

Cost of Living

Anticipating the future direct and indirect negative impacts of the cost of living for Derbyshire

This slide deck was first developed in September 2022 to summarise the negative population level impacts of the increase in cost of living, drawing from readily available knowledge and intelligence sources at a local and national level.

It aimed to provide a starting point for discussion and decision making on what broader, long term management of cost of living increases would need to consider.

The full slide deck has been included here for information, data will be updated on a regular basis but other content may not be fully reflective of recent changes in policy measures, conditions and evidence. Links are provided within the slides.

We hope you find this a useful resource.

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Document Version Control

Title	Cost of Living: anticipating the future direct and indirect negative impacts of the cost of living for Derbyshire
Version	Version 4.4
Date	20/11/2024
Classification	Public
Change Control	<p>V3.0 Slides 11 (CPIH) and 12 (UK house prices) updated</p> <p>V3.1 Slides 11 (CPIH), 12 (UK house prices), 21 (underweight children) and 24 (childhood obesity) updated</p> <p>V3.2 Slides 11 (CPIH), 12 (UK house prices)</p> <p>V3.3 Slides 11 (CPIH), 12 (UK house prices), 15 (cardiovascular deaths under 75)</p> <p>V3.4 Slides 4 (What's happening in the UK?), 11 (CPIH), 15 (Cold home – energy affordability), 21 (Food insecurity), 22 (Obesity and cancer), 25 (Housing sustainment)</p> <p>V3.5 Slides 4 (What's happening in the UK?), 11 (CPIH), 17, 20 and 25 (Fuel poverty)</p> <p>V3.6 Slides 11 (CPIH), 15, 21, and 25 (Adults 5-a-day), 15 (Children 0-9 hospital asthma admissions), 21 (Obesity)</p> <p>V3.7 Slides 11 (CPIH), 15 (Falls), 24 (FSM), 31-33 (updated with 2024/25 benefit rates).</p> <p>V3.8 Slide 11 (CPIH)</p> <p>V3.9 Slide 11 (Bank of England base rate)</p> <p>V4.0 Slide 11 (CPIH)</p> <p>V4.1 Slide 11 (CPIH)</p> <p>V4.2 Slide 11 (CPIH)</p> <p>V4.3 Slide 11 (Bank of England base rate)</p> <p>V4.4 Split Document Version Control page with V1.1 to V2.9 on slide 40 (hidden) and V3.0 onwards on slide 3. Slide 11 (CPIH). Slide 16 (Deaths from communicable diseases)</p>
Contact	Public Health Knowledge and Intelligence Team (KIT), Email: KIT@derbyshire.gov.uk

What's happening in the UK?

22%

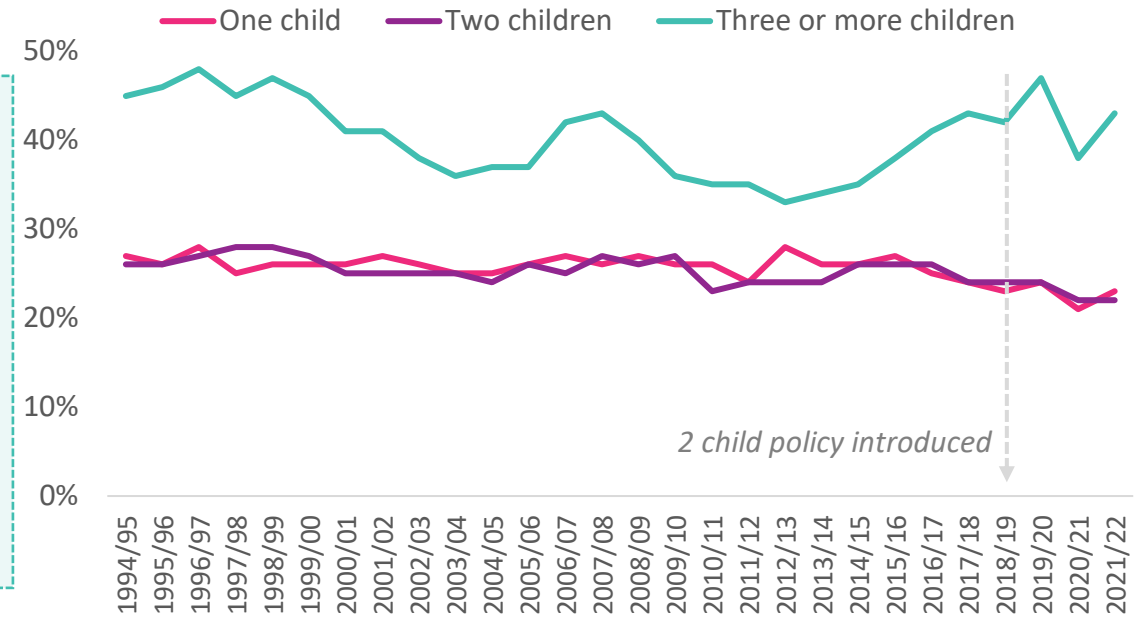
of children in poverty live in households with low or very **low food security** (2021/22)



3.07 million children live in relative low income families

2.44 million children live in absolute low income families (UK, 2022/23)

Child poverty by number of children in the family



Over 1 IN 5

22% of people in the UK live in poverty



64%

of working-age adults in **poverty** live in a **working household** (2021/22)

49% Of people receiving **benefits** experience high levels of **poverty**



Recent changes to the benefits system:

bedroom tax, two-child limit, Benefit cap, 5 week wait for Universal Credit & removal of £20 uplift, Local Housing Allowance rates, unaffordable debt deductions



The tangible effects of inflation

How the cost of some foods has risen

Item		April 2023 price	Change in 12 months
 Granulated sugar	1kg	£1.08	↑ 47%
 Cheddar cheese	400g	£3.77	↑ 39%
 Eggs (Average)	12	£3.29	↑ 37%
 Milk	2 pints	£1.30	↑ 33%
 Potatoes	1kg	£0.73	↑ 28%
 Sliced white bread	800g	£1.39	↑ 28%
 Chicken	Whole	£3.79/kg	↑ 23%

Source: Office for National Statistics / Getty Images

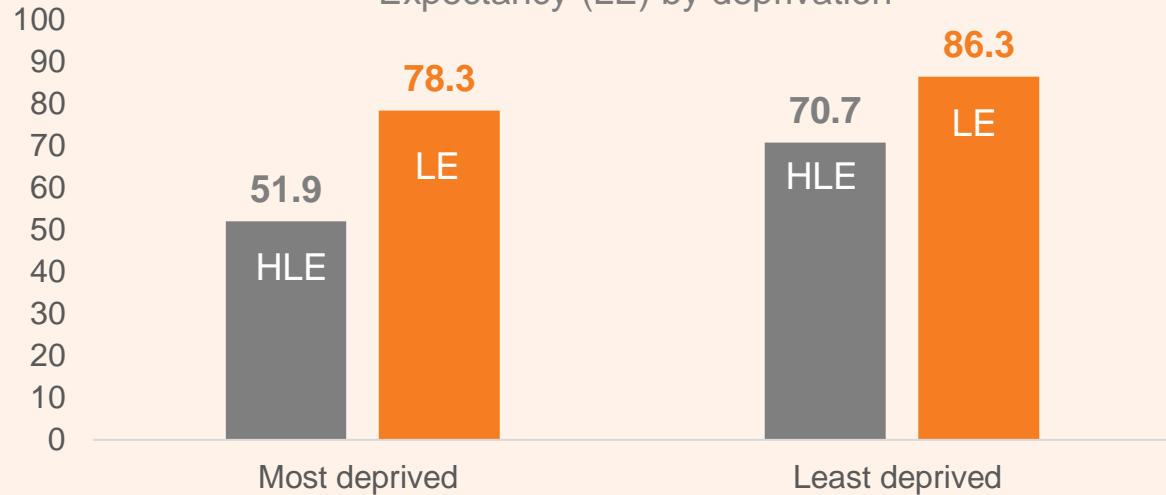


“Reducing health inequalities is a matter of fairness and social justice”



Females

Healthy Life Expectancy (HLE) and Life Expectancy (LE) by deprivation



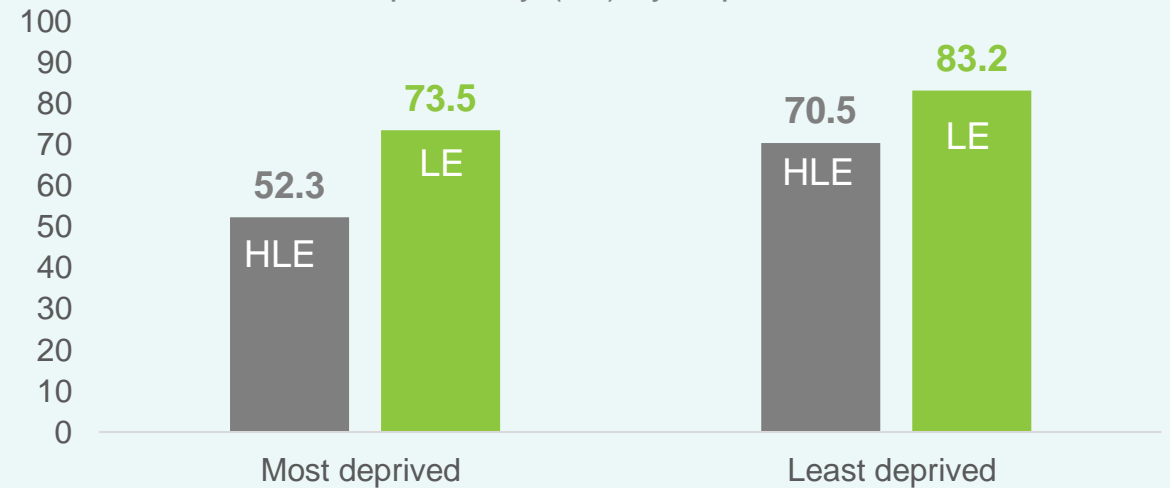
Compared to the least deprived woman, the most deprived woman would experience:

