



COST OF LIVING TOOLKIT

Many families are struggling due to the rising cost of living, impacting their mental health and well-being. The Youth City Board (YCB) understands that young people often try to help their families but don't know where to turn. This booklet provides valuable information including where to get support, and how to reach out for help.



BY YOUNG PEOPLE FOR YOUNG PEOPLE

INTRODUCTION

This booklet has been produced by the young people from the Birmingham Youth City Board to help young people and their families who may need support during the ongoing cost of living crisis. We are aware of the burden that has been put on young people to help their families who may be struggling and so we would like to extend a helping hand to you as children and young people. We want you to feel safe and supported and know there is help out there, places you can go and people you can talk to. This is why we have produced this toolkit.



As the cost-of-living crisis gets worse and more frightening by the day, more children are at risk of being pulled into poverty, or into deeper poverty.

More than 1 in 4 of all children are hungry. Living in poverty can make it difficult to afford essentials.

Among all adults, 43% reported that they would not be able to save money in the next 12 months, in March 2022 (16 to 27 March 2022); this is the highest this percentage has been since this question was first asked in March 2020 (27 March to 6 April 2020).

• Around 9 in 10 (87%) adults reported an increase in their cost of living over the previous month in March 2022 (16 to 27 March 2022), an increase of 25 percentage points compared with around 6 in 10 (62%) adults in November 2021 (3 to 14 November 2021).

“Most stuff is now becoming more expensive, so I've been charging my phone and laptop when I'm in college, I've been trying to not have my radiator on, I've been trying to support my siblings emotionally.”

Young person



@birminghamyouthcityboard

QR codes are provided for easy access, and some helpful websites for you to have a look at. If you don't have technology to access the materials, ask a teacher, youth worker or someone in your local library who will be more than happy to support you to access the support.



STAYING CONNECTED

The Youth City Board (YCB), who have produced this booklet for you, are a group of young people aged 11 to 18 from across the city who are passionate about having the voice of young people heard. They all have a passion to create change and a better future for young people. They aim to ensure young people's opinions and ideas are part of the decision-making process from the start and affect the delivery of services in our city as well as raise awareness of issues that affect them, other young people and their communities. The YCB actively seek and represent the views of the wider population of young people in Birmingham through our wider networks, youth provision, focus groups, schools, annual events, and surveys.



YOU'RE NOT ALONE!

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We know some parents are not eating so their children can have food and some homes are very cold because people can't afford electricity and other bills. We know many of us struggle to buy essentials like shoes, clothes and miss out on school trips or after school clubs. You're not alone!

We wanted to produce something useful to help you get support for you and your family so hope the information within this toolkit helps.



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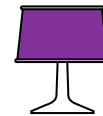
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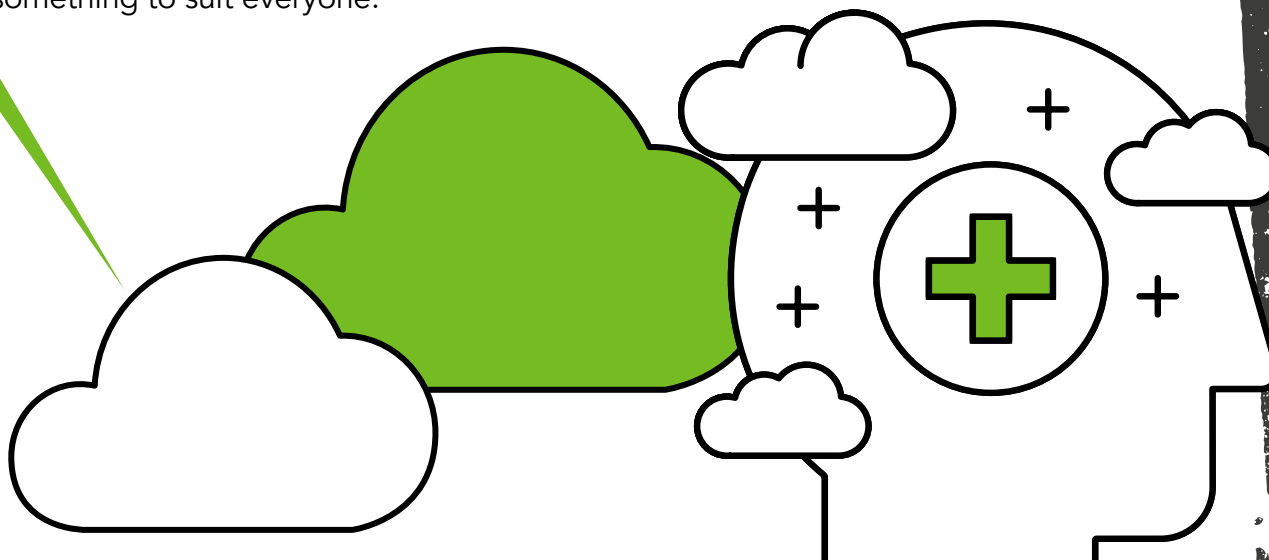
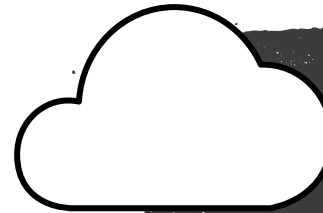
PROTECTING OUR MENTAL HEALTH

