CARMARTHENSHIRE & CEREDIGION

Assessment of Local Well-being



Bwrdd Gwasanaethau Cyhoeddus Sir Gâr a Cheredigion
Carmarthenshire and Ceredigion Public Services Board

March 2027

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Cover photo: Cenarth Bridge and riverside on the Carmarthenshire / Ceredigion border

EXECUTIVE SUMMARY

The purpose of this combined assessment is to provide a clear, evidence-based understanding of the current and future well-being of people and communities across Carmarthenshire and Ceredigion. It brings together data, research, and lived experience to identify the most significant trends, challenges, and opportunities affecting both counties, now and in the long term.

By focusing on a concise set of key findings, the assessment aims to support the Public Services Board in making informed, collaborative decisions and in developing a Well-being Plan 2028-2033 that reflects local priorities, strengthens community resilience, and meets the ambitions of the Well-being of Future Generations (Wales) Act.

A streamlined approach has been taken in this round of assessments at the request of both the Public Services Boards and Welsh Government. This approach ensures that the assessment remains accessible, strategic, and focused on the issues that matter most to local people.

The engagement activity undertaken across Carmarthenshire and Ceredigion identified a number of consistent themes that emerged across surveys, stakeholder workshops, community events and targeted engagement exercises. While participants represented a wide range of ages, communities and interests, common priorities included:

- Access to health and care services
- Supporting people to age well
- Affordable housing
- Transport and access to services
- Opportunities for children and young people
- Community connection and belonging
- The impact of the cost-of-living crisis
- Protecting the natural environment

The consistency of these findings provides a strong indication of the issues that matter most to communities across the region and reinforces the conclusions drawn from the wider evidence base.

Analysis of the evidence base identified a small number of strategic issues that consistently emerged across the quantitative data, community engagement findings, statutory assessments and future trend analysis. These themes were further considered through the Futures Impact/Certainty Matrix to identify those most likely to influence long-term well-being across Carmarthenshire and Ceredigion. Together, they represent the challenges and opportunities where collaborative action is likely to have the greatest impact and provide an evidence-based starting point for the development of the next Local Well-being Plan. These are listed overleaf.

PRIORITY AREAS ACROSS THE PSB AREA

KEY FINDING 1

The way our population is changing will play a big part in shaping future well-being across Carmarthenshire and Ceredigion.

As people live longer and more people live with long-term health conditions, demand for services is likely to grow, putting greater pressure on the workforce, housing and communities.

KEY FINDING 2

Living in a rural area has a big influence on well-being across the region.

Our rural communities benefit from strong community connections, beautiful natural surroundings and a high-quality environment, but people can also face challenges accessing transport, services, jobs, healthcare, affordable housing and reliable digital connections.

KEY FINDING 3

Having a strong and resilient economy is vital to our future well-being.

The rising cost of living, affordable housing, workforce shortages and skills gaps are all putting pressure on our communities and affecting people's health, finances and quality of life.

KEY FINDING 4

Reducing inequality remains a major challenge.

People's experiences and opportunities can vary greatly depending on their income, health, housing, access to services and other circumstances.

KEY FINDING 5

Climate change and environmental resilience will have a growing impact on the future of our region.

Our communities face growing risks associated with climate change, extreme weather and the loss of nature and wildlife, but there are also opportunities to restore nature, develop more sustainably and move towards a low-carbon future.

KEY FINDING 6

Our strong communities, culture and Welsh language are some of the region's greatest strengths.

People getting involved in their communities, feeling safe, celebrating our heritage and language, and having a strong sense of local identity all support well-being and will help us face future challenges together.

METHODOLOGY: HOW WE DEVELOPED THE ASSESSMENT

The Assessment of Local Well-being for Carmarthenshire and Ceredigion has been developed using a **joint, mixed-methods approach**, reflecting the formal merging of the two Public Services Boards (PSBs) and supporting the development of a shared Local Well-being Plan.

Joint Working Arrangements

The two PSBs adopted a **single, integrated methodology, engagement plan and assessment**, marking a significant shift from previous standalone approaches.

Delivery is led by both local authorities, supported by PSB partners through two key groups: a **Writer's Group** (responsible for data collection, analysis and drafting) and an **Engagement and Consultation Group** (responsible for design and delivery of the engagement campaign).

The approach promotes **collaboration, shared resources and reduced duplication**, while also aligning with regional partners, including the Regional Partnership Board and neighbouring PSBs. The involvement of each partner organisation's data and engagement leads has been a significant benefit, providing a wealth of expertise, knowledge and skills, and thus allowing the Assessment to truly build on previous assessments and research.

Data Sources and Analytical Approach

The methodology is based on a **robust mixed-methods framework**, combining:

- **Quantitative data** from national and local sources (e.g. StatsWales, Office for National Statistics, Public Health Wales, Welsh Local Government Association datasets and partner data)
- **Qualitative evidence** from policy research, service providers and partner insights
- **Primary engagement data** collected through the Regional Well-being Survey and a variety of stakeholder engagements.

Analysis is undertaken in three stages:

1. **Situation Analysis** (data review and trend identification)
2. **Response Analysis** (exploration of underlying causes and drivers)
3. **Summative Analysis** (integration of findings to identify key priorities)

Evidence Base and Access to Supporting Data

The Assessment is informed by a **comprehensive evidence base** and draws upon the most recent data available at the time of publication. To support a more streamlined and accessible assessment, the Carmarthenshire and Ceredigion Public Services Board has not reproduced the full range of underlying datasets and analyses within the main document. Instead, Appendix 1 provides **links to the supporting evidence and live data sources**, enabling users to explore trends and well-being outcomes in greater detail. As part of its next steps, the Public Services Board is investigating the practicalities of developing a suite of well-being dashboards to support ongoing access to data and

evidence between assessment cycles. To provide a balanced picture of the state of well-being, the PSB has identified its key assets and opportunities as well as the challenges that exist.

Lived Experience and Community Voice

Engagement is a **central component** of the methodology, ensuring that lived experience informs the assessment. A regional engagement campaign (summer 2026) gathered views from a wide range of stakeholders, including residents, community groups, businesses and public service providers. Accessible methods (online, paper and phone) were used to ensure inclusive participation, with a particular focus on **reaching under-represented and seldom heard groups**. Consultation on the draft assessment (winter 2026/27) provided a further opportunity to validate findings and address gaps.

Role of the Well-being of Future Generations Act

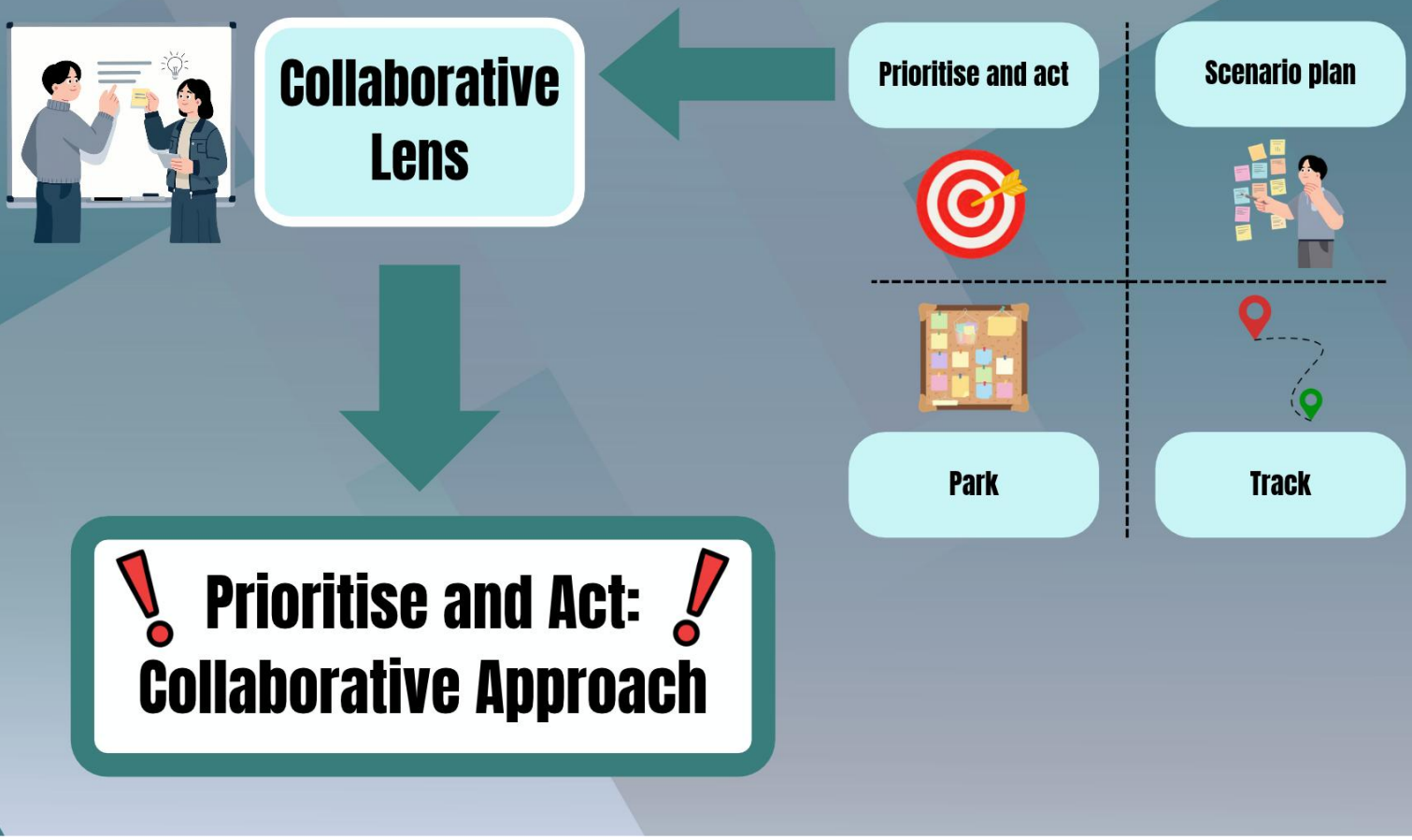
The methodology is **explicitly shaped by the Well-being of Future Generations (Wales) Act 2015**, which underpins both the purpose and approach of the assessment.
The work aligns with the **seven well-being goals** and the **sustainable development principle**, emphasising long-term thinking, prevention, collaboration and involvement.
This is reflected in the use of a **thematic approach**, the incorporation of future trends, and the ongoing use of evidence to inform continuous improvement.

Assessing Future Trends

The PSB has embedded long-term thinking in assessing local well-being and the drivers of long-term change. It has used the PSB Futures Impact/Certainty Matrix (based on the UK Government's Futures Toolkit) to provide an assessment of the themes identified in the assessment and help identify the next steps for consideration by the Board. The matrix categorizes identified themes and future trends based on two dimensions:

- **Impact**: The scale of the effect the trend will have on local well-being (High vs. Low).
- **Certainty**: How confident the PSB is that the trend will actually happen (High vs. Low).

To further refine the findings, a collaborative lens was applied to the **critical issues** where we need to **prioritise and act**. This allowed the PSB to identify the critical issues that will benefit from collaborative working and form the basis of the next Local Well-being Plan. This approach is visualised in the diagram overleaf. The links between the findings across Carmarthenshire and Ceredigion and the wider national megatrends can be found on page 47.



Limitations and Data Gaps

The methodology recognises a number of **limitations and risks** associated with the joint approach. These include potential **data imbalances between the two counties**, limitations in **small-area data availability**, and possible **sampling constraints** within engagement activity.

There are also significant challenges in balancing a **streamlined assessment with reduced granularity** across a larger, merged geography.

To ensure transparency, the final assessment clearly identifies **data gaps and limitations**, helping to inform future research and ongoing development of the evidence base, (see page 48).

