

# Cost of Living crisis

Update from **Ian Murray MP** on the crisis - with organisations, agencies and charities that can help residents in Edinburgh South with rising bills and cost of living.



[ianmurraymp.com](http://ianmurraymp.com)

# Introduction

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The cost-of-living crisis is a national emergency. People are worried about how they will pay the astronomical prices that the energy companies are expected to charge along with day-to-day living costs.

After months of delay the government finally has a plan but it doesn't go far enough.

Labour has a plan that would ensure that energy bills wouldn't go up by even a penny this winter.

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I know that the next few months will be a huge struggle for more and more people and it's often hard to know where to turn for help and advice. That's where this booklet comes in; I have tried to gather information about all the agencies, organisations and charities that are out there, who can provide you with help, information and advice about how to manage your bills and costs, as well as support organisations.

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*"The government has made the situation worse with a "mini-budget" that's given billions to the wealthiest, paid for by the rest of us. The result is, they've crashed the economy and we will all pay."*

**Ian Murray MP, Edinburgh South**

We need to bring down spiralling energy bills and invest in more sustainable energy sources.

Now, this won't be a complete list of organisations and I will be adding to this as we hear of more that provide support, but hopefully, you may be able to find some help and support within this booklet.

# Labour's Solution



The Labour Party has had a fully funded plan for some time that would ensure that energy bills wouldn't go up by even a penny this winter.

We'd freeze prices saving households £1,000s and we'd make sure there was additional targeted support for those who needed it the most.

This would be funded from a windfall tax on the unexpected excess profits of the oil and gas companies. It is simply unfair for support to be funded by YOU - which we all pay back - when energy generation companies are making so much from this crisis.

We also have a long-term plan to properly insulate 19 million energy-inefficient homes and reduce the energy we use, getting bills back under control.

In the long term, our plans to invest £28bn per year will ensure our country gets more



in safe and sustainable, British energy sources (with good jobs) that mean we won't have to rely on expensive fossil fuels imported from around the world.

Energy independence is also a priority. At the moment The Chinese Communist Party has a stake in our nuclear industry. And five million people in Britain pay their bills to an energy company owned by France.

That is why in the first year of a Labour Government we will set up a new publicly owned energy company: **Great British Energy**. The new company will generate renewable energy sources to cut bills, create jobs and deliver energy independence that the whole country will benefit from.

# Government Proposal

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The Government's belated Energy Price Guarantee has been in place since October 1st and credited to consumer accounts automatically.

Under the plan, a typical household in Scotland will pay on average £2,500 a year on their energy bill until 2024. This is around £1,000 less than typical households would have paid if the October price cap had been implemented but crucially, it is not a cap.

Although this does not go as far as we would like it (as it is not a freeze and is still too expensive for most local households) it is still an improvement on the government's previous position of doing nothing at all.

This policy does not eliminate the energy crisis facing many households this winter. Prices are already sky high and will be felt by residents when we start using heating on a more regular basis. I'll keep campaigning for lower energy costs.

## Who Pays?

Oil and gas producers have seen billions in extra unearned profits whilst ordinary consumers see bills going through the roof. That is why it is disappointing that the Government has chosen to fund this policy through borrowing that we will all pay back. Effectively using taxpayers' money, instead of a windfall tax on the excess profits of these big corporations. Profits are driven by this crisis.

The Government must not look to recoup this money by levying charges on energy bills in the future. Effectively mortgaging your bill for decades.

## ENERGY CAP PRICES

from 1 October 2022, if you're on a standard variable tariff paying by direct debit, the average unit price will be frozen at 34.0p/kWh for electricity and 10.3p/kWh for gas (including VAT)

check with your supplier for more info



# Edinburgh Council's help

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To help residents with the cost of living crisis the City of Edinburgh Council should have credited eligible council tax accounts with a £150 one-off cost of living award. If you haven't had the payment contact them ASAP. Eligibility criteria can be viewed here:

[www.edinburgh.gov.uk/costofliving](http://www.edinburgh.gov.uk/costofliving)

The council is also working with Home Energy Scotland, Changeworks and partners to help people insulate their homes to make them warmer and cheaper to heat. If you are a social housing tenant, renter or homeowner and your home has a poor energy rating, you can contact Home Energy Scotland on **0808 808 2282** for free advice and guidance on grant support available.

