

Factsheet 58w ● July 2018 *(amended September 2018)*

Paying for temporary care in a care home in Wales



Age Cymru Advice

08000 223 444

www.agecymru.org.uk

Contents

1	Information about this factsheet	3
	1.1 Definitions and terminology	4
	1.2 The Social Services and Well-being (Wales) Act 2014 and accompanying Code of Practice guidance – relevance to the social care system in Wales	5
2	Background – obtaining help from your local authority and the financial means test for care home provision	6
	2.1 Assessment of needs and eligibility for services	6
	2.2 The Welsh Government’s guidance for local authorities on the financial means test	6
	2.3 Local authority duties in regard to information & advice and advocacy	7
3	Specific charging rules where it is decided that care will be on a temporary basis	8
	3.1 Definitions of different types of care home stay in the Welsh Government’s Care and Support (Financial assessment) (Wales) Regulations 2015	8
	3.2 Means testing rules for different types of care home placement	9
4	Welfare benefits during temporary care in a care home	12
	4.1 Disability benefits – Attendance Allowance, Disability Living Allowance and the Personal Independence Payment	12
	4.2 Pension Credit	13
5	When temporary care becomes permanent	14
6	Intermediate care and reablement	15
7	Useful organisations	16
8	Further information about Age Cymru	18

1 Information about this factsheet

This factsheet explains how the local authority financial assessment and charging rules for a *short-term* or *temporary* stay in a care home differs from a permanent placement.

People may go into a care home on a short-term or temporary basis for a variety of reasons. For example:

- To give themselves or their carers a break.
- Whilst they are recuperating from an illness, perhaps having been in hospital for a lengthy period (rehabilitation care packages – known as intermediate care or reablement – may be provided in a care home. There is brief information on this within the text, but also see Age Cymru's Factsheet 76w *Intermediate care and reablement in Wales*).
- Where someone still wishes to be able to return to live in their own home, so don't wish to take the step straight away of living permanently in a care home.
- As a 'trial' period in a care home, either for the above reason, or to try out a particular one.

A detailed account of the general charging rules can be found in Age Cymru's Factsheet 10w *Paying for a permanent care home placement in Wales*. We also have a number of other factsheets focussing on finding a care home and/or specific aspects of the care home charging rules.

Note: The information given in this factsheet is applicable in Wales. Different rules may apply in England, Northern Ireland and Scotland. Contact Age UK, Age NI and Age Scotland respectively for further information – see section 8 for their contact details.

1.1 Definitions and terminology

Local authority social services departments

In this factsheet references to the **'local authority'** or **'council'** will refer to the *adult social services department* of the local authority. The relevant social services department may be referred to as the following, or similar variations:

- social care department;
- adult social services;
- older persons' department;
- older persons' team.

Adult social services teams are responsible, among other duties, for assessing people's need for 'care and support' or 'social care' services and deciding whether those needs meet the eligibility criteria.

Note: Finding contact details for the local authority's social services department

Contact details for your local authority should be available in your local telephone directory; from your town hall, local council offices; or a local Age Cymru or Citizens Advice Bureau should be able to provide them. If you have internet access, a list of all the local authorities in Wales, together with links to their individual contact details, can be found on the Welsh Government's website at:

www.gov.wales/topics/localgovernment/unitary-authorities

'Care homes'

The term 'care home' covers any establishment providing accommodation with either:

- just personal care; *or*
- personal care together with nursing care.

Sometimes the terms 'residential care home' and 'nursing care home' might be used to differentiate between the two types of home.

All care homes must be registered as ‘service providers’ with the regulator, the Care Inspectorate Wales (CIW), who are responsible for the inspection and registration of homes – see section 7 below for contact details for CIW. There are private sector care homes which are run for profit by private organisations or individual proprietors; voluntary sector homes (non-profit making and run by bodies such as registered charities, religious organisations or housing associations); or homes that are still run directly by the social services department of the local authority.