The Assessment is supported by a series of **supplementary documents** that extend the information contained in the Assessment and **provide additional insight into the conclusions drawn** throughout the Assessment. These are:

- Appendix 1: Links to Data Sources and Live Data
- Appendix 2: Community Area Profiles
- Appendix 3: Engagement Campaign Results
- Appendix 4: Case Studies and Lived Experiences
- Appendix 5: National Indicators
- Appendix 6: Methodology

OVERVIEW OF CARMARTHENSHIRE & CEREDIGION

The combined Public Services Board area of Carmarthenshire and Ceredigion covers much of West Wales, extending from the Cambrian Mountains in the east to the coastline of Cardigan Bay and Carmarthen Bay in the west and south. Together, the two counties encompass a diverse and distinctive geography of agricultural land, upland landscapes, river valleys, woodlands, coastlines and market towns. While varying in size and settlement pattern, both counties share a strong rural character, rich natural assets and a deep sense of place.

With a combined population of around 267,000 people, the area is characterised by dispersed communities, low population density and a network of towns, villages and rural settlements. Carmarthenshire is the larger and more populated of the two counties, with key urban centres including Llanelli, Carmarthen and Ammanford, while Ceredigion's population is concentrated around Aberystwyth, Cardigan, Lampeter and Aberaeron. Despite these differences, both counties face similar opportunities and challenges associated with delivering services and supporting communities across large rural areas.

The natural environment is one of the area's greatest strengths and contributes significantly to well-being, identity and the economy. The region contains internationally, nationally and locally designated landscapes and habitats, including Special Areas of Conservation, Sites of Special Scientific Interest, National Nature Reserves and internationally significant wetlands. The coastline stretches for more than 180 kilometres and includes Heritage Coast designations, sandy beaches, estuaries and important marine habitats. These landscapes support biodiversity, provide opportunities for recreation and tourism, and contribute to the physical and mental well-being of residents and visitors alike.

The economy of the area is closely linked to its natural and cultural assets. Agriculture remains a defining feature of both counties and continues to play an important role in shaping communities, landscapes and local employment. Tourism is also a significant economic sector, supported by the area's natural beauty, coastline, heritage attractions and outdoor recreation opportunities. Alongside these traditional strengths, both counties are seeking to develop more diverse and sustainable economies, including growth in the knowledge economy, renewable energy, green industries and innovation. Ceredigion is home to Aberystwyth University and several national institutions, while Carmarthenshire benefits from its strategic location within the Swansea Bay region and strong links with neighbouring authorities. Across both counties, small and micro-businesses form the backbone of the local economy, contributing to enterprise, innovation and community resilience.

The area has a strong cultural identity rooted in the Welsh language, heritage and community life. Both counties are recognised as important strongholds of the Welsh language, with over a third of residents able to speak Welsh. Schools, community organisations and public bodies play an important role in supporting Welsh language transmission and promoting bilingualism. Protecting and strengthening the language remains a key priority locally and contributes directly to the long-term cultural well-being of the area.

Communities across Carmarthenshire and Ceredigion benefit from high levels of social capital, volunteering and community engagement. Local people often report strong connections to place and a strong sense of belonging. However, rurality can also present challenges. Access to services, employment opportunities, public transport and digital connectivity can vary significantly between

locations, particularly in more remote areas. Ensuring that all communities can access the services and opportunities they need remains an important priority for public services.

The urban centres also face challenges, particularly in the post-industrial towns of Llanelli, the Gwendraeth Valley, and the Amman Valley in Carmarthenshire. These areas, which were once centres of tin, steel and anthracite coal production, have seen some of the most profound socio-economic transformations in modern Welsh history, and continue to experience economic inactvity, underemployment and lack of job density.

Like much of Wales, the area is experiencing significant demographic change. An ageing population, changing household structures and migration patterns are increasing demand for health, social care and community support services. At the same time, attracting and retaining younger people and working-age residents remains important for the long-term sustainability of communities and the local economy. Both counties are therefore seeking to create places where people of all ages can live, work and thrive.

Despite many strengths, inequalities persist across the area. While large parts of Carmarthenshire and Ceredigion experience relatively good levels of well-being, some communities face challenges associated with poverty, housing affordability, health inequalities and access to services. These issues can be particularly complex in rural areas where deprivation may be less visible but can still have a significant impact on individuals and families. Addressing inequalities and ensuring that everyone can benefit from local opportunities remains a central aim of public services.

Climate change and nature recovery are increasingly important considerations for the future of the area. Both counties are already experiencing the impacts of climate change, including flooding, coastal change and more frequent extreme weather events. At the same time, there are significant opportunities to build resilience through habitat restoration, sustainable land management, renewable energy and the transition to a low-carbon economy. Protecting and enhancing the area's natural assets will be critical to supporting the well-being of not only current, but also, future generations.

The shared characteristics, challenges and aspirations of Carmarthenshire and Ceredigion provide a strong foundation for joint working. While each county retains its own distinct identity, together they form a region with common interests in supporting resilient communities, a sustainable economy, a thriving Welsh language and culture, and a healthy natural environment. This assessment of Local Well-being therefore takes a collective view of the area, recognising both the diversity of local places and the opportunities that can be achieved through partnership working across the new merged Public Services Board area.

There are six community areas across Carmarthenshire, based on Upper Super Output Areas, and nine community areas across Ceredigion, which are based on Middle Super Output Areas. The maps overleaf show the Community Areas identified across the PSB region, while the Area Profiles attached as Appendix 2 highlight the key issues affecting the areas and any significant similarities and difference between them.

COMMUNITY AREAS ACROSS THE CARMARTHENSHIRE AND CEREDIGION PUBLIC SERVICES BOARD (PSB) AREA

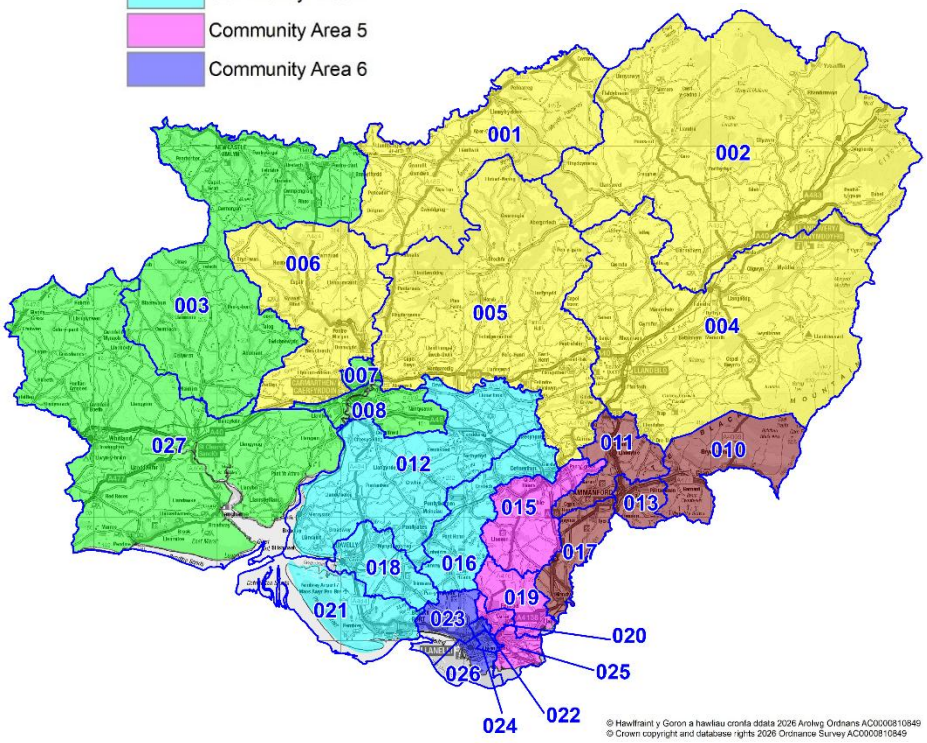
CARMARTHENSHIRE

Middle Super Output Areas (MSOA)

001 Llanfihangel-Ar-Arth and Llanybydder
002 Cynwyl Gaeo, Cilycwm and Llandovery
003 Cenarth, Llangeler and Trelech
004 Llandeilo, Llangadog, and Manordeilo & Salem
005 Abergwili, Llanegwad and Llanfihangel Aberbythych
006 Carmarthen Town West and Cynwyl Elfed
007 Carmarthen Town North
008 Carmarthen Town South and Llangunnor
010 Garnant, Glanaman and Cwarter Bach
011 Llandybie and Saron
012 Llangyndeyrn, Llanddarog and St Ishmael
013 Ammanford, Betws and Pontamman
015 Llannon and Penygroes
016 Glyn, Gorslas and Pontyberem
017 Hendy and Tycroes
018 Trimsaran and Kidwelly
019 Llangennech and Swiss Valley
020 Dafen and Felinfoel
021 Burry Port and Pembrey
022 Lliedi
023 Elli and Hengoed
024 Bigyn
025 Bynea and Llwynhendy
026 Glanymor and Tyisha
027 Llanboidy, Llansteffan and Laugharne Township

Upper Super Output Areas (USOA)

- Community Area 1
- Community Area 2
- Community Area 3
- Community Area 4
- Community Area 5
- Community Area 6

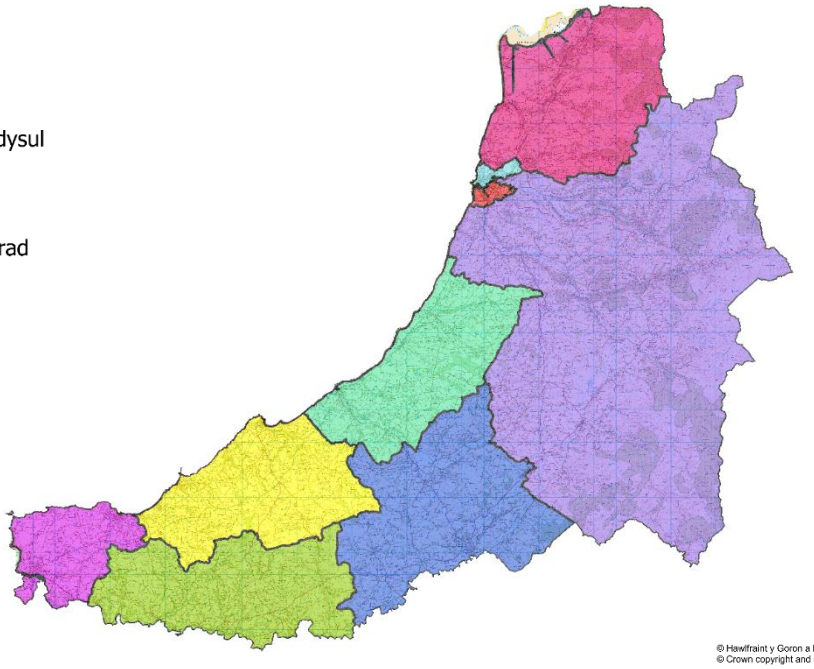


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CEREDIGION

Community Areas /Middle Super Output Areas

- Aberaeron & Llanrhystud
- Aberystwyth North
- Aberystwyth South
- Beulah, Troed-yr-aur & Llandysul
- Borth & Bont-goch
- Cardigan & Aberporth
- Lampeter & Llanfihangel Ystrad
- New Quay & Penbryn
- Rheidol, Ystwyth & Caron



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KEY FINDINGS

In line with the expectations of Welsh Government and the Carmarthenshire and Ceredigion Public Services Boards, this section focuses on a **concise set of the most significant issues** shaping well-being now and in the future. Rather than providing an exhaustive account of every data point or topic area, the findings highlight the trends, pressures, strengths, and opportunities that matter most for long-term well-being and that require collective action.

Each theme brings together quantitative evidence, community insight, and professional understanding to provide a clear, balanced picture of what is changing across both counties and what this means for the well-being of people, places, and services. These findings form the foundation for the next Well-being Plan and will guide the PSBs in setting priorities that are both achievable and meaningful for local communities.

The well-being challenges and opportunities facing Carmarthenshire and Ceredigion do not always sit neatly within single policy areas or individual communities. Instead, a number of **cross-cutting themes** consistently shape people's lives across both counties, influencing social, economic, environmental and cultural well-being in interconnected ways.

These themes are highlighted alongside the strengths and challenges. Identifying cross-cutting themes helps to highlight where **joint action, shared learning and regional collaboration** can have the greatest impact. They also provide a lens through which to understand inequalities, anticipate our future pressures, and design services that work effectively for diverse and dispersed communities.

