Wales:

A Good Place to Grow Old?





Preface

Older people are the future. Old age is, God willing, a condition which we all hope to reach one day: a time of life when we may aspire to be truly ourselves – no longer defined exclusively by our job or our function in life, but able to pursue our own interests and enjoy quality time. Not that later life is entirely devoted to self-indulgence, of course: where would voluntary organisations, community life, or – especially! – the churches be without older people, who come along faithfully week by week, and take on considerably more than their fair share of volunteering and organising. How many retired people find themselves wondering how they ever had time to fit in the day-job?

And older people are changing. Family life has changed, so that there are increasing numbers of single people amongst the older age-groups, as well as the repartnered and members of complex family structures. The fastest-growing group in the population now includes the famous Baby Boomers, whose experience of life will give them very different expectations from their predecessors. After a lifetime of consumer choice, older people of the near future won't be satisfied with meekly accepting whatever help is handed out to them – and that is as it should be.

Sadly, a healthy and purposeful later life does not fall into everyone's lap. Some have enjoyed good wages and increasing standards of living, whilst others have suffered insecurity or long-term unemployment and this leads to widening inequalities in retirement income, health and opportunities. Nor are older people necessarily goody-goodies when it comes to healthy living: too many do not take enough exercise, are overweight, drink too much, smoke and fall short of their five-a-day. Lively minds thrive on lifelong learning, but numbers engaging in educational activities are falling.

Age Alliance Wales is calling on the Welsh Government, other agencies, and even older people themselves to put this right. Luckily, many of their recommendations are not rocket science: amongst other straightforward things, they want better planning and information about welfare benefits, finance and health education; better training for those who work with older people, especially around dignity and independence; improved access to education; and quicker action on health and care assessments.

Wales offers many benefits as a place in which to grow old. Friendly communities, a proud cultural heritage with many opportunities to participate, a beautiful environment, and concessionary travel – to name but a few. Acting on the simple and common-sense pointers in this report will ensure that the needs and aspirations of later life are given the importance they deserve in all forms of planning for the future. Old age should be a time to enjoy fullness of life, even when we need a bit of extra help; and Wales should be a good place to enjoy it.

The Most Rev'd Dr Barry Morgan

Archbishop of Wales

Vision into Reality

We are living in unprecedented times. For the first time ever, there are now more people over the age of 65 in Wales than children under the age of 16. In the next 25 years, the number of older people is set to increase even further and by 2035, more than a quarter of the Welsh population will be over 65.

"We are living in unprecedented times"

For many older people, later life brings enormous satisfaction. With enough money and plentiful leisure time, older people can pursue their hobbies, be it sewing or sky-diving, writing a novel or winning an election. To be one of the 'well-derly' is something to relish

However not all older people are able to have the time of their lives when they reach 65. Too many have such low incomes that they struggle to make ends meet. Too many do not get the health and social care services they need. Too many are treated with a lack of dignity and respect and, at worst, are abused.

"It's time for change"

The Welsh Government has made addressing the needs of older people a priority. Wales was the first country in the UK to have an Older People's Commissioner and it has a National Partnership Forum for older people.

Whilst these commitments are very welcome, the experiences of many older people across Wales are much less positive. As the rest of this report highlights, there is much more to be done before the vision of older people in Wales as engaged and empowered, treated equally and with dignity, is a reality.

It's time for change. Although there have been some improvements to some services, many still fall short. With pressure on public spending and rising numbers of older people there is no room for complacency.

"We will monitor progress and hold public bodies to account"

Age Alliance Wales challenges the Welsh Government, local authorities, health boards and other agencies to take action to improve the quality of life for the half a million older people in Wales, action which will make a measurable and identifiable difference to people's lives.

