



The Cost of Living Crisis

Bridging the Gap Mentoring

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What is the Cost of Living Crisis?



In the UK costs of everyday essentials like energy and food are rising much faster than average household income.

93% of adults in Great Britain reported an increase in their cost of living in March 2023. – ONS, 2023 (Source 1)

The Impact on Mentees

How might the cost of living crisis impact the mentees we support?

Do you have any examples of mentees (or other people) being impacted by the cost of living crisis?

The Impact on Mentees (Continued)

The most commonly reported reasons from members of the public for the rise in cost of living between February-March 2023:

- The price of food shopping (96%)
 - The price of gas and electricity bills (78%)
 - The price of fuel (42%)
- ONS, 2023 (Source 2)

Rent and mortgage payments are also increasing.

This is leading to a negative impact on people's wellbeing.



How to Reduce Food Costs

Cheapest supermarket for a basket of 41 items

| Supermarket | Cost of basket in £ |
|-------------|---------------------|
| Aldi | 72.54 |
| Lidl | 72.79 |
| Sainsbury's | 80.27 |
| Tesco | 81.58 |
| Asda | 81.88 |
| Morrisons | 83.63 |
| Ocado | 88.03 |
| Waitrose | 92.55 |

Table: March 2023 • Source: [Which](#)

- Shop around
- Change supermarkets
- Plan meals
- Only buy essential items



- Which?, 2023 (Source 4)

How to Reduce Food Costs (Continued)

- Buy own brand products
- Bulk-buy
- Avoid pre-prepared fruit and vegetables
- Meat free day(s)

[BBC Good Food Vegetarian Recipes](#)

[BBC Good Food Budget Vegetarian Recipes](#)

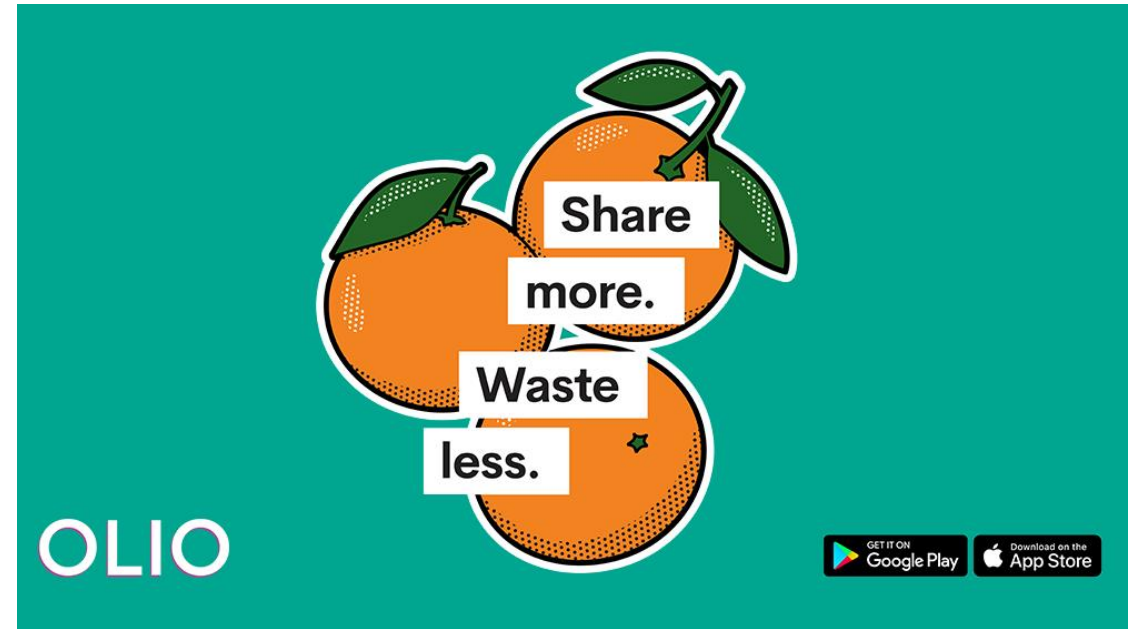
[Jamie Oliver Budget Friendly Vegetarian and Vegan Recipes](#)

[Hurry the Food Up Vegetarian Recipes](#)



How to Reduce Food Costs (Continued)

- Free food apps
- Reduce ready meals
- Visit the food bank



What are your thoughts on reducing food costs?

How are Energy Bills Paid?

Direct Debit

- Paid monthly or quarterly automatically from the individual's bank account.
- Energy provider will estimate usage and will split the cost across 12 months.

Prepayment Meter

- Pay up front for energy. When energy is used, the cost is taken from the balance on their prepayment meter.

