people offline, compared to UK’s 4%, and 28% of people in Wales have the lowest digital capability, compared to UK’s 25%.⁵⁵

14.1 million people in the UK (27%) now have the highest digital capability, an increase of around 1 million people in 12 months. However, there are 13 million people with ‘very low digital capability’ (25%). This group are most likely to be of the older age group with 50% of this group being 70 years old and over.⁵⁶

References

- ¹ Welsh Government (2024) National level population estimates by year, age and UK country <https://statswales.gov.wales/Catalogue/Population-and-Migration/Population/Estimates/nationallevelpopulationestimates-by-year-age-ukcountry>
- ² Welsh Government, (2022), Population estimates by local authority and age. Available at: [Population estimates by local authority and age \(gov.wales\)](#)
- ³ ONS (2024) Estimates of the population for the UK, England and Wales, Scotland and Northern Ireland. www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalescotlandandnorthernireland
- ⁴ Welsh Government (2022) National Survey for Wales April 2021 to March 2022 <https://gov.wales/national-survey-walesresults-viewer>
- ⁵ StatsWales (November 2023) Ethnicity by area and ethnic group <https://statswales.gov.wales/Catalogue/Equality-andDiversity/Ethnicity/ethnicity-by-area-ethnicgroup>
- ⁶ ONS (2023) Census 2021 Ethnicity, national identity and religion in the UK and non-UK born population. <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity>
- ⁷ ONS (2023) Census 2021 Sexual orientation by age and sex [https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/sexuality/bulletins/sexualorientationenglandandwales/census2021#:~:text=Source%3A%20Office%20for%20National%20Statistics%20%E2%80%93%20Census%202021&ext=43.4%20million%20people%20\(89.4%25%20of,%25\)%20selected%20%E2%80%9COther%20sexual%20orientation%20%E2%80%9D](https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/sexuality/bulletins/sexualorientationenglandandwales/census2021#:~:text=Source%3A%20Office%20for%20National%20Statistics%20%E2%80%93%20Census%202021&ext=43.4%20million%20people%20(89.4%25%20of,%25)%20selected%20%E2%80%9COther%20sexual%20orientation%20%E2%80%9D)
- ⁸ ONS (2023) Census 2021 Gender identity by age Gender identity by age - Office for National Statistics (ons.gov.uk)
- ⁹ ONS (2023) Census 2021 Welsh language by population characteristics [Welsh language by population characteristics \(Census 2021\) | GOV.WALES](#)
- ¹⁰ ONS (2023) Census 2021 Welsh language by population characteristics [Welsh language by population characteristics \(Census 2021\) | GOV.WALES](#)
- ¹¹ Ageing Well without Children (2023) [Ageing | Ageing Well Without Children \(AWOC\) \(awwoc.org\)](#)
- ¹² Welsh Government (2022) National Survey for Wales April 2021 to March 2022 <https://gov.wales/national-survey-walesresults-viewer>
- ¹³ Welsh Government (2022) National Survey for Wales April 2021 to March 2022 <https://gov.wales/national-survey-walesresults-viewer>. Age breakdown obtained by email request
- ¹⁴ ONS (2020) Living longer: changes in housing tenure over time. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/livinglonger/changesinhousingtenurevertime#what-would-be-the-implications-of-an-increase-in-older-people-renting-privately>
- ¹⁵ Stats Wales (March 2024) Pensioners in relative income poverty by tenure type. March 2024. Available at: <https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Poverty/pensioners/pensionersinrelativeincomepoverty-by-tenuretype>
- ¹⁶ Welsh Government (2021) Household estimates: mid 2020. Available at: <https://gov.wales/household-estimates-mid2020-html>
- ¹⁷ ONS (2023) Older people living in care homes in 2021 and changes since 2011 [Older people living in care homes in 2021 and changes since 2011 - Office for National Statistics \(ons.gov.uk\)](#)
- ¹⁸ Beaufort (2021), Older People in Wales Survey, data collected on behalf of the Older People's Commissioner for Wales, July 2021, 500 respondents aged 60+ living in Wales
- ¹⁹ World Health Organisation (2021) Global Report on Ageism. Available at: <https://www.who.int/publications/i/item/9789240016866>
- ²⁰ Beaufort (2021), Older People in Wales Survey, data collected on behalf of the Older People's Commissioner for Wales, July 2021, 500 respondents aged 60+ living in Wales
- ²¹ ICM Unlimited. (2019) Older People in Wales Survey, data collected on behalf of the Older People's Commissioner for Wales, 14-19 March 2019, 500 respondents aged 60+ living in Wales
- ²² ONS (2020) Health state life expectancy at birth and at age 65 years by local areas, UK <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/healthstatelifeexpectancyatbirthandage65bylocalareasuk>
- ²³ Welsh Government (2023) Disabled people's outcomes in health, housing, education, and economic status (Census 2021) [Disabled people's outcomes in health, housing, education, and economic status \(Census 2021\) | GOV.WALES](#).
- ²⁴ Stats Wales (2022) Adult general health and illness by age and gender, 2020-21 onwards <https://statswales.gov.wales/Catalogue/National-Survey-for-Wales/Population-Health/Adult-general-health-and-illness/generalhealthillness-by-age-gender>
- ²⁵ Welsh Government. (2024) Relative income poverty. Available at: <https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Poverty/householdbelowaverageincomeby-year>

