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Affordable homes for health and well-being

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Purpose of the report

People's homes can have a significant impact on their health and well-being.

This briefing follows our [summary briefing](#) on what a future of healthy homes in Wales should look like. It focuses on the importance of affordable homes for health and well-being. This is particularly relevant in the context of the current cost of living crisis.

We hope that by highlighting the links between housing affordability and health, and by sharing examples of what 'good' looks like, this briefing will help stakeholders in the housing system make progress towards a future where affordable homes help to protect and improve the health and well-being of everyone in Wales.

Our vision for healthy homes

Everyone in Wales should be able to live in a home that protects and promotes their health and well-being.

Our vision for affordable homes

People can afford to keep their homes warm, dry, adapted to needs, safe and well maintained.

Rent and mortgage costs need to be affordable, as do household bills, adaptations and maintenance.

“The unknown makes things more difficult for me [...] I don't know what I've been paying for my energy prices [...] Then you've got to start thinking actually, can I afford to live here? [...] That would be really stressful for me, thinking, do I have to think about downsizing? Am I going to be uprooting my family and are my children going to have to change school? [...] There's like lots of knock-ons to that.”

– Participant 2, Pembroke Dock

Key points

- The lack of affordable homes in Wales is a long-standing issue which is being exacerbated by the cost of living crisis. Right now, in Wales:
 - There is not enough social housing to meet demand;
 - People purchasing a house can expect it to cost over six times their earnings;
 - Private rental prices have increased significantly, while Local Housing Allowance rates have remained frozen between 2020-2023; and
 - Increasing interest rates have added hundreds of pounds to monthly mortgage repayments.
- Unaffordable housing has wide-ranging negative outcomes on people's health and well-being. For example, not being able to afford rent or mortgage payments causes financial stress, negatively affecting mental health. Being unable to afford energy bills means people are more likely to live in cold and damp homes, increasing the risk of heart attacks, stroke, as well as arthritic and respiratory conditions. Older people, children and babies are at particularly high risk.
- People on low incomes, young people, those who rent and people from ethnic minority backgrounds are likely to be most affected by unaffordable housing. Older people or people with disabilities may be harder hit by the rising cost of building materials, as it decreases the affordability of adaptations.
- The gap between those who can and cannot afford their housing has increased over the past decade, which is driving increasing differences between the health and well-being of those who are better and worse off in Wales.
- Those who are unable to afford their homes often face compounding disadvantages. It can lead to people being trapped in poor quality or unsafe housing in neighbourhoods with fewer assets or amenities, or to becoming homeless or put in temporary accommodation, further worsening their health and well-being and widening existing health inequalities in Wales.
- Action to improve the affordability of homes in Wales needs to consider future trends and how their impact on housing affordability may differ between groups. Relevant future trends include climate change, more home working, extending life expectancy and landlord turnover.
- Investment in housing needs to take account of differences in who finds homes more or less affordable now and in the future to ensure that investments do not result in unintended consequences, including an exacerbation of existing inequalities. This briefing highlights examples of promising practice in Wales that could be scaled up, as well as health impact assessments (HIAs), which are a useful tool for understanding the potential health implications of housing policy decisions.

