



WREXHAM POVERTY ACTION COLLABORATION (WPAC)

COST OF LIVING CRISIS REPORT

NOVEMBER 2025

The Rainbow Foundation Wrexham

The Rainbow Foundation is an Ageing Well Centre of Excellence, operating 2 hubs based in Wrexham, and delivering services across Wrexham and North East Wales.

The charity champions the voices of older people in rural areas and across Wrexham and North East Wales.

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Executive Summary

The cost-of-living crisis in Wales is having a severe impact on older people and low-income households, including those in Wrexham.

Who we engaged: Older residents (65–100) living in rural South Wrexham (Sept–Nov 2025) via surveys (n=31), interviews and focus groups (n=19). Over half were 75+, 50% reported disability and/or carer support.

What we found (headline results):

Income & affordability

- 100% reported difficulty managing on their current income; 80% had little/no buffer for unexpected costs; 68% worried about affording care as they age.
- People just above eligibility thresholds feel excluded despite hardship; stigma and complex systems deter benefit claims.

Energy & heating (fuel poverty behaviours)

- 71% were “greatly worried” about gas/electric costs this winter; 40% wore extra clothes/used blankets instead of turning on heating (with many more neutral/unsure).
- Focus groups described “heating or eating” trade-offs and anxiety about winter bills.

Food & nutrition

- Participants reported buying cheaper food, making more “cold meals” to save energy, and skipping or shrinking meals; concerns about protein/veg intake and quality (esp. meat).

Health & wellbeing

- Money worries linked to stress, poor sleep, and reduced social contact; some stopped dental appointments, with concerns about access to NHS dentistry.

Transport & access to services

- Affordability and availability of transport (particularly buses) is a major barrier; people reported missing medical appointments and reduced independence; community transport demand outstrips capacity.

Implications we heard locally:

Immediate hardship is eroding health, nutrition and social connection; without accessible transport and proactive, stigma-free support, older people in rural South Wrexham face deeper isolation and preventable health decline.



Background / Literature Review

Cost of living pressures in Wales:

- Poverty trends: The Joseph Rowntree Foundation's Poverty in Wales 2025 finds headline poverty rates have flatlined around 21–22% for two decades, with very deep poverty rising—more people unable to heat homes, relying on food banks or living in temporary accommodation.
- Latest poverty snapshot: The Bevan Foundation's Autumn 2025 survey shows 24% of adults went without heating and/or cut/skipped meals in the previous three months; debt remains high, and mental/physical health impacts are widespread, especially for disabled people and low-income households.
- Older people: The Older People's Commissioner for Wales (OPC) reports one in six older people in Wales live in poverty, with higher risk for women living alone and some minority ethnic households, highlighting widespread anxiety about rising energy and food costs.

Fuel poverty & housing:

- Scale: A Welsh Government written statement confirms 340,000 households (25%) were in fuel poverty as at Oct 2024, with a further 16% at risk—despite energy prices dipping from peaks, incomes haven't kept pace.
- Older residents' exposure: Care & Repair Cymru evidence shows typical older clients spending ~19% of income on utilities in winter 2023–24, with 96% of households using its energy advice service living in fuel poverty; cold homes drive excess winter morbidity and hospital admissions.
- State of older people's housing: Poor quality, cold/damp homes disproportionately affect older people's health and independence; Wales has significant hazards in its housing stock and limited accessible/adaptable homes—trends echoed by national ageing research.

Transport & access to services (rural Wales):

- Access in deprivation metrics: Wales' official deprivation index (WIMD) includes Access to Services—capturing travel times to essential services and digital connectivity. Rural LSOAs frequently score worst on this domain, reflecting structural barriers to participation.
- Bus network contraction & rural isolation: The Community Transport Association notes that 40% of Wales' population lives in settlements of ≤10,000, and between 2018–2023 the public bus network shrank by 45% across rural Wales, cutting communities off from healthcare, work and social connection—exacerbated by cost-of-living decisions to forgo “essential journeys.”



