

**Lles ariannol fel Sylfaen
adeiladu ar gyfer iechyd**

**Financial wellbeing as a
building block for health**



Lee Phillips
03/06/2026



Beth/Pwy yw MaPS? What/Who is MaPS?

Ein gweledigaeth yw
“Dyfodol ariannol gwell
ar gyfer pawb sydd mewn
angen”

Rydym yn gorff hyd braich a
noddir gan yr Adran Gwaith a
Phensiynau, gyda ymrwymiad ar y
cyd i sicrhau bod pobl ledled y DU
yn cael y canllawiau a'r
wybodaeth sydd eu hangen arnynt
i wneud penderfyniadau ariannol
effeithiol drwy gydol eu hoes.

Our vision is “**Better
financial futures for
everyone in need**”

We are an arm’s-length body,
sponsored by the Department for
Work and Pensions, with a joint
commitment to ensuring that
people throughout the UK have
guidance and access to the
information they need to make
effective financial decisions over
their lifetime.

Noddir gan/
Sponsored by:



Ymgysylltu â/
Engages with:



**Helpwr
Arian**

*HelpwrArian yw ein gwasanaeth
defnyddwyr sy'n darparu
canllawiau diduedd ac am ddim
ar arian a phensiynau*

**Money
Helper**

*MoneyHelper is our consumer
service providing free, impartial
money and pensions guidance*

Cymru fel Genedl Marmot

“Mae dod yn genedl Marmot yn ymwneud â chydabod bod anghydraddoldebau iechyd yn cael eu siapio’n bennaf gan benderfynyddion cymdeithasol iechyd – yr amodau y mae pobl yn cael eu geni, yn tyfu, yn byw, yn gweithio ac yn heneiddio ynddynt.”

Gweinidog Iechyd Meddwl a Llesiant,
Sarah Murphy AS

Wales as a Marmot Nation

“Becoming a Marmot nation is about acknowledging that health inequalities are mostly shaped by the social determinants of health – the conditions in which people are born, grow, live, work and age.”

Minister for Mental Health and Wellbeing,
Sarah Murphy MS

Gweithio gyda'n gilydd dros Gymru iachach: Pum blaenoriaeth bolisi

Mae Iechyd Cyhoeddus Cymru wedi cyhoeddi pum blaenoriaeth polisi iechyd cyhoeddus ar gyfer Cymru.

Drwy roi atal wrth galon ein dull gweithredu, gallwn adeiladu Cymru iachach, decach a mwy llewyrchus ar gyfer y dyfodol, a chefnogi system iechyd a gofal gref a chynaliadwy.

Mae Iechyd Cyhoeddus Cymru wedi nodi pum maes lle gall gweithredu wneud y gwahaniaeth mwyaf.

1. [Y Dechrau Gorau Mewn Bywyd](#)
2. [Llesiant Ariannol](#)
3. [Mannau Iach Bob Dydd](#)
4. [Gofal wedi'i Delwra i Anghenion Lleol](#)
5. [Planed Iach, Pobl Iach](#)

Working together for a healthier Wales: Five policy priorities

Public Health Wales have published Five public health policy priorities for Wales.

