

# Financial Anxiety:

## Information and guidance about finances and employment during the lockdown

Last week we asked Central West London residents, [“how is the Covid-19 outbreak affecting you?”](#)

15% of the people who responded to our survey said that financial worries were having the most significant impact on them, following the outbreak of Covid-19 and the national lockdown that aims to limit the spread of the virus.

Over a quarter of businesses have had to reduce their staff as businesses temporarily close, and many workers are uncertain about where to go for financial guidance and support. Some people are self isolating, and are unsure about how and where to access their benefits and other finances.

This special bulletin includes some of the local resources and services that can help residents of the Central West London boroughs to access financial support and guidance, but more detailed information is regularly updated on our [Covid-19 Support and Guidance page](#)

## National services for financial advice and support



### Phone and Online Services

Different national services are available online and over the phone for people to receive free information and guidance. Please scroll further down for information that is specific to the borough that you live in.

### Government Guidance

Information about going to work, staying at home, being self-employed, being furloughed, and more, are available on the [Covid-19 Guidance for Employees](#) page.

### NHS Guidance

The NHS [“How to cope with money worries”](#) page has advice for managing your mental health when you are stressed about money. It includes wellbeing advice, financial advice links, as well as guidance on when to know whether you require medical support.

### National Debtline

The [National Debtline website](#) is a very useful first port of call, answering questions about how to self isolate when you are working, what to do if you are at risk of redundancy, how to pay your bills and how to claim benefits, among others. You can also call them on **0808 808 4000**.

### Citizens Advice

The [Citizens Advice debt and money](#) page has advice on debts, tax, borrowing and banking. You can also find information about gambling and budgeting.

### Money Saving Expert

The [Money Saving Expert website](#) is a very thorough resource, which guides you through everything from your household bills and financial products, to help for renters and students. It has a useful grid with how different lenders are helping their mortgage customers, so that you can easily find yours.



## Financial guidance and support in Westminster



The [Westminster Council Residents page](#) is a useful starting point, and it connects to a dedicated [financial support for residents page](#): this provides information about the [Coronavirus job retention scheme](#), [changes to welfare benefits](#), [support on statutory sick pay and universal credit](#), among others.

You can find a statement on [how the council is supporting businesses here](#).

[Westminster Citizens Advice](#) can be reached on its [Adviceline 0300 330 1191](#) or through [online enquiries](#). You can contact [Cardinal Hume Centre](#) for welfare benefits advice ([020 7227 1673](#)).

The council has set up its [Westminster Connects](#) page to connect people who need help with volunteers. You can contact the [Westminster food bank](#) (Buckingham Gate) on [020 7834 1731](#).

## Financial guidance and support in Kensington and Chelsea

[Kensington & Chelsea Social Council](#) (KCSC) shares regular community updates, with information about [applying for the hardship fund](#), [paying council tax](#), and [getting help when you are self employed](#). You can find information about claiming through the [wage retention scheme here](#).

RBKC Council has a [Covid-19 guidance page](#), with information about [support for businesses and the self-employed](#), benefits, [council tax](#), [housing and homelessness](#), and about [Covid-19 related scams](#).

[Nucleus Legal Advice Centre](#) on Old Brompton Road offers debt and money advice on [020 7373 4005](#). [Crosslight](#), the free financial advice service, has South Kensington, Latimer Road and Dalgarno Way branches.

You can also visit the [Kensington and Chelsea Citizens Advice](#) page for information and [Age UK](#) for advice for older people. You can call the [Kensington and Chelsea food bank](#) (Notting Hill) on [020 3728 9003](#).

## Financial guidance and support in Hammersmith and Fulham

The LBHF Council website has a [Help for Residents page](#), with information about paying bills, accessing benefits and staying in your home. It has a directory of [food banks](#) and links to the Hammersmith & Fulham branch of [Crosslight](#), [H&F Law Centre](#), and [Citizens Advice H&F](#).

The same page provides the phone number for the local welfare fund ([020 7041 6464](#)), the local benefits team ([020 8753 5566](#)) and the Credit Union ([020 7460 2620](#)).

You can contact the [Hammersmith and Fulham Community Aid Network](#) on [0800 145 6095](#).

For questions about your housing in Hammersmith and Fulham, you can visit the [Housing FAQs](#) page for information.

[Sobus](#) in Hammersmith and Fulham has some good advice for [business continuity planning](#) and is also sharing information on [how to handle money safely](#) when you are worried about infection.

For mental health support, [Hammersmith and Fulham Mind](#) is a useful online resource.

## Did we miss something important? Tell us!



The feedback we receive from local residents helps to shape the information we share and the support we provide. Please do take a minute to answer the two questions about how you are feeling about the outbreak, or email us at [info@healthwatchcentralwestlondon.org](mailto:info@healthwatchcentralwestlondon.org).

We are still reachable by phone, and you can speak to any member of the Healthwatch CWL team on **020 8968 7049**.

We are on Twitter ([@HealthwatchCWL](https://twitter.com/HealthwatchCWL)) and on Nextdoor (search: Healthwatch Central West London), where you can keep up with our latest news and updates. You can also join our Facebook discussion group to share your views and chat with others.