If the UK and Scottish Governments had implemented Labour's energy plan back in January millions of homes would have been insulated by now saving hundreds of pounds on your bills and helping the environment too.

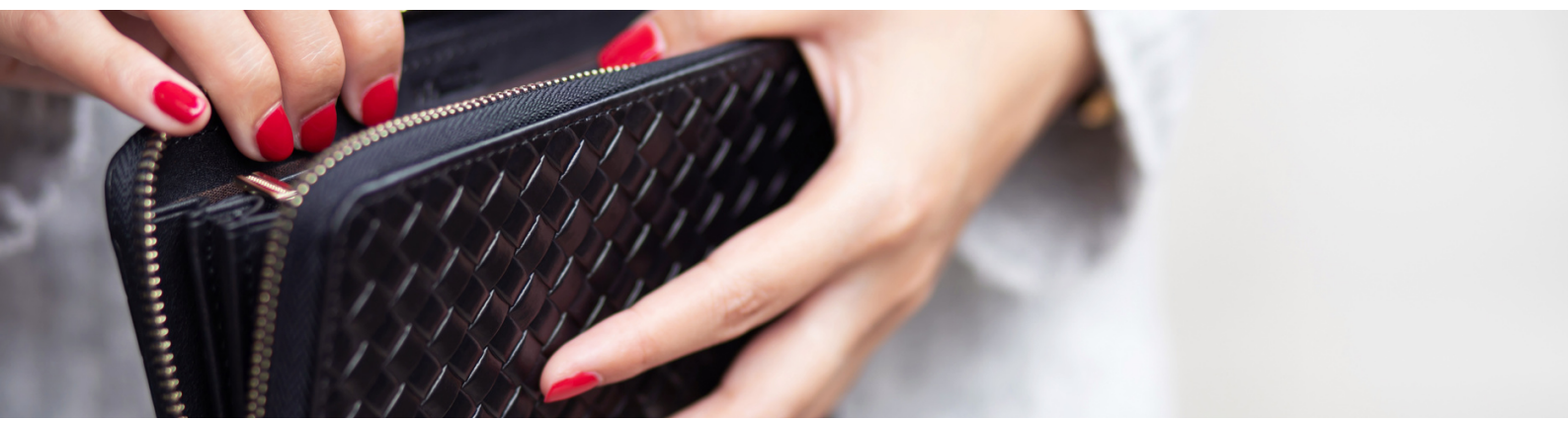


# Help with your Finances

If you are experiencing financial issues, hardship or struggling with any other issues, then there are several organisations across Edinburgh that can help. Remember if you are getting into financial difficulty with rent, mortgage, credit cards or any borrowing then contact the organisation you are in debt to right away for advice.

## Help with Financial Support

- **Edinburgh Council Advice Shop** can support you with benefits and debt advice. Contact them on **0131 200 2360**.
- **Citizens Advice Edinburgh** offer free advice about a whole host of issues including housing, debt advice, immigration and employment. Call **0131 510 5510** for support.
- If you're worried about **paying your Council Tax**, speak to Edinburgh Council on **0131 608 1111**.
- **Winter Fuel Payments** for pensioners of between £250 and £600 to help you pay your heating bills will be automatically paid via your pension. The amount you'll get includes a 'Pensioner Cost of Living Payment'. This is between £150 and £300. You'll only get this extra amount from winter 2022 to 2023. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.
- If you are on a low-income or Pension Credit you may be entitled to the **Warm Homes Discount** which would offer you up to £140 off your electricity bills for the winter. Contact your energy supplier to find out if you qualify.



