

# Cost of Living Crisis Survival Kit



As the cost of living crisis continues, people across the UK are looking at different and innovative ways to save money. For many it is a worrying time. A recent poll by the BBC highlighted the impact of increasing prices on food, fuel and clothes with more than half of the 4,011 respondents admitting they had skipped meals to save money.

Social care workers are also feeling the pinch, a survey of members by the Homecare Association revealed that domiciliary workers are leaving their jobs for better paid ones due to cost of living and insecure pay. The Homecare Association estimated the vacancy rate at 13.5 – the highest ever recorded.

Like many other sectors, care providers may not be able to offer significant pay rises to staff, but that doesn't stop registered managers or other colleagues offering a friendly ear, advice or support to anyone affected.

## **Cost of Living Crisis Survival Kit**

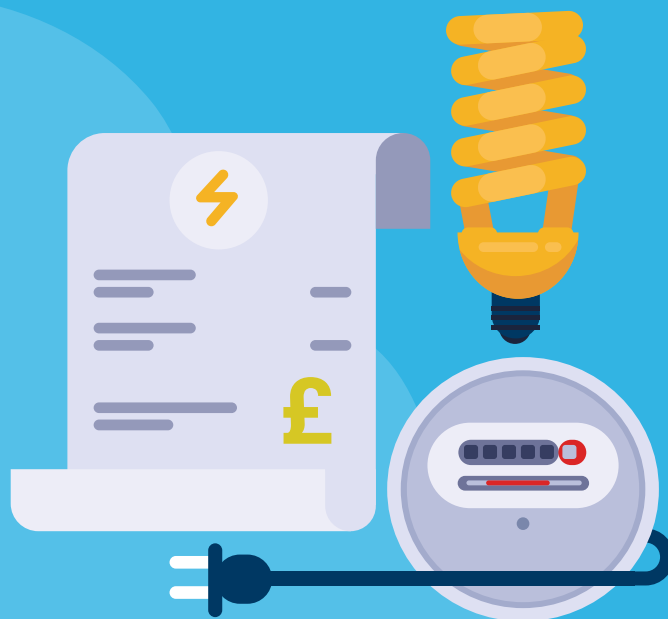
Your Cost of Living Crisis Survival Kit offers registered managers and care providers a range of useful tips that can be shared across the business that includes information on grants you can apply for, energy and fuel saving tips and mental wellbeing resources. It's hoped your resource will bring some much-needed support and highlight resources that can help you survive what is a very anxious time for many.

If you have any tips or useful websites that you wish to share with us, please contact us at [news@qcs.org.uk](mailto:news@qcs.org.uk)

Your Survival kit contains

- Energy saving tips and factsheet for your business
- Information on an energy efficiency tool for care homes
- Financial wellbeing tips
- Poster to help you reduce your energy bills at home
- Financial grants
- Links to useful money saving and wellbeing resources

# Key to lowering your energy bills



In the UK, soaring demand for electricity and gas has led to the average domestic utility bill increasing by 54%.

An average care home, which supports 50 service users, could see bills rise from £50,000 to £100,000. For those not locked into long contracts where the energy price is capped, the cost could be even higher.

## What can care operators do to reduce their bills?

Care managers or those in procurement need to be able to separate demand from supply. The demand side is simply being in control, monitoring and reducing energy consumption in the home, while the supply side is the cost, (e.g. the pence per kilowatt hour) of electricity or gas contract that a care provider signs up to.



## Demand side: how to stay in control



### B. Build a mechanism

Once a care home or group of homes can track energy use in real-time, they should have mechanisms to control it. For example, insulating their homes, installing energy-efficient windows, switching off appliances and fitting low energy light bulbs.

Most importantly, homes need to carefully evaluate the cost of each investment, the return on investment for each one and the energy-saving benefits for the home.



### A. Learn from each other

The first step for clients who operate single and multiple-sites is to understand each location's energy consumption. If one residential care home is much more energy-efficient than other sites, directors can then visit the site and learn, which they can then apply to other care homes in the group.



### C. Create a behavioural change

At the ground level, directors "need to create a culture of energy conservation in their care homes. A clear set of objectives should be given to staff to champion energy-saving, embrace new ideas, and implement them."