- 18.8 fewer years of healthy life expectancy
- 8 fewer years life expectancy



Males

Healthy Life Expectancy (HLE) and Life Expectancy (LE) by deprivation

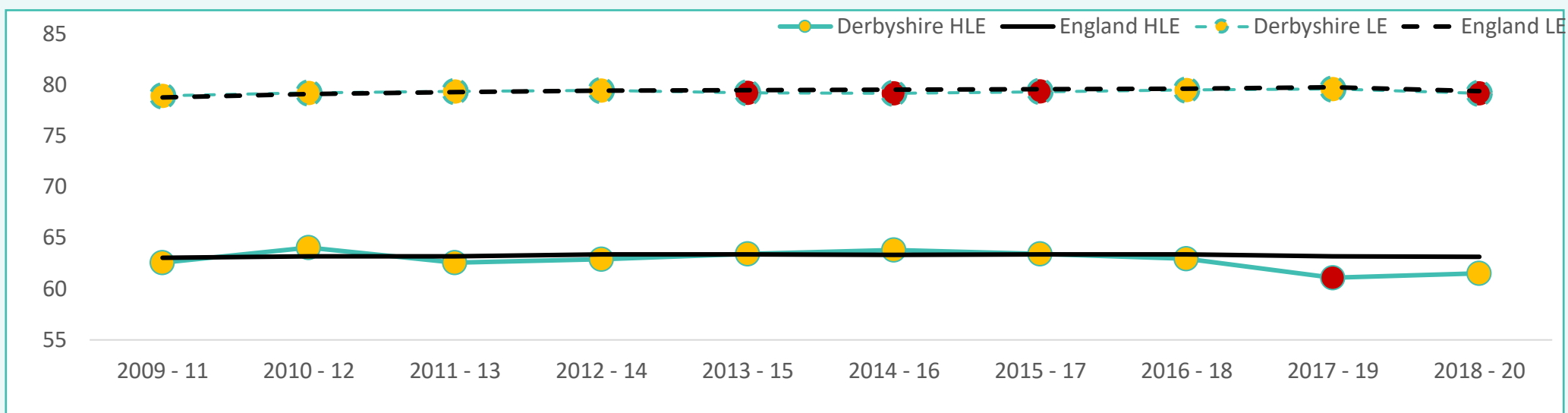
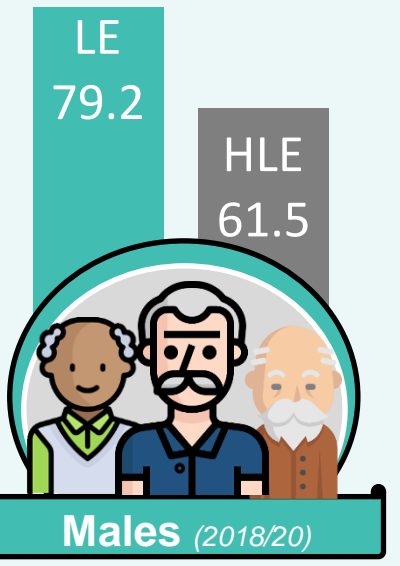
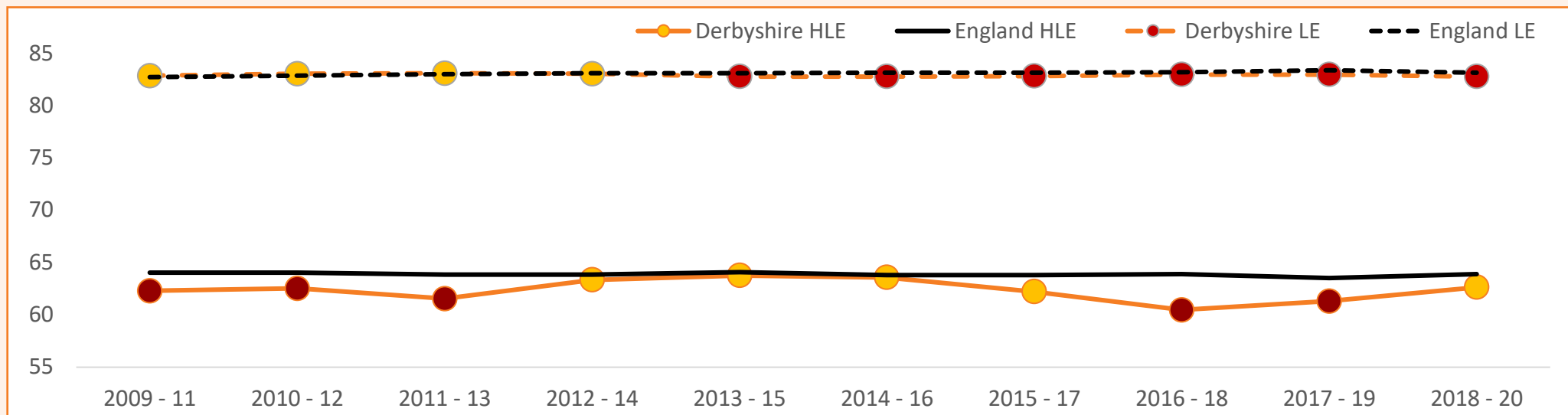
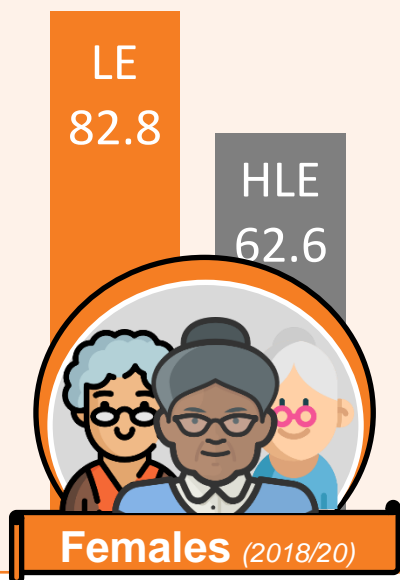


Compared to the least deprived man, the most deprived man would experience:

- 18.2 fewer years of healthy life expectancy
- 9.7 fewer years life expectancy

Life Expectancy and Healthy Life Expectancy in Derbyshire

● Better 95% ● Similar ● Worse 95%



Definitions

LE = Life expectancy

HLE = Healthy life expectancy

Deprivation across Derbyshire

The Index of Multiple Deprivation (IMD) (2019) combines the seven domains using the following weights to produce an overall score:



Health
(13.5%)



Income
(22.5%)



Employment
(22.5%)



Education
(13.5%)



Crime
(9.3%)



**Housing &
Services**
(9.3%)



**Living
Environment**
(9.3%)

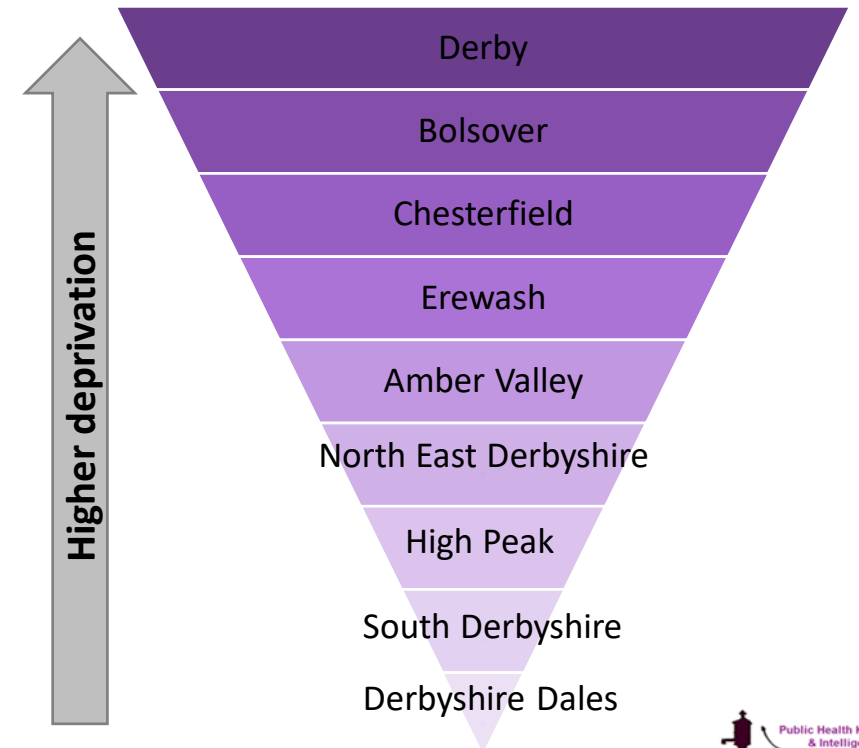
Index of Multiple Deprivation (2019)

22 areas (4%) in Derbyshire fall within the **10% most deprived nationally**

Bolsover has highest deprivation levels in **education** and **health**



Chesterfield has the highest level of **income deprivation**



Deprivation across Derbyshire

Index of Multiple Deprivation scores (2019)

