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Community
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Cymru

Bridging the Gap

How housing associations are
supporting tenants through the
continued cost of living crisis

October 2026



The story at a glance

The cost of living crisis has changed.

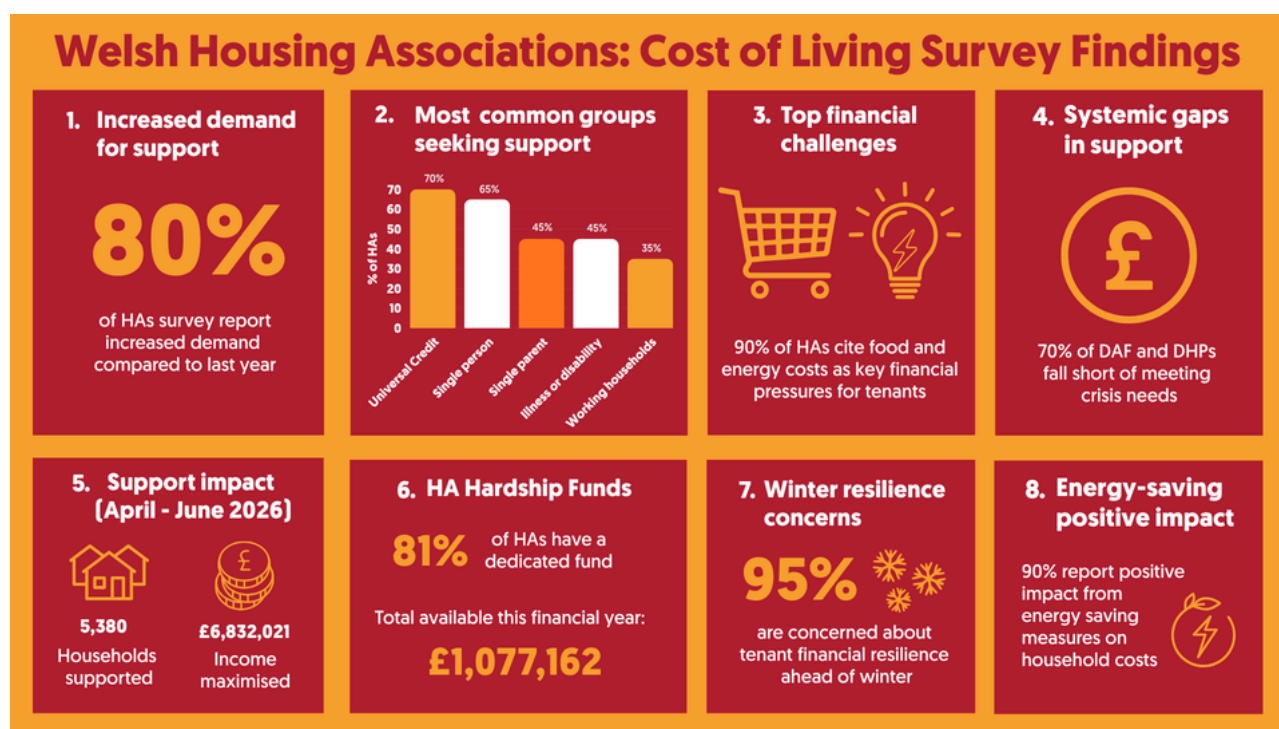
The ongoing cost-of-living crisis means low-income households have little to no financial resilience as budgets remain under intense pressure.

Social renters are more likely to face these financial pressures, as they have lower household incomes. Housing associations provide an important buffer to financial hardship as they provide lower, more secure rents, helping to protect households from some of the pressures experienced elsewhere in the housing market.

Housing associations are seeing escalating demand from households in crisis. They are helping tenants meet essential costs and manage debt, while working to prevent further hardship by maximising incomes, building skills, improving employment opportunities and financial resilience. High-quality, energy-efficient homes are also helping to lower tenants' energy bills while reducing emissions.



In August 2026, Community Housing Cymru surveyed housing associations on how they support their tenants through the cost of living crisis, gathering responses from 20 housing associations.



Social landlords alone cannot fully offset wider pressures on household incomes arising from high food and energy costs, debt, and low wages, and there is growing concern for tenants' welfare ahead of winter.

Both Welsh and UK governments must strengthen household incomes and the social safety net, including improvements to Universal Credit, the Discretionary Assistance Fund and Discretionary Housing Payments.