## Supply Side: how to get it right



### A. Appoint a broker and energy champion

Care providers should appoint a broker who has an in-depth understanding of energy procurement, markets and how contracts are organised. The broker is there to avoid care providers finding the energy price has dramatically increased at the end of their contract.

Secondly, appoint an internal member of staff as an energy champion. They can sit at monthly meetings and learn about the market. They can help senior directors make difficult decisions involving insights of the market.

### B. Find a reputable broker

When searching for an excellent broker, ask for at least two references from similar-sized care home providers and the broker themselves.

Secondly, a broker should be wholly transparent on how they make their money, such as how much is the broker's fee and how it is accumulated.

Thirdly, providers need to know how many energy suppliers the broker will contact before recommending a deal. A wider pool of utility suppliers means more choice and guarantees a greater number of options for care providers.

Finally, care operators should insist on brokers providing them with a bureau service and understand exactly what that entails before signing a contract.



# Free energy efficiency tool for care homes



Launched last year, BRE is helping care home providers to boost the energy efficiency of their buildings, with a new online tool that recommends ways for care homes to save energy, reduce bills and access green funding.

Commissioned by the department of Business, Energy and Industrial Strategy, BRE has created the [Care Home Energy Efficiency Tool](#).

This free to use online tool makes it quick and easy for care home providers to identify where they can improve the energy efficiency of their buildings, which helps them to save money on their energy bills.

It also provides independent guidance on how to fund and procure improvements, using green funding through loans, grants or feed-in-tariffs, as well as recommendations on how to improve insulation and use efficient heating systems and daylight and movement sensing lighting.

Andrew Gemmell, Senior Social Scientist at BRE said the tool aims to help care providers 'identify which energy efficiency improvements are right for them and their buildings. They can also find trusted suppliers and installers and access funding, enabling them to save money and run their homes in a more sustainable way, benefiting both their residents and the environment.'

Care home providers can also search for trusted and accredited suppliers and contractors and find details of the current energy efficiency standards and regulations.  
How does it work?

There is a choice of assessments, with a simple version that takes 5 minutes or a detailed 15-minute survey. The assessment tool will make tailored recommendations for care home buildings with up to 60 bedrooms.

Improvement measures can be viewed by installation cost, cost savings, energy savings or carbon savings, to suit individual requirements. \*

\*QCS is not responsible for the content and updates of any external websites. Please contact BRE in the first instance.

# Financial Wellbeing: Tips and Resources



As the cost of living continues to increase in the UK, it is more important than ever for employers to ensure their employee's financial wellbeing. The cost of poor financial health can have a knock-on impact on an employee's performance at work, resulting in presenteeism, absenteeism, and demoralised employees arising from the stress, anxiety, and poor mental health of financial pressures.

In a recent survey of 2,500 employees conducted by YouGov, a quarter of employees confirmed that they had money problems which were having an impact on their job performance.

## Encourage conversations on finance

Open conversations about finances are a well-known taboo in the workplace, with many employees feeling uncomfortable talking about or asking for help with their finances. Therefore, employers should encourage an open dialogue between their members of staff, encouraging them to speak out about any financial hardship they are experiencing and, wherever they can, employers should offer help and support to their employees.

Whilst increasing an employee's pay seems like the most obvious and ideal solution, given that many businesses are also struggling with the cost of living crisis and the current unstable and uncertain economic climate, unfortunately this is not a viable option for all. However, there are other ways an employer can support their employees, such as:



1.

If an employee is showing signs of experiencing stress and/or anxiety due to poor financial health, then in the first instance an employer should seek to communicate with that member of staff and understand the employee's concerns. Whilst an employer may not be able to alleviate all concerns, there could be some concerns that an employer can help alleviate.

For example, if a member of staff has concerns about the rising cost of fuel prices, then the employer could explore whether the individual could carry out their role from home and/or whether they could reduce the number of days they have to come into the workplace to avoid the cost of commuting into work.



2.

Employers should ensure that they provide employees with details of external support services, such as mortgage advisers, financial planning, and debt management as well as other organisations that can support with poor mental health, such as [Mind.org](https://www.mind.org.uk).

Research suggests that many employees feel uncomfortable talking about finances within the workplace. Therefore, by providing details of third parties who can provide support to individuals, this will enable staff to seek help should they require it.