"These are the hall-marks of a civilized society"

Age Alliance Wales has selected six 'key indicators' of change with which we will monitor progress and hold public bodies to account. These are not luxuries or optional extras but the hall-marks of a civilised society which respects and values its older people:

- A reduction in the number of older people living in poverty.
- A reduction in elder abuse.
- A reduction in the percentage of older people (aged 75 and over) experiencing delayed transfers of care.
- An increase in the proportion of older people participating in community learning.
- An increase in the proportion of older people, especially people in the oldest age groups, who use the internet.
- An increase in those receiving early intervention services.

Life for Older People in Wales Today

In Wales today there are more than half a million people over the age of 65, nearly one in five of the population. In 2010, for the first time, there were more older people than children.

The number of older people is set to soar. Over the next ten years there are expected to be 125,000 more older people than in 2010; by 2035 the number of older people is estimated to be 55% higher than today - 306,000 more people. By 2035, people over the age of 65 will make up over a quarter of Wales' total population. $^{\rm ii}$

Some things are getting better ...

There have undoubtedly been many improvements in the quality of older people's lives – social security benefits, free health care, sheltered housing and concessionary travel have greatly enhanced older people's wellbeing.

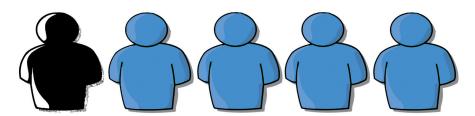
Many older people carry on working beyond state pension age, many enjoy active recreation and sport, and relatively high numbers are active in the local community. For some, older age brings considerable life satisfaction.

More than 100,000 older people live in poverty

However not all older people in Wales enjoy a good quality of life. Too many live in poverty: making ends meet is difficult for one in five pensioners who live on a low income. While the proportion of older people living below the poverty threshold has fallen over the last ten years, the number living in poverty has remained static at over 100,000. III

Living on a low income is closely associated with not having a private pension – three-quarters of the poorest older people do not have one, iv yet about a third of pensioners do not claim Pension Credit to 'top up' their income even though they are eligible for help.

As a result, two-thirds of older people are worried about paying their fuel bills in wintervi and many have difficulty affording nutritious food.vii



One in five older people in Wales lives on a poverty-level income

Health and social care services can let older people down

Ill health and disability are closely associated with ageing. In Wales 39% of people aged 65 and over say their health is only poor or fair, viii with ill health limiting the lives of more than half of all older people in Wales. ix

Consequently, thousands of older people rely on help from social care agencies and health services. Older people account for more than a third of admissions to hospital and two-thirds of clients receiving community-based social services are over the age of 65.xi Older people also rely on help from family and friends, and are often carers themselves - one in eight people aged 50 – 69 and one in twenty over 70 year olds are carers.xii

Some health and care services are good or excellent, but others fail to meet people's needs. There are numerous reports of long waiting times for aids to help people to live at home and for assessments of care needs.xiii

"Some health and care services are excellent, but others fail to meet people's needs"

Social Inclusion

Older people want to be able to enjoy their lives just as people of other age groups, yet many older people feel excluded from everyday activities, whether it be shopping or learning new skills.

More than three-quarters of women and a third of men over the age of 65 live alone.xiv As families' living patterns change and technology develops apace, four out of ten older people say they are sometimes or often lonely.xv Loneliness and isolation have a very damaging effect on mental health and the quality of older people's lives.

Engaging with educational, cultural and leisure activities can help older people to stay active, participate in society and keep pace with technological change, yet the opportunities for older people to learn are being cut dramatically.

Madeleine Phillips, 80s

Madeleine is a former mayor of Whitland, exchair of WI and for many years ran her own shop. She and her husband moved into sheltered accommodation a few years ago when Madeleine developed health problems. She is only able to go out now using a mobility scooter so spends most of her time at home in their small flat.

Madeleine has always made things - sewing, knitting and crochet. Last year she had a stroke that left her with restricted movement on her left side but just two days after she was busy knitting!

Madeleine can't stand the idea of not being busy and making things: "I'd go crazy if I didn't knit - it keeps me sane and it keeps my hands moving!"

