

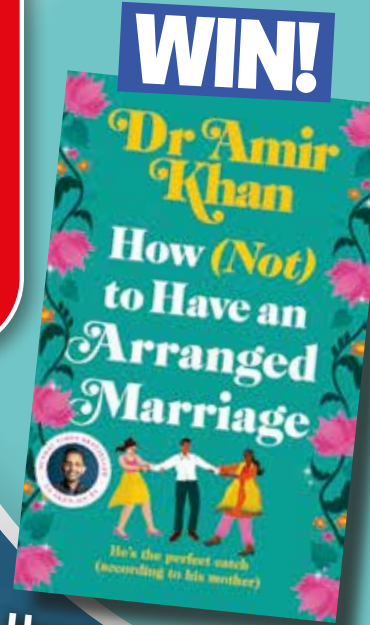
YOUR **FREE** GUIDE TO **SMARTER** MONEY SAVING

£quids in!

WINTER 2023/2024 / WWW.QUIDSINMAGAZINE.COM

Dr Amir Khan

The TV doctor wants us to be healthier – and happier!



Heartwarming new novel by Dr Amir!

KITCHEN HEROES



Simple and cheap food swaps to boost our health

EXPERT ADVICE ON: ✓ SPENDING ✓ SAVING ✓ BORROWING ✓ INCOME

Welcome



Over winter, we'll all get sniffles and bugs. It's just part and parcel of the colder months, after all. But other types of illness seem to be part and parcel of living on a low income.

How can that be fair? Well, it's not fair, but sadly it's true. Diseases like diabetes are more common in people with less money. And household damp and mould, which can make us sick, can also be a bigger problem when people struggle to heat their home.

'Many of the things we can do don't cost much at all'

It's not all bad news though. Many of the things we need to do to fight back against these things – and to take care of our health in other ways – don't cost much at all. And other actions we can take are completely free. Often, we just need the knowledge.

Dr Amir Khan is an expert in guiding people to a healthier life. He also knows that many of us don't have lots of cash to spare. The joyous GP shares what he's learned on page 8. You could say he's changing the script...

Sarah, Quids in! Editor
editor@quidsinmagazine.com

Want more budget health tips? Find them at quidsinmagazine.com

MISSING OUT ON PENSION CREDIT?

● It can be worth £2,200 a year but lots of us aren't claiming it

If we're 66 or over and on a low income, we should check if we can claim Pension Credit.

Claim rates were already low, but the government says this has fallen even further. At the end of last year, only 63 per cent of eligible people were claiming. (That's £2.1bn going unclaimed!)

It's thought that part of the reason could be that people just don't understand how it works.

It brings our income up to at least £201.05 a week, or £306.85 for a couple. It's separate from the state pension, and won't affect our pension payments.

'Only 63% of eligible people were claiming'



And having a private pension or savings won't necessarily mean we can't claim.

Pension Credit can open up other benefits. That could be dental expenses or the cost of getting to NHS appointments.

We could also become entitled to Cold Weather Payments and the Warm Home Discount when we start to claim.

And we could qualify for the last £300 Cost of Living Payment, which is due to be paid in spring 2024.

There are further top-ups if we have a severe disability, or care for another adult or a child. (There's more money available if the child has a disability).

To find out if we (or someone we know) qualifies, we can use a benefits calculator. *Quids in!* has one at qimag.uk/benefitscalculator and the government has one at gov.uk/pension-credit-calculator. We can apply four months before we turn 66.

There's also a free helpline - 0800 99 1234 (Monday to Friday, 8am to 6pm).

It's known to be complicated but we definitely shouldn't let that put us off.

NEED TO KNOW...

Pension Credit is made up of two parts – guarantee credit and savings credit. It's the guarantee part that brings our income up to a certain level. The savings part is for people who reached pension age before April 2016 and had money saved in a personal pension.