This must be accompanied by continued investment in **social housing as a preventative public service**.

The evolving crisis and deepening hardship

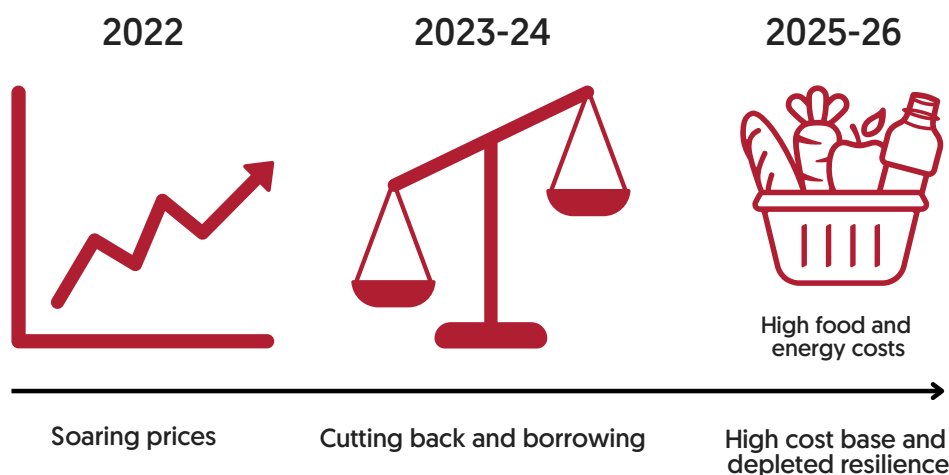
The evolution of the cost of living crisis

The rapid price spikes we saw early on in 2022 have slowed, but costs still remain much higher than they used to be. For many, the cost of food and energy remains a daily struggle, while years of sustained financial pressure have left families with little or no financial resilience to cope with unexpected costs.

These pressures are compounded by a prolonged period of weak growth in household incomes. As highlighted by the [Institute of Fiscal Studies](#), median household incomes in Wales have increased by just 0.7% per year in real terms since the early 2010s. This has left many households with limited financial resilience to absorb the sustained increase in essential living costs.

Housing associations are working hard to protect residents from the worst of this, stepping up as a vital safety net for those in crisis. They are seeing increasing demand from households who have little capacity left to absorb further pressure.

Evolution of the cost of living crisis



The crisis has shifted from being driven purely by inflation to a deeper, ongoing struggle coping with stretched incomes and a permanently higher cost base.

Housing associations are working hard to protect residents from the worst of this, stepping up as a vital safety net for those in crisis. They are seeing increasing demand from households who have little capacity left to absorb further pressure.

Why social renters remain exposed

Social renters experience higher rates of poverty than people in other tenures. According to the [Joseph Rowntree Foundation](#), 4 in 10 social renters live in poverty. This is largely driven by low household incomes, with many tenants also facing barriers to employment or relying on lower-paid, reduced hours or insecure work.

This reflects the vital role social housing plays in providing secure, affordable homes for people in greatest need. Social renters are more likely to be disabled or living with long-term health conditions, which can limit opportunities to increase their income through employment and lead to greater reliance on social security. Social housing provides an important buffer against these pressures.

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Social rents in Wales are lower, more secure and more predictable than rents in the private sector, providing an important layer of protection for households on low incomes. [TPAS Cymru's 2025 Annual Pulse Survey](#) found that rent affordability was less likely to be the main concern for social renters than for private renters. Instead, many households are struggling to meet their rent alongside persistently high food, energy and other essential costs.

As a result, there is very little flexibility in household budgets. The Bevan Foundation's November 2025 [Snapshot of Poverty](#) found that 3 in 10 social renters had been unable to afford essential clothing, while more than a third were over a month behind on at least one household bill. [Money and Pensions Service \(MaPS\)](#) research in 2026 similarly found that almost 65% of social renters reported lower financial wellbeing.

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Social housing helps protect people with some of the greatest financial and housing needs from even deeper hardship. However, it cannot fully offset inadequate incomes and persistently high essential costs.

With [Bloomberg predicting that energy costs will rise by 25%](#) in January 2027, returning to the heights of the 2022-23 gas price crisis, we need urgent Government action to shield households already experiencing hardship.