1.2 **The Social Services and Well-being (Wales) Act 2014 and accompanying Code of Practice guidance – relevance to the social care system in Wales**

This Act was fully implemented in April 2016 and is the main legislation that covers the social care system in Wales, including:

- the social care assessment process;
- related rules in regard to arranging and paying for residential care homes and nursing care homes¹;
- the guidance documents that local authorities must use when assessing needs; and
- the guidance documents that local authorities must use when means testing people who may need to pay towards their services.

Many of the sections in this factsheet (and other Age Cymru factsheets on social care topics) will use this Act, and the Welsh Government Code of Practice guidance for local authorities which accompanies it, as a main source of information. References will be provided in the text where relevant.

¹ The Act also affects the rules in regard to arranging and paying for care at home/non-residential services, though that issue is not covered in this particular factsheet.

2 Background – obtaining help from your local authority and the financial means test for care home provision

2.1 Assessment of needs and eligibility for services

Your local authority must carry out an assessment of your care and support needs to establish that you require a care home *before* it can assist you with the cost of the placement.

The authority must use national eligibility criteria to make this decision.

This particular issue is not covered in any detail in this factsheet, but further information can be found in Age Cymru's Factsheet 41w *Social care assessments for older people with care needs in Wales*.

Note: Under the *Social Services and Well-being (Wales) Act 2014* a local authority has a **legal duty** to carry out an assessment of anyone living in its area who *may* need community care services, once it becomes aware of this need.

Also, someone's right to have their needs assessment is **not** affected by the level of their financial resources or other circumstances.

2.2 The Welsh Government's guidance for local authorities on the financial means test

When conducting a financial assessment of someone who needs to go into a care home – and subsequently working out what charge a service user should pay – all local authorities in Wales will need to comply with the following Welsh Government guidance document:

Social Services and Well-being (Wales) Act 2014: Part 4 and 5 Code of Practice (Charging and Financial Assessment) (version 3 – April 2018)

The Social Care Wales website has links to this – and other – Code of Practice guidance documents at:

www.socialcare.wales/hub/sswbact-codes

Note: Information specific to temporary care home stays

The above guidance covers the charging rules for both temporary and permanent care home placements; however the information in there on temporary placements is quite brief and the rules are better clarified in the actual **regulations** made under the *Social Services and Well-being (Wales) Act 2014* (“regulations are secondary legislation to be used where more detail or prescription is needed in implementing an Act”²).

The relevant regulations are ***The Care and Support (Financial assessment) (Wales) Regulations 2015*** and a copy can be accessed on the Social Care Wales website at:

www.socialcare.wales/hub/sswbact-regulations

2.3 Local authority duties in regard to information & advice and advocacy

The *Social Services and Well-being (Wales) Act 2014* places duties on local authorities to provide “information, advice and assistance...relating to care and support”³. This would include information and advice on various issues around arranging and paying for care.

² ‘Social services and well-being – Regulations’, Social Care Wales Information and Learning Hub website: www.socialcare.wales/hub/sswbact-regulations (last accessed 26 September 2018)

³ Social Services and Well-being (Wales) Act 2014: Part 2 Code of Practice (General Functions), Welsh Government

The Act also contains duties for local authorities in regard to advocacy services. If you have difficulty in expressing your views and needs and feel that this would be excessively difficult in regard to discussions on services to be provided and how you will be charged, then an advocacy service may be of help. In many instances, the duties that fall on the local authority will be to make people aware of the availability of advocacy support, should they wish to utilise this. Alternatively, in other situations the authority will have a specific duty to “arrange an independent professional advocate” for someone⁴.

Age Cymru’s other factsheets, 41w *Social care assessments for older people with care needs in Wales* and 10w *Paying for a permanent care home placement in Wales*, have further information on this topic.

3 Specific charging rules where it is decided that care will be on a temporary basis

3.1 Definitions of different types of care home stay in the Welsh Government’s *Care and Support (Financial assessment) (Wales) Regulations 2015*

Generally, if you are placed in a care home by the local authority following a needs assessment, it will be on either a *temporary* or a *permanent* basis.

Your status in this respect will influence how the fees are calculated and paid. As such, it is essential that you are informed of your status at an early stage in the process and it must be agreed and set down in your care and support plan.

