



Comisiynydd Pobl Hŷn Cymru

Older People's Commissioner for Wales

Caerdydd Ffynnon Taf

Senedd Constituency Profile

**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 wants Wales to lead the way in empowering older people, tackling inequality and enabling everyone to live and age well.

How to contact the Commissioner:

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

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

Accessible formats

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

Introduction

As a Member of the Senedd, you have a crucial role to play in creating a Wales that leads the way for older people, by giving older people a voice, ensuring that the issues affecting their lives are on the agenda and holding the Welsh Government to account.

These are key elements of my own role as Older People's Commissioner, an independent voice and champion for older people across Wales, and I look forward to working together to ensure your constituents have the opportunities they need to live and age well.



My functions as Commissioner are set out in the Commissioner for Older People (Wales) Act 2006, which also provides me with unique legal powers to undertake formal reviews, issue guidance to public bodies and provide assistance to older people.

[FIND OUT MORE ABOUT THE COMMISSIONER'S ROLE AND LEGAL POWERS](#)

Each year, I deliver a range of action through a robust and responsive Work Programme, which is shaped by older people's voices and experiences.

This enables me to play my part in delivering progress towards four key national outcomes for older people I have identified, which should be used as a framework to guide the action and decisions taken by public bodies and services across Wales relating to older people.

[READ THE COMMISSIONER'S 2026-27 WORK PROGRAMME](#)

Data relating to older people provides important insights into their experiences, as well as the issues and barriers they are facing, providing crucial evidence to inform discourse and debate, both within the Senedd and more widely.

That's why I have created this briefing paper, which provides links to key research, reports and resources published by my office, as well as Wales-level demographic data and a more detailed focus on the characteristics of older people living in your constituency.

I hope this will help to give you a better understanding of the experiences of the older people you represent, as well as in Wales more widely, and that it will support your work as a Member of the Senedd to drive change and improvements on behalf of your older constituents.

If you'd like further information about any aspect of this briefing or have any future queries relating to older people in your constituency, please do not hesitate to get in touch with my office.

I look forward to working with you throughout the next Senedd Term.

A handwritten signature in black ink, appearing to be 'RB' followed by a long, horizontal flourish.

Rhian Bowen-Davies
Older People's Commissioner for Wales

Research and reports

Below you'll find links to a range of reports recently published by the Commissioner, which highlight key issues affecting different aspects of older people's lives and set out recommendations for action to deliver the change and improvements required.

Time to Adapt: Examining waiting times for Disabled Facilities

Grants in Wales (March 2026)

Examined end-to-end waiting times for home adaptations funded by Disabled Facilities Grants (DFGs), finding that average waiting times appear to have almost doubled since 2019, with individuals in one area waiting nearly 2 years for works to be completed (almost a year longer than the 370 day average).

Space for everyone? Older people's perspectives on access to car parking in Wales (December 2025)

Revealed the barriers that many older people now face when trying to park the car as a result of the increasing use of digital and app-based payment systems, including navigating multiple apps, concerns about scams and poor connectivity. The report also analysed data from local authorities to provide a picture of the payment options and systems they currently run across Wales, and how this is likely to change in the future.

Older People and Poverty in Wales (November 2025)

Used older people's own words, captured through research and engagement, to highlight the reality of growing older in poverty and the impossible choices individuals are often forced to make, such as going without heating or missing meals to try to make ends meet. The report found that 1 in 6 older people in Wales is now living in poverty, a figure which rises sharply for certain groups, including women and Black, Asian and Minority Ethnic older people.



Exploring Digital Ageism (October 2025)

Examined how age-based disadvantage, prejudice and stereotyping within digital contexts is impacting on older people, finding that digital systems, workplace practices, and AI technologies often embed ageist biases that exclude older people from services, employment, and full participation in society.

Growing older in Wales: A snapshot of older people's experiences (September 2025)

Analysed available data and research, tracking trends over time, to provide a snapshot of people's experiences of growing older across key areas, finding that significant inequalities are impacting on the health, well-being and independence of many older people across Wales, creating barriers in their everyday lives and limiting opportunities to live and age well.

Older People Without Children (June 2025)

Highlighted that while growing older without children – something set to increase significantly in the years ahead – can bring many benefits, it can also lead to marginalisation and exclusion, limited access to services that assume family support, and barriers to ageing well.

Information and resources for older people

The Commissioner produces a range of helpful resources for older people, which could provide much needed information, advice and support to your constituents.

All of the resources listed below are available as paper copies, and in accessible versions (Easy Read, BSL, Audio). If you'd like copies to distribute via your constituency office, please [get in touch](#).

Future Care Planning

Information on the steps older people can take to ensure that their needs and wishes are met should they require care and support, or are no longer able to make decisions.

