

issue 03

# COST OF LIVING SUPPORT

newsletter



## Welcome to the third edition of Cost of Living Support.

This newsletter is aiming to give you information about what support is available to you within RCT to help with finances and the cost of living. Financial wellbeing is vital on so many levels and there are many different aspects to it, all of which we hope to capture and provide information and support on within this newsletter.

## What's available in your community?

The Council is providing a range of support for all residents of RCT, the support is continually being developed **so take a look** on the RCT website and share the information with family, friends, clients and colleagues.



SCAN ME

<https://www.rctcbc.gov.uk/EN/Resident/ConsumerAdviceandMoneyMatters/CostofLivingSupport/CostofLivingSupport.aspx>

## RCT resilience hubs

Support is available for RCT residents from our community resilience hubs. Help is available for a number of aspects, including:

- Short term support collecting shopping
- Information and guidance about money and benefits
- Wellbeing support if you are feeling lonely or isolated
- At home library services
- Friendly telephone call to maintain social contact
- For those digitally excluded support with developing digital skills
- Support to find work or help with employment training

If you, friends, family or ones you care for need help then please go to:

<https://www.rctcbc.gov.uk/EN/GetInvolved/RCTTogether/CommunityResilienceHubsandNeighbourhoodNetworks/ResidentSupport.aspx>

Watch out for our next issue of **Cost of Living Support** ...where we can provide more information.

Mae'r ddogfen hon ar gael yn Gymraeg / This document is also available in Welsh



# Saving £££

The **Council's Heat & Save Team** can help residents to keep their homes warm by providing advice, assistance or referral to other agencies for further assistance on many things including money management, maximising income, grant assistance and can also provide referrals to support such as food banks, citizens advice and much more.



Check out the  
**Heat & Save Video**

<https://www.youtube.com/watch?v=9S6SWQ7Im10>

[www.rctcbc.gov.uk/  
heatandsave](http://www.rctcbc.gov.uk/heatandsave)



Gwresogi heat  
ac Arbed save

## Check your benefits

There are £19 billion in unclaimed benefits - are you missing out?

Check [www.entitledto.co.uk](http://www.entitledto.co.uk) it's easy to do, enter some information and you don't have to leave a name or sign up to anything.

If you are unsure about what support is available to you or would prefer to speak to someone, **Advicelink Cymru** can help you check what you are entitled to and to claim what's yours.

When you call Advicelink Cymru, on **0808 250 5700**, you will get free and confidential advice about money you may be entitled to. They can also help you to apply for welfare benefits, get support for debt and get support with costs such as fuel, childcare, further education and more!

<https://www.citizensadvice.org.uk/wales/about-us/our-work/advice-partnerships/advicelink-cymru/>

## Welsh Government support

Check out the **Gov Wales website** for information on what financial support may be available to you. This ranges from help with your utility bills, council tax reductions, debt advice, help with housing costs, childcare costs, support for health and wellbeing and more!

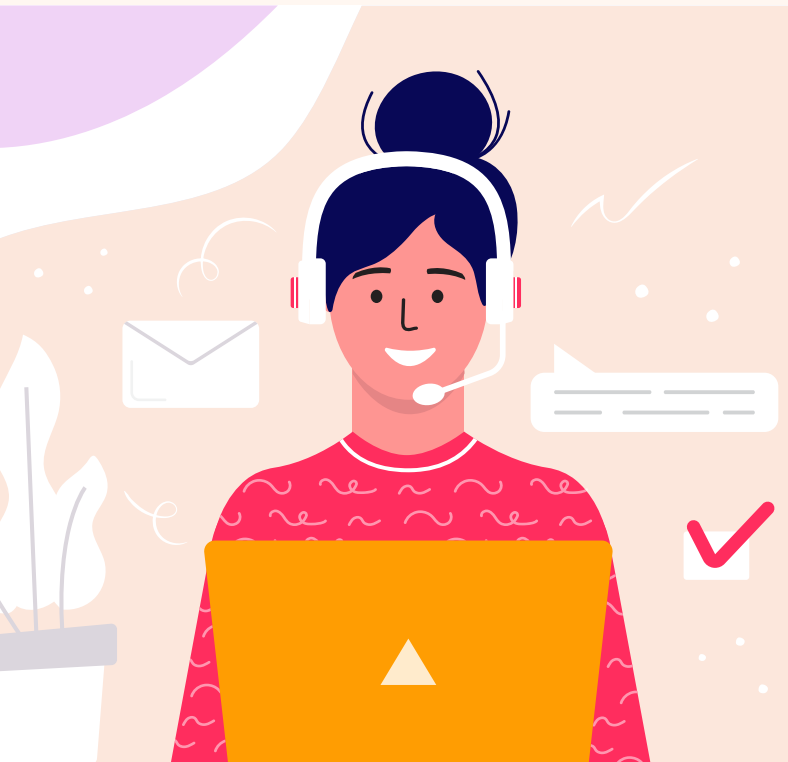
<https://www.gov.wales/help-cost-living>



# Support

## with Housing in RCT

If you are experiencing financial difficulty linked to your housing costs e.g. paying your rent or mortgage, help is available from your local Council Housing or Homelessness Service.



