

Help with the cost of living

Useful hints and tips



Contents

Help with the cost of living	03
Advice to help with energy bills	04
How to boost your income	05
How to shop smart when food prices bite	06
Support with shopping	09
Cooking on a tight budget	10
How to save money when cooking	13
Where can I go for advice?	14

Help with the cost of living

The cost of living crisis is forcing many older people to make incredibly difficult financial choices between powering and heating their homes and the food they can afford to buy. Our helpline is hearing from an increasing number of older people who are finding it near impossible to pay their energy bills, having cut down on all but the essentials, and who will now be at risk of falling into unmanageable debt as a result.

Age Scotland has pulled together this cost of living guide to support older people this winter as we believe nobody should face the ongoing energy crisis alone.

Our Taking the Temperature energy report paints an incredibly worrying picture of how older people are coping with rising energy costs. In 2022, Age Scotland in partnership with SGN, surveyed more than 1,000 over 50s in Scotland to gain updated insight into their experiences, views and perceptions on energy use, energy efficiency and home safety. The fact so many older people were already struggling when this research was conducted, during the warmest and brightest months of the year, should set alarm bells ringing.

Our research highlighted that 4 in 10 older people feel they are living in fuel poverty, around 15 percentage points higher than the Scottish Government's estimate. The report shows respondents dipping into savings, heating only one room of their home, making sacrifices on other essentials such as food and travel, and even switching their heating off altogether in an attempt to cope with rising costs.

One survey respondent told us: "The increase means I had to cut back on food shopping and often go for weeks with no food. It's making me unwell." Another said: "I stopped using my heating in May 2022. I only use one lamp in the evening, have stopped making bread and scones and wear a fleece dressing gown with a blanket when I sit in the evening. When I boil a kettle I make a flask of coffee as well as a cup of coffee. I am not looking forward to the winter and having to be more frugal." Cutting back on food, heating, essentials and treats means life for many older people in Scotland is far too hard and worrying about rising prices is impacting older people's mental health.

Heating our homes to a comfortable level is essential for maintaining our health and wellbeing, especially during the typically colder Scottish winters. Understanding your heating system, managing bills, and the efficient use of your home energy is really important but it can be hard to know where to start and who can help.

Age Scotland is here to help and we hope you find this guide useful and informative, of course it won't solve every problem, but if you would like support or to discuss anything within it, please get in touch by calling **0333 323 2400** or emailing **communications@agescotland.org.uk**.

Advice to help with energy bills

Age Scotland is here to offer support and advice in a range of ways.

Here's how we can help

- Contact Age Scotland's energy advice service accessed via our free helpline – **0800 12 44 222** – with any worries about the energy crisis or power cuts.
- Our **Helpline** advisers can check your entitlement to benefits and also Warm Home Discount help from your energy supplier.
- Join our free online energy workshops on heating your home for less and preparing for power cuts – including how to make an emergency plan and a survival kit – which will continue throughout the winter. Check **www.age.scot/energy** for dates.
- Get a copy of our Warm and Well guide which offers great tips on how to make your home energy efficient, manage your bills, keep your home warm and stay as well as you can over winter. All of our free guides are available to download as PDFs or to order through our website at **www.age.scot/publications**. If you would like to request a paper copy, please call our helpline on **0800 12 44 222**.
- Energy bills are complicated and it can be difficult to understand exactly what you are paying and how much energy you use. Visit **www.age.scot/energy** to watch helpful animations on navigating the important parts of your bill and understanding your home's Energy Performance Certificate (EPC).
- Care and Repair Edinburgh, part of the Age Scotland family, are working in partnership with Home Energy Scotland to support vulnerable households make their homes more energy efficient by offering a free draught proofing service for older or disabled residents living in Edinburgh.

To arrange a free draught proofing assessment please call Care & Repair Edinburgh on **0131 337 1111**, email **reception@cre.scot** or complete the online form at **www.cre.scot**

Other support available

- The Scottish Government's Home Energy Efficiency Programme (HEEPS) could help you to improve the energy efficiency of your home and reduce your bills. You can find out more by contacting Home Energy Scotland on **0808 808 2282** or visiting the Home Energy Scotland website **www.homeenergyscotland.org**
- Contact your energy supplier and join their priority services register, particularly if you rely on medical equipment which needs mains power. If you are on the register your supplier will know they need to try to reconnect you quickly if there is a power cut.

