



**Comisiynydd Pobl Hŷn Cymru**  
**Older People's Commissioner for Wales**

**Pobl hŷn a mentrau i wella Costau Byw**

**Older people and Cost of Living Initiatives**

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**Sion Wyn Evans / David McKinney**

[www.comisiynyddph.cymru](http://www.comisiynyddph.cymru)  
[www.olderpeople.wales](http://www.olderpeople.wales)



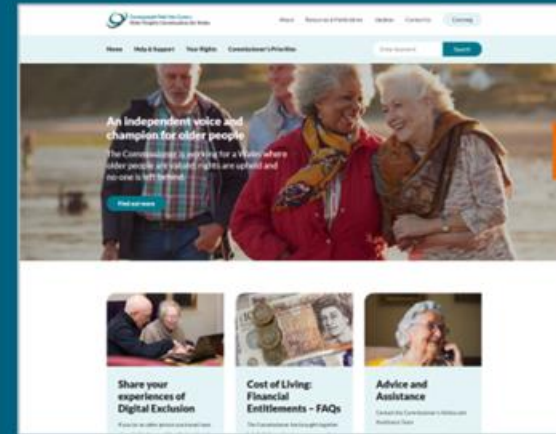


# Rôl y Comisiynydd

## The Commissioner's Role

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- Hyrwyddo ymwybyddiaeth o fuddiannau pobl hŷn yng Nghymru a'r angen i ddiogelu'r buddiannau hynny
- Hyrwyddo'r ddarpariaeth o gyfleoedd ar gyfer, a dileu gwahaniaethu yn erbyn, pobl hŷn yng Nghymru
- Promote awareness of the interests of older people in Wales and of the need to safeguard those interests
- Promote the provision of opportunities for, and the elimination of discrimination against, older people in Wales



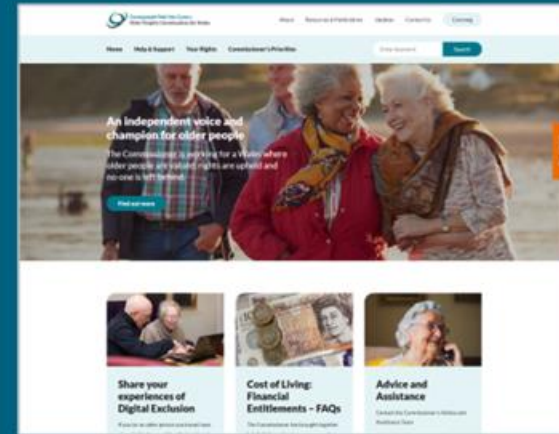


# Rôl y Comisiynydd

## The Commissioner's Role

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- Annog arfer gorau wrth drin pobl hŷn yng Nghymru
- Parhau i adolygu digonolrwydd ac effeithiolrwydd y gyfraith sy'n effeithio ar fuddiannau pobl hŷn yng Nghymru
- Encourage best practice in the treatment of older people in Wales
- Keep under review the adequacy and effectiveness of law affecting the interests of older people in Wales.



# Swyddogaethau'r Comisiynydd // Commissioner's Functions

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Hybu ymwybyddiaeth o hawliau a buddiannau pobl hŷn yng Nghymru

Promote awareness of the rights and interests of older people in Wales

Herio gwahaniaethu yn erbyn pobl hŷn yng Nghymru

Challenge discrimination against older people in Wales

Annog arferion gorau yn y ffordd y mae pobl hŷn yn cael eu trin yng Nghymru

Encourage best practice in the treatment of older people in Wales

Adolygu'r gyfraith sy'n effeithio ar fuddiannau pobl hŷn yng Nghymru

Review the law affecting the interests of older people in Wales



# Blaenoriaethau'r Comisiynydd Commissioner's Priorities



**Diogelu a Hyrwyddo Hawliau Pobl Hŷn**  
**Protecting and Promoting Older People's Rights**



**Atal Cam-drin Pobl Hŷn**  
**Stopping the Abuse of Older People**



**Rhoi Diwedd ar Oedraniaeth a Gwahaniaethu**  
**ar Sail Oedran**  
**Ending Ageism and Age Discrimination**



**Galluogi Pawb i Heneiddio'n Dda**  
**Enabling Everyone to Age Well**

Heneiddio'n Dda



Ageing Well

# **Arolwg 2023 //**

## **Polling 2023**

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**Yn 2023 cynhaliodd Comisiynydd Pobl Hŷn Cymru arolwg gyda 500 o bobl 60+ oed.**

