



Cost of living – savings tips

August 2022

Ealing Reclaim Social Care Action Group (ERSCAG) and its Direct Payment User Group (DPUG) have discussed how the current cost of living crisis is likely to impact on older and disabled people using social care services. We agreed to issue a short note bringing together a list of local groups able to help, and some of the savings tips that have appeared in the media.

Arrears/Debts:

Arrears/debts can mount up fast causing financial and emotional problems; seek advice early. Debts can sometimes be re-scheduled, especially if they involve mortgage-lenders, the Council and/or energy providers. Electricity, gas and water providers can help you figure out a manageable payment system to avoid getting into financial difficulties. Contact the supplier directly or, if you prefer, seek advice about avoiding or dealing with debt from specialist groups (see local and national listing at the end – CAP, EAS and others have specialist services relating to debt).

Claim any benefits you are entitled to

Are you a carer for a family member – do you receive a Carer's Allowance; does your family member qualify for Attendance Allowance? Are you a pensioner who qualifies for Pension Credit? If you are a Direct Payment recipient, are you claiming for all the Disability Related Expenditures you are experiencing; how is your package taking into account the increase in utility expenditures that are required because of the nature of your disability? Ealing Council has a range of information on its website setting out the eligibility criteria for benefits such as: government's one-off payments to households on means tested benefits, pensioners and people with disabilities; the Council's Household Support Fund, Energy Rebate Scheme, and other support and discretionary funds; as well as one-off support from energy companies. For details see: [Coping with the rising cost of living | Coping with the rising cost of living | Ealing Council](#) More generally, you can check about benefit eligibility on sites such as: <https://benefits-calculator.turn2us.org/>

Digital Access

If you need help navigating the Council's online applications for support – digital hubs are being piloted at four libraries - Ealing Central, Northolt, Southall Dominion and Acton Town Hall. Digital hub staff are not welfare 'advisers' but can guide residents through online applications and renewals for Locata, MyAccount, Blue Badges, Local Welfare Assistance and other Council forms. For more info see - <https://www.aroundealing.com/news/personal-computer-champions/>

Energy

For energy advice, check the Council's Healthy Homes Ealing and Green Doctors option https://www.ealing.gov.uk/info/201099/energy_efficiency_advice or Citizens Advice: <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

The rise in energy costs will be a major concern for many people, but perhaps particularly for disabled people who face energy costs that cannot easily be reduced. Some energy providers give emergency credit, some offer discretionary discounts. Charities are discouraging people from simply 'not paying' – see - <https://www.bbc.co.uk/news/business-62435432> so check your bill for contact details of your particular energy supplier (many also provide a specific number if you are facing problems with your bills) and if you tell them about your circumstances (including any impairments that are relevant) you may be eligible for the Priority Services Register. Indeed the Priority Services Register is available to people who have reached state pension age as well as those who are disabled or have a long term medical condition – for eligibility & details see: <https://www.ofgem.gov.uk/getting-extra-help-priority-services-register>

If you have a pre-payment meter and you have an impairment that means your health would be damaged by your power going off, your energy company must replace it with a normal meter if asked. See <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/problems-getting-to-or-topping-up-your-prepayment-meter/> Your energy supplier cannot move you onto a pre-payment meter if you are in a 'very vulnerable situation,' even if you are in debt. This includes if you need to use medical equipment requiring a constant power source. <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/check-prepayment-meter-rules> For complaints: <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/complain-about-an-energy-company/complain-to-your-energy-supplier/>

If you use an oxygen concentrator at home, you can get a rebate. The supplier of your concentrator will provide these payments but you must apply. To claim, see <https://www.scope.org.uk/advice-and-support/government-payments-discounts-heating-bills/>

Foodbanks/Fuel vouchers

You can find a local food bank here: <https://www.trusselltrust.org/get-help/find-a-foodbank/> and they will explain how you can get a referral for food vouchers. In Ealing, we have foodbanks at Acton, Greenford, Hanwell, Northolt, Perivale and Southall, all operating different days and venues - <http://ealing.foodbank.org.uk/>; info@ealing.foodbank.org.uk or telephone 020 8840 9428 . Some foodbanks nationally offer fuel vouchers as well as food if needed; check if local ones do.

Going Green

Many of the cost-saving measures mentioned in the press will also be good for our planet. For example, Traidcraft (www.traidcraftshop.co.uk) cites ten ways to reduce one's carbon footprint: walk, cycle or use public transport; choose products with recyclable or compostable packaging; reduce, recycle and reuse; invest in

sustainable clothing; home composting; consider your meat consumption; consume locally and in-season food; plant trees; choose organic; use renewable energy.

Holidays

Big Issue has a “Summer Survival Guide” at www.bigissue.com. In an article (11 July 2022), they mention a series of groups which might be able to help – Family Holiday Association, Glasspool, and Family Action (see contact details at the end).