The *Care and Support (Financial assessment) (Wales) Regulations 2015* actually feature three different types of care home placement, as follows:

⁴ Social Services and Well-being (Wales) Act 2014: Part 10 Code of Practice (Advocacy), Welsh Government

- **“Short-term resident”** – meaning “a person who is provided with accommodation in a care home under the [*Social Services and Well-being (Wales) Act 2014*] for a period **not exceeding 8 weeks**” (emphasis added).

This category is most likely to include people receiving respite care in a care home for a short period of time (to provide a family member with a break), before returning home.

- **“Temporary resident”** – meaning a resident whose stay is:
 - (a) “unlikely to **exceed 52 weeks**; or
 - (b) in exceptional circumstances, unlikely to *substantially* exceed that period”⁵ (emphasis added).
- **Permanent resident** – i.e. a resident where, from the outset, it is envisaged that they will live in the care home indefinitely (generally because their care needs are such that there is not a realistic chance of them being able to return to live in their own home).

3.2 Means testing rules for different types of care home placement

The following table outlines the different rules in Welsh Government regulations and guidance for each of the different types of care home stay outlined above in section 3.1.

⁵ The Care and Support (Financial assessment) (Wales) Regulations 2015, Welsh Government

<p>Short-term resident</p>	<p>Local authorities “must undertake any financial assessment of a person’s means to [pay for this type of placement] as if the person were receiving non-residential care and support”⁶ (emphasis added).</p> <p>In other words, you will be charged as if you were receiving care services <i>within your own home</i>, rather than in care home accommodation.</p> <p>The charging rules for non-residential care – including details of a Minimum Income Amount (MIA) that someone should be left with once they have contributed towards their care costs and a maximum weekly charge – can be found in Age Cymru’s Factsheet 46w <i>Paying for care and support at home in Wales</i>.</p>
<p>Temporary resident</p>	<p>The local authority can means test according to the residential care charging rules, but with important differences in regard to capital and income:</p> <ul style="list-style-type: none"> ● The local authority must ignore the value of your home if you intend to return to live there (or if you are taking steps to dispose of it to buy something more suitable in which you will live instead) – this is on the basis that, because the person wishes to return to the property to live, it would be unfair to include its value as <i>capital</i> in the means test. ● In the calculation of the person’s <i>income</i>, the local authority must disregard “housing-related costs which [the resident] is liable to meet in respect of [their] main or only home”. In the regulations, housing-related costs “means any mortgage repayments, payments of rent or ground rent, council tax [and most]⁷ service charges”⁸.

⁶ Social Services and Well-being (Wales) Act 2014 – Part 4 and 5 Code of Practice (Charging and Financial Assessment), Welsh Government (version 3 – April 2018)

⁷ Service charges that would be excluded are those “which are ineligible under Schedule 1 to the Housing Benefit Regulations 2006 (ineligible charges)” – see The Care and Support (Financial assessment) (Wales) Regulations 2015, Welsh Government

⁸ The Care and Support (Financial assessment) (Wales) Regulations 2015, Welsh Government.

	<p>The Welsh Government’s Code of Practice also mentions “fixed payments [such as] building insurance [and] utility costs (including basic heating during the winter) and reasonable property maintenance costs”⁹.</p> <ul style="list-style-type: none"> ● “Where a person is temporarily in a care home and is a member of a couple (whether married or unmarried) the local authority must disregard any Income Support or Pension Credit awarded to pay for home commitments and should consider the needs of the person at home in setting the MIA [Minimum Income Amount – see below]”¹⁰. <p>Other than the above, the local authority will apply the financial means test rules as they stand for a permanent care home resident, including using the same capital limit.</p> <p>Since April 2018 the capital limit in Wales for the care home charging means test has been £40,000 – <i>this is likely to be increased again from April 2019</i>.</p> <p>As with non-residential care, the care home charging rules also include the stipulation about a Minimum Income Amount (MIA), so as to ensure residents are left with a specified amount of income following their payment toward their fees. For permanent residents this is generally a fairly low amount that is designed to cover basic personal items only – however, in light of the bullet points above, for temporary residents this may need to be set at a higher level, so that the “housing-related costs” can be met.</p>
<p>Permanent resident</p>	<p>The local authority can means test according to the residential care charging rules in full, including, potentially, taking into account the value of the resident’s former home (given that they are a permanent resident, so will not be returning to it).</p>