England
21.7

Derbyshire
20.3

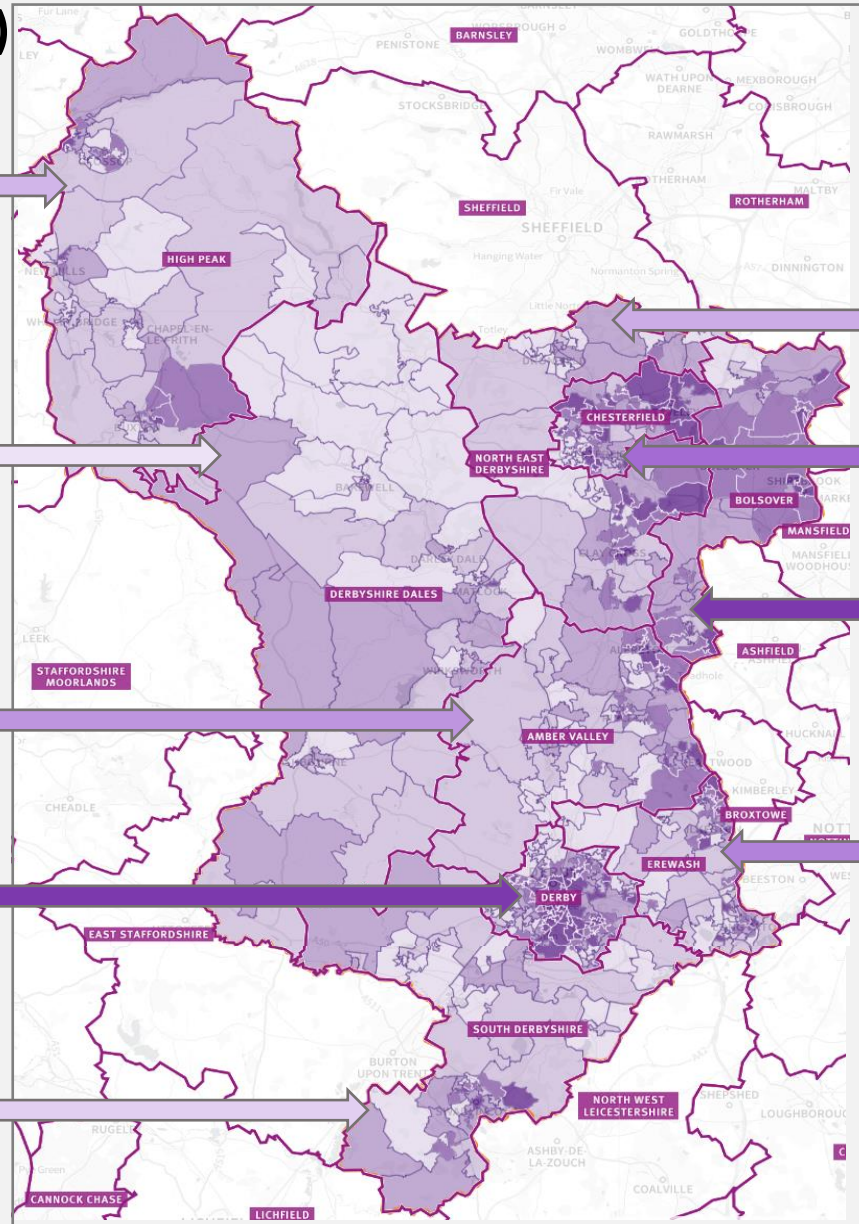
High Peak
15.6

Derbyshire Dales
11.9

Amber Valley
17.8

Derby
26.3

South Derbyshire
14.5

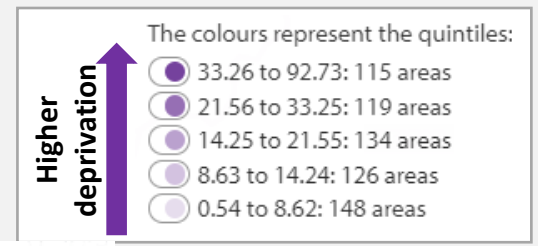


North East Derbyshire
17.4

Chesterfield
24.9

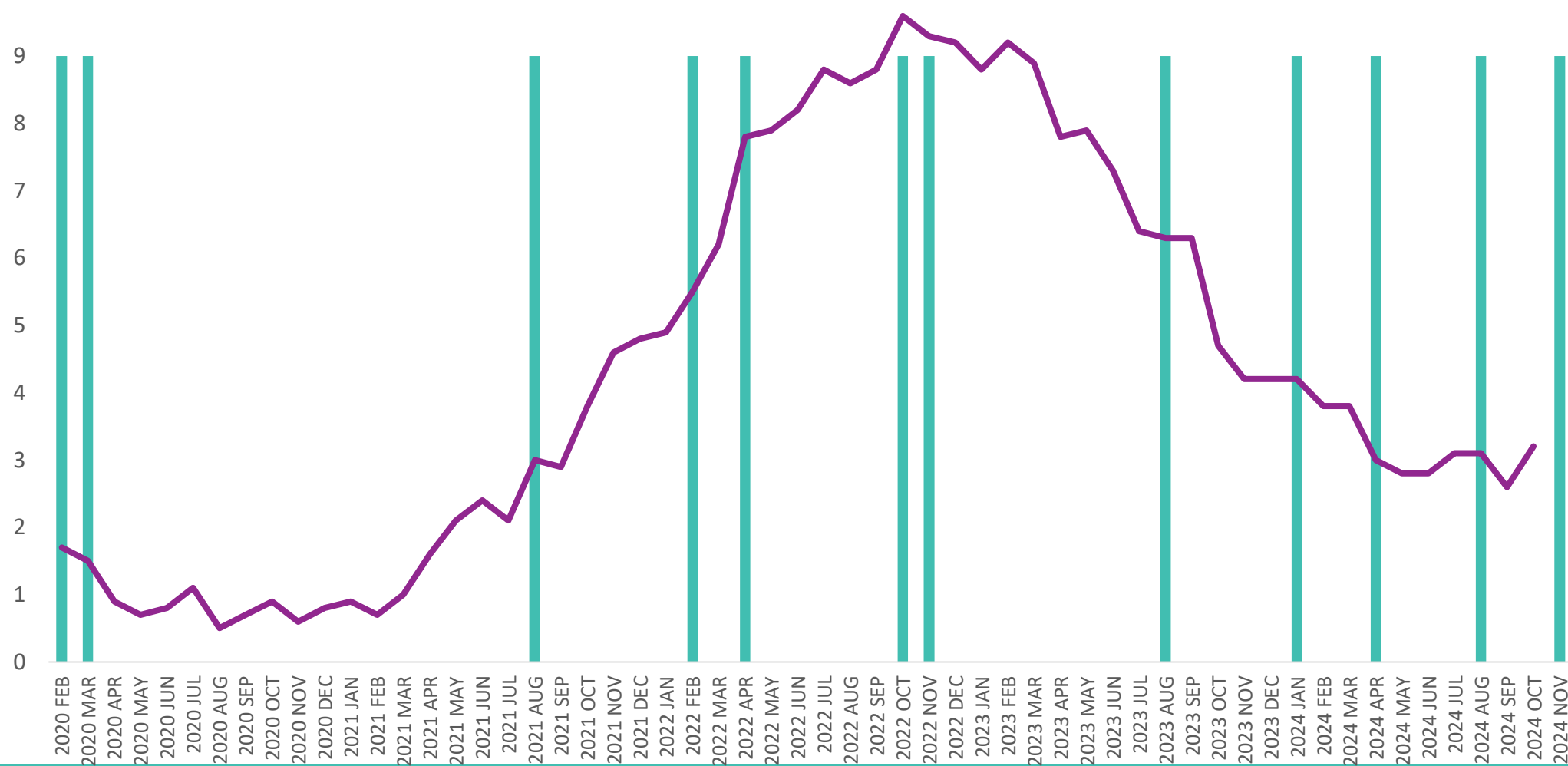
Bolsover
25.1

Erewash
18.8



Under pressure....

10 █ Events — CPIH ANNUAL RATE 00: ALL ITEMS 2015=100



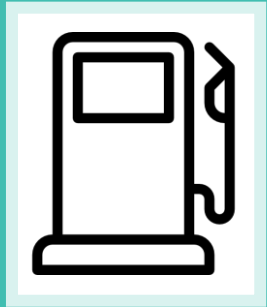
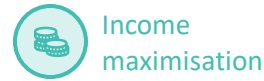
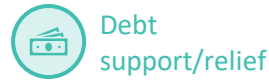
Event	Description
Feb 20	Brexit
Mar 20	First UK COVID-19 lockdown
Aug 21	Price cap increase (typical use £1,277 p/a)
Feb 22	Russia invades Ukraine
Apr 22	Price cap increase (typical use £1,971 p/a)
Apr 22	National insurance contribution increased
Oct 22	Energy price guarantee introduced
Nov 22, Jan 24, Apr 24	National insurance contribution decreased
Aug 23	Bank Rate increase to 5.25%
Aug 24	Bank Rate decrease to 5.0%
Nov 24	Bank Rate decrease to 4.75%

CPI (Consumer Prices Index) is the current headline measure of price inflation and is used by the government in its price inflation target. CPIH is an alternative measure of CPI that incorporates owner occupiers' housing costs (OOH) including Council Tax.



Sources: CPIH ANNUAL RATE 00: ALL ITEMS 2015=100 - Office for National Statistics (ons.gov.uk); What is the energy price cap? | MoneySavingExpert ; End Fuel Poverty Coalition

Driving the cost of living via inflation is energy, food and housing



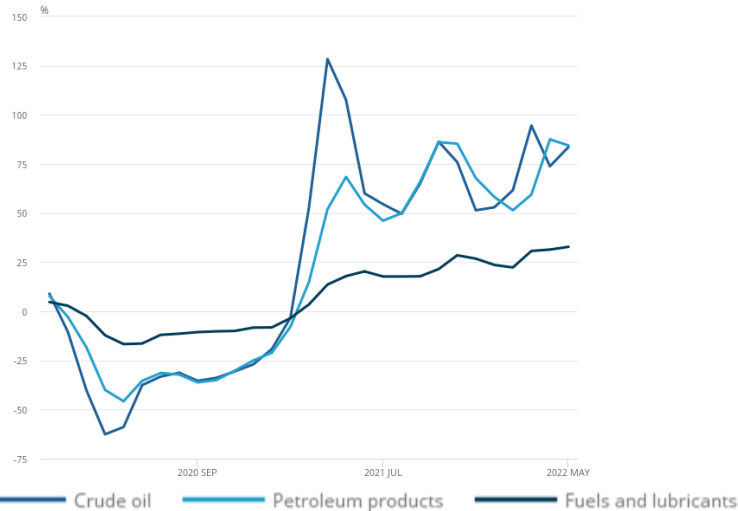
High price growth for crude oil has fed through to price growth for petroleum products and fuels and lubricants



All components of food and non-alcoholic beverages have put upward pressure on inflation in recent months

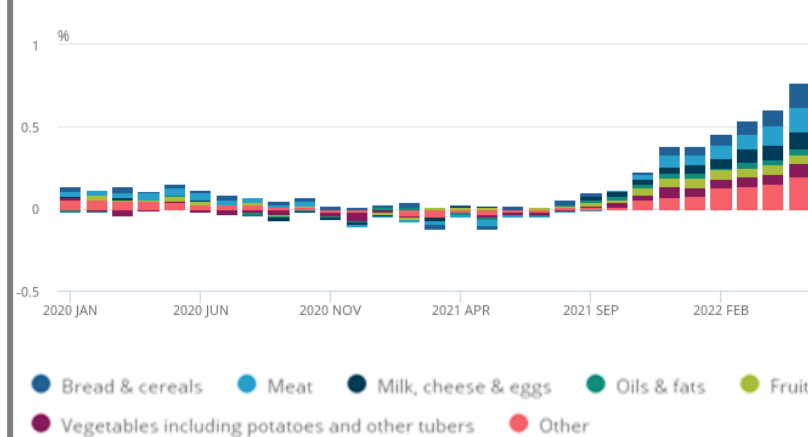


Average UK house price was £285,000 in December 2023



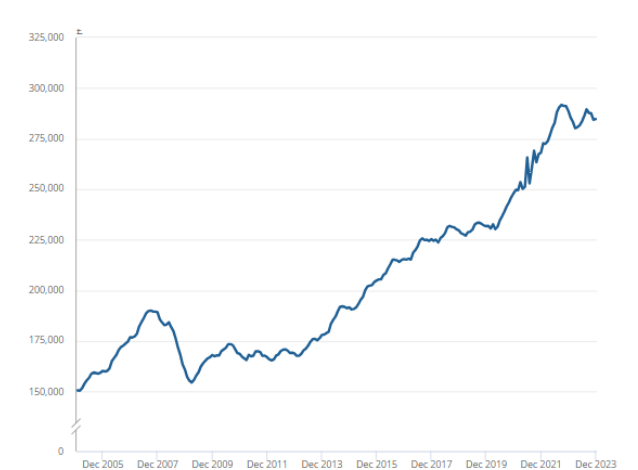
12-month price growth for crude oil in Input PPI, petroleum products in Output PPI and fuels and lubricants in CPIH, UK, January 2020 to May 2022

Source: Office for National Statistics – Producer Price Inflation and Consumer Price Inflation



Contributions to the 12-month growth rate of CPIH from food and non-alcoholic beverages components, UK, January 2020 to May 2022

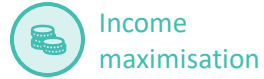
Source: Office for National Statistics – Consumer Prices Index including owner occupiers' housing costs



Average house price, UK, January 2005 to December 2023

Source: HM Land Registry, Registers of Scotland, Land and Property Services Northern Ireland, Office for National Statistics – UK House Price

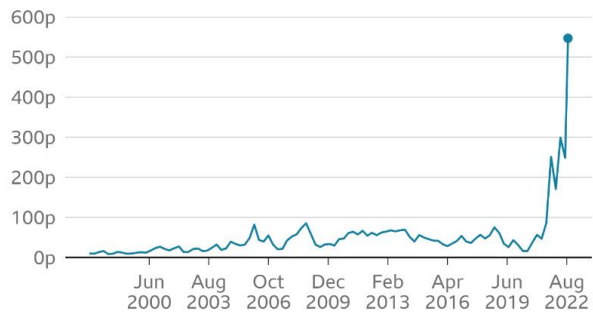
Driving the cost of living via inflation is energy, food and housing



The UK is particularly exposed to the energy crisis sweeping across the world.

Gas prices are still rising

Daily price of UK gas futures



Source: Bloomberg

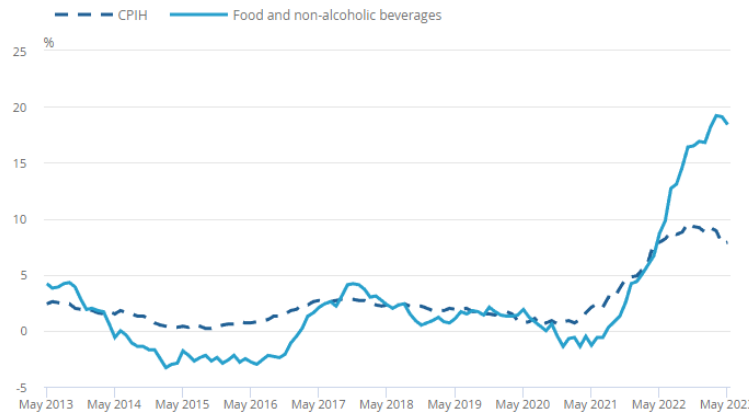
85% of UK households use gas boilers to heat their home, and around 40% of electricity is generated in gas fired power stations.

Source: BBC News 26.8.2022 and LSE Blog 20.10.2022

[Why have energy bills in the UK been rising? | British Politics and Policy at LSE](#)



The inflation rate for food and non-alcoholic beverages slowed between April and May but remains higher than the overall rate.

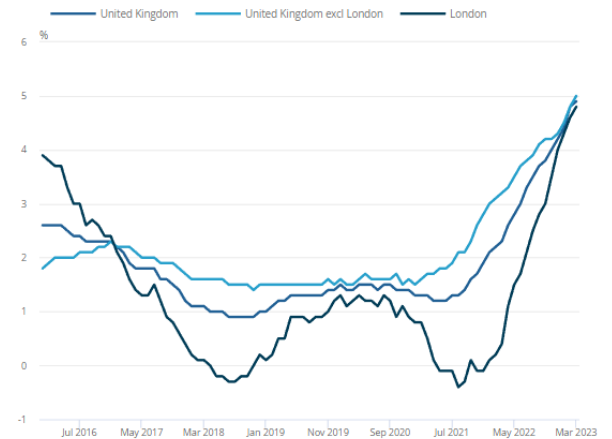


The largest downward contribution came from milk, cheese and eggs with fish being the only food class showing an increase.

