Cost of Living crisis

Organisations, agencies and charities that can help with your rising bills



Introduction

The country faces a cost of living crisis. Families face hiking energy bills, increases in the prices of essentials, and falling wages.

Locally, communities face severe hardship. Close to a quarter of Wirral's neighbourhoods rank in the 10% most deprived nationally, with fuel poverty in Wirral being higher than the national average and almost 30% of children in Wallasey already living in poverty after housing costs. Two thirds of people in Wallasey are cutting back essential groceries and on worrying about being able to pay their energy bills. Local people need more support.

I know that the next few months will be a considerable struggle for more and more people, and it's often hard to know where to turn for help and advice.

That's where this booklet comes in.



Angela Eagle MP Wallasey

I have gathered information about agencies, organisations and charities which can provide you with help, information, and advice about managing your bills and costs and offer support.

This booklet will be updated as I hear of more organisations that provide support. Hopefully, you may be able to find some help and support within this booklet.

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Labour's Plan

In the short term, Labour's fully funded £29bn plan would prevent the energy price cap from rising through the winter, paid for by extra tax from oil and gas giants making eye-watering profits from the spike in energy costs.

Labours package would reduce energy demand and lower bills in the longer term by insulating 19 million homes across the country through Labour's Warm Homes Plan.

Labour originally urged the government to implement this plan a year ago. If they'd acted, they could have insulated 2 million of the coldest homes by this winter – saving the typical household an additional £1,000 every year on their energy bills.



Labour's long term vision will secure our energy supply to make sure we're protected against future shocks and build Britain's energy independence.

This would see our country reach zero carbon power by 2030, 20 years ahead of the Government's current plans. This would be achieved by a trebling of onshore wind and solar power and a quadrupling of tidal, nuclear, and hydrogen power.

Labour would stop bills rising now and create sustainable energy for the future – helping people get through the winter while providing the foundations for a stronger, more secure economy.



Wirral Council's approach

Wirral Council is conducting a comprehensive and coordinated response to the cost-of-living crisis and its impact on Wirral residents in declaring a costof-living crisis.

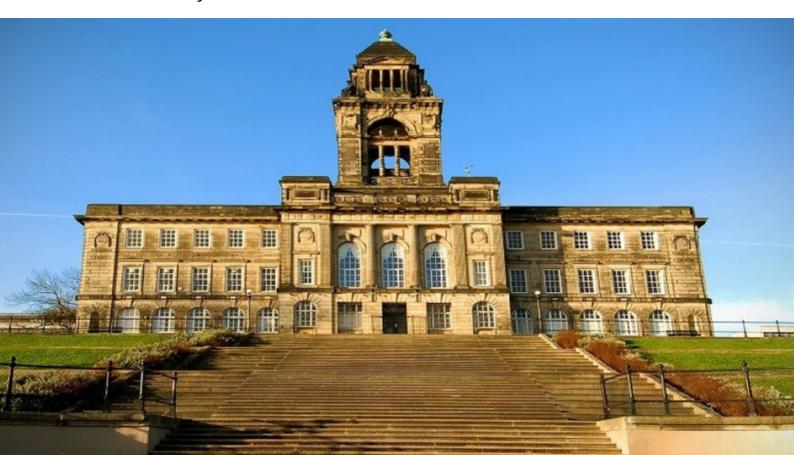
Councillors have asked council officers to support the most in-need residents during the crisis as the council's main priority for the coming period.

They will review the council's existing help and support and explore what further assistance can be provided.

The Chief Executive and senior officers will expand the Cost of Living Action Group to include partner agencies, community groups and other local bodies already providing support in their neighbourhoods.

This will ensure that the services and assistance provided can be more effectively, efficiently coordinated, and delivered across the whole of Wirral.

This is alongside wider support the Council has offered. For example, Wirral Council provided £1.2 million of funding for community support groups and £3 million for school meal replacements for school children over the summer holidays.



Mental Health Services

The cost-of-living crisis will be very stressful for many people trying to manage their daily finances. If this is affecting you and you think you might need some support or need to speak to someone, then several services can offer helpful advice and support:

- If you need urgent support for your mental health, please call Cheshire and Wirral Partnership NHS Foundation Trust mental health helpline on 0800 145 6485 and dedicated local staff will support you in accessing the help you need. The phone line is open 24 hours a day, seven days a week, to people of all ages including
- Wirral Mind Aim is to normalise conversations around mental health, tackle stigma and discrimination, raise awareness, promote understanding, and support the community to live mentally healthier lives.

children and young people.

