

Cost of Living Resource Sheet

At this time, many people are facing problems with the cost of living, with energy bills, fuel costs, and basic food costs rising. This resource sheet has a collection of resources, including many signposting to other help.

In addition, the Inclusion Cornwall Resource library has a host of other specific Resource Sheets, including – Debt and crisis funding, Families, Transport, Health, wellbeing and disabilities, Household goods, Food, clothing and wood banks, and more. Detailed support in those specific areas can be found on those sheets. See <https://inclusioncornwall.co.uk/library>.

Statutory support

1. Cornwall Council

There are a variety of support resources on the Cornwall Council website, including the annual Winter Wellbeing campaign. This has tips for keeping warm and well across the colder months, money-saving tips for energy bills, as well as contact details for a variety of organisations that can help.

- <https://www.cornwall.gov.uk/health-and-social-care/public-health/public-health-campaigns/winter-wellbeing/>

There is a Cost of Living Support page, which has lists of financial help for those struggling, free school meals, help with food, tips for saving money, and more.

- <https://www.cornwall.gov.uk/costofliving>

You can find out about the Household Support Fund, which was launched in December 2022, providing one-off payments for pensioners on pensions credit, and families receiving free school meals. Other payments can be made through a variety of other support organisations, full details on the Household Support Fund web page.

- <https://www.cornwall.gov.uk/benefits-and-support/household-support-fund/>

The council has also produced a fridge safety poster, to explain to people why turning off the fridge to save electricity is hazardous. You can download it here:

- <https://inclusioncornwall.co.uk/wp-content/uploads/2022/10/CC-fridge-poster.jpg>

The Council has a list of all local Food banks, including those which accept people who do not have 'food vouchers'. You can find this list, which has opening times, contact details, etc.

- <https://letstalk.cornwall.gov.uk/help-with-food>

Cornwall Council and a selection of major charities and organisations in Cornwall have produced a leaflet for those who are struggling to make ends meet. You can download 'Worrying about money? From the Council's website, and other places.

- <https://www.cornwall.gov.uk/media/2pbnsohj/worried-about-money-cornwall-leaflet.pdf>

See also the **NHS Healthy Start vouchers** for families with children under 4 years, or more than 10 weeks pregnant.

- <https://www.healthystart.nhs.uk/>

2. Government

There have been a series of announcements from the government regarding support with energy bills, extra support for people with disabilities, Cost of Living payments and more. The information about all these, and any new help that is announced, or changes to existing help, is on the government's Help for Households hub. There is also information about help with transport costs, childcare payments, finding work, energy-saving tips, etc.

- <https://helpforhouseholds.campaign.gov.uk/>

Money Helper, formerly the Money Advice Service, also has some helpful advice and calculators or tools, particularly around debt, budgeting and pensions guidance.

- <https://www.moneyhelper.org.uk/en>

For information about the Cost of Living payment, and how people receive it, see the Department of Work and Pensions. There is full information there. Scammers have been attempting to take advantage of the confusion around this payment, and there is advice on this page about how to avoid scams. The real payment will not ask you to DO anything, whether call, click a link, email, or fill in a form in order to receive cost of living payments. They are made automatically.

You can read the details of how payments will be made here:

- <https://www.gov.uk/guidance/cost-of-living-payment>

Other advice around avoiding scammers can be found here:

- Citizens Advice – <https://www.citizensadvice.org.uk/consumer/scams/get-help-with-online-scams/>
- Action Fraud – <https://www.actionfraud.police.uk/>
- Stop Scams – <https://stopscamsuk.org.uk/>

Ensuring you claim all the benefits you're entitled to

For older people, claiming Pensions Credit, if you are entitled to it, is important. It opens the door to a lot of other help. For others, especially if you're on Universal Credit, there is further support available. Various organisations offer 'entitlement checkers' to help people find out what they can be claiming. :

3. Entitled To

- <https://www.entitledto.co.uk/help/cost-of-living>

4. Turn to Us

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

5. Age UK

- <https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit/>

6. Good Law Project

Various factsheets, including Understanding your energy bill and discounts, and Benefits.

- <https://goodlawproject.org/news/empowered-bill-support-discounts/>
- <https://goodlawproject.org/news/empowered-claiming-welfare-benefits/>

Energy & financial support resources

All energy and water providers are obliged to keep a 'priority services register' of vulnerable customers. This could include people who are elderly, disabled, or require electricity for medical equipment. They are required to give special service to those people, and will prioritise reconnecting them in the event of a power cut or outage. Contact your provider for information. Many local banks are also offering support for people experiencing financial difficulties. See your bank's website, or visit your local branch for advice.

7. Community Energy Plus – CEP

Community Energy Plus is a social enterprise that provides energy solutions to help householders in Cornwall to enjoy warmer, more energy efficient homes. They have extensive factsheets around a variety of energy-related subjects, including "Saving energy and Money" and "Support with rising living costs", as well as other useful advice. These are specific to Cornwall, and were updated in the summer of 2022.