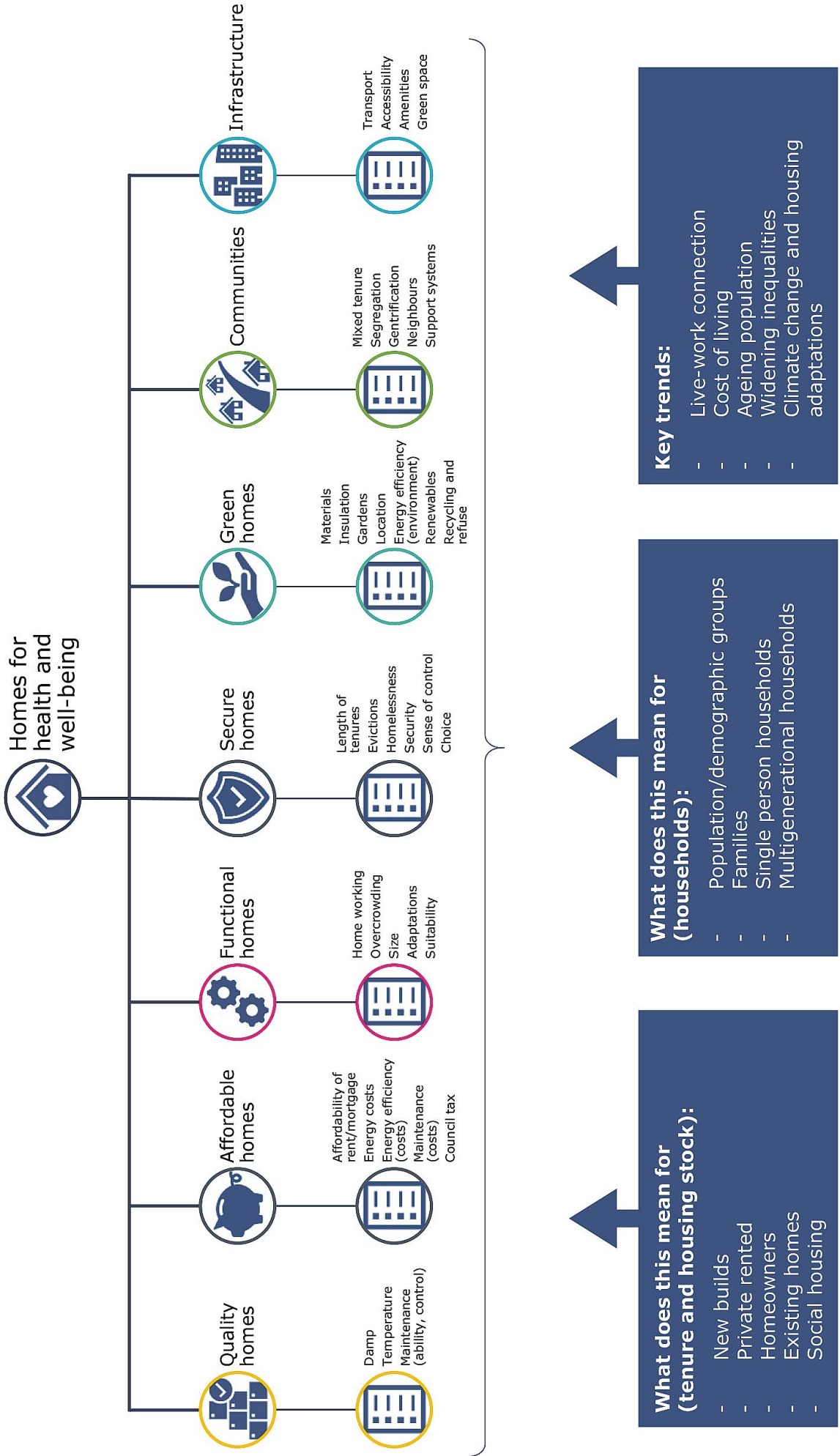


Figure 1. Seven themes through which we can consider what a future of healthy housing should look like

1. What is an 'affordable' home?

A commonly used definition of 'affordable' homes is if a household spends 30% or less of its income on rent or mortgages.^{1,2,3} The rent-to-income measure of affordability is also used by the Welsh Government.⁴

However, other housing costs (such as energy bills or maintenance costs) also need to be included in a holistic definition of affordable homes. This is especially important in the context of the cost of living crisis, which has resulted in increases in housing costs as well as the costs of goods that make up the remaining 70% of household spending (see [section 3.2](#)), with particularly severe effects for certain groups, including disabled people (see [section 4](#)).

'Affordability' also cannot be looked at in isolation from other factors that determine if homes benefit or worsen health and well-being. For example, if a rental property was damp and full of mould, there would be no rent that could be considered affordable or fair because of the detrimental impact the home would have on health and well-being. This would also be the case if high rent displaces people to more affordable properties in areas that had poorer access to public transport connections, green space or employment opportunities, for example.

Such homes would not align with our vision for healthy homes in Wales, where everyone in Wales should be able to live in a home that protects and promotes their health and well-being. Affordable homes are key to this vision, and bring with them multiple economic gains and cost savings in the health sector and beyond (see [Box 1](#)), that should be factored into any calculation of what is considered affordable at an individual and societal level.

2. Why does good health need affordable homes?

Not being able to afford your housing costs (whether that is rent, mortgage, utilities and/or housing maintenance costs) can negatively affect mental and physical health and well-being in direct and indirect ways.

For example, unaffordable housing costs can cause financial stress and debt. There is strong evidence that financial strain and issues with debt can cause poor mental and physical health,^{5,6,7} including among children in families struggling with debt.⁸

“I think most people, regardless of their housing situation, will say that currently with things the way they are with the economy, the unknown with a lot of things, it has an impact on their mental health, so they’re, you know, they’re stressed. Their anxiety, their depression will be exacerbated by all of those things.”

