

# The Living Standards Election

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Living standards will be the defining issue of this Senedd election. Currently too many people in Wales are spending every penny on surviving, not living their lives. People want to work, cover their bills and look after their families but this is now harder than it has been for decades.

Tens of thousands of people in Wales are instead constantly worrying about paying rent, covering bills and putting food on the table.

- **31% of children** in Wales **live in relative poverty** (after housing costs). Child poverty rates in Wales are among the highest of any UK nation<sup>1</sup>
- **190,000 people** in Wales are trapped in the red - in a '**negative budget**' - no matter what they do, or how many hours they work<sup>2</sup>
- The **average amount of debt** owed by our debt clients has **increased by 31%** in the last few years, rising from £6,475 in 2021 to **£8,454 in 2025**.
- **Average energy debts** amongst our debt clients have **increased by 79%** since the start of the energy crisis in 2021
- Between 2021 and 2025 the number of people we helped with **charitable support and food banks increased by 61%** (from 12,027 to 19,323)
- We are continuing to help more people **facing or experiencing homelessness**, up **69%** between 2021 and 2025 (from 2,613 to 3,784)
- From May 2026, Wales will be the **only country in Great Britain not to have banned no fault evictions**
- Over 2024-25 our Wales-wide advice services delivered estimated savings to our clients of **£376 million** due to debts being written off, benefit gain or resolving consumer problems.<sup>3</sup>

## Financial well-being and health

Financial wellbeing is one of the building blocks for good health<sup>4</sup>. Constantly worrying about paying bills and feeding and clothing yourself and your family takes its toll on

<sup>1</sup> ['Child Poverty Strategy for Wales: Progress Report 2025'](#), Welsh Government, December 2025

<sup>2</sup> Recent analysis as part our '[National Red Index 2025](#)', Citizens Advice, October 2025

<sup>3</sup> ['Trusted advice in times of change: Citizens Advice Cymru Impact Report 2024-25'](#)

<sup>4</sup> ['Working together for a healthier Wales: Five policy priorities'](#), Public Health Wales

people's physical and mental health. This can make it harder to manage other aspects of your life including progressing in work, relationships and doing well in school.

Disabled people and those with long-term health conditions also often face disproportionately higher living costs. Many of the thousands of people who seek our help on household bill debts and crisis support report having a disability or long-term health condition. People in this situation frequently face additional barriers in accessing good quality work, with adequate pay and educational or training opportunities, making it even harder for them to improve their financial well being.

## What needs to change?

Citizens Advice Cymru's [manifesto](#) sets out a number of key asks which focus on **boosting income and reducing essential household costs**.

We are calling on the next Welsh Government to:

**Invest in the Welsh benefits system so it provides the right support when people need it**



Increase the adequacy of the benefit support system in Wales by:

- introducing a Wales Child Payment
- ensuring 'Welsh benefits' are routinely updated by inflation, and
- protecting the Discretionary Assistance Fund, while also building a more preventive approach into its design.

**Tackle the runaway cost of essentials, particularly energy bills and rent**



Make Welsh homes more affordable, secure and warmer by:

- speeding up the upgrading of poorly insulated homes to increase resilience to high energy prices
- exploring options that would limit rent increases in the private sector, and
- banning no fault evictions completely.

**Fund advice services to meet increasing need**



Ensure everyone has access to free, independent, and quality assured advice by:

- supporting and increasing funding for advice services in light of rising demand
- recognising the value and role of advice in reducing pressure on public services, improving people's mental and physical health, and boosting household income.