Housing problems

Seek legal advice immediately if eviction is mentioned – Ealing Council provides info: https://www.ealing.gov.uk/info/201106/private_housing/388/harassment_and_illegal_eviction/4 And if you need specific legal advice, contact the Ealing Law Centre (www.ealinglawcentre.org.uk; info@ealinglaw.org.uk; tel: 020 8579 4598) which reports it is currently taking on legal aid cases on housing, homelessness, possession and evictions etc.

Loans

Advice vital in advance – maybe check some general online information either from consumer magazine – Which - <https://www.which.co.uk/money/credit-cards-and-loans/loans> or from MoneySavingExpert: <https://www.moneysavingexpert.com/Ealing-Council-newsletters-mention-a-loans-alternative> - **Hillingdon Credit Union**

Review Household Income and Expenditures

It is often helpful to regularly review what you are spending your money on, to consider how you might be able to make savings. Especially at a time that ‘fixed’ expenditures are on the increase, it is worth routinely checking your bills; submitting regular utility readings if you don’t have a smart-meter; barter over your mobile phone bills, broadband, home and car insurance etc. and keep abreast of the best competitive deals.

Solidarity – sources of practical help

Sometimes trade unions/professional associations/faith groups/ have hardship funds that could help. Some local charitable funds exist to help though you may need a referral – see for example (www.williamhobbaynecharity.co.uk). Big Issue magazine suggests a grant search at www.turn2us.org.uk

Additional helpful agencies/information resources

(indicates that it is local or has a local branch/office)*

Age UK* (advice line - 0800 169 65 65) for those concerned about the cost of energy; with questions about Pension Credit (ageuk.org.uk/pension-credit) or other needs faced by older people on low incomes. For Age UK Ealing: - 020 8567 8017.

Christians Against Poverty*: For debt advice and money management (all religions welcome), offering - home visits; debt coaches; help with budgeting; negotiating payments with debt creditors; debt management plans; insolvency solutions for those in severe debt - tel: 01274 760 720; info@capuk.org; <https://www.capuk.org>

Citizens Advice Bureau: www.citizensadvice.org.uk

Crosslight*: <https://www.crosslightadvice.org/> is located at foodbanks in Ealing and gives debt advice to people who have been issued a food bank voucher.

Debt advice: See local options elsewhere as well as debt advice charity www.stepchange.org (0800 1381111) and government helpline www.nationaldebtline.org Telephone: 0808 808 4000

Ealing Advice Service*: has produced an “At a glance guide to cost of living support 2022” and provides debt counselling etc. – see www.ealingadvice.org; or tel: 02085798429.

Ealing Council*: See [Coping with the rising cost of living | Coping with the rising cost of living | Ealing Council](#), regularly updated. Or see directory for local groups <https://www.ealingfamiliesdirectory.org.uk/kb5/ealing/directory/service.page?id=H02E-JcjAL0>

End Furniture Poverty: <https://endfurniturepoverty.org/find-furniture/>

Energy Saving Trust: www.energysavingtrust.org.uk with advice on energy savings

Family Action: www.family-action.org.uk

Family Holiday Association: <https://apply.familyholidayassociation.org.uk>

Help Through Crisis* (a consortium overseen by Ealing Hounslow Community and Voluntary Service) with debt advisers in food banks <https://www.wlec.net/help-through-crisis/>

Inclusion London: Disability rights organisation with much more detail on several of these cost of living tips as they relate to disabled people:
https://www.inclusionlondon.org.uk/disability-in-london/coronavirus-updates-and-information/ddpo-organisational-support/delivering-advice-services/cost-of-living-crisis-get-help-with-energy-and-care-costs/?utm_source=DDPO+staff&utm_campaign=da5192d3c4-EMAIL_CAMPAIGN_2018_09_17_01_40_COPY_01&utm_medium=email&utm_term=0_bbb54d0fe1-da5192d3c4-247666677&fbclid=IwAR23zHBCDDhV7xeAoq4hY2zFkWvC1KFBGcpfCiOgRtdb5AqUkHAsoqU1JWo

MoneySavingExpert's Money/Tips - www.moneysavingexpert.com

StepChange - <https://www.stepchange.org/> a debt charity with online support

Which: consumer magazine, offers subscription to a free newsletter (which.co.uk)
<https://www.facebook.com/141323599261898/posts/pfbid02ehhB6NcLpZtqyLeERQ1YUXewJwBkbzAwKvdzW69cpUAYARiYNLhQaBsuRbcZJvvKI/?sfnsn=scwspmhttps://www.facebook.com/141323599261898/posts/pfbid02ehhB6NcLpZtqyLeERQ1YUXewJwBkbzAwKvdzW69cpUAYARiYNLhQaBsuRbcZJvvKI/?sfnsn=scwspm>