– Participant 2, Pembroke Dock

Not being able to afford rent or mortgage payments also increases the risk of eviction and homelessness. This has severe ramifications for people’s health, demonstrated by the dramatic impact being homeless has on life expectancy: homeless women die at 43 years on average, and homeless men at 45, decades earlier than the general population.^{9,10}

High housing costs also reduce the amount of income available to spend on other essentials that improve health and well-being, such as nutritious food or socialising.¹¹

Trying to cut down on energy use to reduce housing costs can result in homes becoming damp and cold, increasing the risk of heart attacks and stroke, as well as arthritic and respiratory conditions.¹² Older people, children and babies are at particularly high risk. [Case Study 1](#) gives an example of good practice in this area.¹²

Retrofitting homes to improve energy efficiency or upgrading boilers and heating systems can offer a return on investment (e.g. due to lower energy bills) but in general require high upfront costs.¹³ Not being able to afford such upgrades, or being in a rented property and therefore not having control as a tenant over the choice to retrofit, can leave people stuck in poorly heated homes or facing increased financial stress, both of which are bad for health.¹³ It also drives inequalities between those who can and cannot afford to make these efficiency improvements.

Not being able to afford to maintain and improve homes can also lead to overcrowding – for example, due to not being able to extend homes, or only heating certain rooms or areas of the house – which is associated with stress, alcohol abuse and depression, as well as increased transmission of infectious diseases.¹² For older people and those with disabilities, being unable to afford required adaptations can also increase the risk of falls and injuries in the home.¹²

Unaffordable housing costs in Wales increase people's risk of living in poverty (particularly in-work poverty).¹⁴ There is a wealth of evidence that demonstrates the inextricable link between poverty and poor health.¹¹ The health harms that stem from not being able to afford a home and its associated costs, outlined above, interact with and compound those harms linked to poverty. This creates a negative cycle between high housing costs, poverty, and poor health in Wales that widens and entrenches existing inequalities (see [Figure 2](#)).

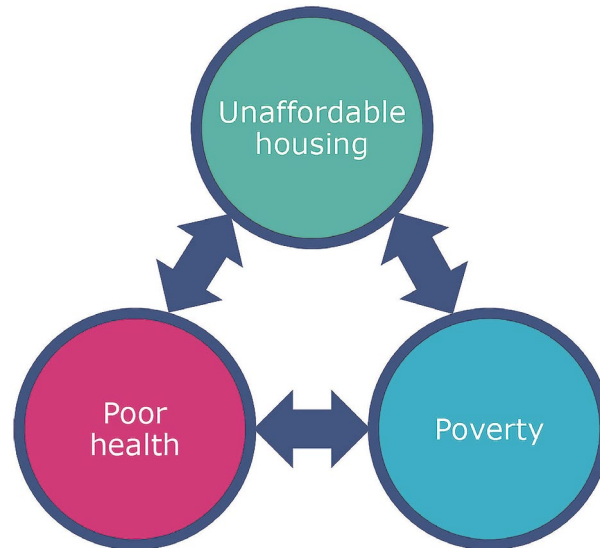


Figure 2. Cycle of poor health driven by unaffordable housing

2.1 Connections to other themes

The affordability of homes links to all the other factors that together determine whether a home protects and promotes health and well-being, making it a central element to get right. For example:

- **Quality homes:** people living in poverty are more likely to live in poor quality homes that can harm their health.¹⁵ When house repairs or upkeep fall outside of a household's budget, this can lead to damp or other health hazards going unaddressed, putting people's mental and physical health at risk.
- **Functional homes:** unaffordable housing costs can lead to people buying smaller, cheaper properties or sharing them with more people to divide costs, which lead to overcrowding. This can have several negative impacts on health and well-being, including increasing the transmission of infectious diseases.¹²
- **Secure homes:** not being able to afford rent, mortgage or utility payments increases housing insecurity by making it more likely that people are evicted. This can undermine people's sense of choice and control, negatively impacting their mental health.¹⁶
- **Green homes:** houses that are well insulated have lower gas and electric bills due to being more energy efficient. This leaves households with more money to spend on other essentials, and helps keep houses warm, benefitting health and well-being.¹¹
- **Communities:** those living in material deprivation are more likely to find housing costs unaffordable, and living in material deprivation is associated with lower community cohesion,¹⁷ which has negative impacts on health and well-being.¹⁸

3. How affordable are homes in Wales?

In 2022, full-time employees in Wales could expect to spend around 6.2 times their annual earnings on buying a home, compared to 3 times their earnings back in 1997.¹⁹

Private rental prices in Wales have also been increasing. Rental prices increased by 17% between September 2015-September 2023, and rose by 6.9% between September 2022-September 2023 alone – the highest year-on-year increase among all countries in Great Britain.²⁰ At the same time, Local Housing Allowance rates have remained frozen between 2020-2023.²¹ This means that renting has become increasingly unaffordable as housing benefits have not kept up with rising rent costs.

