

COST OF LIVING PODCAST

EPISODE 2

0:03

Hello, I'm Nigel Clarke and I'll be your host again today for this episode of Haringey's cost of living podcast series.

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If you haven't listened to it yet, make sure you go and check out episode one where we discussed support available to help with money and debt.

0:19

Today we'll be looking at what's out there to help with the rising household costs.

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There are so many people out there that I'm sure don't want to even turn on their heating this winter for fear of an unaffordable energy bill.

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No one should have to choose between a warm home and a hot meal.

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So hopefully today you're going to learn about the services and initiatives from the council and other local organizations that can help you manage during this difficult time.

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We'll be exploring help with utilities including energy and water, help with food insecurity and other household costs, including rent and council tax.

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Today, I'm joined by councilor Seema Chandwani Cabinet member for tackling equality and resident services, Jill Cox from the council's affordable warmth team, Loreley Bombis from the Haringey food network.

1:13

Ife Bamgbala from the council's benefits maximization team and Anca Muntean from the Citizens Advice Bureau.

1:22

Haringey, thank you for being here, folks Seema do you want to start with a little introduction from yourself, so many residents have been facing financial hardship long before the cost of living crisis here.

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There's a lot of residents who have been calling us and they need help from our financial support team and things they're calling us for a really basic stuff like top up on the electricity and gas, can they get like a supermarket voucher just to tide them over for food to give you some kind of stories that I'm hearing.

1:53

We've got some residents who have severely disabled Children who have to be electronically hoisted into bath tubs.

2:03

And so their bathing has been cut down to once a week.

2:07

We've got residents who have lifts that need to take them up to their bedroom and they choose to stay up all day, so they don't have to keep going up and down and taking food with them upstairs.

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So these are real kinds of hard decisions and we know from, kind of, issues that are happening across the country that we've got wheelchair users that don't charge their batteries or their wheelchair, so they can't go out because it's taking up too much electricity.

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So it's a really, really tough times, all of us who go to any supermarket are now looking at things and thinking how much?

2:42

So, you know, there's we can't you can't even fathom that you would have paid this a year ago.

2:48

And these are really basic stuff like eggs, milk, bread.

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So it's really tough out there.

2:54

I guess the thing that we wanted to do in Haringey is to have our Haringey here to help scheme, which is what it says on the tin.

3:01

So it's a resource on the website where you can get a lot of self help information.

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So, you know you click if you need help with electricity or gas or if you need help with food or you need help with your benefits that you click the kind of right buttons and it will help you help yourself.

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There's also a benefits calculator on there which is really, really helpful.

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You type in all of your stuff, it calculates and tells you some benefits, some Social security benefits you might not have known about.

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And that's it's really helpful because Social security benefits are really confusing.

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So it could be tax credits, it could be pension credits that you might not have realized that you were eligible for because no one really tells you this stuff.

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But if going through that is quite stressful then you can phone us on the helpline or you can also drop into the customer service center and in the new year we're doing some work with debt free London where we have the bus, debt free London bus that's going to come to wood Green and Tottenham where people can get real legal financial advice as well.

4:02

So, and that's the sort of stuff we're doing at the moment.

4:08

Thank you very much Seema. we'll make sure that that website you mentioned is in the show notes, I'm now going to ask our guest speakers for today to introduce themselves and tell us a bit about their organization or team.

4:20

So Ifay? let's start with you.

4:22

Hi, good afternoon and thank you for inviting us.

4:25

My name is lfeoluwa and most of my friends call me Ifay? if you want to use Ifay?.

4:33

I am an income maximization officer for Haringey council and my team generally assist claimants in maximizing their benefits and so that we make sure that all the information that we have for them actually match what's going on in their life so that their claims can be assessed accurately.

4:51

Thank you very much.

4:52

It's lovely to have you here and Lorelei.

4:55

Yeah.

4:55

Hi, thanks for having me.

4:57

So my name is Loreley Bombi's and I'm part of the management committee of the Haringey community food network which is a network of organizations offering a variety of food services to those in need and distributing food donated in Haringey as evenly as possible.

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So the vision is that everyone in the borough has equitable, easy local and fair access to healthy, affordable and culturally appropriate food of choice.

5:28

Thank you very much Lorelei, Jill.

5:31

So I'm Jill.