Change is needed **now**

It's not individual bad luck or lack of hard work that means so many older people in Wales struggle to have a decent quality of life. It's a reflection of a society that does not value older people and that does not listen to or address their needs. That so many older people in Wales today struggle to afford even the basics, are treated with disrespect and are excluded from many aspects of every day life is simply unacceptable in 21st century Wales.

It is bad enough for older people in Wales today who face a precarious future. It will be all the worse as the numbers of older people increase dramatically over the next 25 years. It's time for the Welsh Government, local authorities, health boards and all other public agencies to take action.

Fine words in policies and strategies are welcome – but they're not enough. Age Alliance Wales is calling for significant improvements in the quality of older people's lives – improvements that older people can experience for themselves and that make a difference to their wellbeing.

Change is needed **now**, not just in the future.

Over the coming years, Age Alliance Wales will be monitoring the progress of the Welsh Government and other bodies towards achieving real improvements for older people, focusing on:

- Supporting older people to live longer, healthier lives.
- Enabling older people to live independent, fulfilling lives.
- Supporting older people to develop their skills for self-reliance.

Ruth, aged 91

Ruth lives alone and her limited mobility means she is unable to leave her home without assistance. Apart from a couple of ladies who help her with domestic duties, Ruth can go for long periods of time without seeing anyone.

After Ruth lost her husband six years ago, she started looking for ways in which she could meet new people. She began attending Contact the Elderly tea parties just over a year ago and a volunteer driver accompanies her to the small gatherings.

Ruth says the tea parties are "happy occasions and the volunteers look after us so well. There's lots of chatter and noise. I really look forward to them."

For people like Ruth, the social gatherings provide a vital lifeline, particularly as she lives in a rural community.

Living Longer, Healthier Lives

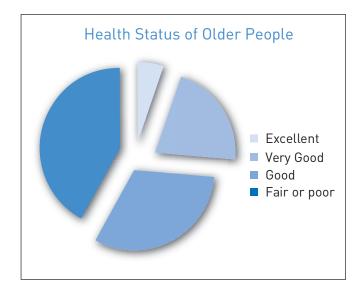
Prevention and early intervention improve the health, wellbeing and independence of older people, reducing or delaying their need for higher intensity care and enhancing their quality of life.

Healthy lifestyles

A healthy lifestyle both before and during older age, together with preventative medicine, can reduce the risks of ill health in older age. The most common illnesses amongst older people (61 per cent have a heart condition including high blood pressure, 34 per cent have arthritis and 22 per cent have a respiratory illness^{xvi}) are all strongly associated with unhealthy lifestyles.

Key Indicators

- Six out of ten people aged 65 or over say their health is good or better.xvii
- Two-thirds of people aged 65 or over eat fewer than 5 portions of fruit and vegetables a day, 59 per cent are overweight or obese and 58 per cent engage in no physical activity. More than a quarter drink more alcohol than the recommended amount and one in six smoke.xviii
- 66 per cent of people aged 65 or over were immunised against influenza in autumn/winter 2010-11, against a target of 75 per cent.xix



Early Intervention

Early intervention, from low level services such as lunch clubs to more formal preventive initiatives such as hospital discharge and rapid response services, can dramatically improve older people's wellbeing. Early intervention services can reduce the need for older people to attend Accident and Emergency, stay overnight in hospital and to receive occupational therapy or physiotherapy. Crucially, early intervention can delay or reduce the need for residential care. They make good financial sense too – every extra £1 spent on early intervention services can generate £1.20's worth of savings.*x

Little things make a big difference -

letters to a carers' service

"Thank you all for the kindness and help given to both my mother and myself. Without it my mother would not have been able to stay in her home for as long as she did. ...I know my mother enjoyed the evenings talking about her earlier life, it made her feel safe and comfortable."

"The day centre visits on a Thursday and the Wednesday evening sitter service are invaluable in helping Mum live a fuller and active life. We can't thank you enough."

