

JANUARY 2023

COST OF LIVING NETWORKING EVENT

SOUTH WALES CENTRAL

HELEDD FYCHAN MS



Senedd Cymru
Welsh Parliament



Plaid Cymru
Party of Wales

Cost of Living Networking Event

South Wales Central

January 26th 2023 - Clwb y Bont, Pontypridd

This was the fourth event in a series of networking opportunities in South Wales Central held by my team and I about the Cost-of-living crisis.

The first event took place at St Dyfrigs Church Hall Treforest in February 2022, where attendees heard from Pontypridd & Taff Ely Food Banks about the impact of the Cost-of-living crisis on their efforts to keep people able to eat, keep warm and to sign post people on to further support. People's Assembly Wales also spoke at the event.

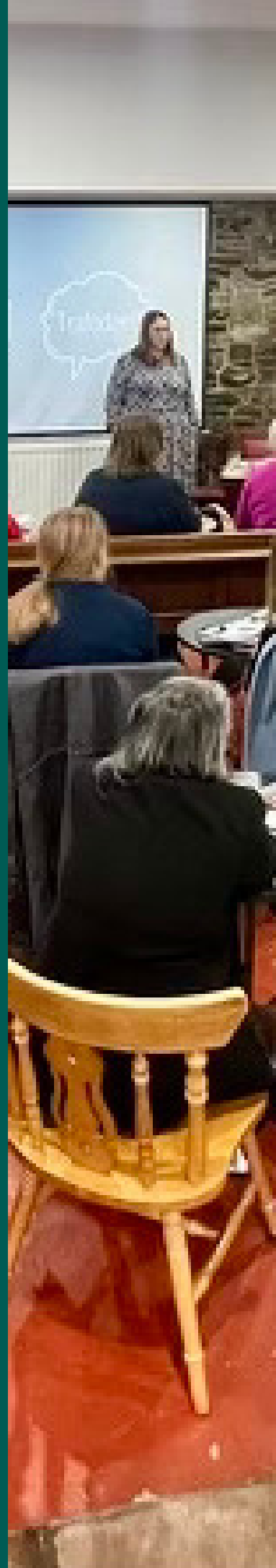
At the Taff Ely networking event in Pontyclun in July 2022, People & Work charity gave an insight into organisations in the Rhondda and the work they are doing to provide people with access to data. Taff Ely foodbank spoke about fuel poverty and their fuel tokens scheme.

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The focus of our most recent event at Pontypridd in January 2023 was money management issues and how increases in costs is affecting energy usage.

Thank you to all the following organisation who attended and shared their experiences:

Citizens Advice Rhondda Cynon Taf, Cwmpas, Penderyn Community centre, The National Lottery Community fund, New Horizons, Interlink RCT, BCT Wales, Home4U, Coalfields Regeneration Trust, Community Foundation Wales, AgeCymru, Taf Ely Foodbank, local food pantries, GT Wales, YRP Ynysybwl, Penywaun Forward Together and Age connects Morgannwg





Speakers from the event

Manage Money Wales

Jenny Hare from Manage Money Wales presented. The organisations' main goal is to help people maximise their income. They run financial well-being peer support groups at a variety of locations across the Rhondda:

- **The Factory, Porth**
- **Arts Factory, Ferndale**
- **Gilfach Goch Community Association, Gilfach Goch**
- **Little Shed, Tonypany**

Jenny reported some of the devastating issues they see daily such as people suffering health deterioration due to lack of heating and damp properties, lack of nutrition and poor diet, in work poverty and no access to financial help leading to use of loan sharks and a decline in mental wellbeing.

Money Manage Wales help by providing:

- **food welfare packs**
- **re-distribute unsold food**
- **community sharing shop (free second-hand items)**
- **warm hub in Porth**
- **period dignity packs**
- **support baby bank and bra bank**
- **over 50's old age pensioners association events**



Interlink

Imogen Hopkins is one of 10 wellbeing coordinators working across RCT to put people in touch with projects and services according to their needs. They receive referrals from agencies, GP's , Housing providers, and they conduct 'What Matters' conversations to see how they can link up individuals to places that can offer them support.