3.

Offer staff benefits that may reduce the cost of living, such as staff discounts, health cash plans or introducing salary sacrifice schemes, such as the cycle to work scheme.



4.

Support in work progression by ensuring employees are maximising their earning potential by training and up-skilling them so that they can progress to higher paid roles within the business.

If you have any questions on how you can support your employee's financial wellbeing, please contact a member of the Employment Team at Napthens. Napthens Employment Team are able to offer 30 minutes of free advice to QCS customers.

### Further reading

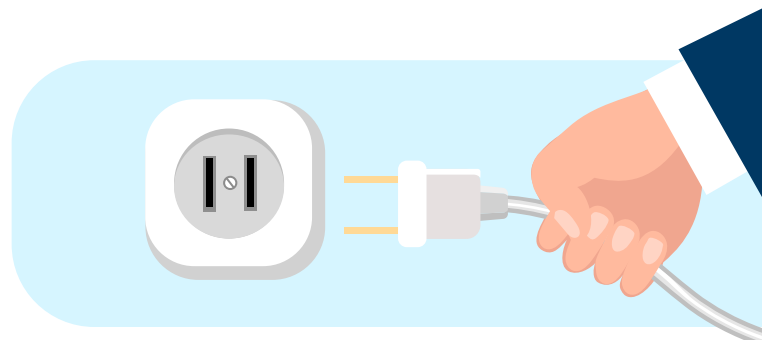
[Creating a wellbeing strategy to mitigate the cost of living increase](#)

# 10 top tips to help you reduce your bills at home



## 1. Turn off standby appliances

You can save around £55 a year just by remembering to turn your appliances off standby mode.



## 2. Draught-proof windows and doors

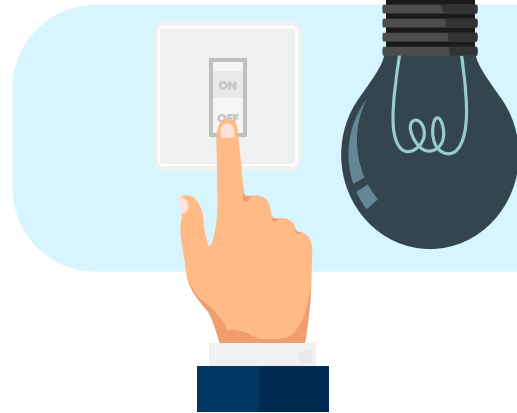
Unless your home was built recently, you will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney.

Professional draught-proofing of windows, doors and blocking cracks in floors and skirting boards can cost around £225 but can save around £45 a year on energy bills.



### 3. Switch off your lights

Turn your lights off when you're not using them or when you leave a room. This will save you around £20 a year on your annual energy bills. Replacing them with LED bulbs could also save you money.



### 4. Wash with care

You can save around £28 a year on your energy bill just by using a 30-degree cycle rather than a higher temperature on your washing machine. Consider using your washing machine less each week.



### 5. Reduce tumble dryer use

If you can, dry clothes on a rack instead or outside in warm weather, it could save you £60 a year.





## 6. Shower for less

Limit a shower to 4 mins and a household could save up to £70 a year on energy bills.

## 7. Less baths can save cash too

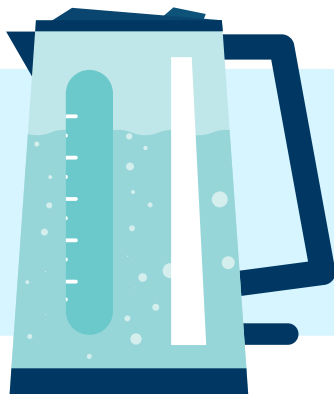
You might enjoy a long soak in the tub but replacing a bath with a shower once a week could save you £12 a year on your energy bills.



## 8. Only boil what you will use

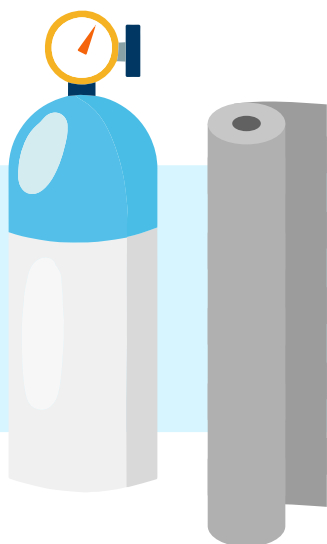
You might like a cuppa or two, but do you need to fill it with more water than you need to use? Avoid overfilling the kettle and save yourself £11 a year on your electricity bill.

