



# **DEBT AND WELFARE ADVICE**



# DEBT AND THE COST-OF-LIVING CRISIS



As costs and bills continue to soar along with inflation, many of our residents face difficult choices in affording life essentials such as food, housing, and energy. More people are struggling to make ends meet as the cost-of-living goes up, while others are being pushed into debt and crisis.

As an urgent priority, Merton was one of the first councils in the country to declare a cost-of-living emergency and remains committed to supporting residents now, and in the future as the situation deepens.

Merton's £2 million Cost-of-Living Fund is already making a difference to the community through measures including food banks and parcels; direct payments to those on the lowest incomes; free activities and holiday food vouchers for pupils who receive free school meals; an expanded debt advice service; and energy efficiency audits for eligible residents.

All services and organisations to support residents with debt and the cost-of-living crisis can be found on [Merton directories](#)



# STATISTICS

More than **1 in 4** of all children in the UK now live in poverty (Barnardo's 2022)

**1 in 5** parents in the UK said they have struggled to provide sufficient food due to the current cost-of-living crisis, and **over a quarter (26%)** said their child's mental health has worsened due to the situation. (Barnardo's 2022)

In 2022/2023 approximately **384,477** people used a food bank in London an increase of **99,790** compared to the previous year. Foodbank use in London has steadily climbed in recent years, with just **11,866** users recorded in 2011/2021 (Trussell Trust 2023)

Wimbledon Foodbank provided **19,005** 3-day emergency food supplies to residents in crisis during 2022 (Wimbledon Foodbank 2023)

**1 in 5 (20%) in the UK** have taken on new credit cards, extra debt or a payday loan. (Barnardo's 2022)

**More than two in five adults (44%)** in Great Britain are using less fuel, such as gas or electricity, in their homes because of the rising cost of living (Office for National Statistics 2023)



# BILLS AND DEBT SUPPORT



[Citizen's Advice](#)

Citizen's Advice provides information and advice on welfare benefits, debt and budgeting, housing, the cost of living and more. The Cost of Living team is available at Colliers Wood Library on Mondays, Wide Way Medical Centre on Tuesdays, Wimbledon Library on Thursdays and Pollards Hill Library on Fridays. 0808 278 7831



[Age UK Merton](#)

Age UK Merton is an independent charity that provides older residents with advice and information about benefits, housing, transport, redundancy, pensions and retirement as well as concerns about health, relationships or isolation. 020 8648 5792 / [advice@ageukmerton.org.uk](mailto:advice@ageukmerton.org.uk)



[National Debtline](#)

This scheme provides time to receive debt advice and find a solution to sort out debt problems. Breathing space will last for 60 days as long as applicants remain eligible, during this time all creditors who have been included must stop any collection or enforcement activity. 0808 808 4000



[South West London Law Centres](#)

The South West London Law Centre provide advice on money and housing as well as free money webinars. They also provide independent legal advice about social welfare issues including housing, debt, immigration and employment. Money Advice Team on 020 8667 9252 / [enquiries@swllc.org](mailto:enquiries@swllc.org)



# BILLS AND DEBT SUPPORT



[Springfield Advice and Law Centre](#)

Springfield Advice and Law Centre is an independent charity, providing specialist advice on debt, welfare benefits, housing and community care matters. The main Law Centre office is based at Springfield University Hospital and is open to clients, Monday to Friday, 9am to 5pm, with priority given to those who are also patients of the South West London Mental Health NHS Trust. 0208 767 6884



[Step Change Debt Charity](#)

Step Change provides free, expert debt advice which can be accessed online or over the phone. 0800 138 1111 - Monday to Friday 8am to 8pm and Saturday 9am to 2pm



[Money Helper](#)

Money Helper provides free and impartial help with money. Support and guidance can be provided around benefits, everyday money, family & and care, homes, money trouble, pensions and retirement, savings and work.



[DeafPlusadvice](#)

DeafPlus provides information and advice on benefits, housing, debt and employment including in British Sign Language (BSL). 07861 499 235 / maryhicks@deafplus.org



# FINANCIAL SUPPORT



## Council Tax Support

Residents who are on a low income or receiving certain benefits, you may be able to claim Council Tax Support. 020 8274 4903 between 9am and 1pm. [housing.benefits@merton.gov.uk](mailto:housing.benefits@merton.gov.uk)



## Discretionary Housing Payments

Residents may be eligible for discretionary housing payments if they are already receiving housing benefit or the housing element of universal credit, but still have to pay rent themselves. 020 8274 4903 between 9am and 1pm. [housing.benefits@merton.gov.uk](mailto:housing.benefits@merton.gov.uk)



## Household Support Fund

Families may be eligible for a grant if they receive Council Tax Support or free school meals, or are struggling with the cost of living.