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I work in the carbon management team as the housing Energy Manager.

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We're working towards making the borough a carbon neutral borough by 2041.

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So the work that we do helps people to improve the energy efficiency of their homes and reduce their energy bills.

5:51

Thank you very much Jill and Anca.

5:55

Hello, my name is Anca Muntean and I work as a community advice worker for citizens advice in Haringey.

6:04

I work as a generalist advisor and that advisor for one of the projects which is found advice project that supports London and quadrant Housing Association tenants with financial advice.

6:17

Great to have you all here. Now,

6:20

My first question, I don't know who's best to answer this.

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You might all have a little bit to chip in on this.

6:25

Everyone has been hit by rising energy costs.

6:27

What help is available for those who are finding it really hard to keep on top of their gas and electricity bills.

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So I think this one's probably for me.

6:37

We have partnered with an organization called shine London and they are our advice partner for the borough.

6:47

So anybody who's really struggling, give them a call and the things that they can help you with the things like Energy bill bill advice.

6:56

So they talk about, they can help you with energy saving.

7:00

If you've got problems with your energy supplier, they can get involved with that and talk you through how you might tackle that.

7:06

Sometimes they'll even make the calls for you.

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They'll they have got an energy doctor advice visit service where they will come into your home and look to see what energy saving measures they can recommend.

7:22

They also come with a box of goodies, about £100 worth of things that they can maybe put behind your radiators and reflect the heat back into the room.

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put energy saving light bulbs into your house.

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so that's available for people who are on low incomes.

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People aged over 60 people with long term health conditions or disabilities and people who have families with Children.

7:52

They also do energy debt support.

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So they'll help you set up payment, repayment plans, supplier mediation, a really vast wealth of help and experience on hand by getting in touch with shine London.

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We've also you can also call the National Energy Action helpline.

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That's a national service and they provide similar but they don't provide the energy doctor service.

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And then of course the Citizens Advice Bureau as well, they can advise help with energy bills, definitely and Anca

8:26

Can definitely help us with that Jill do shine have a part of their service where they let you know if you qualify for these bits and bobs.

8:37

Yes.

8:38

Yes.

8:38

So they go through a conversation with whoever phones them, get some details about their income, a little bit of information about where you live, whether you're a tenant, whether you own your own home and then they'll assess you for a range of services and I've already mentioned.

8:57

But also if there's any grants available for energy efficiency works, they'll apply for the grant for you.

9:02

Oh wow.

9:03

That's great. Help with applying for things is always a nice service to be able to do with that, we can all do with that, can't we?

9:09

Yeah exactly, filling out the forms.

9:11

Sometimes it's not what we want to do?

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Lorelei, I've got a question for you.

9:16

What is the Haringey community food network?

9:20

So the Haringey community food network or I'm going to say H CFN, so it's a bit easier, shorter.

9:28

So we started during the pandemic and many of the food banks were already existing before then.

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So we're working collectively to bring attention to raise awareness locally, to get more support to get volunteers and donations, given the rising numbers of guests and the falling donations.

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And we can provide more comprehensive support to members through the knowledge that we all have.

9:59

and we will be looking also for funding for the members along with joining also bigger campaigns to end poverty and in turn like food insecurity.

10:08

So we regularly have meetings where we share best practices and solutions and we collect data from our member organizations in terms of how many guests they have at the food bank, how many households they're serving?

10:24

So we can track the situation within Haringey and we can then feed this up the chain and further the conversation on how to fight the root causes of food poverty, which, really they go beyond the inability to feed yourself and your family.

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So it's about unemployment, it's about low salaries, inadequate housing, debt management, energy bills, like a whole lot of things.

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So so we try to use the power of our network to address these issues.

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And for example, we're looking at using empty buildings for to have like a collective food hub to meet the rising demand at food banks.

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And also we're looking to take a whole food system approach to tackling food injustice.

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So the plan is to expand our network to include growing groups and schools and local food businesses and any other interested organization.

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So there needs to be a big shift and we are very proud to be a positive factor towards positive outcomes.

11:37

And the ultimate aim is to really eliminate the need for food banks because in a society that works, you know, no one should feel the need to queue for hours to access basic needs and to feed themselves.

11:52

You mentioned food insecurity and then this is an issue across the capital.