Source: Office for National Statistics – Consumer Prices Index including owner occupiers’ housing costs UK May 2023



Average UK private rental prices paid by tenants rose by 4.9% in 12 months to March 2023



Index of Private Housing Rental Prices percentage change over 12 months, January 2016 to March 2023

Source: Index of Private Housing Rental Prices from Office National Statistics [Index of Private Housing Rental Prices, UK - Office for National Statistics \(ons.gov.uk\)](#)

Cost of living: difficult decisions

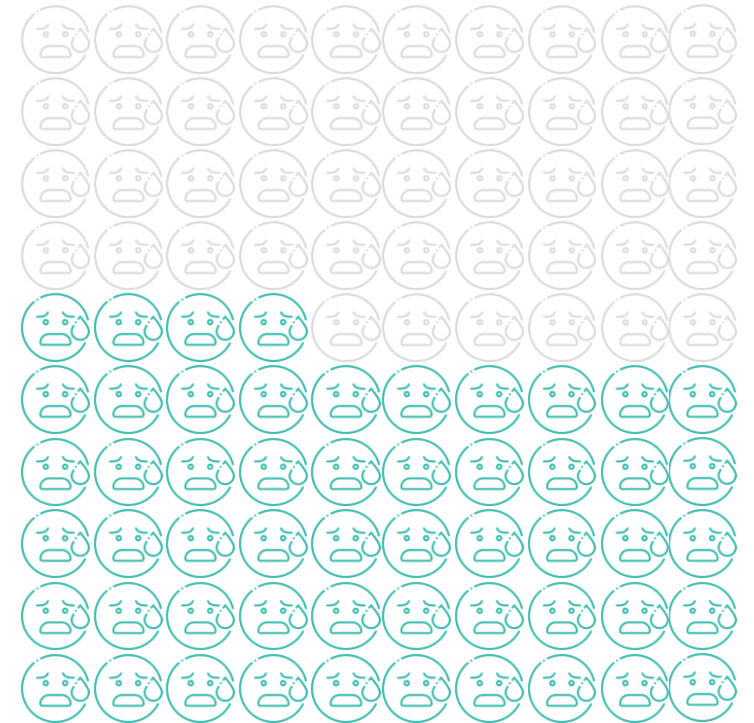


3 in every 4 people changed how they lived by cutting back on energy use or other essential shopping

1 in every 5 people felt that they could not cope



54% felt anxious due to higher prices of late

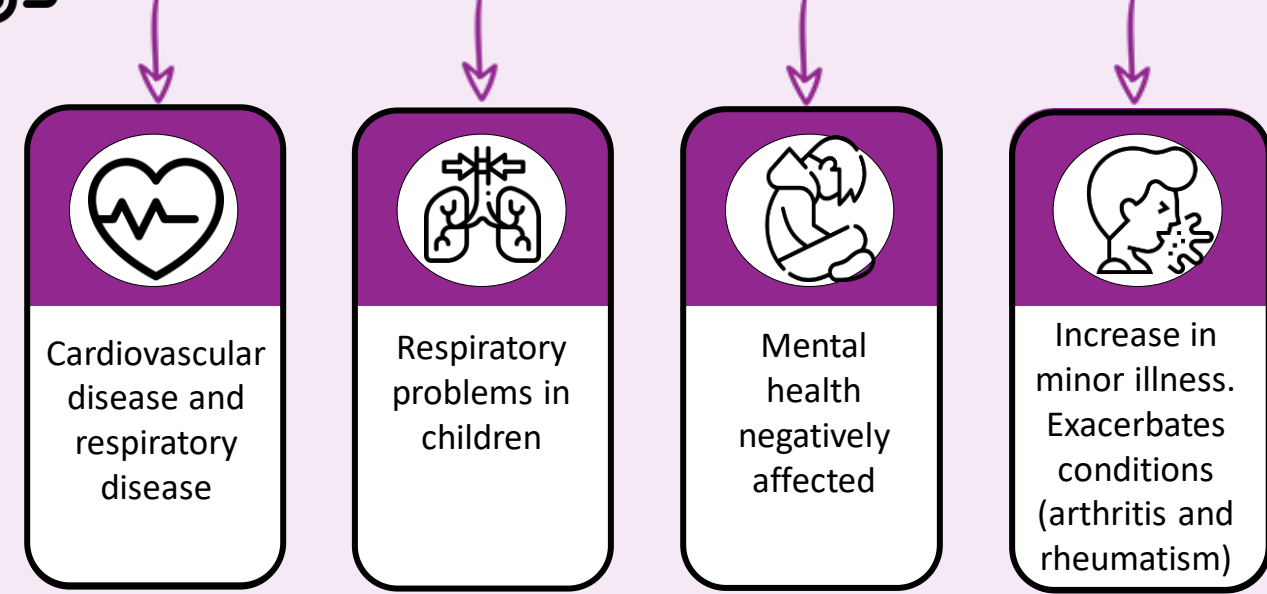
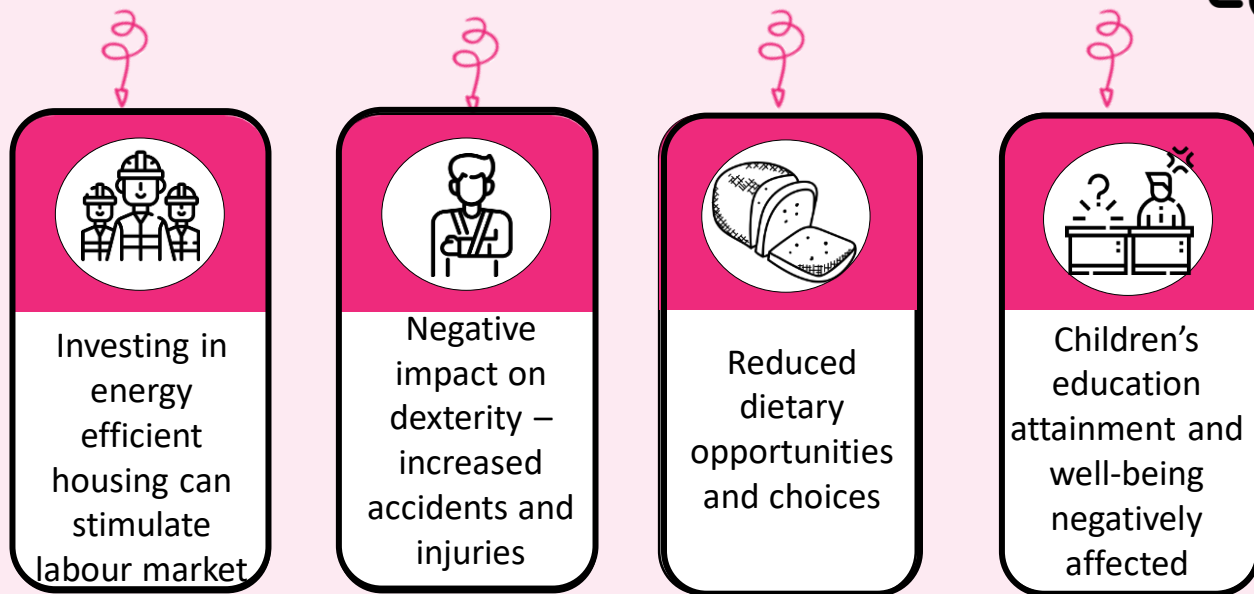


“For us, this really could be the straw that breaks the camel’s back. Never before in my life have I had to choose between having warmth and being able to put food on the table. Now that is very much a reality... Finances have always been tough, but nothing like they are now.” *Expert by experience, January 2022*


Cold home (energy affordability) – indirect impacts




Cold home (energy affordability) – direct impacts





 **3,570 people** aged over 65 had an emergency hospital admission due to a fall in Derbyshire in 2022/23



 **31.6%** ate 5-a day in Derbyshire in 2022/23

 **44.9%** achieved an attainment 8 score in Derbyshire in 2022/23

 **598 people** under 75 died from cardiovascular disease in Derbyshire in 2022

 **90 children** aged 0 – 9 were admitted to hospital for asthma in Derbyshire in 2022/23

 **144 people** died from communicable diseases such as influenza in NHS Derby and Derbyshire ICB in 2022

 **Wider societal costs (lost education and employment) are over £18.6 billion** 


 **Cold homes cost the NHS £2.5 billion in 2019** 

Cold homes: direct and indirect impacts

Cold home (energy affordability) – indirect impacts



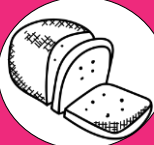
Cold home (energy affordability) – direct impacts




Investing in energy efficient housing can stimulate labour market




Negative impact on dexterity – increased accidents and injuries



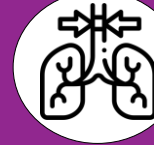
Reduced dietary opportunities and choices



Children's education attainment and well-being negatively affected




Cardiovascular disease and respiratory disease



Respiratory problems in children



Mental health negatively affected



Increase in minor illness. Exacerbates conditions (arthritis and rheumatism)



Wider societal costs (lost education and employment) are over £18.6 billion



Cold homes cost the NHS £2.5 billion in 2019



Living in cold homes increases the risk of respiratory disease in adults and children



Cold air affects the function of the respiratory tract, causing increased broncho-constriction, mucus production and reduced mucus clearance.

Cold, damp houses promote mould growth, which lowers resistance to respiratory infections and increases the risk of respiratory morbidity during winter.



GP consultations for respiratory tract infections **can increase by up to 19%** for every 1 °C drop in temperature below 5°C



Increased healthcare service demand during winter has been related to **fuel poverty** for adults and **cold housing** for children.



Hospital admissions for respiratory conditions and ischaemic heart disease **increase substantially during winter.**

Almost **1 in 5** UK households containing dependent children experienced fuel poverty in 2023.

In 2019, it was estimated that the NHS spends at least **£2.5 billion per year** on treating illnesses that are **directly linked to cold, damp and dangerous homes.**

Rates of fuel poverty have increased since summer 2021 largely due to increasing costs of fuel. By January 2023, it was predicted that if there had been no intervention then **66% of households in the UK would have been in fuel poverty.**



Source: read-the-report.pdf (instituteofhealthequity.org) & observatory.derbyshire.gov.uk

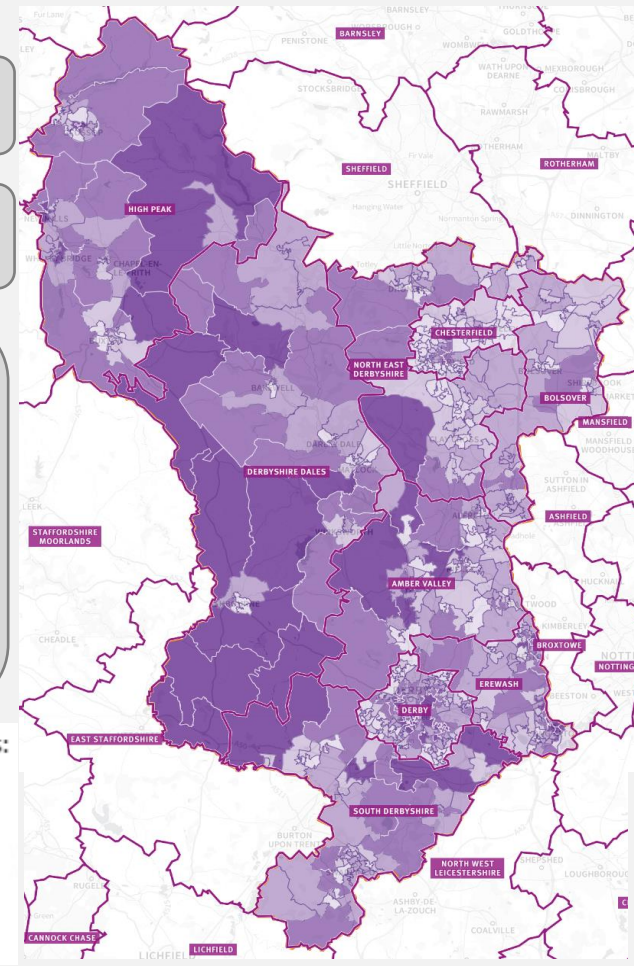
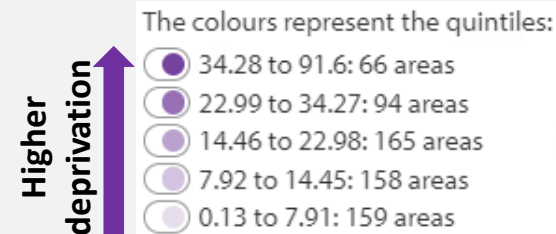
Living Environment Deprivation (IoD 2019)

England average
21.7

Derbyshire average
17.6

Derbyshire district containing LSOA with...
Highest deprivation Derbyshire Dales: **60.0**

Lowest deprivation High Peak: **0.8**

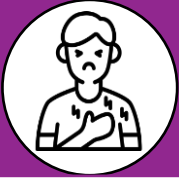


Living in cold homes increases the risk of circulatory disease



Indoor temperatures below 18°C increase the risk of circulatory issues due to raised blood pressure which leads to an increase in blood thickness.

