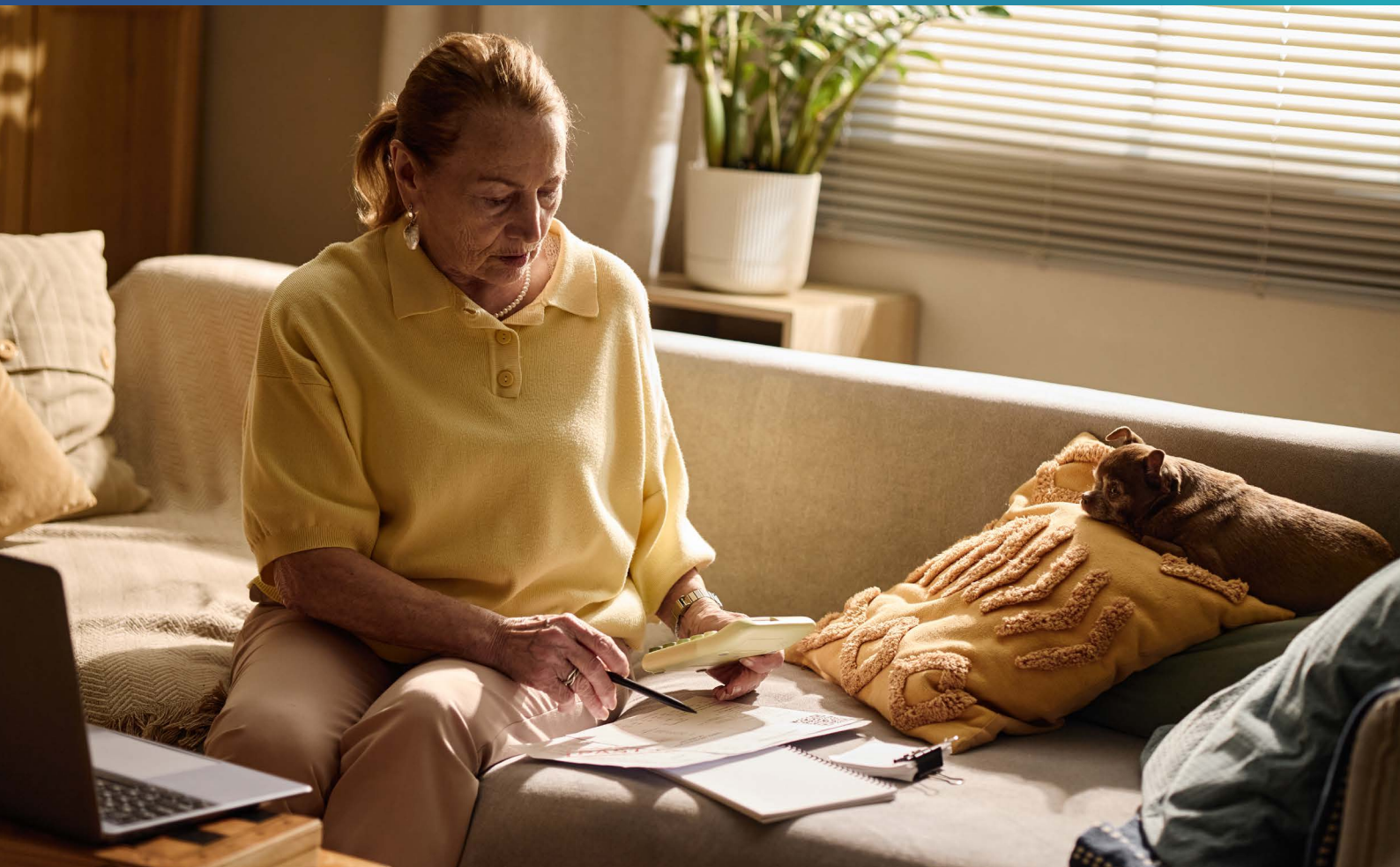




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One year of learning

Insights from the cost of living case studies

How agencies and partnerships are making a difference in the cost of living crisis



Adeiladu Cymru
Iachach
Building a Healthier
Wales

May 2026

This document is available in welsh



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Cost of Living Case Studies

One year of learning summary

Projects that tackle the cost of living make a real difference for people who are living in poverty.

