



Cost of living: Getting extra help



We understand the difficulties that many households face as a result of the ongoing cost of living crisis. We have compiled key information from relevant regulators, consumer bodies and from charities to help inform the public about what support is available during these challenging times.

What information does this leaflet contain?

This leaflet is designed to signpost individuals in the direction of cost-of-living support. Whilst most of the information within this leaflet applies to the UK as a whole, there are some instances where the support that is available will vary depending on where you live. Where there are differences, we have provided information about the regional alternatives that exist.

Government debt respite schemes

The Government's Breathing Space scheme allows eligible customers in England and Wales 60 days respite from creditor action: www.stepchange.org/how-we-help/breathing-space-scheme.aspx

In Scotland there is a similar short-term debt relief equivalent called a Statutory Moratorium: www.mygov.scot/apply-for-a-moratorium

In Northern Ireland there has been a call for evidence about similar provisions.

Finding free debt advice in your area

Not all advice agencies operate across the **whole of the UK**, so this free debt advice locator may be helpful: www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

Struggling with your telecoms bills?

If you're having difficulty paying a bill, don't ignore it. Talk to your communications provider as soon as possible. Providers should offer a

range of contact methods (such as phone, email and webchat) and you can let your provider know if you have a preferred method.

Support from your provider

Communications providers should:

- Ask about your financial situation and ability to pay.
- Based on your ability to pay, advise you about measures to help you pay your bill, which may include a payment holiday or payment plan or switching to a cheaper tariff (some contracts have a fee if you end them early, but providers can consider waiving these if you switch tariff because you are struggling to pay).
- Let you know about social tariffs (see below), including who is eligible and how to sign up.
- Tell you about how you can set up bill or usage checkers and limits.
- Check you can easily access your billing information.
- Allow you some time to get help, support and advice on how to manage your debts, without the threat of enforcement action or disconnection during this time.

Free debt advice

Providers should:

- Be able to point you to organisations or charities that can provide free debt advice and support.
- Allow a debt adviser to represent you, with your permission, and consider any advice or proposals from the adviser.

Service restrictions and disconnection

If you do not pay your bill, your provider should contact you. If payment is not received, **your account could be restricted**. For example, this could mean outgoing calls are restricted to emergency calls and calls to the provider only, while inbound calls are unaffected. Where possible, providers may continue to allow calls to some free helplines, e.g. for children and victims of domestic abuse. Providers should avoid restricting services if you are vulnerable and particularly reliant on your communications services, unless all other options have been exhausted.

You **might be disconnected** if payments continue to be missed.

Debt collection

If you are in debt to your communications provider, they may refer this to a debt collection agency.

Providers should:

- Seek to understand a customer's individual circumstances before instructing a debt collection agency.

- Use debt collection agencies that have strong policies for treating vulnerable customers fairly.

Social tariffs for communications services

Social tariffs are cheaper broadband and phone packages for people on means tested benefits, including Universal Credit. Some providers call them 'essential' or 'basic' broadband.

It's cheaper than a regular package: All providers offer a social tariff that costs between £10 to £20.

Fast, unlimited broadband: Most tariffs offer superfast broadband at speeds over 30 Mbit/s - fast enough for you to keep in touch with friends and family, stream HD films or shop online.

You'll pay next-to-nothing to get set

up: If you do have to pay any setup costs, these should only be small. Your provider should tell you before you sign up.

It should cost nothing to switch: If your provider offers a social tariff, you can switch to it at any time, free of charge.

The price won't go up mid-contract:

You won't pay any more than what you agree at the start of the contract.

It costs nothing to leave: You won't pay a fee to leave the tariff before the end of your contract and switch.

Check if your current provider offers a social

tariff: You can apply for most tariffs online, or call your provider and ask to switch.

There is more information on Ofcom's website: www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Concerns with your energy bills?

Contact your supplier

If you have concerns about paying your energy bill, contact your supplier first. You can find their details on a recent energy bill.

Your supplier should take into account your circumstances and situation and offer help. They might offer more time to pay, access to hardship funds or advice on how to use less energy.

If you are struggling to pay, your supplier must work with you to agree on a payment plan you can afford based on what is called your 'ability to pay'.

If you live in England, Wales or Scotland please follow this link for more information: www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills

If you live in Northern Ireland, please follow this link: www.uregni.gov.uk/payment-bills



Price cap

If you live in England, Scotland or Wales, the energy price cap sets a maximum price that energy suppliers can charge consumers for each kilowatt hour (kWh) of energy they use. How much you pay depends on how much energy you use.

The price cap is applied to customers on a default energy tariff, and ensures they are fair and cost reflective. It does not apply to fixed-tariff deals.

In Northern Ireland, the Utility Regulator carries out a tariff review process to approve the maximum tariffs that regulated electricity and gas suppliers can charge. This price regulation also includes capping the profit levels of the regulated electricity and gas suppliers. For more information, visit www.uregni.gov.uk/regulated-tariffs

Cold Weather and Winter Heating payments

If you live in England or Wales and are in receipt of certain benefits you may be eligible for an additional £25 extra per week during the winter months and when the temperature is at zero or below for more than seven days. This is called the cold weather payment.