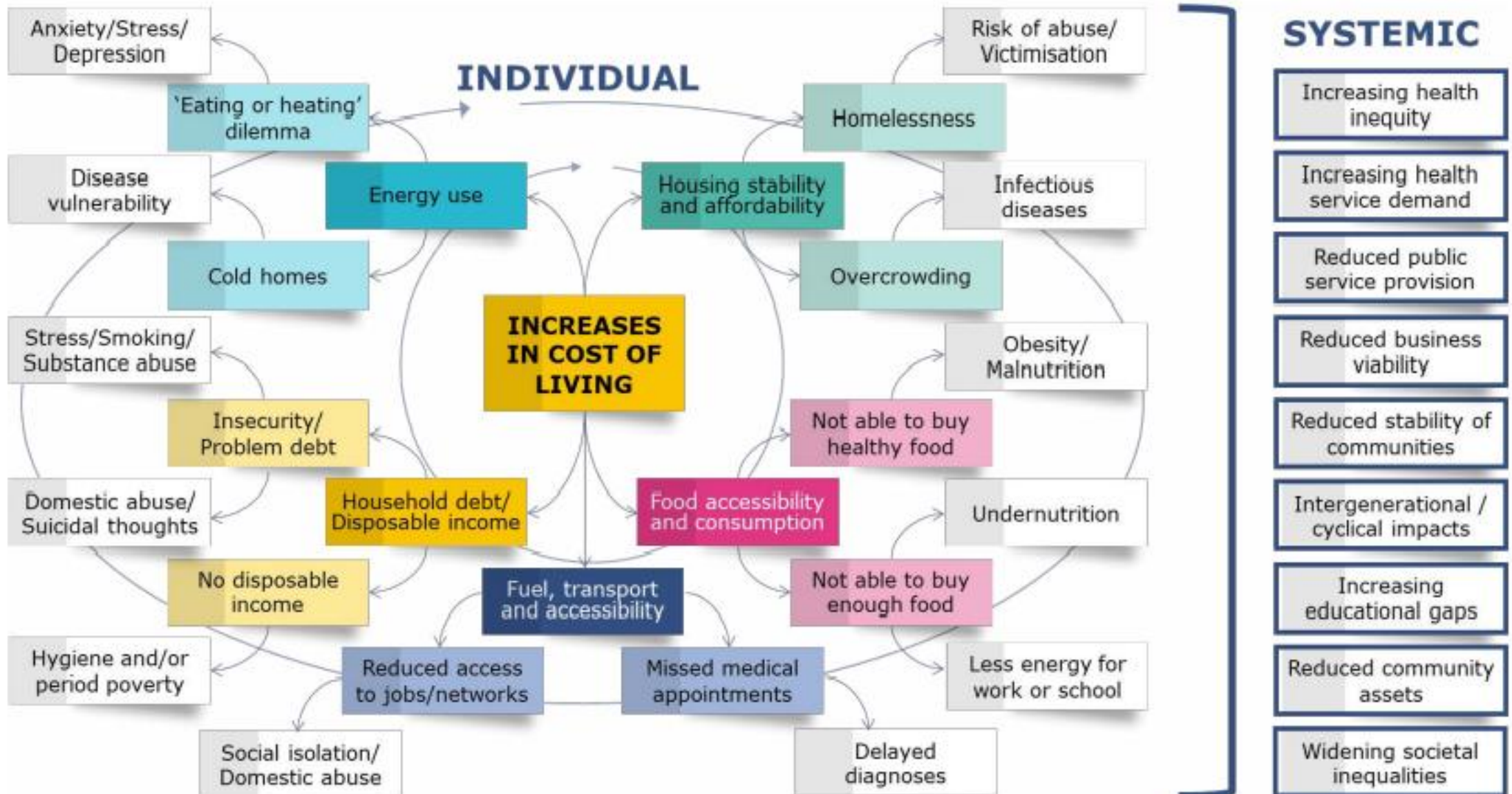
By putting prevention at the heart of our approach, we can build a healthier, fairer and more prosperous Wales for the future and support a strong, sustainable health and care system.

Public Health Wales has identified five areas where action can make the biggest difference.

1. [Best Start in Life](#)
2. [Financial Wellbeing](#)
3. [Healthy Everyday Places](#)
4. [Care Tailored to Local Need](#)
5. [Healthy Planet, Healthy People](#)

