

COST OF LIVING SUPPORT

We know that many families are concerned about the cost of living.

If you are worried about how to pay for clothes, food, bills or other essentials, 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.



Maximising your income

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.

[Their website](#) also has useful information on the possible benefits available for parents and carers:

- >> [What is Child Benefit](#)
- >> [What is Universal Credit](#)
- >> [Guardians allowance](#)
- >> [Foster carers and benefits](#)

[The Lightning Reach](#) portal can help you find and apply for support from lots of different places. This could include grants, benefits, help with bills and local schemes

If you are a single parent, [Gingerbread](#) has information and an advice line about benefits, including [Universal Credit](#).

[Family Fund](#) may provide financial support if your child has a disability.

Reducing your energy 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.

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 suppliers have [hardship funds](#) you can apply to if you are struggling.

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.

[Energy Saving Trust](#) and [National Energy Action](#) also have helpful advice for ways to save energy, reduce use and lower your energy bills.

[SHINE](#) has a helpline to advise you on reducing bills, tackling energy debt and staying well and warm.

Managing your other costs

If you are a single parent, a carer, or on a low income, you could qualify for a discount on your [council tax](#) (or check out your council tax website).

If your child is in [childcare](#), and one of you is in employment, you may be able to receive help with childcare costs.

If you have [broadband](#) and are on certain benefits or looking for work, you may qualify for a reduced cost tariff.

You may be entitled to help with NHS costs, including prescriptions, dentist and opticians. Ask about the [NHS Low Income Scheme](#) at your local NHS service or check the website.

If you receive certain benefits, you may also be able to get a [50% discount on some transport](#). Ask at your local JobCentre Plus for more information.

Websites such as [Money Saving Expert](#) have lots of tips on saving money. They also collate [coupons](#) which you can download or print out to use against your weekly shop.

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. [StepChange](#) also give advice online or over the phone.

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. Some foodbanks also have advice sessions about benefits, housing or other issues so it is always worth asking if they can help with this too.

There are lots of [community shops and pantries](#) across London which offer low cost food and other items.

There may also be a community fridge near you for free or very low cost food. Local food groups and [community kitchens](#) offer free hot meals for all the family and don't need a referral.

Search online or check your local council's website for info on food support in your area.

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.

You might be entitled to get help to buy healthy food and milk through the Healthy Start Scheme. Visit the [Healthy Start](#) website to check if you are eligible and how to apply, or speak to your midwife or your local children's centre for more information.

If your child is in school, you may also be entitled to Free School Meals and holiday support. Check [Gov.uk](#) or speak to your school.

Cook [Jack Monroe](#) has loads of great recipes on her website which are all healthy, tasty and low cost.



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.

Our website has a list of [baby banks](#) across the UK, some of which do not need a referral.

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.

[Freecycle](#) is an app and website where people give away their items locally for free. You can search by area or by item for the things you need.

For school uniform, speak to your school and check your local council's website to see what support is available. If you need [furniture or things for your house](#), you can look for grants or places to get free and cheap items.

You may be able to access a grant for particular needs or to help in a crisis. You can search for [grants on Turn2Us](#) website to see what you can access.

Most council websites also have information on funds to help with food, energy bills or other expenses in a crisis.

Accessing advice and other support

[Citizens Advice](#) offers 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. They also have lots of resources on their websites.

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.

Some children’s centres also offer advice sessions on issues such as benefits. You could search online or ask your council or other parents to tell you about your local children’s centres.