**Make contact as soon as you start to experience any difficulties, don't wait for your situation to get worse. The earlier you reach out, the easier it is likely to be to help resolve any difficulties!**



There are many different types of help that could be available to you including:

- Help and advice so that you can stay in your home or support you if you are threatened with homelessness
- Support to liaise with your landlord to resolve any difficulties
- Help you with resolving housing disrepair issues or if you are experiencing harassment from your landlord
- Providing information on housing options
- Maximising any financial help available to you to help you pay your housing costs or to resolve rent or mortgage arrears
- Specialist housing support to help you manage any housing difficulties
- Referral and signposting to other agencies who can also help you eg. Citizen's Advice Bureau or Shelter Cymru

### Further Information:

#### **RCTCBC Housing Solutions Service -**

<https://www.rctcbc.gov.uk/EN/Resident/Housing/Homelessoratrisk/Homelessnessadviceandsupport.aspx>

#### **Homefinder RCT -**

<https://www.homefinderrct.org.uk>

#### **Welsh Government -**

Get help with housing costs | GOV.WALES  
<https://www.gov.wales/help-cost-living>

#### **Shelter Cymru -**

<http://www.sheltercymru.org.uk/>

#### **Crisis -**

<https://www.crisis.org.uk/about-us/wales/>

# lets talk about finances

New groups of people are needing advice as more and more people are struggling with the cost of living challenges, research shows that many people don't fully understand the process of getting advice, what debt advice means, or that it even exists. You can find out more about this and debt support here:

**Debt Awareness Week 2023:  
Debt can happen to anyone  
([stepchange.org](https://stepchange.org))**

<https://www.stepchange.org/partner-with-us/supporting-debt-awareness-week.aspx>



Debt can happen to anyone.

Debt  
Awareness  
Week  
20-26 March  
2023

## Money Helper

Money helper are an impartial organisation who aim to cut through financial complexities and clearly explain various aspects of your finances (e.g., pensions), what needs to be done (e.g., to get out of debt) and how you can do it. They aim to give you the control over your finances by giving you trusted and impartial information and support. You can call them or check out their website: **Free and impartial help with money, backed by the government | MoneyHelper**

<https://www.moneyhelper.org.uk/en>

- Pension calculator
- Budget planner
- Money navigator tool
- Baby cost calculator
- Car cost calculator
- Bill prioritiser
- Dealing with debt

## Childcare:

The government are offering various support schemes for childcare. These include:

- You can get up to £500 every 3 months for each of your children, which increases up to £1000 every 3 months if a child is disabled. More information and eligibility can be found here: **Tax-Free Childcare - GOV.UK ([www.gov.uk](http://www.gov.uk))**
- The Childcare Offer for Wales offer funded childcare for eligible 3-4 year olds for up to 48 weeks a year.
- Flying Start is a Welsh Government programme offering eligible families Part time childcare for 2-3 year olds, enhanced health visiting services, access to parenting programmes and speech language, and communication support. Find more information here: <https://www.rctfamilies.co.uk/EN/ParentsCarers/SupportServices/FlyingStartChildcare.aspx>

For more information visit:

<https://www.rctcbc.gov.uk/EN/Resident/ChildrenandFamilies/ParentandFamilySupport/Financialsupportforfamilies/FinancialSupportforfamilies.aspx>



# RCT Staff news

## LIVE NOW RCT Staff Facebook Group

Join the **NEW** RCT Staff Facebook group to get all the latest staff communications. This is a closed group to only RCT staff and is a great way to keep you up to date with staff news and we will be asking for your views and input through staff surveys etc.

Here's how to join:

1. **Search Rhondda Cynon Taf Council staff.**
2. **You will be asked to complete your name and staff number.**
3. **You will be given access to the closed group once we have confirmed your information.**

We ask that you treat this group with respect as it is subject to our policies and procedures.