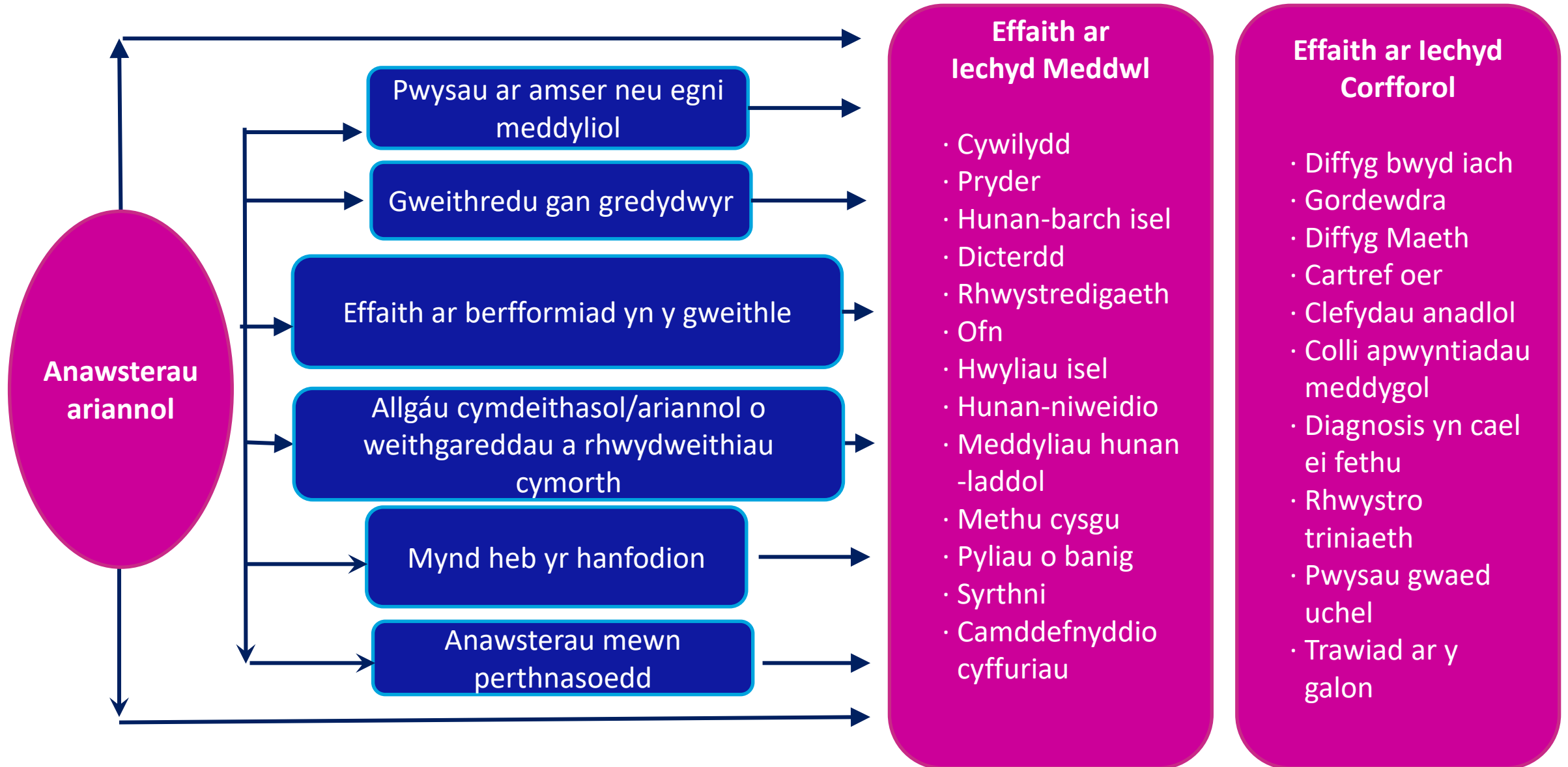
Public Health Wales - Cost of living crisis in Wales: A public health lens - November 2022

<https://phwwhocc.co.uk/wp-content/uploads/2022/11/PHW-Cost-of-Living-Executive-Summary-ENG-1.pdf>