⁹ Social Services and Well-being (Wales) Act 2014 – Part 4 and 5 Code of Practice (Charging and Financial Assessment), Welsh Government (version 3 – April 2018)

¹⁰ Ibid

The value of a former home can be disregarded in some situations, such as if it remains occupied “in part or whole as their main or only home”¹¹ by the resident’s partner. The property can also be disregarded in certain other situations, plus there are other potential disregards with capital or income, depending on circumstances – see Age Cymru’s Factsheet 10w *Paying for a permanent care home placement in Wales* for further details.

Note: If you are a temporary care home resident and feel that the money you are allowed to keep after charging is too low

If the amounts the local authority ignores from your income so that you can continue to pay housing-related costs for your home are not enough, you can ask for a review of the authority’s assessment (or if necessary, make a complaint). You will need to set out your reasoning for why the money allocated is not sufficient.

Age Cymru’s Factsheet 41w *Social care assessments for older people with care needs in Wales* contains a section on appealing a local authority decision.

4 Welfare benefits during temporary care in a care home

4.1 Disability benefits – Attendance Allowance, Disability Living Allowance¹² and the Personal Independence Payment

The Welsh Government’s *Care and Support (Financial assessment) (Wales) Regulations 2015* state that:

¹¹ Ibid

¹² Disability Living Allowance (DLA) is currently being replaced by the Personal Independence Payment (PIP). New claimants who would previously have claimed DLA must now apply for PIP. If you presently receive DLA, this will continue but you may be reassessed for PIP in the future.

Where someone “is a temporary resident...any Attendance Allowance...care component of Disability Living Allowance; or...the daily living component of [the] Personal Independence Payment [should] be disregarded in the calculation of income”.

However, the above benefits will stop after *four weeks* of receiving local authority assistance towards care home fees. As such, the local authority should consider the change to your income as a result of any loss of your Attendance Allowance (AA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP) due to the four week rule. For example, as discussed above, the authority needs to take account of your ability to continue to meet bills for your home when charging you for a temporary care home stay, so they may need to allow you to keep more income from other sources once you are no longer getting the above benefits.

Once you return home, AA, DLA (care component), or PIP (daily living component) can resume. However, they may be affected if you return to a care home within 28 days of your last stay.

Action: Tell the office handling your claim if you are going in or out of a care home.

For further information see the following Age UK factsheets:

- Factsheet 34 *Attendance Allowance*
- Factsheet 87 *Personal Independence Payment and Disability Living Allowance*

Mobility components

The *mobility component* of DLA or *mobility component* of PIP are not affected by the means test – that is, they are ignored in all situations, whether your stay is temporary or permanent.

4.2 Pension Credit

Single people and couples

If you are receiving Pension Credit (PC) before you move into a care home, it is important to inform the Pension Service of the change in your circumstances so that they can reassess your entitlement.

Temporary care home residents whose PC award includes help for certain housing costs, can usually continue to receive this element for up to 13 weeks, and sometimes for as long as 52 weeks (as mentioned in section 3 above, 52 weeks is the usual maximum length of time up to which a local authority will agree that a care home stay is temporary).

Age UK's Factsheet 48 *Pension Credit* has further information.

Specific issues for couples

If you are in a couple, you will continue to be treated as a couple if you are unlikely to be apart for more than 52 weeks. As a result, where one of a couple enters a home on a temporary basis, PC continues to be calculated and paid at the rate for a couple, rather than the rate for two single people.

Note: This is different to when it is a permanent arrangement – for permanent care in a care home the Pension Service will treat a couple as two separate individuals for the purposes of assessing PC eligibility.

As touched upon in section 3.2 above, local authorities have been instructed to exercise discretion when carrying out financial assessments for temporary care home residents who are one of a couple (“whether married or unmarried”), so that the partner who remains at home is left with sufficient income for their needs.

5 When temporary care becomes permanent

Sometimes residential care is arranged on a temporary basis, but it then becomes apparent that the person needs to stay in a home permanently.

