

Cost of Living Crisis – Resources Document

What is the cost of living crisis?

In the UK costs of everyday essentials such as energy and food are rising much faster than the average household income. In 2022, the price of consumer goods and services rose at the fastest rate in four decades. Alongside this, the annual inflation rate rose from 8.8% to 9.2% between January and February 2023.

This has led to the cost of living crisis as household incomes are not rising enough to match the increase household costs and people are struggling to afford basic essentials. According to the Office for National Statistics, 93% of adults in Great Britain reported an increase in their cost of living in March 2023.

Benefits Calculator

The cost of living crisis means it is important now more than ever to ensure people are maximising their incomes. This means we need to support mentees to claim all of the benefits they're entitled to. Turn2Us have a benefits calculator on their website which can be used to find out whether there is a benefit the mentee could be claiming. You can find the benefits calculator here: <https://benefits-calculator.turn2us.org.uk/>

This YouTube video demonstrates how to use the benefits calculator:

<https://www.youtube.com/watch?v=mwY2n7jA65o>

Free Food Apps

Olio

Olio is an app where you can sign up to receive free food from local volunteers, shops and restaurants. This is a great way to bring communities together whilst feeding people and reducing food waste. The downside is that it requires the use of technology and a smartphone, which some people may not have access to.

<https://olioapp.com/en/>

Energy

Connected for Warmth

Older homes lose heat through draughts around doors and windows, gaps around the floor, and through the chimney. DIY draught proofing is a cost effective way of reducing energy bills. Connected for Warmth offer free cavity wall and loft insulation for those eligible:

<https://www.connectedforwarmth.org.uk/insulation>

National Energy Action

If your mentee needs support around their energy costs and usage they can contact National Energy Action on their helpline between 10am-12pm Monday to Friday, they also have a webchat service. They can advise householders, tenants and caseworkers on fuel poverty, energy efficiency, switching suppliers and income maximisation.

[National Energy Action \(NEA\) - the UK's leading fuel poverty charity](#)

Energy Bills Support Scheme

Every household should have received a £400 automatic discount to help with their energy bills over winter 2022-2023. The discount was applied to each household's electricity bill for 6 months from October 2022 to March 2023. To date the energy bill support scheme hasn't been extended or replaced.

If your mentee has a prepayment meter their energy supplier might have sent them their discount as a voucher by text message, email or post. The mentee needs to use the voucher within 3 months of receiving it. If the voucher has expired before they have used it contact their energy supplier and ask them to send a new one. All vouchers must be used before the 1st of July 2023.

Warm Home Discount

If your mentee receives benefits they might be able to get £150 off their electricity bill or £150 added to their prepayment meter. There is no need to apply for the scheme, payments are automatic. If eligible, the mentee should have received a letter from their supplier confirming the payment.

You can support your mentees to check whether they're eligible for the warm home discount by following the link: <https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount>

Fuel Vouchers

If your mentee has a prepayment meter and they can't afford to top it up they might be able to get a fuel voucher. This is a code given received in a letter, text message or email. It can be used to add credit to their gas card or electricity key. If your mentee would like a fuel voucher they should contact their local council to request one. If they aren't successful, they can get in touch with Citizen's Advice.

Cold Weather Payments

Cold weather payments are one-off automatic payments to help people on certain benefits, including Universal Credit, pay for extra heating costs when it's very cold. A payment will be received each time the temperature drops below a specific temperature for a set period of time.

Grants – Paying Off Debt

If your mentee is in debt to their energy supplier as they're struggling to keep up with the costs, they may be able to apply for a grant to help them pay off their energy debt. A list of energy suppliers offering grants to their customers can be found on the Citizen's Advice website here:

<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

If your mentee is an Islington resident they may be eligible to apply for the Islington Hardship Fund which provides support to people facing severe financial hardship and in need of one off or temporary help with urgent living costs.

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

Turn2Us Grants Search

On the Turn2Us website there is a search engine where you can search for any grants that may be available to you. They provide information on how to apply for the grants.

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

British Gas Energy Trust

No matter who your energy supplier is you can contact British Gas Energy Trust if you need support with your energy costs.

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

Jobcentre Plus Travel Discount

If you are unemployed and on JSA or UC you may be eligible to apply for 50% off travel with the Jobcentre Plus Travel Discount.

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

Household Support Fund

The government have distributed funding for the Household Support Fund across English councils. If your mentee is struggling to afford essential items they should contact their local council to ask if they can access the fund. People do not have to be receiving benefits to get help from their local

council. If someone is receiving benefits, their benefits will not be affected if they receive a payment from a Household Support Fund scheme.

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.

The cost of living payment schedule:

£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.

ECO4 Scheme

The ECO4 scheme is a government initiated scheme to support low-income households to create more energy efficient homes. People can apply for an Energy Company Obligation (ECO) grant via UK Energy Support, so that any energy efficiency upgrade for the individual's home is fully funded by their energy provider. People on benefits can apply, whether they own their own home or they're a private tenant. The grant can improve energy efficiency by providing insulation such as free cavity wall insulation or loft insulation for no charge to the individual. Even people who aren't on benefits can apply as they might be eligible.

[ECO4 Scheme | Energy Company Obligation Explained \(ukenergysupport.co.uk\)](https://www.ukenergysupport.co.uk/eco4-scheme)

WaterHelp and WaterSure

WaterHelp and WaterSure: Through WaterHelp and WaterSure, Thames Water support their customers to pay for their water bills. Through these schemes Thames Water support people on low-incomes, households where the water bill takes up a large proportion of the household income, large families and those who have a water-dependent medical condition. If an individual or household is eligible, they currently offer a 50% discount on the whole bill.

If a household is on a water meter but finding it hard to save water because they have a large family or water-dependent medical condition, Thames Water might be able to cap the bills through WaterSure. For this year they would cap the bills at £456.

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

Vegetarian & Vegan Recipes

[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](#)

Support and Advice

Citizens Advice have detailed information and resources on their website related to issues raised by the cost of living crisis such as poverty, debt and benefits. I have added a link to their website on the slide. You can get in touch with them online, via the phone or at one of their offices.

[Citizens Advice](#)

London Plus Resource Document

London Plus have created a cost of living support and resources document which is filled with information for people struggling and those supporting them. They will constantly be updating the document, so it's always worth checking to see if anything new is added. This document also has information on the support the boroughs offer.

The document includes information on warm hubs, food banks, energy support, debt advice and much more, it can be found here:

<https://docs.google.com/document/d/1mIUeX8VWzzQ3SpAc6nWEq62NytWZxQxfeJ1gz7hj2sc/edit>