THEME 1: ECONOMY, SKILLS & FAIR WORK

Why this matters?

A strong, inclusive, and resilient local economy is essential for long-term well-being. Access to fair work, good wages, and opportunities for skills development enables people to thrive, supports community sustainability, and underpins the delivery of public services. Understanding the economic strengths and challenges across Carmarthenshire and Ceredigion is vital for shaping future investment, supporting local businesses, and ensuring that people of all ages can access meaningful employment.

What the data tells us

- Both counties have a high proportion of **small and micro-businesses**, particularly in agriculture, tourism, retail and care, which creates a diverse but often low-wage economy.
- **Productivity levels remain below the UK average**, reflecting structural challenges such as rurality, limited transport links and sectoral composition.
- **Skills shortages** are emerging in key sectors including health and social care, construction, digital and engineering.
- Average earnings are **lower than the Welsh and UK averages**, with many households experiencing in-work poverty or insecure employment.
- Digital connectivity is improving but remains **uneven**, limiting opportunities for remote work and business growth in some rural areas.
- **Childcare is a key component of the local economy**, enabling parents and carers to participate in employment, education and training. However, the cost of childcare and insufficient childcare provision can act as a barrier to labour market participation and economic growth.
- **Recruitment and retention challenges** within the childcare workforce are affecting service sustainability across both counties, with providers reporting difficulties attracting and retaining suitably qualified staff, particularly Welsh-speaking practitioners.

What communities told us

- **Good employment opportunities** were consistently identified as the most important aspect of economic well-being, particularly opportunities that enable people to **build careers locally**.
- Young people highlighted the importance of **skills development, training opportunities and access to local jobs** that allow them to remain within their communities.
- Residents identified **transport and connectivity** as important factors affecting **access to employment, education and economic opportunities**, particularly in rural areas.
- Communities emphasised the importance of **supporting local businesses**, strengthening **local supply chains** and investing in the **foundational economy**.
- Stakeholders highlighted opportunities linked to **green jobs**, **local food production**, **renewable energy** and **emerging sectors** that can support future economic resilience.

Key inequalities

- People living in more deprived communities face **greater barriers to employment**, including transport, childcare and digital access.
- Rural residents may have fewer opportunities for training, apprenticeships and higher-skilled work.

- Women, disabled people, and carers are more likely to be in **part-time, low-paid, or insecure work**.
- Young people from lower-income households face additional barriers to accessing higher education or skilled employment pathways.

Future pressures and opportunities

- The **Swansea Bay City Deal** and the **Mid Wales Growth Deal** provide the opportunity for the creation of new jobs, uplift in productivity and significant total investment into the local economy.
- The transition to a **low-carbon economy** will create new opportunities in renewable energy, construction and land management.
- Remote and hybrid working could attract new residents and businesses, but only if digital infrastructure continues to improve.
- Automation and technological change may reshape local labour markets, requiring **upskilling and lifelong learning**.
- Rising costs of living and doing business may place pressure on households and small enterprises but also drive innovation and diversification.

Our key findings for this theme

Strengths

- There is significant potential for growth in **renewable energy, digital industries, and the foundational economy**, but this requires coordinated investment.
- **Significant investment** through the Swansea Bay City Deal (£1.3b) and the Mid Wales Growth Deal (£110m) provide the opportunity for a significant uplift in productivity, job creation and the attraction of additional investment over the next decade.
- **Economic activity** in both counties is above average nationally.
- There are clear **long-term economic strategies** in place to shape the region's economic future.

Challenges

- The local economy is diverse but characterised by **lower wages, lower productivity** and a **high reliance on small businesses**.
- **Skills shortages** are emerging across multiple sectors, limiting growth and placing pressure on essential services.
- Young people face **limited local opportunities**, contributing to outward migration and long-term workforce challenges.
- Economic inequalities persist, with **transport, digital access and childcare** acting as major barriers to fair work.
- Improving digital connectivity, transport links, and access to skills development will be critical for building a **resilient, future-ready economy**.

Cross-cutting themes

- **Economic sustainability & local prosperity**: Both counties face challenges around low wages, seasonal employment, out migration of young people and reliance on small businesses.
- **Community & individual resilience**: Both counties identify resilience as a core theme - economic, social, environmental and cultural.

Economy, Skills and Fair Work

BUSINESS STRUCTURE OF PSB AREA

91.6% **Micro businesses**

Higher than Wales & UK (89%)

7.0% **Small businesses**

Lower than Wales & UK (9%)

(2024)

PART-TIME WORK

+5.1 percentage points **Ceredigion**

+0.8 percentage points **Carmarthenshire**

above Welsh average (34.9%)

(2024)

SELF-EMPLOYMENT

+7.1 percentage points **Ceredigion**

+0.1 percentage points **Carmarthenshire**

Compared to Welsh average (8.0%)

(April 2025-March 2026)

INVESTMENT

£1.3bn

Swansea Bay City Deal investment

£110m

Mid Wales Growth Deal Investment

ECONOMIC OUTPUT OF PSB

GVA per head is growing, but remains below Welsh average

-£3,054 below Welsh average

(2023)

EMPLOYMENT RATE

75.5% **Carmarthenshire** +3.4 percentage points above the Welsh average (72.1%)

71.8% **Ceredigion** -0.3 percentage points below the Welsh average (72.1%)

(April 2025-March 2026)

MEDIAN EARNINGS

Median earnings for full-time employees are below the Welsh average.

Carmarthenshire: **£4,106** lower

Ceredigion: **£1,051** lower

(2025)

More than **1 in 3** households in the PSB area are in **relative income poverty.**

34.6%

33.5% across Wales

28.2% across UK

(2025)

The region is characterised by a strong **micro-business** base, **growing GVA**, and **relatively high employment**. However, **lower productivity and earnings**, alongside high levels of **relative income poverty** remain key challenges. Significant investment through the **Swansea Bay City Deal** and **Mid Wales Growth Deal, and continued investment** provides opportunities to support **future economic growth**.

THEME 2: POPULATION & DEMOGRAPHIC CHANGE

Why this matters?

Population change shapes every aspect of local well-being. It affects the sustainability of public services, the future workforce, the resilience of communities, and the long-term economic and cultural vitality of both counties. Understanding demographic trends is essential for planning health and care services, education, housing, transport, and promoting the Welsh language.

What the data tells us

- Both counties continue to experience **ageing populations**, with a rising proportion of residents aged 65+ and a projected increase in those aged 85+ over the next 20 years.
- **Working-age populations are shrinking**, driven by outward migration of young adults and lower birth rates.
- **Inward migration** from other parts of the UK contributes to population stability but tends to be older age groups or people seeking rural lifestyles rather than younger workers.
- Some communities face **population decline**, particularly in more rural and peripheral areas.
- **Household sizes are decreasing**, increasing pressure on housing supply even where population growth is modest.

What communities told us

- Residents expressed concerns about an **ageing population** and **the future availability of health, care and support services**.
- Many people highlighted the importance of **remaining independent as they age** and being able **to continue living within their own communities**.
- Concerns were raised about **younger people leaving the area** due to **limited employment opportunities**, **housing affordability** and **access to services**.
- Communities emphasised the importance of maintaining **strong social connections** and **reducing loneliness and isolation**, particularly for older residents.
- Respondents highlighted **the need for housing, transport and community services that reflect changing demographic needs**.

Key inequalities

- **Rural communities** face greater challenges accessing services as the population ages.
- **Younger people** and **families** experience barriers to affordable housing and secure employment.
- **Older people in isolated areas** are more vulnerable to loneliness, digital exclusion and transport barriers.
- **Welsh-speaking communities** may be disproportionately affected by inward migration patterns.

Future pressures and opportunities

- **Demand for health and social care** will increase significantly as the population ages.
- **Workforce shortages** may intensify across key sectors, including care, education and local services.

- Opportunities exist to attract **remote workers and new businesses** if digital connectivity continues to improve.
- Demographic change may support innovation in **housing, community-based care and intergenerational initiatives.**

Our key findings for this theme

Strengths

- Demographic change presents **opportunities for new models of service delivery**, digital innovation, and community-led solutions.
- Carmarthenshire's and Ceredigion's **populations are projected to increase** modestly over the next ten years, driven primarily by inward migration rather than natural growth.

Challenges

- Both counties face **significant and long-term demographic challenges**, particularly ageing populations and shrinking working-age cohorts.
- These trends will likely place **increasing pressure on health, care, and community services**, especially in rural areas.
- **Young people leave** for education, employment and social opportunities, which limits future workforce resilience.
- **Housing affordability and availability** are key factors influencing population retention and attraction.
- The sustainability of the **Welsh language and cultural identity** will depend on how demographic shifts are managed.

Cross-cutting themes

- **Ageing population and demographic change** - Both counties have older-than-average populations, which affects health, care demand, housing, transport and community cohesion.
- **Social connections & reducing isolation**- Social isolation is a major issue in rural counties with ageing populations.

Population & Demographic Change

Population increased by

2.3%

since 2018



25% of Well-being Areas experienced population decline *(2022-2024)*

Over **1 in 4** residents aged 65+ *(26.0%)*



Since 2018 65+ population:

+2.2 percentage points (+7,105 residents)

Working-age population share projected to decrease



58.2%

2026



55.8%

2046

-2.9 percentage points



65+ population share projected to increase by: **+4.8** percentage points

85+ population share projected to increase by: **+2.4** percentage points

between 2026 and 2046

Each year on average (2018-2025):

-1,144 more deaths than births

+2,055 more people moving in than out

migration is offsetting natural population decline

Each year on average (2018 to 2024):

18-30: **-481**

31-64: **+1,504**

65+: **+194**

Young adults **left** while working aged **moved in** from other parts of UK

The region is experiencing **population ageing**, with **more deaths than births** and a **declining share of working-age residents**. **Migration** is helping off-set **population decline**, although **young adults continue to leave** while **gains** are concentrated among adults aged **31-64**.

THEME 3: HEALTH & WELL-BEING

Why this matters?

Health and well-being underpin every aspect of people's ability to live fulfilling lives, participate in their communities, and contribute to the local economy. Good physical and mental health support resilience, independence, and quality of life, while poor health can limit opportunities, increase inequality, and place significant pressure on public services. Understanding current and emerging health trends is therefore essential for planning sustainable services across both counties.

What the data tells us

- Both counties have an **ageing population**, with significant projected growth in the number of older residents, **increasing demand for health, care and community support services**.
- **Long-term conditions** including cardiovascular disease, diabetes, respiratory illness, cancer and musculoskeletal conditions **continue to place significant demands on health services across the region**.
- **Chronic conditions** such as diabetes, cardiovascular disease, and respiratory illness are becoming more prevalent, particularly among older adults.
- Health outcomes are closely linked to **deprivation**, with clear inequalities in **healthy life expectancy, avoidable mortality and access to preventative healthcare**.
- **Rurality presents additional challenges**, particularly in relation to access to services, transport, workforce availability and the delivery of care closer to home.
- Life expectancy in both counties is relatively high, but **healthy life expectancy is not increasing at the same rate**, meaning more people are living longer with illness or disability.
- **Mental health needs are rising**, especially among young people, with increasing reports of anxiety, depression and self-harm.
- Access to health services varies, with **rural communities facing longer travel times**, fewer local services, and challenges in accessing urgent or specialist care.
- Health outcomes are strongly linked to socio-economic factors, with **clear inequalities** between more and less deprived communities.

What communities told us

- **Access to healthcare services** was consistently identified as a major concern, particularly GP appointments, NHS dentistry, hospital services and waiting times.
- Respondents highlighted the importance of **maintaining both physical and mental health,** recognising the close relationship between the two.
- People valued **opportunities to remain active** through leisure facilities, walking and cycling routes, community activities and sport.
- Support to **age well, maintain independence and access care** within local communities was identified as a key priority.
- **Rural access to healthcare services and mental health support** was frequently highlighted as an area requiring continued attention.

Key inequalities

- People living in more deprived areas experience **poorer health outcomes**, higher rates of chronic illness and shorter healthy life expectancy.

