

Communities, Equality and Local Government Committee

Meeting Venue: **Committee Room 2 – Senedd**

Meeting date: **Wednesday, 24 October 2012**

Meeting time: **09:30 – 11:43**

This meeting can be viewed on Senedd TV at:

http://www.senedd.tv/archiveplayer.jsf?v=en_300000_24_10_2012&t=0&l=en

Cynulliad
Cenedlaethol
Cymru

National
Assembly for
Wales



Concise Minutes:

Assembly Members:

Ann Jones (Chair)
Peter Black
Janet Finch–Saunders
Mike Hedges
Mark Isherwood
Gwyn R Price
Rhodri Glyn Thomas
Joyce Watson

Witnesses:

John Puzey, Shelter Cymru
Lee Phillips, Money Advice Service
Nick Bennett, Community Housing Cymru
Clare Williams, Community Housing Cymru Group
Nigel Draper, Community Housing Cymru Group
Matt Bland, Association of British Credit Unions Limited

Committee Staff:

Marc Wyn Jones (Clerk)
Sarah Bartlett (Deputy Clerk)
Jonathan Baxter (Researcher)

1. Introductions, apologies and substitutions

Apologies were received from Ken Skates.

2. Update on the Financial Inclusion and the Impact of Financial Education Report – November 2010

The Chair welcomed John Puzey from Shelter Cymru. The Members questioned the witness.

John agreed to provide a note on the impact of the introduction of universal credit and the effect this will have on the demand for money and debt advice.

3. Update on the Financial Inclusion and the Impact of Financial Education Report – November 2010

The Chair welcomed Lee Phillips from the Money Advice Service. The Members questioned the witness.

Lee agreed to provide information on the number of issues relating to payday loans that have been referred to the money advice service.

4. Update on the Financial Inclusion and the Impact of Financial Education Report – November 2010

The Chair welcomed Nick Bennett, Clare Williams and Nigel Draper from Community Housing Cymru Group. The Members questioned the witnesses.

CHC agreed to provide further information on:

The role of housing associations financial inclusion officers and teams;

Providing financial capability of tenants within particular social group, such as those who do not speak English;

Circulate a copy of the impact report; and

Data on the number of people who will be affected by the bedroom tax.

5. Update on the Financial Inclusion and the Impact of Financial Education Report – November 2010

The Chair welcomed Matt Bland from the Association of British Credit Unions Limited. Members questioned the witness.

6. Papers to note

Papers were noted.

6.1 CELG(4) – 24–12– Paper 3 – Additional information from the meeting on 4 October

6.2 CELG(4) – 24 – 12 – Paper 4 and Paper 4A – Financial Inclusion and the impact of Financial Education 2010 report and response from the Welsh Government

TRANSCRIPT

View the [meeting transcript](#).