

# Putting people first: Citizens Advice Cymru Manifesto 2026



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advice



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# Introduction

The 2026 Senedd Election will be historic for Wales. A more proportional electoral system and a bigger Senedd will be tied to **bigger expectations on delivery.**

A decade-long deterioration in living standards, exacerbated by the pandemic and the cost-of-living crisis means tens of thousands of people across Wales still can't afford to heat their homes or pay their bills at the end of each month. The cost of living crisis may have gone from most of the headlines but it remains a daily reality for people across Wales who need and use our services.

The work of our local Citizens Advice offices is essential and is needed now more than ever. No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing. Our manifesto proposals are grounded in the evidence we gather from the people we help. That's why we're confident that these proposals will make life better for people in Wales.

The thousands of people who come to Citizens Advice in Wales for help each year need to know what a new Welsh Government will do to help them, their families and their communities to thrive instead of barely surviving. They need policies that put more money in their pockets, sustainably bring down the cost of essentials, enhance and enforce their rights, and ultimately make their lives easier.

**We believe that if politicians make the right, bold choices, we can create a fairer, healthier, better connected and more financially resilient nation.**



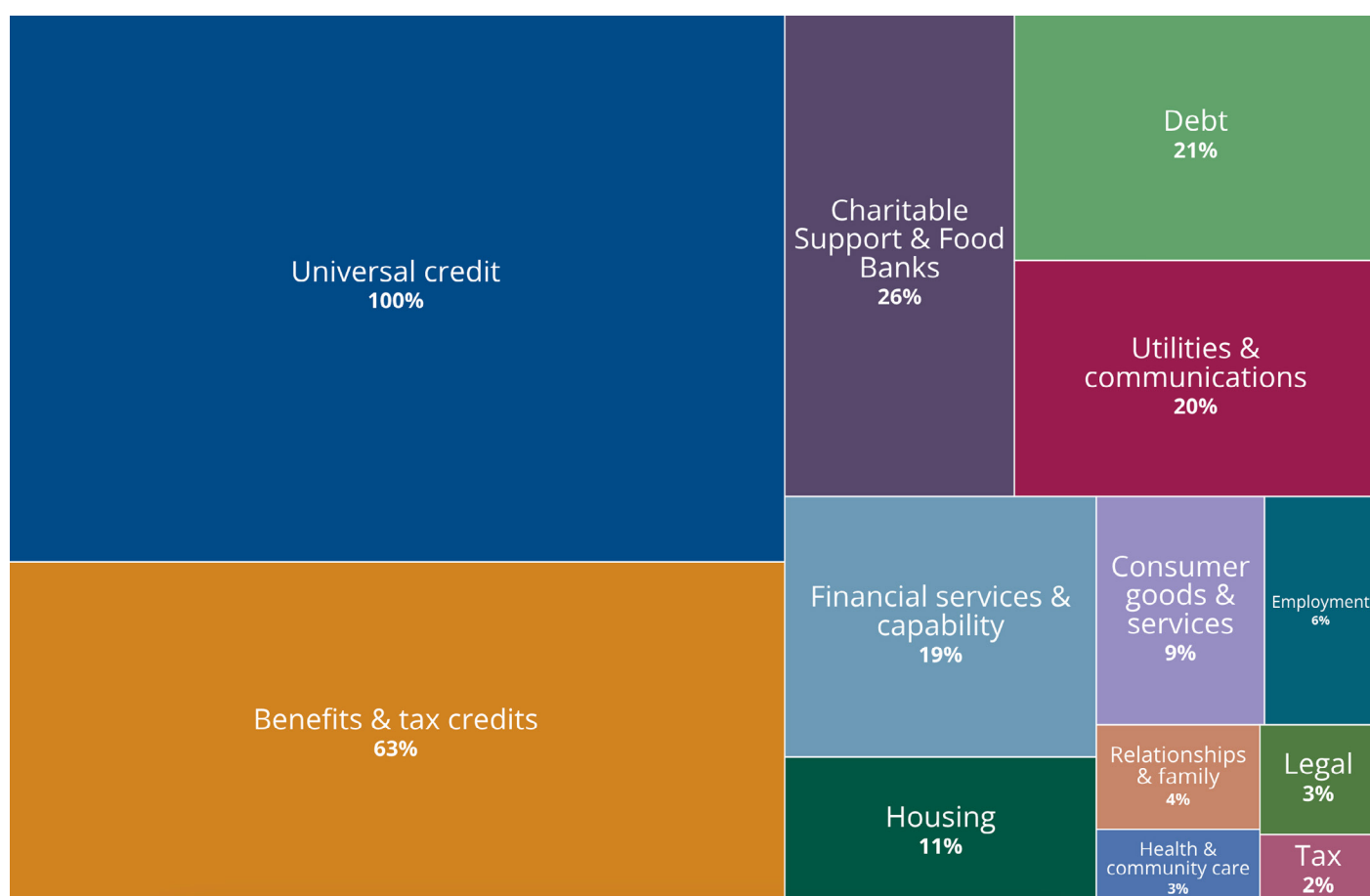
# 1. Advice when people need it

Last year our network of 19 local Citizens Advice offices helped over 141,000 people across Wales with over a million advice issues. We helped people find a way out of debt, save money on their bills, understand their employment rights, claim the benefits to which they are entitled - and much more.

On average people seeking our advice needed help on 7 different issues, reflecting both the complexity of people's situations, and the holistic way we provide support.

## People's problems are often complex

When people came to us for advice on Universal Credit last year they also needed advice on other issues.



However, demand for our services outstrips supply. Welsh Government's own [needs analysis](#) helps to demonstrate the potential scale of the unmet need for advice services in Wales, particularly for advice on welfare benefits, housing and debt.

Advice services provide a vital intervention when people are in need of support. They also act as a preventative measure. By helping to stop problems occurring or escalating, advice has been [proven to reduce pressure on public services](#), improve people's mental and physical health, and boost household income.

In 2024-25 our Wales-wide services achieved [income gains](#) of **£155 million** and debt write offs of **£22 million**. Investing in advice services means that people always have someone to turn to.

## We're calling on the next Welsh Government to:

- Support and increase funding for free, independent and quality assured bilingual advice services in light of rising demand from people across Wales.
- Recognise and meet the full costs of the delivery of essential Welsh Government programmes such as the Single Advice Fund (SAF) and ensure that additional funding for the SAF is a central part of the new Government's strategic approach to delivery of preventative services.