Rising cost of basic essentials

Household budgets are under intense pressure. 90% of housing associations identified food and energy costs as the most common financial challenges facing tenants. Half identified rent affordability, while 40% highlighted debt.

These pressures are closely connected. When more of a household's already low income is needed for food and energy, there is less flexibility elsewhere in the budget. The ends simply do not meet. Social housing provides important protection, but affordable housing cannot fully compensate for inadequate incomes and persistently high living costs.

Housing associations are also seeing more households come forward with rising levels of debt, and declining financial resilience. In some cases, households are using credit products such as Klarna and Clearpay to meet basic needs, including food.

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Financial hardship can also affect the condition of people's homes. When tenants cannot afford to heat their homes adequately, this creates conditions in which condensation, damp and mould are more likely to develop or worsen.

While the UK Government's temporary removal of VAT from domestic electricity bills from October 2026 will provide some relief, the estimated average saving of just £45 a year is modest in the context of persistently high energy costs.

Financial hardship is therefore becoming both broader and deeper. Those already vulnerable to financial shocks remain under severe pressure, while households that may previously have managed without support are increasingly being drawn into financial difficulty.

“We continue to see tenants in our communities who have to choose between heating their homes or eating. We try our best to support tenants where possible with fuel and food bank vouchers. We also hand out winter warmer packs during the colder months to try and keep our tenants safe and healthy. However, the rising cost of utilities, food and general living has not stabilised and tenants and their families continue to struggle with basic needs.”

Tenant support worker



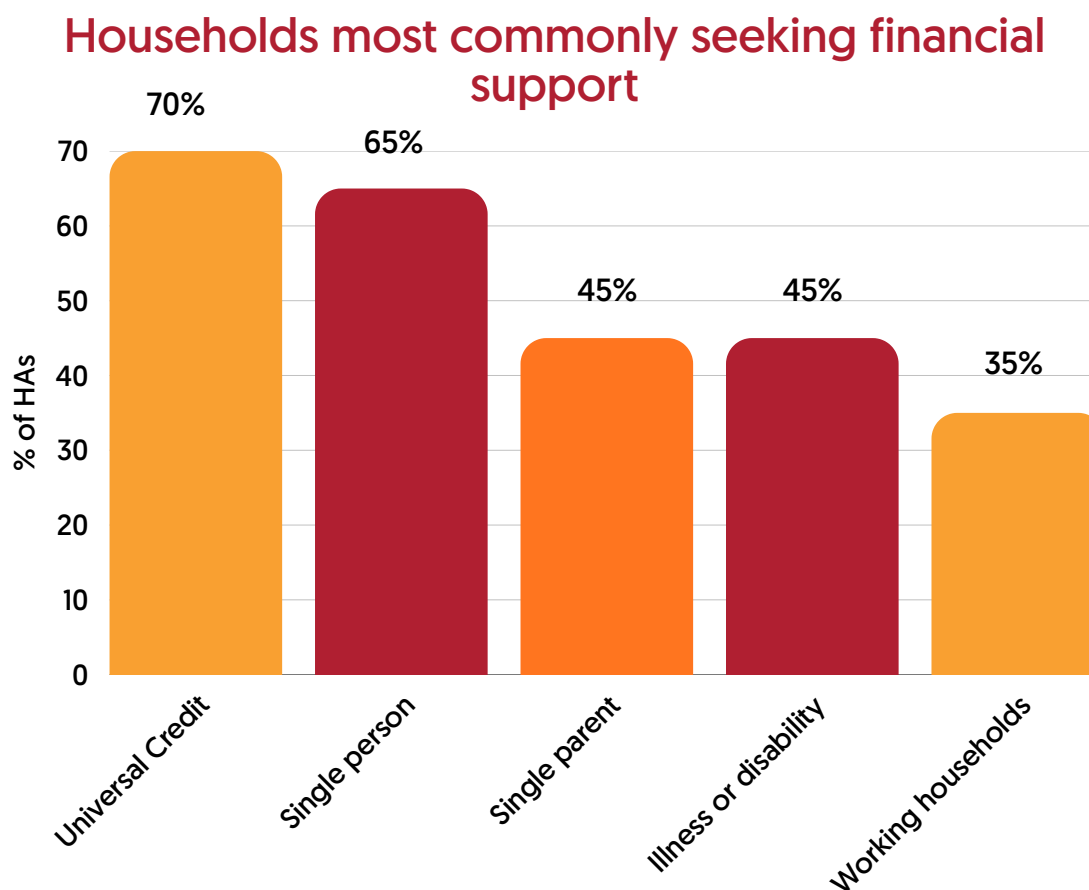
“The lack of financial resilience impacts the health of our customers and the fabric of their homes. Cost of living challenges are extending to more and more working families that hitherto have had narrow margins of financial resilience that are now progressively and insidiously eroding. We are seeing an increase in households using credit such as Klarna and Clearpay to pay for basic needs such as food.”

