

# Help with the Cost of Living

Information Pack Sept 2022



# Did you know?

- The Food Foundation estimate that a fifth of UK households spent almost half of their disposable income on food.
- In 2021 food banks in this country distributed over 2 million food parcels. There are now more foodbanks in England than branches of McDonalds.
- Canterbury Foodbank helped over 4000 children and 5000 adults. 95% of people referred to foodbanks can't afford essentials like heat and food.



## **Household Energy & Water**

- The price cap for domestic gas will more than double at the end of Septemberwith the average dual fuel energy price cap rising to £3,549 on 1st October, and to over £4,500 by early next year.
- As a result, 18 million British households are predicted to be in fuel poverty by January next year, compared 1 million 20 years ago. As the Resolution Foundation put it, "a catastrophe is coming".
- At the same time, energy companies have been making massive profits, with company bosses receiving generous pay increases.
- England and Wales are among the only countries in the world with privatised water supplies.



#### **Benefit levels**

- Over 5.7 million people in Britain claim Universal Credit; of these, more than half, 56%, go without essentials needed to keep warm, fed and clothed.<sup>6</sup>
- 9 million families who receive benefits due to low incomes are £500 worse off on average this year than last, due to inflation and inadequate benefit increases.
- At the same time, it's estimated over £15 billion in benefits go unclaimed every year.



- Over 17 million adults in Britain, more than 1 in 3, are trapped by the housing crisis.<sup>8</sup>
- 109,000 are people in the UK are in temporary accommodation, and 1 in 5 people who rent their homes say their poor housing affects their mental or physical health.



## **Retirement and Pensions**

 Because of the cost of living crisis, 4 out of 5 workers are not saving at levels which are likely to give them an acceptable standard of living in retirement.<sup>9</sup>

# Things to check



Whether in or out of work you could be entitled to help with your childcare costs, check!

#### Useful websites:

- 1.www.kent.gov.uk/education-and-children/childcare-and-pre-school/freechildcare- explains about your free entitlement & includes links to claim
- 2. www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds explains entitlement criteria for Free 2 & 3 year olds funding.
- 3. www.childcare.co.uk enter your postcode and the site will list local registered child-minders and nurseries
- 4. www.childcarechoices.gov.uk guide on how to use tax free childcare

## Support with bills

Speak to the organisation/company – they might be able to help you with a payment plan or take a break from payments.

Websites that offer advice on energy bills

- 1. www.citizensadvice.org.uk/consumer/energy/energy-supply
- 2. www.britishgasenergytrust.org.uk
- 3. www.southernwater/account/what-if-i-cant-pay-my-bill
- 4. www.southeastwater.co.uk/help/priority-services/help-paying-your-bills
- 5. www.fuelbankfoundation.org
- 6. www.kent.gov.uk/social-care-and-health/care-and-support/benefits/household-support-fund

Check if you can get help from the Local Council – Your local council has a 'Household Support Fund' to support people struggling with bills, food, essential items.

# Help with food

#### Too Good to Go

an app and website that allows you to search for unsold food near you that can be bought for a good price and then collected.

https://toogoodtogo.co.uk/en-gb/consumer

#### Olio

the website and app allows neighbours and local businesses to share food or household goods rather than throwing them away. People can either share food or goods they won't use or browse for food or goods that are available to be collected, www.olioex.com/about/

#### **Approved Food**

a website where you can order surplus or short-dated stock for lower prices that are delivered to your door. Delivery costs apply however there is free delivery over £55. www.approvedfood.co.uk/

#### **Motatos**

the same system as Approved Food. Free delivery over £40, minimum spend £20, www.motatos.co.uk/

#### **Skint Dad**

www.skintdad.co.uk/ways-to-bag-the-best-reduced-items-at-thesupermarket/

#### More than a Mummy

www.morethanamummy.com/what-time-supermarkets-reduce-food-prices/

#### www.cookingonabootstrap.com

Fantastic resource for recipes and ideas on cooking on a budget from author, cook, writer, campaigner Jack Munroe

#### www.frugal.org.uk/cost-of-living-crisis-the-25p-meal

Thrifty living tips, money-saving advice and cheap to make recipes

# **Useful websites**

#### **Help for Households**

see what cost of living support you could be entitled to at www.helpforhouseholds.campaign

#### **National Insurance Direct**

Information about the current cost of living support package (as of Aug 29th 2022) www.nidirect.gov.uk/articles/cost-living-support

#### Gov.uk - www.gov.uk/benefits-calculators

#### **Money Saving Expert**

Martin Lewis website with articles and money saving advice on a range of issues including Energy Bills, credit cards, mortgages, tax calculators, Budgeting, Cost of living. www.moneysavingexpert.com

#### **Citizens Advice**

Get online advice with the cost of living, energy bills, debt and where to find your local advice centre if you would like to see someone in person.

www.citizensadvice.org.uk

#### Age UK

help and support for older people including benefit entitlements and help with energy bills and the cost of living. www.age.org.uk

#### **British Gas Energy Trust**

Independent charitable trust set up to support families and individuals who are struggling to pay their bills across England, Wales and Scotland no matter what energy company you are with.

www.britishgasenergytrust.org.uk

#### **The Good Law Project**

www.goodlawproject.org/news/empowered-bill-support-discounts/

## **Useful local resources**

#### **Canterbury City Council: Food Poverty Booklet**

A 2021 list of local resources across the district and useful council phone numbers

https://bit.ly/3qeVmkj

#### **Canterbury Foodbank Signposting Sheet**

Information where to access food and support https://bit.ly/3KP0V2e

#### The Umbrella Cafe: Who You Gonna Call?

Information on free activities and services in Whitstable https://bit.ly/3QjNOaz

#### **Connect Well**

A database of local information, advice and guidance run by Red Zebra https://www.connectwelleastkent.org.uk

#### Whitstable Cares

A database of local help run by a partnership of Whitstable charities https://www.whitstablecares.co.uk

#### **Rosie Duffield MP**

www.rosieduffieldmp.co.uk

#### **Canterbury Labour Councillors**

www.canterburylabourcouncillors.org.uk

Read this booklet online at www.canterburylabourcouncillors.co.uk/costofliving or by using the QR code





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