## Local Welfare Support Scheme

The Local Welfare Support Scheme supports Merton residents with short-term severe financial difficulties by awarding grants. If families are eligible, they can apply for a grant by calling 02082744908 between 11am – 3pm Monday – Friday.



# FINANCIAL SUPPORT



[Christians Against Poverty](#)

Christians Against Poverty offers financial help and access to support with debts. The local Christian Against Poverty Debt Centre is based in Sutton. Appointments can be booked by calling the enquiries team on 0800 328 0006



[Wimbledon Guild](#)

Residents in Merton who need financial help can apply for a one-off grant from Wimbledon Guild to pay for things like food, gas and electricity, replacing essential household appliances or buying school uniforms. [welfare@wimbledonguild.co.uk](mailto:welfare@wimbledonguild.co.uk)



[Christian Care Merton](#)

Christian Care is a charity in Merton that provides support for debt, homelessness, eviction, abuse, immigration, mental and physical illness and disability. 020 3302 0181- 9.30am to 2.00pm Tuesday, Wednesday and Thursday [christiancaremerton@gmail.com](mailto:christiancaremerton@gmail.com)



[Buttle UK](#)

Buttle UK is a charity dedicated to helping children and young people in crisis in the UK. Buttle UK provide a Chance for Children grant or a support for boarding grant to eligible families. 020 7828 7311 / [info@buttleuk.org](mailto:info@buttleuk.org)



# FINANCIAL SUPPORT



## Family Fund

Family Fund provides a wide range of grants to families living in England raising a disabled or seriously ill child, or young adult on a low income. 01904 550055



## M-Card

Children and young people on Merton's Disability Database may be eligible for an M-Card. This card will identify that the child has a disability or special need and can be used to obtain concessions or get help such as 'fast tracking' when there are long queues. Parents can apply to join the database and apply for an M-Card in a single online application. [local.offer@merton.gov.uk](mailto:local.offer@merton.gov.uk)



## Little Village

Little Village supports families with babies and children under five living in poverty across London. They run a baby bank network, collecting, sorting and passing on pre-loved clothes and equipment.



## Croydon plus

Croydon Plus provides support in managing personal finances, saving and access to affordable loans. 020 3468 8568 / [cu-info@croydonplus.co.uk](mailto:cu-info@croydonplus.co.uk)





# ENERGY SUPPORT



[Cold Weather Payment](#)

The Cold Weather Payment provides eligible residents with a payment if the average temperature in Merton is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days. Residents may be eligible for Cold Weather Payments if they are receiving: Pension Credit, Income Support, income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit and Support for Mortgage Interest.



[Energy Saving Trust](#)

The Energy Saving Trust helps Londoners through the cost-of-living crisis with free advice on saving energy and water, reducing energy bills, accessing financial support, installing renewables and more. All support is impartial and delivered by in-house experts. 0808 196 8260



[WaterHelp and WaterSure](#)

Eligible residents can access support from Thames Water under the WaterHelp and WaterSure schemes if they are struggling to pay their water bill. 0800 009 3652 Monday – Friday 8am – 5pm.



# ENERGY SUPPORT



[Warm Spaces](#)

Residents who are worried that they won't be able to afford to keep their homes warm can come to one of the borough's warm spaces. All seven libraries are taking part, and between them they have hundreds of events planned every month, with something for everyone – whether it's family-friendly film screenings, musical jam sessions, history talks or book clubs.



[Thinking Works](#)

Thinking Works provide 'Winter Warmth' home visits and telephone advice services, and refer clients on to 70 partner organisations for assistance. Thinking Works can also check eligible for grants for insulation and heating works.

This service is available for residents aged 65 or over, or have a long-term health condition or disability, or are on a low income. 0800 118 23 27



[Warm & Well in Merton](#)

The Warm & Well in Merton campaign is raising awareness of the importance of staying healthy and active year-round, including during the warmer weather. Warm & Well in Merton is a partnership between Wimbledon Guild, Merton Council, Age UK Merton and Thinking Works. They provide free, confidential advice on transport, benefits, debt and housing support.

020 8946 0735 / [info@wimbledonguild.co.uk](mailto:info@wimbledonguild.co.uk)



# FOOD SUPPORT



[Dons Local  
Action](#)

Dons Local Action Group provides emergency food parcels to households. They can also provide household goods, furniture, appliances and laptops to support children access online learning. 020 3301 4511 / [info@donslocalaction.org](mailto:info@donslocalaction.org)



[Community  
Fridge](#)

Merton's Community Fridge is a long-term initiative to tackle food poverty and reduce food waste in the borough. It's essentially a big fridge where fresh surplus food is donated and redistributed to the community. All food is FREE and everyone is welcome to visit the Fridge to help reduce food waste. Merton Community Fridge is open Mondays 16.30 - 17.30, Wednesdays 16.30 - 17.30 and Thursdays 13.30 - 14.30 at the Morden Baptist Church SM4 5BL