Tenant support worker

Growing pressures on tenants

Housing associations are seeing both an increase in the number of households needing support and a significant rise in the complexity of that need.

80% of housing associations have seen an increasing demand for financial support in the past year, with more than half saying it has increased significantly.



People receiving Universal Credit remain the group most commonly seeking support, identified by 70% of respondents. This was followed by single-person households at 65%, while single-parent households and households where someone has a long-term illness or disability were each identified by 45%.

However, housing associations are seeing financial pressure reach households that may previously have been able to manage. More than a third identified working households as a group commonly seeking support. Low-paid workers can face significant hardship while remaining ineligible for benefits or crisis assistance, leaving them with few options when their circumstances change or they face an unexpected cost.

Housing associations are seeing a clear link between health conditions and financial resilience. This is particularly important in social housing because disabled people are more likely to live in the sector. [Census 2021](#) data shows that 38% of disabled people in Wales whose day-to-day activities are limited live in social homes, compared with 13% of non-disabled people.

Disability can also bring additional costs while limiting someone's ability to work or increase their income. According to [Citizen's Advice](#), 1 in 9 disabled households in England and Wales were in a negative budget. This means their income was not enough to cover essential household costs.

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These financial pressures also have significant implications for children growing up in low-income households. The [Welsh Government's Child Poverty Strategy](#) recognises the importance of reducing housing and energy costs, maximising family incomes and improving housing conditions in tackling child poverty. Access to secure, affordable and energy-efficient social housing, alongside financial inclusion and preventative support, can help reduce pressures on family budgets and contribute to wider efforts to improve outcomes for children and families.

Housing association staff report seeing an increase in requests for support at crisis point. More tenants now require intensive and persistent support to navigate financial difficulty and sustain their tenancies. In many cases, financial hardship is intertwined with mental health difficulties, safeguarding concerns, debt, and other vulnerabilities.



Trivallis: Money Advice Team

Persistent support from the Money Advice Team helped a family secure more than £17,000 in backdated benefits, ongoing financial support and safer transport for essential medical appointments.

The team stepped in after a single mother's 11-year-old daughter was diagnosed with Friedreich's ataxia, which rapidly affected her mobility. Alongside arranging immediate food support, the adviser challenged a refused Disability Living Allowance claim, gathered medical and school evidence, completed a tribunal application and involved the family's local MP.

The persistence paid off when the DWP reversed its decision, awarding enhanced-rate care of £114.60 a week, enhanced-rate mobility of £80 a week and more than £9,146 in backdated DLA. The family also received almost £8,000 in backdated Universal Credit, plus ongoing disability and care elements.

The award has enabled the family to order a Motability vehicle and buy a mobility scooter, making hospital and rehabilitation journeys safer and bringing much-needed stability. The mother described her adviser as her "guardian angel"— a powerful example of how determined advocacy can deliver financial security, practical help and hope.

Gaps in the safety net

Emergency assistance

Discretionary Housing Payments (DHPs), the Discretionary Assistance Fund (DAF) and external advice services remain vital for households experiencing the most severe hardship. However, housing associations described a growing group of people who are struggling but do not meet the eligibility criteria for this support.

Low-income working households were highlighted as a particular gap. They may be unable to meet essential costs but remain ineligible for the DAF or other means-tested assistance. Housing associations are increasingly using their own hardship and customer assistance funds to support households that would otherwise have nowhere to turn.



There is also significant inconsistency in the support available across Wales. Housing associations described differences in eligibility, decision-making and service provision between local authorities, creating a postcode lottery. DHP awards were described as increasingly difficult to secure, sometimes requiring households to demonstrate that they are seeking a smaller home even where no suitable properties are available.

Feedback on the DAF was more mixed. Housing associations welcomed improvements such as the reintroduction of support for cookers and reported that the fund can work well for those who qualify. However, restrictive eligibility, limits on Emergency Assistance Payments and difficulties replacing broken essential items continue to leave gaps.

