## Citizens Advice Jersey – 18<sup>th</sup> August 2022

In general, we support the proactive approach to bring in the proposed measures in the "Mini-Budget 2022 to address what is expected to be an exceptionally difficult winter in terms of increasing costs.

The proposals ,if passed by the States Assembly, will provide some reassurance to our local community and in particular low-income households, that a certain amount of support is forthcoming with a targeted approach to support income. However, CAJ does see islanders both on benefits and not on benefits equally struggling with their finances, whether this be rent, bills, groceries, debt repayments etc. some of those not on benefits are over the threshold, whilst others do not meet residency criteria.

Of course, at this stage, it is difficult to envisage the extent of the expected cost hikes that will be experienced and therefore, whether the effect of the proposed measures, if passed, will be effective and perhaps further measures will be necessary later in the year. We are unable to provide factual statistics and data as we have no way to filter stats by demographic as we rarely record that kind of information due to equality across all islanders.

In terms of the measure proposed to reduce social security contributions for the final quarter of 2022, we suggest that towards the end of the year, a review should take place to assess if a further extension is needed to cover the remaining winter months.

Kind regards

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