PROTECTING OUR MENTAL HEALTH

WELLBEING

What is wellbeing? Wellbeing is a state of being healthy, happy and comfortable physically, mentally and emotionally. More and more Children and young people are finding they are having mental health struggles because of the 'cost of living crisis'. Right now, young people aren't getting the help they need. We can struggle to access support and those on waiting lists for therapy can often wait months to be seen. But there is help and support out there.

If you're struggling, it's so important to reach out and talk to those around you. The cost-of-living crisis is affecting everybody. So, chances are that the people around you are experiencing similar feelings. Don't have anyone to speak to, or worried about the wellbeing of a family member or close friend? Whether you prefer to talk by text, phone, online or in person - there's something to suit everyone.



YOUNG MINDS provide young people with tools to look after their own mental health. Their website is full of advice & information on what to do if you're struggling with how you feel. There's also lots of information to empower parents and adults who work with young people, to be the best support they can be to the young people in their lives.

To find out more visit:

<https://www.youngminds.org.uk/youngperson/find-help/>



QR code scan link to
Young Minds website

PROTECTING OUR MENTAL HEALTH

WELLBEING

If you need to speak to someone urgently:

CHILDLINE - If you're under 19 you can confidentially call, chat online or email about any problem big or small. Lines are available 24 hours a day, 7 days a week **0800 11 11** (calls are free)

For more info and access to online chat and support visit <https://www.childline.org.uk/>

Childline can provide a BSL interpreter if you are deaf or hearing-impaired.

<https://www.childline.org.uk/get-support/contacting-childline/#BSL-counselling>

IF YOU'RE IN IMMEDIATE DANGER CALL 999

THE MIX – is the UK's leading digital charity for under 25s, reaching over 6 million young people each year via their website, over the phone or via social media. Support is free, confidential and anonymous and can be accessed wherever young people are. Free helpline for 11-25 year olds where can talk to trained supporters about any issue that's troubling you **0808 808 4994** 4pm -11pm mon -Friday.

Crisis messenger – text support available 24/7.

Text THEMIX to 85258 to access.

For more info on the help and support available see <https://www.themix.org.uk/get-support>



PAUSE is an open access, emotional health and wellbeing service for children & young people aged under 25. You can speak to someone in person at one of their drop in centres:

Digbeth Hub: 21 Digbeth, B5 6BJ (not far from the bullring shopping centre) and

Sparkbrook Hub: Sparkbrook Community & Health Centre, 34 Grantham Road, Sparkbrook, B11 1LU

Those 14 and over can register without a parent/carer. Anyone 13 or under will need a parent/carer to register. Pause also provide support for parents and carers who are concerned about their child or young person's wellbeing.

To see drop in session times and more information visit:

<https://forwardthinkingbirmingham.nhs.uk/pause>



QR code scan link to Forward Thinking Birmingham website

PROTECTING OUR MENTAL HEALTH

WELLBEING

MORE WELLBEING information, advice and support:

- **MIND** mental health charity useful information and tips: <https://www.mind.org.uk/information-support/tips-foreveryday-living/wellbeing/wellbeing/>
- Support for LGBTQ+ young people and their families: <https://www.barnardos.org.uk/get-support/support-for-young-people/lgbt>
- Birmingham based LGBTQ+ support: <https://blgbt.org/>
- Help for Young carers can be found here: <https://spurgeonsyc.org/>
- Help for young carers of someone with a disability can be found here: <https://www.sense.org.uk/our-services/support-for-children/support-for-young-carers-and-siblings/>