If this is the case, the local authority will need to apply the means test for a permanent resident from the date it is decided your stay is to become permanent – that is, the local authority will apply the financial means test for permanent residents in its entirety and will no longer need to take into account the differences for temporary residents (as outlined above in section 3). See Age Cymru's Factsheet 10w *Paying for a permanent care home placement in Wales* for further information.

Your care plan will also need to be amended accordingly, to reflect the new arrangements.

The value of any property you own should be disregarded for 12 weeks from the date your stay is confirmed as permanent (or, alternatively, disregarded *indefinitely* if it is occupied “in part or whole as their main or only home”¹³ by your partner and – in *some* instances only – if it is occupied by another relative¹⁴).

Your other income and capital can generally be taken into account straight away.

Note: Sometimes a situation might be the other way round – i.e. a stay that was initially assessed as permanent may turn out to be temporary (for example, because someone is able to move in with friends or family; or to enter sheltered housing). If so, the authority should not continue to apply any rules that would have affected the person as a permanent resident, such as taking the value of their property into account.

6 Intermediate care and reablement

Intermediate care

If your place in a care home has been arranged as part of a package of ‘intermediate care’, where you are having short-term therapy or treatment, either following a period in hospital, or to avoid having to go into hospital, it will be **free**.

Such care is time limited and does not normally last longer than 6 weeks.

Reablement

These services will tend to be delivered in people’s own homes; however, some social care-related rehabilitation services may be provided in a specialist residential unit or residential care home.

¹³ Social Services and Well-being (Wales) Act 2014 – Part 4 and 5 Code of Practice (Charging and Financial Assessment), Welsh Government (version 3 – April 2018)

¹⁴ This includes, for example, a relative who is 60 years old or over, or a younger relative who is ‘incapacitated’ – see Age Cymru’s Factsheet 38w *Treatment of property in the means test for permanent care home provision in Wales* for further information

Local authorities must **not** charge for reablement services and usually reablement packages will only be provided for *up to 6 weeks*. However, authorities should consider extending this period “in individual cases where a person’s needs [are] such that [they] would benefit from a longer period of free reablement support, such as those who may require rehabilitation for a longer period”¹⁵.

Note: There is quite often confusion as to what constitutes intermediate care and what constitutes reablement. Sometimes this results in the terms, in error, being used interchangeably. In general, however, **intermediate care** can be said to be a *health service (NHS)* led service, whereas **reablement** is *social care led* (i.e. by the local authority social services department). There are similarities between them, though, in that they “both involve short term interventions with the aim of building independence”¹⁶.

7 Useful organisations

Age Cymru organisations (local)

Your local Age Cymru may be able to provide advice and support on a range of issues around provision of care and care home charging.

For the contact details of your local Age Cymru:

- Telephone Age Cymru Advice on **08000 223 444**;
- E-mail: **advice@agecymru.org.uk**; or
- visit the Age Cymru website: **www.agecymru.org.uk**

Care Inspectorate Wales (CIW)

CIW inspects and regulates care and social services in Wales.

Tel: 0300 7900 126

E-mail: ciw@gov.wales

Website: www.careinspectorate.wales

¹⁵ Social Services and Well-being (Wales) Act 2014 – Part 4 and 5 Code of Practice (Charging and Financial Assessment), Welsh Government (version 3 – April 2018)

¹⁶ Getting back on your feet: reablement in Wales, August 2012, RVS

Carers UK

A national charity providing information, advice and practical and emotional support for carers.

Advice Line: 0808 808 7777

Carers Wales: 029 20 811370

Website: www.carerswales.org

Citizens Advice Bureaus (CABs)

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 03444 77 20 20

Details of your nearest CAB can be found at: www.citizensadvice.org.uk

Elderly Accommodation Counsel (EAC)

Provides information on all forms of accommodation, support and care for older people.

EAC FirstStop Advice: 0800 377 7070

E-mail: info@firststopadvice.org.uk

Website: www.eac.org.uk

Older People's Commissioner for Wales

Independent champion for older people across Wales.