- Older people's transport barriers: OPC Wales has long documented barriers older people face accessing health services when transport options are limited, unreliable or poorly aligned with service reconfigurations.
- Local developments: Wrexham Council has invested in one additional routes timetables (e.g., Service 45F to Horsemans Green via Worthenbury) to improve evening and rural connectivity, –illustrating both need and the importance of sustained support. This is limited to one round trip on a Monday and Thursday, previously it was only available on a Monday.
- Policy direction: Welsh Government's Travel for All plan (launched at Wrexham Gateway) sets accessibility principles and training across modes; forthcoming bus franchising reforms aim to integrate networks ("One Network, One Timetable, One Ticket"). These are promising but require resourcing to reach dispersed rural communities.

Ageing policy context:

- OPC Wales' 2025 strategy prioritises ensuring older people can access information, services and support, feel safe, are treated fairly, and can make their voices heard—aligning with this report's emphasis on proactive, stigma-free local help.
- The UN Decade of Healthy Ageing frames action on age-friendly environments, integrated care and long-term care—relevant for designing transport, housing and support systems that reduce avoidable harm in later life.



Purpose of the Report

The purpose of this report is to place the lived experiences of older people at the centre of discussions by senior decision makers about poverty, financial insecurity, and wellbeing in later life. The report provides local evidence on how the cost-of-living crisis is impacting the people of South Wrexham in their everyday lives.

Specifically, the report seeks to:

- Raise the profile of impact in rural communities with high deprivation for access to services
- Give older people in South Wrexham a voice through direct engagement
- Inform policy and practice in line with the priorities of the Older Peoples Commissioner for Wales

Methodology & Scope

This report draws on evidence gathered through a mix of surveys, focus groups and interviews. The period of engagement was September to November 2025 and included people over the age of 65 who live in South Wrexham.

- 55% were older than 75 years, and 45% were 65 to 75 years
- 50% had one or more disability and carer support from either family or a paid carer

Out of 100 questionnaires given out, 31 were returned. 31% response rate for a community-based charity is “good” within Benchmark for surveys with a demographic of this size. Speaking with a random selection of people given the questionnaire but did not complete it, the reasons for low response rate, reflects the sensitivity of the Cost-of-Living Crisis post-Brexit as a topic. Participants did not feel comfortable disclosing their situation. There was a real sense of resignation that nothing could change the outcome for them.

This reinforces the importance of a proactive, accessible support service which can reduce isolation and community-based charity services are vital in rural areas.

The low response rate for sensitive topics highlights the hidden and importance of trust. Therefore, Rainbow ran a series of interviews and Focus Groups. 19 People were involved in interviews or Focus Groups. People in the interviews and focus groups were more open with their views and opinions, which highlights the importance of human connection, reassurance that their views matter and a sense of value and less transactional than a questionnaire.



Main Messages

There was consistency of options across the surveys, focus groups and interviews.

- The rising cost of living is outpacing older people's income. Many people are struggling to meet their basic needs
- Transport is a specific issue which is failing to be addressed. Many people are avoiding going out as they get older due to limited or non-existent public transport and the costs of transport being too high, including taxi's.
- Heating, food and shopping are the primary areas where people are cutting back, often at the expense of health and comfort
- Financial pressure is having a cumulative impact on physical health, mental wellbeing and social connection
- People just above eligibility thresholds for support feel excluded despite experiencing real hardship
- Stigma, pride and complex public sector systems remain significant barriers to claiming financial entitlements
- Trusted proactive local support improves access to help and reduces anxiety, as well as loneliness and isolation, which was also reported in the research.

Key Findings

1. Financial Pressure and Fixed Income

A main theme across all engagement methods was the difficulty in managing rising costs on fixed or limited incomes. Many participants described feeling that income was no longer sufficient to cover essential expenses.

- 100% reported difficulty managing on their current income
- 80% had little or no financial buffer for unexpected costs
- 61% reported feeling worried/concerned whether they could afford care services as they get older

Participants frequently described budgeting carefully but still struggling, with even small increased in bills having an impact.