ACTIVITIES

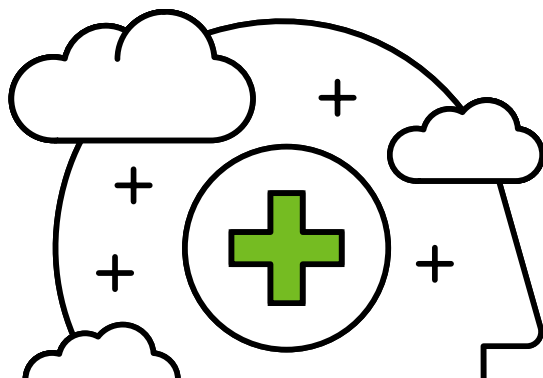
Taking part in social activities and hanging out with your peers is important for your stress and your physical and mental health. There are many free activities and youth centres in Birmingham where you can socialise with friends and talk to a trusted adult. Find all youth centres in Birmingham here:

https://www.birmingham.gov.uk/info/20143/young_people/219/youth_centres

You can contact Birmingham Youth Service to find your nearest youth centre and activities on Instagram

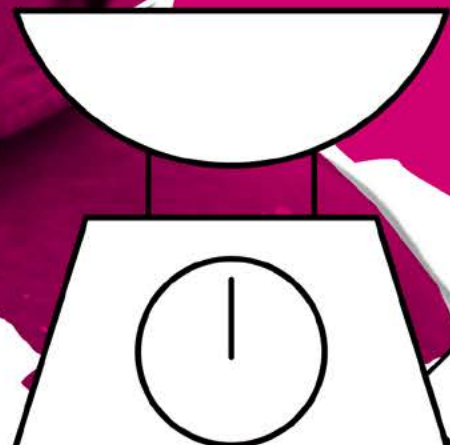
BirminghamYouthcityBoard

BE ACTIVE MEMBERSHIP – You could enjoy free activities at local leisure centres that include 1 hour of swimming and 1 hour gym sessions as certain times during the day. For more information on how to apply and participating leisure centres see: <https://www.birminghamleisure.com/be-active-passport-toleisure/>





FOOD



FOOD

Many young people and they're are accessing foodbanks, and some are also on free school meals

"I HAVE NOT BEEN EATING PROPERLY, AND I HAVE NOT BEEN ABLE TO AFFORD HYGIENE PRODUCTS"

"School meals are expensive and small. I pay 1.85 for 3 chicken pieces and I am still hungry. My dad has to pay for all 3 of my siblings. When I'm hungry I cant concentrate. I wonder when I am going to eat next, and this distracts my education.

"As a family of 8 in a household it has been extremely difficult at the moment to afford every day necessities"

For family meals under £1
<https://r2wbirmingham.info/service/4326/free-essentials>

<https://www.goodto.com/food/recipecollections/cheap-family-meals-33813>

Free family meals in Birmingham can be found here:

<https://www.birminghamworld.uk/news/how-to-get-a-delicious-free-meal-inbirmingham-for-all-your-family-3643198>

Help for young parents, including formula and other essentials, can be found here:

<https://www.birminghamworld.uk/news/how-to-get-a-delicious-free-meal-inbirmingham-for-all-your-family-3643198>



QR code scan to
Baby Aid
Birmingham website

FOOD

FREE SCHOOL MEALS

Free School Meals - FSM's can be claimed directly from your/ your child's school or nursery. Forms are available from the educational setting, some may have online versions available. Eligible families should be encouraged to apply, even if already receiving the universally funded infant (reception - year2) free school meals or eligible for short period. For more information see:

Apply for free school meals

<https://www.gov.uk/apply-free-school-meals>

Healthy Start Vouchers - People more than 10 weeks pregnant or with a child under 4, may be entitled to get help to buy healthy food and milk. Now paid via a Healthy Start card (Mastercard). Amounts: £4.25 each week from 10th week of pregnancy. £8.50 each week for children from birth to 1 year old. £4.25 each week for children between 1 and 4 years old. To claim you vouchers or find out more visit:

bit.ly/healthystartvoucher

Feed your Family for a Fiver – Sainsbury's have launched 'feed your family for a fiver' recipe cards (based on family of 4 adults). Cost based on Sainsbury's products. For recipes see:

<https://www.sainsburys.co.uk/gol-ui/recipes/scrapbooks/feed-yourfamily-for-a-fiver>

FOODBANKS

Food Banks can support with around 3 days of food in each parcel for those in need. For some food banks you will need a voucher/referral.