This report summarises the key learning from six projects that started in 2022/23 which were offering much needed support to those affected by the cost of living crisis. These six projects previously featured in an original cost of living case study report (Jones, 2024) which highlighted how different organisations and partnerships were helping people during the cost of living crisis.

We have revisited those case studies and provided an update report where we have captured the key learning from the projects since their inception and have presented them as insights and opportunities to support anyone working on, or planning, similar projects by highlighting the good work being delivered.

Insights

- Working together creates smoother, more connected support
- Community involvement strengthens support and deepens local relevance
- Clear communication and simple pathways make support easy to access
- Flexible, well-supported teams respond effectively to changing needs
- Meaningful impact can be achieved through time-limited funding
- Good evidence and lived experience guide strong decision making

Opportunities

- Strengthen collaboration across the whole system
- Build long-term, stable ways of working
- Prioritise prevention and grow community-led action
- Communicate clearly and raise visibility
- Use evidence to drive policy and investment

Case studies

Building a Healthier Wales - income maximisation pilot

Greater Manchester Combined Authority - health and wellbeing advice

Hospital to a healthier home - discharge support including home improvements and advice

Keep Warm, Keep Well in Pembrokeshire - warm spaces and community hubs

Participatory budgeting in Gwent - community involvement in funding cost of living measures

Vale of Glamorgan food project in Llantwit Major and Cadog's Corner - community food pantries (give what you can) and classes



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Introduction

Following the sharp rise in energy prices in 2022, the Building a Healthier Wales (BaHW) group hosted an All-Wales Cost of Living Summit in March 2023, bringing the impacts of the crisis on people and communities to the forefront of national discussion. Following the Summit, BaHW published a set of case studies highlighting how organisations and partnerships were supporting people through the cost of living crisis.

The case studies showed that projects addressing cost of living pressures can make a real and meaningful difference for people. They reflected contributions from a range of partners and covered areas such as food, energy, housing, income, debt, mental health, and health and care. The examples span local, regional and national activity, across both urban and rural settings, and include work led by local authorities, the NHS, private businesses, and voluntary and community organisations. The case studies highlighted what had really helped communities and the experiences captured offered practical learning for organisations working to support those living in the cost of living.

In 2025, an agile evaluation was conducted to establish how the report has been used and to understand what partners thought would be helpful to ensure that the case studies could reach and appeal to a wide audience. We were told that an updated set of case studies would be valuable for colleagues looking for real-world learning and up-to-date examples of what works.

This report showcases the great work happening across the projects, capturing updates, shared learning, and the new opportunities being created. We heard powerful examples of how projects are influencing policy and decision making. Our updated case studies bring these insights together to support ongoing improvement and future innovation.

The questions asked to inform the 2026 update can be found in Appendix A.

As cost-of-living pressures grow in 2026, this resource brings together what is working and the potential for further development, helping colleagues and partners shape their practice, inspire new thinking, and enhance joint efforts to support communities.

To see the original case study report, please access it [here](#).

Please note: not all the original case studies are represented in this report.



Key findings

Insights

Working together creates smoother, more connected support

Partnership working enables services to reach more people and provide joined-up, holistic support. When roles are clear and communication flows well, organisations connect seamlessly and people experience a smoother journey through the system. Strengthening shared understanding and coordination creates even more opportunities for services to work effectively together.

Community involvement strengthens support and deepens local relevance

Engaging local people—through volunteers, community spaces, and local activities—helps build trust and ensures support feels meaningful and rooted in community needs. With strong promotion and creative ways of gathering feedback, services can reach even more communities and better understand the experiences and priorities of local residents.

Clear communication and simple pathways make support easy to access

Straightforward messages, accessible information, and clear entry points help people find support quickly and confidently. When internal communication is strong, teams coordinate more effectively, contributing to consistently positive experiences for those seeking help.

Flexible, well-supported teams respond effectively to changing needs

Services that adapt quickly are well placed to meet evolving challenges. When teams have the staff, volunteers, and specialist skills they need—along with practical resources—they can maintain high-quality delivery and adjust smoothly as circumstances change.