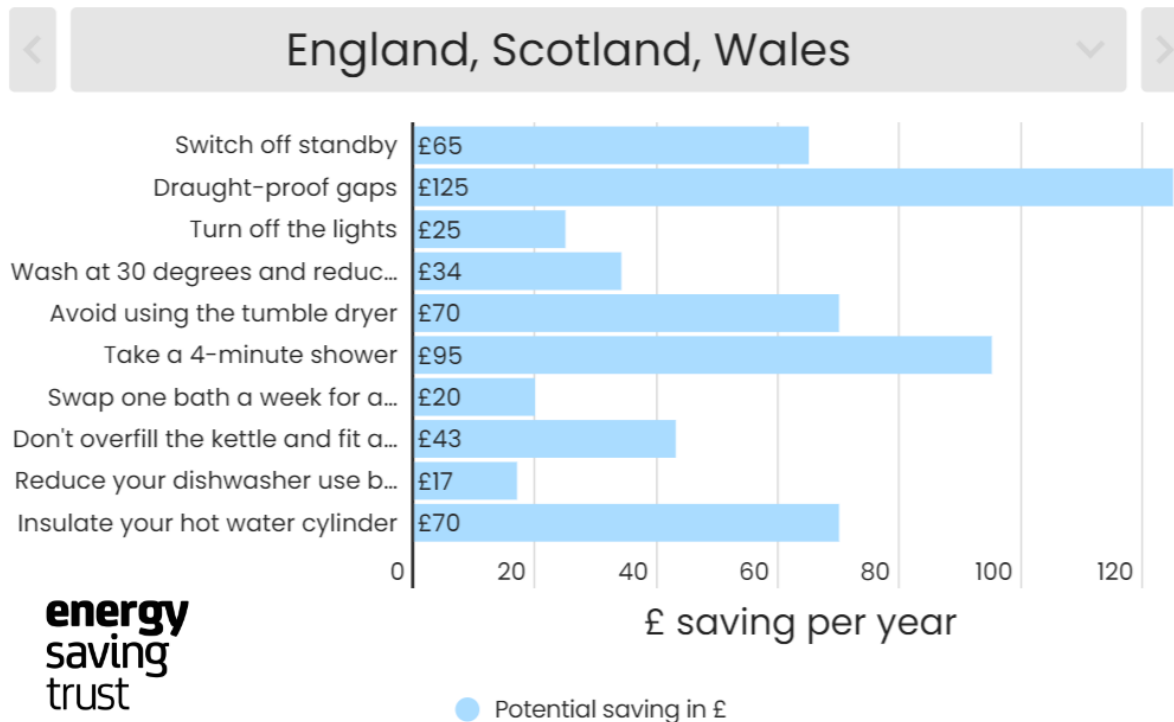
Prepayment Meter



How to Reduce Energy Costs

How much could you save?

Choose your location and add up the potential savings available for each action.



- Switch off standby
- Draught proofing
- Turn off lights
- Reducing washing machine use

[Connected for Warmth Insulation](#)

[National Energy Action](#)

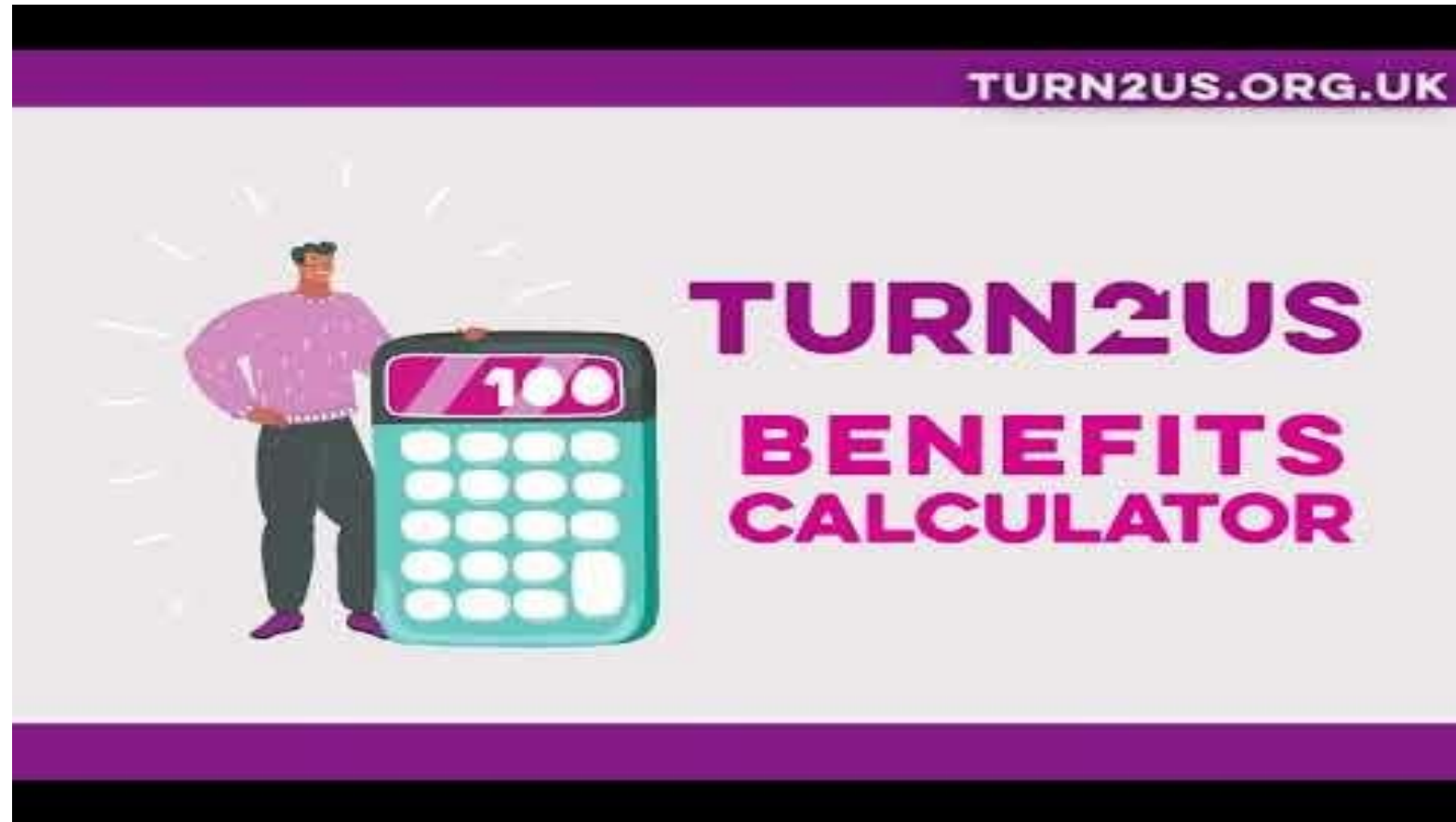
How to Reduce Energy Costs (Continued)