The wider social security system

This inconsistency also extends to wider public services. Housing associations reported frustration that their referrals are not always given sufficient weight, despite the close and often long-standing relationships they have with tenants. Greater recognition of housing associations as essential prevention partners would help ensure that their knowledge of tenants' circumstances informs decisions about support needs.

The Welsh Government's commitment to improving the Welsh Benefits System provides an important opportunity to address some of these barriers. The Welsh Benefits Charter aims to simplify access to devolved financial support, improve consistency across local authorities and ensure people can access the assistance to which they are entitled without having to repeatedly provide the same information. Housing associations' experiences reinforce the importance of this work, particularly for households facing multiple financial pressures or struggling to navigate complex application processes.



ClwydAlyn

Changes within the benefit system are also adding further pressure for some households. The migration from legacy benefits to Universal Credit, changes in circumstances and policies such as the benefit cap and bedroom tax are creating financial difficulty.

Many households remain affected by the bedroom tax but, in a housing crisis, there are often not enough smaller homes to move into.

For some households, moving is not an appropriate or realistic option at all. This can be particularly difficult in rural areas, where there may simply be no suitable alternative property available.

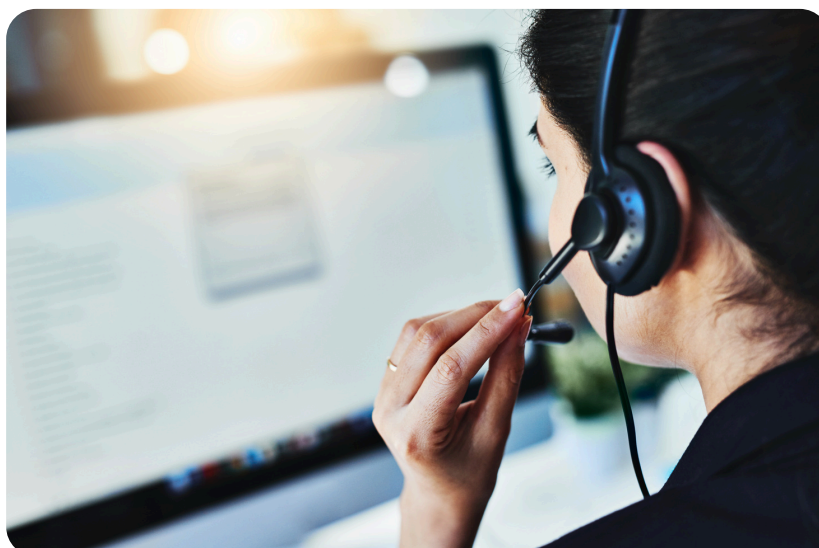
Codi Group: Intensive housing support

Janet* has long-term health and wellbeing challenges impacting her work and financial stability. She relies on Universal Credit and Housing Benefit to get by.

Janet had lived in her four-bedroom home for more than two decades but this became difficult to sustain in recent years. When her daughter moved out and her son started working, Janet was hit with the "Bedroom Tax", a reduction in her benefits because her home was considered under-occupied. Soon, she was facing mounting rent arrears of over £4,000.

With Codi Group's support, Janet was able to downsize into a more manageable home closer to her older relatives, putting an end to the under-occupation penalty. Beyond helping her downsize, Codi helped her secure a Homelessness Prevention Fund grant to wipe out her rent arrears, assisted with an application for an enhanced Personal Independence Payment (PIP) to make living costs more affordable long-term, and helped her with furnishing her new place with essential household items.

*Janet is a pseudonym, the tenant wanted to remain anonymous



Bridging the gap

Housing associations are responding to financial hardship in many ways. They provide immediate assistance to households struggling to meet essential costs, help prevent difficulties from escalating through financial inclusion and tenancy-sustainment services, and invest in homes and support that strengthen longer-term financial resilience.

This combination of crisis response and prevention is central to the contribution social housing makes to tackling poverty.

Alleviating financial hardship

Housing associations provide support ranging from initial advice and referrals to intensive financial inclusion and tenancy sustainment work.

Between April and June 2026, 20 housing associations supported 5,380 tenants and helped them to maximise their incomes by more than £6.8 million.

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By helping tenants access welfare benefits, grants and other discretionary payments, these services are improving households' ability to meet essential costs, reduce reliance on emergency support and strengthen tenancy sustainability.