Meaningful impact can be achieved through time-limited funding

These projects show that we can make a huge difference to the people we serve, particularly when teams are skilled, adaptable and closely connected to their communities. Deeper, more preventative action benefits from long-term, consistent and predictable funding settlements.

Good evidence and lived experience guide strong decision making

High-quality data and real stories help leaders understand what works and where to invest for the greatest impact. When projects have access to clear local data and simple, engaging ways to gather feedback, they can demonstrate need, measure progress, and share powerful insights about community experience.



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Case studies

	Intervention	Setting	Theme	Partners
1	Building a Healthier Wales Income maximisation pilot in Cwm Taf Morgannwg	Cwm Taf Morgannwg: targeted at young people	Income and debt	• Citizen's Advice • Local public services
2	Greater Manchester Combined Authority Health and wellbeing advice	Multiple local authorities: targeted at older people	Income and debt Mental health and wellbeing	• Local authorities • National charity • NHS • Police
3	Hospital to a healthier home Discharge support including home improvements and advice	Hospitals across Wales	Health and care	• Hospitals • Local businesses • Social care
4	Keep Warm, Keep Well in Pembrokeshire Warm spaces and community hubs	Pembrokeshire voluntary council, local community spaces	Food Energy Housing	• Voluntary council • Local volunteers • Regional and national funders
5	Participatory budgeting in Gwent Community involvement in funding cost of living measures	Local communities across Gwent	Mental health and wellbeing	• Local authorities • Public service board • Charities
6	Vale of Glamorgan food project in Llantwit Major and Cadog's Corner Community food pantries (give what you can) and classes	Local communities across Llantwit Major and Cadog's Corner	Food Energy Housing	• Local authority • Local charities • Schools



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1. Building a Healthier Wales

Income maximisation pilot in Cwm Taf Morgannwg

The specific targeted project is no longer running, but the Single Advice Fund (SAF) continues to provide social welfare advice. Its model includes Advice, Access and Referral Partners—community organisations that help people understand and access the support they need. Partners working with young people include Llamau (supporting young people experiencing homelessness or abuse), Swansea University (supporting access to mental health services), Barnardo's (supporting young carers), and others. In Swansea, the Ethnic Youth Support Team offers advice on a wide range of social welfare issues to young people from ethnic minority backgrounds, including refugees and asylum seekers.

Since the SAF launched in January 2020, services (up to March 2025) have supported more than 388,000 people from disadvantaged and marginalised communities, helping them secure over £208.9 million in additional income and write off £66.3 million in debt. Funding for the SAF has been agreed for a further three years from April 2025, demonstrating Welsh Government's continued commitment to providing information and advice services.

Insights

- A collaborative approach to delivering advice services improves outcomes. The SAF model provides holistic, wrap-around support, addressing both the presenting issue and wider social welfare needs to achieve more sustainable results
- The SAF aims to strengthen collaboration between advice providers to improve service planning and delivery. It targets groups who often seek help only at crisis point
- Welsh Government funding alone cannot meet the full demand for generalist and specialist advice. Supporting people with complex, deep-rooted issues requires all funders in Wales to better coordinate their contributions

Opportunities

- The pilot shows the SAF model effectively reaches priority groups
- SAF services cannot meet all demand. Wider collaboration among advice funders is needed to ensure people can access the support required to resolve their social welfare issues sustainably
- The three-year funding award to SAF providers from April 2025 shows Welsh Government recognises the value of longer-term funding. This enables better planning, stronger partnerships, more flexible service delivery, and improved staff retention through greater job security





2. Greater Manchester Combined Authority, Stockport Council and Trafford Council

Health and wellbeing advice

The monthly cost of living response group has evolved into a bi-monthly Greater Manchester (GM) Live Well Financial Resilience Group, still bringing together the same stakeholders with an ongoing focus on financial resilience more broadly including take up to benefits, the household support fund, and supporting residents to manage debt.

The group continue to promote the Winterwise printed guide produced by Independent Age (IA) which is updated every year with partners. In addition to training sessions from Independent Age on Pension Credit and Attendance Allowance and promote their free online Winterwise training sessions to frontline workers.

