

Appendix A – MECC resources



Figure 1. Prototype of MECC badges.



Figure 2. MECC e-badge for email signatures.

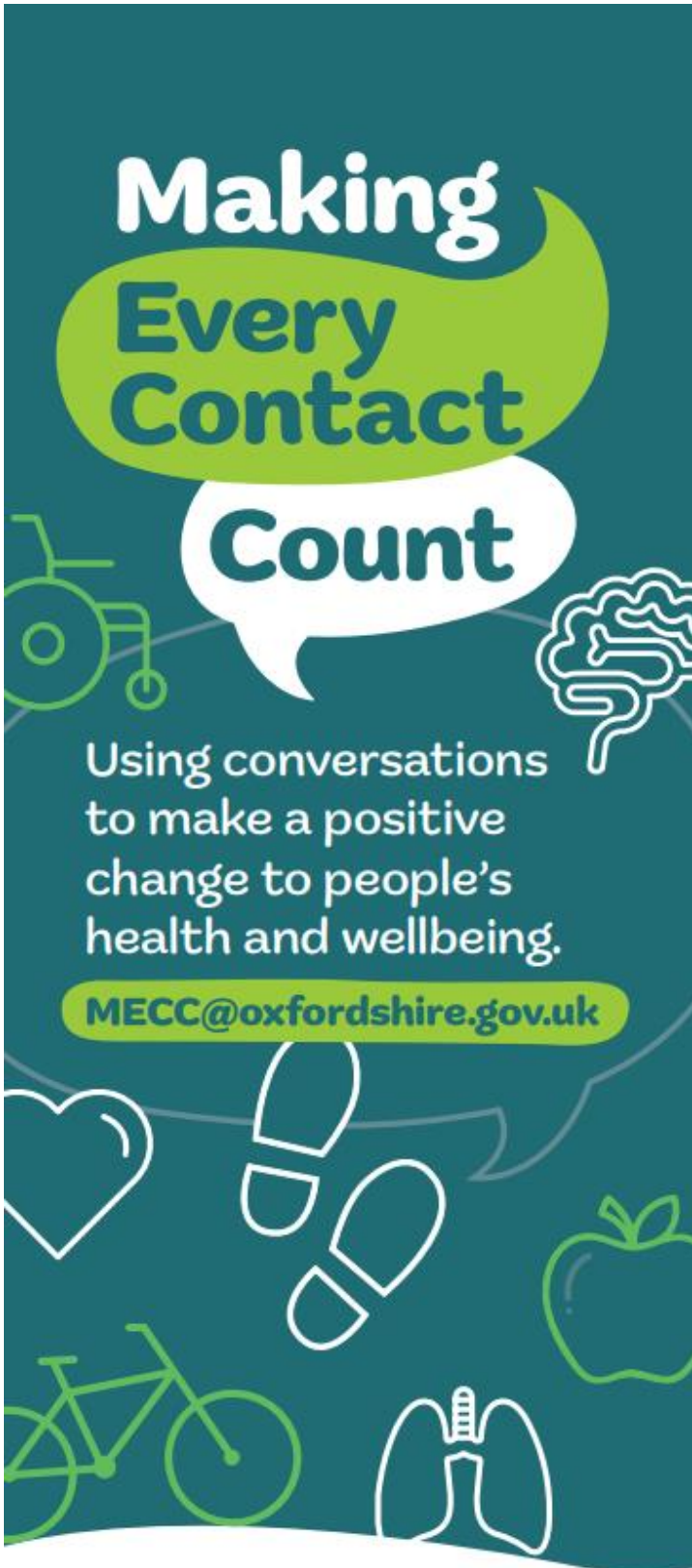


Figure 3. A screenshot of a MECC roll-up banner for use at engagement events, fairs and in-person training

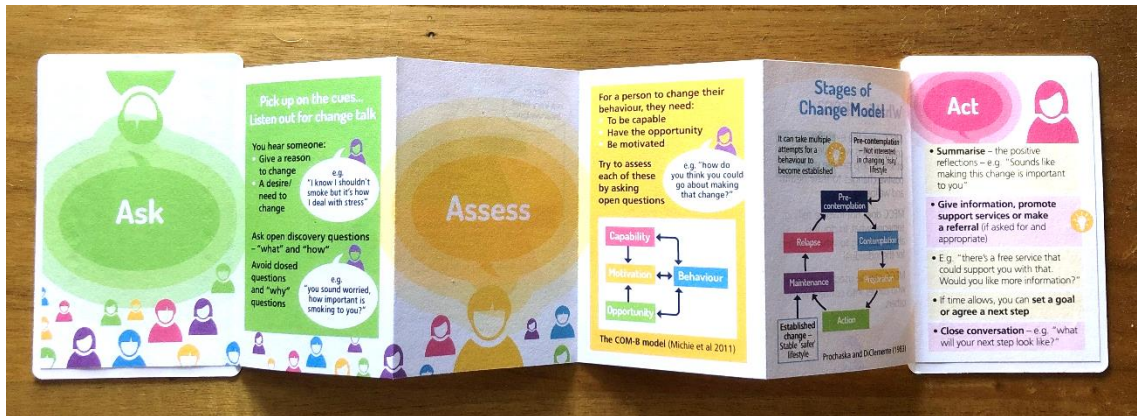
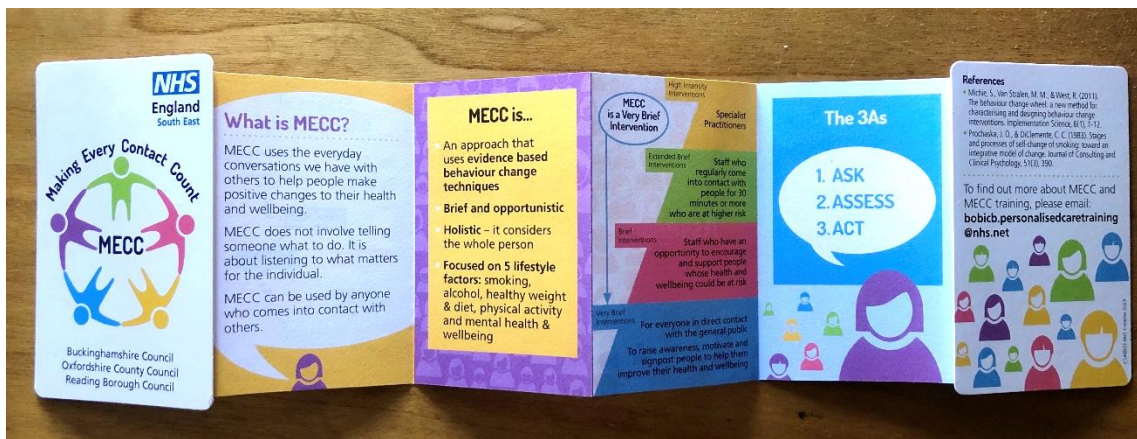


