

CORNWALL CITIZEN

Save Money on your Bills and Keep Warm this Winter

As people across Cornwall face another winter of high energy bills, Citizens Advice shares how small changes can make a big difference when it comes to saving energy and lowering costs.



We've teamed up with the Energy Saving Trust on advice for getting help if you're struggling with energy bills and tips on how to cut costs around the home.

You can make simple changes such as:

- ◆ Washing clothes at 30°C which could save around £15 per year - and reducing wash cycles by one per week could save a further £15
- ◆ Reducing shower time to four minutes can save a typical household as much as £75 a year
- ◆ Swapping one bath a week for a four-minute shower could save an average of £17 a year.
- ◆ Avoiding overfilling the kettle could save around £12 a year on electricity
- ◆ Draught-proofing windows and doors will help your home feel warmer and could save around £50 a year on bills.
- ◆ Turning appliances off at the wall/plug when you're not using them could save an average of £60 a year.
- ◆ Turning the thermostat down by 1°C could save around £115 a year. That's a substantial saving of £300 a year.

Lifestyle changes won't be possible for everyone and may not be enough to cover the hole in household budgets caused by higher prices, so Citizens Advice Cornwall is also urging people to check they're getting all the support they're entitled to. This could include:

- ◆ Checking what benefits you're entitled to by using an online benefits calculator
- ◆ Warm Home Discount — a £150 annual discount if you get certain benefits
- ◆ Cold Weather Payments — payments if you get certain benefits and the weather is extremely cold.

Buying Online this Christmas...

With Christmas and New Year sales around the corner, more people than ever are turning to online shopping to find a Christmas bargain. But how can you be sure who you're actually buying from? Are they genuine businesses or scammers?

Citizens Advice Cornwall has produced a set of guidelines to help people navigate the minefield of online shopping.

The golden rule is that if something seems too good to be true, it probably is. Scammers will particularly latch-on to products that are Christmas "must haves" such as the latest toys, which maybe sold out at major retailers.



If you're buying from a site you haven't used before do some research before hitting "buy". Find the company's return and refund policies so you know your rights if something goes wrong with your purchase. You should also look-up the company's address – this can normally be found in the website's "contact us" section and should have a street name, not just a post office box number.

Also, take some time to see what other people have said about the website.

Start with an internet search and look at different review websites – don't just rely on the reviews the company has put on its own website.

Be very wary of people contacting you out of the blue on social media or via text and email offering an item for sale or a deal on something. Scammers will often ask you to pay in unusual ways or put you under pressure to buy very quickly. For example, they may ask you to send money through a transfer service like MoneyGram or Western Union or pay via vouchers.

If you do fall victim to a scam, don't feel embarrassed or ashamed. Scammers are clever and regularly adapt their methods making them harder to spot. Anyone can get scammed.

Do report the scam, which alerts the authorities to scammers techniques and prevents others being taken advantage of. You can report a scam to Citizens Advice on 0808-223-1133 or online at <https://tinyurl.com/3asc9t9b>

If you've transferred money in the last 24 hours contact the police via the non-emergency number 101, however if you feel unsafe use 999. Also contact your bank to let them know you've transferred money. You should still do this if 24 hours have passed. You can find out more about your rights via the Citizens Advice consumer advice pages on our website at www.citizensadvice.org.uk

Are You Gamble Aware?



People who come to Citizens Advice for support with gambling often need help with other problems including debts, housing (such as paying the rent or mortgage), mental health, employment or education issues and family or relationship breakdowns.

A gambling problem can mean there isn't enough money to pay rent, bills and food shopping. It can mean running-up credit card bills and other debts. It can mean relationships breaking down, job losses and homelessness.

These problems don't just affect the person who is gambling. They can affect family, friends and people they work with.

HOW WE CAN HELP

Citizens Advice gives free, confidential and independent advice.

You can find support for gambling problems at citizensadvice.org.uk

We can also give advice on debts and housing issues at the same time. There's advice for anyone worried about their partner's gambling and for anyone under 18 who shouldn't have been allowed to gamble.

For advice on how to stop gambling, visit: begambleaware.org.uk or gamcare.co.uk

You can also speak to a GamCare adviser on the National Gambling Helpline 24 hours-a-day by calling freephone 0808-802-0133 or livechat at gamcare.co.uk

Gambling Stats...