11:57

What help is available for people living in Haringey, who are finding it hard to afford food.

12:03

So with our members, we collaborate to offer as comprehensive a food surface as possible for those in need and also to distribute the food, like, evenly in the borough.

12:17

And we not only have food banks, but we have like food growers, suppliers, emergency food providers, community kitchens, food delivery services, homeless outreach projects and a whole lot of like food support organizations across Haringey.

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So, anyone interested in those services can find more information on our website, which is h sorry, H C F N dot org dot UK.

12:49

and there's a list of our member organizations and if you are also an organization fighting food poverty, you can apply to become a member.

12:58

But what is really nice is that we have a support map.

13:04

So if you go on the website and you click on the food Support map, you can find the resources and services available around you, so you put your postcode and then you can filter by what you're looking for.

13:16

So we are compiling that and that includes like opening times, offering, who they're for, and we keep updating it so you can check it out again on H C F N dot org dot UK.

13:29

That sounds like a really, really useful resource.

13:32

Yeah, yeah.

13:33

So we're hoping like to have more and more organization on the map because it's really easy then for people to just have a look and find what they need.

13:42

But, you know, we are aware of the need to find more sustainable solutions.

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And so that's why we're working with local and nationwide organizations and with the support of the council, we have regular meetings to define a long term sustainable food strategy while we're still on this subject for those out there listening, who may not know?

14:05

How do food banks actually work?

14:07

Do you need a referral or can you just turn up?

14:11

So it really depends on the organization.

14:14

So some are open to everyone without the need for any referrals nor approve that you live in the borough.

14:21

So we've seen more and more people coming from sometimes really far to our food banks.

14:30

And that's because a lot of food banks they can't keep up.

14:32

They're not sustainable, they're closing down.

14:34

So people are just moving around London to find some food and some other food banks.

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They may ask you for your postcode or a G.P.Referral.

14:45

So this is due to again the lack of resources available and not being able to provide goods to everyone in a sustainable manner over time.

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So we because cost of living is rising for everyone.

15:00

We're seeing less donations but more people coming to food banks.

15:04

So but regardless of that you know I think everyone should feel at ease to access one if you need and there is no stigma.

15:16

And all the food banks have been to and volunteering in they're really welcoming and they offer help with a smile.

15:22

So I just want to say to anyone struggling right now that you don't have to feel ashamed to come to a food bank.

15:28

There are I mean these are tough times and everyone is welcome.

15:32

You know we're here to help you.

15:34

That's really important because there must be people out there who have never actually visited a food bank and maybe very apprehensive about doing it because they've never been in that position again and they feel like they're going to be judged and to know and hear that from you that like no it's not about that this welcoming space, go do it.

15:51

If you need to do it, it's very important the cost of running a household as we've just heard has gone through the roof.

16:01

Is there anything available to help with rent?

16:04

For example, if a resident is in arrears, what should they do if you got any advice about stuff like that?

16:10

Yes, we do appreciate that.

16:13

Yes.

16:13

A lot of people are going through a crisis at the moment and the council has put some things in place to mitigate things like this.

16:21

So for rent arrears, what we're finding is a lot of people have their rents go up between april and May, but a lot of them don't tell us that their rent has increased.

16:35

So we will advise them that once they've received the document or once the landlord does notify them that their rent is going to increase, they do make contact with us and provide proof of the new rent details so that when their claim is being accessed, it's accessed correctly with the right rent figure, otherwise the council will continue to pay the old rent not knowing that the rent has actually increased.

17:00

So once we get the new details then we can put that into place and then they start getting the correct entitlement and for those whose rents are really high and they really can't afford it.

17:14

We also advise them to speak to their landlords to see if the landlord can reduce the rent a lot of the times the landlord would rather reduce the rent than have you go have areas on your rent where you now won't be able to pay what you're supposed to be paying.

17:31

So we advise them to speak to their landlord and whilst the landlord as now, when the landlord agrees to reduce the rent, don't stop paying what you're already paying, continue to add a little bit more on top to try and clear the arrears that you have on your end.

17:49

Because every penny that you pay towards that will go to reducing what is already outstanding. For residents whose local housing allowance is lower than the actual rents figure that they have to pay whether through housing benefit or universal credit.

18:09

We do have discretionary housing payments that they can apply for with the council.