- Samaritans Whatever you're going through, a Samaritan will face it with you. They are available 24 hours a day, 365 days a year.

 Contact in confidence by calling 116 123 (freephone)
- Wirral Infobank has more mental health support to offer.
 You can find information, services, and groups to help you with your general emotional and psychological wellbeing. There are also services listed that can support you if you are experiencing mental health problems, bereavement, or have a mental health condition.



Help with your Finances

If you are experiencing financial issues, hardship or struggling with any other financial issues, there are several organisations who can help.

Help with Financial Support

- Citizens Advice Wirral offer free advice about a whole host of issues, including housing, debt advice, immigration and employment.
- Paying your Council Tax can be a struggle at times. Contact Wirral council to see how they can help.
- Universal Credit is a payment to help with your living costs. It's paid monthly - or twice a month for some people in Scotland. You may be able to get it if you're on a low income, out of work or cannot work.
- Winter Fuel Payments are available for those who have reached pensionable age. These payments are available to help with fuel bills and are for those who are eligible.
- **Warm Homes Discount** offers up to £140 off your electricity bills for the winter to those who qualify.
- **Entitled to** take great pride in helping people determine what they can claim from national and local government via their self-serve or advisers-led calculators.

Are you missing out on a boost to your income?

Our benefits calculator will help you check what benefits you may be entitled to claim. Try it today!

If you're not yet claiming means-tested benefits, now's the time to check if you're eligible.

10 mins using our calculator could be worth at least £325.

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Help with Finances

Help with Financial Support

- Cold Weather payments are paid to those who qualify if the area's average temperature falls below zero degrees for seven days consecutively, you could be eligible for £25 per seven days.
- Household Support fund supports vulnerable households in most need of support to help with significantly rising living costs.
- Discretionary Housing Payments can be made in addition to the main Housing Benefit or Universal Credit if housing costs are paid. These payments can be made in some circumstances to help tenants who are experiencing financial hardship and need extra short-term financial help with their rent.
- **Step Change** provides help and advice for people who are in debt.
- Pension Credits give you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.



Support organisations

There are a number of volunteer groups, organisations and charities that are on hand to help you with support and advice with bills, grants and managing your finances.

- Wirral Credit Union is a not-for-profit savings and loan provider in Wirral. You can become a member of the Union, and they will support you to make the most of your money.
- MoneyHelper For clear money help that's on your side and free to use.
- NHS website offers advice and tips about who is eligible for free prescriptions and how you can apply for them.
- Some may be entitled to free or reduced-fee TV Licences
 Over 75's & receiving pension credits, people registered blind
 (severely sight impaired), and those who live in a residential care
 home, supported housing or sheltered accommodation.
- Shelter advice and support services offer one-to-one, personalised help with housing issues and homelessness.
- Wirral Council has collated a list of support organisations that can offer you help and advice with your finances.
- ➤ Wirral Food Bank is there for local people during this cost of living crisis. Find them at Unit 14, Wirral Business Centre, Dock Road, Birkenhead, CH41 1JW. Call them on 0151 677 6557.

Support organisations

- The Energy Projects Plus LEAP provide valuable advice to help residents cope with the energy price rises, and can refer residents to Income Max for benefits support.
- Money Saving Expert Martin Lewis' website provides details and tips about all issues, including bills, mobile phone contracts and information for students.
- Carers UK provide information and help to manage your bills.
- Age UK can offer help and advice about what benefits you might be entitled to as well as help with energy advice.
- **Barnardo's Action With Young Carers Wirral**_are a great charity that offer support to young people under 18 years old who are young carers.
- Wirral Food Bank offer help beyond a food parcel. Find out more about additional services and support.
- National Energy Action are a national fuel poverty charity working to ensure everyone in the UK is safe and warm in their homes.



Support at Work

- Trade Union Congress (TUC) On average union members get higher pay, better sickness and pension benefits, more paid holiday and more control over things like shifts and working hours. This is because workers join together to negotiate pay and conditions rather than leaving it up to managers.
- ▶ GMB Union is a trade union that represents all workers. They have over 500,000 members who work in every type of job imaginable across public services and in private companies too.
- **UNISON** is the UK's largest union, serving more than 1.3 million members. They represent full-time and part-time staff who provide public services, although they may be employed in both the public and private sectors.
- Unite the Union's vision is of a prosperous society in which employers and employees work together to build successful businesses and safe, healthy working environments.
- **USDAW** is the Union of Shop, Distributive and Allied Workers. They provide advice and representation to workers in many different workplaces.





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