- Rural residents face **greater barriers to accessing services**, including transport, digital connectivity and workforce shortages.
- Children and young people from disadvantaged backgrounds are more likely to experience **poor mental health** and reduced access to early support.
- Older people living in rural areas or living alone are at higher risk of **social isolation**, loneliness and delayed access to care.

Future pressures and opportunities

- An **ageing population** will increase demand for **health, social care, and community support**, requiring new models of integrated care.
- **Workforce shortages** across health and care services may intensify, affecting service availability and continuity.
- **Digital health solutions** offer opportunities to improve access, but risk widening inequalities if digital exclusion is not addressed.
- **Preventative approaches** including community-based support, active travel, and early intervention could reduce long-term demand on services.
- An **ageing population** will significantly increase health and care demand over the coming decades.
- **Long-term conditions** and preventable ill health remain major challenges and are strongly linked to lifestyle factors and deprivation.
- **Access to services** remains a defining issue in rural west Wales, affecting both health outcomes and service delivery.
- **Community pharmacy provision** plays an increasingly important role in supporting preventative healthcare, self-care, management of long-term conditions and access to healthcare services closer to home.
- While the Pharmaceutical Needs Assessment concluded that **current pharmaceutical provision** is broadly sufficient, future demand is expected to increase due to population ageing, rising levels of chronic illness and continued growth in community-based care.

Our key findings for this theme

Strengths

- Health and well-being outcomes are generally positive, but **significant inequalities persist**, particularly between rural and more deprived communities.
- There is a strong case for **preventative, community-based approaches** to reduce long-term demand and support healthier ageing.

Challenges

- The increasing prevalence of **long-term conditions**, alongside an **ageing population**, is expected to increase demand across **primary care, community services, hospitals and social care**.
- **Health inequalities** remain evident across the region and are influenced by wider determinants of health including income, employment, housing, education and access to services.
- **Rural communities** can experience additional barriers to accessing healthcare, particularly where transport, workforce availability and service accessibility are constrained.
- **Mental health, obesity, physical inactivity, smoking and alcohol-related harm** continue to contribute to preventable ill health and poor outcomes.

- Rising levels of **chronic illness and mental health need** are placing increasing pressure on local services.
- Access to health and care is uneven, with **rurality and transport barriers** affecting timely support.
- The health and care workforce faces **sustained recruitment and retention challenges**, impacting service resilience.
- Digital health solutions offer potential benefits but must be implemented in ways that **do not exacerbate digital exclusion**.

Cross-cutting themes

- **Health inequalities and wider determinants of health** – The "A Regional Collaboration for Health'" (ARCH) Health Needs Assessment shows that health outcomes are influenced by a range of social, economic and environmental factors, including income, housing, employment, education, transport and access to services. Reducing inequalities requires coordinated action across public services and sectors.
- **Healthy habits & early intervention** - Health and well-being challenges are regional priorities across West Wales, especially around long-term conditions, mental health and lifestyle factors.

Health & Well-being

LIFE EXPECTANCY AT BIRTH

79.2 years

82.6 years

(2025)

Life expectancy at birth is **higher than the Wales average** for males (78.3 years) and females (82.2 years)

HEALTHY LIFE EXPECTANCY AT BIRTH

60.5 years

59.7 years

(2025)

Healthy life expectancy at birth is **higher than the Wales average** for males (59.2 years) and females (58.5 years)

21,319 (rate per 100,000) on average have a **limiting long term illness**

(2025)

14.5% of people on average live with a **GP recorded chronic condition**



(2025)

51.4% of people across the PSB area feel **'sometimes lonely'**



(2022-23)

21.9% on average have a **GP recorded mental health condition**



(2025)

38.1% of residents are **economically inactive due to long-term illness or health issue** higher than the **Welsh average of 34.2%**



(2025)

40.2% of people **aged 11-16** reported **drinking alcohol,** higher than **Welsh average of 35.6%**



(2023)

23.5/35 was the **average mental well-being score of children aged 11-16.** A **slight increase** from 23/35 in 2021



(2023)

13.4% of adults aged 18+ **smoke, above Wales average of 12.6%**



(2019-2023)

The region is characterised by **higher than average life expectancy** and **healthy life expectancy**, but there are clear **health and well-being barriers** that could have a wider impact. With **above average rates of those unable to work due to long-term illness or health issue** and **1 in 5 people having a mental health condition**, there may be **opportunities to improve** support for those facing challenges.

THEME 4: CLIMATE, NATURE & ENVIRONMENT

Why this matters?

A healthy natural environment underpins long-term well-being. Evidence from the State of Natural Resources Report 2025 (SoNaRR2025) clearly demonstrates this - 96% of people say spending time outdoors benefits their physical health, 94% say it benefits their mental health and 85% say being in nature makes them happy. In Wales alone the annual health benefits associated with outdoor recreation in nature are valued at over £320 million (contributing to an estimated £6.2 billion to £8.4 billion saved in healthcare costs across the UK according to the Office for National Statistics).

Furthermore, climate change, biodiversity loss, and environmental degradation affect health, the economy, community resilience, and the sustainability of public services. But while Carmarthenshire's and Ceredigion's landscapes, coastlines, and natural assets are central to local identity and livelihoods, but they also face increasing pressures. Understanding these challenges is essential for planning adaptation, protecting ecosystems, and supporting the transition to a low-carbon future. It also plays an important role in the response to the joint Climate and Nature Emergencies and achieving the Welsh Government's strategy to protect and effectively conserve 30% of land, freshwater, and sea by 2030, known as "A 30x30 Framework for Wales".

What the data tells us

- Both counties are already experiencing the impacts associated with **climate change**, including more frequent flooding, drought, heatwaves, wildfires and coastal erosion coinciding with a higher number of extreme weather events.
- **Flooding** represents the most immediate and significant risk across both PSB areas, driven by more intense rainfall, rising river flows and, in coastal locations, erosion and long-term risks associated with sea-level rise.
- **Climate hazards** are increasingly disrupting essential infrastructure, transport networks and public service delivery, with impacts often cascading across power, water, healthcare and emergency response systems. Rural geography further amplifies these risks, as limited alternative routes and infrastructure redundancy increase the likelihood of community isolation and prolonged disruption during extreme events.
- **Ecosystem resilience is under increasing pressure**, reducing the ability of all habitats and natural systems to adapt to climate change, flooding, pollution and other environmental pressures including the spread of non-native invasive species, pests and diseases.
- **Green and blue nature-based solutions**, underpinned by healthy and connected terrestrial and coastal habitats, provide essential natural infrastructure that helps manage flood risk, store carbon, capture nutrients and maintain resilient ecological networks.
- Carbon emissions in both counties have fallen overall, but progress is uneven, with **transport and housing** remaining significant contributors.
- Both Counties are successfully meeting the Welsh Government target of 70% for **recycling performance**, helping to **divert waste away from landfill**, and supporting the development of the **circular economy**, such as CWM Gwyrdd Nantycaws near Carmarthen and the innovative clean energy project at Devil's Bridge in Ceredigion.
- **Water quality remains a primary concern** in river and coastal catchments, including European Protected Sites. Such environmental pressures affect ecosystem health and the wider benefits provided by the natural environment.

- Biodiversity is under pressure, with decreases in **pollinators, farmland birds, and key habitats**, reflecting wider national trends. Improving the condition and connectivity of designated sites remains a priority as well as a focus on initiatives to support some of our most vulnerable and threatened species.
- Access to green and blue spaces is generally good, but varies by locality, with some communities having **limited safe, accessible outdoor areas**. Access to green and blue spaces (including clean/safe bathing waters), improves physical health, mental well-being and quality of life.
- Agriculture remains a major land use and economic sector but faces challenges around **sustainable land management and food security**, nutrient emission reductions. New subsidy regimes support sustainable land management alongside a changing climate.
- **Growing pressures on land use** require careful balancing of food and timber production, nature recovery, flood risk management, renewable energy generation and housing/economic development objectives.
- Significant investment in **active travel schemes** in both counties has improved everyday local connectivity, health and environmental quality. Such as the Tywi Valley Path in Carmarthenshire and Waunfawr to IBERS Active Travel Link in Ceredigion.

What communities told us

- **Water quality** emerged as one of the strongest environmental priorities, with concerns raised about rivers, coastal waters and wider ecosystem health.
- Residents highlighted the importance of **protecting wildlife, biodiversity, green spaces and access to nature** for both physical and mental well-being.
- Communities expressed support for **cleaner and safer environments**, including litter reduction, waste management and maintaining attractive public spaces.
- **Climate change, extreme weather** and the need to **build resilient communities** were identified as growing concerns for the future.
- Engagement with the Local Nature Partnership highlighted a **strong connection between nature, community cohesion and individual well-being**.

Key inequalities

- **Climate risks** are not evenly distributed and disproportionately affect vulnerable communities, including rural and social isolation, ageing populations and communities in flood-prone areas as identified in the Carmarthenshire and Ceredigion PSB's Joint Climate Change Risk Assessment.
- Households without access to private transport face greater **barriers to low-carbon travel options**.
- Lower-income households are more vulnerable to **fuel and food poverty**, poor housing efficiency and climate-related shocks.
- Rural communities may face higher costs and fewer options for **decarbonising homes and transport**.

Future pressures and opportunities

- Climate change projections indicate that there will be an increase in the frequency and severity of **flooding, heatwaves, storms** and **coastal erosion**, requiring significant adaptation to counter cumulative and cascading impacts.
- The transition to a low-carbon economy presents opportunities in **renewable energy, nature-based solutions and green** and **blue skills**.
- Improving the energy efficiency of homes could reduce emissions and tackle fuel poverty but requires investment and workforce capacity.
- **Restoring habitats and supporting biodiversity** can enhance terrestrial, freshwater and marine ecosystem and climate resilience, improve well-being and strengthen the local economy through sustainable tourism and ecosystem services. There are also opportunities for working in partnership at landscape and catchment scale.

Our key findings for this theme

Strengths

- Environmental quality is also closely linked to **physical and mental well-being**, highlighting the importance of protecting and enhancing access to healthy, resilient natural green and blue spaces.
- There are significant opportunities for appropriate **renewable energy, nature recovery,** and **green skills**, which could support economic resilience and community well-being.
- Communities possess **valuable local knowledge** and **social networks** that support resilience during extreme weather events. Strengthening partnerships with community organisations, voluntary groups and Town and Community Councils could enhance preparedness and response capacity.
- Specifically, **nature-based solutions, including habitat restoration, peatland management, sustainable drainage, natural flood risk management** and **woodland creation**, offer opportunities to improve climate resilience, biodiversity, water quality and community well-being simultaneously.

Challenges

- Impacts associated with climate change are already affecting both counties, with **flooding, coastal erosion, drought and wildfires** linked to more **extreme weather events** posing increasing risks to communities and infrastructure.
- Biodiversity is under sustained pressure, and **ecosystem resilience is declining**, mirroring national and global trends.
- Transport and housing remain major contributors to carbon emissions, requiring **coordinated action** across sectors.
- Environmental risks and climate impacts are **not experienced equally**, with some communities more exposed or less able to adapt. In addition, environmental risk and social vulnerability can overlap in some locations, increasing exposure to impacts.

Cross-cutting themes

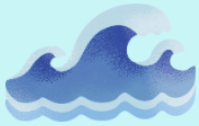
- The natural environment is a **major asset for both counties**, supporting tourism, agriculture, recreation, well-being and emerging opportunities in appropriate renewable energy and the green and blue economy.
- **Climate risks rarely occur in isolation.** Effectively addressing climate risks requires coordinated responses that consider the interdependencies between infrastructure systems, environmental processes and ecosystem and community resilience.

- A long-term, coordinated, **place-based approach** to adaptation and decarbonisation will be essential to protect communities and support a just transition to towards carbon net zero.
- **Environmental sustainability & decarbonisation** - Climate change, flooding, biodiversity loss and the need for decarbonisation are shared regional priorities.
- **Resilient food system and long-term food security** - Both counties recognise the need for targeted, localised strategies that improve food accessibility, affordability, and community engagement to support long-term food security and sustainability across the region.