How to boost your income

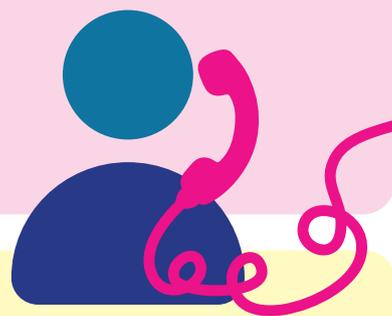
People often assume they're not entitled to government help with things like energy bills, council tax or care costs – but you might be surprised. If you're eligible, payments you might be entitled to include: **Pension Credit**, **Council Tax Reduction** and **Attendance Allowance**.

Make sure you're getting the money you should be as that cash is of much more use in your pocket right now than sitting unclaimed in the Treasury. However you planned for retirement, you won't have anticipated dealing with high rates of inflation.

There are **150,000 pensioners in Scotland living in poverty** - with tens of thousands more on the cusp of it. A range of social security payments are available to help older people, including **Pension Credit**, **Council Tax Reduction** and **Attendance Allowance**. Age Scotland wants to see more money in older people's pockets and that's why we launched our Check In, Cash Out campaign to increase take-up of the social security available to help older people live well.

Over **£332m in financial support** goes unclaimed by older people in Scotland every year, and barriers to claiming this support must be broken down as a matter of urgency to help mitigate the cost of living crisis.

Last year, our helpline advisers uncovered **half a million pounds in unclaimed benefits** for older people.



Our **free 0800 12 44 222 helpline** can help callers claim money by carrying out an entitlement check. Don't miss out, call today.

Order free copies of our information guides at **www.age.scot/publications** or call our free helpline **0800 12 44 222**

Another quick way to find out if you're missing out is to use our benefits calculator at **www.age.scot/benefitscalculator**. Input your information and let the calculator tell you how much extra support is available.

How to shop smart when food prices bite

Cutting back on food, heating, essentials and treats means life for many older people in Scotland is far too hard right now and worrying about rising prices is impacting older people's physical and mental health. Age Scotland has written to all the big supermarkets urging them to do everything possible to protect older people, especially those on low incomes, against the threats posed by rising food prices and the deepening cost of living crisis. Higher food prices mean that shoppers face spending an extra £811 on average for food this year, unless they change their habits, claims data firm Kantar.

Supermarket shopping tips

Don't shop hungry and write a list

A shopping list (see back page) is a good idea to avoid temptation and help buy only what you need, with a little flexibility for promotions.

Shop smart

Another very simple tip is to bring your own bag as paying for one (up to 30p) can fairly add up and using your own bags is better for the environment.

Sign up to supermarket loyalty schemes to unlock discounts

If you regularly shop at a particular supermarket and it has a free loyalty scheme, then signing up is a no-brainer. Schemes such as Tesco's Clubcard and Sainsbury's Nectar will give points when you shop that you can convert into money off your shopping or rewards with selected partners. You can also use these schemes to unlock special discounts on a selection of products each week, which could save you £100s on your groceries over a year.

Check out smaller discounters over supermarkets

Research shows that local markets and grocers are often up to 35% cheaper than supermarkets. Big supermarkets were 12% more expensive, and small 'Metro' branches 35% more expensive. Consider shopping at local market stalls or trying food shopping at bargain stores such as B&M or Home Bargains. These can often prove cheaper than big supermarkets – many shoppers go once a month to buy all their staples such as toiletries, cleaning products and dry goods. Every month, Which.co.uk compares how much the UK's biggest supermarkets charge for a trolley of groceries with Aldi and Lidl consistently coming up cheapest.



Bag huge yellow-sticker discounts

Yellow sticker' discounts are when items have been reduced to clear. According to Moneysaving expert, the first yellow stickers tend to appear mid-morning, and price reductions begin early evening, when stores cut prices by 75% and more. Reduction times vary not just by supermarket but by store and it's particularly dependent on opening times.