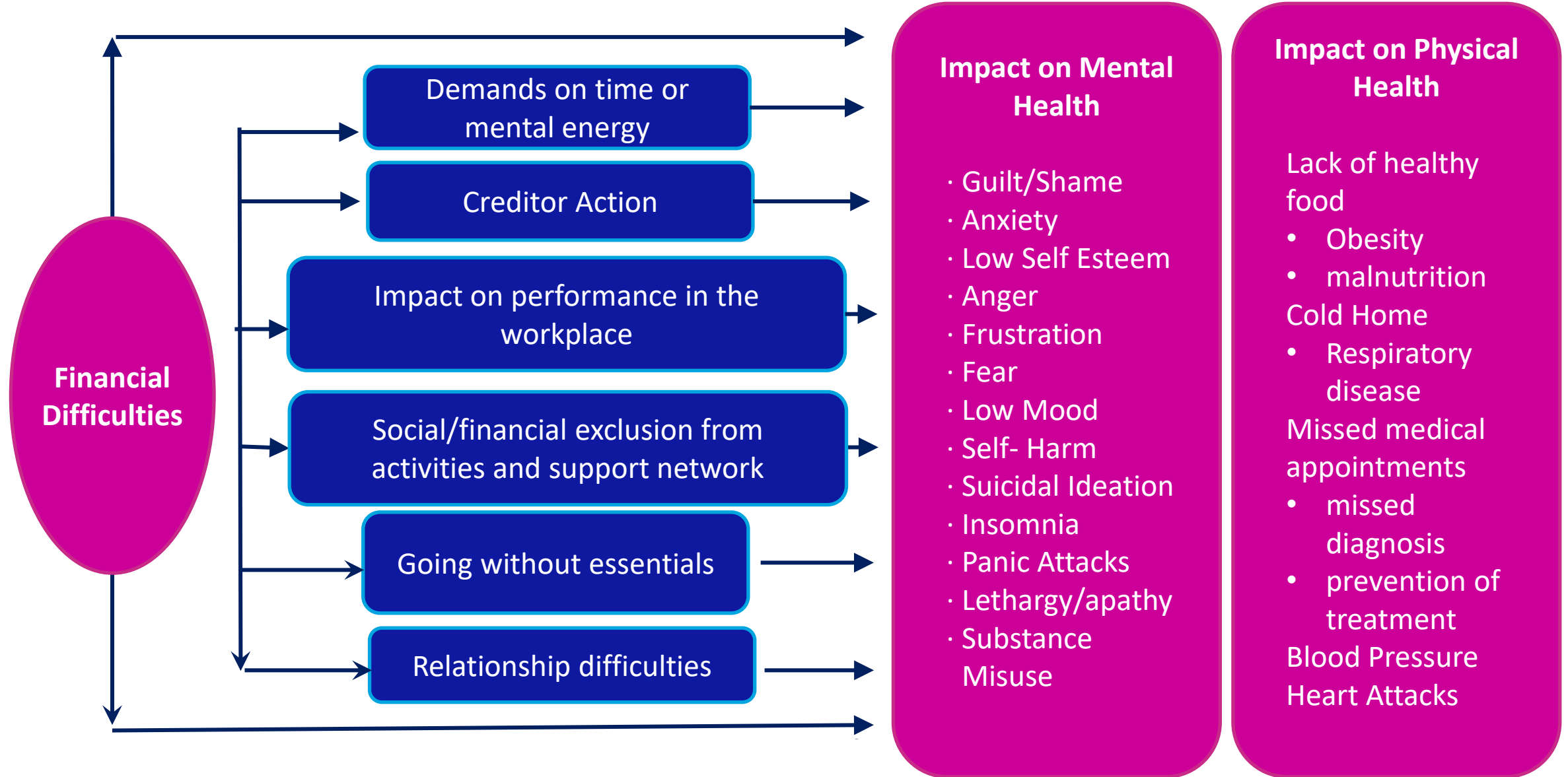


Conceptualisation of the ways in which the cost of living increases link to health. Infographic developed by authors