You could also consider fitting an aerator is a small gadget with tiny holes- onto your existing kitchen tap to reduce the amount of water coming out, it could save you £25 a year.



## 9. Fill your dishwasher before use

Run your dishwasher when it is full to reduce the amount of water you use. Reducing its use by one run per week for a year could save you £14.



## 10. Top up the insulation

Effective insulation of your hot water cylinder is important: even if you have thin spray foam or a loose 25mm jacket, increasing the insulation to a British Standard Jacket 80mm thick means saving £35 a year in the process.

**Source:** Energy Saving Trust

# Grants



## **Grant**

The Care Workers Charity (CWC) offers grants and support for people working in the sector.

## **COVID-19 – Emergency Fund**

Emergency funding for care workers who have suffered a drop in income due to COVID-19, or who need financial support because of a COVID-related circumstance.

## **Crisis Grant**

For care workers who have experienced a recent change in circumstance resulting in a significant financial impact.



# WE BELIEVE NO CARE WORKER SHOULD FACE FINANCIAL DIFFICULTY ALONE

The Care Workers' Charity (CWC) provides grants to care workers when times get tough.

If you are employed in the UK social care sector in a role that is involved in or supports the provision of adult, elderly or disability care, you may be eligible for one of our grants. Grants are typically made on a one-off basis and they do not need to be paid back.

“Half of the battle is having the courage to ask for help and I have never felt anything other than support, compassion and kindness from CWC”

Caroline, grant beneficiary

## CRISIS GRANTS

You may be eligible for a Crisis Grant if:

- you have experienced a sudden or unexpected life event or change in circumstances such as a loss of your home, a relationship breakdown or death of a close relative
- AND as a result of this situation are struggling financially\*

Crisis Grants can cover costs such as:

- General living expenses
- Repair or replacement of white goods
- Car repairs
- Health improvement aids and adaptations
- Travel to hospital
- Fees to prevent eviction
- Funeral expenses



## COVID-19 GRANTS

You may be eligible for a Covid-19 Grant if:

- You have had to take time off work since 1st July 2021 because you were self-isolating or shielding AND your employer was only able to pay you Statutory Sick Pay
- OR, you have lost income because of Covid-19
- OR, your childcare costs have gone up because of Covid-19
- OR, you are responsible for paying the funeral costs of a next of kin who has passed away from Covid-19 (or you are the next of kin for a care worker who has passed away from Covid-19)\*

Please do NOT apply if:

- Your isolation or shielding period ended before 1st July 2021
- You were paid above Statutory Sick Pay whilst isolating or shielding, for example, if you received:
  - full pay
  - full sick pay
  - furlough pay
  - COVID-19 top-up payments in addition to Statutory Sick Pay

You will need to fill in a simple online application form and provide some supplementary evidence to apply for a grant from The Care Workers' Charity.

To find out more or to make an application, visit our website at:  
[Grants - The Care Workers Charity](https://www.thecareworkerscharity.org.uk/grants).