- <https://www.cep.org.uk/resources/factsheets-and-leaflets/>

8. Citizens Advice

National Citizens Advice has a page of useful links and information, around things like benefits, debt, help with essential costs, and some mental health helplines as well. There is a further leaflet about grants and benefits that are available to help people pay energy bills.

- <https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>
- <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Cornwall Citizens Advice has offices across the county, and a phone helpline.

- Textline: Text ADVICE to 78866 or for debt issues text DEBT to 78866 and they will call you back within 48 hours (excluding weekends).
- Phone: 0800 144 8848 Mon-Fri 10am to 4pm. FREE
- <https://citizensadvicecornwall.org.uk/>

9. The Royal British Legion

Launched a grant scheme in November 2022 for armed services personnel, veterans and their families who are struggling to pay their energy bills. The initiative will provide non-repayable emergency grants of up to £2,400 a year (£200 a month), and is available across the UK. Eligibility criteria apply, but TRBL are generous with their definitions: current serving members of the Royal Navy, British Army or Royal Air Force, as well as their families, dependants and carers – which can include children, current and former spouses and partners, widows and widowers. Check if you're eligible on their website, or by calling the helpline.

- <https://www.britishlegion.org.uk/>
- Eligibility criteria: <https://www.britishlegion.org.uk/get-support/who-we-help>
- 0808 802 8080

10. Age UK

The National Age UK website has specific advice for older people, including around energy:

- <https://www.ageuk.org.uk/information-advice/>
- <https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/energy/>

11. Money Saving Expert

All sorts of financial advice. Including special deals, and news. See particularly the sections on 'Household bills', 'Deals and Shopping' (with a Free and cheap food page) and 'Income and budgeting', as well as the sections for Energy Help and Students. There is also a news page about energy grants that people can claim (dated Dec 2022).

- <https://www.moneysavingexpert.com/>
- <https://www.moneysavingexpert.com/news/2022/08/grants-to-help-pay-energy-bills-check-what-your-supplier-offers/>

12. Which consumer guide

Which has compiled a selection of articles around energy, financial advice, saving money on essentials, and money saving tips. Also, a list of shops and businesses which are offering various types of support, including free meals, discounts and more.

- <https://www.which.co.uk/topic/cost-of-living#energy-saving-and-bills>
- <https://www.which.co.uk/news/article/what-supermarkets-and-shops-are-doing-to-help-with-the-cost-of-living-aNpUU5E5AbYr>

13. British Gas Energy trust

This trust offers grants to clear debt on outstanding energy bills, for people who meet certain criteria, and who can show evidence of being able to make energy payments in future (once the debt is cleared). They have full details of how to prove this on their website. Not just for their own customers, and other energy providers have their own similar funds.

- <https://britishgasenergytrust.org.uk/who-can-apply/>

14. GoCompare

GoCompare has developed an interactive energy cost calculator tool to find out how much something costs to run. Use the calculator to pick the appliances you want to compare and select how long they'll be in use for.

- <https://www.gocompare.com/gas-and-electricity/guide/energy-calculator/>

15. Unbiased – a financial adviser

A selection of mostly financial advice, including consolidating debt, budgeting, and how to save.

- <https://www.unbiased.co.uk/pages/hub/cost-of-living-hub>

Practical support

16. Age UK Cornwall and Isles of Scilly operates Cornwall Link

This hosts community listings across a wide variety of subjects, from many different organisations. At present they have a topic area devoted to cost of living support, including events, give-aways, advice and practical support.

- <https://cornwall-link.co.uk/campaign/help-with-the-cost-of-living>

17. Community Hubs

There is a Google map listing all the community hubs, including opening times and contact details.

- <https://bit.ly/3Telb0d>

18. Warm Welcome scheme

Local churches, faith groups, community centres, businesses and more are taking part in the 'Warm Welcome' scheme, opening their doors to allow people to come and use their spaces, to be warm, and have some food, rather than heating their own homes. There is an extensive, and growing, list on the website, as more organisations register.

- <https://www.warmwelcome.uk/>

19. Transformation Cornwall

Transformation Cornwall is supporting the Warm Welcome scheme, and has links to community hubs and Warm Welcome venues.

- <https://transformation-cornwall.org.uk/>

20. BBC

The BBC food pages have a whole section of recipes for £1 per portion or less, as well as information on how to make the most of your food budget, and using slow cookers, pressure cookers, or microwaves as a cheaper alternative to putting the oven on. There are also recipes to use up leftovers, and avoiding the supermarkets tricks to get you to spend more. They also have extensive money-saving tips, around energy, and other topics, and the latest news on the Government's support packages.

- <https://www.bbc.co.uk/food/budget>
- <https://www.bbc.co.uk/news/topics/cljev4jz3pjt> (The 'cost of living' section)

If you spot anything that needs removing, amending or adding, please email bev.wilson@cornwall.gov.uk