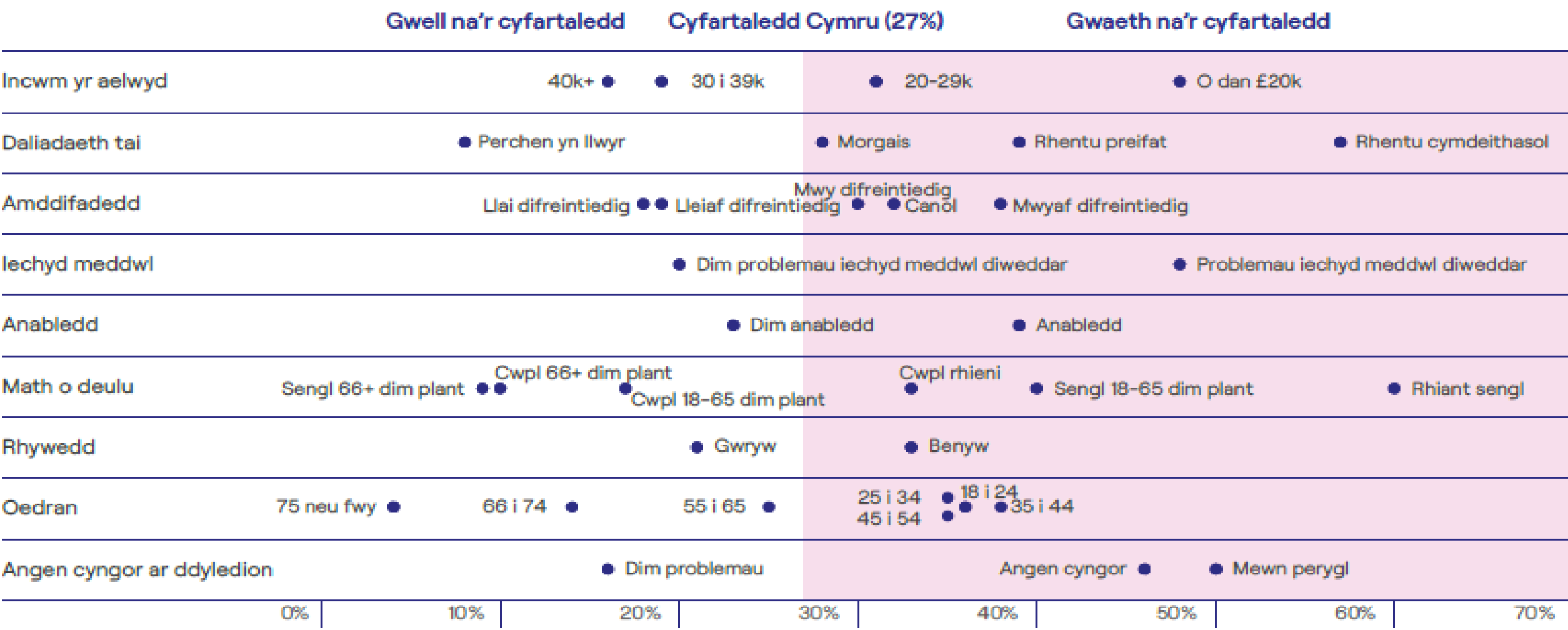
Lles ariannol



Financial Wellbeing



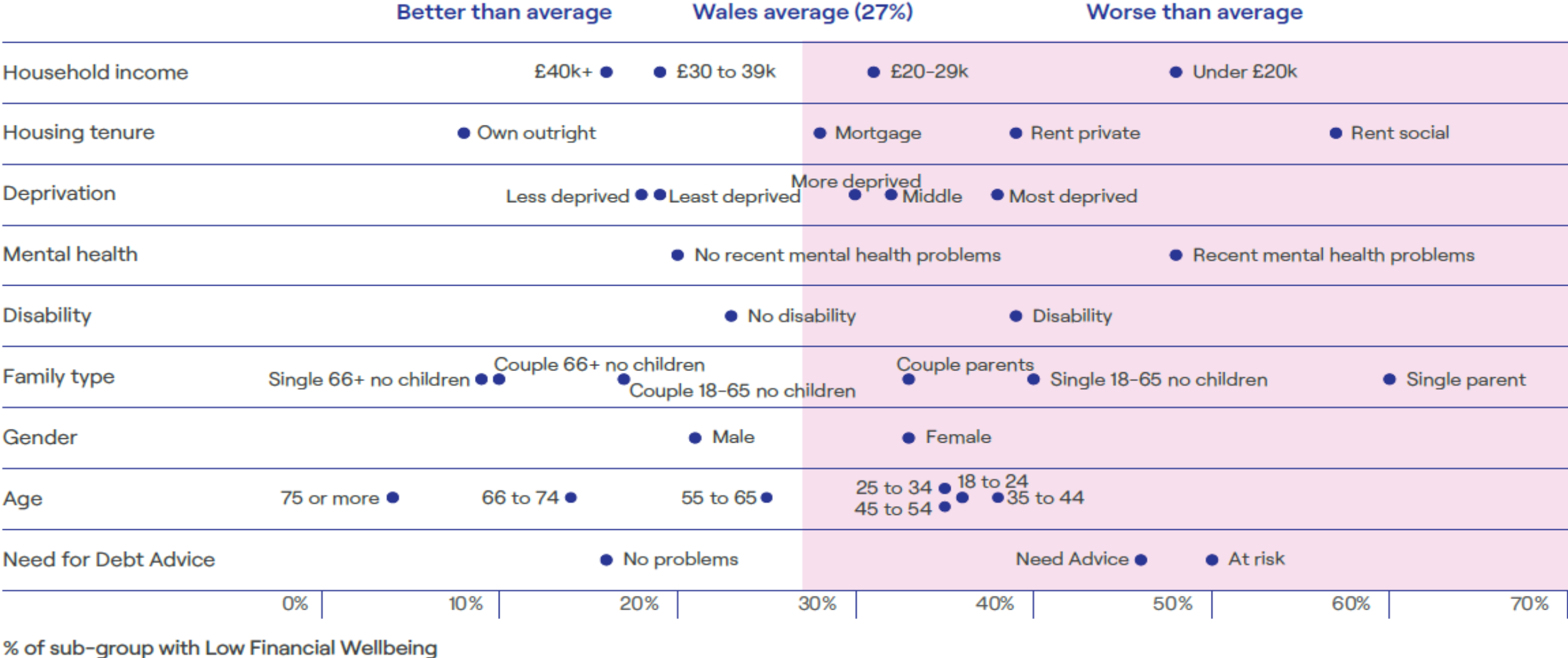
Canran â llesiant ariannol is



% o'r is-grŵp â Llesiant Ariannol Isel

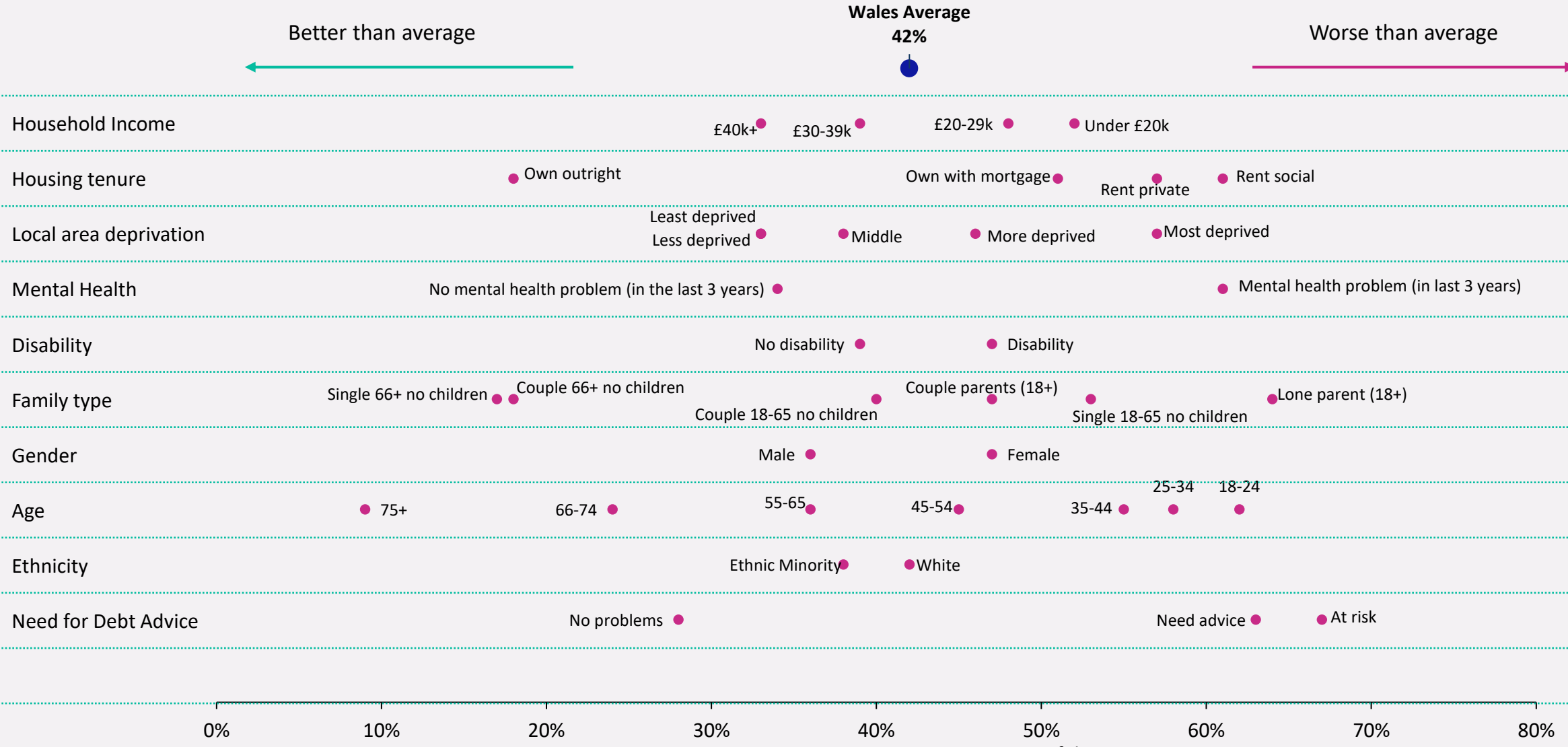
Ffynhonnell: MoneyView Cymru 2026 Sylfaen: Holl ymatebwyr Cymru (1,047)

Percentage with lower financial wellbeing



Source: Wales MoneyView 2026 Base: All Wales respondents (1,047)

Not confident managing money



Source: UK MoneyView 2026
Base: All Wales respondents (1,047)

Lles ariannol fel sylfaen adeiladu ar gyfer iechyd

Beth yw lles ariannol?

Mae [Gwasanaeth Arian a Phensiynau](#) Llywodraeth y DU yn diffinio lles ariannol fel teimlo'n ddlogel a rheoli eich cyllid, nawr ac yn y dyfodol. Mae'n golygu gwybod y gallwch dalu'r biliau heddiw, gallu ymdopi â'r annisgwyl, ac eich bod ar y trywydd iawn ar gyfer dyfodol ariannol iach. Nid yw lles ariannol yn ymwneud â lefel yr incwm sydd gan berson ond yn hytrach eu gallu i ddiwallu eu hanghenion gyda'r incwm hwnnw.