Increased blood pressure and blood thickness, increases the risk of strokes and heart attacks.



An increase in heart attacks after cold weather accounts for **2 in 5 excess winter deaths.**



Hospital admissions of stroke patients increase 5 days after cold weather begins.



Deaths from cardiovascular disease in England were 22.9% higher in winter months than the average for other times of the year

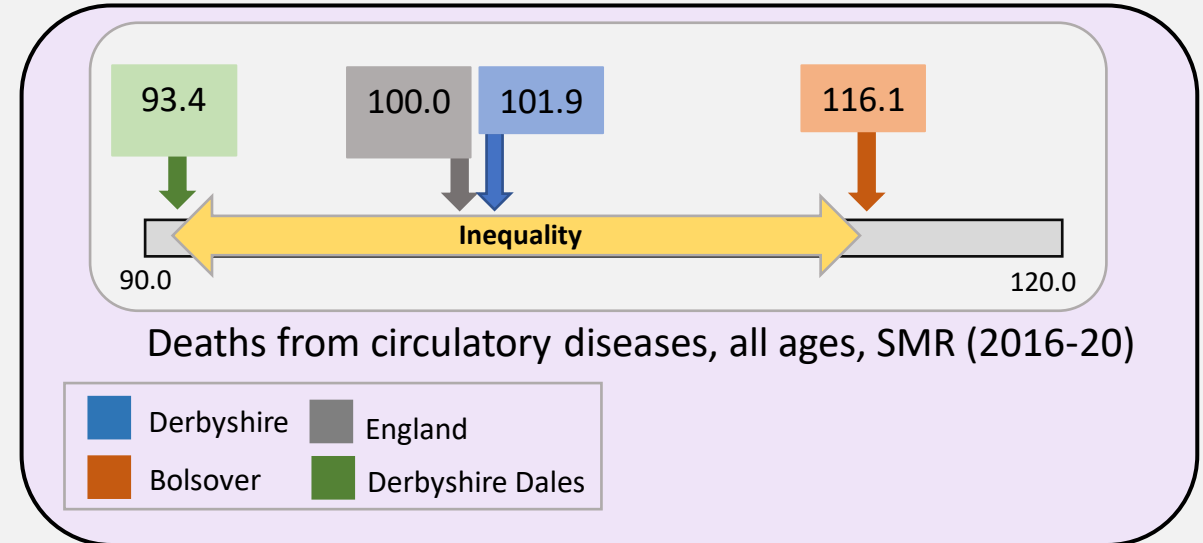


Excess winter cardiovascular mortality could be prevented by **improving housing environments** to be heated above 18 °C.

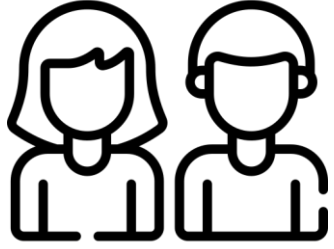
Deaths from circulatory disease were **6% lower** than would be expected based on the England average in **Derbyshire Dales.**



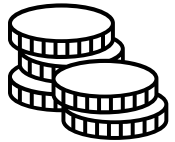
Deaths from circulatory disease were **16% higher** than would be expected based on the England average in **Bolsover.**



Potential long-term impacts of a cold home on a child:



Cold home



Cost to NHS



Respiratory illness and regular bouts of flu



Continued absence from school



Restricted social development



Restricted emotional development



Lower academic attainment



Reduced wellbeing



Risk of criminal exploitation



Vulnerable to safeguarding issues



Lower grades at GCSEs



Higher chance of NEET

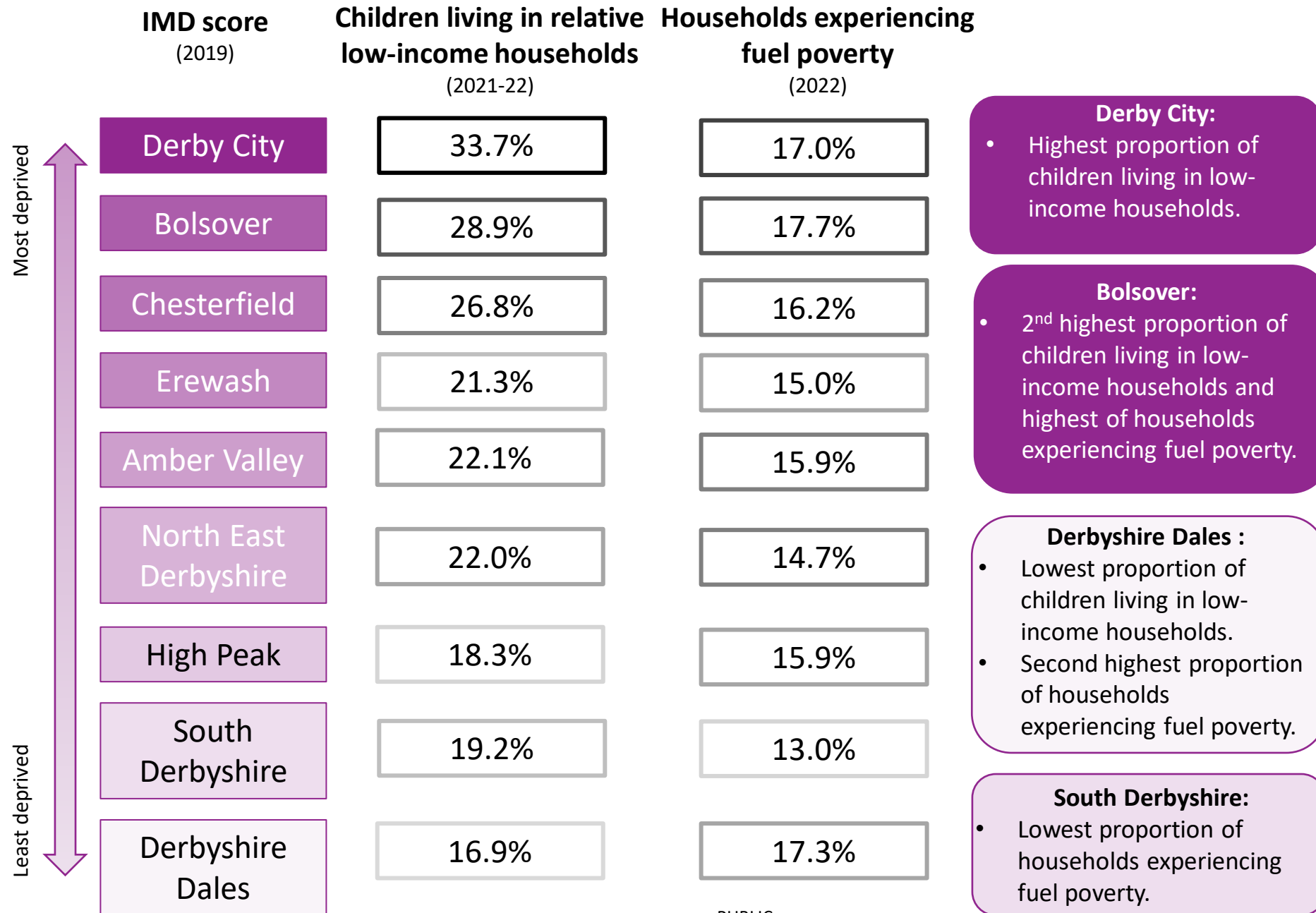


Worse prospects for employment



Inequalities embedded

Across the districts: Deprivation, Children in low-income households, Households in fuel poverty

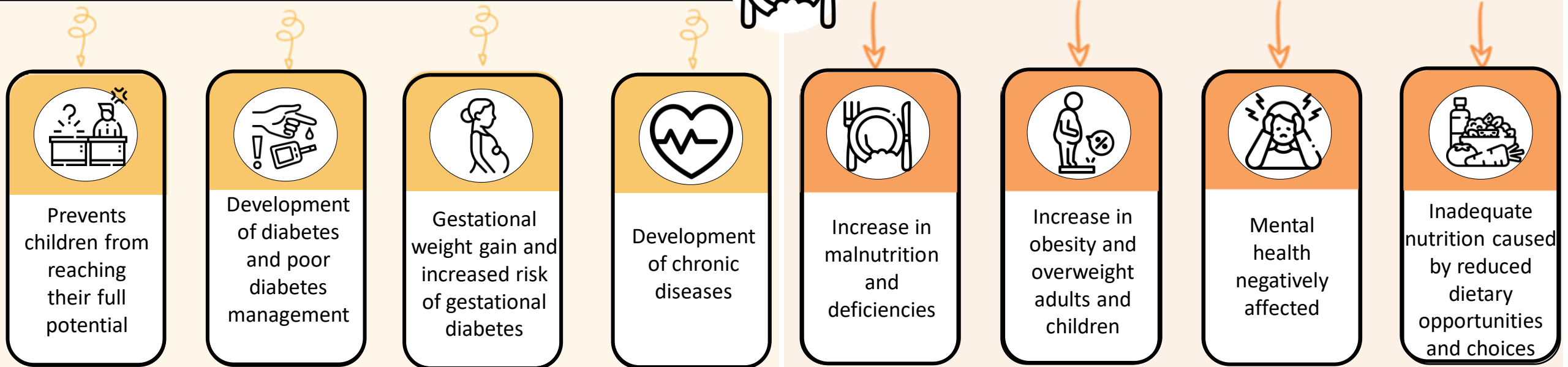


Sources: [Children in low income families: local area statistics - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/collections/children-in-low-income-families-local-area-statistics)
<https://www.gov.uk/government/collections/children-in-low-income-families-local-area-statistics>

Food insecurity – indirect impacts



Food insecurity – direct impacts



253 under 75 mortalities from cardiovascular diseases in Derbyshire were considered preventable in 2021

8.2% of people aged over 17 years in Derbyshire were on the general practice diabetes register in 2022/23

23.7% of women in early pregnancy in Derbyshire were classified as obese in 2018/19

3,882 school pupils (3.6%) in Derbyshire had social, emotional, and mental health needs in 2022/23

31.6% of adults (16+) in Derbyshire were meeting the recommended '5-a-day' consumption in 2022/23

16.0% of the Derbyshire population over 16 years old had a common mental disorder in 2017

68.4% of adults (18+) in Derbyshire were classified as overweight or obese in 2022/23

105 Year 6 pupils (1.3%) in Derbyshire were classified as underweight in 2022/23

Obesity and excess weight increases the risk of cancer in adults



Fat cells increase inflammation and make extra hormones and growth factors in the body, which cause cells to divide more often.

This increases the chance of cancer cells being made which can then continue to divide and cause a tumour.



Overweight and obesity is the **second biggest cause** of cancer in the UK – more than **1 in 20** cancer cases are caused by excess weight.