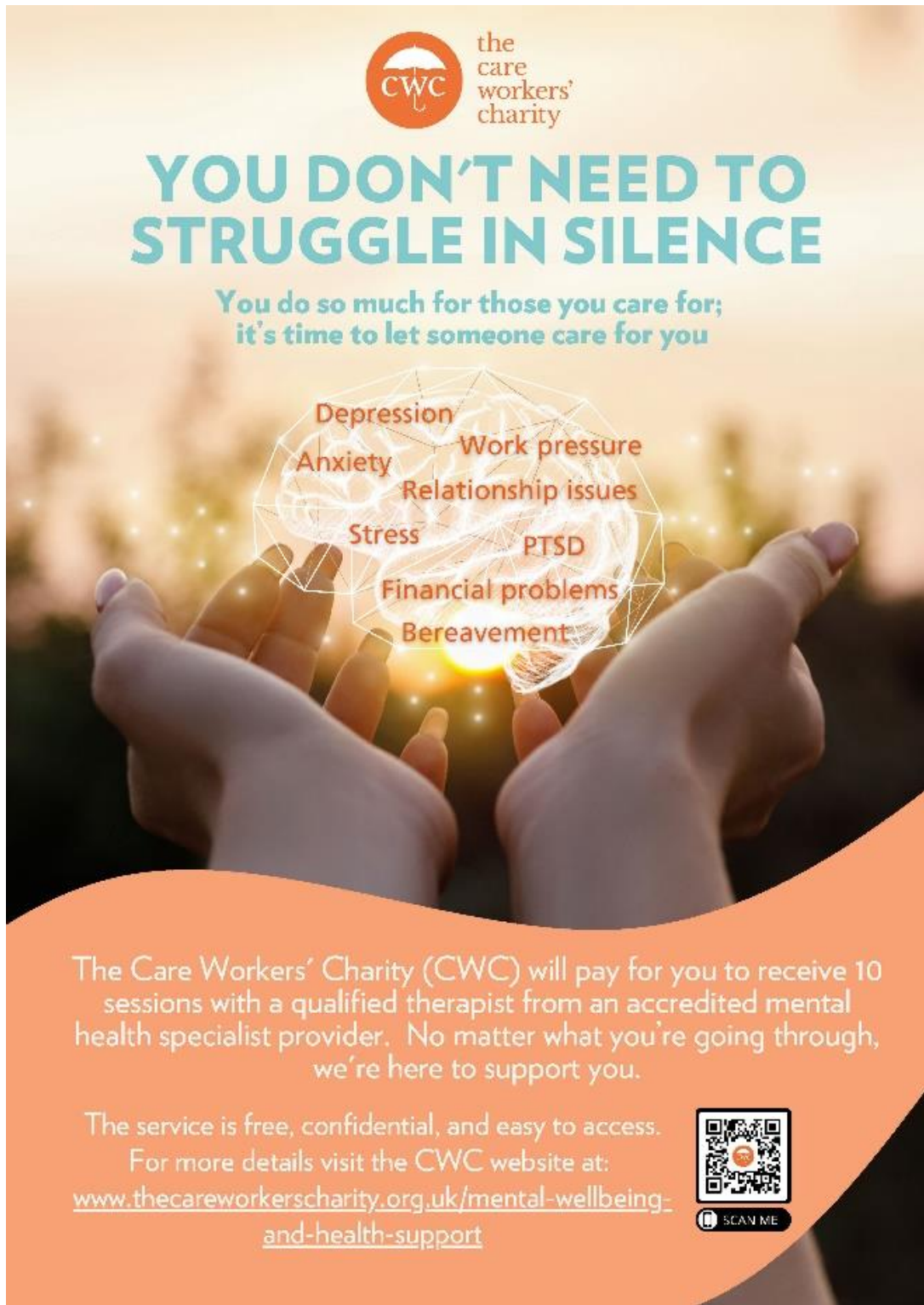
\*Please note that our eligibility criteria may be subject to change; visit our website for up-to-date information




### Mental Wellbeing and Health Support

Programme offering care workers a series of up to ten support sessions with a qualified therapist

Find out more about the [grants available](#) and if you qualify for them

A hand holding a glowing wireframe sphere containing mental health issues. The sphere is composed of a network of lines and points, with a bright light source inside. The background is a soft-focus image of a person's face, suggesting a focus on mental health and personal care.

 the  
care  
workers'  
charity


## YOU DON'T NEED TO STRUGGLE IN SILENCE

You do so much for those you care for;  
it's time to let someone care for you

Depression  
Anxiety  
Work pressure  
Relationship issues  
Stress  
PTSD  
Financial problems  
Bereavement

The Care Workers' Charity (CWC) will pay for you to receive 10 sessions with a qualified therapist from an accredited mental health specialist provider. No matter what you're going through, we're here to support you.

The service is free, confidential, and easy to access.  
For more details visit the CWC website at:  
[www.thecareworkerscharity.org.uk/mental-wellbeing-and-health-support](http://www.thecareworkerscharity.org.uk/mental-wellbeing-and-health-support)

  
SCAN ME

# Useful resources to share with all your team



There are useful websites, apps and organisations that are ready to help you with a whole range of queries as the impact of the cost of living continues. Here are some resources that we hope you find useful and can share with colleagues. There are lots more out there, so please share any new ones with the whole team.

