

# COST OF LIVING CRISIS: SIGNPOSTING

This note sets out some sources of advice and support for people who may be struggling with the cost of living. Please note our role is one of signposting. We are not qualified to offer financial advice, advise on debt or imply we are qualified to do so, tell people where to bank, which energy supplier to use or which organisation offers the best advice. What we can do is share general, factual information and ideas about managing and saving money, which individuals can follow up, making their own informed decisions.

**If you are concerned that someone may be the victim of financial abuse or is at risk for other reasons, please talk to your parish safeguarding officer.**

## Our role

Catholic social teaching reminds us that Jesus puts the poor, the marginalised and the vulnerable as a top priority, and so must we. We are challenged to share what we don't need when there are people who lack the necessities to live a dignified life. We can do much through prayer and almsgiving but also through listening to others and sharing information.

The following are some tips and places to look for support to address the cost-of-living crisis. They are often national or regional resources. Sharing local information is also really important and where parishes can really add value. Parishioners will know what is available in their local community and can pull this together to make sure everyone has access to the support they need. Some people will not be able to use the internet, so leaflets in the church are hugely valuable.

## Gas and Electricity

- Speak to the energy provider, many have grant schemes for example British Gas has an Energy Support Fund <https://www.britishgas.co.uk/british-gas-energy-support-fund.html>
- Consider cold weather and winter fuel payments <https://www.gov.uk/cold-weather-payment>
- Get advice from the Energy Saving Trust <https://energysavingtrust.org.uk/>

## Help to Heat schemes

- The UK Government has put money into the Help to Heat schemes, which provides [funding to upgrade your home](#) if you're eligible.
- If you own a home in England or Wales, you can also [get simple energy efficiency advice from the UK Government](#) <https://helpforhouseholds.campaign.gov.uk/energy-saving-advice>
- Contact Scope for disability energy support, including free energy and water advice <https://www.scope.org.uk/disability-energy-support/>
- The Priority Services Register is a free support service operated by energy suppliers and network operators. It offers a range of services to help people in vulnerable

situations, for example, if you've reached state pension age, or you have a long-term medical condition, or have children under five.

<https://www.energynetworks.org/customers/extra-help-for-customers>

- [National Energy Action \(NEA\)](#) is a national fuel poverty and energy efficiency charity that offers a free support service known as WASH (Warm and Safe Homes). It provides energy advice. You can call 0800 304 7159 or fill in an online form.

### **Energy Advice Charities**

There are a number of charities so worth searching for your local area for example:

[Community Energy Plus, Cornwall's Energy Advice Charity \(cep.org.uk\)](#)

Devon Communities together – energy saving advice, group and one to one support  
[martin@devoncommunities.org.uk](mailto:martin@devoncommunities.org.uk)

<https://www.cep.org.uk/>

<https://www.plymouth.gov.uk/home-energy-efficiency>

<https://plymouthenergycommunity.com/>

### **Warm Spaces**

Many community venues, including a number of our parishes, are now open offering warm spaces where people can go during the day. You can search for local hubs at your local library or going online in two ways <https://www.warmwelcome.uk>  
<https://warmspaces.org/spaces>.

### **Water**

- **Speak to Citizens Advice** about negotiating a lower water payment or tariff  
<https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/>
- **If already in arrears:** your water company may have schemes to help clear debt.
- WaterSure is a scheme which helps some people with their water bills. To apply for the scheme, people must be on benefits and need to use a lot of water either for medical reasons or because the household has a certain number of school-age children. The household needs to be on a water meter or be waiting to have one installed. For example <https://www.southwestwater.co.uk/help/need-help-paying-bill/watersure/>

### **Council Tax**

Apply to your local council for Council Tax Reduction. You'll get a discount on your bill if you're eligible. <https://www.gov.uk/apply-council-tax-reduction>

### **Internet**

Broadband is now a key utility for many, but many households are struggling to pay their broadband bill. There are special discounted social tariffs available to help.

Jobseekers on universal credit who don't have broadband already may be able to get [six months' worth of free broadband from TalkTalk](#) under a partnership with Jobcentre Plus

11 providers currently offer discounted 'social tariffs' for those on universal credit and similar benefits. Information about social tariffs or other cheap deals can be found online for example:

<https://www.moneysavingexpert.com/utilities/broadband-and-tv/broadband-for-low-income-families/>

<https://www.moneysupermarket.com/broadband/broadband-for-the-elderly/>

## Food

Foodbanks - <https://www.trusselltrust.org/get-help/find-a-foodbank/>

- Call your local foodbank to find out what their referral policy is as people may need to contact [Citizen's Advice](#) for a referral. This doesn't apply at all Food banks.

Community Food Stores

- Find your local community food store for cheaper food. It's useful to enquire at your foodbank if one is near you.

Community Fridges

- These redistribute free leftover food from supermarkets. Your local library or parish council will know if there is a local fridge or you can search <https://www.hubbub.org.uk/>. Not all fridges are listed so ask your local community.

## Pets

- RSPCA can sometimes offer low-cost vet care to those eligible for support <https://www.rspca.org.uk/whatwedo/care/vetcare>
- Other charities are around to help <https://www.ukpets.com/blog/ways-to-help-with-vet-bills-for-low-income-family/>
- Some places have Pet Food banks e.g. <https://www.bluecross.org.uk/PetFoodBank>  
<https://dorsetdogs.com/food-bank>

## Family Support and Grants

- Home start – there are 6 centres across the Diocese. [HOME START](#) family support
- <https://www.familyfund.org.uk/> - helping disabled young people from 18-25
- [Baby banks](#) – can offer help with essentials
- School Uniform: Many schools have uniform swop shops or other support. Your local education authority may be able to help <https://www.citizensadvice.org.uk/family/education/help-with-school-costs/>.
- [Turn2us Grant Search](#)
- [Catholic Children's Society Essential Grants](#)

- Caritas Plymouth Crisis Grants (applications through catholic parishes).