[Wimbledon  
Foodbank](#)

Wimbledon Foodbank provides emergency food and support in a crisis. For residents to access the foodbank they must have a voucher. Elim Pentecostal Church Wimbledon – Monday's, Tuesday's and Thursday 12-1pm. Pollards Hill Baptist Church – Wednesday's and Friday 1-2pm. Morden Baptist Church – Wednesday's 5-6pm. Elim Pentecostal Church Mitcham – Saturday's 12:30-1:30pm. 020 8544 0126 / [wimbledonfoodbank@gmail.com](mailto:wimbledonfoodbank@gmail.com)



# FOOD SUPPORT

 Merton Community Hub

[Merton Community Hub](#)

Merton Community Hub connects residents to access support within the community including foodbank vouchers, emergency food parcels or local lunch clubs. 020 8066 4086 / [help@mertoncommunityhub.org.uk](mailto:help@mertoncommunityhub.org.uk)



[Power Centre Church](#)

Power Centre Church in Mitcham provides a weekly foodbank for residents within Merton. No voucher is required. Thursday's 10am to 12pm 020 8286 3018



[Commonside Community Trust](#)

The Commonside Trust is working to improve the lives and environment of people living in Merton. The New Horizon Centre has a Community Fridge every Wednesday 11am – 1pm. No voucher is required. Phone: 020 8764 9582



[The fresh Foodbank](#)

The Fresh Foodbank by Dons Local Action Groups runs from St Michael's Church Hall Fridays 10am – 11am. No voucher is required.



# FOOD SUPPORT



[Merton Growbaby](#)

Merton Growbaby provides Food, formula and other items for children under five years old. Tuesday's and Thursday 12 – 1pm 0208 544 0126 / [mertongrowbaby@gmail.com](mailto:mertongrowbaby@gmail.com) voucher required.



[Polish Family Association](#)

Polish and Eastern European community members in Merton, including refugees who have recently arrived from Ukraine, can access information, advice and support. Polish Family is also a member of the Merton Community Fridge Network, providing surplus food to residents in need. Wednesday's 1 – 2pm. 07917 401 064 / [info@polishfamily.org.uk](mailto:info@polishfamily.org.uk)



[Healthy Start Scheme](#)

The NHS healthy Start Scheme supports pregnant women or young families with buying fresh and frozen fruit and vegetables, milk and infant milk formula. Eligible families will be sent a Healthy Start card which can be used in some UK shops. 0300 330 7010 / [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)



[Martin way Methodist Church](#)

Martin Way Methodist Church welcomes Merton's residents to an open table every Wednesday from 11:30am – 2pm. Residents can enjoy a free hot meal made from supermarket surplus food.



# FOOD SUPPORT



[FoodCycle Mitcham](#)

FoodCycle Mitcham welcomes anyone to attend as a guest and enjoy a FREE hot meal. Every Thursday evening at 6:30pm at Togetherness Community Centre. [mitcham@foodcycle.org.uk](mailto:mitcham@foodcycle.org.uk)



[Free School Meals](#)

Parents may be able to get free school meals and extra funding for their child's school through Pupil Premium, if they receive certain benefits. Parents can check their eligibility and save hundreds of pounds whilst helping raise money for their child's school. 020 8274 4906 / [admissions@merton.gov.uk](mailto:admissions@merton.gov.uk)



[Holiday activities and food clubs](#)

Holiday activities and food (HAF) clubs run in the school holidays. The clubs offers activities and nutritious meals for Merton primary and secondary school aged children during the break. The clubs are free for children and young people who are eligible for free school meals and those referred by specialist services. [HAF@merton.gov.uk](mailto:HAF@merton.gov.uk)



[Eat Like a Londoner](#)

Eat Like a Londoner pulls together the very best recipes, hacks, tips and tricks to deliver a weekly dose of inspiration that will help Londoners save money, eat better and help the planet.