These and other trends have contributed to nearly one in five (18%) households spending 30% or more of their income on housing costs across all tenures in Wales⁴ and only two in five (40%) people in Wales rating the affordability of their home as 'good'.²²

“We paid 475 [pounds] a month for their house with jobs required doing on it. She got us out in May. Re-let it straight away at 725 [pounds] without doing a stitch to it.”

– Participant 2, Anglesey

3.1 What is driving increasing unaffordability?

Several factors shape the cost of buying or renting a home in Wales, but an important one is the balance between supply and demand.

For decades, house building in Wales has fallen short of demand. Welsh Government has a target of delivering 20,000 new, low-carbon social sector homes for rent between 2021 and 2026. Since 2021, 5,775 total units have been delivered, which is behind the number needed to be on track to achieve the 5-year target.²³ If housing need is to be met in Wales, house building rates need to increase substantially, particularly in the social sector. Welsh Government is supporting a range of initiatives to deliver more homes towards the 20,000 target, including acquiring properties, remodelling and converting accommodation and buildings, and the use of modern methods of construction and modular accommodation.²⁴

Wales also has a high proportion of second homes and holiday lets in certain areas, particularly along coastal areas in Gwynedd, Isle of Anglesey and Pembrokeshire.²⁵ This can reduce the supply of homes available and inflate prices, which can make it harder for people on local incomes or who have grown up in that area to find housing nearby that they can afford to rent or buy.²⁶

“I’m stuck in this like limbo a little bit where either I move out, private rent: ‘cause of my earnings right now I would probably be a lot worse off. Or, I stick it out, keep saving up for my own property – but [...] getting my own property is now looking like it’s gonna end up being impossible”

– Participant 3, Pembroke Dock

3.2 The exacerbating impacts of the cost of living crisis

The cost of living crisis is making homes more unaffordable for people in Wales in two ways:

1. By increasing housing costs directly e.g. mortgage payments, energy bills and maintenance costs; and
2. By squeezing household budgets so that there is less money available to cover housing costs after other essentials, such as food.

Worse off households have less flexibility in their budget to account for rising prices, meaning that the cost of living crisis will be making housing even more unaffordable for those who were already struggling.^{11,27}

“I’ve got four small children for my food bill, but the food is not going up by a penny or two penny. It’s going up by 20 pence. All the items. So our food bills are cut right back at the same, you know, my heating, I daren’t use my heating, you know, just daren’t.”

– Participant 3, Llandudno

Interest rates have risen 14 times since December 2021,²⁸ adding hundreds of pounds to monthly mortgage payments for those in Wales on variable rates, who are renewing fixed rate mortgages, or who are taking out mortgages for the first time (see [Figure 3](#)). 2023 will have seen the largest cohort of households in Wales facing bigger mortgage bills because of higher interest rates so far.²⁹

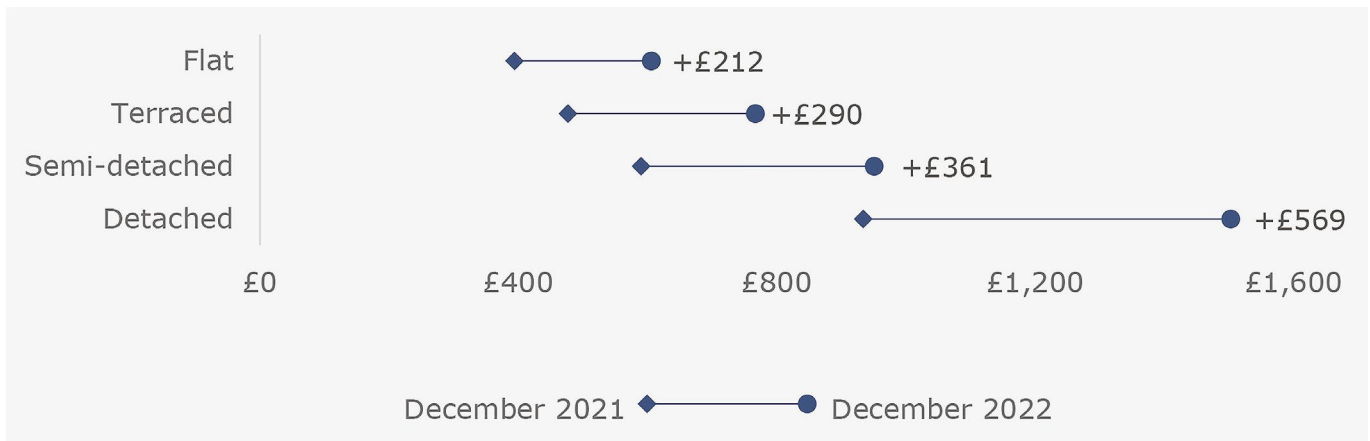


Figure 3. Indicative monthly mortgage payment in Wales (December 2021 compared to December 2022).³⁰ Indicative monthly mortgage payments assume average priced properties with an average 5-year fixed mortgage offer over 25 years at a 75% loan-to-value