Climate, Nature & Environment

5.7% 

residential properties at risk of **river flooding**, projected to **increase to 9.5% by 2120**

3.3% 

residential properties at risk of **sea water flooding**, projected to **increase to 7.7% by 2120**

7.7% 

residential properties at risk of **surface water flooding**, projected to **increase to 12.1% by 2120**

(2025)

70.9% 

of waste is **reused, recycled or composted**, higher than the Welsh average of 68.4%

(2024-25)

29.5%

(2024-25)



decrease in the number of **fly-tipping incidents** since 2020-21

AIR QUALITY

NO2 3 µg/m3 compared to 6 µg/m3 nationally

PM10 6.5 µg/m3 compared to 8 µg/m3 nationally

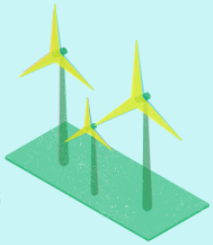
PM2.5 4 µg/m3 compared to 5 µg/m3 nationally

(2024)

NO2 = Nitrogen Dioxide
PM = Particulate Matter
µg/m3 = micrograms per cubic meter

21,645

low carbon energy projects across the PSB area



98.6%

increase in the number of **low carbon energy** projects since 2020

(2024)



62.8%



of residential properties are **within 300m of accessible natural green space**, lower than the Welsh average of 82.3%

WIMD (2025)

50%



of **bathing waters** are of **excellent quality**



(2025)

Although the percentage of **properties at risk of flooding** is **lower than the national average**, the numbers of properties at risk are **projected to increase** over the coming decades. **High recycling rates** and **decreasing fly-tipping incidents** are positive but these **need to be maintained**. The area has a **lower than average percentage of properties able to access natural green space**, which means **preventing further loss of green space** is **essential** for well-being and our future generations.

THEME 5: HOUSING & LOCAL INFRASTRUCTURE

Why this matters?

Housing and local infrastructure are fundamental to well-being because they influence people's ability to access services, employment, education and support. Affordable, suitable and energy-efficient housing can reduce financial pressures, support independent living and improve health outcomes, while effective infrastructure helps connect communities and enables sustainable development. Challenges relating to housing affordability, poor housing conditions and infrastructure constraints can contribute to inequality and reduce opportunities for residents across both Carmarthenshire and Ceredigion.

What the data tells us

- **Housing affordability** and **availability** remain significant challenges in both Carmarthenshire and Ceredigion.
- **Transport connectivity** is a key factor affecting access to employment, education, healthcare and community services.
- **Housing quality, energy efficiency and adaptability** influence fuel poverty and health outcomes.
- **Affordable housing** plays an important role in retaining younger people, workers, carers and Welsh-speaking residents within communities.
- **Infrastructure constraints** can restrict access to services and delay development opportunities.
- **Housing location** has a direct impact on access to healthcare, social care, education and employment opportunities. Geographical and health inequities are exacerbated by the closure or scaling back of local GP practices.

What communities told us

- Access to **affordable housing** was identified as a key issue affecting people's ability to remain within their local communities and meet their housing needs.
- **Limited transport provision** can make it more difficult to access essential services and participate fully in community life.
- The **condition and maintenance of roads** were identified as important issues affecting daily travel.
- **Accessible housing, services** and **infrastructure** were recognised as important for enabling people to live independently and participate fully in community life.
- **Empty properties** and **second homes** were identified as factors affecting local housing availability and affordability.

Key inequalities

- Households experiencing housing affordability challenges may face **increased financial stress**.
- Residents in rural and dispersed communities may face greater **difficulties accessing services and infrastructure**.

- People living in poor-quality housing may experience **worse physical and mental health outcomes.**
- Individuals with limited access to transport may experience **barriers to employment, education, healthcare and community services**.
- Older people and those with additional needs may be disadvantaged where **suitable and adaptable housing is unavailable**.

Future pressures and opportunities

- **Housing affordability** pressures may increase if house prices and rents continue to rise faster than incomes.
- Demand for **accessible and adaptable housing** is likely to increase as the population ages.
- **Climate change** will increase the need for resilient and low-carbon infrastructure.
- Growth in **remote and hybrid working** may change patterns of housing demand.
- Opportunities exist to **improve housing quality, energy efficiency and low-carbon infrastructure.**

Our key findings for this theme

Strengths

- **Housing** and **infrastructure** issues are recognised across sectors, supporting joint approaches.
- Existing **partnership arrangements** provide a strong foundation for joint action on housing and infrastructure issues.
- **Cross-boundary working** already supports residents who access services across county borders.
- **Housing and infrastructure issues** are recognised as shared priorities across multiple sectors, creating a basis for collaborative working.

Challenges

- **Housing affordability** and **availability** remain significant challenges.
- **Poor housing quality** and **low energy efficiency** can contribute to fuel poverty and poor health outcomes.
- **Rurality** and dispersed settlements make housing delivery and infrastructure provision more difficult.
- **Affordability**, **rural access** and **housing quality** issues require coordinated responses.

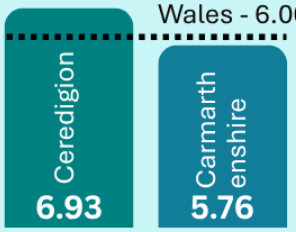
Cross-cutting themes

- **Access to services**: Housing location, transport connectivity and infrastructure capacity influence access to healthcare, social care, education, employment and community services.
- **Health and well-being**: Poor housing conditions can negatively affect physical and mental health, while suitable housing supports independent living and healthy ageing.
- **Older people and ageing well**: Demand for accessible and adaptable homes is expected to increase as the population ages.

Housing & Local Infrastructure

HOUSING AFFORDABILITY

Housing affordability is a challenge across the PSB area



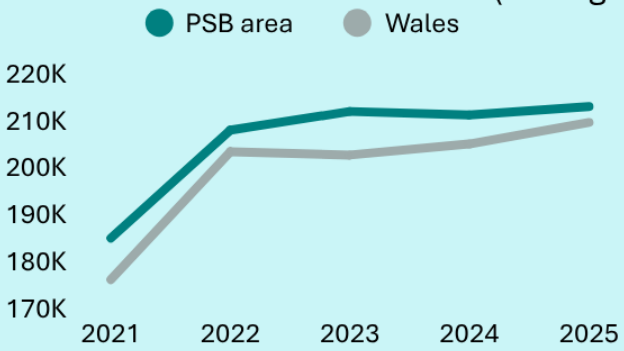
Affordability Ratio (2025)

*The **lower** the figure, the **more affordable** properties are*

Affordability ratios are calculated by dividing median house prices by median earnings

HOUSE PRICES

(average)



OFF GRID HOMES

49% of homes off gas grid

vs 19% across Wales

(2024)

ENERGY EFFICIENCY (2025)



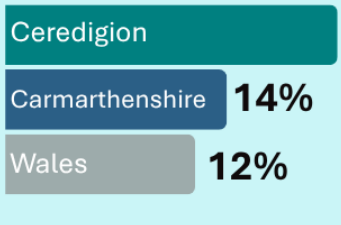
Home energy efficiency is **below** the Welsh average.

	Band	*SAP score**
Ceredigion	**D**	(56)
Carmarthenshire	**D**	(60)
Wales	**D**	(63)

**Standard Assessment Procedure score*

FUEL POVERTY

(2018)







Nearly 1 in 3 LSOAs in the PSB area have poor access to services

most deprived 10% in Wales

(2025)

Demand for home adaptations is set to grow

(2022-based)

85+ population set to almost double by 2046:



Carmarthenshire: 6,334 → 12,066 **+91%**

Ceredigion: 2,523 → 4,689 **+86%**

Across the **PSB area** of **housing** is of **poor quality** **26.1%**

compared to 17.2% Welsh Local Authority average



(2025)

The PSB area faces **housing and infrastructure pressures**, characterised by significant **fuel poverty**, a high proportion of **homes off-grid**, **poor quality housing** and acute **affordability challenges** (in Ceredigion). Around 30% of LSOAs suffer **poor access to services**, and an ageing population will sharply increase demand for **home adaptations**.

THEME 6: COMMUNITY SAFETY & COHESION

Why this matters?

Community safety is fundamental to well-being in Carmarthenshire and Ceredigion. Crime, domestic abuse, sexual offences, drug-related harm, road traffic collisions (RTCs) and wildfires can have significant impacts on physical and mental health, community confidence, access to services, economic well-being and environmental quality. Rurality, isolation and transport challenges can make it harder for people to access support, while incidents such as RTCs and wildfires can affect families, communities, local businesses and vulnerable groups disproportionately.

What the data tells us

- The highest-harm community safety issues identified are **domestic abuse, sexual offences (including stalking), illicit drugs and serious road traffic collisions.**
- Communities identify **road safety, drugs and anti-social behaviour** as some of their biggest concerns.
- **Violence and anti-social behaviour** are concentrated in town centres and night-time economy areas such as Llanelli, Carmarthen and Aberystwyth.
- **County lines activity** and **drug supply networks** affect both Carmarthenshire and Ceredigion, with links to exploitation of vulnerable people.
- **Domestic abuse** demand is high relative to population size, with increasing complexity linked to mental health, substance misuse, unemployment and poverty.
- **Alcohol-related incidents** are a significant contributor to community safety demand, particularly in coastal and student areas.
- There are on average 160 **grass fires** annually across the two counties, with 11% classified as large wildfires.
- **Fear of crime** can be relatively high despite comparatively low crime rates, particularly in rural communities.
- There are on average 231 **RTCs** attended by the Mid Wales Fire and Rescue Service annually across the two counties, with 13% requiring fire service extraction, indicating greater severity.

What communities told us

- **Feeling safe** in local communities was identified as a fundamental aspect of quality of life and well-being.
- Opportunities to **meet others and participate in social activities** were seen as important for building stronger and more connected communities.
- Having **opportunities to engage in local activities and decision-making** was viewed as important in fostering community pride and ownership.
- **Informal support from friends, neighbours and local networks** was recognised as an important source of help and reassurance.
- **Loneliness and social isolation** were identified as issues that can affect people of all ages and backgrounds.

Key inequalities

- **Rural residents** can experience reduced access to support services, justice, policing and victim services because of geography and transport barriers.
- **Women, children and older people** are disproportionately affected by safeguarding concerns and domestic abuse.
- **Older people** are at greater risk from cybercrime and fraud.
- People experiencing **mental health issues, substance misuse and poverty** face increased vulnerability to harm and exploitation.
- **Rural communities** may experience slower emergency and policing responses because of geography and remoteness.
- **LGBT** and **ethnic minorities** face a disproportionately high risk of experiencing hate crimes and discrimination, which mirrors the trends across Wales.
- **Young people** in vulnerable and deprived communities face greater risks associated with offending and school disengagement.
- Those with **respiratory conditions** may be disproportionately affected by wildfire smoke pollution.
- **Digital exclusion** can prevent some residents from accessing support, reporting crime or engaging with services.

Future pressures and opportunities

- Demand associated with **domestic abuse, safeguarding and other high-harm threats** is expected to become more complex.
- Continued **economic pressures** may increase vulnerability, substance misuse and demand for services.
- An **ageing population** is likely to increase demand for policing and safeguarding responses.
- Increased **digital reliance** may lead to greater cybercrime risks but also opportunities for digital service delivery.
- **Population growth in towns** may place additional pressure on response times and visible policing.
- **Climate change** is expected to increase the frequency and severity of wildfires and extend demand beyond the traditional spring peak.
- Ongoing **road safety education, lower speed limits and infrastructure improvements** provide opportunities to reduce RTC severity.
- Greater use of **outreach and mobile services** could improve access for rural communities.

Our key findings for this theme

Strengths

- Strong **multi-agency safeguarding** arrangements already exist.
- **Established partnerships** are in place to address substance misuse, community safety and prevention.
- **Existing town-centre partnerships** support coordinated responses to violence and anti-social behaviour.