The programme are not currently running a Pension Credit top up campaign but are focused on increasing take up of Attendance Allowance by working with GP practices.

Insights

- Partnering with Independent Age was highly effective: Greater Manchester Combined Authority (GMCA) provided local networks and access to older residents, while IA contributed expertise, printed resources, and national reach
- The Pension Credit uptake campaign highlighted the scale of unclaimed benefits and showed leaders that many low-income residents were missing out on significant support. This drove political commitment during the cost-of-living crisis
- Limited funding and staffing meant the work relied heavily on goodwill
- Measuring impact was difficult because the team could not access localised Pension Credit uptake data

Opportunities

- The projects prompted targeted work with GP practices to increase Attendance Allowance uptake
- Political and senior council leaders were surprised by the scale of unclaimed income and were motivated to act
- GMCA submitted evidence to the House of Commons Work and Pensions Select Committee on pensioner poverty and provided oral evidence at a committee session in Manchester. The committee also met with older residents experiencing financial hardship





3. Hospital to a Healthier Home

Discharge support including home improvements and advice

The project continues to run across five health boards in Wales and the service is still delivered in the same way. Updated outcomes since March 2023 include: 14,097 more referrals, 7,882 more healthy home checks, 1440 successful means tested benefit applications raising over £5.2million annually put back into older people's pockets, 20,245 home improvements to a value of £3.8m.

Insights

- Partnership working is essential
- Despite the concept being proven (piloted in 2019) in three of the five health boards, the service is still funded annually in some areas, leaving the service constantly at risk

Opportunities

- Housing condition and quality must be considered earlier in the discharge planning process. Hospital discharge guidance mentions housing adaptations but not housing condition - it is essential that homes are warm and safe for older people to be discharged into, otherwise they risk readmission
- It is essential that everywhere in Wales, housing is thought of as a risk management tool, a prevention pathway, and a way to improve hospital efficiencies - as well as improving the quality of life of older people by allowing them to leave hospital more quickly, back into their own home that has been made safe, warm and accessible for their continued recovery
- The programme staff have given evidence in the Senedd to the Local Government and Housing Committee on their inquiry into the role of local authorities in hospital discharge. Although they are a charity, the invitation demonstrates a vital role in hospital discharge, improving patient flow and reducing readmission





4. Keep Warm, Keep Well in Pembrokeshire

Warm spaces and community hubs

Keep Warm, Keep Well (KWKW) continues to support residents across Pembrokeshire. The programme consists of warm, welcome spaces, support and advice on energy, debt and money, cost of living support, and community funding. It is coordinated by the Pembrokeshire Community Hub in partnership with Pembrokeshire County Council, Pembrokeshire Association of Voluntary Services (PAVS), Hywel Dda Health Board, and the voluntary sector.

This year, warm spaces are funded by Welsh Government and Pembrokeshire County Council and administered by PAVS through the Supporting Communities Action Fund (SCAF). In 2024–25, the SCAF Round 8 Community Warm Spaces Fund distributed £112,329.31 to 43 projects, supporting 4,266 people through 542 volunteers contributing 16,733 hours, leveraging £18,971.11 in additional funds, delivering 1,408 warm space sessions, serving 13,592 hot meals, and generating 21,958 session attendances.



Insights

- Strong partnership working and a single, simple point of contact make support easier to access
- Clear, consistent communication improves awareness of where to find help
- Warm, welcoming community spaces are essential in providing local support
- Small, flexible funding streams enable innovative, hyper-local responses
- Effective winter support must be holistic—addressing practical, social and financial needs
- A well-connected community infrastructure and committed volunteers allow rapid mobilisation
- Welsh Government support for Warm Hubs and food provision enabled coordinated action, but uncertainty about future funding limits longer-term planning
- Warm Space projects faced short timeframes, limited budgets and volunteer/venue pressures, yet groups responded creatively to maintain vital community support

Opportunities

- A local Community Fund could allow businesses to support community initiatives, with discussions underway on a partnership model
- Sustained mainstream funding is needed for the Pembrokeshire Community Hub, which has proven its value as a single point of access
- Pembrokeshire's Tackling Poverty Strategy recognises KWKW as a major multi-agency response that has built lasting community resilience and connectedness
- Collaboration between statutory and voluntary sectors has strengthened, with ongoing commitment to coordinated support so people receive the right help at the right time



5. Participatory Budgeting in Gwent

Community involvement in funding cost of living measures

Participatory Budgeting (PB) continues in parts of Gwent, with some areas having established several rounds of PB.