Significant increases in energy bills have also characterised the cost of living crisis. While prices reduced slightly in 2023 compared to the beginning of the year, energy bills remain considerably higher than pre-2022 levels (see [Figure 4](#)).

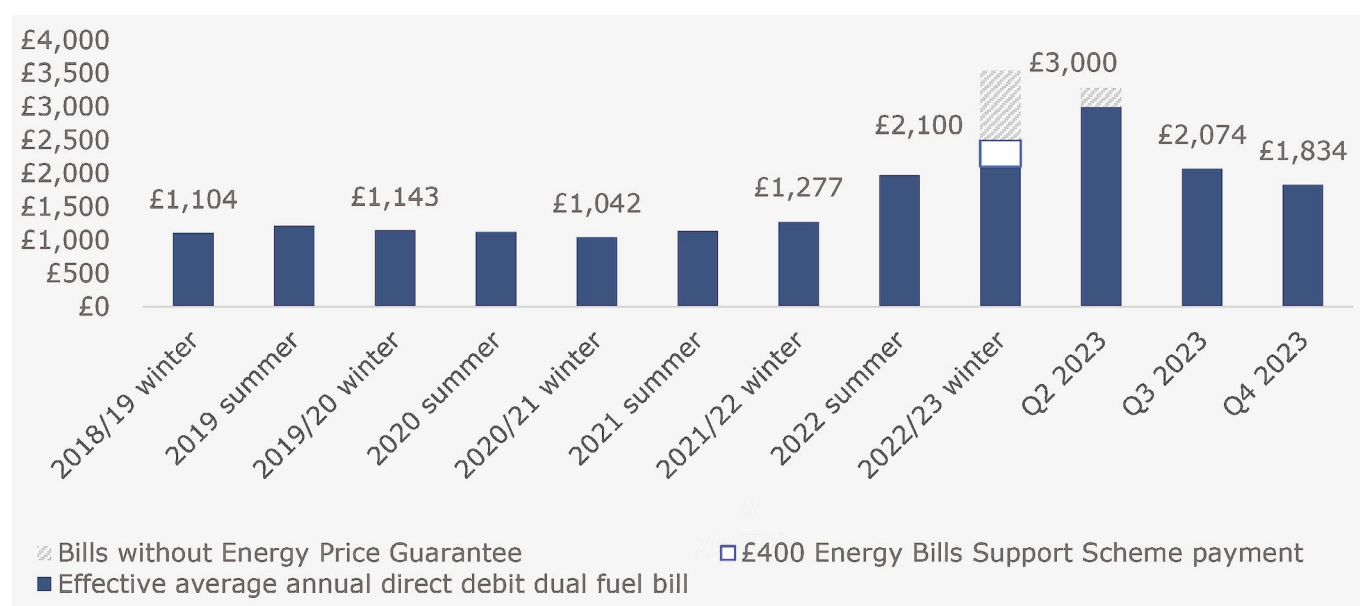


Figure 4. Average annual bill for typical levels of consumption among direct debit fuel customers (UK), taking into account Energy Price Guarantee and Energy Bills Support Scheme payments (2018-2023)^{31,32}

“We used to put our heating on when we wanted to. If we were cold, we’d switch it on. Now it’s a case of ‘right, we have it on a timer’.”

– Participant 2, Mountain Ash

The cost of materials has also increased during the cost of living crisis, making home adaptations, improvements, retrofitting and maintenance more costly. For example, in the year to May 2023, the cost of:

- bathroom fittings (required for adaptations) increased by 10%;
- central heating boilers (required for improvements) increased by 12%;
- insulating materials (required for retrofitting homes) increased by 29%; and
- screws (required for maintenance) increased by 33%.³³

4. Who is most affected by unaffordable homes?

Those on lower incomes are more likely to struggle with housing costs, and this inequality has increased over the past ten years.³⁴ People who rent, young people and people from ethnic minority groups are also more likely to struggle to afford housing costs.