Pam mae lles ariannol yn bwysig?

Mae lles ariannol yn un o'r [sylfeini at iechyd da](#). Mae'n rhoi cyffe i bobl fyw bywydau hirach, iachach a hapusach. Mae sylfeini eraill yn cynnwys gwaith teg, addysg, cymdogaethau diogel, a chartrefi iach.

Pan fydd pobl yn teimlo'n fwy rheolaidd ac yn ddlogel gyda'u cyllid, [mae ganddynt yr adnoddau sydd eu hangen](#) i ddelio â chyfrifoldebau dyddiol ac maent yn barod ar gyfer digwyddiadau annisgwyl. Mae hyn yn golygu eu bod yn [llai tebygol o brofi straen cronig](#), sy'n arwain at iechyd corfforol a meddyliol gwael. Efallai y bydd ganddynt hefyd fwy o fynediad at gyfleoedd ychwanegol i fod yn hapus ac yn iach, megis cymryd rhan mewn gweithgareddau cymunedol, cymryd rhan mewn ymarfer corff, a bwyta bwydydd iachach.

[Mae lles ariannol ac iechyd yn mynd law yn llaw](#): pan fydd un yn gwella, gall y llall hefyd, gan greu cylch cadarnhaol. Ond mae'r gwrthwyneb hefyd yn wir – gall iechyd sy'n dilynio a phryderon ariannol sbarduno patrwm negyddol sy'n gwaethygu dros amser.

Mae 3 o bob 10 o bobl yng Nghymru yn dweud bod eu sefyllfa ariannol yn effeithio'n negyddol ar eu hiechyd corfforol ac mae 4 o bob 10 yn dweud ei fod yn cael effaith negyddol ar eu hiechyd meddwl.

Sut arall mae iechyd ac arian yn gysylltiedig?

[Mae pryderon arian yn achosi straen ac ansicrwydd](#). Gall hyn roi'r pethau sydd eu hangen ar bobl a theuluoedd i [gadw'n iach y tu hwnt i'w cyrraedd](#), fel gallu [bwyta'n dda](#) neu ymarfer corff. Gall straen hefyd [gyfrannu at fecanweithiau ymdopi](#) a all gael effaith negyddol ar iechyd a chyllid, fel ysmegu, yfed alcohol, a gamblo.

Pan mae'n anodd talu cost anghenion hanfodol, fel tai a biliau cartrefi, gall arwain at bobl yn [byw mewn cartrefi afiach](#). Er enghraifft, gall methu gwresogi eich cartref yn ddigonol achosi lleithder a llwydni a gall hyn [effeithio'n negyddol ar gyflyrau anadlol](#).

Mae profi iechyd gwael yn ei gwneud hi'n anoddach i bobl wella eu lles ariannol a rheolaeth dros eu harian trwy greu rhwystrau i gyfleoedd [addysgol](#), gwaith [dibynadwy](#) gydag incwm digonol, a mynediad at [wasanaethau gofal iechyd a chymorth](#), megis canllawiau ar reoli arian effeithiol.

Financial wellbeing as a building block for health

What is financial wellbeing?

The UK Government's [Money and Pensions Service](#) defines financial wellbeing as feeling secure and in control of your finances, both now and in the future. It's knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. Financial wellbeing is not about the level of income a person has but rather their ability to meet their needs with that income.

Why is financial wellbeing important?

Financial wellbeing is one of the [building blocks for good health](#). It gives people the opportunity to live longer, healthier and happier lives. Other building blocks include fair work, education, safe neighbourhoods, and healthy homes.

When people feel more in control and secure with their finances, they [have the resources needed](#) to deal with daily responsibilities and are prepared for unexpected events. This means they are [less likely to experience chronic stress](#), which leads to poor physical and mental health. They may also have more access to additional opportunities to be happy and healthy, such as participating in community activities, engaging in physical exercise, and eating healthier foods.

[Financial wellbeing and health go hand in hand](#): when one improves, so can the other, creating a positive cycle. But the opposite is also true, where worsening health and financial wellbeing can create a downward spiral.

3 in 10 people in Wales report that their financial position negatively affects their physical health and 4 in 10 say it has a negative impact on their mental health.

How else is health and money linked?

[Money worries cause stress and insecurity](#). This can put the things people and families [need to stay healthy out of reach](#), such as being [able to eat well](#) or exercise. Stress can also [contribute to coping mechanisms](#) that can have a negative effect on health and finances, such as smoking, alcohol consumption, and gambling.