18:17

So it's only for a short time help.

18:22

That's if there is a shortfall between the range, then if they, once they apply and the claim is accessed, the council will pay the shortfall or at least something towards the shortfall so that they can afford to pay what's outstanding on top of that.

18:37

And once they get the application will put that into process that is allocated out and assessed and the payment will be paid every month either to the tenant directly or to their land or depending on who they want the payment to go to.

18:51

So, and as a last result, we will advise them that they can find a cheaper accommodation to try and find somewhere where they can, that will be within the local

housing allowance, that they can still be able to pay the full rent for them so that they can stop getting all the accrued rents, the arrears on their rent paid off.

19:13

Thank you very much.

19:14

That's really really good advice.

19:15

Another expense.

19:18

If it is the council tax which is sometimes a big expense, is there any support available to help with that?

19:25

Yes, there is a lot of single claimants, a single residents don't know that they need to apply for single person discount.

19:34

That's the first thing I would advise them to go for, call your local council and tell them that you are the only adult in the property that will automatically give them 25% of the council tax.

19:45

And that will reduce what they're supposed to be paying for the year.

19:48

And then even if you're not the only adult, but you have Children over the age of 18 who are still in full time education, you can also apply for student discount for the student for the Children.

20:00

So you're still going to get the same 25% of which will reduce your annual bill as well.

20:07

And if you're on low income, please please please apply for council tax reduction thank you very much some great stuff there Jill.

20:18

Let's go back to energy costs and things.

20:22

Can people contact their energy suppliers for help?

20:26

Yes, definitely.

20:27

They're actually required to work with you to find a solution.

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If you've got, you know, if you're at risk of getting to the debt or you're in debt, they're obliged to work with you on a repayment plan.

20:41

So that's probably one of the first things you should do.

20:45

And then if you, you know alongside that, contact your energy supply, are there any other schemes or funding available?

20:53

There's the warmer home scheme, is there or the cold weather payments?

20:57

Yes.

20:58

So the Mayor of London has a warmer home scheme.

21:01

So if you live in London or rent, your own property are on means tested benefits or after you've paid for your mortgage and your council tax, your income is less than 20,000 year and you live in a property with an energy performance rating of E.

21:20

F.

21:21

Or G.

21:22

You can apply for this funding.

21:24

Don't worry about the energy performance bands.

21:27

If you don't know what that is, it can be looked into once you've made an application but it's a really good opportunity grants of between 30,000 for people living in those homes.

21:41

It does depend on what fuel you use in your property, whether it's a landlord property or your own and just some general characteristics about your property.

21:53

So you need to provide that information for them to assess how much your the grant is worth and they will then come and do a survey of your property and suggest a package of measures for that property.

22:08

So it could include wall insulation, loft insulation, maybe a new heating system or heating controls, possibly an air source heat pump or draft proofing or even solar PV or solar thermal.

22:23

I have to have to point out that if you're in a landlord property, it does require a contribution from the landlord.

22:31

But if you're our landlord and you want to improve your property so that you comply with the minimum energy performance regs, this is a great opportunity and if you you just have to engage with your tenants so that we can, it can be proved that they're eligible for the funding.

22:49

So yeah, that is an excellent scheme.

22:53

There are, as you said, there's the cold weather payments, what's the cold weather payments?

23:00

So the cold weather payments, if you're on means tested benefits and it goes below zero for seven consecutive days, there's a payment of £25 a week.

23:13

That's if it happens between 31st and November and the 31st of March every year.

23:19

Warm homes discount if you're on pension credit guarantee or on benefits, it's 100 and £50 credit to your electricity bill.

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It only applies if your supplier is within the scheme.

23:36

So it's not good to switch suppliers at the moment.

23:39

But when you do, it's worth checking to see if they're part of the warm home discount scheme and it's automatically paid between october and March.

23:50

But if you, if people haven't heard, if they get to about mid March, mid january and they haven't heard that they are going to get a payment, it's worth getting in touch with the warm home discount helpline or giving Shine a call to see what's going on there.

24:05

And there's also a winter fuel payment that's payable to older people.

24:08

Again, that's automatic between paid between november and december if they're on a state pension or if you've claimed that before, that happens automatically if you haven't claimed it before, not on state pension, I'd suggest getting in touch with shine.