Key indicators

- 18 per cent of people aged 65 or over attended a casualty department in 2010.xxi
- 15 per cent of people aged 65 or over were hospital in-patients in 2010.xxii
- 21.75 out of every 1,000 people aged 65 and over received residential or nursing care in 2010.xxiii

Dignity and Respect

Too many people receiving health and social care services say that they are treated without dignity or respect by staff. Poor attitudes and behaviour by staff can range from lack of courtesy to, at its extreme, verbal or physical abuse.

"Only 36 per cent of people in Wales are confident that an older person would be treated with dignity in hospital"

Key indicators

- Older people are the most likely to be victims of abuse –there were more than 3,000 alleged victims in 2009/10.xxiv
- 6 per cent of people aged 66 and over said in a survey that they had been abused in the previous 12 months.xxv
- Only 36 per cent of people in Wales are confident that an older person would be treated with dignity in hospital.xxvi
- 12 per cent of complaints about health and community health services (from people of all ages) in 2010-11 were about attitudes of staff, and privacy and dignity.xxvii

Time for Action

Public bodies in Wales must take action to reduce the prevalence of ill-health, help people to live independently and treat older people with dignity. In the next year Age Alliance Wales calls on the Welsh Government, health boards, local authorities and social care agencies to:

- Make training in dignity and respect for health and social care staff mandatory.
- Publish plans to reduce the risk of ill-health amongst older people and to reduce hospital admissions.
- Study of the benefits of early intervention.
- Monitor the wellbeing of older people in Wales every two years.
- Include support to maintain the independence of care home residents as a criterion in inspection.

Living Independent, Fulfilling Lives

Contrary to stereotypes, the vast majority of older people lead active, independent lives with no support from social services, care agencies, friends or family. But sometimes older people do need help to cope with everyday tasks, such as cooking or dressing, because of physical and / or mental health conditions. Help with living at home, whether from the state, third sector, private sector or family and friends can enable older people to live independently and have a fulfilling life. But too often discharge from hospital is delayed because suitable care is not available, assessments of care needs take too long, insufficient home care services are provided and not enough support is available for carers.

Access to services

Rapid access to social care and reablement services is absolutely vital to enable older people who need care to live independently. Timely transfers of care from hospital and support on discharge, sufficient help to live in the community, adequate reablement services and the support of carers can make the difference between a good quality of life and a poor one.

Key indicators

- Around 18 people per 10,000 aged 75 and over experience delayed discharge from hospital.xxviii
- Fewer than one in ten people aged 65 and over received help to live in the community in 2010-11.xxix
- In 2010, just over one in three of those aged 65 and over who received home care got less than 5 hours of care a week.xxx
- Just over half of carers whose needs were assessed or re-assessed in 2010-11 were provided with services.xxxi

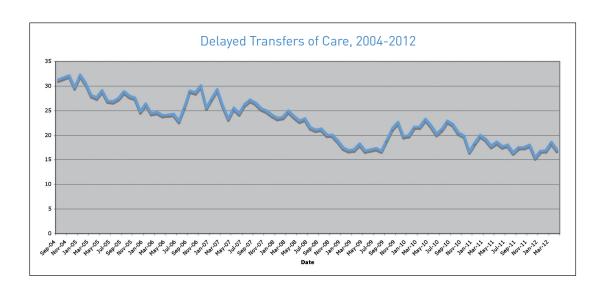
Evan Wilson, aged 64

Driving along the motorway, Evan began to have symptoms similar to his minor stroke in 2002. He pulled over to call 999, and an ambulance arrived soon after.

Evan said: "I was taken to the Princess of Wales Hospital within seven minutes. They did a brain scan and decided to treat me with thrombolysis, a clot-busting drug. I was treated most promptly and was thrombolysed within one and a half hours of calling 999. According to medics, this saved my life."

Evan was paralysed down his right side and couldn't move his arm or leg after the stroke. But after just seven days in hospital he had recovered so quickly he was ready to go home.

"The team at the hospital was first rate. They knew time was of the essence," Evan said.
"Thrombolysis, together with my determination, is the reason for where I am today."



