

Cost Of Living - Check what benefits you could be eligible to

The Fellowship is well aware of how the current cost of living crisis is impacting members, and we want to support those who are struggling.

To tackle the issue we set up a working group of staff members and Trustees and conducted an online survey to gather information that would spotlight the areas where we could help.

To start, we thought it best to step through some of the different types of help that is already available.

STEP ONE: Check what benefits you could be owed

Are you unemployed, retired or on a low income? Do you need help with housing or childcare costs? The easiest way to check if you can get benefits to help with the cost of living is to use a Benefits Calculator.

Benefits Calculator: The Benefit Calculator is free to use and the information you provide will be kept anonymous. The calculator will tell you exactly what benefits you are eligible to claim. We recommend you use the ones on the Age UK or the Citizens Advice websites.



Age UK Benefits Calculator

www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/



Citizens Advice Benefits Calculator

www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/

If you don't have access to a computer or you find it difficult to access websites, we can help. Contact our Support Services Team on **0800 043 1935** (Monday to Friday 10:00am-3:00pm).

Commonly claimed benefits: Many low-income pensioner households are entitled to Pension Credit or to health benefits such as Personal Independent Payment (PIP) and Attendance Allowance (AA). These benefits are not means tested and can be a gateway to other help, such as Cost of Living payments.

● **Pension Credit:** If you are at State Pension Age, check if you qualify for Pension Credit by visiting the Government website www.gov.uk/pensioncredit or by calling the Pension Credit helpline: **0800 99 1234** (Mon-Fri 8am-6pm). Before applying for Pension Credit make sure you have the following information to hand:

- Your National Insurance Number.
- Your income details.
- Details of any savings and investments.
- Your housing costs e.g. rent or mortgage repayments.
- Information about any benefit payments you receive.

- If you live with a partner, you'll need to give the same information about them.
- Information of anyone else living with you, such as details about any benefits they're receiving (you won't need to give detail about their income).



Pension Credit

www.gov.uk/pensioncredit

Other benefits to check: You may qualify for some other benefits (these are means tested):

- Income based Jobseekers Allowance
- Income related Employment Support Allowance
- Income Support
- Tax Credits (Child Tax Credit and Working Tax Credit)
- Housing Benefit
- Council Tax Support
- Universal Credit

Step Two: Speak to your energy supplier

If you're struggling with your energy bills, you should speak to your energy supplier. They can help with:

- planning your budget
- checking your benefits entitlement
- making sure you're on the most suitable energy tariff
- negotiating with energy suppliers and resolving energy
- debt problems
- completing grant applications
- specific energy efficiency advice.

Check your energy bill or your energy supplier's website for more details. For example the British Gas website is www.britishgas.co.uk

Step Three: Sign up to store loyalty cards and reward schemes

Today many supermarkets and retail stores have loyalty cards or reward schemes. By joining up you can save money, as long as you don't mind sharing specific

personal details. You can save money when you shop in store or online. Popular cards include; Sainsburys Nectar points, M&S Sparks card, Tesco Clubcard and Boots Advantage card.

Some supermarkets are also running schemes where they provide free meals such as Asda who are offering the over 60s a £1 'meal deal' in their own cafés until 31 March 2023. Check stores for details.

Step Four: Visit a food bank or equivalent

Food banks provide emergency food and compassionate, dignified support to people locked in crisis. There are food bank centres or equivalent around the country and they help to bring people together to reduce loneliness and tackle food poverty. They even offer cold food such as canned products, cereals and snacks to support households in cutting back on the use of cooking appliances to keep energy bills as low as possible. Take a look at some of these organisations to see if you qualify:

Local Pantry: <https://www.yourlocalpantry.co.uk/pantry-listings/>

FoodCycle: <https://foodcycle.org.uk>


Food Banks: <https://www.trusselltrust.org/cost-of-surviving-donate-gs>

Step Five: Is your Broadband package value for money?

Some Broadband providers are offering great deals on broadband services if you are on certain benefits. You could be due cheap, long-term 'social tariffs'. Check here: <https://www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/>

Always ensure you shop around for the best deal when renewing contracts for any service subscriptions.

Step Six: Can you get free transport?

If you need to visit the doctors, local hospital or any other medical facility on a regular basis, try calling ahead of your appointment to see if help is available with transport costs. 



Step Seven: Help with NHS prescriptions and other costs

If you are on a low income, you may be able to get help with prescriptions and other costs through the NHS Low Income Scheme (LIS). The scheme covers:

- prescription costs
- dental costs
- eye care costs
- healthcare travel costs
- wigs and fabric support

You can apply for the NHS Low Income Scheme if the value of your savings, investments or property is below £23,250 for people who live permanently in a care home; or below £16,000 for everyone else. Any help you are entitled to is also available to your partner and any dependent young people. You can find more details here: <https://northeastlondon.icb.nhs.uk/your-health/support-for-nhs-costs/support-for-nhs-costs-if-you-are-on-low-income/>

Step Eight: Contact your Local Authority

Many local authorities recognise the challenges

people are currently facing and have started their own schemes to help support people locally. Contact your local authority or check their websites for more information.

Step Nine: Get in touch with the Fellowship

Don't forget to contact us if you don't have access to a computer or you can't access the websites listed above. Call Support Services Team on **0800 043 1935** (Monday to Friday 10:00am-3:00pm) and we can help.

Importantly, if you have tried everything we've mentioned above and you are still struggling, call us.

Step Ten: Let us know your tips

If there are things you are doing that are helping you deal with this cost of living crisis and we haven't written about them, let us know. We'd love to share them with the wider membership.

In the meantime, we are seriously looking at how we can support members financially, with a one-off cost of living grant. More details about this will be shared as soon as they're available. **b**