Look out for promotional offers for older people

Supermarkets sometimes run seasonal offers for older people in their cafes. For example, last year Asda offered those aged 60 and over the chance to enjoy a meal and drink for just £1 in its cafes all day and every day throughout November and December. Iceland supermarkets are offering its customers aged over-60 a 10% discount off their shopping every Tuesday.





Support with shopping

If you cannot get to the shops you may feel less in control of the food you eat, or of your diet as a whole.

To help with this you could:

- Contact your local social work department and ask for a ‘care needs assessment’ – some councils provide a shopping and delivery service depending on your needs and service availability
- Find out if there is a Food Train service in your area. They provide a range of services including grocery shopping, home deliveries, household support services and befriending. You can reach them on **01387 270 800**
- Food Train Connects is a one-to-one shopping service available to older people across Scotland. The service will match you with a local volunteer who will safely do and deliver your shopping. For more information see the Food Train Connects website **www.foodtrainconnects.org.uk** or call **0800 304 7924**
- The Meal Makers service operates in several areas of Scotland and involves a volunteer regularly cooking an extra portion of food for an older person. For more information see their website **www.mealmakers.org.uk** or call **0800 783 7770**
- If you have access to the internet, most major supermarkets offer a service where you can order online for home delivery. If you are not confident using a computer, consider asking a family member or friend to help or put in an order for you



Cooking on a tight budget

With the cost of living crisis biting hard, frugal cooking is a new trend about making more from less and saving energy whilst enjoying a good wholesome diet.

Age Scotland caught up with renowned Scottish chefs to come up with a balanced meal for an older person on a budget.



Fiona Burrell

Chef at Edinburgh New Town Cooking School

Chickpea and Tomato Soup

This is a great store cupboard soup which is inexpensive, nutritious and easy to make, says Fiona. The chickpeas thicken the soup and if you'd rather you could use tinned cannellini beans. If you don't have a liquidiser or a stick blender you can pass the soup through a sieve. This would make a perfect lunch option and you could pop it in the fridge or freezer to enjoy on another cold winter's day.

Serves 6

Ingredients

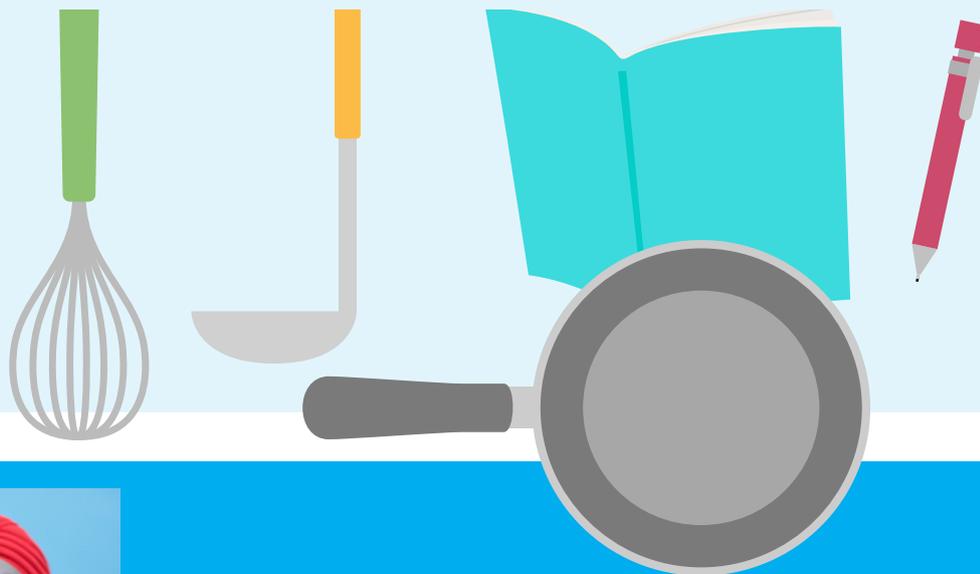
1 tablespoon sunflower oil
 1 large onion, chopped
 1 large clove of garlic, finely chopped
 1 teaspoon ground cumin
 1 teaspoon dark soft brown sugar (or caster sugar)
 1 400g tin chickpeas
 1 400g tin chopped tomatoes
 1.4 litres vegetable or chicken stock
 Salt and pepper
 To serve: Greek or full fat natural yogurt

Method

- 1 Heat the oil in a large saucepan, add the onions and cook until softened but not brown. Add the garlic and cumin and cook for a further minute before adding the sugar and chickpeas. Mix well and add the tomatoes and stock. Season with salt and pepper. Cover and simmer gently for 20 minutes or until the chickpeas are softer.
- 2 When the soup is ready, whizz in the liquidiser. Check the seasoning.
- 3 **To serve:** ladle the soup into bowls; add a spoonful of natural yogurt if you have it.

