Mapping of national support for SPLWs to support with social welfare and financial information



As energy costs continue to rise and people experience increasing financial anxiety and stress, it is important for social prescribing link workers to be supported with up-to-date information, resources, and tools to help them in supporting clients to navigate these challenging times.

To help you navigate the range of social welfare and financial information that is available, we have compiled a list of the **national** links. Further support offers will be available locally, so it is worth reaching out to your local council and community organisations and services.

Please keep us updated of national information not contained here that may be helpful to others; you can keep in touch by emailing: england.socialprescribing@nhs.net

Always refer to a trained advisor for situations where clients are requiring expert guidance for potentially difficult situations and decisions.

What support is available to support people with financial worries and debt?

Whatever is going on in your client's life, there are ways to make their income go further; Money Helper is there to help you help your clients with their money. The online tools can help them learn how to cut back on costs and see what extra help is available. They can use the Living on a squeezed income tool, where your clients will find a range of free resources, tools and organisations that can support them, such as:

- How to save money on household bills
- Benefits and grants they may be entitled to help with living costs
- Links to the Trussell Trust and others helping you to find a food bank
- Ways to cut back on fuel costs linking to Money Saving Expert's guides
- How to review their outgoings and find out which bills to prioritise and how to deal with any
 they're struggling with: Help with bills and payments | MoneyHelper

Or they can contact Money Helper by phone on 0800 448 0814 or, WhatsApp on 07701 342 744 for a consultation with one of our Money Guidance agents.

But if you believe they have missed a household bill or are having sleepless nights about their money, signpost them to free debt advice. If they are struggling with debt, it can be hard to know where to turn. But with lots of free advice services available across the UK, you can find help in a way that's best for them. Online, over the phone or in person.

https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator



Money Helper also covers most of what is listed on the following pages.

Help with gas, electricity, and water bills - The Government have announced an Energy Price Guarantee which ensures that a typical household in Great Britain pays an average of £2,500 a year on their energy bill, in the next two years from October 2022. You don't have to apply for the guarantee, and there's no need to contact your energy supplier. More information about the guarantee is available on the Government's website. If you are struggling to pay for energy or think you may get into difficulty, contact your supplier. We know the Energy Price Cap rise caused by global energy factors will be extremely worrying for many people. Continual support is available to make sure consumers pay no more than is necessary and are supported by suppliers in any way possible.

Ofgem have provided some advice and guidance: Getting help if you can't afford your energy bills | Ofgem

Winter Fuel Payment (GOV) - This scheme offers pensioners born on or before 25th September 1956 up to £200 per household every year towards your energy bills. This payment usually goes straight into your bank account, and you do not need to apply for this. This year, due to the cost of living, each qualifying household will receive a further £300 payment on top of their usual payment.

Energy Cost of Living (GOV) - Every single household, regardless of income, will receive a one-off payment of £400 towards their energy bills. This payment is given straight to your energy supplier at £66 per month for 5 months. If you use a pre-paid meter, you will receive vouchers to scan at the usual place you make your payments.

What support is available to stay warm?

- Age UK have advice on how to stay warm and keep well this winter:
 - 10 Tips for Staying Warm at Home this Winter (ageuk.org.uk)
 - Keeping well this winter
- NHS Website: How to stay well in Winter

What information is available to support with social welfare and legal issues?

Check out your local branch of Citizens Advice and find out about their opening hours.

- To contact by phone: Call 0808 223 1133
- To access advice online: https://www.citizensadvice.org.uk/
- To use their online webchat: Chat with an adviser online Citizens Advice

For textphone: dial 18001 followed by the helpline number

Links for people to check if they are entitled to any benefits, include:

<u>Turn2us</u>, <u>Entitledto</u> and <u>Policy in Practice</u> benefit calculators to check which benefits you can get.

To process a benefit check, the person will need information about savings, income, pension, childcare payments, and any existing benefits within your household.

Always refer to a trained advisor for a full benefit check.

If you are entitled to certain benefits or tax credits, you may be entitled to a **Cost of Living Payment.** This is a one-off payment of £650 which is issued automatically to those who qualify. If you think you are entitled to this payment, find out more here or contact your local job centre.