**Dywedodd 64% eu bod yn torri'n ôl ar wariant.**

**In 2023 the Older People's Commissioner for Wales undertook polling with 500 people aged 60+.**

**64% said that they were cutting back on spending.**



# **Gofidion a phryderon pobl hŷn //**

## **Older people's concerns and anxieties:**

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**Cyflwr y GIG (88%)**

**Cyflwr gofal cymdeithasol (74%)**

**Prisiau ynni (72%)**

**Prisiau bwyd (68%)**

**Cludiant cyhoeddus (47%)**

**Toriadau i wasanaethau cyhoeddus  
(44%)**

**The state of the NHS (88%)**

**The state of social care (74%)**

**Energy prices (72%)**

**Food prices (68%)**

**Public transport (47%)**

**Cuts to public services (44%)**



# Heriau disgwyliedig yn y flwyddyn i ddod //

## Expected challenges in the year ahead

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**Mynediad at wasanaethau gofal iechyd 65%**

**Gofidion am iechyd personol 51%**

**Pryderon hinsawdd / amgylcheddol 45%**

**Cynnal annibyniaeth 33%**

**Cyfrifoldebau gofalu 33%**

**Ansefydlogrwydd ariannol 25%**

**Ynysu cymdeithasol 21%**

**Access to healthcare services 65%**

**Personal health concerns 51%**

**Climate/environmental concerns 45%**

**Maintaining independence 33%**

**Caring responsibilities 33%**

**Financial instability 25%**

**Social isolation 21%**



# Ymchwil // Research

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## Ymchwil gan y Centre for Social Justice

Profi cost cyfres o nwyddau a gwasanaethau i weld a oedd pobl heb fynediad i'r rhynggrwyd yn talu mwy.

Ar gyfartaledd roedd defnyddwyr heb fynediad i'r rhynggrwyd yn talu 25% yn fwy ar draws y gyfres o drafodion a brofwyd.

Dim ond 2.2% oedd arbedion ar-lein ar gyfer yswiriant ceir, ond gallai defnyddwyr 'all-lein' dalu 114% yn fwy am gontract ffôn SIM yn unig, a 29% yn fwy am docynnau trên.

Cost ychwanegol o beidio â bod ar-lein oedd fwyaf tebygol o effeithio ar ddefnyddwyr ar incwm is a phobl dros 65 oed, gan gynyddu'r tebygolrwydd eu bod yn talu mawr am nwyddau a gwasanaethau sylfaenol.

## Research from Centre for Social Justice

Tested the cost of a series of goods and services to see if people without internet access were paying more.

On average consumers without access to the internet paid 25 per cent more across the series of transactions tested.

Online savings for car insurance were just 2.2%, but 'offline' consumers could pay 114% more for a SIM-only phone contract, and 29% more for train tickets.

Additional cost of not being online was most likely to affect consumers on lower incomes and people over 65, increasing their likelihood of paying more for basic goods and services.



# Sut y gallwch helpu ?//

## How can you help?

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- Gweithio efo partneriaethau lleol, grwpiau cymunedol ac asiantaethau'r trydydd sector i gydlynw gweithgareddau cymorth lleol gan ddarparu cyfleoedd i wrthsefyll ynysu cymdeithasol a darparu prydau fforddiadwy i bobl hŷn.
- Gweithio gyda archfarchnadoedd lleol, siopau cymunedol, banciau bwyd, mentrau tlodi bwyd lleol ar lawr gwlad a grwpiau a mentrau cymunedol eraill i nodi ffyrdd o estyn allan a darparu cymorth i bobl hŷn.
- Work with local partnerships, community groups and third sector agencies to coordinate local support activities providing opportunities to counter social isolation and provide affordable meals for older people.
- Work with local supermarkets, community shops, foodbanks, local grass-roots food poverty initiatives and other community groups and initiatives to identify ways of reaching out and providing support to older people.



# Sut y gallwch helpu ?//

## How can you help?

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- Ymgysylltu â Phartneriaethau Oed-gyfeillgar drwy gysylltu ag Arweinydd Oed-gyfeillgar eich Awdurdod Lleol.
- Gwrandu ar bobl leol.
- Gwybodaeth glir a hygyrch.
- Llythrennedd digidol.
- Canolfannau Cymunedol a Rhaglenni.
  
- Engage with Age-friendly Partnerships by making contact with your Local Authority Age Friendly Lead.
- Listening to local people.
- Clear and accessible information.
- Digital literacy.
- Community Centres and Programs.



# Sut y gallwch helpu ?//

## How can you help?

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- Hybiau Cynnes
  - Cyngor a Chymorth - Taliadau Tanwydd y Gaeaf, Credyd Pensiwn
  - Uchafu incwm
  - Dad-stigmateiddio - mae iaith o gwmpas budd-daliadau ychydig yn annymunol.
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- Warm Hubs
  - Advice and Assistance - Winter Fuel Payments, Pension Credit
  - Income maximisation
  - De-stigmatising - language around benefits is a bit off-putting.







# Case Studies // Astudiaethau Achos

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- Cyngor Cymuned Offa.
  - Cyngor Cymuned Caia Park.
  - Cyngor Tref Rhuddlan.
  - Cyngor Tref Prestatyn.
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- Offa Community Council.
  - Caia Park Community Council.
  - Rhuddlan Town Council.
  - Prestatyn Town Council.





**Diolch //**  
**Thank you!**

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