This includes welfare and benefits advice, debt support, hardship funding, food and fuel assistance, essential household items, energy advice and help to access external services. 81% of housing associations provide some form of hardship fund, with more than £1.07 million available to tenants in 2026/27.

One association explained how investment in staff training, partnerships and referral pathways enabled it to extend the reach of its own funding:

“Every £1 of the internal hardship fund generated an additional £3.73 of external hardship assistance.”

Housing associations want to intervene early, prevent hardship from escalating and help tenants build longer-term financial resilience. However, the scale and complexity of current need means that services are increasingly operating in reactive mode, responding to immediate crises.

74% of housing professionals said external pressures were negatively affecting their mental health and wellbeing.

This is also taking a toll on staff. Many cases require persistent support and never feel fully resolved, leaving tenant facing teams exposed daily to severe hardship with fewer options available to help.

These concerns reflect [CIH Cymru's research](#), which found that 74% of housing professionals said external pressures were negatively affecting their mental health and wellbeing. Housing associations are putting additional wellbeing support in place, but there is growing concern about the sustainability of current pressures on staff and services.



Clwyd Alyn: Well Fed

Working with North Wales-based [Well-Fed](#), a provider of healthy, nutritious and reasonably priced meals, ClwydAlyn is supporting residents to opt for healthy meal choices that are family and budget friendly.

ClwydAlyn recently partnered with Well-Fed to expand the delivery routes for its mobile shops — roving vehicles which make stops across the region and offer staple food items, healthy ready meals and ‘ready to cook’ meal kits. These meal kits cost from £4.50 and feed a family of four.

ClwydAlyn also assisted Well-Fed to fund the first refrigerated food locker in North Wales. This locker allows for 24/7 collection, giving round the clock alternatives to fast food or takeaways.



Clwyd Alyn and Well-Fed

Despite these challenges, tenant support has largely been protected, reflecting both the importance housing associations place on this work and the continuing level of demand.

- 88% of housing associations said their hardship funding had increased or remained stable.
- 85% reported that the capacity of their tenancy support services had increased or stayed the same.



Cartrefi Conwy's Money Support Team

With winter approaching, the pressure is expected to intensify. Many families are already having to make tough choices between heating their homes and putting food on the table. 95% of housing associations told us they are concerned about tenant financial resilience ahead of the winter months.

Housing associations cannot continue absorbing escalating demand indefinitely. Strengthening household incomes and the wider safety net is essential to reduce the number of people reaching crisis.

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Social housing is Wales' prevention infrastructure

The contribution of housing associations goes beyond crisis support. Investment in social housing can tackle financial pressure at its source by providing secure, affordable homes that are cheaper to heat and run and live well in.

Energy generation and efficiency

New social homes are being built to high energy-efficiency standards, while housing associations are undertaking large-scale retrofit programmes to improve the performance of existing homes. This includes measures such as solar PV, insulation, battery storage, upgrades to heating and hot water systems, and wider improvements to the fabric of homes.



Wales and West Housing

90% of housing associations said energy efficiency improvements are already helping tenants manage rising household costs. This included 70% reporting some positive difference and 20% reporting a significant positive difference.

There is growing evidence that investment in energy efficiency can reduce household energy costs and in turn strengthen financial resilience. Housing association case studies show that measures such as solar PV, battery storage and heating upgrades can significantly reduce reliance on grid electricity.

Housing associations are adapting their services in response. Some have introduced dedicated energy advisers to help tenants manage bills and debt and understand new technologies installed in their homes. One association is trialling an intensive support officer specifically to work with tenants experiencing the most complex circumstances.

This demonstrates how investment in social housing can reduce households' exposure to volatile energy costs through investment in the quality and energy efficiency of homes, easing pressure on household budgets while providing warmer, healthier and more comfortable places to live.

Good-quality, affordable social housing is therefore a vital part of the financial safety net. Investment in social housing means investing in Wales' preventative infrastructure.

**Investment in social housing means investing in
Wales' preventative infrastructure.**

Bron Afon: Reducing energy costs through retrofit

Financial hardship is becoming both broader and deeper. People already vulnerable to financial shocks remain under significant pressure, but housing associations are also seeing the cost of living reach households who may previously have managed without support. For some, the margin between managing and falling into financial difficulty is becoming increasingly narrow.