Financial Inclusion

One in five older people (about 100,000 people) have incomes below the poverty threshold. Many older people have been affected by poor-performing pension funds and low interest rates on savings, while a third of pensioners miss out on Pension Credit to top up their incomes. Even though older people are better at budgeting, saving and avoiding debt than younger people, it's hardly surprising that a third of people over the age of 50 say they struggle from time to time to pay bills.xxxiii Nearly two thirds of older people are concerned about the cost of gas and electricity, and more than half are concerned about rising food prices.xxxiv As they feel the squeeze, increasing numbers of older people are seeking help from advice agencies and others.

Key Indicators

- 18 per cent of older people have incomes below the poverty threshold.xxxv
- More than three-quarters of people of pensionable age have no savings.xxxvi
- 32 per cent of pensioner households receive at least one income related benefit, such as Pension Credit, Housing Benefit or Council Tax.xxxvii

June Smith, aged 78

Mrs. Smith contacted Care & Repair as she was concerned about her bay window and chimney stack. Care & Repair helped her to get the repairs done, and also arranged for hand rails to be fitted in her bathroom and stairs and referred her for help to install central heating and loft insulation.

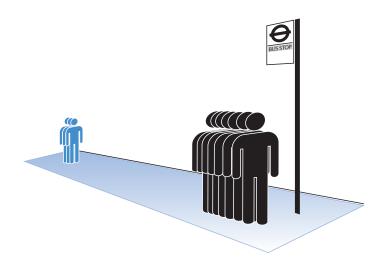
A benefits check showed Mrs. Smith was entitled to additional benefits, including higher rate Attendance Allowance and a back payment of £402, Council Tax Benefit and Pension Credits.

Concessionary Travel

More than 650,000 older people and disabled people have concessionary passes, giving them free bus travel at any time of day. The Welsh concessionary fares scheme has been a boon to older people, giving them independence to carry out essential tasks such as shopping or attending hospital as well as the opportunity for days out and socialising. However thousands of older people miss out because they don't have a bus service they can use, often relying on community transport where they are unable to use their concessionary pass.

Key Indicators

- 92 per cent of older people say their concessionary bus pass maintains their independence and 81 per cent say their quality of life would suffer without it.xxxviii
- 29 per cent of older people live more than a 6 minute walk away from a bus stop.xxxix



Time for Action!

Public bodies in Wales must take action to support and promote the independence of older people, through a mixture of appropriate social care services, financial inclusion and ability to travel. In the next year Age Alliance Wales calls on the Welsh Government, health boards and local authorities to:

- Require all local authorities and health boards to provide relevant information about support services to older people being discharged from hospital or receiving social care support.
- Introduce mandatory waiting time targets for access to care, services and support.
- Develop and deliver an action plan to ensure the financial inclusion of older people.
- Take full account of an individual's disability in assessments for social care.
- Introduce a non-means-tested allowance for older people to use on community transport services.

"My husband died two years after we moved to the area and I was really torn about moving back but since I got my pass I have a brilliant social life, it really is a god send"

Quoted in Older People's Commissioner (2010) Concessionary Bus Pass Research

Learning in Older Life

Skills and Learning

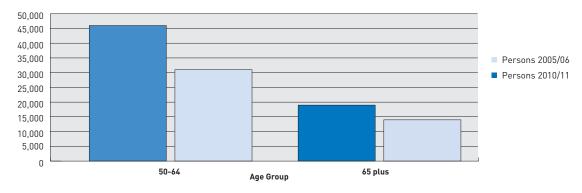
Older people need to keep learning to get the most out of life, whether it's managing money, learning new technology or learning how to keep healthy. Rapid social and technological changes mean it's all the more important that older people acquire new skills. Learning is also great for keeping older minds active and for socialising.

