

Cost of Living Bulletin: Support for Older People

Older people in Ceredigion

Ceredigion has one of the highest proportions of older people in Wales.

The 2021 Census shows that around 26% of residents are aged 65 and over.

Over 7,200 people in Ceredigion provide unpaid care, with many carers themselves aged 65+.

1 in 5 pensioners (21%) said they sometimes or always struggle to pay household bills

There is lots of help and support available in Ceredigion for older people.

Age-Friendly Ceredigion Directory


The Age-Friendly Ceredigion Directory provides clear, practical information on local services, activities and support for older people living in Ceredigion. It is a useful resource during the ongoing cost-of-living pressures, helping older people find support to stay well, connected and independent.

Age-Friendly Ceredigion is community led, meaning older people help shape local priorities and are encouraged to stay active, involved and connected within their communities.

[The directory is available here](#)

Get Involved

If you would like to become a Citizen Representative or find out more, contact the Council's Carers and Community Support Team:

 01545 570881

 clic@ceredigion.gov.uk

Support options provided by Ceredigion Council

Ceredigion County Council offers a range of support services for adults.

[Residential Care Homes](#) - Many people would prefer to remain in their own home for as long as possible and there are several services available within the community to assist with this.

[Direct Payments Support Service](#) - If you or someone you care for gets help from social services, you can apply for direct payments. These let you choose and buy the services you need yourself, instead of getting them from your council.

[Technology Enabled Care](#) - TEC is the use of technology to provide health and care services to people in their own homes, helping people to live independently and safely.


[Help to Leave Hospital](#) - Help if you are you going into hospital and think that you will struggle to take care of yourself when you are discharged.

[Penmorfa Centre for Independent Living](#) - Helping you to live independently in Ceredigion

[Home Repairs and Adaptations](#) - If you're in need of financial support to complete repairs to your home, Ceredigion Council host a range of financial assistance to assist homeowners.

[Care within the Home](#) - If you are an adult or child who is struggling after illness or an accident to manage daily tasks such as personal care, preparing meals or moving around, support is available to help you stay independent at home.

To find out more about these services, pop into your local library or contact our customer services - Clic

 01545 570881

 clic@ceredigion.gov.uk


Pension Credit

Pension Credit gives extra money to help with living costs if you are over State Pension age and on a low income. Claiming Pension Credit can also entitle you to other support, including:

- Housing Benefit
- Winter Fuel Payment
- Help with mortgage interest
- Council Tax reduction
- A free TV licence, and more


You can find out more and apply online via the [UK Government Pension Credit website](#), or make a claim by phone:

Pension Credit New Claims Line:

 0800 99 1234

Independent Advice

For free, independent advice and help with claiming:

- Citizens Advice Adviceline:  0800 702 2020
- Or contact Ceredigion Citizens Advice (local service – see details below)

Citizens Advice Ceredigion

[Citizens Advice Ceredigion](#) provides free, confidential and impartial advice to residents. Around one in three clients are aged 60+.

They can help with issues including:

- Pension Credit and State Pension
- Attendance Allowance
- Council Tax Reduction
- Blue Badges
- And other cost-of-living concerns

How to Contact Citizens Advice Ceredigion

- **Telephone:** 01239 621974 / 01970 612817
(Monday, Tuesday & Thursday, 10am–1pm)
- **WhatsApp:** 07971 802060
- **Facebook Messenger:** @CeredigionCAB
- **Email:** ask@cabceredigion.org
- **Post:** CAB Ceredigion, PO Box 76, Lampeter, SA48 9BY

Drop-in Sessions

- **Aberystwyth:** St Paul's Methodist Centre, Bath Street, SY23 2NN
(Wednesday, 10am–2pm)

- **Cardigan:** St Mary's Old School Hall, SA43 1DN
(Wednesday, 10am–3pm)
- **Lampeter:** Emmaus Church, 78 Bridge Street, SA48 7AB
(Monday, 10am–3pm)

PRIME Cymru – support for over 50s

[PRIME Cymru](#) provides free support for people aged 50 and over in Wales to find work, set up in business, or develop skills through training and volunteering opportunities.

Tom Hughes-Lewis is the PRIME Cymru contact for Ceredigion.

To contact Tom, call 07956 056811 or email tom@primecymru.co.uk.

Age Cymru Dyfed

Age Cymru Dyfed offers a wide range of services to support older people; some of these are outlined below.


[Click here for Age Cymru Dyfed's page on overarching Information & Advice](#)

Drop in

Aberystwyth Office opening hours:

- Monday-Wednesday: 10am-1pm and 2pm-4pm
- Thursday: 10am to 2pm.

27 Pier Street
Aberystwyth
SY23 2LN

 03333 447 874

 reception@agecymrudyfed.org.uk


Financial Support

Older people across Ceredigion are facing increasing pressure from rising household costs, but many are unaware of the financial support and savings available to them.

