

## Cost of Living Crisis

We are all facing difficult times ahead. Inflation is likely to be higher than increases to pay and benefits, National Insurance contributions are increasing and due to the ongoing effects of the Pandemic and the crisis in Ukraine, we will continue to see the cost of fuel, utilities, food and clothes go up. Many Government advisors are warning that this may continue for a while to come.

It may be time to start assessing your situation and to take action, where you can.

## But what can I do?

There are practical steps you can take today.

It's not always easy to increase your income, but often you can reduce your outgoings. First look at your regular outgoings, is there anything there that you don't use anymore (e.g. Netflix, gym membership etc.)? If there are, then look to cancel them, just be aware that some contracts have penalties, so check before you cancel.

Check your thermostats on your heating. Just reducing by 1 degree or adjusting the times that your heating is on could make a big difference to your bills.

Next, as you renew your vehicle or home insurance, always remember to compare with other providers. You could be surprised by how much you can save by spending 15 minutes searching around for a better deal.

Are you on a water meter? If not, you may be able to save money on your water. Yorkshire water have a handy tool to estimate the cost of your water based on how much you use and provide you with a cost per year. If this is less than your current payments, a water meter might be right for you. Find out more at <https://www.yorkshirewater.com/bill-account/water-meters/could-i-save-with-a-water-meter/>

If you've already done this, and you are starting to struggle to buy food, clothes, or pay your bills, the first step is admitting you need help. This can be tough, but you are not alone. Many individuals, couples and families are in the same situation, the good news is the sooner you take action, the better it will be.

## What to do if you need help

If you're struggling there is help and support available to you. We've pulled a list of organisations together and grouped them in to easier to understand categories. We've added links and phone numbers below that you might find helpful.

## Financial difficulties

If you are having difficulties paying your bills, or repayments then the best thing to do is contact your providers as soon as possible. All firms have processes in place to help you get back on track with payments. Even if you have already missed a couple of payments, the best course of action is to talk to them and explain your situation.

If you are on prepayment meters for gas and electricity and can't afford to top them up, again contact your provider, you may qualify for an emergency voucher.

Many firms will allow reduced payments for a period of time, or even pause interest on repayments. Just by getting in touch you could save unplanned missed payment fees by making an arrangement with your provider.

Sometimes this can be daunting, so below are three free advice firms, who will be able to provide impartial and easy to understand advice. They can also help with budgeting guidance, and can help making sure you are receiving any benefits that you are entitled to.

### **Step Change**

Free, confidential and expert debt advice, online or over the phone.

[www.stepchange.org](http://www.stepchange.org)

0800 138 1111  
Mon-Fri 8am-8pm  
Sat 8am-4pm

### **National Debt Line**

Free advice and help to work out your budget. They give you debt solutions suitable to your financial situation.

[www.nationaldebtline.org](http://www.nationaldebtline.org)

0808 808 4000  
Mon-Fri 9am-8pm  
Sat 9.30am-1pm

### **Citizens Advice**

Citizens Advice offer the knowledge and confidence you need to find your way forward.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

0344 411 1444  
Mon-Fri 9am-8pm  
Sat 9.30am-1pm

## **Mental Health and personal support**

We understand that at this time additional strain can increase the likelihood or severity of mental health issues. Also, things that you might normally be able to deal with become too much. There are many charities and organisations available to help you, but here are a few that could help depending on your situation.

### **Cruse Bereavement**

Support, advice and information when someone dies.

[www.cruse.org.uk](http://www.cruse.org.uk)

0808 808 1677  
Mon-Fri 9am-5.30pm

### **Macmillan Cancer Support**

Physical, emotional and financial support to help you live life as fully as you can.

[www.macmillan.org.uk](http://www.macmillan.org.uk)

0808 808 00 00  
7 days a week, 8am-8pm

### Mind

Advice and support to empower anyone experiencing a mental health problem.

[www.mind.org.uk](http://www.mind.org.uk)

0300 123 3393

Text 86463

Mon-Fri 9am-6pm

### Samaritans

Provide emotional support to anyone in distress, struggling to cope or at risk of suicide.