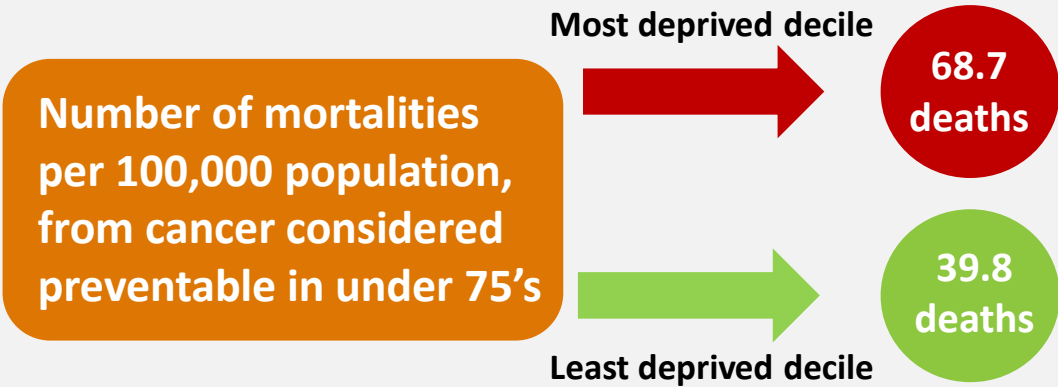


The risk is higher the more weight gained and the longer a person is overweight for.

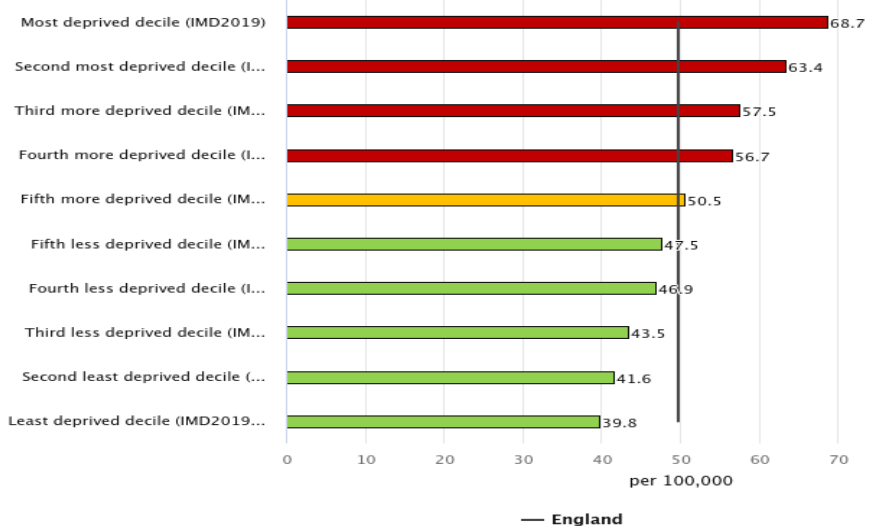


Maintaining a healthy weight **reduces the risk of 13 different types** of cancer. It could prevent around **22,800 cases** of cancer every year in the UK.

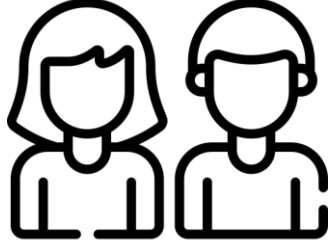
Inequalities across England (IMD 2019)



Under 75 mortality rate from cancer considered preventable by deprivation decile 2022



Potential long-term impacts of Food Insecurity on a child:



Cognitive awareness



Increased risk of obesity



Harder to lose weight



Increased risk of cancer



Increased risk of heart disease



Increased risk of COVID-19 complications



Increased risk of arthritis



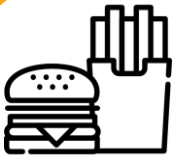
Worry, sadness and anger



Poor Health



Food insecurity



Consume energy-dense food



Tooth decay



Absenteeism from school



Tiredness and pain



Hunger



Delayed language development



Poor school performance



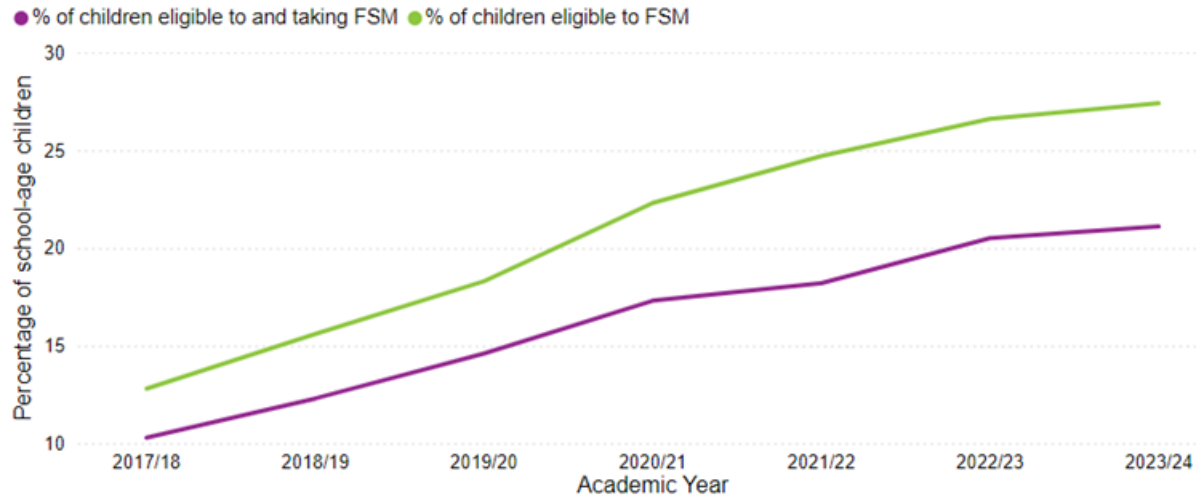
Worse prospects for employment



Inequalities embedded

Inequalities (food insecurity)

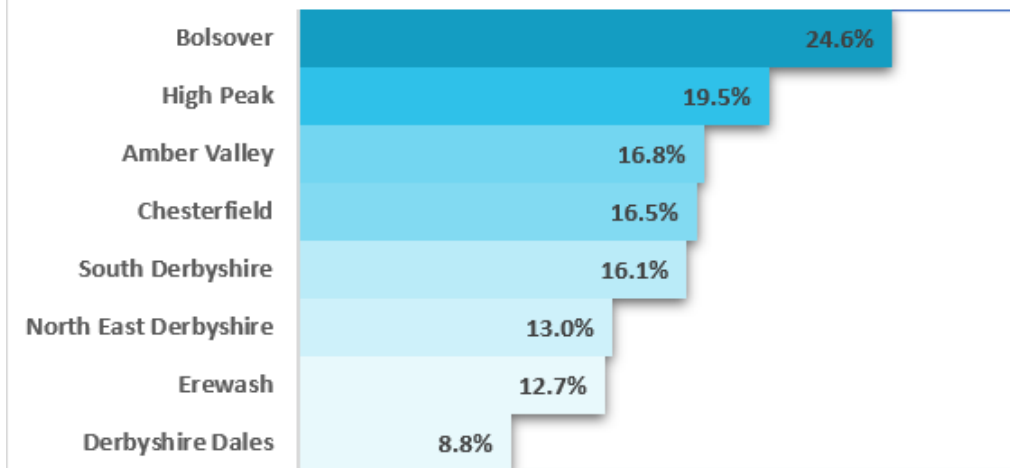
Free School Meal eligibility and take-up for Derbyshire by Academic Year



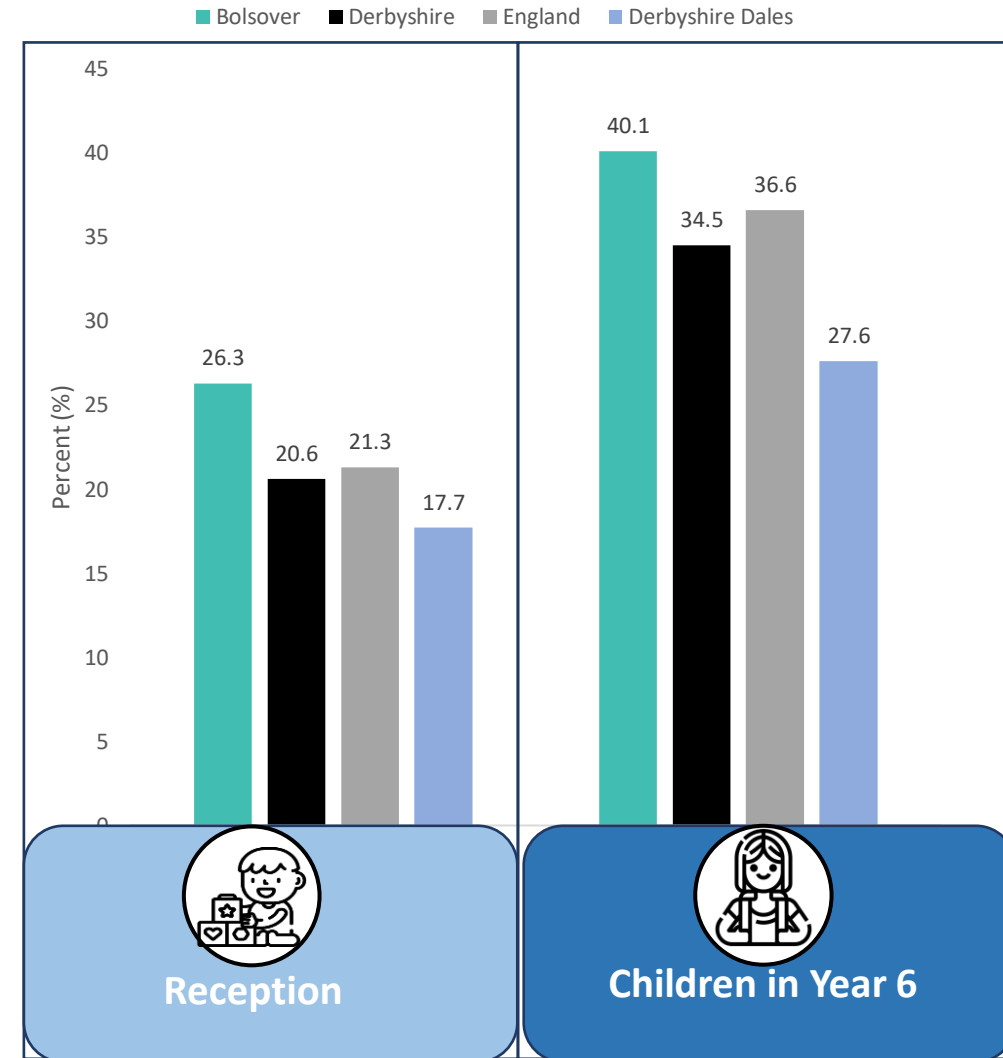
Percentage of 5-year-olds with experience of visually obvious dental decay (2021/22)

England
23.7%

Derbyshire
16.2%




Overweight and obese children across Derbyshire (2022/23)