Residents living in two deep retrofitted homes in Oakfield, Cwmbran, could not be happier. One of the customers moved from a similar sized, three-bedroom private rented home with her two children. The customer had been paying around £70.00 per month for gas and electricity but in the retrofitted home, the monthly electricity bills are now just £16.00, most of which is the fixed standing charge.

The customer said:

“The energy bills are definitely lower in my new home. From July to August, my bill was £16.26 including the standing charge, so my usage cost was £1.26. I think the system is brilliant. It's saved me loads of money, it's easy to use and it's made me more energy conscious.”

Building financial resilience through employment and skills

Housing associations help to build longer-term financial resilience by supporting tenants and their wider communities into employment, training and volunteering. These services recognise that financial wellbeing is not only about responding to immediate hardship, but also about helping people build resilience and opportunities to increase their income, develop their skills, and overcome barriers to sustainable employment.

This support ranges from CV writing, job applications and interview preparation to accredited training, professional licences, digital skills, and confidence-building. Housing associations are also helping people overcome the practical costs of moving into work, including travel, suitable clothing, and equipment.



Partnerships with contractors and employers are creating routes into apprenticeships, work experience, and employment. This support does not necessarily end when somebody finds a job, with some housing associations providing ongoing in-work support to help people sustain employment.

For some tenants, relatively small interventions can make the difference between being able to take an opportunity and missing out.

These outcomes demonstrate how intensive, person-centred support can translate into increased household income, as well as greater confidence, independence and financial security.

This work has benefits beyond individual employment outcomes. By increasing income, confidence and independence, employment and skills programmes can help sustain tenancies, improve wellbeing and reduce the risk of households falling into financial crisis. They can also support local employers to meet skills needs, keep more income circulating within communities and contribute to wider economic regeneration.

Grŵp Cynefin: Steps to Employment Grant

Grŵp Cynefin's Steps to Employment Grant helps support tenants into work or closer to work. Mark* received a grant to buy a suit, suitable shoes and traveling costs towards an interview.

"My first interview went well; I felt much more confident going to the interview in my new clothing. It was the first interview I had had in years and even though I was unsuccessful, the experience was good and helped me prepare for my next interview."

He was successful in his second interview and has secured work as a 'Welfare benefit and energy advisor' with the Money Advice Service for CAB in Denbigh.

"I am very thankful to Grŵp Cynefin for assisting me in my road to employment. If it wasn't for the grant I would have felt very underdressed and unprepared for the interview and it really helped to boost my confidence."



United Welsh: Employment and Training Service

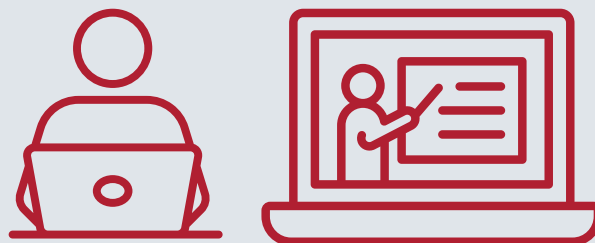
United Welsh provides a dedicated, person-centred employment and training service for tenants. An Employability and Skills Mentor works with each person to identify their goals and overcome barriers to employment, training or volunteering. Support includes accredited training, professional licences, CV and application support, interview coaching and help with the initial costs of entering work.



The service also works with contractors and partners to create employment, apprenticeship and work-experience opportunities. During 2025/26, it supported 21 tenants into employment, helped remove 186 barriers to work and achieved 191 training outcomes.

Cadarn Housing Group: Realise Your Potential

Realise Your Potential provides free, person-centred employment, training and volunteering support to Cadarn tenants and their families. The service helps people overcome barriers such as poor mental health, low confidence, limited qualifications, caring responsibilities, financial hardship and digital exclusion. Support ranges from individual coaching and accredited training to job applications, interview preparation, employer matching and ongoing in-work mentoring.



During 2025/26, the service supported 35 people into employment, generating an estimated £666,988 in additional annual income. It also delivered 460 employability sessions and supported residents to achieve 42 accredited qualifications, helping to strengthen financial resilience, wellbeing and tenancy sustainability.

Adra: **Academi Adra**

Set up in February 2021 to provide volunteering opportunities, [Academi Adra](#) is a flagship employment and skills programme providing training and job opportunities for tenants and local people. The focus has mostly been on developing and delivering construction-based courses, with other courses around supporting people, as well as customer services, administration skills, grounds maintenance and introduction to housing.