- **Community-led initiatives** and **third-sector involvement** support local resilience and cohesion.
- **Police and Crime Commissioner (PCC) commissioned services** provide locally tailored support for victims and witnesses to crime, while prevention and offender diversion services (such as Codi) address the root causes of crime, reduce reoffending, and support vulnerable individuals out of the criminal justice system.
- The PCC's Select Committee Review into Crime and Anti-Social Behaviour Intervention, Prevention, and Engagement Services for young adults aged 18-25 resulted in 13 specific recommendations shared with partner agencies to **address gaps in support**, **reduce offending, provide stronger prevention work** and **improved promotion of support services**.
- The Mid and West Wales Fire and Rescue Service is already working with partners to **reduce wildfire occurrence and severity**.
- **Strong community identity** and **social cohesion** remain important assets across both counties.

Challenges

- **Rural isolation** can increase vulnerability and make accessing support services more difficult.
- **Under-reporting of crime and abuse** means some harms remain hidden.
- **Response times to rural areas** remain a challenge.
- **Drug-related harm and organised crime** continue to affect communities across both counties.
- **Seasonal tourism** pressures can increase demand and create additional community safety challenges.
- Increasing complexity of cases involving **mental health, poverty and substance misuse** places pressure on services.
- **Data-sharing, analytical capacity and system compatibility** issues can limit partnership intelligence and planning.
- **Cybercrime and fraud** are becoming increasingly sophisticated.

Cross-cutting themes

- **Rurality and access to services**: Geography, transport limitations and rural isolation affect access to policing, safeguarding, victim support and wider services.
- **Prevention and early intervention**: Early action with vulnerable individuals and communities can reduce future harm and service demand.
- **Safeguarding and vulnerability**: Domestic abuse, exploitation, organised crime, substance misuse and mental health issues are interconnected.
- **Environmental sustainability and climate change**: Climate change is increasing wildfire risk and affecting communities, landscapes and public services.
- **Tourism and seasonal population changes**: Seasonal visitors influence demand, community safety pressures and wildfire risk in both counties.

Community Cohesion & Safety



23.4%

increase in **Domestic Abuse** related incidents and crimes since 2020



24.6%

increase in **Sexual Offences** recorded since 2020



11.4%

decrease in **Illicit Drug Offences** recorded since 2020



35.1%

increase in **Serious Road Traffic Collisions** since 2020

(Dyfed-Powys Police Force area 2020 & 2025)

43.4%



decrease in **Anti-Social Behaviour** incidents since 2020

(Dyfed-Powys Police Force area 2020 & 2025)

+133



more **grassland, woodland** and **crop fires** in 2024-25 than in 2023-24

(Mid & West Wales Fire 2023-24 & 2024-25)

6%



of areas across the PSB are within the **10% most deprived areas** across Wales in terms of **community safety**

(PSB Region 2025)

2018-19 **82.8%** → 2021-22 **71.2%**



decrease in the number of people feeling safe in their local area





(PSB Region 2018-19 & 2021-22)

2024-25 **10%**





decrease in the number of fraud and computer offences since 2023-24



(Dyfed-Powys Police Force area 2023-24 & 2024-25)



68.4 crime rate per 1,000



lower than the **Welsh average of 79.1**

(Dyfed-Powys Police Force area 2026)

The region is experiencing an **increase** in incidents and crimes such as **domestic abuse** and **sexual offences**. Although there has been a **decrease in anti-social behaviour** and **illicit drug offences** and despite **lower than average crime rates, fear of crime remains high** with **less** people feeling safe in their local areas.

THEME 7: WELSH LANGUAGE, CULTURE & IDENTITY

Why this matters?

Welsh language and cultural identity are important contributors to well-being, supporting a sense of belonging, social cohesion and resilient communities across Carmarthenshire and Ceredigion. Access to Welsh-medium education and bilingual services helps improve opportunities, inclusion and participation. While maintaining Welsh-speaking communities supports cultural continuity, workforce capacity and community vitality. The loss of Welsh speakers could weaken community networks and reduce access to services in Welsh, particularly for older and vulnerable residents.

What the data tells us

- Carmarthenshire and Ceredigion remain among the **strongest Welsh-speaking areas** in Wales.
- Census 2021 shows a **decline in both the number and proportion of Welsh speakers** in both counties.
- **Young people, migration patterns and demographic change** are important influences on language sustainability.
- **Welsh Language Promotion** Strategies and Welsh in Education Strategic Plans are in place to support language growth.
- **Welsh cultural identity** is influenced by schools, community activities, local traditions, family transmission and bilingual services.
- **Welsh-medium childcare** supports Welsh language sustainability, but workforce shortages remain a challenge.

What communities told us

- Residents highlighted the importance of **preserving and celebrating local heritage, historical buildings, landmarks and cultural assets**, recognising their contribution to community identity and sense of place.
- Many respondents identified the **Welsh language as an important part of local identity,** supporting its promotion, protection and increased everyday use within communities.
- Communities emphasised the importance of **maintaining opportunities to participate in cultural, sporting and community activities**, recognising their contribution to well-being, belonging and social connection.
- Young people highlighted the importance of **having their voices heard, feeling respected and having opportunities to participate in community life and decision-making.**
- Respondents valued a **strong sense of community, local pride and belonging**, recognising the contribution these make to individual and community well-being.
- Residents identified the importance of **museums, arts, local events, traditions and community activities** in helping to maintain cultural identity and strengthen connections between people and place.
- Young people expressed an interest in **Welsh language and cultural activities**, alongside a desire for more opportunities to engage in clubs, events and activities that reflect their interests and identities.
- Communities recognised that **the Welsh language, heritage, culture and natural environment are closely linked**, contributing collectively to the unique character and identity of Carmarthenshire and Ceredigion.

Key inequalities

- **Older people and vulnerable groups** may require Welsh-language services to support dignity and accessibility.
- **Access to Welsh-medium education** can influence future opportunities, confidence and cultural participation.
- Communities experiencing **declining Welsh-speaking populations** may face reduced cultural continuity and weaker community networks.

Future pressures and opportunities

- An **ageing population** is likely to increase demand for Welsh-language health and social care services.
- **Migration patterns** may significantly influence future language use and community vitality.
- **Education reforms** could improve Welsh language skills among future generations.
- **National policies, including Cymraeg 2050**, may increase expectations and support for Welsh-language provision.
- **Hybrid working and digital technology** could create new opportunities for Welsh language use.

Our key findings for this theme

Strengths

- Both Carmarthenshire and Ceredigion remain among the **strongest Welsh-speaking areas** in Wales.
- **Welsh language and cultural identity support** a strong sense of belonging and cultural well-being.
- There are **established Welsh Language Promotion Strategies** and Welsh in Education Strategic Plans (WESPs) that provide a framework for growth.
- **Existing partnerships** and **governance structures** provide a strong foundation for joint action.

Challenges

- **Declining numbers and proportions of Welsh speakers** in both counties.
- **Retaining young Welsh speakers** within local communities.
- **Demographic change and migration** patterns affecting language sustainability.
- **Increasing demand for Welsh-language services** as the population ages.
- **Housing** and **affordability pressures** affecting the ability of Welsh-speaking families to remain local.

Cross-cutting themes

- **Demographic change and migration**: Changes in populations in both counties have a significant influence on Welsh Language sustainability, community vitality and future demand for services.
- **Children and young people**: Retaining young Welsh speakers will be key for both Carmarthenshire and Ceredigion. This will be important for sustaining Welsh-speaking communities, strengthening the future workforce and maintaining cultural continuity.
- **Welsh language & cultural well-being**: Both counties have high proportions of Welsh speakers and strong cultural identities.

Welsh Language, Culture & Identity

104,516

41.3%

of residents speak Welsh *(2021)*





above Welsh average of 17.8%



WELSH SPEAKERS BY AGE GROUP



3 - 15 years old	8.4%
16 - 64 years old	22.9%
65+ years old	10.1%

(2021)

Carmarthenshire

39.9%

speak Welsh

-4.1

percentage point **decrease** since 2011, which was the **biggest decrease across Wales** *(2021)*

Ceredigion

45.3%

speak Welsh

-2.2

percentage point **decrease** since 2011



(2025)

64.4%

of **schools** across the PSB region are **Welsh-medium**

11.6%



decrease in the number of **15 to 19 year olds** between 2011 and 2024, resulting in a **loss of Welsh speakers**

76.7%



of residents across the region **participate in arts, culture or heritage activities at least three times a week** *(2022-23)*



6.3

house prices are **6.3 times higher** than local earnings across the region, creating **barriers for local Welsh-speaking families** *(2025)*



30.6%

use the Welsh language every day - higher than the Welsh average of **10.7%** *(2022-23)*

45.8%



of residents feel a **sense of belonging** to their local area *(2022-23)*

Welsh Language Promotion Strategies and **Welsh in Education Strategic Plans** are in place to **support language growth**



The area has seen a **notable decline in Welsh speakers since 2011**, but **strong Welsh-medium education, cultural participation** and **high daily use of Welsh** provide **positive signs** for recovery. **Housing affordability** pressures remain a key threat to retaining Welsh-speaking communities. The proportion of Welsh speakers across the region still **remains well above the Welsh average.**

THEME 8: DIGITAL INCLUSION, CONNECTIVITY & ACCESS TO SERVICES

Why this matters?

Digital inclusion, connectivity and access to services are important because poor access to digital and physical services can lead to delays, frustration and poorer outcomes, particularly for people who need health, care, advice or support. Being digitally connected helps people access services, employment, information and financial support, while reliable connectivity is also important for businesses and local economies. In rural areas of both Carmarthenshire and Ceredigion, limited transport, distance from services and digital exclusion can increase isolation and make it harder for residents to access the support they need.

What the data tells us

- **Rurality** is a significant factor in both Carmarthenshire and Ceredigion, with dispersed communities experiencing longer travel times and fewer nearby services.
- Ceredigion has one of the highest concentrations of **access deprivation** in Wales, and WIMD identifies Llanegwad 2 in Carmarthenshire as the **most access-deprived LSOA in Wales** for this domain.
- **Digital connectivity** is improving across the area, but coverage remains uneven.
- **Rural** and hard-to-reach communities continue to experience weaker connectivity.
- **Community** and **third-sector organisations** play an important role in supporting digital access and participation.
- **Libraries**, **community hubs** and **digital champions** are key sources of support for people who struggle to access digital services.

What communities told us

- **Reliable transport links** were seen as essential for accessing employment, education, healthcare, shopping and community activities.
- **Difficulties accessing appointments, treatments and specialist services** were recurring concerns.
- **Rural isolation** was linked to difficulties accessing support, maintaining social connections and participating in community life.
- **Reliable broadband and mobile connectivity** were viewed as increasingly important for everyday life.
- **Access to local services** was identified as an important factor in supporting community well-being and resilience.

Key inequalities

- Digital exclusion is linked to **older age**.
- **People with disabilities** can face additional barriers to digital participation and service access.
- **Low literacy and low digital confidence** can limit participation in increasingly digital services.
- Residents in **rural and dispersed communities** often face longer travel times, limited public transport and fewer face-to-face services than people living in more accessible areas.
- People who cannot **access services digitally** may struggle to access online appointments, prescriptions, benefits, information, council services and other support, particularly where face-to-face alternatives are limited.

Future pressures and opportunities

- **Remote and hybrid working** could support rural economies and help retain younger people where connectivity is strong.
- Demand for **community transport** and non-digital alternatives may grow.
- **Ageing populations** in both counties are likely to increase demand for assisted digital support and accessible service design.
- **Artificial Intelligence** could increase exclusion for people with low digital confidence, poor connectivity, language barriers or accessibility needs.

Our key findings for this theme

Strengths

- **Digital connectivity** is improving across Carmarthenshire and Ceredigion, creating greater opportunities for residents, communities and businesses.
- **Libraries, community hubs and digital champions** provide local support for residents who may struggle to access services digitally.
- A **regional approach** is supported by the fact that many services, health pathways, transport networks and third-sector organisations operate across local authority boundaries.
- **Public bodies have opportunities** to work together to make services more accessible through a mix of digital, telephone, face-to-face and paper-based options.
- **Partners** can combine data, local intelligence and lived experience to identify communities most at risk of exclusion from services.

Challenges

- **Rurality** creates significant challenges for accessing services, with many communities experiencing longer travel times and fewer nearby services.
- **Limited public transport** can make it difficult for residents to reach health, care, advice and support services.
- **Digital connectivity** remains uneven, particularly in rural and hard-to-reach locations.
- **Affordability** of devices, **broadband** and **mobile data** can prevent some households from accessing digital services.