# Help with Finances

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## Help with Financial Support

- ▶ Some people may also be eligible for **Cold Weather payments**, which means that if the average temperature in Edinburgh falls below zero degrees for seven days consecutively, then you could be eligible for £25 per seven days.
- ▶ If you are struggling with rent and are in receipt of Housing Benefit you may be eligible for **Discretionary Housing Payments**. You can contact **0131 608 1111**.
- ▶ **Step Change** provides help and advice for people who are in debt. You can speak to an advisor on **0800 138 1111**.
- ▶ If you are over 50 and unsure if you receive everything you are entitled to, contact Age Scotland on **0800 12 44 222** and ask for a FREE benefits assessment. See their website too [www.ageuk.org.uk/scotland](http://www.ageuk.org.uk/scotland)



# Support organisations

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There are several volunteer groups, organisations and charities that are on hand to help you with support and advice with bills, grants and managing your finances.

- ▶ **Capital Credit Union** is a not-for-profit savings and loan provider in Edinburgh. You can become a member of the Union and they will support you to make the most of your money. Get in touch on **0131 20225 209901**.
- ▶ The **Money Advice Scotland** will offer you help, advice and tools to help you manage your money. Get in touch via the website: <https://www.moneyadvicescotland.org.uk>
- ▶ Many people will be entitled to a free or discounted **TV Licence**, including those receiving pension credits, blind or severely impaired people and others. To find out if you are eligible call **0300 790 6071**.
- ▶ **Shelter Scotland** is a charity that helps people in housing need by providing advice and assistance. Contact them on **0808 800 4444** for housing support.





# Support organisations

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- **The City of Edinburgh Council** has collated a list of support organisations that can offer you help and advice with a range of issues from financial assistance to parenting. You can view the list online at: <https://www.edinburgh.gov.uk/documents/support-families-1/11>
- There are many **Foodbanks** across the city that can help you with food if you cannot afford to buy what you need, including the South East Foodbank at 47 Blythswood Court in Burdiehouse and the Tron Kirk in Moredun.
- The **Money Saving Expert Martin Lewis'** website provides details and tips about all issues including bills, mobile phone contracts and information for students: <https://www.moneysavingexpert.com/>
- **Empty Kitchens Full Hearts** are a food poverty charity set up during the pandemic. They aim to provide people in the city struggling to access food with daily meals delivered to their door. If you or someone you know needs support please visit: <https://www.emptykitchens.co.uk/>
- **Care and Repair Edinburgh** offer a range of practical DIY services to help people repair, improve or adapt their homes so that they may remain in their own homes in comfort and independence for as long as possible. Additionally, they offer great services such as free draught-proofing to assist with the cost of living crisis. Get in touch on **0131 337 1111**.
- **Change Works** are a local charity that can offer advice on energy efficiency and fuel poverty. Contact them to find out how they can assist you to reduce your energy bills on **0131 555 4010**.
- **Heat Banks** look out for churches and public buildings offering heat banks this winter.

# Support organisations - Edinburgh South specific

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- **Bridgend Farmhouse** is a fantastic community-run hub offering room hire, social events, ecological and environmental workshops, bike repair workshops, DIY skill shares, themed children's parties, outdoor education and leadership courses, Self-Directed Support activity programmes and volunteering opportunities. Visit the Facebook page to see what they're up to:  
<https://www.facebook.com/BridgendFarmhouse>
- **Libertus** is a charity in Gracemount dedicated to supporting older people to live independently. They offer a host of activities and support. Get in touch on **0131 664 7424**.
- The **Friends of Burdiehouse Burn Valley Park** is a small group, based at the Bothy on Gilmerton Dykes Street of enthusiastic volunteers who help look after and improve one of Edinburgh's finest parks. Visit Facebook to get involved:  
<https://www.facebook.com/BurdiehouseBurnValleyPark/>
- There are several organisations and charities that offer clubs and activities for young people to take part in, as well as offering them support and guidance, including **Goodtrees Neighborhood Centre** in Moredun who can be contacted on **0131 672 2629**.
- Tap into IT is an Edinburgh-based charity working with elderly people to improve IT skills. Get in touch on **0131 228 5716**.
- **Inch Park Community Sports Club** hosts some fantastic local sports clubs like **South Edinburgh Community Football Club** and **Edinburgh South Cricket Club**. They have great facilities and activities for all ages. Get in touch on 0131 664 3511
- **Heat Banks** look out for local churches and local public buildings offering heat banks this winter.

