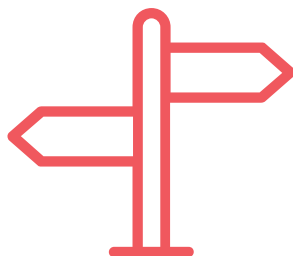


# Cost of Living Support



We know that many families are worried about the increasing cost of living. If you are worried about how to pay for clothes, food or energy prices, please know that support is available.

**You are not alone. There are lots of organisations that will try to help you and your family. Some of these you can contact directly but some you will need to go through a referral partner, for example a health visitor, doctor, children's centre or school.**

Many of the resources here require use of the internet to find out more or access the service. If you don't have internet access, you can use a computer at your local library.

## Step 1 Maximising your income

The first step is to make sure your family is receiving all the money that you are entitled to.

**Turn2us** has a benefits calculator to help you check if you are eligible for benefits or to make sure you are already receiving the right support. They can give free and confidential advice for people in financial need.

- >> [www.turn2us.org.uk](http://www.turn2us.org.uk)
- >> <https://benefits-calculator.turn2us.org.uk>

Their website also has useful information on the possible benefits available for parents and carers.

- >> Child Benefit: [www.turn2us.org.uk/Benefit-guides/Child-Benefit/What-is-Child-Benefit](http://www.turn2us.org.uk/Benefit-guides/Child-Benefit/What-is-Child-Benefit)
- >> Universal Credit: [www.turn2us.org.uk/Benefit-guides/Universal-Credit/What-is-Universal-Credit](http://www.turn2us.org.uk/Benefit-guides/Universal-Credit/What-is-Universal-Credit)

For new claimants, Universal Credit replaces the help that used to be given through Child Tax Credits.

- >> [www.turn2us.org.uk/Benefit-guides/Child-Tax-Credit/What-is-Child-Tax-Credit](http://www.turn2us.org.uk/Benefit-guides/Child-Tax-Credit/What-is-Child-Tax-Credit)

If you are a lone parent, see Single Parents: Claimant Commitment under Universal Credit.

- >> [www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Single-parents-and-Universal-Credit](http://www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Single-parents-and-Universal-Credit)

Guardian's Allowance

- >> [www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Guardian-s-Allowance/What-is-Guardian-s-Allowance](http://www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Guardian-s-Allowance/What-is-Guardian-s-Allowance)

Foster carers and benefits

- >> [www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Foster-carers-and-benefits/What-is-a-foster-carer](http://www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Foster-carers-and-benefits/What-is-a-foster-carer)

This winter, many councils are offering extra support to families who are struggling. Search "cost of living" on your local council's website.

- >> If you have older children, do you qualify for free school meals? You can check here <https://www.gov.uk/apply-free-school-meals>

**Family Fund** provide financial support if your child has a disability.

- >> [www.familyfund.org.uk](http://www.familyfund.org.uk)



## Step 2 Reducing your costs

If you have **broadband** and are on certain benefits or looking for work, you may qualify for a reduced cost tariff.

- >> Find out more here: [www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/](http://www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/)

If your child is in **childcare**, and one of you is in employment, you may be able to receive help with childcare costs.

- >> Find out more here: <https://www.moneysavingexpert.com/family/childcare-costs>

If you are a single parent, or are a carer for someone in your family, or your family is just on a low income, you could qualify for a discount on your **council tax**.

- >> Find out more here: <https://www.moneysavingexpert.com/family/council-tax-discounts> or check out your local council website.

If you are on certain benefits you may be able to get a reduction on your **water bill**. It's likely your provider is Thames Water if you live in London. Find out more on their website or check out the website of your provider if not Thames Water.

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

Websites such as Money Saving Expert collate **coupons** which you can download or print out to use against your weekly shop.

- >> <https://www.moneysavingexpert.com/deals/supermarket-coupons/#coupons>

If you are managing **debt**, Debt Free London have a free advice line where you get help on how best to manage, and get yourself out of, debt.

- >> <https://debtfree.london/#channel-infographics>

## Step 3

### Making sure you have food

There are lots of **food banks** which may be able to help if you don't have enough food. Most food banks need a referral but some offer food without this. The Trussell Trust runs a nationwide network of food banks and provides emergency food and support. Their website will tell you how to get referred to them.

