



COST OF LIVING SUPPORT



WEST OXFORDSHIRE
DISTRICT COUNCIL

Help if you're struggling with living costs



Many residents are currently struggling with rising living costs. That's why it's important to know what help and support is available now – that could benefit you, a relative, friend or neighbour.

Here are some practical actions that could help you or someone you know.

? Check you're not one of up to 7 million people in the UK missing out on income-related state benefits

You can go straight to the Government or contact West Oxfordshire Citizens Advice for one-to-one help to do this.

Number to call: **0800 328 5644** for Government advice or **0808 2787908** for Citizens Advice

Website to visit: www.gov.uk/benefits-calculators or www.westoxon.gov.uk/costoflivingsupport

? If you're over State Pension age, check if you're eligible for Pension Credit

Pension Credit provides extra money for living costs and access to other help. People of State Pension age may be entitled to Pension Credit even though they may have modest savings, a retirement income or own their own home. An award of Pension Credit can provide access to a range of other benefits such as help with housing costs, Council Tax, heating bills and, for those aged 75 or over, a free TV licence.

Number to call: **0800 99 1234**

Website to visit: www.gov.uk/pension-credit

? Get help with childcare costs

Over one million families are missing out on up to £2,000 a year towards childcare costs – check what help you could get.

Website to visit: www.gov.uk/childcare-calculator

? Check if you can claim a discretionary housing payment

If Housing Benefit or Universal Credit doesn't cover all your rent you may be eligible to claim for a discretionary housing payment to help with rent payments.

Number to call: **01993 861000**

Website to visit: www.westoxon.gov.uk

? Check if you're eligible for Council Tax Support

You may be eligible for Council Tax support through West Oxfordshire District Council if you receive certain benefits or are on low income. Also if you are struggling to pay your Council Tax as a result of the changes to the way that we now calculate Council Tax Support from 1 April 2021, you can apply for additional assistance from the Council's Hardship Fund.

Number to call: **01993 861000**

Website to visit: www.westoxon.gov.uk

? Help if you're experiencing illness or disability

Check if you or your family may be entitled to benefits for those experiencing illness or disability.

- ✓ Personal Independence Payment (PIP) for adults under state retirement age.
 - Visit www.gov.uk/pip or call **0800 917 2222**
- ✓ Attendance Allowance (for those over state retirement age), and
 - Visit www.gov.uk/attendance-allowance or call **0800 731 0122**
- ✓ Disability Living Allowance (DLA) are not means-tested. The assessment considers the way that your health conditions affect your daily living and mobility needs.
 - Visit www.gov.uk/dla-disability-living-allowance-benefit

? Check your eligibility for Carer's Allowance

If you are a carer, you may be entitled to Carer's Allowance and/or an extra amount called the 'carer element' within Universal Credit. This could mean £69.70 a week in Carer's Allowance if you care for someone at least 35 hours a week and you, the person you care for and the type of care you provide meets the criteria.

Website to visit: www.gov.uk/carers-allowance

? Contact your energy supplier if you can't pay energy bills

Contact your energy supplier if you are struggling to pay for energy or think you may get into difficulty – if you already have energy debts, some larger suppliers offer grants to help pay this off. Please look for their contact details on your bill.

? Get help if you're struggling to afford enough food

If you are struggling to buy food you can approach West Oxfordshire Citizens Advice who will be able to provide advice on where you can get local support.

Number to call: **0808 2787908**

Website to visit: www.citizensadvicewestoxon.org/

? See if you can get Healthy Start vouchers

If you're at least ten weeks pregnant or have a child under four years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and vegetables and infant formula milk.

Number to call: **0300 330 7010**

Website to visit: www.healthystart.nhs.uk/

? Apply for free school meals

If you or your child receive certain benefits, you can apply for free school meals from Year 3 and above.

Website to visit: www.oxfordshire.gov.uk/residents/schools/school/school-meals



? Seek advice about debt

If you're in debt, seek advice early rather than let things spiral out of control. Here are some organisations you can contact:

- ✓ Citizens Advice West Oxfordshire at www.citizensadvicewestoxon.org/ or 0808 2787908 for Citizens Advice.
- ✓ StepChange at www.stepchange.org or 0800 138 1111
- ✓ National Debtline at www.nationaldebtline.org or 0808 808 4000
- ✓ P3 at www.p3charity.org

? Apply for a discount on water bills

Households on low income can apply for financial support through their local water provider. Please look for contact details on your water bill.

? Looking after your mental health

Looking after our mental health and wellbeing is important. There are a variety of organisations and websites that may be able to offer you the support, advice and help you need – whether in person, over the phone, via text, self-help or in group community settings:

- ✓ The Every Mind Matters website offers advice and practical steps that people can take to support their wellbeing and manage their mental health. Visit www.nhs.uk/every-mind-matters/
- ✓ Oxfordshire Safe Haven have a warm and friendly team to offer support to adults (18+) living in Oxfordshire either in person or at the end of the phone. Phone 01865 903 037, email osh@oxfordshiremind.org.uk or visit www.oxfordshiremind.org.uk/support-for-you/safe-haven/
- ✓ For the mental health services directory in Oxfordshire visit www.oxmindguide.org.uk/directory/

? Help if you, or someone you know, is suffering from domestic abuse

Domestic abuse is a pattern of abusive and controlling behaviour. It is any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional).

If you or someone you know is being abused, contact Oxfordshire Domestic Abuse service on 0800 731 0055. If there's a risk to life, please call 999 or text 99

More information on support can be found at www.westoxon.gov.uk/domesticabuse

? Other national charities you can contact are:

Samaritans If you're having a hard time, they can provide you with advice and support. Call them anytime on 116 123.

Mind National Mental Health Charity. Call their information line on 0300 123 3393

CALM (Campaign Against Living Miserably) is a charity that supports men under 45 years old with mental health issues. You can call them on 0800 58 58 58

Papyrus UK Prevention of young suicide 0800 068 4141

Shout A free 24/7 crisis text service, text SHOUT to 85258