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The TV star and GP is prescribing joy **Page 8**



Food heroes
Cheap and easy health switches **Page 4**



Up the wall
Fighting back against mould **Page 7**

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SOCIAL WE'RE A
ENTERPRISE
BUSINESS WHERE SOCIETY PROFITS

Quids in! guides are designed to help people understand and manage their money better. They are published by Clean Slate, a CIC (Community Interest Company) and a social enterprise.

Our purpose

Clean Slate is a social enterprise that helps people on low incomes become better off through money guidance, employment support and digital skills. Our staff are recruited from the communities in which we work. *Quids in!* publishes a magazine, specialist guides, a website and monthly money email. You can support our work when shopping on Amazon by using this link: <https://amzn.to/3Raw85i>

ENERGY PRICES SET TO RISE IN JANUARY

● Price cap now changes every three months

Energy bills are set to rise in January when the new price cap comes in.

The price cap applies to those of us who aren't on a fixed deal for our gas and electricity.

It limits the amount we have to pay per unit of energy. But it's not a cap on our total bill – to bring that down we just have to use less energy in the home.

The price cap changes every three months to reflect the prices that suppliers have to pay to buy it in the first place.

It's next due to change in January and the bad news is that it's going to rise.

Since October, the price cap has been set at £1,834 a year for an average home.



HOW HAS THE PRICE CAP CHANGED?

Jan 2019	£1,104	
Jan 2023		£4,279*
Jul 2023	£1,976	
Oct 2023	£1,834	
Jan 2024	£1,928	

*consumers were protected by the government's Energy Price Guarantee, which capped the average annual bill at £2,500

From the period from 1 January to 31 March 2024 the price cap will be £1,928. That's a rise of about five per cent (and was correct at the time *Quids in!* went to press).

Remember too that we won't get the £400 energy support cash that every household received last winter. (We can do a benefits check though to make sure we're not missing out on anything else – qimag.uk/benefitscalculator).

COULD A FRIEND SAVE OUR LIFE?

● Being lonely can harm us as much as smoking

How many of us knew that being lonely can seriously damage our physical health?



It's thought that having no one close to us in our life can be as unhealthy as a 15-a-day ciggie habit.

Phil Cox, author of *The Best of Friends*, says it's a crisis. He describes a town where death rates were one third lower than the norm.

They looked at diet, lifestyle and local water quality. But none of these were the key (in fact, residents of the town were pretty keen on cigars!)

It turned out the cause was their human connections. Three or four generations lived together in the same home, and neighbours were on friendly terms. Having friends boosts oxytocin and white blood cells, which helps us fight disease.

So improving our health could be as simple as catching up with a friend. We'd probably want to give the cigars a swerve though!

PREPAYMENT METERS - NEW PROTECTIONS IN PLACE

● Energy suppliers must follow new rules before fitting meters

If we're vulnerable, energy suppliers are no longer allowed to install a prepayment meter in our homes against our will.

Now, energy watchdog Ofgem says putting in a prepayment meter must be a very last resort.

What's more, our supplier has to give us £30 credit if we have a prepayment meter installed. The same applies if our smart meter is switched remotely.

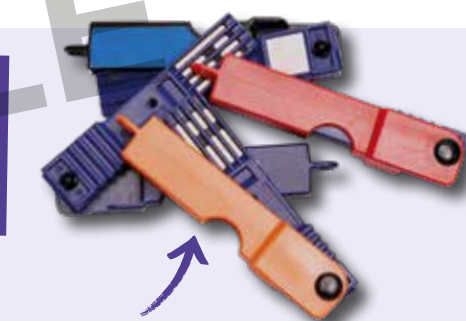
Households that are protected under the new rules include those with someone

over 75 who have no other support in the home and those with a child under two.

If we need a continuous energy supply for a health reason we'll also be protected. Other groups are also covered by the rules, we can read more at ofgem.gov.uk.

And there are other rules suppliers must follow before installing a prepayment meter in any home. For example, they have to try to contact us at least 10 times as well as visit our home to check on our welfare.