## Improving your pension for Shared Cost Additional Voluntary Contribution (Shared Cost AVC) Scheme

You could retire early or with more money, find out how! If you are a member of the Local Government Pension Scheme (LGPS), you can access this valuable new staff benefit. Shared Cost AVCs are a cost-effective way to top up your pension pot and saving money on your income tax and National Insurance.

**For example: A £100 contribution will cost a basic rate taxpayer £68.12!**



### Want to retire early, or with more money?

Our new Shared Cost Additional Voluntary Contribution (Shared Cost AVC) scheme, facilitated by the team at AVC Wise, can help you do just that!

**Learn more about this invaluable employee benefit**



Join the AVC Wise experts at a live webinar. [www.avcwise.co.uk/book](http://www.avcwise.co.uk/book)



Watch bite-size videos to discover the benefits of Shared Cost AVCs. [www.avcwise.co.uk/videos](http://www.avcwise.co.uk/videos)



Find out how much your Shared Cost AVC pot could be worth at retirement using the calculator tool. [www.avcwise.co.uk/calculator](http://www.avcwise.co.uk/calculator)



Read a full breakdown of the FAQs on our Shared Cost AVC website. [www.avcwise.co.uk/register](http://www.avcwise.co.uk/register)

Ready to make your application? >>>

Scan the QR code, register and click the 'New Shared Cost AVC Application' button on the home page.



Scan me to visit link



01252 959 779



[www.avcwise.co.uk](http://www.avcwise.co.uk)



[support@avcwise.co.uk](mailto:support@avcwise.co.uk)



\*The value of an investment can go down as well as up. Available to Local Government Pension Scheme members only.



## RCT Staff news (continued)

# Coming soon!

If you have to travel for work, save mileage and hire a pool car. You will be able to hire a pool car when travelling for work, and not only will this help you to save costs, but it will also positively impact on the environment!

More information on this and how to access it will be coming soon so keep a look out.

## Staff benefits

Look at the savings you can make through RCT Staff benefits from eating out discounts, to savings on shopping, utilities, holidays, cars, and technology. Visit:

<https://rctstaffbenefits.co.uk>

## Salary finance

One of our staff benefits is Salary Finance, a financial wellbeing provider that offers access to affordable loans repaid through salary and free financial education.

As part of Debt Awareness Week, Salary Finance's Head of Financial Education is going to be running a 30-minute webinar about ways to tackle debt.

They will be running three online sessions which you can book onto by following the links below:

- **Wednesday 22 March, 2.30pm GMT**
- **Thursday 23 March, 12pm GMT**
- **Thursday 23 March, 7.30pm GMT**

You can ask your questions anonymously during the event or send Salary Finance your questions in advance by emailing [communications@salaryfinance.com](mailto:communications@salaryfinance.com).

You can also get in touch with Salary Finance by visiting their website:

<https://home.salaryfinance.com/rctcbc>

## Managers - want to know how to support your staff?

with financial wellbeing watch our last manager session recording or look out for our next sessions. You can watch this here: <https://www.youtube.com/watch?v=Yqz0il6AXac>



# planning for your future

The future can seem uncertain and daunting during these uncertain times. Therefore, the council are aiming to help you to plan for your future by providing you with information and support where needed.

You can find information about your pension with Rhondda Cynon Taf Council **here**. This includes a pension calculator, information about your pension, and information if you are thinking of joining the pension scheme.

<https://www.rctpensions.org.uk/>

Our partners, Affinity connect, run a number of workshops which focus on various aspects of finances with the aim of simplifying the sometimes complex world of finances! Find out more information and book on by following the links below:

Pre-retirement workshops:

**Course: Staff Pre-retirement Course (learningpool.com)**

<https://rct.learningpool.com/enrol/index.php?id=1364>

Focus on your finances workshops:

**Course: Mid-Career Planning - Focus on your Finances (learningpool.com)**

<https://rct.learningpool.com/enrol/index.php?id=1980>

If you would prefer, you can also book onto any of these workshops by calling our source team on: **01443 570040**.

We know that the subject of money can be challenging and stressful at times. Please remember that our employee assistance programme is here to support you through challenging times. They can offer emotional support, advice including financial difficulties and online financial tools and information.

## Care first Employee Assistance Programme

Care first is our NEW CONFIDENTIAL support intervention open for all RCT staff.

Call the helpline to speak to a counsellor for any work or personal issues. You can also access the advice and information centre for any advice on debt or legal issues.

The helpline is available 24 hours/7 days/365.