## **Money and benefits advice**

With the cost of living on the rise, it is important that you do not miss any benefits or grants that you might be entitled to. It is important to know that benefits are not just available for people who are not working but also for families with a sizeable income. Reputable websites will offer benefit calculators that can quickly assess what you may be entitled to.

- [Money Saving Expert](#) covers a range of general advice on making your money go further across many areas, a wide range of cost of living tips that includes energy, switching banks and benefit entitlement
- [Turn2us](#) offers free advice on benefits and grants you may be entitled to
- Covering Scotland, England and Wales the Independent Food Aid Network has produced information for anyone with money worries and signposts you to local agencies that can support you. [Download the leaflet](#)

## **Need to borrow money?**

- [Money Helper](#) provides impartial advice on money topics and a useful article called: '[Do you need to borrow money?](#)'

### Worried about debt

If you are struggling with debts, it is important to talk to someone about it. You may not want to, but in doing so you have started to regain control of your finances. How would you know if you need help?

Some signs include a constant worry about money, a real difficulty in paying household bills, missing credit card repayments and hiding your spending habits from family. Please do not suffer in silence, there really are organisations that can help you.

- Try [National Debtline](#) for free independent advice over the phone and online. It also provides factsheets on what to do if you are unable to pay your bills as well as a tool to help you budget and what you will have left to pay your bills
- [Stepchange](#) also gives free expert debt advice online for as long as you need it
- If you've borrowed money unofficially and are being pressured into paying it back, talk to the [England Illegal Money Lending Team](#) who may be able to help you
- [Citizens Advice Bureau](#) is a well-respected organisation that provides lots of information and support on money and debt

### Want to spend less on energy?

- [National Energy Action](#) offers lots of advice and you can call them on 0800 304 7159 and ask about the [Warm Home Discount](#)

### Trying to cut down food costs?

As the cost of living crisis deepens, the number of people using food banks and community food providers continues to rise. Food prices have surged over the past year. Data released by the Office for National Statistics (ONS) highlighted the increases. For example, the cheapest pasta products have soared by more than 50% (36p to 53p) and a loaf of bread 16p to 54p. Use these links and apps to help you save money on food and hopefully cook for less.

- Compare prices across supermarkets with [Trolley](#) or [Skint Dad](#) for example
- [Trussell Trust](#) can point you to your nearest food bank
- Coupons can save you a lot of money and there is a [Facebook group](#) that shares lots of information about them and other bargains to be had
- Cooking for yourself or family meals does not have to cost the earth. Various websites offer recipes from across the world that are tasty and inexpensive. Here are some to start you off, check out [BBC Good Food Guide](#)

- [ASDA Good Living](#)
- [Jack Monroe's Cooking on A Bootstrap](#)
- [Olio](#) is an app aimed at limiting food waste in your community. Use it to share food and resources
- The [Too Good to Go](#) app gives you an opportunity to buy low cost surplus food from cafes and restaurants

### Petrol

With petrol reaching more than 186p per litre and more for diesel, the price of filling up your car is expensive. [Research](#) earlier this year by the Homecare Association said many careworkers were either leaving or intended to leave the sector as they couldn't afford to fill their cars up with fuel. So, what can you do to keep costs down?

- Try to find the cheapest fuel you can. Use a comparable finder like [Petrol Prices](#)
- Can you walk to work, car share or use public transport, if using a vehicle is not essential for your role?
- The RAC has produced tips on [how to use your vehicle efficiently](#), this includes ensuring your vehicle is always well maintained and using the AC less

### Money and wellbeing

- Money worries can impact our lives and how we look after ourselves and our loved ones. There are many apps that can help your mental wellbeing including [Headspace](#) and [Feeling Good](#). There is also the [Staff Mental Health and Wellbeing Hub for health and social care workers](#)
- Money worries can also put a strain on your relationship. [Relate](#) has some valuable information on how to address debt as a couple and repair any damage that may have been done to your relationship
- QCS customers have access to the Wellbeing hub in the resource which is packed with tips and information on improving your health and wellbeing