

Cost of Living Factsheet for Frontline Workers in Calderdale (June 2022)

“This factsheet aims to provide you with information about the cost-of-living crisis and what this means for Calderdale. This crisis is everyone’s business with wider impacts being seen on education, employment, housing, crime and health and wellbeing. The [Money and Wellbeing Information Centre](#) is updated regularly to support residents and frontline workers with the latest local information. Everybody is doing an amazing job in supporting the growing number of people who are facing financial hardship”.
Councillor Jenny Lynn, Cabinet Member for Public Services & Communities, Calderdale Council

Click the icons for further information



Retail and food prices continue to rise, especially domestic produce which have been impacted by poor harvests, labour shortages, and rising global food prices. 85% of Britons have noticed an increase in the cost of groceries. 3,150 people access [food support](#) on a monthly basis across Calderdale. Partners are working together to look at how more affordable food options can be made available. The Council’s [welfare assistance](#) scheme can help people with essential household items, such as a cooker and fridge

Health & Wellbeing: The cost-of-living crisis is having an impact on [mental health](#), especially for those most vulnerable, and it’s important this isn’t ignored. Worrying about money problems and other things that are happening in the world, can affect your health and wellbeing. To find out more about the kinds of support available click the image.



Energy bills for gas and electricity have increased rapidly in the last year. The energy price cap recently rose from £1,277 to £1,971 meaning a 54% increase in energy bills for the average household. There are lots of ways to save energy in the home. Citizens Advice Calderdale can offer advice on energy saving measures. For further signposting information and help with energy bills [click here](#).

Support for families:

The **Healthy Start scheme** is available to help support families buy healthy food and vitamins. This is available for eligible families who are more than 10 weeks pregnant or have a child under the age of 4. It’s important that eligible families are given the support to access the scheme. There are other forms of support available. [Click here](#) to find out more about them, including [Healthy Holidays](#) for children and young people on free school meals.



Support into employment and training:

There are [local organisations](#) who help residents of all ages get into **work, apprenticeships and training**. If you are a local business, you can receive free support from [Business Growth Calderdale](#).

Support for older people

£6.8 million of **Pension Credit** is unclaimed in Calderdale. Figures suggest that around a third of our eligible residents might not be getting the benefits they are entitled to. There are extra entitlements that come with claiming, including free NHS dental treatment, free sight tests, Cold Weather Payments and a free TV licence to name a few. To find out more, click the piggy bank.



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Support with budgeting and paying rent

It has never been more important to know how to manage a household budget and many people don't have these skills. There are lots of resources online, but if face to face support is needed, there are a range of organisations who can help maximise your client's income and they are listed [here](#). If you are worried about a client's risk of becoming homeless, contact the [Housing Options](#) team. The demand for rental housing is extremely high, making it challenging for low-income households to move. Where possible, staying put may be the best option, but if you're unsure, please contact the Housing Options Team.



Managing **household costs** is becoming increasingly more challenging for more families and households, but there are some schemes in place to help:

- All households will be given a £400 [cash discount](#) on energy bills this autumn.
- All households in council tax bands a -d will be receiving a [council tax rebate](#) of £150.
- Low-income households on means tested benefits will receive a £650 **cost of living** payment (lump sum payments to be made in July and then the autumn of 2022)
- Pensioners qualifying for the winter fuel payment will receive a one-off payment of £300 towards the end of the year to help with energy costs.
- People claiming disability benefits will receive a one-off disability payment of £150 in September.
- [Warm Home Discount](#) and [Winter Fuel Payments](#) will be available to eligible households.
- The local [welfare assistance](#) scheme is a discretionary scheme run by Calderdale Council and provides emergency support for people in most need with household items.
- Top tips for a warmer, healthier home can be found [here](#). It contains some simple measures to make homes cheaper to heat.
- It's also easy to find out if someone is eligible for help to pay rent or Council tax [here](#). If a client is still struggling to pay their rent, they may be eligible for [discretionary housing payment](#).

Since September 2021, Calderdale Council has been distributing [household support](#) directly to vulnerable households. A total of £3,666,006.92 will have been spent by end of September 2022.

Frontline services are busier than they ever have been, and clients should be enabled wherever possible to build on their financial knowledge, confidence and budgeting skills to relieve the ongoing demand for services.

Hints and tips on maximising household income and managing a household budget will be scheduled over the coming months as part of our planned cost of living campaign. Please visit the [Calderdale Money and Wellbeing Information Centre](#) regularly to find out more.

We know that a nudge from a loved one can be a powerful motivator so if you are talking directly to friends and family, use this factsheet to encourage them to find solutions to any money worries.

Further links:

- Money Saving Expert <https://www.moneysavingexpert.com>
- National Energy Action <https://www.nea.org.uk/get-help>