Renters are more likely to spend more than 30% of their household income on housing compared to those who own their homes (see [Figure 5](#)),⁴ as are those aged 16-34 compared to older age groups.³⁴ Up to twice as many people from ethnic minority groups have high housing costs relative to their income compared to white British people (13-19% compared to 9%).³⁴

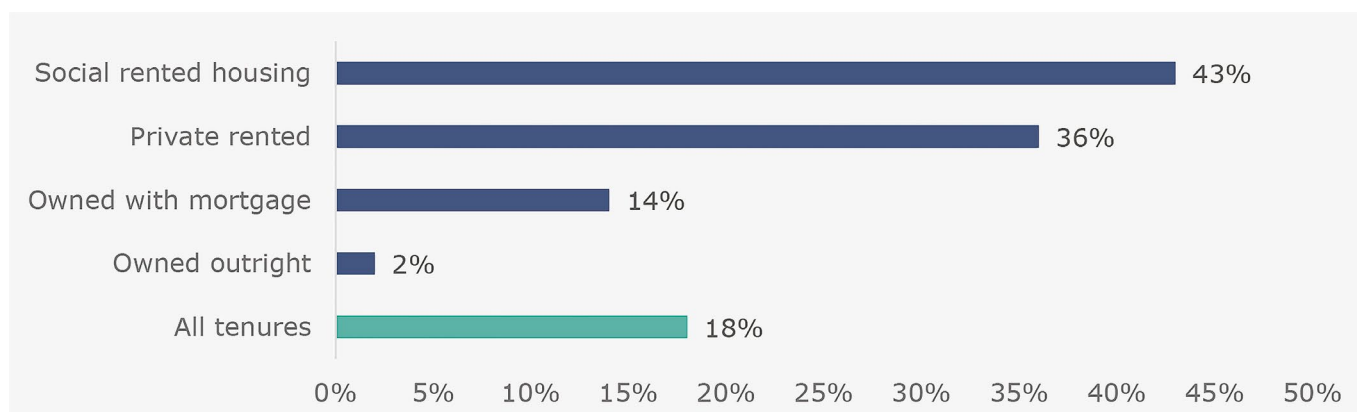


Figure 5. Percentage of households in Wales spending 30% or more of their income on housing costsⁱ (not including gas and electric bills) (2019/20-2021/22)⁴

Evidence suggests that renters and disabled people have been hit harder by the effects of the cost of living crisis on housing affordability. For example:

- Four in ten (43%) renters in the UK reported that it was difficult to afford their rent payments in 2023, while three in ten (28%) mortgage holders said the same about their mortgage payments.³⁵
- 15% of social renters and 10% of private renters in the UK had fallen behind on some or all of their housing costs over the previous 3 months (November 2022-March 2023). This compares to 4% of those who own their home with a mortgage and 1% of those who own their homes outright.³⁶
- By the end of November 2022, two in five disabled people (41%) in the UK said they couldn't afford to keep their homes warm, almost double the proportion of the non-disabled population (23%).³⁷ Nearly half (48%) of disabled people reported cutting back on energy use, compared to a third (32%) of non-disabled people.³⁷

Figures suggest that unaffordable homes and the exacerbating impacts of the cost of living crisis are increasing the risk of people being put in temporary accommodation or being made homeless: 11,228 individuals were in temporary accommodation after presenting as or being at risk of homelessness in Wales at 30 September 2023,³⁸ nearly a third (28%) more than a year previously.³⁹ Of these, 3,409 were dependent children under 16,³⁸ one and a half times higher than the same point the previous year (2,269).³⁹

ⁱ Income is defined as the combined income of all household members including income from earnings, benefits, pensions and investments. Housing costs include rent payments, mortgage (interest and capital) repayments, water bills, building insurance, service charges and council tax.

5. What will shape housing affordability in the future?

Ensuring that homes are affordable and remain affordable will mean taking account of future drivers of housing affordability in Wales and how these may affect different population groups (see [section 4](#)). The ways we prepare for and respond to these future drivers will need to avoid unintended negative impacts on health, well-being and health inequalities.

5.1 Climate change

Welsh Government is committed to climate change mitigation and decarbonisation. Improving the energy efficiency of homes is a central element of these commitments and has clear co-benefits for affordability and health, as energy efficient homes have cheaper energy bills, reducing financial stress and making it more affordable to heat homes adequately. Achieving this is likely to require extensive investment in insulation, ventilation systems and energy-efficient boilers in new and existing homes.⁴⁰ A changing climate is also likely to bring more extreme weather including heatwaves and flooding that may require additional investment in adaptation or maintenance work.

Ensuring that everyone in Wales can afford the necessary upgrades and retrofits to their homes will be important to avoid the health harms associated with climate change, the financial stress of unaffordable housing costs, and an increase in health inequalities.