Information about what you can do if you're asked to leave your care home

Information about older people's rights and the action someone can take if they are asked to leave their care home.

GP Practices in Wales: A guide for older people

Information on the services and standards older people should expect when accessing their GP practice.

Hospital Discharge: Helpful information about what to expect when you're ready to leave hospital

Information about arrangements that should be in place when an older person is ready to leave hospital, and the rights people have to care and support in some circumstances.

Living in a care home in Wales: A guide to your rights

Information to help older people and their families better understand the rights they have when moving into or living in a care home and what they can do if they are concerned that their rights are not being upheld.



An Easy Guide to Lasting Powers of Attorney

Information about putting in place Lasting Powers of Attorney so finances, health and welfare can be managed on an older person's behalf if required (developed in partnership with the Office of the Public Guardian).

Taking Action Against Ageism


Information and practical tips to help older people recognise and challenge ageism in key settings, including employment, services and businesses and the media.

Get Help Stay Safe

Information to help older people and their loved ones to recognise signs of potential abuse, which can take many forms, and details of organisations that can provide information and support.

Advice and Assistance for Older People

Information on the ways the Commissioner provides help and support to older people through her Advice and Assistance, and how older people can get in touch with the team.



Older people in Wales: Key facts and stats

Population

Latest estimates show there are 908,728 people over the age of 60 living in Wales, a figure projected to rise to 1,069,316 by 2040.¹ The current estimate is that there are 331,023 people over the age of 75, 179,635 over 80 and 86,057 over 85.

53% of the older population are women, while 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.²

There is currently little ethnic diversity in the older population, with 97.8% of older people in Wales identifying as White British.³ 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.

According to the 2021 Census, 116,788 people over the age of 60 can speak Welsh (13.6%).⁴ 28% of fluent Welsh speakers aged over 65 – an estimated 21,000 older people – feel more comfortable speaking Welsh than English.⁵



Health

Average life expectancy at birth in Wales is 78.3 for men and 82.2 for women.

However, healthy life expectancy (the number of years on average lived in good general health) is only 59.2 for men (a difference of 19 years) and 58.5 for women (a difference of over 23 years). Healthy life expectancy across Wales is at its lowest since before 2011.

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.⁶

Older disabled people were also more likely than younger disabled people to report that their day-to-day activities were limited a lot: 50% of disabled people aged 50 or over reported that their conditions or illnesses limited their day-to-day activities a lot, compared to 42% of disabled people aged under 50.

Amongst over 65s, 67% reported living with one longstanding illness in 2023 (down from 71% in 2020), while 32% reported living with two or more, mainly musculoskeletal, heart, or circulatory complaints, (down from 39% in 2020). This figure rises from 62% of 65-74s to 72% of over 75s⁷



Housing

According to Census 2021, 196,056 people over 65 in Wales live alone.⁸

87% of over 65s own their own home (approximately 790,600 people), with 10% living in social housing (90,870 people) and 4% private renting (36,330 people).



The proportion of owner occupiers over 65 is higher than any other age group (57% 16-24s, 63% 25-44s and 81% 49-64s)⁹ These numbers have remained similar since 2018-19. The UK Collaborative Centre for Housing Evidence (CaCHE) projects that 18% of older people in Wales could be living in privately rented homes by 2040, a significant increase from the current level of 4%.¹⁰

Poverty

Nearly 1 in 6 older people in Wales live in relative income poverty (15%).ⁱ This rises from 13% of older owner occupiers, to 32% of social renters.¹¹

The rates of relative income poverty increase with age, with 15% of 65-69 and 17% 75–79-year-olds living in relative income poverty.¹² The figures available for those over 80 are based on very limited sample sizes so should be used with caution – 17% for 80–84-year-olds and 22% of 85+.



In December 2025, 81,649 older people claimed Pension Credit in Wales, which represents a take up rate of 64% according to estimates from the DWP.¹³

This means that nearly 50,000 people are missing out on crucial financial support they are entitled to, which is worth over £4,000 a year on average. It is estimated that over £100m was left unclaimed in Wales last year, money that remained in Westminster, rather than reaching older people's pockets.

49,061 people aged 60+ claimed Universal Credit in December 2025, a figure that has risen sharply in recent years.¹⁴

ⁱ Relative income poverty is defined as living in a household whose total income from all sources is less than 60 per cent of the average UK household income.

Employment

499,000 people aged 50+ in Wales were employed during October-December 2025, accounting for 34% of the total Welsh workforce. This includes 75,000 people over the age of 65.¹⁵

The latest figures (Oct-Dec 25) show that the level of employment amongst 50–64-year-olds in Wales is 67.3%, the lowest of all nations and regions of England and Wales.¹⁶ 66.8% of men in this age group are in employment, compared to 67.8% of women.