# FOOD SUPPORT

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
12–1pm Wimbledon Foodbank, Elim Pentecostal Church 76 Kingston Road, SW19 1LA (V)	12 -1pm Wimbledon Foodbank Elim Pentecostal Church, 76 Kingston Road, SW19 1LA (V)	11am–1pm The Commonsides Trust, New Horizon Centre, South Lodge Avenue, Mitcham, CR4 1LT	10am–12 noon Power Centre Church Auditorium, 238–240 London Road, Mitcham, CR4 3HD	11 – 1pm Fresh Foodbank, St Michael's Church Hall Chestnut Grove, Mitcham, CR4 1LS	12.30–1.30pm Wimbledon Foodbank, Elim Pentecostal Church Mitcham, Love Lane, CR4 3AU (V)
4.30–5.30pm Merton's Community Fridge, Morden Baptist Church, Crown Lane, SM4 5BL	12–1pm Merton Growbaby, 42 Graham Road, Mitcham, CR4 2HA (V)	11:30 – 2pm Open Table, Martin Way Methodist Church , Buckleigh Avenue, London SW20 9JZ	12–1pm Wimbledon Foodbank, Elim Pentecostal Church, 76 Kingston Road, SW19 1LA (V)	1-2pm Wimbledon Foodbank, Pollards Hill Baptist Church, Wide Way, CR4 3BN (V)	
		1-2pm Wimbledon Foodbank, Pollards Hill Baptist Church, Wide Way, CR4 1BN (V)	12–1pm Merton Growbaby, 42 Graham Road, Mitcham, CR4 2HA (V)		
		1–2pm Polish Family Association, New Horizon Centre, South Lodge Avenue, Mitcham, CR4 1LT (A)	1.30–2.30pm Merton's Community Fridge, Morden Baptist Church, Crown Lane, SM4 5BL		
		4.30–5.30pm Merton's Community Fridge, Morden Baptist Church, Crown Lane, SM4 5BL	6:30pm FoodCycle Mitcham, Togetherness Community Centre, Wakefield Hall, Taylor Road, London CR4 3JR		
		5–6pm Wimbledon Foodbank, Morden Baptist Church, Crown Lane, SM4 5BL (V)			



# EMPLOYMENT SUPPORT

The logo for Jobcentre Plus, featuring the text "jobcentreplus" in white lowercase letters on a green rectangular background.

[Jobcentre Plus](#)

Jobcentre Plus is a government-funded employment agency and social security office whose aim is to help people of working age find employment in the UK.

Jobcentre Plus provides resources to enable job-searchers to find work through Jobpoints (touch-screen computer terminals), Jobseeker Direct (telephone service) and the Jobcentre Plus website. They offer information about training opportunities and administer claims for benefits such as Income Support, Incapacity Benefit, and Jobseeker's Allowance.



[Employment Support Through Merton Council](#)

Merton Council provides access to services to help residents get into work, gain skills while they work and earn as an apprentice, improve their skills and qualifications, or find a better job. [future.merton@merton.gov.uk](mailto:future.merton@merton.gov.uk)

The logo for Acas, featuring the text "acas" in green and "working for everyone" in grey below it.

[Acas](#)

The logo for the Refugee Employability Programme (REP), featuring the letters "REP" in white on a dark blue rectangular background.

[REP](#)

Acas gives employees free, impartial advice on workplace rights, rules and best practices. They also offer training and help to resolve disputes. 0300 123 1100

The Refugee Employability Programme (REP) is a Home Office initiative for the specific needs of refugees, to give them the support they need to find work and build their lives in the England. There is 3 types of support on offer: Employment, English and Intergration. 0808 175 6294





# WELLBEING SUPPORT



[Merton Uplift](#)

With cost of living pressures, it is not unusual to experience symptoms related to stress, anxiety and depression. Merton Uplift is a mental health service accessible to anyone living in Merton or registered with a Merton GP, aged 18 years and over.  
020 3513 5888 / [mertonupliftreferrals@swlstg.nhs.uk](mailto:mertonupliftreferrals@swlstg.nhs.uk)

**ONE YOU MERTON**

[One You Merton](#)

One You Merton is a local service offering free support and advice on eating well, moving more, stopping smoking, drinking less and mental wellbeing. 020 8973 3545 / [oneyou.merton@nhs.net](mailto:oneyou.merton@nhs.net)



[OnePlusOne](#)

In response to the cost-of-living crisis, OnePlusOne has developed an online workshop, Debt and Relationships, which offers Merton residents free advice about how debt can have an impact on relationships.



[Merton Moves](#)

Merton Move is a free 6-week pledge for over 50's to stay active and healthy.  
020 8946 0735 / [activities@wimbledonguild.co.uk](mailto:activities@wimbledonguild.co.uk)



# FURTHER SUPPORT



Merton holds cost-of-living events across the borough where residents can access free advice and support on their finances, including bills, debt and benefits, as well as energy saving.

This is a free event and is open to all Merton residents. Also, every household that attends will receive a £10 supermarket voucher.

[Cost of Living Events | Merton Council](#)



# FURTHER SUPPORT

Family Information Support Hubs (FISH) offer information, support and guidance to Merton residents, helping them to access relevant information and services.

FISH sessions take place Monday – Friday with FREE face-to-face or telephone appointments available. Appointments can be booked via [Eventbrite](#) either by a parent/carer or a practitioner on their behalf.

Or parents/carers can come along to one of the FISH drop-in sessions (no appointment needed):

Family Hub at Church Rd Children Centre – Mondays, 1.30pm-4.30pm  
Family Hub at Acacia Children Centre – Wednesdays, 9.00am-12.00pm