- ◆ Britain is one of the biggest gambling markets in the world, worth more than £14bn a year.
- ◆ Almost half the population gambles, including spots bets, bingo, lottery tickets and scratchcards.
- ◆ 2 million people in Britain suffer the effects of gambling harm
- ◆ Around 55,000 children are classed as "problem" gamblers
- ◆ Studies show for every problem gambler, another 10 people (partners, children, friends) experience harm as a result
- ◆ 75% of gamblers surveyed by Citizens Advice had built-

HIGHLIGHTS FROM OUR ANNUAL REPORT

Our impact in 2022/23



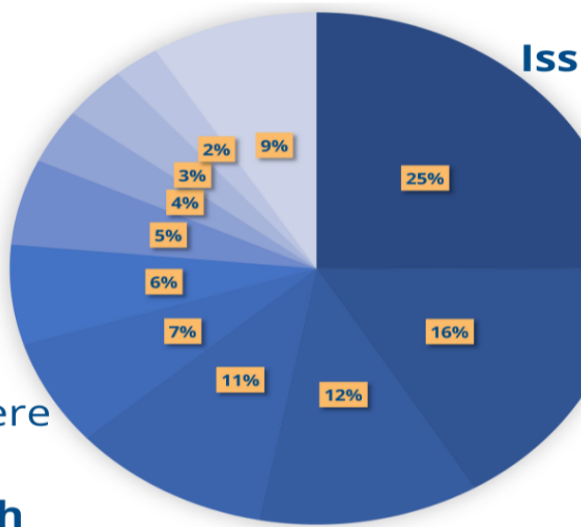
We helped **8,200** people with **31,000** issues



We helped write off **£783,000** of unmanageable debt - an average of approx. **£11,300 per client**



62% of clients were **disabled/had a long term health condition**



Issues dealt with include

- Benefits & tax credits
- Debt
- Benefits Universal Credit
- Housing
- Charitable Support & Food Banks
- Financial services & capability
- Utilities & communications
- Relationships & family
- Employment
- Legal
- Other



We have a **public value of £24.2m**
Every £1 invested in us provides £14.15 of public value



We helped people gain **£4.6 million** in income - an average of approx. **£3,600 per client**



88% said we helped them find a way **forward**

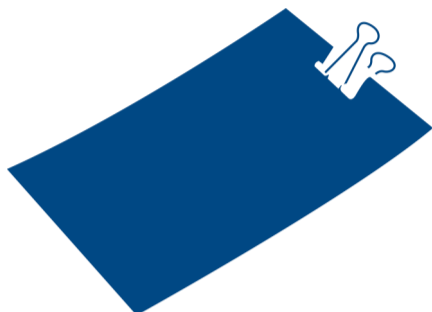


87% would **recommend our services** to others



74% found their **problem was resolved**

HOW WE'RE CAMPAIGNING FOR YOU



At Citizens Advice Cornwall, we don't just help individuals with their problems, we also campaign for change to get to the root causes of problems.

Our recent campaign work has included a major research project and report into how Devon and Cornwall Police tackle complaints about domestic abuse and stalking.

This report received widespread attention in our local and regional media and has led to high level discussions with senior police officers about improvements to the service.

We also took part in a joint project with Citizens Advice services in Plymouth and the South Hams and the University of Plymouth to uncover the huge financial and mental stress caused by rising rents and the freezing of housing benefits over the last three years.

Following widespread coverage on regional TV and local press, and a letter signed by various housing organisations in Devon and Cornwall, the government announced it would drop the freeze on housing benefits, at least for the next financial year.

You can find copies of the recent reports by our Research and Campaigns Team on our website at citizensadvicecornwall.org.uk/research-and-campaigns/

HOW YOU CAN HELP CITIZENS ADVICE

DONATE

Citizens Advice Cornwall is a local charity, run by local people for the whole community. Although we receive grants from Cornwall Council and various charitable bodies, we also need public donations to meet growing demands for our service.

If you feel able to make a contribution, please visit citizensadvicecornwall.org.uk for ways to donate.



VOLUNTEER

As a charity, we depend on our wonderful volunteers across Cornwall to provide our advice service. Volunteers play all sorts of roles, from office administration to frontline advisers and fundraisers to board trustees. For details about how to volunteer, visit citizensadvicecornwall.org.uk/volunteer-with-us/

Contacting Citizens Advice in Cornwall and the Isles of Scilly



Call us free on 0800-144-8848 Mon to Fri between 10am and 4pm.



Click at www.citizensadvice.org.uk for useful, up-to-date information on a wide range of subjects or take part in a webchat session.

Come in to one of our offices on their Drop-in Days. Full details at citizensadvicecornwall.org.uk/get-advice/

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email macmillan@citizensadvicecornwall.org.uk

...or call 01872- 256373 .

(PLEASE NOTE: Calls to this number charged at your normal rate)

FOR DEBT INQUIRES, TEXT THE WORD DEBT TO 78866 AND OUR DEBT TEAM WILL CALL YOU BACK WITHIN FIVE WORKING DAYS.

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



WE'RE HERE FOR EVERYONE