'Forcibly installing prepayment meters must be a very last resort'



It emerged recently that rising prices have forced many of us to use less energy. At the end of last year our gas use was down by 14 per cent and

electricity use fell by 11 per cent.

There are lots of ideas on how to save energy on our website. Search 'energy' at quidsinmagazine.com. We can also ask our landlord if they have copies of the *Quids in! Guide to Heat, Light and Power* (or buy a copy here: qimag.uk/store).

KITCHEN HEROES

Simple food swaps can boost our health – and they often work out cheaper too!



Sometimes it feels like the healthiest choices are also the most expensive.

Gym classes, fitness gear, special gadgets for making green juice... there's always something else to spend our cash on.

But when it comes to eating well, there are ways we can get the nutrition we need without busting the budget. The problem is, we don't always know how.

So *Quids in!* has raided the supermarket shelves to take a closer look at how healthy eating and sensible spending can go hand in hand.

Soups... save money by making our own with veggies and lentils



SUGAR

Too much sugar can lead us to pile on the pounds, which in turn increases our risk of diseases like cancer and diabetes. And sugar is bad news for our teeth too.

But when a food producer has cut back on quality ingredients to make it cheaper, often they throw in more sugar to make sure it's tasty.

It's easy to check the sugar content though, it'll be on the nutritional label (often alongside

'carbohydrates'). It's handy to know that 5g of sugar is the same as a teaspoonful – we're advised to have no more than 30g or six spoonfuls per day.

And aside from processed foods, we can ditch the soft drinks – fruit tea (and water!) are cheaper.

If we're used to heaping the sugar into our tea and coffee, or on our cereal, we could see if we can cut back or use sweetener instead.

SALT

'Value' products often ladle in the salt as well as sugar. Too much salt can cause high blood pressure and raises our risk of heart attacks and stroke.

Sadly though it's in most of the foods we love. Things like tinned or packet soup, which we might think are a healthy choice, are usually packed with salt.

We could save money by making our own with veggies

and lentils (see quidsinmagazine.com/recipes or bbc.co.uk/food for recipe ideas).

And it's not just soups – cooking sauces, ready meals, processed meats like ham, bacon or sausages... they all tend to be high in salt.

For sauces and meals, we could try making our own, and we can use unprocessed meats or fish if we're making a sandwich or pizza.

'There are ways we can get the nutrition we need without busting the budget'

PROTEIN

Protein is called the 'building block' of our bodies. We need it for building and repairing muscles and bone, among other things.

Examples are things like meat and fish. But these can be some of the most expensive things in our shopping basket.

Proteins from plants - things like beans and lentils - are generally much cheaper. And they're super-healthy too, being lower in fat than meat. We can use tinned lentils in any cooking where we'd use

mince, such as chilli or bolognese.

Or if we prefer to stick with meat, we can bulk it up with a tin or two of mixed beans. They'll add fibre and different textures to the meal.

Tinned fish is cheaper than fresh or frozen, and we don't have to cook it. Frozen fish can also be a great budget option, but we should go for plain fillets rather than anything in a coating or sauce (that's where the salt and sugar are hiding!)

Tinned fish is cheaper than fresh or frozen



FRUIT & VEG

Some fresh fruit and veg can be expensive, especially if they're out of season. But others are much cheaper, and frozen and tinned can be cheaper still per portion.

They're still healthy (but if buying tinned, avoid anything with added sugar, salt or syrup). Buying frozen or tinned also helps us avoid waste.

BREAKFAST CEREALS

With some branded cereals more than £4 a box these days, this is an easy way to make savings and improve our health.

Old-school porridge might

not be everyone's cup of tea, but overnight oats can be made to suit any taste. We just soak the oats overnight in milk or water (one cup of oats to one cup of liquid) and they'll transform into a creamy breakfast in the fridge overnight.

We can add fruit, cinnamon, cocoa, vanilla... whatever takes our fancy. A bag of plain rolled oats comes in at under £1 and will last for weeks.