- Avoid the tumble dryer
- Less time in the shower
- Turning off radiators in unused rooms
- Close the curtains

What are your thoughts on reducing energy costs?



Benefits – Claiming Your Entitlements



Link to Turn2Us benefits calculator: <https://benefits-calculator.turn2us.org.uk/>

Government Energy Subsidies

Energy Bills Support Scheme

- £400 automatic energy bill discount for all households between October 2022 to March 2023.

Warm Home Discount

- £150 electricity bill discount or £150 added to prepayment meter for people receiving benefits. <https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount>

Fuel Vouchers

- People who can't afford to top up their prepayment meter can request a fuel voucher via their local council.

Government Energy Subsidies (Continued)

Cold Weather Payments

- One-off automatic payments for people on benefits including Universal Credit to pay for extra heating costs when it's very cold.

Grants

- Energy suppliers are offering grants to customers who are struggling to pay off their energy debt.

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

Other Sources of Income and Grants

Islington Hardship Fund

<https://www.islington.gov.uk/advice/resident-support-scheme>

Turn2Us Grants Search

<https://grants-search.turn2us.org.uk/>

British Gas Energy Trust

www.britishgas.co.uk/energy/british-gas-energy-trust

Other Sources of Income and Grants (Continued)

Jobcentre Plus Travel Discount

<https://tfl.gov.uk/fares/free-and-discounted-travel/jobcentre-plus-travel-discount>

Household Support Fund

Contact your local council to ask if you can access the fund if you're struggling to afford essential items.

Other Sources of Income and Grants (Continued)

Cost of Living Payment

Households on means tested benefits will receive an extra £900 between Spring 23 to Spring 24. There will also be a £150 disability payment and £300 for pensioners.

£301 paid between 25th April 2023 and 17th May 2023 for most people on DWP benefits.

£301 paid between 2nd and 9th May 2023 for most people on tax credits and no other low income benefits.

£150 disability payment paid during Summer 2023.

£300 paid during autumn 2023 for most people on DWP benefits.

£300 pensioner payment paid during Winter 2023/24.

£299 paid during spring 2024 for most people on DWP benefits.

Other Sources of Income and Grants (Continued)

ECO4 Scheme

People can apply for an Energy Company Obligation (ECO) grant to upgrade their homes energy efficiency. [ECO4 Scheme](#)

WaterHelp and WaterSure

These schemes have been set up by Thames Water to provide support for customers struggling to pay their water bills. Those eligible can receive a 50% discount on their water bills. If the household is on a water meter the bills can be capped, this year they're capped at £456.

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Other Resources



Support during the cost of living crisis

Find local organisations in London that offer support to those affected by the rising cost of living.

londonplus

The graphic features a background image of the London Eye and a cityscape. It includes five circular icons: a person holding an umbrella, a hand holding a coin, a shopping cart with a heart, a hand holding a coin, and a lightbulb with a plug.

[London Plus Resources Document](#)

[Citizens Advice Website](#)



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