**PR121/23: Report from Cllr M Barnes –**

**Citizens Advice Meeting of 4th Sept 2023**

**Overall trends.** The overall increase in demands continues, even though, as usual over the summer months, some reduction in the area of energy costs.

August was recorded as the third busiest month ever for Monmouth CAB.

This increase is across Monmouthshire and in line with National trends.

**Forecast.** All the indications are that demand could rise substantially as the colder weather sets in. What CAB describes as “Crisis Support” has been rising especially fast and this is largely dealt with by giving food and energy vouchers. Increased energy and rent costs are the main cause of debts rising. However this is also tied to people having to spend more on essential food to live.

**Issues with regard to support.** The underlying worrying trend is now more that 50% of the people seeking support are having essential costs that are more than their available income. Paying off any debts they have accumulated is proving almost impossible when this is the case.

Volunteers often say people in this situation are facing acute mental stress, which just adds to their coping their difficulties.

**Housing costs.** Increasing housing costs are a major concern. These are often fixed, especially if they are renting in the private sector where rents have increased by approximately 15% in the least year. There has been no increase in Housing Allowances since 2020 to help with these costs.

As expected people with increased mortgage costs are starting to seek help in bigger numbers.

**Coping CAB.** The CAB has been gradually increasing its volunteers and has gained extra funds for some additional projects. However, more volunteers are required to keep up with the increased workload and MCAB is embarking on a recruitment drive. It does seem to be increasingly difficult to recruit volunteers. If anybody knows anybody interested please ask them to contact MCAB

**Mutual support.** When the telephone national helpline is used, if busy, local calls can be transferred to other CAB’s. Normally this is first to CAB’s within Wales. Consequently MCAB does receive calls from outside the area when their line is not busy and occasionally from even outside Wales.

Also some users come from outside the area when users choose to for one reason or another.

**CAB lead session on the “Cost of Living Crisis”** As promised the CAB organised a session on 19th October for Councillors on the “Cost of Living Crisis” which several ATC attended. The session indicated that although there was a range of agencies who were engaged in supporting those in financial need the underlying problem was more and more people were having to seek support due to a shortfall in their income to meet essential needs.

**Other matters.** a) CAB staff are visiting food banks and other centres where possible. However this is often not the best place as many people do not come to discuss their underlying difficulties and do not stay.

b) There is a consortium of CAB’s in Wales which is becoming effective in liaising with the Welsh Government and others on poverty related matters

**Attendance at Town Council.** Mal Edgson who is currently Director of MCC CAB, or his assistant Darren Williams plan to attend the Policy Committee of Town Council on 8th November if possible.

Maurice J Barnes.