Oats provide protein, fibre and a host of vitamins. (And like beans and lentils, we can also use them to bulk out main meals containing mince so we use less meat. No one will ever know, honestly!)

A bag of plain rolled oats comes in at under £1



AVOIDING WASTE AND USING LEFTOVERS

If we have a freezer, we might want to think about storing bread or rolls in it instead of in the cupboard. Sliced bread comes apart easily even when frozen, so we can defrost only what we need.

There are things we may never have thought about freezing - like

milk, cheese (whole or grated), eggs, bananas and yoghurt. If we think we're not going to use them in time, we can stick them in the freezer.

And we can use up leftover or past-their-best veggies by adding them to our homemade soups and sauces.

Too many cooks...

When we've saved as much as we can on our food shop, we don't want to spend more than we need to on the cooking.

If we have a freezer and a microwave, batch cooking can help us save a packet. This just means cooking in bulk, then freezing the extra. Microwaving the leftovers is a whole lot cheaper than turning on the oven or hob to cook a meal from scratch.

A slow cooker is one of the cheapest kitchen appliances to run. They cost just pennies per meal. And they're great for all those homemade soups and sauces we were talking about. Not only that, but they're also good for hearty winter puds - look online for recipes.

THAT'S JUST NOT FAIR!

Low incomes and poor health often go hand in hand. But we don't have to accept that...

Type 2 diabetes can lead to earlier death and longer periods of ill health. And if we're living on a low income, we're two-and-a-half times more likely to develop the disease.

Good health shouldn't just be for well-off people. But for those of us on low incomes, we need to think a bit harder about we keep well for less.

Eating well is a good starting point, and getting active with regular exercise doesn't need to cost a penny (see our interview with Dr Amir Khan on page 8).

Not all of us are entitled to free prescriptions (but we should always check!), and diet supplements can

cost. Then there's paying to get to appointments. Many of us will be eligible for help with these costs though (again, we should ask our GP or work coach).

If we're in poor health, we may not be able to work. Then we're caught in the low-income vicious cycle. It can be easy to feel defeated and ask, "What's the point?"

Good health is a lifelong challenge though. Why should the rich get all the benefits?

NEXT STEPS

People on low incomes are not only more likely to develop diabetes. If we have less money, then we're twice as likely to face serious effects of the disease.



Why should the rich get all the benefits?

Quids in! useful numbers

LOAN SHARKS

The Illegal Money Lending Team tackles loan sharks. Call anonymously on ☎ **0300 555 2222**, text **LOAN SHARK** and your details to **60003** or email them at reportaloanshark@stoploansharks.gov.uk. In Wales call ☎ **0300 123 3311** or email imlu@cardiff.gov.uk. Scotland: ☎ **0141 2876 655**, or email loansharks@glasgow.gov.uk

CREDIT UNIONS

Credit unions are not-for-profit organisations that provide bank accounts, loans and savings. They may help people the banks won't. To find your local credit union call ☎ **0161 832 3694** or visit www.findyourcreditunion.co.uk.

BENEFITS

- People with disabilities or carers should contact the Disability Benefits Centre (☎ **0345 605 6055**). For Child Benefit/tax credits: Inland Revenue (☎ **0845 300 3900**).
- Council Tax and Housing Benefit is

dealt with by your local council.

- Benefits calculator www.entitledto.co.uk
- Pensions Service: ☎ **0800 99 12340**

DEBT ADVICE

For free debt advice and help, contact any of the organisations below.

- **National Debtline**
☎ **0808 808 4000**
www.nationaldebtline.org
- **StepChange Debt Charity**
☎ **0800 138 1111**
www.stepchange.org
- **Citizens Advice**
www.citizensadvice.org.uk.
In Wales call ☎ **08444 77 20 20**
England call ☎ **08444 111 444**
- **Citizens Advice Scotland**
www.cas.org.uk. ☎ **0808 800 9060**
- **Debt Arrangement Scheme (Scotland)**
www.dasscotland.gov.uk
☎ **0300 200 2770**
- **Advice NI (Northern Ireland)**
www.adviceni.net ☎ **0800 915 4604**

Quids in! Centres



Worried about the cost of living and making ends meet?