## 2. Reduce child poverty by 2030

The Welsh Government has demonstrated a consistent commitment to tackling poverty in Wales since the start of devolution. However, after a marked and sustained decrease from the mid 90s until the early 2000s, progress has more or less flatlined ever since.

Despite funding multiple important programmes and interventions, costing [billions of pounds](#), levels of poverty in Wales remain persistent. In fact, worryingly, [a recent report](#) confirms what we see every day through our advice services - poverty levels are only increasing, with even more people living in deeper poverty.

**Without specific action this situation is only going to get worse over the duration of the next Senedd term.**

While much of the responsibility for tax and social security decisions sits with the UK Government, the Welsh Government does have important economic, social and cultural levers which must be maximised if more people living in poverty are to benefit. Citizens Advice believes there needs to be a renewed focus on raising living standards in Wales, with more ambition to change peoples' lives for the better.

In order to reduce poverty a specific policy focus on the living standards and economic security of lower income households is needed. Investing in the Welsh benefits system so it provides the right support for people when they need it should be a vital component of any tackling poverty strategy. We urge the programme of work to streamline and simplify the Welsh benefits system to continue but believe more needs to be done.

### We're calling on the next Welsh Government to:

- Introduce a weekly Wales Child Payment, similar to the Scottish Child Payment. This should be introduced gradually. For example, starting with smaller payments to households with children under school age.
- Protect future funding of the Discretionary Assistance Fund to at least the allocated budget for 2025-26, and incorporate a more preventative approach into the Fund's design through an adequately resourced integrated partner system. While some form of crisis fund will always be needed, this would help reduce people's future reliance on crisis support.
- Ensure Welsh benefits, entitlements and income thresholds are routinely updated and/or increased in line with inflation.
- Introduce Free School Meals for all secondary school children living in households in receipt of Universal Credit, regardless of income.



### 3. The right to adequate and affordable housing

Access to good quality, accessible, and affordable housing is the **foundation for a healthy, fulfilling life**. However, our advice services show this is out of reach for thousands of people across Wales. Rising rents, record numbers in temporary accommodation, widespread issues with damp/mould, and growing demand for Discretionary Housing Payments highlight the immense barriers.

We helped over 27,000 people with housing affordability issues in 2024, including 4,650 with rent arrears. Long waiting lists for social housing and high mortgage costs have left more people relying on an increasingly unaffordable private sector. Our [research](#) with private tenants highlights how the ongoing struggle to afford rent is negatively impacting people's health, employment prospects and relationships.

