

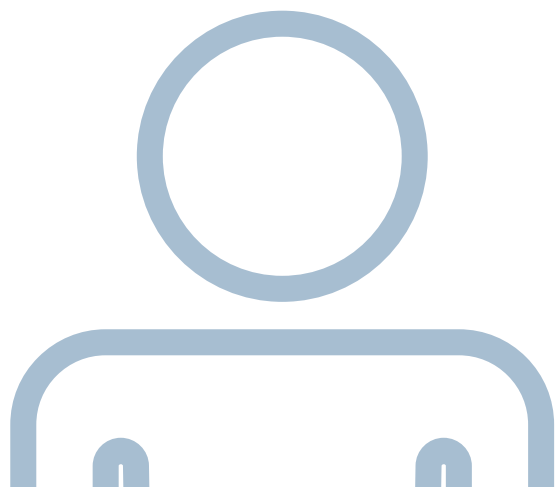


LIFE MATTERS

sia spinal
injuries
association
for life after spinal cord injury

COST OF LIVING

FACTSHEET



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Cost of Living

Introduction

After already rising significantly in April of this year, the energy price cap is set to rise again in October. We already know that disabled people are more likely than others to be living in poverty, as well as having higher energy costs than non-disabled people. This means that rises in energy bills may be of particular concern to our members.

SIA will be pushing for the government to take much bolder action to ease the financial situation for spinal cord injured people over the coming months.

Until that action is taken however, there is only limited help available to disabled people facing ever increasing fuel bills.

Therefore, we have created this factsheet so that you can check that you are receiving all of the discounts to which you are entitled, and know where to find any additional help if you need it:

1. Ensure you are getting all forms of social security to which are you entitled:

a. Households receiving means tested forms of social security including Universal Credit, Pension Credit and Tax Credit should automatically receive a 'Cost of Living Payment' of £650 this year. This will be paid in two instalments, one in the summer and another in the autumn.

If you have not received a 'Cost of Living Payment' to which you are entitled, you can [report it online](#).

b. If you receive one of the following payments, you are entitled to the unfortunately much lower £150 'Disability Cost of Living Payment'.

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults[NC1] [NC2]
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Armed Forces Independence Payment
- War Pensioners Mobility Supplement

This is due to be paid automatically from 20th September 2022.

Some people will be entitled to both the 'Cost of Living Payment' and the 'Disability Cost of Living Payment'.

c. People born before 25 September 1956 are also due to receive an automatic one-off 'Pensioner Cost of Living' payment of up to £300 in addition to your usual Winter Fuel Payment. Most of these payments are due to be made in November or December 2022. If you have not received your payment by 13 January 2023, you can contact the [Winter Fuel Payment centre](#).

d. If you receive Pension Credit, or are disabled and in receipt of Universal Credit while not in work, as well as some other means tested forms of social security, you should automatically receive a £25 Cold Weather Payment for each seven day period that has an average temperature of below freezing (0°C).

You should contact the Pension Service or Jobcentre Plus if you have not received a Cold Weather Payment to which you are entitled.

2. Ensure you have received the £400 energy discount which is being applied to every household in the UK. You should receive the discount in six instalments of £66 or £67 from October 2022. If you pay by direct debit, smart prepayment meter or standard payment card, the discount should be automatically deducted from your bill. If you have a traditional prepayment meter, you should receive a voucher from your energy supplier. Please contact your energy supplier if you have not received the deduction.

3. Ensure you have received the £150 council tax rebate being applied to all households which pay council tax in bands A to D. You can check your council tax band at: <https://www.gov.uk/council-tax-bands>. If you have not received the rebate then contact your local council before Friday 30 September 2022 when the scheme finishes.

4. Apply for discretionary assistance from your local council or devolved government:

- a. If you live in England, you can contact your local council for information about the Household Support Fund or other emergency schemes they may provide.
- b. If you live in Wales, you can apply for a payment from the Discretionary Assistance Fund.
- c. If you live in Northern Ireland, you can apply for a Discretionary Support payment or a Short-term Benefit Advance.

5. If you receive the Guarantee Credit element of Pension Credit you should receive a letter by Saturday 31 December 2022 informing you how to apply for the Warm Home Discount Scheme. If you do not receive this letter, then you can contact the Warm Home Discount helpline on 0800 731 0214.