“If money wasn’t an issue [...] I would love stuff like solar panels. I’d like to be eco-friendly.”

– Participant 5, Llandudno

5.2 More home working

Approximately one in three (30%) people in Wales use their home as their main workplace, more than double the rate prior to the COVID-19 pandemic (12%).⁴¹ How home working interacts with housing affordability depends on several factors, including fluctuating prices of energy and petrol during the cost of living crisis,⁴² demographics and geography. For example, a worker with a very long commute to their office base may see their increased energy costs as a result of working from home offset by the reduced travel cost, whereas the reverse may be true for a worker who lives alone and can walk to their office base.

Workers being less tied to certain areas as a result of remote working could also put further pressure on housing supply and affordability in certain areas, such as rural areas in Wales.

Any future policies or targets around home working need to carefully balance the benefits (e.g. for net zero ambitions) against potential disadvantages (e.g. increased energy costs for individuals) and consider how these benefits and disadvantages may differ for different groups over time (e.g. by pricing people out of their local areas).

5.3 Extending life expectancy

The population of Wales is ageing. This is due in part to increasing life expectancy, which is to be celebrated. However, changing demographics have implications for future housing need, housing demand, and by extension, housing affordability. For example:

- The need for more adaptable and specialised housing will increase.
- One-person households are predicted to increase by 54% by 2033 (compared to 27% across total households), with those aged over 65 driving half of the growth.
- While older people are currently more likely to own their home, it is projected that an increasing proportion of people will be renting post-retirement in the future.
- An increasing number of people rely on inheritance to be able to afford to purchase a home, which is contributing to increasing inequalities between those with richer and poorer parents. But extending life expectancy may decrease the transferring of wealth from one generation to the next, further lowering home ownership rates.⁴³

With nearly one in five (18%) pensioners in Wales living in relative income poverty,⁴⁴ these future trends bear significant implications for affordable homes. Building suitable new homes and supporting the adaptation of the existing housing stock will be critical as the population ages. Policies will also need to consider how to better support older people who wish to downsize – currently, smaller houses are often in more expensive areas.⁴³ Affordable rent or additional support with housing costs will be increasingly important as a higher proportion of people pay rent in retirement.

5.4 Turnover of landlords

Most landlords in Wales (52%) are over the age of 55, with a quarter (25%) above 64.⁴⁵ This means there will be significant turnover in the near future. If new landlords do not replace those who are due to retire, this could lead to a decrease in the supply of rented housing, and potentially an increase in the homes available to buy, with implications for affordability which may vary across different tenures.

6. How can we build a future of healthy, affordable homes in Wales?

For homes to be affordable and conducive to good health and well-being, household income needs to align with housing costs. This is supported by:

- Fair wages and welfare payments;
- Good housing supply, particularly affordable homes in suitable locations;
- Fair rental, mortgage and household bill pricing;
- Fair maintenance, repair and adaptation costs;
- Support for households struggling with costs; and
- Helpful and easily accessible information for households on the affordability of homes.

To protect and promote health, an affordable home needs to be of good quality, functional, secure, environmentally sustainable, situated in inclusive communities and well connected to essential infrastructure.

Keeping homes affordable needs to take account of how to fairly meet the additional costs incurred in a future where Wales will experience climate change, more home working, extended life expectancy and a turnover of landlords.

Increasing the supply of housing so it can meet current and future demand is a crucial part of the solution to improve housing affordability in Wales. However, there are measures beyond house building that can help address specific elements of unaffordable housing costs, such as high energy bills (see [Case Study 1](#)) or the costs of making necessary adaptation or maintenance work. These can have benefits for households, landlords and public services (see [Box 1](#)).

Case Study 1: Minimum heat guarantee pilot (Pobl)



[Pobl housing group](#) are piloting a minimum heat guarantee concept, whereby Pobl (as a landlord) pay for the first 18°C of tenants' heating bills, with customers paying for anything additional to that minimum heat. The pilot will be run in 100 homes in Pill (Newport).

Pobl are interested in whether the concept is cost effective or not and intend on evaluating the return on investment both in terms of reducing the need for repairs on homes (e.g. due to reduced mould or damp from people heating their homes adequately) as well as from the wider public health benefits of people being in warmer homes (e.g. improved physical and mental health).