Housing sustainment– indirect impacts




Housing sustainment– direct impacts




Skipping meals, leading to increased risk of malnutrition and deficiencies




Increased anxiety about housing security and debt




Not heating homes, leading to increased risk of health issues




Prevents children from reaching their full potential




Increase in fuel and child poverty



Increase in rent and home ownership becoming less affordable



More households using credit to cover housing costs and essentials

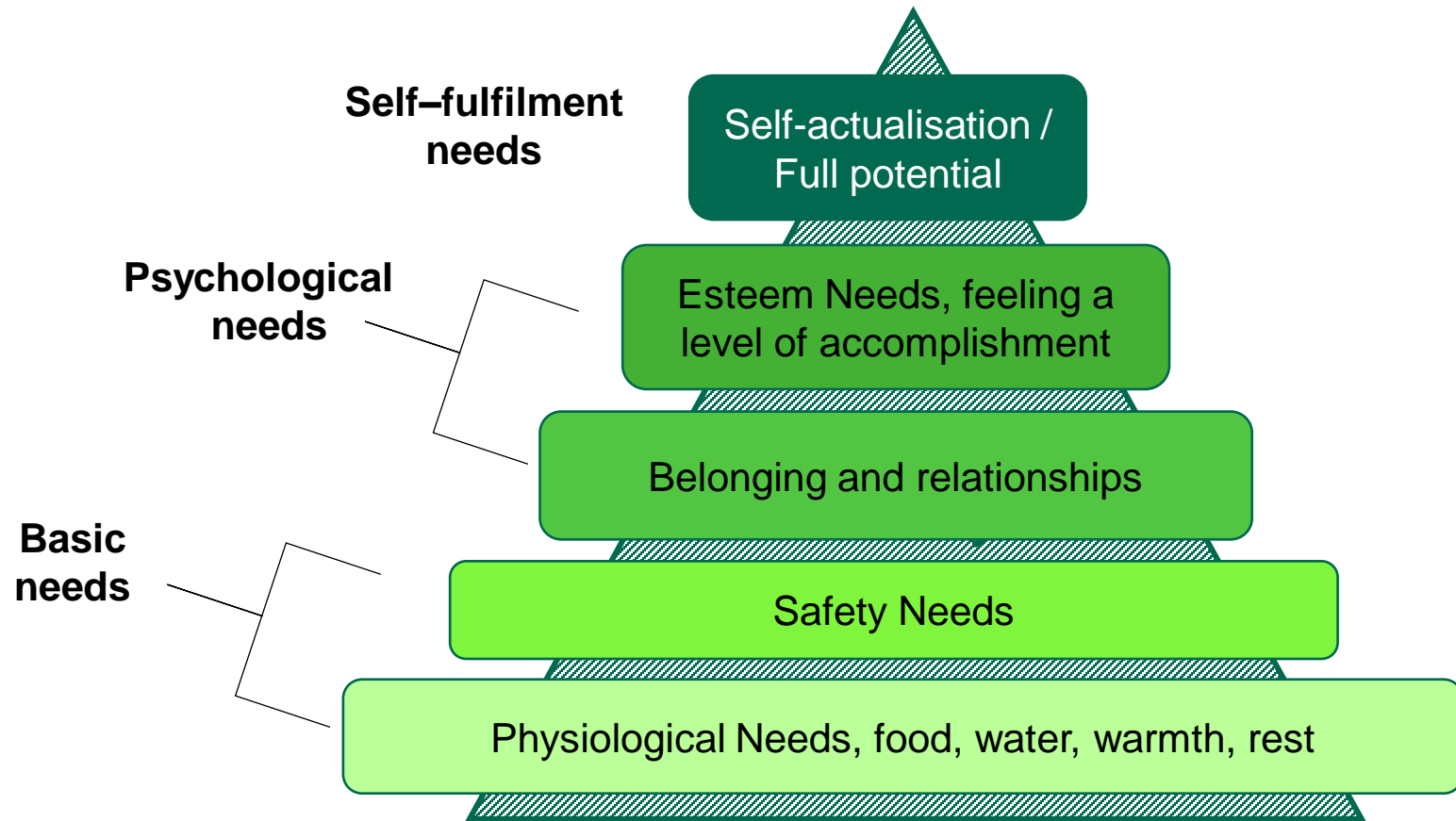


Increased risk of house eviction and homelessness

- 9.6% of deaths of all ages in Derbyshire in 2020 had an underlying respiratory disease
- 31.6% of adults (16+) in Derbyshire were meeting the recommended '5-a-day' consumption in 2022/23
- 44.9% achieved an attainment 8 score in Derbyshire in 2022/23
- There were 61,925 new referrals to secondary mental health services for people of all ages in Derbyshire

- 9,495 addresses in Derbyshire are overcrowded based on overall room occupancy levels (2021)
- 254 households in Derbyshire are living in temporary accommodation (2021/22)
- The cost of home ownership in Derbyshire is 6.7 times higher than gross annual earnings (2022)
- 20,428 children (aged 0-15 years) live in poverty in Derbyshire (2019) (Income deprivation affecting children index)
- 57,245 households in Derbyshire experience fuel poverty (2022)

Addressing the root causes of ill-health: Maslow's hierarchy of needs.



Who will it impact?



Lack of savings

People without savings are more likely to:

- Go overdrawn
- Use credit cards
- Use Buy Now Pay Later options
- Miss payments on utility bills
- Seek Payment holidays
- Miss rent payments
- Miss mortgage payments



Universal Credit

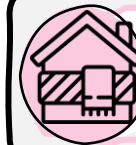
Those awaiting Universal Credit or those receiving a reduction to their universal credit to pay for utility debts.



Reliance on a car



High % of income spent on fuel



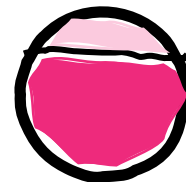
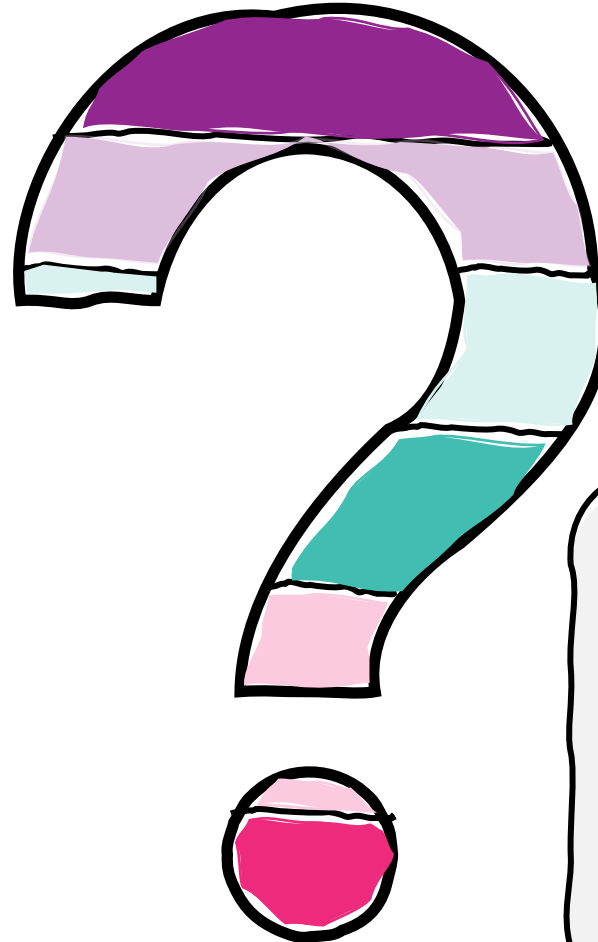
Poorly insulated homes



Health Inequalities

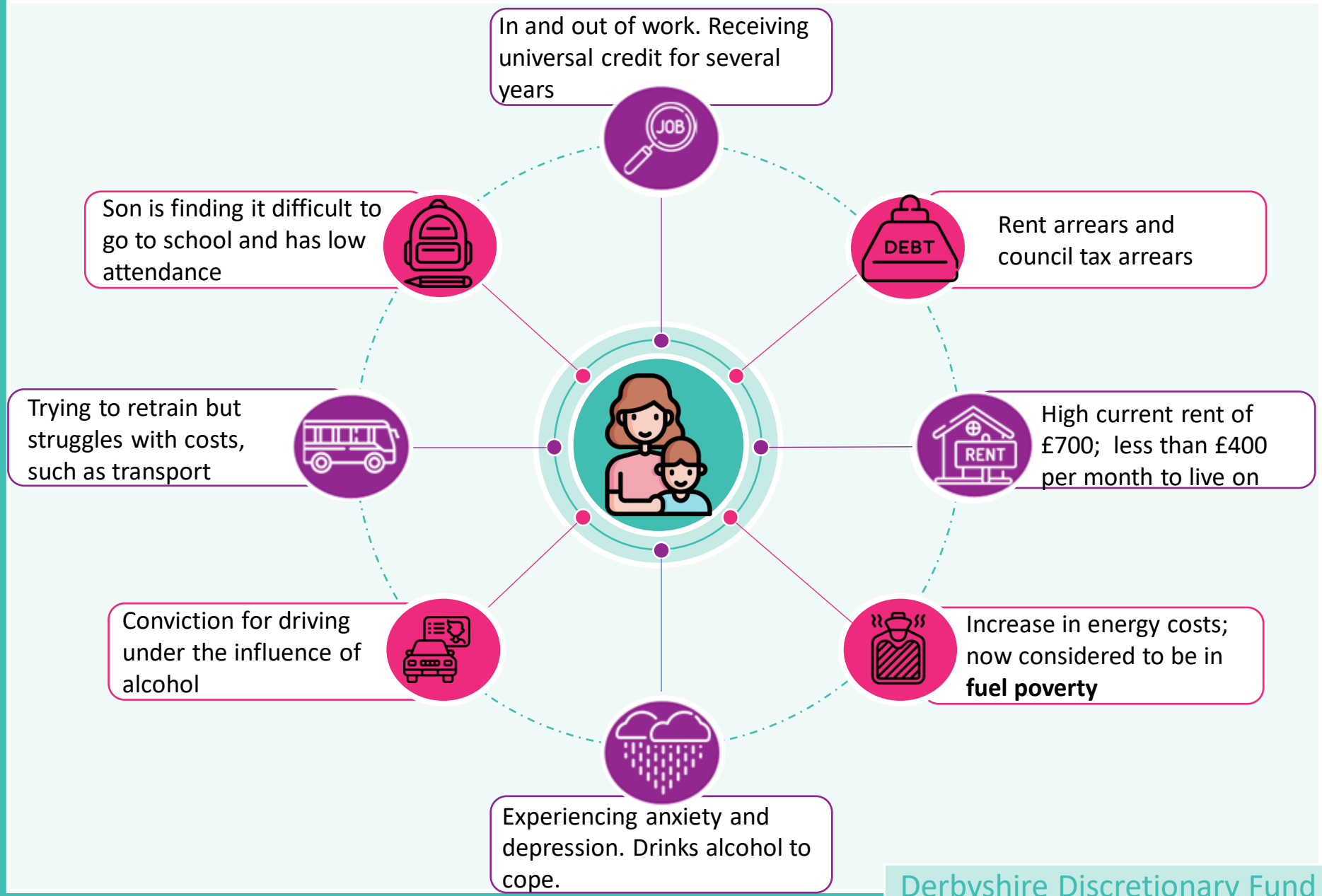
There are already significant inequalities experienced across the population.

Those who are already experiencing worse health outcomes are anticipated to be disproportionately effected by the increase in cost of living.



Case study: Hannah

Hannah is in her early 30s and a single parent who lives in a deprived area of Derbyshire



How does fuel poverty impact health?

Fuel poverty has been directly associated with:

- Cardiovascular disease
- Respiratory disease
- Reduced mental health
- Exacerbates long term conditions such as arthritis and rheumatism
- Increased risk of child respiratory conditions

Fuel poverty has been indirectly associated with:

- Reduced dietary opportunities and choices
- Reduce dexterity: increase in accidents and injuries
- Increase in minor illness
- Child's education impacted
- Child wellbeing impacted

Sources: <https://www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>;

The Disability Price Tag (2019)

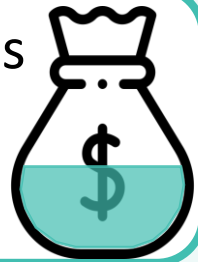
Disabled adults face extra costs of

£583
per
month

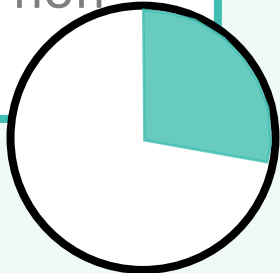
Families with two or more disabled children face extra costs of

£823
per
month

A disabled adult's extra costs are equivalent to almost **half of their income**



Over a quarter (**29%**) of disabled households are in serious financial difficulty (**1.5 million households**), (compared with 13% of non-disabled households).



1 in 5 disabled adults face extra costs of over **£1000 a month**



48% of disabled households have struggled to keep their home warm at some point this year (compared to 30% of non-disabled households).