Trussell Trust Food Banks Location details can be found here:

<https://www.trusselltrust.org/gethelp/find-a-foodbank/>

The Trussell trust also have a "Help Through Hardship" helpline for free on **0808 208 2138** Lines open Mon - Fri, 9am to 5pm.

Vouchers can also be arranged be arranged through the helpline.

Independent Food Banks - You can find independent foodbanks along with other community food settings such as cafes and pantry's on the Birmingham Food Justice Network Map bit.ly/Food-justice-networkmap

Vouchers can also be requested on the Council website

https://www.birmingham.gov.uk/info/20152/financial_employment_and_benefits_help/2289/foodbanks or by

calling **0121 303 1116**

Bring it on Brum - Holiday activities and food for children eligible for free school meals (benefit related). For more information see <https://www.bringitonbrum.co.uk/>



A young boy with short hair and headphones is sitting at a table, focused on counting a large pile of coins. He is wearing a dark-colored hoodie. In the foreground, a smartphone is open, and two stacks of coins are visible. The background is a bright orange color with white, torn-paper-like borders.

MONEY

MONEY

Struggling with money is nothing to be ashamed of. If you or your family are struggling to make ends meet the following information on the financial support that may be available to you might help.

Are you receiving all you're entitled to?

Benefits are financial support from the government that can help people depending on their situation – they can top up to your income if you are working, caring for someone with a disability, need extra help because you have a disability, or are looking for work are just a few examples. Around £10billion of benefits go unclaimed each year so it's important your family or you (if living independently) are claiming everything you're entitled to.

Need Help Claiming Benefits?

Benefits can also be complicated so if you or those looking after you are unsure, then it's best to get advice. The 'Worrying About Money' leaflet is a guide that helps you to identify what the money issue is, options for dealing with this and a list of organisations that can support with free and confidential advice

bit.ly/worrying-about-money-leaflet



QR code scan to worrying about money leaflet PDF

SOCIAL TARIFFS

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband. Prices start from as little as £10 per month. To find out more see:

<https://www.ofcom.org.uk/phones-telecomsand-internet/advice-for-consumers/costs-andbilling/social-tariffs#full-list-of-availabletariffs>

NATIONAL DATA BANK -

Provides free data, texts and calls to people in need. It's like a 'foodbank' but for internet data. Eligibility: 18+ and in data poverty. Under 18s can be eligible for free data sims in some circumstances.

To find a local community partner that can provide sims visit

<https://www.goodthingsfoundation.org/databank/>

MONEY

DEBT

When the money we have going out each week or month is more than what's coming in, it can be easy for people to fall behind with bills and get into debt. Whether it is you or a family member in debt, there is help available to get you/them back on track. Sometimes speaking to someone is what you/they need.

National Debt Line is a free debt advice service. You can call on **0808 808 4000**. Advisers are waiting to speak to you anytime between Monday to Friday 9am-8pm and on Saturdays 9.30am-1pm. More help can be found by visiting <https://www.nationaldebtline.org/>

Details of where debt advice is available locally can be found in the worrying about money leaflet.

GRANTS – There are hundreds of charities and trust that can help children, young people and families with anything from school uniforms, beds, white goods and more. **Turn 2 Us** has a grant search tool to help find grants you may be eligible for. <https://grantssearch.turn2us.org.uk/>. If you need help accessing grants, speak to your support worker if you have one or organisations that can help can be found in the Worrying about money leaflet.

APPRENTICESHIPS & BENEFITS -
<https://www.turn2us.org.uk/getsupport/information-for-yoursituation/apprenticeships-and-benefits/what-is-an-apprenticeship>

YOUNG PEOPLE AND BENEFITS -
<https://www.turn2us.org.uk/getsupport/information-for-your-situation/youngpeople-and-benefits/who-is-a-young-person>