Figure 4. MECC Z-card to support staff to have effective MECC conversations.

## MECC cost of living handout



### What is the 'Cost of Living Crisis'?

Prices of things such as food, fuel and family life are rising faster than incomes. This is leaving many households worse off and means that tough choices are having to be made about how to spend money. One of the main issues is the rise in energy prices, which affects everything from heating, to transport and keeping factories in production.

The Office for Budget Responsibility\* reports that due to the recession, living standards will fall 7% over 2 years, wiping out 8 years of growth. This can particularly affect lower income households, who spend a larger share of their income on energy and food. This can directly reduce health due to the changes in what people can afford, as well as impacting stress and anxiety levels.

### What is the impact of the Cost of Living Crisis?

- People will make fewer visits to charge-paying services such as the dentist. It will affect people's ability to afford prescription medication and other health related purchases such as glasses. This may lead to a worsening of treatable conditions.
- The likelihood of worsening mental health and increasing suicide attempts. People with pre-existing mental ill health are more at risk of falling into debt, and this in turn is a leading cause of anxiety.
- Increased stress; with a possible increase in gambling, harmful drinking, drug use, unhealthy eating and smoking rates, and a reduction in physical activity. (Tobacco prices also increased by 8.5% in the last year)
- Increase in the cost of food; forcing people to purchase cheaper, less nutritious and more processed foods. People are also struggling to afford to cook or refrigerate their food, which leads to a decline in the purchase of fruit and vegetables.
- Higher heating costs present a health risk as lower income households are more likely to respond to higher energy prices by cutting energy use below safe levels which can increase lung conditions and heart disease.
- Increased homelessness and rough sleeping, leading to an increase in use of temporary accommodation, overcrowding and poor housing conditions such as damp.
- People may find themselves unable to afford to travel to work, to access health services or to help family or friends.

### What help is out there?

The government has announced support, including one off payments to low-income households, pensioners and those receiving benefits. Most UK households will also get £400 off their energy bills - <https://helpforhouseholds.campaign.gov.uk/>

The Oxfordshire Residents Support Scheme is available for vulnerable households experiencing a financial crisis. Details of the scheme and how to apply can be found here: <https://www.oxfordshire.gov.uk/council/help-rising-living-costs>

Further advice for Oxfordshire residents struggling with the cost of living is available here: <https://www.oxfordshire.gov.uk/council/help-rising-living-costs>

Use the **Government Benefits Calculator** to ensure you are claiming everything you are entitled to - <https://www.gov.uk/benefits-calculators>

The **Money Advice Service** offers free, independent, and unbiased financial advice - <https://www.moneyadviceservice.org.uk>

**Turn2Us** is a charity that offers advice on benefits and charitable grants - <https://www.turn2us.org.uk>

**Stepchange** is a charity helping people manage their debts - <https://www.stepchange.org>

The **National Free Debt Advice Locator** will help you find a debt adviser near you – <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator>. Local advice providers may be able to provide face to face support to those who need it.

The **Money Helper's Living on a Squeezed Income Guide** may help to identify ways to make your income go further – <https://www.moneyhelper.org.uk/en/money-troubles/cost-of-living/squeezed-income.html>

### What about food costs?

To find local community food services (e.g. community larders, food banks) visit <https://www.gfo.org.uk/food-support/community-food-services-map/#map-oxford-anchor>

There are a number of apps which can help reduce food and other household costs, these are just a couple of examples:

**Olio** is a free app for food-sharing; aiming to reduce food waste in local communities. It does this by connecting people with extra food to those who'd like the food. Olio can also be used to share other household items with people living close by.

**Too Good To Go** is another app looking to reduce food waste by connecting restaurants and shops with unsold food items, with customers who can then buy these items at a reduced price.

Other apps such as **Freecycle** can also help you to access other household items for free.