Examples of 'extra costs' experienced...

- Food/drink/extra supplements for dietary requirements
- Heating (important for Musculo-skeletal conditions)
- Electronic health equipment (ventilators etc.)
- Wheelchair accessible transport needs
- Extra fridge space for medication
- Electronic charging of wheelchair

Spotlight on Motor Neurone Disease

The severity of MND leads to a high degree of disablement. As the disease progresses, **extensive care, support, equipment and adaptations** are required, with large costs attached to many of these.

People living with MND incur three types of extra costs:

One-off costs

Housing adaptations and adapting/ buying a vehicle.

£2,175 over duration of disease

Regular costs

Care costs & extra assistance around the home (cleaning, washing, gardening etc.).

£609 every four weeks

Enhanced costs

Energy bills & increased insurance (costs that would have likely incurred in the absence of disease, but are greater due to having the disease).

£133 every four weeks

£9,645 every year

92% of survey respondents with MND **under 65 years old** described the financial impact of having MND as being **'very negative'** or **'moderately negative'**, compared to **72%** of those with MND **over 65 years old**.

Younger people tend to be less wealthy with lower levels of savings and smaller private pensions

Working age people who have to leave employment lose their income.

Those who remain in work may not be entitled to support.





Case study: David

David is in his early 70s and lives alone



Has a heart problem and pays to have a 'care link' personal alarm.



Struggling with the cost of living.



Is really worried about how he will afford his bills.



State Pension: £118.67pw

Pension Credit: £99.48pw

Total income: £218.15pw

Care link: - £10.00pw

Electricity: - £30.00pw

£178.15

nw

FOOD:

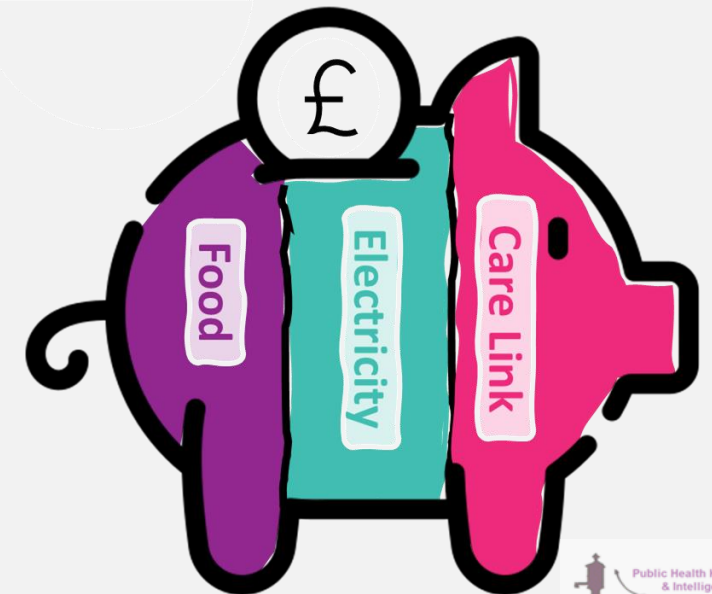
The ongoing increase in the cost of food is a continual pressure

ELECTRICITY:

Pays a direct debit of £120 a month. Very concerned about the costs.

CARE LINK:

Pays £40 a personal alarm device for his heart condition





Case study: Paula

Paula is in her early 60s and cares for her daughter



End of life care for COPD. Uses oxygen and a nebuliser



Worried about rising costs of gas and electric.



Has turned off health equipment to save cost of energy.



Has support from carers but relies on ready meals (which can be expensive)



A family member has previously taken out debt in her name

Derbyshire Discretionary Fund

Has a total of £384.35pw (excludes housing costs)

Carers allowance: £81.90pw

PIP £184.30pw

ESA £110.95pw



ELECTRICITY:

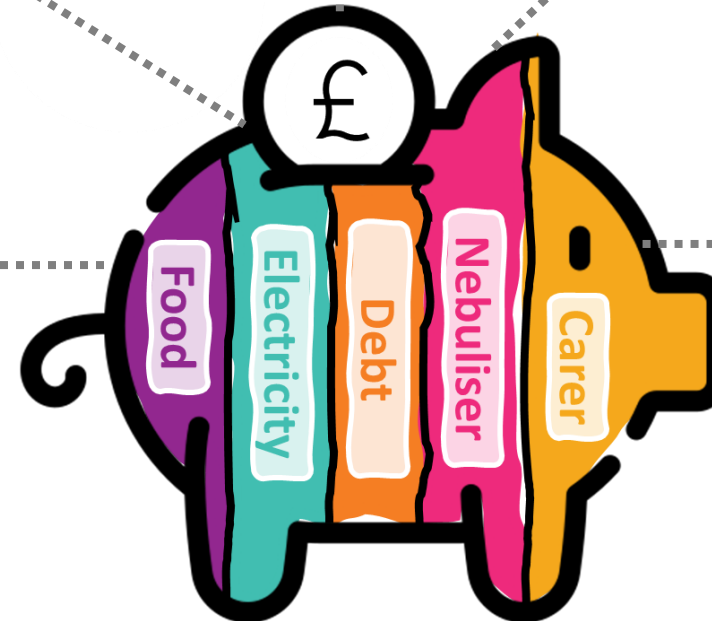
A bill of £190 was taken out of her account leaving her very short

DEBT:

Victim of financial abuse

NEBULISER:

Paula is having to turn off her health equipment due to electricity costs



FOOD:

Due to Paula's health status, she relies on ready meals

CARER:

Paula is caring for her daughter



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ESA:	£110.95pw

Total income: £384.35pw

(Excluding housing costs)

FOOD:

Due to Paula's health status, she relies on carers or ready meals

ELECTRICITY:

A bill of £190 was taken out of her account leaving her very short

DEBT:

Victim of financial abuse

NEBULISER:

Paula is having to turn off her health equipment due to electricity costs

CARER:

Paula is caring for her daughter



Informing the approach in Derbyshire



Community and Voluntary Sector partnerships



Short term funding



Building on foundations of in-house services and commissioned delivery from existing core investment



Building on foundations of in-house services and commissioned delivery from existing core investment

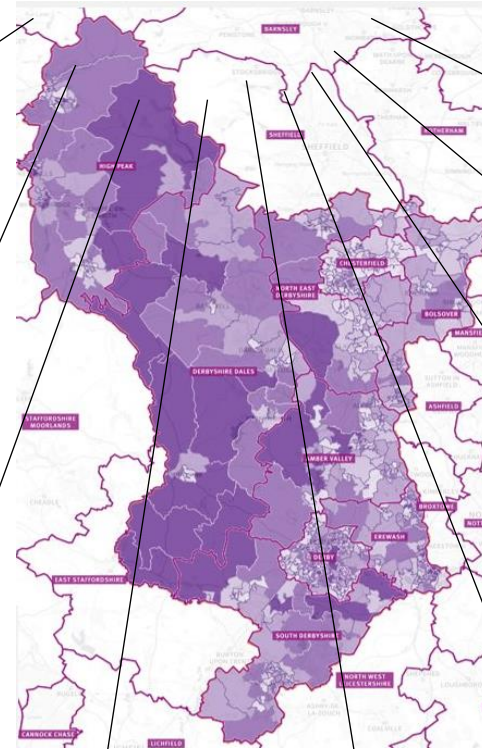
Welfare Rights Service

Benefits Advice Service for People Living with Cancer (Macmillan funded)

Financial Inclusion Groups of local partners

Feeding Derbyshire – food banks and food pantries

Disability Employment Service



Public Health Commissioned Advisory Services

Derbyshire Discretionary Fund

Localities approach

Affordable Credit Project



Short term funding

Household Support Fund	Wider funding (eg Covid Support monies; COMF; and PH investment)
Grocery vouchers to free school meal eligible families	Rough Sleeping Project
Cost of living support to low income pensioners and disabled people	Derby and Derbyshire Law Centres Specialist Eviction Advice
Enhanced Derbyshire Discretionary Fund	Warm Spaces
Referral pathways for Children's Service professionals	Winter Pressure Single Contact point
Housing/rent crisis support via district and borough councils	Foundation Derbyshire (Grants to Food Banks)
Voluntary sector led grants to pensioners and unpaid carers	Marches Energy Advice (Emergency Energy Advice and Support linked to food banks)
	Holiday Activity Fund



Community and Voluntary Sector partnerships

Community Response Forum

Locality based Financial Inclusion Groups



Energy
Affordability



Food
insecurity



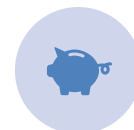
Housing
Sustainment



Debt
support/relief



Income
maximisation



Affordable
Credit



Employment
Opportunities



Digital
Inclusion



Mental Health
Support

Ongoing advice and support

IN NEED OF ADVICE AND SUPPORT?

In Derbyshire

People across Derbyshire may have concerns about the impact that recent cost of living increases may have. There is a lot of support available to help Derbyshire residents, and outlined below are some of the support channels that people can access to get the help they need.

Welfare and Benefits Advice

The welfare rights team can help you to find out about the benefits you may be entitled to and how to claim. You can email the team at welfarebenefits@derbyshire.gov.uk or telephone 01629 531535.

For more information visit [Welfare benefits - Derbyshire County Council](#)

Derbyshire Discretionary Fund

The Derbyshire Discretionary Fund (DDF) can provide grants or emergency cash payments if you are in urgent need of financial help following a crisis or disaster and support you to continue to live independently or cope with exceptional pressure when you have no other source of funding.

The fund may support you to resolve your difficulties and also put you in touch with other services so it's less likely to happen again. You can apply for the grant by telephone on 01629 533399.

For more information visit [Derbyshire Discretionary Fund \(DDF\) - Derbyshire County Council](#)

Household Support Fund grants

Households facing financial hardship can apply for a grant for help towards their food, energy, and essential living costs.

A maximum of 2 payments can be made worth £64 per household plus an extra £20 will be provided for each

partner/spouse and any dependent children. All payments must be made before the fund the end of March 2022.

Please telephone: 01629 533399

Council Tax

You can claim help with your council tax bill from your local district and borough council. You may be able to reduce your bill by applying for a discount on your bill, for example, if you live alone or if someone who lives with you is permanently disabled. Discounts are based on your circumstances, not your income or savings.

You may also be able to claim means-tested tax support if you are on benefits or another low income. In exceptional cases of hardship, your local district or borough council may be able to provide additional discretionary help.

For further information. Please contact your borough or district council.

Housing

If you are worried about not being able to pay your rent this can be a big concern. Citizens Advice have information about rent arrears here - [Dealing with rent arrears - Citizens Advice](#)

There is also advice on our website around homelessness - [Preventing homelessness - Derbyshire County Council](#)

Legal Advice

Derbyshire Law Centre are available to provide free, confidential legal advice over issues around housing, debt, immigration, employment, and discrimination.

For more information on their service, please visit their website - [Derbyshire Law Centre](#) or telephone 01246 550674

If you have received a letter about moving onto **Universal Credit** you can speak to our welfare rights team for advice and guidance.

Don't miss out. Visit: www.derbyshire.gov.uk/costofliving

Eligible residents will receive a **£70 Household Support voucher this month.**

Keep an eye out for it in the post.

If you, or a close family member serve, or have served in the **Armed Forces** then you may be eligible for a cost of living grant.



If you are struggling with **#debt** or finances then there is help available. Visit [nS7gmh](#)

Park home residents, houseboat owners and other people who are off the electricity grid can now apply online for a **£400 energy discount.**

If you are struggling with **debt** then there is support available.

Don't miss out. Visit:

HELPING YOU TO MANAGE YOUR MONEY

Expecting a baby? you might be eligible for the **Healthy Start** scheme that can help pay for milk, fruit & vegetables.

Don't miss out. Visit: www.derbyshire.gov.uk/costofliving

HELPING YOU TO CLAIM YOUR ENTITLEMENT

www.derbyshire.gov.uk/costofliving

www.derby.gov.uk/advice-and-benefits/cost-of-living