Do you live in Bath, Bristol, Stroud, Gloucester, South-West Wales or East London? Pop along and see us at one of our drop-ins – we can help you maximise your income and bring your costs down. **Average financial gains £1,224!** If you can't get to a drop-in but would like some light-touch support with budgeting and money guidance, add your details at www.cleanslateltd.co.uk/remote-support.html and we'll get back to you. Or use our enquiry form at www.cleanslateltd.co.uk

For the full list of drop-ins, visit www.cleanslateltd.co.uk/contact

FIGHTING BACK

Damp and mould in the home can harm our health. But we can take steps to stop it in its tracks

Now that it's got colder we have to be extra vigilant against damp and mould in our homes.

It doesn't just look and smell bad – black mould can have a serious effect on our health as well.

We had some top tips for keeping damp and mould at bay in the summer edition of *Quids in!* But now that it's winter it's time to step up the action.

With very small amounts of mould, it's sometimes fine to wipe it off ourselves. But the spores that are released can be really bad for us. So if we have breathing problems or a long-term illness then it's better if we leave the mould for someone else to tackle.

Then we should try to get to the bottom of what's causing the damp or mould. If we're sure we don't have a leak that's letting water in, then it's likely to be caused by condensation (see the box below).

To keep condensation at bay, look at the *Quids in!* list of dos and don'ts on the right.

APPLIANCE OF SCIENCE

Following the *Quids in!* tips should keep condensation to a minimum. But if not, we could find a dehumidifier helps.

These are electrical appliances that suck the moisture out of the air before it has a chance to form condensation. They start from around £40 but we need to get one

big enough for the room in question. New dehumidifiers aren't too expensive to run, coming in at around 5p an hour for a small one to 12p an hour for a bigger model.

KNOWING OUR RIGHTS

A budget alternative is a moisture absorber. These aren't electrical, but contain crystals that draw in moisture. They're typically under £10, but they only last for around three months before having to be replaced.

If condensation isn't the problem, the moisture may be getting into our home because of a fault in the building. That could be a leaky roof or a loose window. It could even be coming in through the insulation.

In this case, we should tell our landlord ASAP and they must act to fix the problem.

Not only that, but our landlord should also make sure our home is free from health hazards – including damp and mould.

Since summer 2023 a law has been in place in England and Wales to make sure landlords act quickly when we report things like damp, mould or hazards. They're not allowed to blame us for causing the problem.

In Scotland, there are guidelines for landlords but it is not the law.

But most landlords want to make sure our homes are safe. So we should report problems as soon as they arise and press for them to act quickly to sort it.

DO...

- ✓ Keep lids on pans when cooking
- ✓ Open windows if we're doing something that creates steam
- ✓ And use an extractor fan too (if we have one) wherever there's steam
- ✓ Keep doors closed to contain the steam in one room
- ✓ Have window vents open (these are little mechanisms on modern windows that let more air in and out)
- ✓ Open windows on each side of our home for at least a few minutes a couple of times a day
- ✓ Leave gaps between walls and furniture to let air flow around the room
- ✓ Try to heat cold spots
- ✓ Keep the home warm
- ✓ Dry clothes outside if possible

DON'T...

- ✗ Let the temperature drop below 15C in any room
- ✗ Dry clothes over radiators
- ✗ Block off air vents
- ✗ Over-fill cupboards and wardrobes (this stops air from flowing)

Driving you up the wall? The causes of mould...

Why are so many homes blighted by the black stuff on walls and windows? And why does the problem get worse in the winter?

Well, when steam or moisture hits a cold surface the moisture can settle and cause mould to grow. That's why we're more likely to see it in rooms that are harder to heat or in colder corners of our home. Sometimes it can be worse on the

north side of a building, as this will get less sun throughout the year.