Our dedicated Older People's Service can help older people maximise their income, reduce outgoings and remain independent at home.

Digital Support

Age Cymru Dyfed also understand that many older people are digitally excluded and may miss out on cheaper tariffs and online savings. Our Digital Champions can offer practical support to help people compare prices through price comparison sites, switch utility providers, access social tariffs for broadband and mobile phones, and find ways to reduce energy and household bills. Support is friendly, jargon-free, and tailored to the client's needs.

 03333 447 874

 reception@agecymrudfyfed.org.uk

Spring Ceredigion Brew Buddies

Join us [fortnightly at various locations in](#) Ceredigion. Over fifties, meet new people and enjoy a cuppa on us!

Wed 20 May: Purple Trees Nursery, Ystrad Meurig

Wed 3 June: Halen a Pupur, Tregaron

Wed 17 June: Caffi Cledrau, Aberystwyth

Wed 1 July: Tafell, Llangrannog

Wed 15 July: Cledlyn Lake FisheryCafé/, Llanwenog

Wed 29 July: McCowans Café, Aberaeron

Register here - <https://forms.office.com/e/FfpNyYq0Nw>

For more information, please contact Jonathan.cook@agecymrudfyfed.org.uk

[Heart of the Community](#) Volunteer Service

A flexible volunteer-led service offering practical support in response to local needs not covered by other projects. Assistance may include collecting prescriptions, shopping, putting bins out, and telephone befriending to support vulnerable and isolated individuals.

 03333 447 874  reception@agecymrudfyfed.org.uk


Safe and Well Visit

A [Safe and Well Visit](#) by MAWW Fire and Rescue Service is free for everyone and includes a home fire safety check, as well as advice on:

- Smoking cessation
- Home security
- Falls prevention
- Scam awareness
- Tackling loneliness and isolation

How to Book

To book a Safe and Well Visit, call:


 0800 169 1234

You can also complete an [online Home Safety self-assessment](#).

Pension Wise

[Pension Wise](#) is a free, impartial service from MoneyHelper, backed by the UK Government. It provides guidance for people aged 50 and over.

Pension Wise can help you understand your options for taking money from your defined contribution pension pots, so you can make informed decisions.

 0800 011 3797

West Wales Care & Repair

[West Wales Care & Repair](#) supports people aged 60+ and disabled people to live safely and independently at home. Support includes minor repairs and adaptations, as well as home safety checks, benefits advice and information about local services.

Most services are free or low cost and are tailored to find the best solution for each household.

 01437 766717 (Monday–Friday, 9am–2pm)

 hello@wwcr.co.uk

Walking for Wellbeing

Short, free and friendly walks within easy reach of where you live. They are led by friendly, trained volunteers who are on hand to provide encouragement, company, and make sure no one gets left behind.

Aberystwyth - Tuesday 10:00

Cardigan - Tuesday 10:00

Lampeter - Tuesday 10:00

Aberporth - Wednesday 10:00

Aberaeron - Wednesday 13:30

Borth - Friday 10:30

Tregaron - Friday 11:15

For more information contact Dawn Forster.

 07866 985 753  dawn.forster@ceredigion.gov.uk

Warm Welcome Spaces in Ceredigion

Warm Welcome Spaces offer somewhere to meet and spend time with others in your community. They provide a warm place to sit, hot drinks, friendship, company, and sometimes hot meals.

[Click here](#) to download a list of Warm Welcome Spaces, including their opening times and details of what each one offers.


If you would like a printed copy of the list posted to you, please contact 01545 570881 or email clic@ceredigion.gov.uk.

Re-engage – reducing loneliness in later life

Loneliness can be cruel, and it affects millions of people aged 75+ who live in social isolation. Re-engage offers:

- **Call Companions** – regular friendly chats over the phone with a volunteer.
- **Rainbow Call Companions** – regular phone chats with a volunteer from the LGBTQ+ community.
- **Christmas Call Companions** – weekly phone chats throughout December.
- **Social activity groups** – friendly groups held in community venues and online.

For more information visit www.reengage.org.uk

 Freephone 0800 716 543 or 020 7240 0630.

To close:

Thank you for reading our Cost-of-Living Bulletin. We hope you found it helpful.

For more information on cost-of-living support, please visit the County Council website:

[Cost of Living Support - Ceredigion County Council](#)

The next bulletin will come out on 19th June 2026. We will focus on '**Access to Healthy Foods**'

If you would like to sign up to receive our monthly cost of living bulletin, please get in touch by emailing the address below.

Email: partnerships@ceredigion.gov.uk Telephone: 01545 570881

Let us know what you think of our e-bulletin by answering two questions.

[Click here for the survey](#)