To access the above, please call:  
**0800 174 319**

They also offer online support including:

- A website with a range of health, financial and wellbeing information
- Online cognitive behavioural therapy
- Weekly webinars on a range of topics
- Online support for managers

To access please visit the website:  
**[www.carefirst-lifestyle.co.uk](http://www.carefirst-lifestyle.co.uk)**

RCT staff Username: **rctc001**  
RCT staff Password: **employee**

### My Possible Self App

is an NHS approved emotional support app from Care first.

- You can access this app via a personal or work device.
- Please ensure you use a PERSONAL EMAIL address to log in.
- Organisation code: **WelFram21!**

[www.mypossibleself.com](http://www.mypossibleself.com)



# Wellbeing-looking after your mental health in the new year/ beating the winter blues

While seemingly unrelated, the cost-of-living rise can have a huge impact on our wellbeing. This may be further impacted by the winter months and 'winter blues'. Therefore, we have listed below some easy ways to look after yourself and beat those winter blues!

*Please note these are just general recommendations and we understand that for many reasons, people may be unable to participate in some of these.*



- 1. Keep active.** Research has shown that a daily one-hour walk in the middle of the day could be as helpful as light treatment for coping with the winter blues. However any exercise is good, it is important to find an exercise which you enjoy and can fit into your lifestyle. **Click here to find out more information about keeping active from the NHS.** <https://www.nhs.uk/better-health/get-active/>



- 2. Get outside.** Try to get outdoors in natural daylight as much as possible, particularly on brighter, sunny days. Additionally, inside your home, try to sit near the windows and/or choose paler colours for your walls and furniture so they reflect light from outside.



- 3. Keep warm.** Being cold can negatively affect your mood, it's actually been shown that staying warm can reduce the winter blues by half. This doesn't just mean turn your heating up, but keep warm with hot drinks and hot food, layer up with warm clothes and shoes and try using a hot water bottle.



- 4. Eat healthily.** Having a generally healthy diet can improve your mood, energy levels and your physical health as well. Try to eat lots of fruit and vegetables and protein. **Read more about healthy eating from the NHS here.** <https://www.nhs.uk/live-well/eat-well/>



- 6. Take up a new hobby.** Keeping your mind active with a new interest can improve wellbeing and mood overall. This could be anything, from cooking new recipes, learning a new language, knitting, keeping a journal or joining an exercise group like a football team. Whatever you choose, the important thing is that you have something positive in your life which you enjoy and look forward to.



- 7. See your friends and family.** Connecting with others is one of the five ways to wellbeing and has been found to be good for mental health and warding off the winter blues. Try to get out and see your friends and family as much as possible, and if physically seeing them is difficult, then use video or voice calls and messaging!



- 8. Talk about it.** Talking about how you feel is important to get it out of you, as well as normalise your feelings. Talk to friends, family or colleagues. If you don't feel comfortable doing this, then speak to a professional such your GP or employee assistance programme.





# Don't forget the information and support from issues 1 and 2!

Particularly support available to RCT residents.



## 1. Discretionary Assistance Fund (DAF)

can apply for a £50 payment 3 times a year. Vouchers can provide assistance for clothing, white goods. Applications can be made <https://gov.wales/discretionary-assistance-fund-daf/how-apply>



## 2. Fuel Vouchers

If you are in danger of self-disconnection because you are unable to pay your energy bills check with your local Citizen's Advice or Foodbank as they may offer fuel vouchers.



## 3. Energy Price Guarantee

Price guarantee cap of average annual bill expected to rise from £2,500 to £3,000



## 4. Money saving boiler challenge -

Launched by Nesta (UK's Innovation Agency) to help households save money by lowering the flow temperature on combi boilers. <https://www.nesta.org.uk/project-updates/money-saving-boiler-challenge-campaign/>



## 5. Council Tax Energy Rebate

£150 for those in bands A-D and in the existing council tax reduction scheme in Wales and Scotland. Other help for those in E or below bands.



## 6. Energy Support Scheme

Energy supplier to automatically apply a £400 government grant credit to all customer's energy bills over a 6 month period.



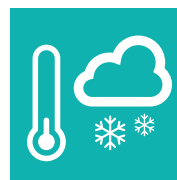
## 7. The Household Support Fund (needs to be claimed)

£1.5m made available to support most vulnerable to include pensioners and households with children. £200 cash payment to provide support to households to pay their winter fuel bills. Applications to be made to LAs by 28.2.23 and payments will be made through Oct 22 to end of March 23.



## 8. Winter Fuel Payment

An annual payment of between £250-£600 to help with cost of heating for those born before 26th September 1956. Not means tested.