Academi Adra in numbers:

- 239 individuals completed training and/or unpaid work experience
- 37 programmes delivered
- 49 individuals completed paid work placements
- 36 moved into employment or apprenticeships
- 30 partner organisations have supported the programme
- 10 employed directly by Adra

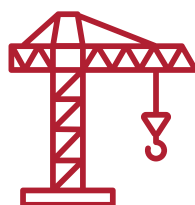
Codi Group: **Green Careers Pathway**

Codi's five-year Green Careers Pathway is delivered with partners across Newport and Swansea, creating routes into employment, training and volunteering within the green economy.

In its first year, the programme:

- reached 841 young people
- provided coaching support to 110 young people
- supported 83 people into volunteering, delivering more than 3,000 volunteering hours
- supported 11 people into employment

The programme focuses particularly on young people, who are underrepresented in the labour market, widening access to future opportunities while developing the skills needed for the transition to a greener economy.



What needs to change

Housing associations are providing critical support, but they cannot replace an adequate social security system. They are helping households meet essential costs, sustain their tenancies and avoid deeper crisis, but the demand for support is increasing and difficult to absorb.

The findings of this report demonstrate the need for action on two fronts:

- **Strengthening household incomes and crisis support for people facing immediate hardship**
- **Continuing investment in social housing and opportunities that build longer-term financial resilience**

The Welsh Government's new Programme for Government includes commitments to improve the Welsh Benefits System, deliver at least 20,000 additional social homes by 2030 and expand retrofit. These commitments are welcome and provide an opportunity to strengthen the contribution of social housing to reduce household costs and prevent financial hardship.

Similarly, the September 2026 announcement of [£4.8 million in additional support for emergency food assistance and poverty prevention](#) is a vital response to immediate pressures. However, housing associations' experiences highlight that short-term crisis funding must go hand-in-hand with sustained investment in preventative support.



Helping people facing hardship **now**

People need sufficient income to meet their essential costs and access to effective support when they experience financial difficulty.

1. Ensure Universal Credit is sufficient to cover essential living costs

For too many, household incomes are insufficient to meet the cost of food, energy and other essentials. We support the [Guarantee Our Essentials](#) campaign and its call for a protected minimum level of Universal Credit that ensures people can afford the basics.

2. Strengthen and improve financial and crisis support

The Welsh Government should ensure the Discretionary Assistance Fund is adequately funded and improve its accessibility and flexibility, including support for households struggling to meet essential costs who fall outside existing eligibility criteria.

It should also work with local authorities and the UK Government to ensure Discretionary Housing Payments are adequately funded and administered more consistently across Wales, reducing geographical differences in the support available to households in financial difficulty.

The Welsh Government should also accelerate progress towards a streamlined Welsh Benefits System, making it easier for households to access their full entitlements through simpler application processes, improved consistency and greater coordination between services.

3. Secure more effective support for households struggling with energy costs

The Welsh Government should work with the UK Government and Ofgem to secure meaningful energy-debt relief, deeper targeted help with bills and the introduction of a social tariff for households in greatest financial difficulty, alongside accessible energy advice.

Building longer-term financial resilience

Investing in affordable, energy-efficient homes and employment and skills programmes tackles the root causes of financial hardship.

4. Welsh Government should set out a long-term plan for housing that recognises social housing as essential preventative infrastructure.

A long-term plan should support the delivery of more affordable homes, continued investment in existing homes and the services housing associations provide to strengthen financial resilience. It should also recognise housing associations as essential prevention partners across public services.

5. Develop a National Construction Skills Strategy that connects housing investment with employment and training.

Housing association employment programmes are helping tenants overcome barriers to work, increase their incomes and build longer-term financial resilience. A national strategy should connect investment in new housebuilding, retrofit and existing homes with opportunities for tenants and communities to access apprenticeships, training and sustainable employment. This would strengthen pathways into work while helping retain the economic benefits of housing investment within Welsh communities.



We are calling on Government to:



Ensure Universal Credit is sufficient to cover essential living costs



Strengthen and improve financial and crisis support



Secure more effective support for households struggling with energy costs.



A long-term plan for housing that recognises social housing as essential preventative infrastructure.



Develop a National Construction Skills Strategy that connects housing investment with employment and training.



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Questions?



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