“I have put off some work in the house because I can't afford it. Whereas before if something needed doing I'd get it fixed. I can't afford to get things fixed now, like I used to.”

“I feel all cost-of-living costs are out of control. I feel “we” the ordinary folk are being ripped off right and left and centre”

“We can't do much about the cost of things”



People reported avoiding online shopping and banking due to lack of trust in security and not having the confidence online. This is reflected in other research on digital literacy. Some respondents reported relying on free wifi and public internet as they could not afford internet services at home. Others reported they had considered within the last 12 months cancelling internet services due to costs. A few people worried about being victims of internet scams.

The majority of respondents answered that the reason they did not do internet shopping or online banking was that they preferred to shop/bank in person and they enjoyed getting out the house, seeing and speaking with other people. The impact on good mental wellbeing of social interactions of the elderly cannot be underestimated, and therefore planners need to take this into account when looking at services in rural areas and smaller towns/villages being restricted.

The comments on not undertaking household maintenances was reported a number of times by individuals due to the ever increasing costs of materials and/or labour to carry out the work.

2. Heating, Energy Costs and Fuel Poverty

Energy costs were consistently identified as one of the greatest pressures. Participants described actively reducing heating use to manage bills.

78% of participants are greatly worried about the cost of gas and electricity to heat their home this winter

40% of participants said they had to wear extra clothes or use blankets to keep warm instead of using central heating in their home. 50% of participants answered “neutral” to this question.

Focus group discussions highlighted anxiety about winter and fear of escalating energy bills.

“It just seems to go up and up and up, and it’s [cost of energy] never going to come down”

These findings reflect national evidence showing that 1 in 5 older people in Wales have gone without heating due to financial pressures.

3. Food Affordability and Nutrition

Food was frequently described as an area where spending could be reduced when budgets were stretched. Participants talked about buying cheaper food, access to shops, or skipping meals. Participants reported cutting back on food and self-care products because they couldn’t afford them.

Participants reported making cold meals (Sandwiches, cereal, ready to eat food) to avoid using cooker/hob and microwave to save money on energy costs. Or reducing tea/coffee so not to boil kettle. This has a knock-on impact on the nutritional intake of individuals and has potential to have negative long term health impacts by reducing protein sources and vegetables for a balanced nutritious diet.

Focus Group members shared the opinion that the cost of meat had increased to the point they didn’t buy as much or of the same quality as they had five or ten years ago. There was a collective view that food shopping had increased to the point it was better to go to multiple shops to try and find the cheapest products and where local shops existed, they were too expensive.

4. Impact on health, wellbeing and social life

Across all engagement methods financial pressure was strongly linked to declining wellbeing.

Participants described increased stress, anxiety and poor sleep related to money worries.

Participants reported that financial worries effected their mood and wellbeing negatively. During focus groups participants discussed going out less, and others reported if it wasn't for The Rainbow Foundation they wouldn't have any social contact at all.

“Since the kids were small, Friday night was family take away night. We've always done that, carried on with the grandkids. We now don't have that as our family get together once a week as its too expensive. That was a treat everyone looked forward to at end of the week. We are more-and-more stopping all the stuff that makes life fun, you know, social.”

“Its very difficult to get services when you need them. Theres long waiting times for social care assessments, and sign posting with no active help isn't as helpful as community agents used to be”.

“When there's snow or floods, we are on our own. The council is of little or no help, it's the community who helps each other out.”

“I am worried about getting older and needing help”

“I have no family and I'm getting older. I try not to think about it.”

“I don't know where to go or who to speak to to get free incontinence products or help getting them”

Participants reported that they had stopped dental appointments or not had dental treatment as a direct impact of the cost-of-living-crisis and the lack of NHS dentists in Wrexham. This will have a further negative impact on the dental health of individuals.

A number of participants reported difficulties getting access to health or social care services, or commented on the long waiting times for health and social care services.

5. Transport

Access to affordable and reliable transport emerged as an important issue for most participants. The absence or infrequency of bus services combined with the high costs of services means many people cannot access essential services, shops or social activities.