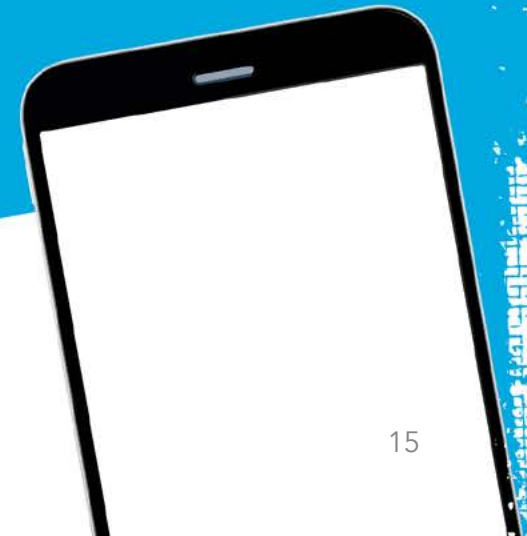
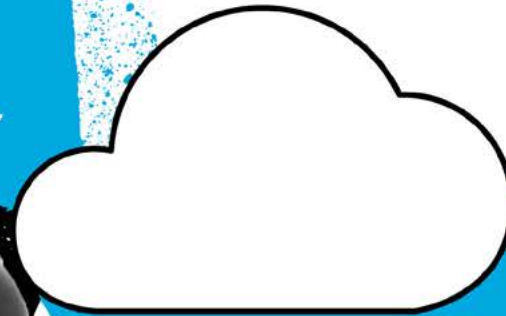
Money Helper have developed a guide 'Supporting yourself financially - a guide for young adults aged 16 to 24' with lots of useful information and tips on lots on budgeting, managing your money and planning for the future



QR code scan to
bit.ly/moneyhelper-guide16-24



DIGITAL



DIGITAL

STAYING CONNECTED

The pandemic showed us how important being digitally connected is to access services, education, work and social support – but this can be expensive and often one of the first things to go when trying to save money. There's lots of help available.

YOUTH CENTRES

Our youth centres have access to free Wi-Fi and IT equipment.

To find a Youth Centre near to you visit:

https://www.birmingham.gov.uk/info/20143/young_people/219/youth_centres

LIBRARIES

Library members can book computer sessions for up to three hours per session at the Library of Birmingham or up to two hours per session at community libraries. Some libraries offer 30 min express sessions where no booking is needed.

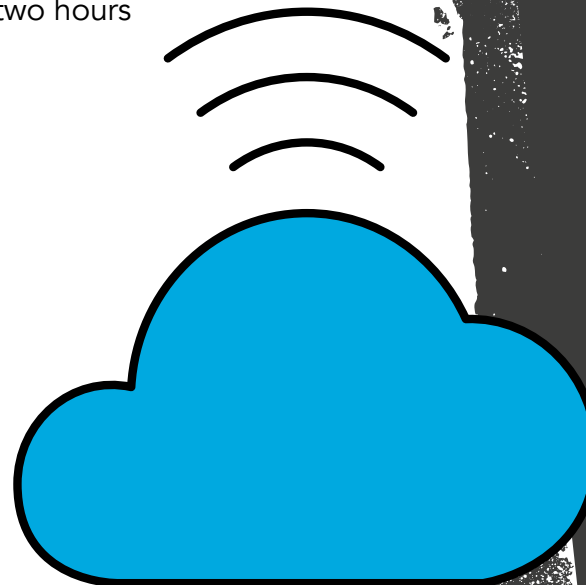
Sessions can be booked here:

https://www.birmingham.gov.uk/info/50163/library_services/1544/using_library_computers

WARM WELCOME SPACES

Many Warm Welcome spaces have access to WiFi and/or computers. See the directory to locate a Warm Welcome with these facilities:

https://www.birmingham.gov.uk/info/50274/cost_of_living_support/2637/birmingham_warm_welcome_spaces



SOCIAL TARIFFS

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ENERGY



ENERGY

KEEPING THE LIGHTS ON & STAYING WARM

If you or your family are finding it difficult to top up your meter, pay energy bills or heat your home there are specialist energy advice organisations that can help people to reduce energy bills and keep warm in their homes. In some cases, help may be available with getting new energy efficient appliances or making your home more energy efficient so you don't need to use as much energy to keep warm.