Yet people over 50 years old are less likely to have qualifications and are more likely to lack literacy and numeracy skills than younger age groups. Although people past employment age are keen to enrol on courses that help maintain their health and wellbeing, enrolments drop dramatically over the age of 70. Older people are also less likely to participate in learning than most younger age groups, with participation having fallen steeply in recent years.

Key Indicators

- Older people (aged 50-59) are more than twice as likely to have no qualifications as people aged under 35.xi
- Only 1 in 20 learners in further or community education is aged 65 or over.xli
- There are a third fewer people over 50 years of age participating in further education and other community learning than in 2005/06.xlii

Adult Learners, 2005/06 and 2010/11



Digital Inclusion

Access to the internet is said to be as important as utilities such as electricity and gas. The internet provides information, the ability to complete transactions, entertainment and social contact –those without access to the internet are at an ever-increasing disadvantage. Older people are the least likely of all groups of people to use the internet – although plenty are keen to learn!

Patricia Baynes, aged 84

A conversation with a neighbour prompted Patricia to try her hand at IT. After a basic Distance Learning module, Patricia now confidently uses her PC daily to access emails, compare prices and shop online. Patricia said

"My life has changed! Only last week I was sending my 90 year old sister a bunch of flowers that I bought on the internet, which were being delivered the next day complete with a card that I designed on the computer. It seems limitless!

The difference a couple of online courses made to my life is astounding. It's opened doors that I never knew were there! ... Life is certainly more interesting and not half as lonely."

Key Indicators

- About two thirds of people aged 65-79 did not use the internet in 2008, more than twice the proportion of all other age groups.xiiii
- Digital exclusion increases rapidly with age amongst people over 80 years old, only 12 per cent have used the internet.xliv
- Computing and IT subjects account for half of all adult learning undertaken by older people.xlv

Time for Action

Age Alliance Wales calls for action to tackle the skills deficit amongst older people, through:

- Action to increase participation of older people in learning, to at least 2005/06 levels.
- Provision of learning opportunities in core skills, such as literacy, numeracy, healthy living and employmentrelated skills.
- Accessible learning in digital skills, and promotion and exchange of good practice.

The Challenge Ahead

Too many older people in Wales face lives in poverty, with inadequate social care and limited social engagement. Age Alliance Wales calls on the Welsh Government, local authorities, health boards and other agencies to take urgent action to fulfill their pledges to equality and social justice for older people.

With the number of older people set to increase dramatically in coming years, nobody can be complacent. Without action, the prospects for older people look grim. This is not just important for the current generations of older people, but also for those now in their forties and fifties who will reach older age shortly.

Age Alliance Wales recognises the pressures on the public purse and the demands on many working in the public and third sector. But many of the actions we are urging not only improve lives but save money in the long term.

We do not want more fine words, more policies or strategies. We want action at the front-line, to improve services for older people and thereby improve their quality of life. We will measure the Welsh Government, local authorities and health boards against 6 key achievements:

- A reduction in the **number** of older people living in poverty.
- A reduction in elder abuse.
- A reduction in the percentage of older people (aged 75 and over) experiencing delayed transfers of care.
- An increase in the proportion of older people participating in community learning.
- An increase in the proportion of older people, especially people in the oldest age groups, who use the internet.
- An increase in those receiving early intervention services.