Time: 1 hr approx.

Average cost: £5 approx



Tony Singh

Scottish celebrity chef and restaurateur

Spiced tomato sauce recipe

This recipe is versatile and full of healthy nutrients, like lycopene, carotenoids, and polyphenols. It is also gluten-free and dairy-free, making it vegan-friendly, says Tony. It can be poured over different dishes throughout the week: chicken, rice and pasta.

Ingredients

500g of tomatoes, roughly chopped
 1 red onion, finely chopped
 8x garlic cloves, chopped
 1 thumb size bit of fresh ginger, peeled and chopped
 2 teaspoons garam masala
 ¼ teaspoon turmeric powder
 ½ teaspoon chilli powder
 ½ stick of cinnamon
 2 sprigs of fresh thyme leaves
 Sea salt
 Freshly ground black pepper
 Canned coconut milk
 2 tablespoons coconut oil

Method

- 1 Put a medium saucepan onto a medium flame and add the coconut oil
- 2 When the coconut oil is hot, fry off the cinnamon stick and thyme until fragrant
- 3 Then fry off the onions
- 4 Once golden brown, add the garlic and ginger and fry for one minute
- 5 Then add the dry spices and chopped tomatoes with half a pint of water
- 6 Bring to the boil, then turn the flame down to let simmer
- 7 Cook without a lid until the sauce is very thick, stirring occasionally
- 8 Now add the coconut milk and bring to boil
- 9 Taste and season with salt and pepper

Time: 30 mins approx

Average cost: £4 approx

Cooking on a tight budget



Tom Kitchin

Scottish Chef
and owner
of Michelin
starred
restaurant

Smoked Salmon, pea & red onion frittata

Everyone seems to enjoy this quick and easy dish, says Tom. It tastes just as good when it is cold the next day. Smoked salmon and dill give the frittata distinctive flavours, but you can adapt the recipe to use tinned fish, showcase seasonal vegetables or use up whatever vegetables you have in the fridge or the freezer – peas and broad beans are used in this recipe, but you can add asparagus, or broccoli etc. Feel free to vary the herbs and cheese too. Have fun creating your own versions!

Serves 4

Ingredients

150g smoked salmon
2 red onions, peeled
1 courgette
½ large red pepper, cored and deseeded
100g freshly podded peas or broad beans
8 free-range eggs
Sea salt and freshly ground black pepper
1 tablespoon chopped dill
100g cheddar, grated
Olive oil for cooking
Snipped chives to finish

Method

- 1 Heat the oven to 160°C / Gas 2-3. Cut the smoked salmon into strips. Cut the red onions, courgette, and red pepper into small, even-sized dice.
- 2 Add the peas or broad beans to a pan of boiling salted water and blanch for a couple of minutes, then drain and refresh in cold water; drain and pat dry.
- 3 In a large bowl, beat the eggs with a fork until lightly foamy. Season with salt and pepper and then add the peas or broad beans, chopped dill, smoked salmon and grated cheese.
- 4 Heat a little olive oil in a non-stick (or well-seasoned) overproof frying pan, about 23cm in diameter, over a medium heat. Add the onion and cook gently for 2-3 minutes to soften slightly, then add the courgette and red pepper and cook together for 2-3 minutes.
- 5 Pour the egg mixture over the vegetables in the pan and cook over a low heat for 3-4 minutes. Now transfer the frying pan to the oven and cook for 6-8 minutes until the egg is set and golden on the surface.
- 6 Sprinkle the frittata with snipped chives, cut into portions and serve with a salad.

Time: 25 mins approx.

Average cost: £6 approx.