24:25

Thanks for that.

24:26

Now, there's one thing I want to clarify, you've told us about a few different fundings availabilities and schemes.

24:34

The herring a warm welcome.

24:36

Is that related to any of those or is that a totally different thing?

24:40

That's a totally different thing.

24:42

Go for it.

24:42

So we know that people are going to struggle not want to turn the heating on this this winter.

24:48

So it's warm spaces across the borough might be a local business, a place of worship.

24:55

All of our libraries and Bruce Castle Museum and it's where people can go to meet new people have a cup of tea.

25:02

Maybe take part in some activities and keep warm, Everybody is welcome.

25:08

So all of those details are on the website, the herring a website here to help.

25:14

and also there's another warm welcome initiative where if you see a warm welcome sticker in a local shop, that means that a resident can either pay for someone to have a coffee or a sandwich at some point later on they can make a donation or if somebody in need goes into that shop they can take a voucher and then they can have a free cup of coffee or a free sandwich.

25:43

That's great.

25:44

That's really good to know that people can access that.

25:46

Now anchor, we know the government have introduced some incentives to help with energy costs.

25:50

Can you outline some of those?

25:52

And as well as that, is there anything to help residents with the water costs?

25:58

There is help available to pay your energy bills in October the government start paying those £400 help for every household to pay the energy bill.

26:11

This is paid in installments between October and March next year, every single household will receive this help.

26:18

So it is how is paid, depends on the type of meter you have in your property.

26:25

And recently the government introduced the energy price guarantee which is really important for people to understand that under the new energy price guarantee, a typical household in Greek and grab it and we'll save around £700 to see winter.

26:44

But this what does it mean?

26:48

It means that the energy price guarantee limits the amount you can be charged per unit of gas, of electric or electricity.

26:56

So your exact bill amount will continue to be influenced by how much energy you use.

27:04

So it doesn't mean that you will, everybody will save this money because if you use more energy you will pay more.

27:13

So there is help available with your water bills.

27:19

many people are not aware that times water runs the water shop scheme which helps some people with their water bills.

27:30

you have to apply for this scheme and you must be on benefits and need to use a lot of water either because for medical reasons or because your household has a certain number of school age Children Under the water show scheme, your water bill can be capped to a maximum amount that you can be built for the for the year.

27:53

For example, for this year, 22, the cap is £423. they have terms water has another scheme for low-income households.

28:06

If your annual income is less than £20,000, 111 lbs.

28:13

And you live in London and this apply to having a president.

28:17

You can make an application to get a 50% discount in your water bill.

28:22

The application is found on terms water website is very short and simple application and it gives you all the details how to apply and what to do.

28:33

Also if you've got that with times water, they do have a really good scheme which is called payment matching scheme.

28:41

And to qualify for this scheme you need to have a debt for over 100 and £50 and you need to show them that you can afford to pay the ongoing bills and amount at least £5 months towards the debt.

28:58

And if you continue to pay this the agreement for For two years at the end of the two years, the remaining debt will be written off.

29:08

So you could save quite a lot of money and you can make your manage bill management, you can manage a bit more better because for example if you have if you have to pay £30 a month for your current bill and you apply for a discount, you will pay £15 and then you can pay £5 for your debt.

29:32

So just it's £20 a month.

29:35

So you save about £10 and you could use for food or pay for the other bills you have like an encyclopedic.

29:49

Okay, now what about emergency costs that you can't plan for things like your fridge, your oven breaking down.

29:58

Is there any help for that kind of scenario?

30:01

Yes, there is currently we have a limited budget to assist those who are in crisis but for the sake of fairness and Equity we have to make sure that help is given to those who really need it because what we're finding is some will apply in January and they'll come back in February that oh my cooker broke down in January and it's been replaced.

30:24

But now my freezer is gone.

30:25

So what we're trying to do is make sure that they, what we have left actually get to those who actually need it and not just those who, because the fund is there are just coming over and over again.

30:40

And, even though the budget is limited, we also have some charity organizations within the borough who also offer the same help.

30:49

So for those that we can't help as an organization, we refer them onto this charity organizations will make contact with them and deliver the product directly to them as opposed to giving them the funds to go and buy themselves.

31:03

That's great.

31:04

So there are a couple of different options and ways that you're doing things.