Disability Cost of Living (GOV) - This is a one-off payment of £150 to anyone who is entitled to Attendance Allowance/PIP/Disability Living Allowance etc. and gets paid automatically to you.

Household Support Fund (Local Councils) - Every single council has been given money to help support local households. If you are struggling, you can ring your local council for this grant and you do not have to pay it back.

What support is available to support people with access to food?

Many of the food co-operatives, food waste and food banks schemes are grassroots, community organisations aimed at supporting people who cannot afford the essentials in life.

If you do need to find a local scheme, the Trussell Trust has an interactive map that can be of help in locating one near you: Find a Food Bank - The Trussell Trust.

For further advice, support, and information around financial issues, they also have free national helplines on their Get Help page: Get Help - The Trussell Trust

Financial worries can also impact clients and their families in other ways and below is a list of additional links which may become helpful to you in your role.

EMPLOYMENT

Citizens Advice: <u>www.citizensadvice.org.uk/work/problems-at-work/</u>

ACAS: www.acas.org.uk

Maternity Action: www.maternityaction.org.uk

Advice Now: www.advicenow.org.uk – search employment

HOUSING

Citizens Advice: www.citizensadvice.org.uk/housing/

Government: <u>www.gov.uk</u> – search specific issue e.g. *eviction*

Shelter: <u>www.shelter.org.uk</u> – search specific issue e.g. *homelessness*

Age UK: www.ageuk.org.uk

Advice Now: www.advicenow.org.uk – search housing and homelessness

DISCRIMINATION

Citizens Advice: www.citizensadvice.org.uk - search discrimination

Government: www.gov.uk/discrimination-your-rights

Equality Advisory Service: www.equalityadvisoryservice.com

Advice Now: www.advicenow.org.uk – search discrimination or the subject area e.g.

employment

FAMILY AND PERSONAL

Citizens Advice: www.citizensadvice.org.uk/family/

Children & Domestic Abuse Law Clinic (Devon & Cornwall

ONLY): https://www.cabdevon.org.uk/law-clinic/

Law Works: www.lawworks.org.uk

Advice Now: www.advicenow.org.uk - search family and personal

Child Law Advice: https://childlawadvice.org.uk/

IMMIGRATION

Citizens Advice: www.citizensadvice.org.uk/immigration/

Government: <u>www.gov.uk</u> – search *immigration*

The Joint Council for the Welfare of Immigrants: www.jcwi.org.uk

Advice Now: www.advicenow.org.uk – search immigration

Law Works: https://www.lawworks.org.uk/search/node/immigration

LEGAL

Law Society (Legal aid covers much of criminal law issues): https://www.lawsociety.org.uk/for-the-public/using-a-solicitor/find-a-solicitor/

Citizens Advice: https://www.citizensadvice.org.uk/law-and-courts/legal-system/finding-free-or-affordable-legal-help

Youth Access: https://www.youthaccess.org.uk/services/find-your-local-service

Just for Kids (law): https://justforkidslaw.org/what-we-do/empowering-young-people/legal-support

Law Works Free: https://www.lawworks.org.uk/legal-advice-individuals/find-legal-advice-clinic-near-you

: Always refer to a trained advisor for situations where clients are requiring expert

Some ideas for you as a link worker to think about.

guidance for potentially difficult situations and decisions

- You will need to understand your role and that of specialist advice workers
- Source local contact details for Citizens Advice so people can have access to 1:1 support
- Are there any campaigns or support offers from the local authority or local councils?

- Find your local <u>Council for Voluntary Service</u>, who will have information about what is happening with community support in your local area.
- Find out about your local food banks and their referral process. There may also be other
 organisations such as the Salvation Army offering support with meals and food. Family
 Centres or Children's Services may also be able to help with milk and nappies.
- There may be a local baby bank that is able to offer help if people are struggling to provide the essentials for their children.
- Are there any local organisations that support with heating such as fuel vouchers?
- Is there any local support for people with internet and digital needs?
- Find out about local emergency housing provision if people find themselves with nowhere to sleep.
- Have the correct Local Authority safeguarding team information available.
- Remember to make time for you and your own wellbeing, as you will struggle to pour from an
 empty cup. Your health and wellbeing is important, so make time for reducing your own
 stress and aid your own recovery and resilience.
- Connect with supportive colleagues and peers where possible

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