6.1 Making the case

A healthy home is a fundamental building block for good mental and physical health and well-being. Housing affordability is central to our vision of healthy homes, helping protect people from the health harms that can come from not being able to afford secure housing or to keep a home safe, warm, and appropriately adapted to needs. In a recent Time to Talk Public Health survey conducted by Public Health Wales, two in five people (41%) agreed that improving the affordability of homes should be the first housing priority for action in Wales.²²

As well as benefitting individuals and households, improving housing affordability has knock-on benefits for society. Being able to afford a healthy home sets individuals and their families up for a healthier life, enabling them to participate more in society and contribute more to the economy. It also lessens demand on the health and care system and welfare services. Alternatively, being priced out of a healthy home increases the risk of homelessness, putting pressure on local authorities and health and care services. Therefore, investment of the public pound into making healthy homes affordable will return more money to the system than was put in (see [Box 1](#) and [Case Study 2](#)).



Box 1: Return on investment

Delivering adequate homes in Wales means for every £1 spent, £2.30 is returned in benefits.⁴⁶ This includes reduced costs for the health and care system and substance abuse services, increased economic output via reduced unemployment, as well as savings resulting from reduced crime and enhanced community safety.

Making homes more affordable will also help Wales achieve the ambitions set out in the Well-being of Future Generations (2015) Act. Improving housing affordability is crucial if we are to reverse the trend of widening health inequalities and create a Healthier Wales, a More Equal Wales and a Wales of Cohesive Communities. Affordable, low carbon homes also form a key part of creating a Prosperous, Resilient and Globally Responsible Wales.

Taken together, it is clear that affordable homes and housing costs contribute to a healthy and more equal population, with wide-reaching benefits across many of the building blocks of a healthy life. There is therefore a clear moral and economic case for ensuring everyone in Wales has access to healthy, affordable homes (see [Case Study 2](#)).



Case Study 2: Back the Bill campaign

The Back the Bill campaign was established in 2018 to advocate for the introduction of the right to adequate housing in Wales. It is led jointly by Tai Pawb, the Chartered Institute for Housing Cymru and Shelter Cymru. Introducing the right to adequate housing into Welsh law would help address decreasing housing affordability in Wales and associated issues such as homelessness.

As part of the campaign, evidence on the housing situation in Wales and international evidence and case studies have been produced,⁴⁷ as well as a cost-benefit analysis demonstrating that £11.5bn of benefits would be realised against estimated costs of £5bn over 30 years.⁴⁶

6.2 Promising practice

While the main drivers of unaffordable homes – such as supply not keeping up with demand – are systemic, there is scope to scale up examples of good practice such as that identified in [Case Study 1](#). The implementation and evaluation of such interventions should be focused on ensuring they are equitable and sustainable into the long-term, and are informed by futures thinking.

When designing actions and policies to improve housing affordability, Health Impact Assessment (HIA) and systems tools offer significant value as methods to understand the potential implications of housing policy decisions on health and well-being (see [Box 2](#)). This is especially valuable given the complexity of the housing system and the potential for unintended consequences as a result.

Box 2: Applying Health Impact Assessment and systems tools to housing policy

Health Impact Assessment (HIA) is a way of identifying how policies, plans and proposals may affect health and well-being (both positively and negatively), and how those impacts may differ between population groups and geographical areas (with the potential to create or worsen inequalities). The findings can be used to revise a policy proposal or take action to mitigate against any unintended negative impacts.

Public Health Wales is home to the [Welsh Health Impact Assessment Support Unit \(WHIASU\)](#), which provides training and support on undertaking HIAs, and conducts HIAs on topics relevant to Wales.

Systems tools and methods can also be used to look at unintended consequences and cause-and-effect relationships, which could offer particularly useful insight in a policy area as complex as housing. Systems tools and methods could help system actors see and understand their part within the broader housing system, and could inform the development of a long-term vision of affordable housing.

“You’re holding people back all the time from moving on with a general state of independence because it’s too expensive to think about buying, it’s too expensive to rent. There’s that chance of negative equity, which seems to be looming for everybody, so just... Catch 22.”

– Participant 2, Pembroke Dock

7. Conclusion

Being able to afford a home is a crucial cornerstone of healthy living. It provides people with the security they need to participate in society and protects physical health, mental health and well-being.

Our vision of healthy, affordable homes is for people in Wales to be able to afford to keep their homes warm, dry, adapted to needs, safe and well maintained. Rent and mortgage costs need to be affordable, as do household bills, adaptations and maintenance.

A holistic, whole-system approach to housing supply and other factors is required to identify the path from the current situation in Wales to a future of housing adequacy that protects and promotes the health and well-being of everyone in Wales.

While the structural drivers of housing affordability, such as supply, need to be addressed, identifying and drawing on smaller scale, local examples of good practice and implementing these with an equity and futures-based lens can also help build towards a shared aspiration for affordable housing in Wales.

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