- >> Find your local food bank here: [www.trusselltrust.org/get-help](http://www.trusselltrust.org/get-help)

You might be entitled to get help to buy **healthy food** and milk through the Healthy Start Scheme. Click on the link to check if you are eligible and how to apply, or speak to your midwife or your local children's centre for more information.

- >> [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

There are lots of **Community Fridges** opening up across London where you can receive free or very low cost food.

- >> Find your nearest using this map: [https://www.hubbub.org.uk/the-community-fridge/#h\\_16173234781659542454638](https://www.hubbub.org.uk/the-community-fridge/#h_16173234781659542454638)

There are also some 'social supermarkets' or 'community pantries' which offer low cost **groceries**.

- >> Community Shop in Lambeth: <https://www.companyshopgroup.co.uk/our-locations/community-shops>
- >> Community Pantry in Westbourne Park, Peckham and Crystal Palace: <https://www.yourlocalpantry.co.uk/pantry-listings>

There are lots of local food groups and community kitchens across London which offer **free hot meals** for all the family and don't require a referral. You could try searching online or on social media to see if there is a group near you. Your local council may also have information.

Apps such as **Olio** help connect you to free leftover food local to you. This might be offered by cafes at the end of the day or by other families. Download the app on your smartphone and look for offers in your area.

- >> <https://olioex.com>

Cook **Jack Monroe** has loads of great recipes on her website which are all healthy, tasty and low cost.

- >> <https://cookingonabootstrap.com>

## Step 4

### Funding your fuel bills

General advice is to try not to skip gas and electricity payments if you can't pay them. The companies that supply your energy have a responsibility to discuss **payment options** with you as long as you let them know as soon as possible that you are struggling to pay your bills. This is for all customers, including those on pre-payment meters.

If you don't know who supplies your gas and electricity, you can use the **Ofgem** website to find out.

- >> <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator>

You may be entitled to **energy discounts** if you are on certain benefits – speak to your supplier about this. They will have lots of information on their websites.

All of the energy providers have **hardship funds** you can apply to if you are struggling.

- >> Find out what your supplier offers here: <https://www.moneysavingexpert.com/utilities/how-to-get-help-if-you-re-struggling-with-your-energy-bills/#need-3>

**Energy Saving Trust, Citizens Advice** and **National Energy Action** also have helpful advice for ways to save energy, reduce use and lower your energy bills.

- >> <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy>
- >> [www.citizensadvice.org.uk/about-us/our-work/our-campaigns/awareness-raising-campaigns/besw/20-ways-to-save](http://www.citizensadvice.org.uk/about-us/our-work/our-campaigns/awareness-raising-campaigns/besw/20-ways-to-save)
- >> [www.nea.org.uk/get-help/advice-resources](http://www.nea.org.uk/get-help/advice-resources)

## Step 5 Getting help with other family costs

At **Little Village** we provide clothing and equipment for babies and children up to the age of 5. You can get a referral every three months if you need more support.

- >> <https://littlevillagehq.org/get-help>

Our website has a list of **baby banks** across the UK, some of which do not need a referral.

- >> <https://littlevillagehq.org/uk-baby-banks>

There are lots of local groups on **Facebook** where people offer cheap or free clothing and equipment. Try searching for "mum groups", "parent groups" or "free items" and your local area to see what is available.

**Young Planet** is an app advertising clothes and kit for kids (including older kids) going free based on your postcode.

- >> [www.youngplanet.com](http://www.youngplanet.com)

**Freecycle** and **Trash Nothing** are apps and websites where people give away their items locally for free. You can search by area or by item for the things you need.

- >> [www.freecycle.org](http://www.freecycle.org)
- >> <https://trashnothing.com/beta/>

## Step 6 General support

**Citizens Advice** offer free confidential advice online, over the phone, and in person on a range of issues including benefits, work, housing, finances and legal matters. They are a national charity with local offices around the UK. You can enter your postcode to find the office closest to you. Plus they have lots of resources on their websites.

- >> [www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us)

**Children's Centres** support all families with children (often under 12 years old) and parents expecting a baby. They can provide advice, support and information on your child's health, development, education and care. They also often run parent and children classes, where you can meet other families too. You could search online for children's centres in your area, contact your council who will be able to tell you where your local one is, or ask other parents locally where your nearest one is.