## 9. Cold Weather Payment

You may get a cold weather payment if you are receiving certain benefits if the average temperature in your area is recorded as or forecast to be, zero degrees Celsius or below over 7 consecutive days. You could receive £25 for each 7 day period of very cold weather between 1st November and 31st March.

If you didn't see these, you can find them here: **Financial wellbeing**

<http://inform/en/wellbeingforstaff/costofliving/financialwellbeing/financialwellbeing.aspx>

The following section includes information which aims to outline how to save energy at home this winter, and is reproduced with the permission of posturite.



# How to save energy when working from home

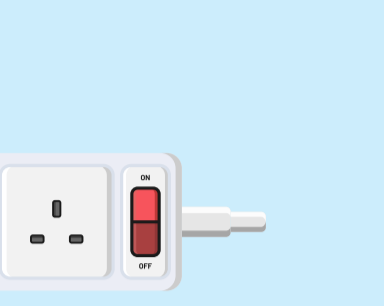
## The ultimate guide

Let's take action and make small, easy, affordable working from home changes



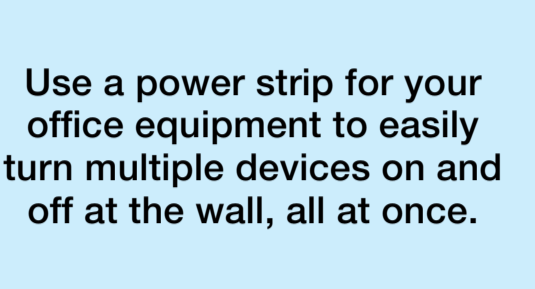
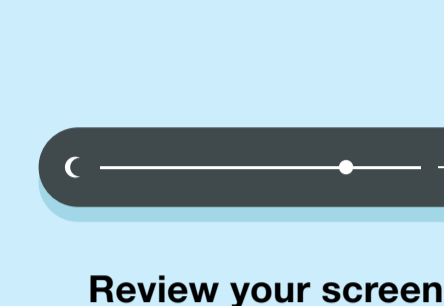
## My technology

**77%** less energy to use a laptop than a desktop computer  
Energy Saving Trust

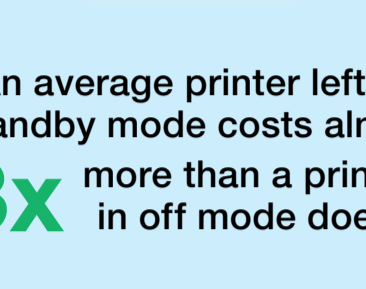


Turn off your computer completely at the end of the day.

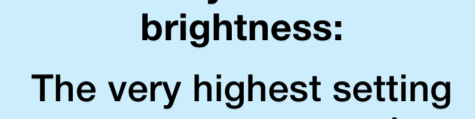
Computers still use **10-60%** of power even when on standby. WWF



Use a power strip for your office equipment to easily turn multiple devices on and off at the wall, all at once.



An average printer left on standby mode costs almost **3x** more than a printer in off mode does!

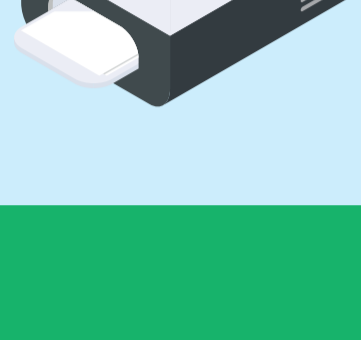


**Review your screen brightness:**

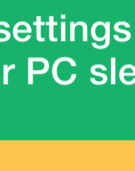
The very highest setting uses more energy plus it puts you at risk of eye discomfort and headaches.



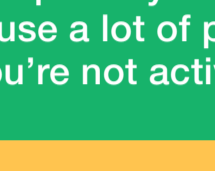
Don't charge your phone all night long! Mobile devices only take approximately 2-4 hours to fully charge. Anything over this is wasted energy.



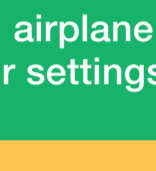
Save up any document printing for office days, not WFH days!



To save battery, set a shorter duration in your system settings for when your PC sleeps.



You can also turn on 'Battery Saver' to temporarily turn off some things that use a lot of power, such as apps you're not actively using.

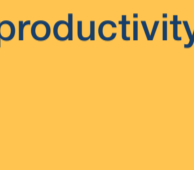


For the few times you don't need the internet, turn on airplane mode in your settings too!