[www.samaritans.org](http://www.samaritans.org)

116 123

Open 24/7

365 days a week

### Shelter

Helps people in housing need by providing advice and practical assistance.

[www.shelter.org.uk](http://www.shelter.org.uk)

0808 800 4444

8am-8pm weekdays,

9am-5pm weekends

## Are you looking for a loan?

If you're in need of money to cover short term expenses then a loan might be right for you. But make sure you understand the total amount of interest you'll be repaying and ensure you can afford your repayments.

1. **Credit Unions** are community savings and loans providers. They can offer affordable loans to people within their local area. Credit Unions are often able to lend to people whose circumstances might mean they struggle to get a loan from other lenders. They often have branches as well as phone and online support. There are hundreds of Credit Unions across the UK. To find one in your area and to see if you are eligible to join visit <https://www.findyourcreditunion.co.uk/>
2. **Community Development Finance Institutions (or CDFIs)** are community lenders that offer affordable and flexible loans alongside free access to advice. There are a dozen CDFIs across the country. You can apply for a loan from a CDFI either online or over the phone and there are branch services available in some areas. Search for a CDFI by visiting <https://www.findingfinance.org.uk/>. Please note that search results appear in alphabetical order.

Credit Unions and CDFIs also offer loans at specific times such as Christmas, for school uniforms and for other one-off expenses.

## In need of food, clothes or furnishings?

There are loads of local swap and sell pages on Facebook, so its always worth joining these groups to see what is being posted. You can also put requests on these sites for specific items you're looking for. If that doesn't work there are charities and organisations, ready willing and able to help you, depending on your needs and locations.

### Citizens Advice

Citizens Advice offer the knowledge and confidence you need to find your way forward.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

0344 411 1444

Mon-Fri 9am-8pm

Sat 9.30am-1pm

### **Bradford Food Banks.**

Bradford Food Banks is a website designed to link you to places nearby that are able to help.

<https://bradfordfoodbanks.org.uk/>

### **Too Good to Go**

Every day, food goes to waste at cafes, restaurants, hotels, shops and manufacturers - just because it hasn't sold in time. The Too Good To Go app lets you buy and collect this food - at a discount

[Join Our Food Waste Movement | Too Good To Go](#)

### **Keighley Furniture Project**

They collect donated household items from surrounding areas to pass on to people who are on benefits, pensions or low incomes. They can provide things from small and large appliances to furniture.

[Home - Keighley Furniture Project](#)

### **POPI Baby Bank**

POPI provide items for babies and children up to 5 such as cots, prams, clothes and toys, free of charge to local families in need. POPI don't work directly with individuals or families. But if you are in need of help, please speak to a support agency such as a health visitor, family support worker, school or social worker.

[POPI Baby Bank](#)

Fuelbank Foundation has all sorts of advice specifically for people who are struggling to pay their fuel bills: <https://www.fuelbankfoundation.org/individuals/>. This includes things like the Warm Home Discount, and the possibility of a £49 payment (not a loan) for people who are on prepayment meters.

And Martin Lewis, Money Saving Expert, has put together the following information about 'how to heat the human not the home' [https://www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy/?fbclid=IwAR03XGG09BMkP3z2\\_cRQssG3A5U-EaCl4pzqKDJ3CQtaaGtcWvw8dxNkP9A](https://www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy/?fbclid=IwAR03XGG09BMkP3z2_cRQssG3A5U-EaCl4pzqKDJ3CQtaaGtcWvw8dxNkP9A).

In fact, it's probably worth recommending people just keep an eye on Martin Lewis's page generally, as he seems to be focusing at the moment on the cost of living crisis.

Jack Monroe, the Bootstrap Cook, has all sorts of great ideas for making really cheap nutritious meals - she includes the price per serving of the food, and often uses tins or dried foods that you don't need a fridge for. <https://cookingonabootstrap.com>

There is a website called [treacle.me](http://treacle.me) which has lots of different services compiled on there so that's a great one to signpost people to as well