This is particularly relevant in South Wrexham rural areas which are areas of high deprivation for Access to Services. This increases isolation and loneliness, people felt restricted in social contact outside of Rainbow.



Some people reported missing medical appointments due to lack of transport. Others highlighted greater reliance on family or neighbours for their basic needs and expressed feelings of reduced independence. The financial strain of costs of transport means that even where transport exists the costs are prohibitive. Therefore, creating a cycle of exclusion.

“Transport is too expensive to use”

“There is no transport where I live”

“No Buses”

“Very poor bus services – practically non-existent in Overton area”

“No bus service and Taxis are too expensive”

“[Village Name] No Bus Service No Shop”

“[Transport] Very infrequent”

“They (WCBC) changed the Buses everywhere, didn’t think about those that live up [1970s Estate] and have to now walk down to other side of village in bad weather”

“There’s huge demand for Community transport you can’t always get it as they can’t keep up with demand”

“Cost of Taxis is too expensive they charge from Wrexham and back just to get out to us first before the journey”

“I avoid going out because of transport costs”

Financial hardship means that older people are increasingly relying on affordable community transport options however people have had trouble accessing community transport due to increasingly high demand. Existing bus routes have been reduced, and there are no plans for commercial operators to expand into the rural areas.

People have reported missing hospital appointments or feeling isolated. Without more community transport, older people will face isolation and missed medical appointments, which will lead to deteriorating wellbeing and therefore in the future higher costs for health and social care.



Implications for policy and practice

The findings reinforce the priorities identified by the older people's commissioner for Wales and demonstrate their relevance at a local level. The evidence highlights the need for.

1. Action to address gaps created by eligibility thresholds
2. Accessible emergency or resilience funding for older people facing hardship
3. Continued investment in energy efficiency particular in older housing stock
4. Proactive stigma free support to improve awareness and uptake of entitlements

Conclusion

This report provides clear local evidence that the cost-of-living crisis is having as serious and sustained impact on older people. Rising costs combined with fixed incomes are forcing many into difficult choices that affect health wellbeing and independence.

The consistency of findings across surveys, focus groups and interviews highlights that these experiences are not isolated. Addressing poverty in later life requires immediate support and longer-term action informed by older peoples lived experiences.

This evidence supports urgent, coordinated action to ensure older people in rural South Wrexham can live and age with dignity.



Recommendations

Local (Wrexham Poverty Action Collaboration / Rainbow Foundation / partners):

- Create a micro-resilience fund for older residents facing urgent costs (e.g., essential home repairs, winter heating top-ups), targeted via trusted frontline staff and community referrals.
- Energy support pathway: Strengthen referral routes to Nest, ECO and advice services; coordinate with Care & Repair Cymru for rapid fixes and small measures (draught-proofing, heating checks).
- Transport connectors: Pilot a “Rural Health & Essentials Shuttle” combining scheduled community transport with demand-responsive links to GP, pharmacy, supermarkets and Rainbow activities; co-design timetables with older users.
- Benefit maximisation & stigma reduction: Deliver proactive outreach/drop-ins (“Claim What’s Yours” style), with confidential 1:1 support to navigate entitlements and form-filling.
- Nutrition & warm hubs: Expand warm social spaces with affordable hot meals and health check pop-ups; use gentle screening to identify those skipping meals/heating.

System (Local authority / Welsh Government / transport bodies):

- Safeguard rural bus connectivity via franchising, ensuring minimum service levels and affordable fares; ring-fence and invest in funding for community transport integration and accessible infrastructure.
 - Accelerate home energy upgrades for low-income older owner-occupiers and private renters; set interim retrofit targets focused on fuel poverty risk areas.
 - Apply ‘Travel for All’ standards across stops and interchanges (lighting, seating, tactile paving, accessible routes) and staff training—prioritising rural Wrexham sites.
 - Join-up health & transport planning when reconfiguring services (e.g., appointment timing aligned with buses; transport information on letters; patient transport options).
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