There remains enthusiasm from communities in applying for, and voting for, PB funded projects and in some areas, there remains a significant amount of funding to be allocated to the community.



Insights

- Keep the criteria very tight for bids, however this can be challenging when the decision about bid criteria is decided by a group consisting of community members
- PB depends on strong visibility, energy, and clear communication. When staffing or organisational changes occur, momentum can drop, making continuity planning essential
- The PB process is often costly and time-intensive, requiring significant staff capacity. Some areas had to bring in external agencies due to limited local skills or time
- Annual fluctuations in PB funding affected how many projects could be supported
- Limited capacity and competing priorities reduced the attention PB required
- Internal coordination was sometimes unclear, with confused roles and expectations, making the process feel complex, lengthy, and expensive for both staff and communities
- Maintaining positive relationships with community groups that were not funded was difficult and occasionally affected engagement

Opportunities

- PB funding helped create new community well-being assets and identified previously unknown groups offering valuable support
- Several projects continued beyond the initial PB funding as the process strengthened links with community organisations, building trust and enabling greater community involvement in setting priorities and shaping future PB activity
- Engagement at PB events was strong, with many positive connections formed
- The work has promoted more inclusive, community-led decision making, showing the value of involving residents in prioritising resources
- It supports wider regional conversations about participation and prevention, reinforcing community voice within Gwent's wellbeing and place-based agendas
- Stronger governance, clearer internal coordination, and more consistent evaluation would further increase PB's impact and influence on future policy



6. Vale of Glamorgan Food Project in Llantwit Major and Cadog's Corner

Community involvement in funding cost of living measures

'CF61 Community Drop-in'

The monthly CF61 Community Drop-In (formerly the More Than Food Hub) is still in operation. In response to stakeholder feedback, the team is refining its approach to increase awareness and attendance, including developing a Communications Toolkit for use by partner organisations and rebranding. The drop in continues to host a variety of partners providing in person support on a range of topics including benefits and entitlements, child care, debt advice, housing, fuel poverty, healthy living and well-being, employment and CV development.

A new FoodShare has been launched in St Athan in January 2024, based on the successful CF61 model, to improve access to affordable and healthy food. Funding has also supported community food-growing projects, helping local groups invest in tools and equipment and creating a more sustainable supply of locally grown produce.

Communication within the community has strengthened through a digital noticeboard run by the Town Council, alongside the distribution of recipes, meal-planning resources and a practical cooking course that supported residents—including resettled Ukrainian families—to build confidence in preparing nutritious meals. Partners also hosted a community food festival at the CF61 FoodShare to celebrate local produce and encourage residents to try new ingredients. A communications toolkit has been developed to raise awareness of available services, and discussions are underway to explore how this work can be expanded and replicated across the wider county.

Insights

- Building in a test period helps determine the best location for community-focused wraparound support
- Strategic communications remain essential for raising awareness of available services although these effective materials can take a while to develop
- Partner strengths should be used effectively, recognising that some organisations can act more flexibly and responsively than others
- Evaluation surveys are resource-intensive and risk causing survey fatigue; the project is addressing this by using a biennial survey and gathering informal feedback from partners

Opportunities

- Building on the learning from this people-led, partnership-based project, a Vale Food Insecurity Working Group has been established to examine the evidence, identify shared priorities, and shape a coordinated Vale-wide approach
- Additional Lottery funding has been secured by the Food Partnership for local activities linked to increasing access to healthy, affordable food with discussions under way to plan the programme's formal launch in 2026/27
- The Llantwit Food Project received the 2023 Ystadau Cymru Award for its excellent management of public estate tailored to local needs
- Learning from the project has informed the Vale Food Strategy 2025–2030 which features as a key action in the Vale of Glamorgan Council's Corporate Plan, Vale 2030
- The project has informed the Good Food & Movement Implementation Plan 2023–2025
- It has also been highlighted in the Vale of Glamorgan Public Services Board Annual Report
- Insights and lessons learned will continue to be shared with local decision-makers to strengthen approaches to tackling food insecurity across the county



'Expanded community pantry model'

Cadog's Corner services have continued to grow.