Cross-cutting themes

- **Health and Care**: Access to appointments, prescriptions, digital health services and support depends on both connectivity and the availability of accessible service routes.
- **Transport and Access to Services**: Longer travel times, limited public transport and dispersed rural communities affect residents' ability to reach essential services and support.
- **Poverty and Cost of Living**: The affordability of devices, broadband, mobile data and travel costs can affect people's ability to access services and opportunities.
- **Digital inclusion**: National trend and essential for rural access to services, work, and education.

Digital Inclusion, Connectivity & Access to Services



77%

of LSOAs across the region are ranked in the most 20% deprived areas in terms of access to services

71 minutes is the average travel time to reach key services by public transport



10 minutes is the average travel time to reach key services by private transport



WIMD (2025)

9.2%





of households across the PSB region are unable to receive superfast broadband (30 Mbit/s)

WIMD (2025)

3.5%



of indoor premises with 4G not-spots, compared to 1% nationally

(2026)

20 %pts



percentage point increase in the number of residents working mainly at or from home since 2011 - 5.6% in 2011 to 25.7% in 2021

Digital connectivity has improved

14% households without internet access in **2019**



6.5% households without internet access in **2023**

30.1%



of residents lack the necessary skills to effectively navigate the internet, participate and access services online

(2021-22)

84.5%



of households own a car or van, higher than the national average of 80.6%

(2021)

The region is characterised by **long travel times**, particularly by public transport, to access key services, such as doctors' surgeries, libraries, schools, and food shops. This makes **owning a car or van almost vital**. Recently, there has been **real progress in digital connectivity**, with **broadband speeds increasing** and more households having access to the internet, which is positive considering the increase in those working from home. However, those **lacking digital skills still exist**, making it essential for intervention to ensure residents don't fall behind.

THEME 9: CHILDREN, YOUNG PEOPLE & FAMILIES

Why this matters?

Children, young people and families are central to the future well-being of Carmarthenshire and Ceredigion. Factors such as family income, housing stability, childcare, education and access to services have a significant influence on children's life chances and future outcomes. Poverty, transport barriers and limited access to support can affect participation in education, health care and community life, while early support can help prevent difficulties from escalating into safeguarding concerns or care needs. Housing, employment and transport challenges also influence whether young people remain within their local communities, with wider implications for community sustainability and the Welsh language.

What the data tells us

- **Rurality** is a major factor influencing access to childcare, education, health services, employment, transport and community support across both counties.
- **Child poverty** and wider financial pressures affect many aspects of children's well-being.
- **Mental health**, emotional well-being and unmet support needs among young people are increasing concerns.
- Demand for **safeguarding, fostering, care services**, support for disabled children remains high.
- **Young people** experience difficulties linked to housing affordability, employment opportunities, transport and digital connectivity.
- Barriers in housing, employment and transport can affect **young people's** ability to remain in their local communities.
- **Poverty** can reduce access to food, warmth, transport, digital connectivity and educational participation.
- **Rurality and transport** barriers continue to influence access to childcare services.
- **Access to childcare** remains a challenge in some communities, particularly in relation to after-school provision, holiday childcare, full-day childcare and childcare for younger children. These gaps can affect family well-being, employment opportunities and children's access to learning and social opportunities.
- **Childcare providers** report increasing levels of developmental delay and additional learning needs among young children, creating growing demand for specialist support, early intervention and inclusive provision.
- Demand for flexible, wraparound and holiday **childcare provision** exceeds supply in some communities. Both the Carmarthenshire and Ceredigion Childcare Sufficiency Assessments highlight the rising **costs of childcare** in recent years and the challenges this presents for families.
- The PCC's Select Committee Review into Crime and Anti-Social Behaviour Intervention, Prevention, and Engagement Services for young adults aged 18-25 identified the importance of universal open-access provision in **prevention services** (such as youth clubs) to young adults and the need for greater provision of these services across the area.

What communities told us

- **Access to safe, welcoming places** where children and young people can spend time was identified as a priority.
- **Access to appropriate support** within educational settings was considered important in helping children and young people achieve their potential.
- **Developing skills, confidence and employability** from an early stage was seen as important in preparing young people for adulthood.
- **The cost of childcare** can place considerable pressure on household finances, and access to childcare can vary depending on location, availability and service capacity.
- **Rising living costs and financial pressures** were identified as significant issues affecting children, young people and families.
- Respondents emphasised the need for **more activities, safe spaces and opportunities** for children and young people to participate in community life.
- **Mental health support, trusted relationships and early help services** were identified as important factors influencing well-being.
- Families highlighted the value of strong schools, play opportunities, outdoor learning and inclusive provision for children and young people with **additional learning needs**.

Key inequalities

- Children and families in **rural areas** may experience poorer access to services, childcare, education and transport.
- **Child poverty** creates inequalities in access to essential resources such as food, heating and digital connectivity.
- **Financial pressures** can limit participation in education and wider opportunities.
- **Children requiring additional support**, including disabled children and those needing safeguarding services, face greater support needs.
- **Housing affordability** issues create barriers for young people seeking to remain in or return to their communities.
- **Unmet mental health** and **neurodevelopmental support** needs can create unequal outcomes for some children and young people.

Future pressures and opportunities

- **Demographic changes** may alter demand for schools, childcare services and community provision.
- Ongoing **child poverty** and financial pressures may increase demand for education, housing, health and family support services.
- Implementation of the **Additional Learning Needs (ALN)** system may change how children's needs are identified and supported.
- **Demand for mental health** and neurodevelopmental support is likely to remain high or increase.
- **Greater collaboration** across organisations provides opportunities to improve outcomes through early intervention and coordinated support.

Our key findings for this theme

Strengths

- Strong opportunities exist for **joined up working** across education, health, housing, social care and community services.
- Ongoing work supports **childcare sufficiency**, early years provision, Flying Start delivery and Welsh-medium childcare.
- **Collaborative approaches** support foster care recruitment, residential provision and care leaver services.
- Children, young people, parents and carers are recognised as **important contributors** to service design and decision-making.
- **Early help** and **prevention** approaches are identified as areas where partnership working can deliver significant benefits.

Challenges

- **Child poverty** and wider cost-of-living pressures continue to affect families across both counties.
- **Demand for mental health** and neurodevelopmental support remains high.
- **Safeguarding, fostering, care services** and support for disabled children continue to place pressure on services.
- Fragmented data and differing geographical circumstances create **challenges for coordinated action**.
- **Evidence gaps remain** in areas such as childcare sufficiency, mental health needs, fostering, housing affordability and youth transitions.

Cross-cutting themes

- **Child poverty and financial pressures** underpin many of the challenges facing children, young people and families, influencing access to food, warmth, transport, digital connectivity, education and wider opportunities.
- There is also a strong link between **poverty and higher rates of crime**, while **Adverse Childhood Experiences** can also increase the risk of young people engaging in anti-social and violent behaviour.
- **Housing affordability and stability** influence family well-being and affect whether young people can remain in or return to their local communities as they move into adulthood.
- **Education, childcare and early years provision** are closely linked to child development, school readiness, parental employment opportunities and long-term outcomes for children and families.
- **Safeguarding, fostering, care services and corporate parenting** remain significant priorities, with ongoing demand for support for vulnerable children, care-experienced young people and disabled children.
- **Future environmental and demographic change** may influence demand for services, schools, childcare and community provision, while climate change and flooding are likely to become increasingly important issues for younger generations.

Children, Young People & Families

CHILD POVERTY RATES



27.9% Ceredigion

26.1% Wales

25.0% Carmarthenshire

26.4% Across PSB Region

(2024)

69.0%



of primary school children reported their **life satisfaction as 8 or more**, higher than the national average of **68.9%**

(2024)

16%



of pupils eligible for free school meals across the PSB area, below Welsh average of 20.9%

(2024)

52%



of primary school children reported being bullied, higher than national average of 50.6%

(2024)

14.7%



increase in the number of eligible Flying Start households between 2020-21 and 2024-25

405





looked after children in 2024-25, a 72.3% increase from 235 in 2020-21

83.5%



of eligible households take up either a full or reduced offer of childcare from Flying Start

(2024)

50%





increase in the number of children on the Child Protection Register between 2020-21 and 2023-24

2,655





pupils with additional learning or special educational needs across the PSB region

(2025-26)

Ceredigion has one of the **highest child poverty rates across Wales**, bringing the **region's rate above the national average. Free school meals** and **Flying Start** areas **support families** who may be affected by poverty, enabling children to have the best start in life. **Increasing numbers of looked after children** and **children on the child protection register** risks putting **further pressures on public bodies**.

THEME 10: POVERTY & THE COST OF LIVING

Why this matters?

Poverty and the rising cost of living have profound impacts on well-being, shaping people's health, housing, education, employment, and ability to participate in community life. Financial insecurity affects individuals, families, and whole communities, and places additional pressure on public services. Understanding how poverty is experienced across Carmarthenshire and Ceredigion - and how it intersects with rurality, housing, transport, and digital access - is essential for reducing inequalities and supporting long-term resilience.

What the data tells us

- A significant proportion of households in both counties experience **financial hardship**, with child poverty rates remaining a concern in several communities.
- Rising costs of food, energy, housing, and transport have increased the number of households experiencing **fuel poverty** and difficulty meeting basic needs.
- Rurality intensifies the cost of living, with higher **transport costs**, limited access to affordable housing and fewer local services.
- In-work poverty is increasing, reflecting **low wages, insecure work** and limited opportunities for progression in some sectors.
- **Demand for support services** including foodbanks, advice services and crisis support has risen sharply in recent years.

What communities told us

- **Rising living costs** were identified as a significant concern, particularly in relation to **food, energy, housing and transport**.
- **Financial security** was frequently described as fundamental to overall well-being and future quality of life.
- Respondents highlighted concerns about **housing affordability, fuel poverty** and the **ability of people to remain within their local communities**.
- Communities recognised the important role of **local support services, food initiatives and community-based approaches** in helping households manage financial pressures.
- **Rurality** was seen as increasing cost-of-living pressures through higher transport costs, reduced access to services and fewer local opportunities.

Key inequalities

- Children and young people in low-income households face higher risks of **poor health, lower educational attainment** and reduced life chances.
- **Rural households** often face higher living costs and fewer local support options.
- **Disabled people, carers, and older people** on fixed incomes are particularly vulnerable to rising costs.
- **Single-parent households** and care-experienced young people are at greater risk of persistent poverty.

Future pressures and opportunities

- Continued economic uncertainty and rising costs may increase demand for **crisis support, advice services** and early help.
- **Improving energy efficiency** in homes could reduce fuel poverty but requires investment and workforce capacity.
- Strengthening local economies, skills pathways and transport links could help reduce **in-work poverty**.
- Community-based initiatives, social enterprises, and local food networks offer opportunities to build resilience and **reduce reliance on crisis support**.

Our key findings for this theme

Strengths

- Both Carmarthenshire and Ceredigion have **very active and well-organised Third Sectors** spearheaded by the Carmarthenshire Association of Voluntary Services and the Ceredigion Association of Voluntary Organisations.

Challenges

- Poverty and the rising cost of living are having **significant and widespread impacts** on well-being across both counties.
- Rurality intensifies financial pressures, with higher costs for **transport, energy and access to services**.
- **Children, young people, disabled people, carers and low-income households** are disproportionately affected.
- In-work poverty is increasing, reflecting **low wages, insecure work** and limited progression opportunities.
- **Demand for support services** is rising, placing pressure on both statutory and voluntary organisations.
- Tackling poverty requires **coordinated, preventative action** across housing, transport, skills, health and community support.

Cross-cutting themes

- **Cost of living:** Ongoing national crisis affecting all areas in Wales and affecting low-wage, rural and ageing populations.
- **Rurality & access to services**: Both counties are predominantly rural, with dispersed populations and transport challenges. This affects access to health care, social care, education, employment and cultural opportunities.