End Notes

- ¹Welsh Government (2011) 2010 Mid Year Population Estimates, SB63/2011
- Welsh Government (2011) 2010-based National Population Projections for Wales, SB103/2011
- Department for Work and Pensions (2011) Households Below Average Income 1994/95-2009/10, Table 6.11ts
- iv http://www.poverty.org.uk/w65/index.shtml?2
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- vi Consumer Focus Wales (2010) Financing the future a study of older people's finances, p.27
- vii Welsh Consumer Council (2006) Food Poverty and Older People.
- viii Welsh Health Survey (2010), Table 3.1
- ix Welsh Health Survey (2010), Table 3.11
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- *i Welsh Government (2011), Assessments and Social Services for Adults 2010-11, SDR 155/2011
- xiii Welsh Assembly Government (2008) Care in Wales: results from the Living in Wales Survey 2007. SB66/2008
- xiii For example S. Lambert (2010) A Scoping Study of Complaints Procedures in Wales, Older People's Commissioner for Wales
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- xv Victor, C, Scambler, S, Bond, J, Bowling, A (2000). Being alone in later life: loneliness, social isolation and living alone. Reviews in Clinical Gerontology, 10: 407–17 cited in Age UK (2005) Safeguarding the Convoy: A call to action from the Campaign to End Loneliness.
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- xvii Welsh Health Survey (2010), Table 3.1
- xviii Welsh Health Survey (2010), Table 4.1
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- xxii Welsh Health Survey (2010) Table 5.1
- xxiiii Wales Local Government Data Unit (2011) Table SCA/002b Older people in care homes, per 1,000 population 65+
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 Monitoring Report 2009-2010
- xxv O'Keeffe, M., Hills, A., Doyle, M., McCreadie, C., Scholes, S., Constantine, R., Tinker, A., Manthorpe, A., Biggs, S., Erens, B. (2007) UK study of abuse and neglect of older people: Prevalence survey report. National Centre for Social Research, King's College London / Comic Relief / Department for Health

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- xxviii Welsh Government (20110 Complaints to the NHS in Wales, 2010-11 SDR 168/2011
- xxviii StatsWales Table 013876 Rate of delay per 10,000 population over 75+
- xxix Calculated as 44,629 people receiving care in the community (source: Welsh Government (2011) Assessments and Social Services for Adults, 2010-11 SDR 155/2011) as a percentage of 558,100 people aged 65+ in Wales (Source: Welsh Government (2011) 2010 Mid-year Population Estimates for Wales, SD 63/2011
- xxx Welsh Government (2012) Social Services Statistics Wales 2010-11, Table 2.4
- xxxi Data Unit Wales, Table SCA/018c Carers assessed/reassessed provided with a service [%] [2010]
- Department for Work and Pensions (2011) Households Below Average Income 1994/95-2009/10
- xxxiiii Consumer Focus Wales (2010) Financing the future A study of older people's finances
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- xxxxiii Older People's Commissioner for Wales (2010) Concessionary Bus Pass Research.
- xxxiix Welsh Government (2008) Concessionary Fares and Access to Buses in Wales: Results from the Living in Wales Survey 2007 SB71/2008
- xl Annual Population Survey, accessed via NOMIS
- xⁱⁱ Stats Wales Table 002002 Learners at FE Institutions, Adult Community Learning or other training providers by age group and gender
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- xiiii Living in Wales Survey (2008) quoted in Welsh Government (2010) Older People's Wellbeing Monitor for Wales, 2009
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About Age Alliance Wales

Age Alliance Wales (AAW) was set up in 2003 and is funded by the Welsh Government. It is a powerful alliance of 20 national voluntary organisations committed to working together to develop the legislative, policy and resource frameworks that will improve the lives of older people in Wales. Collectively AAW member organisations possess extensive service development and service delivery knowledge in a range of policy areas. All organisations also act at a strategic as well as an operational level and many are membership based.

Age Alliance Wales aims to:

- represent the concerns and further the interests of older people in Wales to policy makers, strategic planners, and funders,
- maximise the ability of each member organisation to fulfil their role of promoting the well being of older people, and
- work with, and for older people through the co-operative use of the knowledge and expertise contained within the membership of Age Alliance Wales.

The following 20 organisations represent Age Alliance Wales:

Abbeyfield Cymru, Age Cymru, Alzheimers Society Wales, Arthritis Care, Care & Repair Cymru, Carers Wales, Contact the Elderly, Carers Trust, Cruse Cymru, CSV-RSVP Wales, Deafblind Cymru, Disability Wales, Independent Age, NIACE Dysgu Cymru, Prime Cymru, RNIB Cymru, Action on Hearing Loss Cymru, The Stroke Association, University of the Third Age in Wales and WRVS.

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