6. Contact your energy provider to see what help is available. Make sure to inform them of your circumstances, especially if your condition can be made worse by the cold, or if you use electrical medical equipment.

We have seen reports of people having their bills reduced after a substantial increase by the energy company that they are not able to afford. Some energy providers also provide emergency credit or offer discounts to those on low incomes through the Warm Home Discount Scheme.

7. If you are disabled and your health would suffer if your power was turned off, and have a pre-payment meter for your electricity, your energy provider must replace it with a normal meter if you request it. Tariffs provided by a normal meter tend to be less expensive than those for pre-payment meters.

8. If you are in debt to your energy supplier, you may be able to apply for a grant from a support fund. British Gas, Scottish Power, Ovo, E.ON, EDF, Bulb and Octopus all run support or hardship funds for their customers. The British Gas Energy Trust also offers grants to those in need, regardless of their energy supplier.

9. There are also local energy grants and advice services available across certain parts of the country. [See what's available in your area.](#)

If you live in England and Wales, there is also limited help available for those struggling to pay their water bill:

10. Water companies offer a range of discounts and schemes such as a 'social tariff' or trusts which grant money to aid those in need. These schemes are normally offered to those who are on low incomes, are in receipt of certain types of social security, or use more water because of a health condition. The schemes and trusts vary depending on your water company, so check with them to see what is available to you.

11. All water companies in England and Wales operate the 'Water Sure' scheme, which caps water bills for those who receive certain forms of social security including Universal Credit, Housing Benefit, ESA, Pension Credit and Working Tax Credit. Some water companies also offer it to those who receive Disability Living Allowance. Additionally, you need to have a medical condition that requires the use of additional water, which includes the use of planned bowel management.

Contact your water company to enquire about eligibility.

12. Some water companies also have charitable trusts and hardship funds for those who are not able to pay their bill. Contact your water company to enquire about eligibility.

13. If your bills are estimated, meaning you pay a fixed amount based on the size of your home, you can also look at getting a water meter, meaning you only pay for the amount of water that you actually use. The Consumer Council for Water has an [online free water meter calculator](#) to tell you how much you could save.

Water companies are obliged to fit water meters for free on request. However, if for any reason doing so is not possible, you can request an 'assessed charge bill' which is normally based on the number of rooms in your property, the type of property and how many people live there. However, if your assessed charge bill is higher than a previous estimate, you do not have to accept it, and can remain with your previous billing method.

There also exists a range of charities and trusts that award one-off grants to individuals if they meet particular criteria, often based on locality, disability or current/former occupation. Most charities will not award grants unless you are already in receipt of all the social security to which you are entitled, and will normally only award money to be used for specified purchases e.g. mobility equipment or taking a holiday.

There is no central register of grant awarding bodies, but [Turn2us](#) and [Disability Grants](#) list several options. You may also find details of other grant giving charities using search engines, or in the annual 'Guide to Grants for Individuals in Need' which you may find in your local library.

If you are still struggling to pay your utility bills or other payments, feel free to contact our support line on 0800 980 0501.

For more information, contact us at:

Spinal Injuries Association, SIA House,
2 Trueman Place, Milton Keynes, MK19 6HY

0800 980 0501 (freephone support line open Mon-Fri 10.00am-4.30pm)

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About SIA

Spinal Injuries Association (SIA) is the leading national charity for anyone affected by spinal cord injury. We have specialist support available, for free, to support you through the mental and physical challenges you may face, both now and for the rest of your life.

Our support network is coordinated by a team of people, across the UK, who can put you in touch with our network of experts and trusted partners, covering all aspects of mind, body and life, to help you move forward with life. Our partners specialise in services such as legal, care, housing, finance, mental health and much more.

We are the voice of spinal cord injured people, through our expertise and we can connect you to the services and organisations you need through our network for all.

You can join the SIA community by signing up for free online at www.spinal.co.uk.

Disclaimer

This factsheet has been prepared by SIA and contains general advice that we hope will be useful. Nothing in this factsheet should be construed as giving specific advice, and it should not be relied on as a basis for any decision or action. SIA does not accept any liability arising from its use. We aim to ensure the information is as up-to-date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement.

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