Poverty & The Cost of Living

IN-WORK POVERTY IS A GROWING CONCERN

1 High labour force participation



75.5% Carmarthenshire

72.0% Ceredigion

(April 2025-March 2026)

2 Lower than average earnings

-£2,578 less across the PSB area

Carmarthenshire **-£4,106**

Ceredigion **-£1,051**

(2025)

3 Households in relative income poverty



34.6% PSB average

(2025)

CHILD POVERTY

remains a persistent challenge

Over **1 in 4** children live in low income families



(2025)

HOUSING AFFORDABILITY

Ceredigion is the **5th** Carmarthenshire is the **13th** least affordable local authority in Wales to buy a home *(2025)*

INCOME DEPRIVATION

% of people receiving means-tested low income benefits:

Ceredigion: **19.8%**

Carmarthenshire: **24.0%**

WIMD (2025)

RURAL TRANSPORT POVERTY

some residents travel **twice as long** to access key services

Average return public transport travel time to GP:

Ceredigion: **97 minutes**

Carmarthenshire: **65 minutes**

Wales: **45 minutes**



(2025)

FUEL POVERTY

households unable to keep their home warm at a reasonable cost

Ceredigion: **21%**

Carmarthenshire: **14%**

Wales: **12%**

(2018)



EMPLOYMENT DEPRIVATION

15.5% working age people in employment deprivation in the PSB area *WIMD (2025)*

Poverty and cost of living pressures continue to affect households across the PSB area. **Financial hardship** is affecting many households, with evidence that **in-work poverty** is becoming more common as **lower than average earnings** and insecure employment fail to keep pace with rising costs. Rural communities face additional challenges due to **higher transport, housing and energy costs** and **limited access to services.**

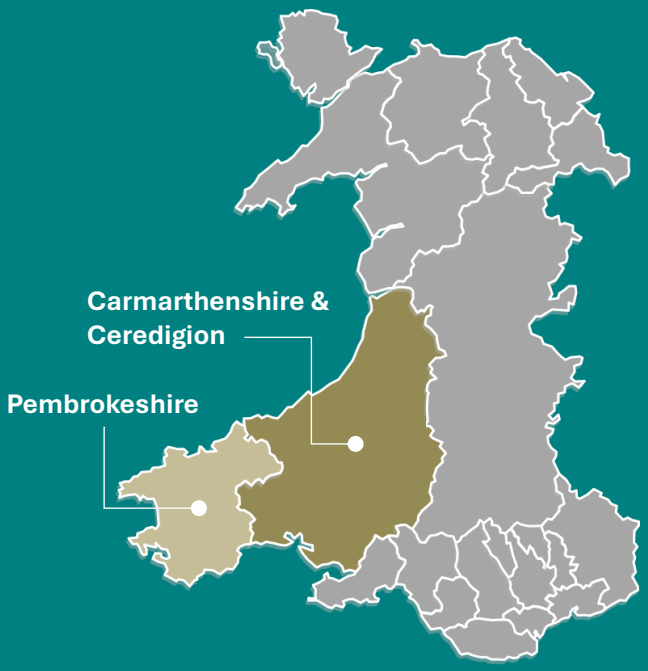
KEY REGIONAL THEMES

The collaborative work we have undertaken during the production of this assessment with regional partners has given rise to a number of **cross-boundary** or **regional issues** affecting the whole of the **West Wales region**.

The Writers' Group, responsible for the data gathering, analysis and writing of the Assessment, has identified the following **key regional themes** based on the data available, the results of the regional well-being survey and the findings of the stakeholder events conducted during the summer of 2026. The aim is to help highlight the **collective challenges we face now and in the future**.

Economic Well-being	Social Well-being	Environmental Well-being	Cultural Well-being
LOW WAGES & IN-WORK POVERTY	AGEING POPULATION		
SKILLS & WORKFORCE SHORTAGES	ACCESS TO HEALTH & CARE SERVICES		
AFFORDABLE HOUSING	RURAL ISOLATION, CONNECTIVITY & TRANSPORT		
ECONOMIC RESILIENCE & LOCAL PROSPERITY	POVERTY AND THE COST OF LIVING		
CLIMATE CHANGE	FLOODING & COASTAL EROSION	WELSH LANGUAGE SUSTAINABILITY	CULTURAL IDENTITY & HERITAGE
NATURE RECOVERY & BIODIVERSITY LOSS	SUSTAINABLE LAND USE & FOOD SECURITY	COMMUNITY COHESION AND BELONGING	RETAINING YOUNG PEOPLE

THE WEST WALES REGION



FUTURE TRENDS & LINKS TO THE NATIONAL MEGATRENDS

The **National Megatrends** in Wales are driven by the Well-being of Future Generations (Wales) Act, shaping long-term social, economic, environmental, and cultural progress.

The future trends shaping **Carmarthenshire and Ceredigion** align closely with the **National Drivers of Change for Wales**, especially around **climate and nature**, **demographic change**, **technological transformation**, and **economic restructuring**.

TECHNOLOGICAL ACCELERATION

Links to the following future trends in Carmarthenshire and Ceredigion:

- Digital Transformation
- Remote working & digital services
- Innovation hubs (e.g., Pentre Awel & Food Centre Wales)
- Digital inclusion

AGEING SOCIETY

Links to the following future trends in Carmarthenshire and Ceredigion:

- Ageing population
- Workforce shortages
- Increased care demand
- Out-migration of young people

WALES'S KEY DRIVERS OF CHANGE



CHANGING PLACES

Links to the following future trends in Carmarthenshire and Ceredigion:

- Rural access challenges
- Transport & digital inequalities
- Housing affordability

CULTURAL SHIFTS

Links to the following trends in Carmarthenshire and Ceredigion:

- Welsh language sustainability
- Demographic change & migration
- Cultural identity & cohesion

CLIMATE & NATURE CRISIS

Links to the following future trends in Carmarthenshire and Ceredigion:

- Renewable energy expansion
- Land-use change (wind, grid, farming)
- Flooding & coastal erosion
- Biodiversity pressures

ECONOMIC RESTRUCTURING

Links to the following future trends in Carmarthenshire and Ceredigion:

- Foundational economy pressures
- Green economy growth
- Skills shifts & automation

At the time of publication, the latest 2026 Future Trends Report had not been published. As a result, the links highlighted above are based on the existing Report originally published in 2021.

DATA GAPS AND EVIDENCE NEEDS

A comprehensive understanding of well-being in Carmarthenshire and Ceredigion depends on the availability of high-quality, timely and locally relevant data. While this assessment draws on a wide range of quantitative and qualitative evidence, **there remain important gaps** that limit our ability to fully understand current conditions, track inequalities, and anticipate future pressures. These gaps reflect the challenges of working in rural and dispersed communities, the rapid pace of social and technological change, and the uneven availability of data at small-area or county level.

Identifying these gaps is essential **for strengthening future assessments and improving decision-making**. It highlights where new data collection, better sharing of existing information, or deeper qualitative insight is needed to build a more complete picture of well-being across both counties. The following table summarises the key data gaps and evidence needs that have emerged during the assessment process.

Theme	Data Gap
Future Trends	The latest Future Trends Report not available at the time of producing the Assessment of Local Well-being. This is needed to link to the national drivers of change.
Welsh Language Culture and Identity	• Future modelling would help assess the long-term impact of demographic and migration trends on Welsh-speaking communities. • Local cultural participation data is limited. • Stronger evaluation evidence is needed on the effectiveness of Welsh language interventions. • More comprehensive bilingual workforce data is required across public services. • More research is needed on why Welsh-speaking young people leave or stay in the area. • Limited information is available on intergenerational language transmission.

Community Cohesion and Safety	• There are many challenges with data sharing currently part in due to:
	  ○ Partners using different systems
	  ○ Legal and ethical uncertainty about what can be shared
	  ○ Capacity and skills gaps – many partners lack
	  • Dedicated analysts
	  • Data quality standards
	  • Technical expertise
	  • Time to extract and prepare data
	• The above creates and imbalance, some partners contribute rich data, others contribute very little, even though they hold valuable insights.
	• Contact details for targeting Safe and Well Visits. Often when the Fire Service receives data from other organisation it would be beneficial to receive contact information as well as address information. This would allow us to contact the household first to arrange visits and carry out a brief risk assessment on the phone.
	• Better linking of RTC data between agencies. It would benefit analysis of the RTCs for fire service. For instance, being able to get police 'Stats 19' data linked to our data.
	• It is difficult to ascertain the exact causes of wildfires. An improvement in this data would help know which interventions are needed to reduce fires.
	• Further research on the effect of wildfire on the population in terms of health effects and well-being.

Theme	Data Gap
Children, Young People & Families	• Carmarthenshire children's services evidence, and internal annual report evidence. • Updated Childcare Sufficiency Assessment evidence is required, including Welsh-medium provision and affordability. • More comprehensive local data is required on looked-after children, child protection, care leavers and fostering sufficiency. • New Play Sufficiency Assessment findings are needed, including the views of children and young people. • Better evidence is needed on mental health needs, neurodevelopmental pathways, waiting times and unmet need. • Updated health and well-being datasets are required, including school health, physical activity and obesity measures. • Further evidence is needed on young carers, youth transitions, migration trends, housing affordability and transport barriers. • Greater collection of lived experience evidence from children, young people, carers and underrepresented groups would strengthen the assessment.
Digital Inclusion, Connectivity and Access to Services	• More small-area analysis is needed to show how WIMD 2025 access-to-services ranks relate to individual physical access indicators and digital access indicators in both counties. • More comparable local broadband and mobile data is needed, using consistent dates, geographies and measures such as superfast, full fibre, gigabit, decent broadband and mobile coverage. • Better evidence is needed on take-up, not only availability, including why people do not upgrade or use available digital services. • Mapping of assisted digital support would help identify who provides support, where it is available, who it reaches, and where there are gaps in capacity or sustainability.
Housing and Local Infrastructure	• More up-to-date and comparable housing need data across both counties. • More granular information on affordable housing needs by community and household type. • Further analysis of second homes, holiday lets and empty homes. • Improved understanding of housing quality, fuel poverty and retrofit requirements. • Updated transport accessibility mapping for key services and employment locations. • More detailed evidence on infrastructure capacity, including utilities and broadband. • Further assessment of environmental constraints affecting housing delivery. • Additional evidence from residents, particularly younger people, older people and vulnerable groups. • Better understanding of future climate adaptation impacts on housing and infrastructure planning.

CONCLUSION

The completion of this joint Assessment of Local Well-being demonstrates the clear value of Carmarthenshire and Ceredigion working together in partnership. By combining evidence, insight, and local intelligence across both counties, the Assessment provides a richer and more comprehensive understanding of the opportunities and challenges facing our communities. This collaborative approach has enabled us to identify shared priorities, highlight common themes, and recognise where collective action can have the greatest impact.

Throughout the development of the Assessment, analysis of the evidence base and engagement findings identified that many of the key issues requiring collaborative action are common across both Carmarthenshire and Ceredigion, reflecting a shared set of challenges and opportunities across the region. While each county retains its own distinct identity and local priorities, the Assessment has highlighted a number of recurring themes, including demographic change, health and well-being, housing affordability, poverty, climate resilience, economic sustainability, and access to services. These shared themes provide a strong basis for coordinated action through the regional Public Services Board.

It also strengthens regional coherence, reduces duplication, and ensures that the voices and experiences of residents across both areas are reflected in a single, unified picture of well-being. The partnership has shown that by working together, it can produce a stronger, more strategic foundation for improving well-being across west Wales.

With the assessment now complete, the newly merged Carmarthenshire and Ceredigion Public Services Board will use its findings to shape the next five-year local well-being plan. This plan will translate the evidence gathered into clear priorities, outcomes, and actions that respond directly to the needs identified across both counties. The Board will work with partners, stakeholders, and communities to refine these priorities and ensure they are ambitious, achievable, and aligned with the long-term well-being goals for Wales.

The next stage will focus on turning insight into impact - developing collaborative interventions that strengthen resilience, improve services, and enhance the well-being of current and future generations. The Assessment marks the starting point for this work, providing the evidence base from which the new PSB will build a shared, forward-looking plan for the region.

Carmarthenshire and Ceredigion Public Services Board

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A **Plain Text Version** or **Easy Read Version** of this document is available from the Carmarthenshire and Ceredigion Public Services Boards