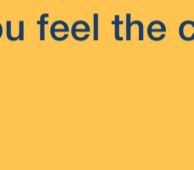
## My body

To keep moving during your working day = win win win

If you get up from your seat frequently, change posture and move around your home, it could:



**Boost productivity**

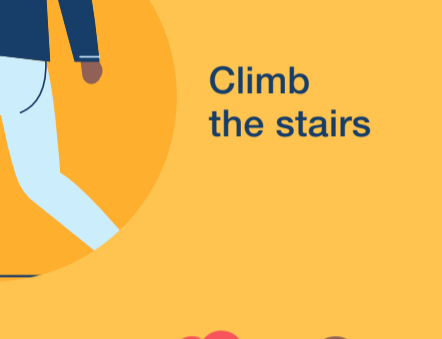


Reduce how much you feel the cold



Be fantastic for your overall physical and mental health

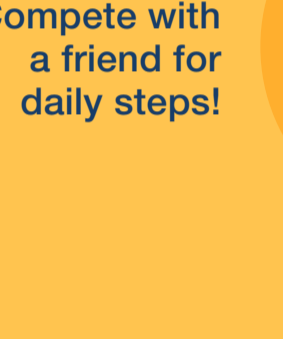
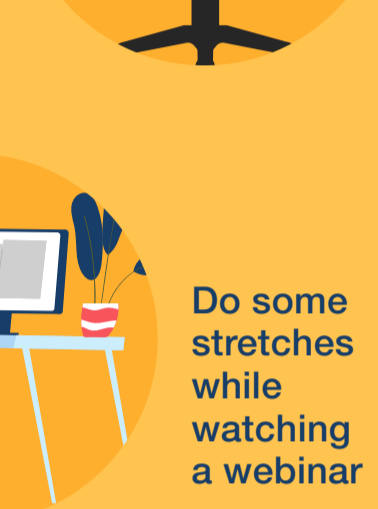
Walk around to take phone calls



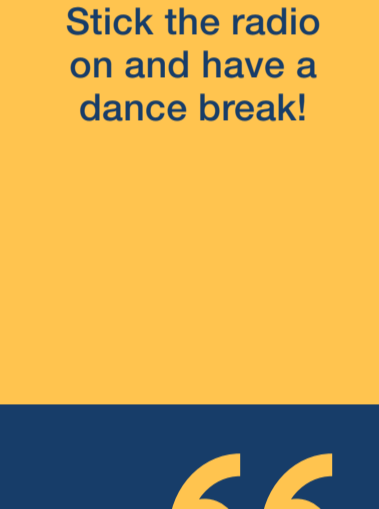
Switch to a sit-stand desk



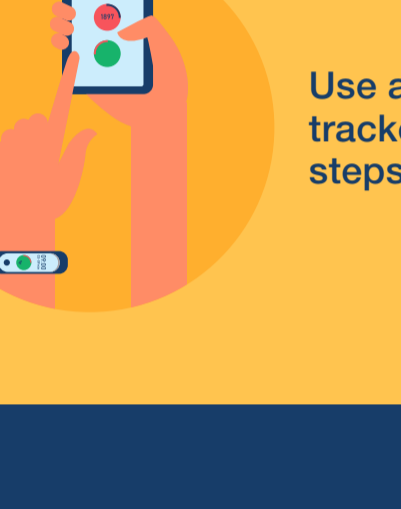
Get an office chair which enables movement



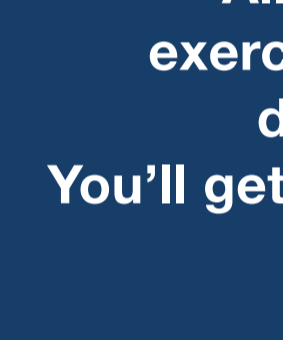
Climb the stairs



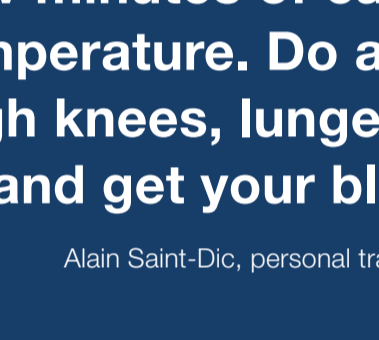
Stick the radio on and have a dance break!



Do some stretches while watching a webinar



Compete with a friend for daily steps!