31:07

Yes, there.

31:08

Right.

31:09

So Lorelei, are there any other schemes to help with food that we may have missed out on?

31:14

Yes.

31:15

So as Gillian was saying, there's this new initiative called hiring a warm welcome and you can go there like to socialize to get a hot drink and some of these warm spaces, they also offer a hot meal and you can also take part in some activities.

31:34

So you'll find a warm welcome sign.

31:38

And also as Gillian was saying, there's the wall of kindness.

31:42

So you can ask if there is any like extra like cup of coffee or like pastry or sandwich and you can use that voucher that is on this wall.

31:53

and this is a way to pay forward and it's actually a very like old tradition that is still used to this day, like in the south of Italy where some people pay for an extra coffee that can be used by someone that can't afford one.

32:08

So some people will just walk into a cafe and ask if there is any paid coffee for them and it's a great act of kindness and much needed these days in the current crisis.

32:19

So if you can afford it and you see that sign, just ask at the counter if you can pay for an extra item.

32:26

Yeah, that's really good to know Lorelei because maybe the way I framed it earlier on the warm welcome scheme may have seemed a bit more like it was focused on people who are having trouble warming their houses or or with electricity and gas and things.

32:40

And it's good to know that it's not just for that.

32:42

It's also for people who are struggling with, you know, getting food on the table.

32:47

Yeah, exactly.

32:49

And another resource is also the website.

32:52

Next meal dot co dot UK, which helps find a nearby center offering food and support to the homeless and vulnerable people and you can also apply there to volunteer and donate.

33:07

So it works in the same way as our map on the hiring a community food network works.

33:12

So you put your post code and then you can see what's around you.

33:15

So I think in a way it's very beautiful to see how communities are coming together in these hard times and, and yet, well in a system that works, it shouldn't really be necessary.

33:28

So it's also a bit sad.

33:31

yeah, there's something probably like inherently wrong in the system if people can't make ends meet and that's why we're working on a long term food strategy by using the power of our network.

33:44

That's really good to hear Gillian coming back to you quickly.

33:48

I did say we would like to hear some, maybe some energy saving top tips that you can share with our listeners.

33:55

Yeah.

33:55

So I'll keep these two just like no cost tips.

33:58

There's loads of information out there at the moment for people to look it up.

34:03

Energy saving trust has got loads of info.

34:05

If you haven't got a smart meter already and you want to understand what your, where your energy is going and You know what's being left on etc, contact your energy supplier and get yourself a smart meter, no cost to that.

34:20

Turning down your thermostat just one degree, saves around 10% off your heating bill.

34:26

If you've got a combi boiler, you can turn down the flow temperatures from the boiler.

34:31

So they're normally running at 70° if you turn it down to 55 or 60 that will give you a saving of about 6%.

34:40

And you can switch off your preheating on a combi boiler.

34:44

You'll take longer to get your hot water but it will give you a saving Take your furniture away from your radiators and leave a few inches gap that we've all heard this one, wash your clothes on a 30° and always make sure you've got full load.

35:01

Close your curtains at night, switch off the lights, defrost your fridge and freezer there on 24 hours a day.

35:10

So they're one of the biggest consuming items appliances in your kitchen.

35:14

So if they're working efficiently your save energy bleed your radiators again.

35:21

Makes the system work a lot more efficiently.

35:25

Yeah and things like using the right size saucepan on your gas hob or your electric hob and if you can use steamer so that you're not using multiple hubs that's that's a really good way of doing it.

35:39

But like I say loads of information on the internet at the moment if you can do that or contact you in London and have a chat with them to give you some tips.

35:48

What's really good about those is that some of them are so small and you you don't think about them but if you put them all together you're going to get quite a saving.

35:56

So yeah definitely and if anybody's got, if anyone actually is looking to do some energy efficiency retrofits to their home, may put an insulation in or changing their heating system.

36:10

It's worth checking out Echo from London where you can plan energy efficiency works for your home and see what savings you can make.

36:20

Thank you very much.

36:21

Thank you very much to everyone for all of their knowledge.

36:25

In the next episode of the Haringey four part cost of living podcast series, we'll be looking at what help is available for parents and carers.

36:34

So make sure you come and join us for that.

36:36

Thank you very much for listening.

36:37

We'll see you soon.