

Cost of Living Resource Sheet

At this time, many people are facing problems with the cost of living, with energy bills, fuel costs, and basic food costs rising. This resource sheet has a collection of resources, including many signposting to other help.

In addition, the Inclusion Cornwall Resource library has a host of other specific Resource Sheets, including – Debt and crisis funding, Families, Transport, Health, wellbeing and disabilities, Household goods, Food, clothing and wood banks, and more. Detailed support in those specific areas can be found on those sheets.

Statutory support

1. Cornwall Council

There are a variety of support resources on the Cornwall Council website, including the annual Winter Wellbeing campaign. This has tips for keeping warm and well across the colder months, money-saving tips for energy bills, as well as contact details for a variety of organisations that can help.

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

There is also a Cost of Living Support page, which has lists of financial help for those struggling, free school meals, help with food, tips for saving money, and more.

- <https://www.cornwall.gov.uk/costofliving>

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 here:

- <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.

- <https://letstalk.cornwall.gov.uk/help-with-food>

See also the **NHS Healthy Start vouchers** for families with children under 4 years, or more than 10 weeks pregnant.

- <https://www.healthystart.nhs.uk/>

Cornwall Council and a selection of major charities and organisations in Cornwall have produced a leaflet for those who are struggling to make ends meet. You can download 'Worrying about money? From the Council's website, and other places.

- <https://www.cornwall.gov.uk/media/2pbns0hj/worried-about-money-cornwall-leaflet.pdf>

2. Government

There have 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 these, and any new help that is announced, or 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, etc. Further, there is a list of businesses which are offering support to individuals, such as £1 kids meals in supermarket cafés, and energy companies offering lower tariffs.

- <https://helpforhouseholds.campaign.gov.uk/>

Money Helper, formerly the Money Advice Service, also has some helpful advice, particularly around debt, budgeting and pensions guidance.

- <https://www.moneyhelper.org.uk/en>

The Department of Work and Pensions has been running a social media campaign around avoiding scammers, who are taking advantage of the confusion around what financial help is available and how to claim it. You will not be asked to DO anything, whether call, click a link, email, or fill in a form in order to receive cost of living payments. They are made automatically. You can read the details of how payments will be made here:

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

Other advice around avoiding scammers can be found here:

- Citizens Advice – <https://www.citizensadvice.org.uk/consumer/scams/get-help-with-online-scams/>
- Action Fraud – <https://www.actionfraud.police.uk/>
- Stop Scams – <https://stopscamsuk.org.uk/>

Energy & financial support resources

All energy and water providers are obliged to keep a 'priority services register' of vulnerable customers. 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.

3. Community Energy Plus – CEP

Community Energy Plus 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://www.cep.org.uk/resources/factsheets-and-leaflets/>

4. Citizens Advice

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.

- <https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>



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

- Textline: Text ADVICE to 78866 or for debt issues text DEBT to 78866 and they will call you back within 48 hours (excluding weekends).
- Phone: 0800 144 8848 Mon-Fri 10am to 4pm. FREE

5. Age UK

The National Age UK website has 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/>

6. Good Law Project

Various factsheets, including Understanding your energy bill and discounts, and Benefits.

- <https://goodlawproject.org/news/empowered-bill-support-discounts/>
- <https://goodlawproject.org/news/empowered-claiming-welfare-benefits/>

7. Which consumer guide

Which has compiled a selection of articles around energy, financial advice, saving money on essentials, and money saving tips.

- <https://www.which.co.uk/topic/cost-of-living#energy-saving-and-bills>

8. Unbiased – a financial adviser

A selection of mostly financial advice, including consolidating debt, budgeting, and how to save.

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

Practical support

9. Age UK Cornwall and Isles of Scilly operates Cornwall Link

This hosts community listings across a wide variety of subjects, from many different organisations. At present they have a topic area devoted to cost of living support, including events, give-aways, advice and practical support.

- <https://cornwall-link.co.uk/campaign/help-with-the-cost-of-living>

10. Community Hubs

Google has a map listing all the community hubs, including opening times and contact details.

- <https://bit.ly/3Telb0d>

11. Warm Welcome scheme

Local churches, faith groups, community centres, businesses and more are taking part in the 'Warm Welcome' scheme, opening their doors to allow people to come and use their spaces, to be warm, and have some food, rather than heating their own homes. There is not a list on the Warm Welcome website at time of printing, as the scheme is very new.

- <https://www.warmwelcome.uk/>

Transformation Cornwall is going to be publishing a list of Cornwall Warm Welcome venues.

- <https://transformation-cornwall.org.uk/>

12. Which Consumer guide

In addition to the energy saving information, Which has a list of shops and businesses which are offering various types of support, including free meals, discounts and more.

- <https://www.which.co.uk/news/article/what-supermarkets-and-shops-are-doing-to-help-with-the-cost-of-living-aNpUU5E5AbYr>

13. Money Saving Expert

All sorts of financial advice. Including special deals, and news.

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

14. BBC

The BBC food pages have a whole section of recipes for £1 per portion or less, as well as information on how to make the most of your food budget, and using slow cookers, pressure cookers, or microwaves as an alternative to putting the oven on. There are also recipes to use up leftovers, and avoiding the supermarkets tricks to get you to spend more.

- <https://www.bbc.co.uk/food/budget>

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