### Council Support

Most councils have a webpage offering guidance and support on the cost of living. The following are just a few examples but a google search of your local council will connect you with lots of useful information:

- <https://www.cornwall.gov.uk/benefits-and-support/household-support-fund/>
- <https://www.northdevon.gov.uk/cost-of-living-help-and-advice/>
- <https://exeter.gov.uk/benefits-and-welfare/help-managing-your-money/cost-of-living-support/>
- <https://www.torbay.gov.uk/benefits/cost-of-living/>
- <https://www.dorsetcouncil.gov.uk/w/cost-of-living-help>

### Debt Advice

If people are struggling with debt repayments, they need to seek professional advice from a debt service. The following are some examples:

<https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator>

[www.payplan.com](http://www.payplan.com); [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk); [www.Tully.co.uk](http://www.Tully.co.uk); [www.capuk.org](http://www.capuk.org)

Telephone Services Include

National Debtline: 0808 808 4000 – Businesses in Debt: 0800 197 6026

StepChange: 0800 138 1111 and Christians Against Poverty 01274 76 0720

### Pension Scams

We all need to be aware of scams. There are some good tips about how to spot a pensions scam call:

**Cold calling** – call out of the blue offering an investment opportunity

**It sounds too exciting** with no risks – most financial advice is reassuringly dull

**Pressure selling** - telling you that the offer is time limited & you must invest today

**People who are hard to contact** – it should be easy to verify advisors through the FCA

<https://www.thepensionsregulator.gov.uk/en/pension-scams>

<https://www.fca.org.uk/scamsmart>

Other sources of advice

<https://www.ageuk.org.uk/information-advice/money-legal/pensions/pension-scams/>

The [Age UK Advice Line](https://www.ageuk.org.uk/information-advice/money-legal/pensions/pension-scams/) is 0800 678 1602. They're open 8am to 7pm, every day.

## Loan Sharks

Loan sharks are illegal moneylenders who often charge very high interest rates. You can check if a company is authorised to lend money and report loan sharks anonymously. You can search the [Financial Services Register](#) for companies and individuals authorised by the Financial Conduct Authority (FCA) or contact [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk) Telephone: 0800 111 6768 Monday to Friday, 8am to 6pm Saturday, 9am to 1pm .

Signs of Illegal Money Lending & Loan Sharks:

- Little or No Paperwork
- Unclear about Interest Rates or Fees
- Increase the Debt or Add Charges
- Get Nasty & Use Threats or Violence

## Cost of Living Crisis and Mental Health

The WHO has advised that ‘The economic crisis is expected to produce secondary mental health effects that may increase suicide and alcohol death rates.’ It is important to give people opportunities to talk about their concerns and to give the following messages:

They are not alone

The uncertainty of this situation affects everyone

Money and mental health often have links

There is expert advice and support to help people understand and manage the impact

Places to Get Help – there are lots of sources of support but the following are a few of the larger charities:

MIND has guidance on budgeting and money for those struggling with their mental health <https://www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/getting-support/>

Public Health England have a 5 Question Quiz to provide “Mind Plans” to support people specifically <https://www.nhs.uk/every-mind-matters/mental-wellbeing-tips/your-mind-plan-quiz/>

Rethink has a network of local groups and services offering mental help support <https://www.rethink.org/>

Money and mental health advice have budget planners and other useful tools [www.mentalhealthandmoneyadvice.org](http://www.mentalhealthandmoneyadvice.org)

Age UK [https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig56\\_your\\_mind\\_matters\\_inf.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig56_your_mind_matters_inf.pdf) Advice: 0800 169 65 65 Lines are open seven days a week from 8am to 7pm.

Alzheimer’s Society Charity offers support to people with dementia, their families and carers. Helpline: 0333 150 3456 [www.alzheimers.org.uk](http://www.alzheimers.org.uk) [www.alzheimers.org.uk](http://www.alzheimers.org.uk)

Anxiety UK Charity provide support to people who have been diagnosed with, or suspect they may have, an anxiety condition. Tel: 03444 775 774 [www.anxietyuk.org.uk](http://www.anxietyuk.org.uk)

Carers UK Charity providing advice, information and support for carers, as well as an online community. Tel: 0808 808 7777 [www.carersuk.org](http://www.carersuk.org)

Cruse Charity offers a dedicated helpline and counselling to support people who have been bereaved. Helpline: 0808 808 1677 [www.cruse.org.uk](http://www.cruse.org.uk)

Dementia UK provides information to those affected by dementia, their family, friends and carers. It offers a helpline staffed by Admiral Nurses who can offer advice and support. Admiral Nurse Helpline: 0800 888 6678 [www.dementiauk.org](http://www.dementiauk.org)

Depression UK is a self-help organisation helping people with depression.  
[www.depressionuk.org](http://www.depressionuk.org)

### **Keeping Up to Date**

The information and advice in this leaflet was checked at the time of preparation but advice changes rapidly and some of the links may no longer be up to date. We can all play our role in staying up to date e.g. through the citizens advice website, money saving expert and keeping an eye on your local community noticeboard or Facebook page:

<https://www.citizensadvice.org.uk/> <https://www.moneysavingexpert.com/>

The BBC also regularly provides advice and information

<https://www.bbc.co.uk/programmes/articles/1KDXSbYS2t5RW8dczHqpFKG/information-and-support-hardship-debt-and-homelessness>

For more information about any of these materials or to give us your suggestions of sources of support please email [caritas@prcdtr.org.uk](mailto:caritas@prcdtr.org.uk) or call 01364 645421.

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