Use a fitness tracker to count steps



**"All it takes is a few minutes of cardio to feel the effect of exercise on body temperature. Do a different exercise at each doorway, like high knees, lunges and Brazilian twists. You'll get some steps in and get your blood pumping in the process".**

Alain Saint-Dic, personal trainer

## My environment

### Light

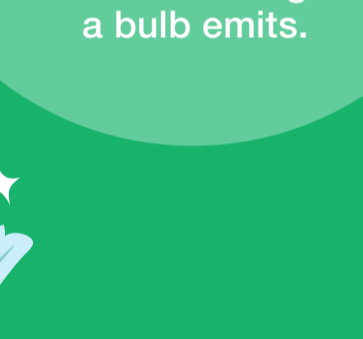


How about switching to LED light bulbs? They use up to **90%** less energy than conventional halogen bulbs.

The 'lumen value' tells you how bright they'll be.



The average UK household electricity consumption made up by lighting: **11%**



Avoid dark lampshades - they can absorb some of the light a bulb emits.

Could you use a desk lamp, instead of lighting the whole room?

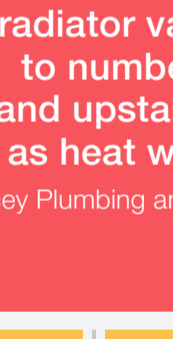


Increase the impact of the light by regularly cleaning lampshades and fittings too.

### Heat



Make sure your boiler is serviced (and the boiler flow temperature adjusted) and your radiators are bled.

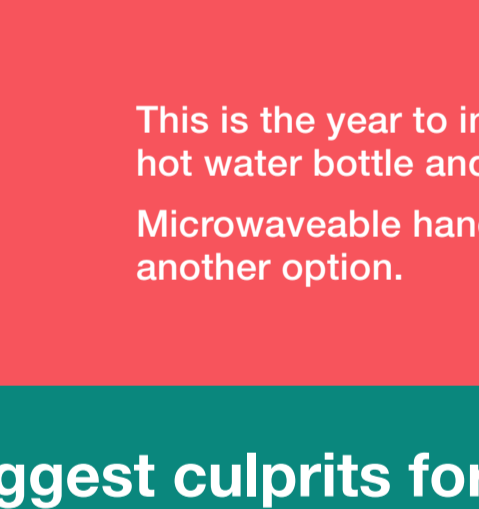


Set downstairs radiator valves to number 5, and upstairs to 2, as heat will rise.



Only heat the rooms that you're using.

Minimize heat loss by **15-17%** By drawing your curtains at dusk (13-14% for blinds) University of Salford



Move any filing cabinets and other pieces of furniture blocking your radiators.



Get a cheap rug to keep your feet warmer if you have wooden or tiled floors.

Save over **£330** a year By insulating your loft (in a mid-terraced house. £590 saving in a detached house) Energy Saving Trust

This is the year to invest in a hot water bottle and a blanket... Microwaveable hand warmers are another option.



## Biggest culprits for draughts



Doors



Windows



Cracks in the walls



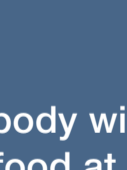
Letterboxes



Skirting boards



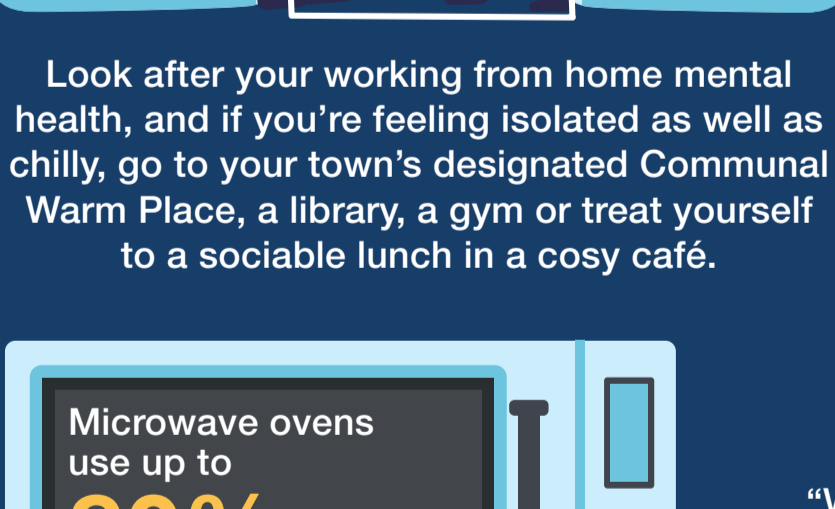
Fireplaces



Loft hatches

Get a door snake draught excluder, for as little as £10. Seal window and door apertures with weatherstrips - you'll still be able to open them!