Interlink have registered with the Fuel Bank Foundation to be able to give people in need a fuel voucher quickly. Vouchers are valued at £30 (Summer) or £49 (Winter). They can only be used in prepayment meters and can be given up to 3 times in a 6 month period and at least 10 days apart.

Eligibility – No gas or electric, or proof that gas and electric are about to go off.

To register to become a provider contact www.fuelbankfoundation.org.uk



Dragon Savers

Dragon Savers started life as the Credit Union in RCT in the 1980's. Today it covers the whole of Wales, has over 5,000 members and is regulated by the Financial Conduct Authority. They have monitored the impact of the cost-of-living crisis on their members and are finding the following:

- Financial 'help' towards bills are not being spent on bills but are propping up other household priorities due to the urgency of budget needs
- They are getting more applications for loans but able to approve less.
- They can work with vulnerable client groups such as ex-prisoners, or financially excluded people. Past average loans were about £500. Now they are being asked for £150 average with repayments of £3-£4 per week
- Life Insurance - Interest rates on loans and savings are not always competitive but the life insurance policy of £5,000 available with a savings plan is an attractive benefit for members

One of the core values of Dragon Savers is to provide financial education so they are able to do some of this through their children's accounts. Debt advice – they often refer into Citizens Advice or Stepchange due to inappropriate use of IVA's sold to people.



Key Messages from the Network

We have some great ideas and to take forward as a result of our discussions, and issues that can be raised in the Senedd. Feedback included:

- We need to the health and wellbeing of workers in the sector. Some report feeling overwhelmed
- More financial education for young people – there are many people who do not understand issues such as interest rates
- Invite other speakers from the Welsh Government or the Senedd to attend and report relevant updates
- There is evidence of inappropriate use of Individual Voluntary arrangements to deal with debt. This should be raised with Welsh Government
- Provide more information about consumer rights regarding fuel, water, energy
- Consider doing public facing workshops
- Share more information about Claim What's Yours
- Use travel and transportation as a theme
- Invite Rent Smart Wales. Share information about housing improvement options
- Should Wales have a sustainable food commissioner like Scotland?
- Network members would like opportunities to visit each other's projects

Directory for Members

Everyone agreed the draft directory was useful. There were suggestions to take forward:

- **Can we have symbols for different types of services**
- **Include more information on what Welsh Government are providing**

copies of the directory has been shared with attendees but local organisations are welcome to contact my office if they wish to receive a copy.

Why the network important

Holding regular events with community organisations and supporting individuals who contact me looking for advice when faced with challenges has made me very aware of how difficult life is becoming for an increasing number of individuals and families in our area.

The office is experiencing an increase in casework. Housing problems, access to health services and flooding are the issues most often raised. A recent study by Citizens Advice South East Wales showed that this area is facing the highest average rent costs in Wales. It is estimated that 45% of households in Wales will be classed as fuel poor following the increases that happened in April 2022. Most worrying of all perhaps is that the Citizen's Advice report states that they are seeing a 300% increase in clients self-disconnecting from their fuel supplies.



How myself and my team can support?

- I provide caseworkers to those who ask for help
- I organise networking events so that organisations can collaborate
- I support community groups directly when possible
- I raise issues and campaign politically based on my experiences locally
- I refer onto a wide variety of specialist services

Over the past few months, I have raised a number of questions directly with Welsh Government including:

- the effects of the energy crisis on children's hospices in Wales
- how Welsh Government is supporting local authorities in South Wales Central to maintain their statutory services and non-statutory services following the budget settlement?
- how is the Welsh Government supporting local authorities to secure a home for everyone who needs one in light of the cost-of-living crisis?
- how is the Welsh Government ensuring that transport costs do not impact learners' attendance in school?
- how is the Welsh Government supporting learners whose access to education has been affected by the cost-of-living crisis?
- how is the Welsh Government providing support to everyone affected by the cost-of-living crisis including support for food banks?
- how is the Welsh Government ensuring support for pet owners as a result of the cost-of-living crisis?

More information on this work can be found here: record.assembly.wales



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