Additional [research](#) found that **70% of private renters experienced cold, damp, or mould** in their homes, damaging health and costing the NHS millions of pounds.

### We're calling on the next Welsh Government to:

- **Increase protections for private renters** by:
  - Exploring options that would limit rent increases in the private sector and help stabilise the market.
  - Banning no-fault evictions completely.
- **Commit to action that will increase supply of social housing** across Wales by at least 30,000 by 2030.
- Take decisive action **by incorporating the right to adequate housing into law**. Enshrining this right would hold governments accountable and embed long-term solutions to the housing crisis.



## 4. Greater protections for people in problem debt

With poverty still high and many households in Wales under financial pressure, the next Welsh Government must commit to supporting people facing problem debt - debt they simply can't afford to repay. Doing so helps prevent deeper hardship, cuts down on enforcement action, and makes sure people can cover other essential [costs](#).

In 2024, local Citizens Advice across Wales helped over 26,500 people with debt problems, with council tax arrears the most common issue. Current collection methods often make things worse, pushing vulnerable households further into debt.

We have had long-standing calls for the Welsh Government to reform legislation to bring council tax standards more in line

with other regulated services and to take a fairer approach to households in debt.

The government's ongoing consultation on changing legislation to extend the timeframe between stages of enforcement, and embedding standards of best practice, is a big step in the right direction. But these protections aren't in place yet, and too many people currently still face repayments they can't afford or harsh bailiff enforcement.

We're calling on the next Welsh Government to make these reforms a priority and ensure they're properly and fairly rolled out. Beyond that, they must embed affordability checks in every case, reduce reliance on bailiffs, and guarantee fair, flexible repayment plans that help people get back on their feet.

### We're calling on the next Welsh Government to:

- Protect people from punitive enforcement by embedding fair, consistent and compassionate council tax debt collection practices.
  - Support local authorities to implement legislative change at pace to better support households in debt.
  - Strengthen new regulations with proper oversight and accountability, ensuring every council puts best practice standards into action.





## 5. Tackle fuel poverty in Wales

Four years on from the start of the energy crisis, more than a quarter of homes in Wales are still struggling with unaffordable energy bills - and prices aren't expected to drop anytime soon. In 2024, energy debt was the second most common debt issue we helped with, rising by 144% since 2019. Recent changes to the Winter Fuel Payment and Warm Homes Discount go some way to supporting those who need it most, but they still fall short of adequate targeted support that make energy prices genuinely affordable.

Some groups have been hit harder by high costs including households with children and, in particular, those with a long-term health condition or disability.

This means that energy prices are not just a cost-of-living issue, they're a public health risk, placing additional strain, and costs, on an already overstretched health service.

The real problem runs deeper. Wales has some of the least energy-efficient homes in the UK, meaning families face a steep 'inefficiency penalty' just to keep warm. Cold, damp, and mouldy homes damage people's health and push up energy debt. But funding for the Warm Homes Programme (Nest) isn't enough.

We need a bold plan to retrofit homes, expand support, and make the transition to low-carbon heating fair and inclusive. People must be at the heart of this change. Everyone deserves a warm, safe, and healthy home.

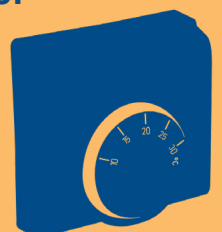
## We're calling on the next Welsh Government to:

### ■ Accelerate the retrofit of poorly insulated homes to shield households from energy price shocks and reduce fuel poverty

- Commit to investing consequential from the UK Government Warm Homes Plan to make Welsh homes warmer, healthier, and more energy efficient - prioritising those in greatest need.
- Expand funding for the Nest scheme to ensure the transition to low-carbon heating is accessible to all - continuing to provide trusted advice as well as fully funded upgrades for low income homeowners and renters in inefficient homes.

### ■ Protect and expand emergency financial support for households at risk of disconnection or living off-grid

- Create clear, simple pathways for accessing emergency support, removing unnecessary eligibility or application barriers.



We are  The people's champion.

**We are a charity working for the whole of society - whoever you are, whatever your problem.**

We are campaigning on the issues that affect every single one of us.

We are here for you with practical advice you can really trust, when you really need it.

We are helping to build a fairer society for everyone.

We are supported by volunteers who are at the heart of the communities they serve.

**We are Citizens Advice. We are the people's champion.**

If you have any questions, please get in contact with us at  
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