- ²⁶ Stats Wales (2024) Pensioners in relative income poverty by age of the head of household. March 2023. Available at: <https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Poverty/pensioners/pensionersinrelativeincomepoverty-by-ageoftheheadofhousehold>
- ²⁷ Stats Wales (2024) Pensioners in relative income poverty by family type. March 2023. Available at: [Pensioners in relative income poverty by family type \(gov.wales\)](https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Poverty/pensioners/pensionersinrelativeincomepoverty-by-family-type)
- ²⁸ StatXplore (2024) Pension Credit (February 2024) Available at: <https://statxplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml> Department for Work & Pensions (2022) Income-Related Benefits: Estimates of Take-up – Data for financial year 2019/20. Available at: <https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-2019-to-2020>
- ²⁹ Department for Work and Pensions (2024) People on Universal Credit 60+, StatExplore. Available at: <https://statxplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>
- ³⁰ Welsh Government (2023) Fuel poverty modelled estimates for Wales. (June 2023). Available at: <https://www.gov.wales/fuel-poverty-interactive-dashboard>
- ³¹ Welsh Government (2023) Fuel poverty modelled estimates for Wales. (June 2023). Available at: <https://www.gov.wales/fuel-poverty-interactive-dashboard>
- ³² Care and Repair (2024) Older people in Wales: Poverty in Winter. Available at: careandrepair.org.uk/winter-report/
- ³³ Ofgem (2024) Energy Price Cap. Available at: [Energy price cap | Ofgem](https://www.ofgem.gov.uk/energy-price-cap/).
- ³⁴ Care and Repair (2024) Older people in Wales: Poverty in Winter. Available at: careandrepair.org.uk/winter-report/
- ³⁵ Welsh Government (2023) National Survey for Wales April 2022 to March 2023 <https://gov.wales/national-survey-walesresults-viewer>
- ³⁶ Office for National Statistics (2024) X01 Regional labour market: Estimates of employment by age. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/regionalemploymentbyageX01/current>
- ³⁷ 55/Redefined (August 2021) Shut out, forced out and overlooked Ageism at work: Attitudes on employment over the age of 55. Available at: <https://www.55redefined.com/drafts/shut-out-forced-out-and-overlooked-an-ageism-report>
- ³⁸ Centre for Ageing Better (2023) Tackling Ageism in Recruitment. Available at: [Tackling ageism in recruitment | Centre for Ageing Better \(ageing-better.org.uk\)](https://ageing-better.org.uk/tackling-ageism-in-recruitment/)
- ³⁹ 55/Redefined (2024) Ageism most commonly found at work, study finds. Available at: [Ageism Most Commonly Experienced at Work, Study Finds | Press Releases | 55/Redefined \(55redefined.co\)](https://www.55redefined.com/press-releases/ageism-most-commonly-experienced-at-work-study-finds/).
- ⁴⁰ Wilson, T et al. (2020) Getting back to work: Dealing with the labour market impacts of the Covid-19 recession. Institute for Employment Studies. Available at: <https://www.employment-studies.co.uk/system/files/resources/files/541.1.pdf>