How to save money when cooking

- Switch appliances off, like your microwave and electric oven, when they're not in use rather than leaving them on standby. But you shouldn't turn off your fridge or freezer, as this can lead to your food going off sooner than it should. Defrost your freezer every six months – this will ensure it runs efficiently.
- Do the washing up in a bowl rather than under running water to save money. Did you know a tap left running while washing dishes or fruit and vegetables for 10 minutes can use around 110 litres of water which disappears straight down the drain?
- Fix any dripping taps. A dripping tap can waste the equivalent of half a bath a week – and cost you extra if you're on a water meter. Only boil the amount of water you need for hot drinks.
- When cooking, always use the right sized pan for the job, and put a lid on it!
- Label and freeze leftovers or extra food in batches so you can take one tub out at a time and heat it up when you need it.
- Consider using a microwave or slow cooker instead of a conventional oven. Slow cookers are simple to use as most only have two or three settings. They can help you cut costs as you can use cheaper cuts of meat and still produce great tasting food as the meat cooks gradually. To get the most out of this style of cooking, make a batch, leave to cool and then freeze for future meals. Slow cookers use less energy than a conventional oven, saving you money on your fuel bill. If you need ideas about what to cook you might want to buy a slow cooker cookbook or see the BBC website for slow cooker recipes www.bbcgoodfood.com/recipes/collection/slow-cooker.



Where can I go for advice?

Age Scotland helpline

Our **0800 12 44 222** helpline provides information, friendship and advice to older people, their relatives and carers. If you need an interpreter call 0800 12 44 222 and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest. You can call us for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**

Community Connecting

Our Community Connecting service can help you connect with your local community, create new social contacts and find new hobbies. If you would like to find out more about local opportunities for befriending, social groups and activities call the Age Scotland helpline on **0800 12 44 222**



Citizens Advice Scotland

Call the Citizens Advice Scotland helpline for free, impartial and confidential advice, delivered by trained advisers across Scotland. You can also find a list of local branches on their website and a useful guide offering help with the cost of living. **0800 028 1456 / www.cas.org.uk**

Eat Well Age Well

Eat Well Age Well is a national project which aims to contribute to the prevention, detection and treatment of malnutrition and dehydration in older people living at home in Scotland. For information on the signs and symptoms of malnutrition, the latest research and tips on boosting calories see **0131 4478151 / www.eatwellagewell.org.uk**

The Food Train

The Food Train provides vital services to older people who are no longer able to manage independently through age, ill health, frailty or disability. Food Train services are delivered by volunteers and support older people with a range of services including grocery shopping, home deliveries, household support services, befriending services, a library service and Meal Makers neighbourhood meal sharing project. **01387 270800 / www.thefoodtrain.co.uk**

Meal Makers

Local neighbourhood food-sharing project that connects people who love cooking, and who are happy to share an extra portion of home cooked food, with an older neighbour who would really appreciate a freshly prepared meal and a friendly chat.
0141 551 8118 / www.mealmakers.org.uk

Food Train Connects

One to one shopping service available to older people across Scotland. The service will match you with a local volunteer who will safely do and deliver your shopping.
0800 304 7924 / www.foodtrainconnects.org.uk

Food Standards Scotland

Food Standards Scotland produces information about safe food and healthy eating. **01224 285100 / www.foodstandards.gov.scot**

Vegetarian for Life

Vegetarian for Life produce a range of healthy eating publications and recipe booklets for older vegetarians and vegans. These include seasonal recipe leaflets, cooking for one and simple recipes. They also have a charitable grants scheme for older vegetarians and vegans in financial need.
0161 257 0887 / vegetarianforlife.org.uk

Scottish Government

The Scottish Government has set up a new Cost of Living Support website packed with details of the help and advice available and how to access it at
costofliving.campaign.gov.scot



Shopping List

Fruit & veg

Dairy

Meat/seafood

Household

Bakery & Deli

Shopping List

Frozen

Drinks

Other

Budget

Don't forget:

- Loyalty card
- A reusable bag



Shopping List

Fruit & veg

Dairy

Meat/seafood

Household

Bakery & Deli

Shopping List

Frozen

Drinks

Other

Budget

Don't forget:

Loyalty card
A reusable bag



www.agescotland.org.uk

Helpline
0800 12 44 222