Mould and damp can also build up in places that are harder to see or get to. That could be behind furniture or under wallpaper. In this case we might notice a musty smell before we see anything.

We might see excess moisture as condensation on our windows or window sills. It's created when we cook, shower

and dry clothes inside. It's even caused by our houseplants and when we breathe!

A small amount of condensation is normal, but we should keep an eye on it to make sure the problem isn't getting any worse.

Moisture could also be getting into our home via a leaky window or roof. Groundwater can seep up into our homes too if we have poor insulation.

'I ALWAYS TRY TO BRING A BIT OF JOY'

When it comes to staying well, **Dr Amir Khan** is all about the birds and the bees (in his garden...)



TV's Dr Amir Khan is a big fan of tweets. Not the social media kind (we hear it's called X these days anyway) – but the sounds he hears from the birds outside his window.

The GP and writer, who regularly appears on ITV's *Good Morning Britain* and *Lorraine*, grew up in Bradford without a garden.

He still lives and works in the city, and makes sure he regularly gets out into its many parks and green spaces. As a doctor, he knows the health benefits that come (for free!) from being outside.

IGNORE THOSE DOUBTS

Dr Amir points out that barriers like disability, lack of cash or living in an inner city area can make it harder to enjoy nature. Some ethnic groups, he says, are also less likely to see the outdoors as being 'for them'.

He used to stress about having the right gear for outdoor pursuits. But these days, he doesn't let it bother him.

His patients are often on low incomes, and many are facing challenges. But he can usually bring a bit of light relief to his time with them.

"It might just be something as simple as asking about their children or grandchildren,

or discussing a shared interest like gardening or wildlife," he tells *Quids in!*

"Even when my patients come in with some of the most difficult life situations, we deal with them but I always try to bring a bit of joy out of each consult and make them smile."

A NEW LEAF

He says money and costs are always on his mind when he's giving health advice.

"There are a few things that are free that can really improve your health," he says.

"The first thing is sleep, it is so good for both your physical and mental health. Try to aim for seven to eight hours of uninterrupted sleep most nights. I know it sounds hard, but once you get into a routine you will notice a big difference."

Given his own love of being in nature, it's no surprise he wants his patients to do the same.

"If you have a local park or woodland by you, try to get out for about two hours each week," he says. "That's four lots of half-hour walks – the walking will be good for you but being out in nature has proven benefits for your mental health. And it's free!"

LIGHT-HEARTED BY NATURE

In between caring for his patients and enjoying nature, Dr Amir has somehow also found time to write a novel.

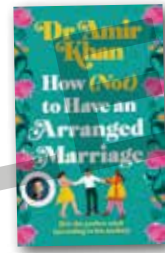
How (Not) To Have an Arranged Marriage tells the story of a young British-Pakistani doctor, Yousef. His family expects to have a say in who he marries. But he's already met the girl he wants to spend his life with.

It's a funny and heartwarming story for these tough times of rising costs. And just like in his practice, spreading a bit of joy was on his mind when he wrote it.

"I think I am quite light-hearted by nature," he says. "Life is full of characters, and I have the privilege of meeting lots of them through my work as a GP. I wanted a book that felt the same, like it could just be real life and that each person feels like someone you know."

Follow Dr Amir Khan on Instagram,

@doctoramirkhan. *How (Not) To Have an Arranged Marriage* is out now (Macmillan, £16.99). *Quids in!* has five copies of this heartwarming novel about love, family and interfering aunties to give away. Visit qimag.uk/dramirkhan to enter.



'There are a few things that are free that can really improve your health'

GP Dr Amir has a blossoming career as a novelist!



Just what the doctor ordered

Improving our health doesn't have to cost a fortune. Dr Amir says these three things could really help us see a difference.

- 1 Sleep more.** The GP says we should choose to snooze over staying up late watching TV.
- 2 Be outside for at least two hours a week.** Breaking it up into four half-hour walks should make it easier.
- 3 If we smoke – quit!** "Get help through the NHS," he says. "Your wallet and body will thank you!"