10.9% of over 65s in Wales are in employment, the second lowest of the regions of the UK. 14.3% of men aged over 65 are in employment, compared to 7.8% of women.

The Economic Activity rate for over 65s in Wales is 9.6%.



Sport and Physical Activity

Just under two-thirds (66%) of adults aged 55+ believe they have the opportunity to be physically active, which is lower than adults aged 16-34 (77%) and 35-54-year-olds (77%).¹⁷

Adults aged 55+ are the least likely to agree that they can get to the local sport and physical activity facilities that appeal to them:

- 16-34 year-olds – 61%
- 35-54-year-olds – 62%
- Adults aged 55+ – 51%

However, adults aged 55+ are significantly more likely to walk for leisure than the other age groups – 44% (16-34 year-olds) vs. 61% (35-54-year-olds) vs. 66% (55+).



Constituency Data

Caerdydd Ffynnon Taf

The introduction of new Welsh constituencies means that data at this level is currently limited, although Welsh Government has produced some statistics focused on people aged over 65.

Please note: the data set out below is approximate, based on geographic and population pattern estimates.

Older population

	Caerdydd Ffynnon Taf		Wales
Population aged over 60 (% of total population)	53,710	25%	29%

Population Health

	Caerdydd Ffynnon Taf	Wales
Life Expectancy for men	79.4	78.3
Healthy Life Expectancy at 65 for men ¹⁸	9.8	9.6
Life Expectancy for women	83	82.2
Healthy Life Expectancy at 65 for women	10.6	10.3

Pension Credit

	Caerdydd Ffynnon Taf	Wales
Number of Pension Credit Beneficiaries	7,430	81649
Beneficiaries as a percentage of all over 60s	13.8%	8.6%

Employment and Universal Credit

	Caerdydd Ffynnon Taf	Wales
Economic Activity Rate (aged 50-64)	69.7%	69.8%
Economic Activity Rate (aged 65+)	11.9%	9.6%
Number of people 60+ claiming Universal Credit	5,460	49,061

Local authorities covered by your constituency

Cardiff

Older population

	Cardiff	Wales
Population aged over 60 (% of total population) ¹⁹	74,846 (19%)	29%
Projected population over 60 in 2041 (% increase) ²⁰	88,281 (21%)	18%
Number of Black, Asian Minority Ethnic older people ²¹	5,344	15,520

Population Health

	Cardiff	Wales
Life Expectancy for men ²²	78.5	78.3
Healthy Life Expectancy at 65 for men	9.8	9.6
Life Expectancy for women	82.2	82.2
Healthy Life Expectancy at 65 for women	10.6	10.3

Pension Credit

	Cardiff	Wales
Number of Pension Credit Beneficiaries ²³	7,432	81,649
Beneficiaries as a percentage of all over 60s	9.9%	8.6%
Level of unclaimed Pension Credit	32%	36%

Employment and Universal Credit

	Cardiff	Wales
Economic Activity Rate (aged 50-64) ²⁴	69.7%	69.8%
Economic Activity Rate (aged 65+)	11.9%	9.6%
Number of people over 60 claiming Universal Credit ²⁵	5,455	49,061

Social Care, Abuse and Safeguarding

	Cardiff	Wales
Number of new assessments of need for care and support completed for adults 2022/23 ²⁶	1,513	74,417
Number of over 65s receiving care and support in 2023-4 ²⁷	3,985	43,495
Number of reports of abuse where the victim is 65+ ²⁸	1,540	14,500
% of all abuse cases	41.1%	51.3%

Unpaid Carers

	Cardiff	Wales
Number of unpaid carers aged 60+ ²⁹	8,855	115,290
% population who are unpaid carers	12.6%	13.4%

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- ⁴ ONS (2023) Census 2021 Welsh language by population characteristics: [https://www.gov.wales/welsh-language-population-characteristics-census-2021-html#:~:text=In%202021%2C%2047.3%2C0.6%20\(22.3%25\),1%20percentage%20point%20from%202011.](https://www.gov.wales/welsh-language-population-characteristics-census-2021-html#:~:text=In%202021%2C%2047.3%2C0.6%20(22.3%25),1%20percentage%20point%20from%202011.)
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- ¹³ <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>
- ¹⁴ Ibid
- ¹⁵ <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/regionalemploymentbyage01/current>
- ¹⁶ Office for National Statistics (2025) X01 Regional labour market: Estimates of employment by age. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/regionalemploymentbyage01/current>
- ¹⁷ https://sport.wales/sites/default/files/2026-03/Sport%20and%20Active%20Lifestyles%20Report%20_%20NSW%202024-25.pdf
- ¹⁸ HLE at 65 estimates the years a 65-year-old can expect to live without a limiting long-term physical or mental health condition.

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