- ⁴¹ Welsh Government, (2024) Unique learners in work-based learning provision by age group, gender and programme type. Available at: <https://statswales.gov.wales/Catalogue/Education-and-Skills/Post-16-Education-and-Training/FurtherEducation-and-Work-Based-Learning/Learners/Work-Based-Learning/uniquelearnersworkbasedlearning-by-age-genderprogrammetype>
- ⁴² ONS (2024) Earnings and employment from Pay As You Earn Real Time Information, seasonally adjusted [Earnings and employment from Pay As You Earn Real Time Information, seasonally adjusted - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/earningsandemploymentfrompayasyouearnrealtimeinformation/seasonallyadjusted).
- ⁴³ Carers Wales (2020) Carers Week 2020 Research Report: The rise in the number of unpaid carers during the coronavirus (COVID-19) outbreak. Available at: <https://bit.ly/3vQ9yBC> Carers Wales (2022) State of Caring in Wales 2022 A snapshot of unpaid care in Wales. November 2022. Available at: https://www.carersuk.org/images/State_of_caring_in_Wales/Compressed_Carers_Wales_State_of_Caring_in_Wales_2022_report_English_final.pdf
- ⁴⁴ Welsh Government (2022) National Survey for Wales April 2021 to March 2022 <https://gov.wales/national-survey-walesresults-viewer>
- ⁴⁵ Huang F, Song J, and Davies AR . (2021). Unpaid carers in Wales: The creation of an e-cohort to understand long-term health conditions amongst unpaid carers in Wales. Cardiff: Public Health Wales NHS Trust <https://phw.nhs.wales/publications/publications1/unpaid-carers-in-wales-the-creation-of-an-e-cohort-to-understand-longterm-health-conditions-amongst-unpaid-carers-in-wales/>. Welsh Government (2021) Strategy for unpaid carers <https://gov.wales/strategy-unpaid-carers-html>
- ⁴⁶ ONS (2023) Census 2021 Provision of unpaid care by age Provision of unpaid care by age - Office for National Statistics (ons.gov.uk)
- ⁴⁷ Carers Wales (2023) [State of Caring in Wales: The impact of caring on finances in Wales | Carers UK](https://www.carersuk.org/state-of-caring-in-wales-the-impact-of-caring-on-finances-in-wales/)
- ⁴⁸ Welsh Government (2023) National Survey for Wales April 2022 to March 2023 <https://gov.wales/national-survey-walesresults-viewer>
- ⁴⁹ Professor Rhiannon Tudor Edwards Dr Llinos Haf Spencer Lucy Bryning Bethany Fern Anthony (2018) Living well for longer: The economic argument for investing in the health and wellbeing of older people in Wales <https://cheme.bangor.ac.uk/documents/livingwell2018.pdf>
- ⁵⁰ Welsh Government (2022) National Survey for Wales April-June 2021. Available at: <https://gov.wales/national-survey-wales-results-viewer>
- ⁵¹ Welsh Government (2023) National Survey for Wales April 2022 to March 2023 <https://gov.wales/national-survey-walesresults-viewer>

⁵² Welsh Government (2023) National Survey for Wales April 2022 to March 2023 <https://gov.wales/national-survey-walesresults-viewer>

⁵³ Lloyds Bank (2023), '2023 UK consumer digital index', [231122-lloyds-consumer-digital-index-2023-report.pdf](https://www.lloydsbank.com/231122-lloyds-consumer-digital-index-2023-report.pdf) ([lloydsbank.com](https://www.lloydsbank.com)).

⁵⁴ Ibid.

⁵⁵ Ibid.

⁵⁶ Ibid.