When it is difficult to cover the cost of essential needs, such as housing and household bills, it can lead to people [living in unhealthy homes](#). For example, not being able to sufficiently heat your home can cause damp and mould and [negatively impact respiratory conditions](#).

Experiencing poor health makes it more difficult for people to improve their financial wellbeing and control over their money by creating barriers to [educational](#) opportunities, reliable [work](#) with adequate incomes, and access to [healthcare and support services](#), such as guidance on effective money management.

Lles ariannol fel sylfaen adeiladu ar gyfer iechyd yng Nghymru 2026

Financial wellbeing as a building block for health in Wales 2026

UK Strategy for Financial Wellbeing

Delivery Plan for Wales

Delivery plan for Wales | Money and Pensions Service

Cynllun Cyflenwi Cymru - Adroddiad Cynnydd



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service

November 2021

Cynllun cyflenwi i Gymru | Gwasanaeth Arian a Phensiynau

Tachwedd 2021



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service



Llywodraeth Cymru
Welsh Government

Question & Signposting Tool

Teclyn Cwestiwn a chyfeirio

Dogfen ganllaw a theclyn ar gyfer gweithwyr iechyd meddwl proffesiynol

Archwilio problemau ariannol a chyfeirio at ffynonellau cymorth dibynadwy

Addasu ar gyfer eich ardal leol



A guidance document and tool for mental health professionals.

Explore money issues and signpost to trusted sources of support

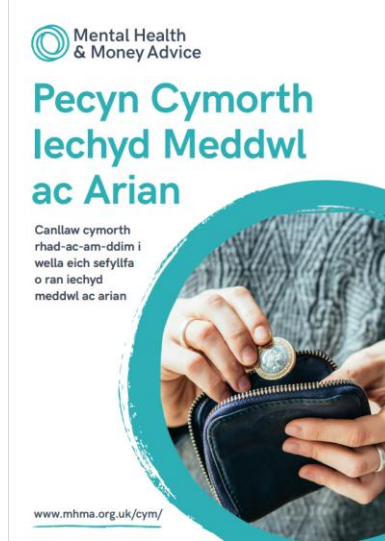
Customise to your local area



[Linc Yma](#)

[Link Here](#)

Pecyn Cymorth Iechyd Meddwl ac Arian / Mental Health & Money Toolkit



Datblygwyd gan Cyngor Iechyd Meddwl ac Arian gyda chefnogaeth gan y Gwasanaeth Arian a Phensiynau a'r Academi Genedlaethol Rhagnodi Cymdeithasol.

- Cyd-gynhyrchwyd gyda phobl sydd â phrofiad byw ac ysgrifennwyd gan Uwch Ymarferydd Lles Seicolegol.
- Pecyn cymorth y gallwch ei ddefnyddio gyda'ch cleientiaid neu y gallant ei gwblhau ar eu pen eu hunain.
- Mae'n cynnwys amrywiaeth o ymarferion CBT i helpu i fynd i'r afael ag osgoi ac adeiladu hunan-barch, ynghyd â gwybodaeth allweddol am arian, gan gynnwys taflen incwm a gwariant a sut i gael mynediad at gyngor dyled am ddim.

Gwasanaeth Arian a Phensiynau / Money and Pensions Service



Developed by Mental Health & Money Advice with support from Money & Pensions Service and the National Academy for Social Prescribing.

- Co-produced with people with lived experience and written by a Senior PWP.
- A toolkit you can work through with your clients or on their own.
- Contains a range of CBT exercises to support avoidance and build self-esteem, plus some key money guidance information, including an income and expenditure sheet and how to access free debt advice.

<https://www.mentalhealthandmoneyadvice.org/wal/toolkit/>



Supporting staff with Financial Wellbeing

Financial Wellbeing is about making the most of your money day to day, dealing with the unexpected and being on track for a healthy financial future, ultimately feeling financially resilient, confident and empowered.

This resource has been developed by the NHS Wales Staff Health and Wellbeing Network in partnership with the Money and Pensions Service (MaPS). To provide best practice for organisations to support their workforce in all things Financial Wellbeing. MaPS vision is everyone making the most of their money and pensions. Although, they may find themselves in different stages of the development process.

As an employer you have an important role in transforming financial wellbeing in Wales. People who experience good financial wellbeing are less stressed about money. This in turn has positive effects on their health, relationships and work. Financial wellbeing in the workplace | Money and Pensions Service (maps.org.uk).



Diolch Thank you

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Gwasanaeth
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