To see if you are eligible for this payment, please follow this link: www.gov.uk/cold-weather-payment

If you live in Northern Ireland, you can check to see if you are eligible here: www.nidirect.gov.uk/articles/cold-weather-payment

For people living in Scotland there is a provision for winter heating payments instead: www.mygov.scot/winter-heating-payment

Additional Support

The Help for Households website (helpforhouseholds.campaign.gov.uk/) contains information to support households with energy related issues. If you would like to see what support you may be eligible for please visit the Help for Households energy bill page: www.helpforhouseholds.campaign.gov.uk/help-with-your-bills/

You can also find advice on how to save energy and lower bills: www.helpforhouseholds.campaign.gov.uk/energy-saving-advice/

If you live in Scotland and are struggling to afford your energy bills you may be eligible for help. Please follow this link for further details: www.mygov.scot/cannot-afford-energy-bills

Northern Ireland Energy Advice offers free and impartial advice to all NI households. For more information please visit www.nihe.gov.uk/community/ni-energy-advice/ni-energy-advice-get-in-touch

The Consumer Council for Northern Ireland has price comparison tools for electricity and heating: www.consumerCouncil.org.uk/consumers/help-consumers/electricity-oil-and-gas/electricity-price-comparison-tool

www.consumerCouncil.org.uk/consumers/help-consumers/electricity-oil-and-gas/gas-price-comparison-tool

Concerns with keeping up with payments to your financial services provider?

There may be help and support available from your financial services provider to help manage the impacts of the Cost of Living. To find out more about the help and support available to you, please visit the Financial Conduct Authority's Cost of Living webpages: www.fca.org.uk/consumers/financial-impact-rising-costs-living

If you're finding it hard to keep up with payments – like your credit card or mortgage bill – or manage your debts, MoneyHelper is a government-backed service that can help you find a way forward. You can visit the MoneyHelper website here: www.moneyhelper.org.uk/en/money-troubles/cost-of-living.html.

Concerns with your water bills?

If you live in England or Wales

Changes to customers' bills will vary according to which company supplies them. If you live in England or Wales the following advice may help you reduce your water bills:

Talk to your water company: If you're struggling with your bills, you should talk to your water company first. There are a variety of schemes and tariffs on offer that could help by reducing your bills, smoothing payments, or helping with debt.

You can find the contact details for your water company here: www.ofwat.gov.uk/households/your-water-company/contact-companies/

Install a Water Meter: Additionally, if you are worried about your bills and you have not already done so, consider installing a water meter. If you have a meter, it means you pay for what you use, not just a set, flat amount. If you are a smaller household, or low water user, that might help you save money. Again, talk to your water company. This calculator might help give you an idea if it is the right thing for you to do: www.ccw.org.uk/save-money-and-water/water-meter-calculator/



What Support is Available?

People's situations are regularly changing and having the right support can help. The Consumer Council for Water have a benefits calculator which might help you explore the benefits you could be entitled to: www.ccw.org.uk/save-money-and-water/benefits-calculator/

Wider Support Services & Networks

There are several external support services that you can reach out to for more detailed advice and support:

CCW – A list of organisations which help those struggling to pay their water bill: www.ccw.org.uk/save-money-and-water/help-with-bills/#social-tariffs

Citizens Advice – Water supply: www.citizensadvice.org.uk/consumer/

Scope – Disability Energy Support (including water bill support): www.scope.org.uk/disability-energy-support/

If you live in Scotland

Scottish Water supplies drinking water and takes away wastewater for most households in Scotland, but your bill will come from your local council and will be paid as part of your council tax. The amount you will pay for water and sewerage charges is set by the council tax band of your property.

If you qualify for a council tax reduction, this will automatically apply to your water and sewerage bill. However, this is only up to a limit of 35% of your total water and sewerage bill. This means that, even if you receive 100% Council Tax Reduction, you will still need to pay 65% of the water and sewerage charges.

You can find more information here: assets.ctfassets.net/vms0u05139aw/council_tax_benefits_and_water_and_sewerage_charges.pdf/bab58822d15bb3ce35634a051b1d76fd/council_tax_benefits_and_water_and_sewerage_charges.pdf

You can also consult citizens advice if you have concerns relating to arrears of water and sewerage: www.citizensadvice.org.uk/scotland/consumer/water/arrears-of-water-and-sewerage-charges/

If you live in Northern Ireland

Only non-domestic customers pay for water charges in Northern Ireland. You can find out more information about NI Water's charges here: www.niwater.com/your-bill-and-our-charges/

NI Water offers a range of free additional services to older people, those with a serious medical condition or consumers who need extra help for any other reason through their Customer Care Register.

For further information and to register for this service, please visit: www.niwater.com/customer-care-register/

About this leaflet

The information in this leaflet has been prepared by members of the UK Regulators' Network (www.ukrn.org.uk). This group is formed of the official bodies that regulate the UK's essential services.

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