## My lifestyle



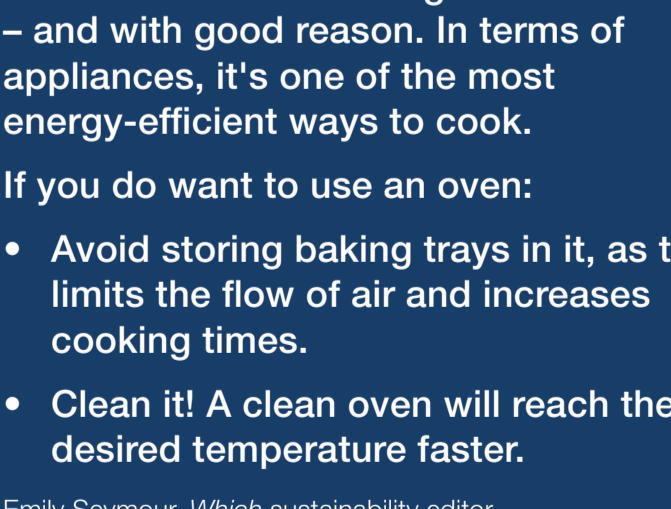
Look after your working from home mental health, and if you're feeling isolated as well as chilly, go to your town's designated Communal Warm Place, a library, a gym or treat yourself to a sociable lunch in a cosy café.



Fuel your body with nutritious food at home too.

"A warm bowlful of porridge is a great way to start the day, giving you energy and helping you feel full longer. Try adding some dried apricots, raisins or banana to help you hit your five-a-day target."

George Elliot, Hospital NHS Trust



Microwave ovens use up to **80%** less energy than electric or gas ovens.

"Whole grains such as oats are high in bran and fibre, which are slow to break down. The slow digestion releases warming energy and prevents spikes in blood sugar that can heat you up before quickly cooling you down."

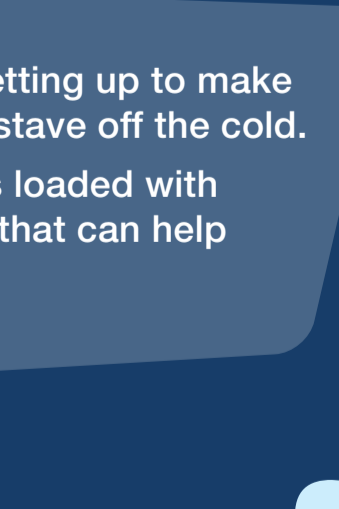
Dr Daniel G. Amen, Neuroscientist

Slow cookers are making a comeback - and with good reason. In terms of appliances, it's one of the most energy-efficient ways to cook.

If you do want to use an oven:

- Avoid storing baking trays in it, as this limits the flow of air and increases cooking times.
- Clean it! A clean oven will reach the desired temperature faster.

Emily Seymour, Which sustainability editor



Only boil as much water as you need: it saves electricity and boils the water more quickly.

OR boil the kettle in the morning and keep remaining hot water in a thermos flask - to save the cost of boiling it again.



Regular hot drinks (and getting up to make them!) are a good idea to stave off the cold. Tried ginger tea? Ginger is loaded with antioxidants (compounds that can help prevent stress).

Wearing more layers of clothing in winter keeps us warmer than wearing just one thick piece of clothing, as the layers trap warm air between them. Perfect gift for a homemaker this winter? Cashmere fingerless gloves!



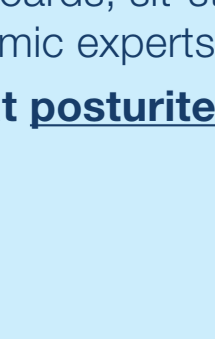
## Temperature titbits



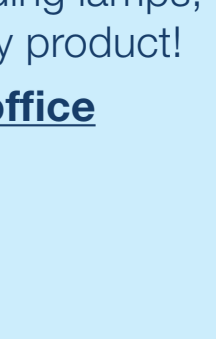
Highest mean annual temperature in the UK? **Isles of Scilly: 11.5°C** Fancy moving there right now?



Coldest UK temperature since 1961? **Braemar, Scottish Highlands: -27.2°C in January 1982**



Average UK daily temperature in January 2021? **3.3°C**



"If you're not very mobile, are 65 or over, or have a health condition such as heart or lung disease, heat your home to at least **18°C**." NHS

## What's next?

Explore the ergonomic equipment for homeworkers in the [posturite.co.uk](https://posturite.co.uk) online shop: ergonomic chairs, laptop stands, compact keyboards, sit-stand desks, reading lamps, monitor arms, headsets and more. Our ergonomic experts hand-pick every product!

Visit the Posturite homeworking hub at [posturite.co.uk/home-office](https://posturite.co.uk/home-office)