Act On Energy – 08009882881 or <https://www.actonenergy.org.uk/contact-us/>
Green Doctor - <https://www.groundwork.org.uk/greendoctor/>
LEAP – 0800 060 7567 or <https://applyforleap.org.uk/apply/>

GRANTS

Those in energy debt could be eligible for a grant to reduce debt or pay it off. Details of suppliers with hardship/energy grant schemes see here: bit.ly/citizensadvice-energygrants

CRISIS SUPPORT

Local Welfare Provision Crisis Grant can provide financial help in short-term crisis with energy, food and other essential items. It is a grant and does not have to be paid back. For more information or to apply see: bit.ly/BCC-crisishelp-lwp



HELP WITH WATER RATES

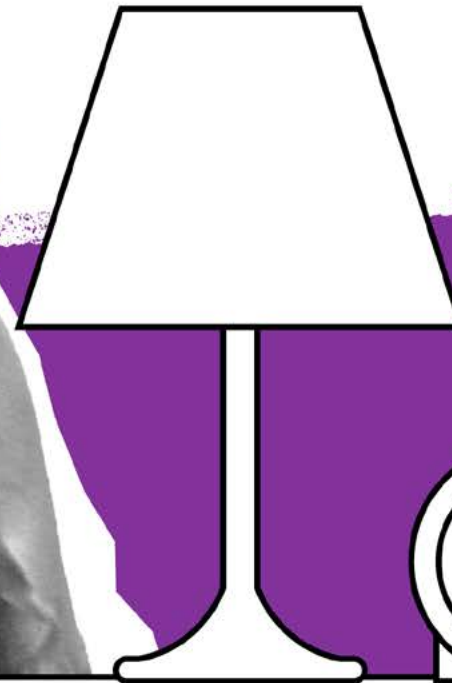
Can't keep up with water bills? The Big Difference Scheme can offer a reduction of up to 70% on water bills to any Severn Trent customer with a household income below £20,048. If you have dependant children this could be higher. To find out more about this and other help available with water bills see <https://www.stwater.co.uk/myaccount/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/>

WARM WELCOME -

Access to safe, welcoming, warm spaces run by local community organisations; with opportunities to meet new people and participate in activities – some with access to refreshments and/or hot food. Use the online search tool to help residents locate their nearest Warm Welcome: If unable to access the online directory call **0121 303 1116**. https://www.birmingham.gov.uk/directory/73/warm_welcome_spaces_in_birmingham



HOUSING



HOUSING

YOUTH HUB

Birmingham Youth Hub (St Basils) offer information, advice and guidance to young people aged 16-25 who don't have secure and safe housing. Find out more about the support they offer here:

Email: youthline@stbasils.org.uk or
text **NEED ST BASILS** to **62277**.
Alternatively please call **0300 303 0099**

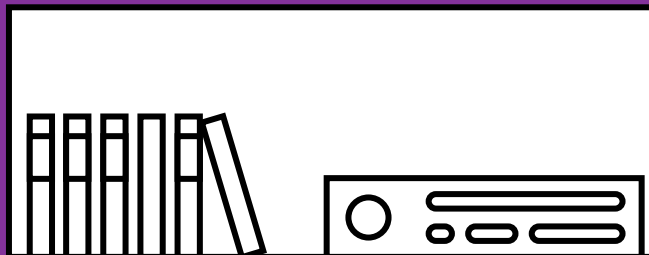
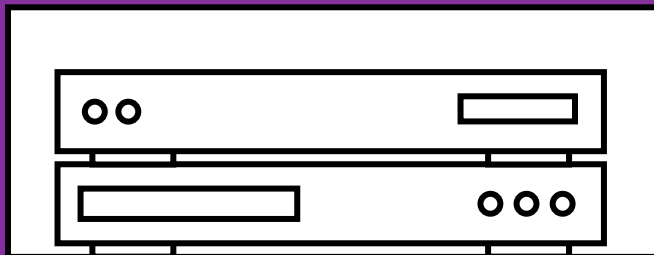
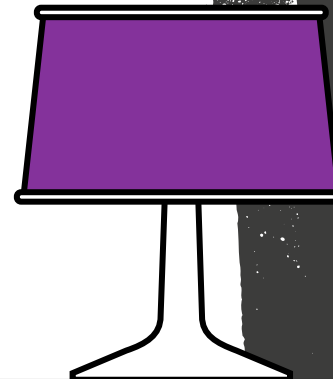
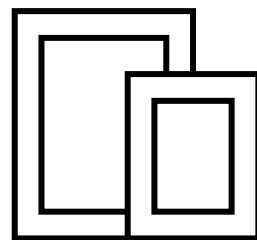
RENT/MORTGAGE ARREARS

Behind with rent or mortgage payments?
There's help and support with making payment arrangements and reducing debt.
Mortgage arrears info can be accessed through this link. For more information see bit.ly/citizensadvice-rent-arrears.

