

Cost-of-Living Resource Sheet

Many people are still facing problems with the cost of living with energy bills, fuel costs, and even basic food costs continuing to rise. This resource sheet, which was last revised in the Summer of 2023 is now being updated, to provide updated links to a collection of resources that will offer much needed help and advice to our customers.

In addition, the [Inclusion Cornwall Library](https://inclusioncornwall.co.uk/library) has a wide range of other topical resource sheets, including – Debt and crisis funding, Families, Transport, Health, Wellbeing and Disabilities, Household goods, Food, Clothing and Wood banks, and many more. Detailed support in those specific areas can be found there <https://inclusioncornwall.co.uk/library>

Statutory Support

Cornwall Council – Provides an online **Cost-of-Living Support page**, which has lists of financial help including help with food, tips for saving money, housing and much 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 can be found on the excellent Household Support Fund web page.

- <https://www.cornwall.gov.uk/benefits-and-support/household-support-fund/>
- Other HSF support is also provided through Inclusion Cornwall on 01872 326440

There are a variety of other support resources on the Cornwall Council website, including **money-saving tips for energy bills**, as well as contact details for a variety of organisations that can help. The **Winter Wellbeing “Umbrella”** provides information and distributes Winter Wellbeing guides yearly as part of the annual Winter Wellbeing campaign, to help residents of Cornwall and the Isles of Scilly prepare to stay warm and well across the colder months.

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

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 by following this link.

- <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 here.

- <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. You can download **‘Worrying about money?’** from the Council’s website.

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



The **NHS Healthy Start vouchers** are for families who have children under 4 years, or who are more than 10 weeks pregnant. The 'how to apply' link is in the blue bar at the top of the page, not a button. See link provided below.

- <https://www.healthystart.nhs.uk/>
- <https://www.healthystart.nhs.uk/how-to-apply/>

Government - There has 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 of these, and any new help that has been announced, or any 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, and more.

- <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>

Cost-of-Living payments have previously been made and if there are any future updates to these they can be found at this website.

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

Scammers may attempt to take advantage should any future payments be made, and there is advice on this page about how to avoid scams as well as here:

- Citizens Advice – <https://www.citizensadvice.org.uk/consumer/scams/get-help-with-online-scams/>
- Action Fraud for reporting acts of fraud – <https://www.actionfraud.police.uk/>
- Stop Scams – <https://stopscamsuk.org.uk/about-stop-scams-uk>

Claiming Benefits - Various organisations offer '**entitlement checkers**' to help people find out what they are eligible to claim for:

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

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

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

Good Law Project <https://goodlawproject.org/news/empowered-claiming-welfare-benefits/>

DIAL Cornwall <https://www.disabilitycornwall.org.uk/contact-us>

Citizens Advice Cornwall <https://citizensadvicecornwall.org.uk/cost-of-living/>



Seeking other sound money advice

Cornwall Housing has a wide range of links to support with the Cost-of-Living.

- <https://www.cornwallhousing.org.uk/residents-area/support-with-the-cost-of-living/>

Community Energy Plus (CEP) 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://cep.org.uk/contact-us/>

National Energy Action is the national charity working to end fuel poverty in [England](#), Wales and Northern Ireland, offering advice and support to fuel-poor households and offers [training](#) to frontline staff of other organisations, so they can best support fuel-poor households.

- <https://www.nea.org.uk/>

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/>

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

- Free Phone: 08001448848 Mon-Fri 10am to 4pm.
- <https://www.citizensadvice.org.uk/benefits/>

The Royal British Legion (TRBL) provide Cost-of-Living Grants. 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/get-support/who-we-help>
- <https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants>
- 0808 802 8080

Age UK nationally have a website that provides 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/>

Money Saving Expert provides 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 **Hardship Grants provided by Energy Providers** that people can claim.

- <https://www.moneysavingexpert.com/>

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

Which (consumer guide) is a compilation of selected 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>

Energy bills support is offered by many energy providers to customers who are struggling to pay their bills or are in debt on their energy bills. This can include grants and other schemes. There will be eligibility criteria, and some organisations will accept people who are not their own customers.

- British Gas Energy trust is one example, with help available for non-customers:
<https://britishgasenergytrust.org.uk/who-can-apply/>

Energy switching services and OFGEM, the energy regulator, have advice for those in energy debt, as well as Citizens Advice.

- USwitch – <https://www.uswitch.com/gas-electricity/guides/energy-debt/>
- Ofgem – <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills>
- Citizens Advice – <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

Unbiased is a financial adviser that provides a selection of mostly financial advice, budgeting, and how to save.

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

BBC - There are extensive money-saving tips around energy, and other topics, and the latest news on the Government's support packages.

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

Additional useful information

First right of appropriation - This gives you the right to tell your bank or building society how you want the money paid into your account to be used, for example, using housing benefit to pay rent, not reduce your overdraft. National Debt-line have a sample letter you can send to your bank or building society. **When you make a first right of appropriation request, your bank can make a decision to either freeze your account and/or remove an overdraft facility if you have one. You need to make sure that you can manage either or both of these situations before you make the request.**

- <https://nationaldebtline.org/sample-letters/ask-your-bank-pay-particular-bills/>

Energy & financial support resources – For Vulnerable Customers, all energy and water providers are obliged to keep a '**priority services register**'. 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, if available, for advice.

Community Hubs and staying warm - The continuing cost-of-living crisis affects people right across Cornwall, with many reporting they are, at times (especially in winter months) unable to switch on the heating when the temperature drops. A network of community organisations, churches, libraries, businesses and faith-based groups across Cornwall believe that everyone should have a warm and welcoming space to go when it is cold and have opened their doors to provide exactly that. These places may be on hold over the warmer months but should re-open when it gets colder. Find one near you at these pages.

- **Community hubs:** <https://cornwallvsf.org/community-hubs>
- **Warm Welcome scheme:** <https://www.warmwelcome.uk/>

Financial Inclusion – Transformation Cornwall are working with partners across the county to highlight Cornish and national financial inclusion work.

- <https://transformation-cornwall.org.uk/initiatives/a-financial-inclusion-initiative>

Cooking on a budget - Many sites provide 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 shopping tips to help avoid supermarkets tricks to get you to spend more, as well as recipes to use up leftovers. Many major supermarkets have similar resources.

- <https://www.bbc.co.uk/food/budget>
- <https://www.studentbeans.com/blog/uk/food-shopping-on-a-budget-20-pound-a-week-food-budget-2022>
- <https://www.deliciousmagazine.co.uk/collections/budget-recipes/>
- <https://savings4savvymums.co.uk/weekly-shop-just-18/>

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