The Big Bocs Bwyd pantry now runs on a £5 suggested donation per bag (10–20 essential items, often worth much more) and continues to gift bags to those in need. It supports around 40 households weekly and recently distributed 20 care packages of toiletries and basic essentials.

The Good Food Café offers weekday meals within a warm-space model and supports 100–150 people a week, helping reduce isolation and improve access to nutritious food.



Cadog's Corner continues to work closely with Cadoxton Primary School, delivering: Soup and Song sessions, Ready Steady Cook sessions, intergenerational food and wellbeing activities, weekly online recipes extend learning into homes, and more partner agencies (e.g., housing and financial support) now attend café sessions to offer wrap-around support. The project shows strong impact across all ages, improving wellbeing, confidence, food knowledge, community connection, and reducing isolation. Demand exceeds expectations, reflecting both success and growing local need.

Cadog's Corner remains active in the Food Insecurity Group, working with partners to scale provision, secure more food supply, and reach more residents while continuing its mission to tackle food poverty, isolation, and hardship.

Insights

- Building strong relationships with the community, supermarkets, and local businesses is vital
- Listening to the community ensures services stay relevant, accessible, and trusted
- Sustained delivery relies on ongoing funding and donations
- Flexibility and responsiveness allow services to grow with demand
- Securing reliable access to good-quality produce and maintaining volunteer availability were early challenges
- A continuing challenge is balancing immediate support with long-term empowerment
- Increasing understanding of sustainable food systems and the role community participation plays in what can be offered is a challenge
- Upskilling volunteers and community members remains essential

Opportunities

- This work highlighted opportunities to expand food provision through surplus food and stronger partnerships
- There is strong potential to increase skills-based activity to build longer-term resilience
- Investing in volunteer training and development to support progression
- Shows the value of strengthening wrap-around support by bringing additional agencies into community spaces
- Secure sustainable, long-term funding is vital to embed preventative, community-led approaches
- This work has informed local discussions on food insecurity, community wellbeing, and cost of living responses
- Learning has strengthened understanding of community-led models and influenced service design
- Regionally and nationally, its inclusion in case studies has showcased community-driven approaches and shaped future planning



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Appendix A

Questions asked for 2026 update.

1. Can you give a brief update on the case study (including the original case study title). (If the project has ended, please mention that in your own words)
2. What key lessons did you learn that could help others doing similar work? (If you are unable to answer please indicate this)
3. What were the main challenges faced during planning, implementation, or evaluation? (if you are unable to answer, please indicate this)
4. What opportunities or recommendations emerged from this work, even if you couldn't pursue them? (if you are unable to answer, please indicate this)
5. How has the work influenced policy or decision making at local, regional, or national level? (If you are unable to answer, please indicate this)



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Appendix B

Additional resources

[Winterwise Training: Supporting Older People in Winter](#)

[Stockport Attendance Allowance Uptake Toolkit](#)

[Greater Manchester's 'whole place' approach to pensioner poverty recognised in landmark report](#)

[Pensioner Poverty: Challenges and Mitigations](#)

[Keeping Warm and Well in Pembrokeshire this Winter](#)

[Warm Welcome Map of Pembrokeshire](#)

[Supporting Community Action Fund \(SCAF\) Round 8](#)

[SCAF Impact Summary Report](#)

[Volunteering: A Strategy for Pembrokeshire 2025 - 2030](#)

[Keep Warm, Keep Well in Pembrokeshire Annual Report 2023/24](#)

[Pembrokeshire Public Service Board Poverty Group and Strategy](#)

[Get Cooking in Llantwit Major](#)

[Vale of Glamorgan Council's Corporate Plan 'Vale 2030'](#)

[Future Generations Commissioner's Food for Our Future](#)



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