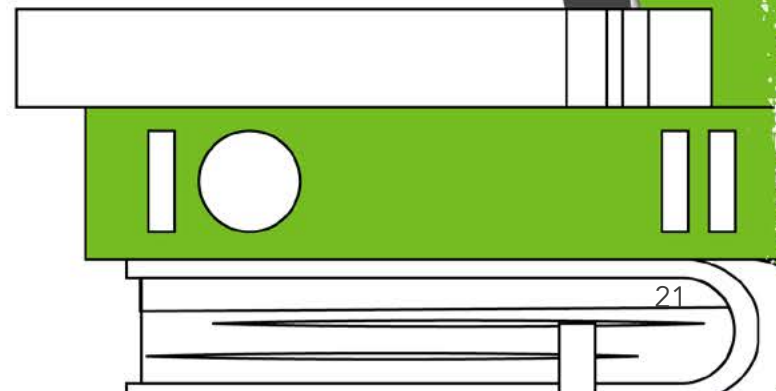
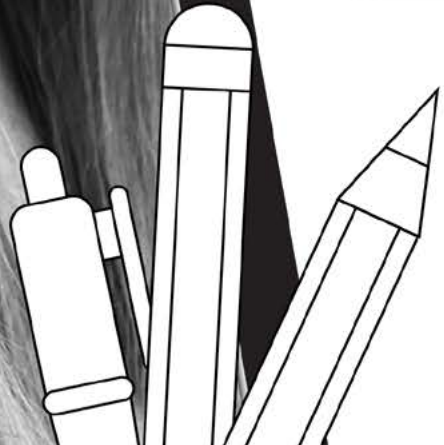
FAMILY FUND GRANTS

Support for families on low incomes raising a disabled or seriously ill child to obtain essential equipment (aged 17 or under). Such as kitchen appliances, like a fridge, cooker or washing machine, clothing and bedding, sensory or play equipment or technology for the child or a muchneeded family break:
<https://www.familyfund.org.uk/grants/>

SCAN
ME



EMPLOYMENT EDUCATION & TRAINING



EMPLOYMENT EDUCATION & TRAINING

HELP WITH FINDING A JOB:

<https://www.gov.uk/government/collections/helping-young-people-into-work>

Youth Promise Plus -The project provides personal holistic support tailored to a young persons' needs and aims to support participants towards education, employment or training through tailored mentoring and specialist coaching and pathway training. Find out more/sign up here

<https://www.birmingham.gov.uk/youthpromiseplus>

Find and apply for apprenticeships - <https://www.gov.uk/apply-apprenticeship>

NOT SURE WHAT TO DO NEXT?

Careers Helpline for Teenagers:

<https://www.gov.uk/careers-helpline-for-teenagers>

<https://barclayslifeskills.com/i-want-to-choose-my-next-step/school/how-to-decidewhat-to-do-after-school/>

In further education? For info on extra help with living costs if you're a student:

<https://intranet.birmingham.ac.uk/student/financial-support/managing-living-costs.aspx>

TRAVEL/EDUCATION

16-19 bursary fund

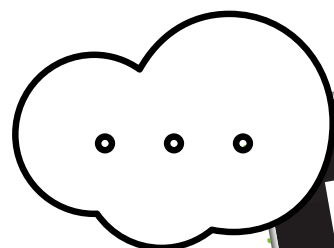
<https://www.gov.uk/1619-bursary-fund>
– vulnerable students up to £1200 per year. Discretionary decision made by the college or school but can provide things like travel passes, free lunches and books etc

GRANT FUNDING FOR YOUNG PEOPLE

The Princes Trust offer grants to help young people (16-30) into education, training and employment. They also provide funding and support if you'd like to set up your own business.

<https://www.princes-trust.org.uk/how-wecan-help>

<https://www.princes-trust.org.uk/how-wecan-help/who-else/employment/grantsfunding>



Search





**“BE THE
CHANGE
YOU WANT
TO SEE
IN THE
WORLD”**

Communities all over the country are going through major struggles as a result of the cost of living crisis. This is the reason we have decided to design this booklet specifically for young people as we are often the ones who try to support our whole family. It has been an honour to produce this booklet with the support of other young people from the Youth City Board.