Tel: 03442 640670

E-mail: ask@olderpeoplewales.com

Website: www.olderpeoplewales.com

Public Services Ombudsman for Wales

The Ombudsman looks to see whether people have been treated unfairly or have received a bad service from a public body, such as the NHS or local authority social services department.

Tel: 0300 790 0203

Website: www.ombudsman-wales.org.uk

Relatives & Residents Association (The)

The Relatives & Residents Association gives advice and support to older people in care homes, their relatives and friends.

Tel: 020 7359 8136

E-mail: info@relres.org

Website: www.relres.org

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

E-mail: customerhelp@gov.wales

Website: www.wales.gov.uk

8 Further information about Age Cymru

Age Cymru is the leading charity for all older people in Wales. We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes, we fight discrimination wherever we find it and we tackle elder abuse in all its forms. Together with our local Age Cymru partners we provide vital services in communities across Wales.

The Age UK family

Along with Age UK, Age Scotland and Age NI, Age Cymru is a member of the Age UK family.

Age UK (Age UK Advice: 0800 169 65 65; website: www.ageuk.org.uk)

Age NI (Age NI Advice: 0808 808 7575; website: www.ageni.org)

Age Scotland (Tel: 0845 833 0200; website: www.agescotland.org.uk)

Our information materials

Age Cymru and Age UK publish a large number of free Information Guides and Factsheets on a range of subjects, including money and benefits, health, social care and housing. Some resources, such as this factsheet, are produced 'in-house' by Age Cymru, whilst others are branded Age UK and – depending on the subject matter – contain either information which is applicable in England and Wales, or for the whole of the UK.

Contact details

Age Cymru Advice

Tel: 08000 223 444

E-mail: advice@agecymru.org.uk

Website: www.agecymru.org.uk



www.facebook.com/agecymru



www.twitter.com/agecymru



www.youtube.com/agecymru

Contact us if you would like:

- To order copies of any factsheets or information guides.
- Further advice if you cannot find the information you need in this factsheet.
- Details of your nearest local Age Cymru organisation.

Disclaimer and copyright information

This factsheet is not a comprehensive statement of the law in this subject. Age Cymru cannot give individual legal or financial advice and some rules may have changed since the publication of this factsheet. Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Cymru. Whilst every effort is made to ensure accuracy, Age Cymru cannot be held responsible for errors or omissions.

© Age Cymru 2018. All rights reserved. This factsheet may be reproduced in whole or in part in unaltered form by local Age Cymru organisations with due acknowledgement to Age Cymru. No other reproduction in any form is permitted without written permission from Age Cymru.

Age Cymru is a registered charity 1128436 and a company limited by guarantee 6837284.

Age Cymru
Ground Floor, Mariners House
Unit A, Trident Court
East Moors Road
Cardiff
CF24 5TD



Can you help Age Cymru?

Please complete this donation form with a gift of whatever you can afford and return to: Age Cymru, FREEPOST RLTL-KJTR-BYTT, 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit www.agecymru.org.uk/donate. Thank you.

Personal details

Title:	Initials:	Surname:
--------	-----------	----------

Address:
Postcode:

Tel:	Email:
------	--------

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age Cymru

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard

Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
----------------------	----------------------	----------------------	----------------------	----------------------	--------------------

Expiry date / Issue no. (Maestro only)

Gift aid declaration

(please tick) Yes, I want Age Cymru to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of income tax/capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year. Date: ___/___/___
I understand that other taxes such as VAT and Council Tax do not qualify.



Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in England and Wales 6837284. Registered office address: Tŷ John Pathy, 13/14 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. We work in partnership with local Age Cymru partners to provide direct help to over a million people every year. © Age Cymru 2015

We'd like to keep you informed about our vital work. Please tick or circle the areas you're interested in: Arts [] Campaigns [] Events [] Fundraising [] Information and Advice [] Policy/Public Affairs [] Physical Activity [] Volunteering []

Would you like to hear from us, please tick or circle - by post [] email [] telephone [] all []

You can unsubscribe at any time. Call 029 2043 1555 email unsubscribe@agecymru.org.uk or tick / circle this box []

Your details will be kept on a secure database and we will not share your details with any organisations unless required by law.