# Support at Work

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- **Employers** If you are in financial or other difficulty make sure you speak to your employer if you can to see if there is any help available. Most employers I have spoken to are offering what support they can.
- **Trade Union Congress (TUC)** On average union members get higher pay, better sickness and pension benefits, more paid holiday and more control over things like shifts and working hours. This is because workers join together to negotiate pay and conditions rather than leaving it up to managers.
- **GMB Union** is a trade union that represents all workers. They have over 500,000 members who work in every type of job imaginable across public services and in private companies too.
- **UNISON** is the UK's largest union, serving more than 1.3 million members. They represent full-time and part-time staff who provide public services, although they may be employed in both the public and private sectors.
- **Unite the Union's** vision is of a prosperous society in which employers and employees work together to build successful businesses and safe, healthy working environments.
- **USDAW** is the Union of Shop, Distributive and Allied Workers. They provide advice and representation to workers in many different workplaces.

# Business Support

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This has been a uniquely challenging period for British businesses. From Brexit to Covid-19 to the energy crisis, businesses have been placed under unprecedented strain.

The Government has recently announced some relief for non-domestic ratepayers (businesses, charities and public sector organisations). The scheme is open to any of the above who are:

- **on existing fixed price contracts that were agreed on or after 1 April 2022**
- **signing new fixed price contracts**
- **on deemed / out of contract or variable tariffs**
- **on flexible purchase or similar contracts**

The government will provide a discount on your gas and electricity unit prices. To calculate your discount, the estimated wholesale portion of the unit price you would be paying this winter will be compared to a baseline 'government supported price' which is lower than currently expected wholesale prices this winter.

For all non-domestic energy users in Great Britain this government-supported price has been set at:

- **£211 per megawatt-hour (MWh) for electricity**
- **£75 per MWh for gas**

All eligible organisations will have a discount applied automatically.



# Mental Health Services

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We know that the cost-of-living crisis will be very stressful for many people as they try to manage their daily finances. If this is affecting you and you think you might need some support, or to speak to someone, then several services can offer helpful advice and support. For a complete list please visit:

<https://ithriveedinburgh.org.uk/>

- The **Edinburgh Crisis Centre** have phone lines open 24 hours a day for those experiencing a mental health crisis. Call **0808 8010414** for support.
- **NHS 24** - Call **111** outside GP opening times for mental health support.
- Speak to the **Breathing Space** if you are feeling low, anxious or depressed. Contact them on **0800 83 85 87**.
- **Anxiety and Depression Support Groups (Health in Mind)** - If you are suffering from anxiety or depression Health in Mind run a series of free support groups. For more information please call **0131 225 8508**.
- **Hope Park Counselling** - This is a service run by the University of Edinburgh and staffed by trainee counsellors. You can contact them on **0131 650 6696**.



# Energy Saving Tips

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Even with Government support, the energy crisis will still leave many of us with huge bills over the winter. With that in mind, Martin Lewis from Money Saving Expert has compiled a list of handy energy-saving measures.

- ▶ **Turn your thermostat down.** For each degree you cut the thermostat, expect to cut bills by 4%-ish, or about £100 a year on average for a typical home. Of course, it might cause some arguments with family, flatmates or fussy pets, but the World Health Organisation says that 18 degrees are enough for healthy adults, with slightly higher temperatures needed for the very old or young. So consider popping on a jumper at home and seeing what temperature your household is comfortable at.
- ▶ **Fit a free water-saving shower head.** Reducing your water usage can cut bills for those on water meters, help the environment, and reduce energy costs too, as when you use less water, you usually heat less water. To get your free device, visit: <https://www.savewatersavemoney.co.uk/>
- ▶ **Use energy-saving lightbulbs.** LED uses about half the energy of the bigger fluorescent spiral 'energy-saving bulbs'. Turning them off when you're not in the room helps too. There will be an initial outlay, but you should recoup it fairly quickly.



# Energy Saving Tips cont.

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- ▶ **Wash more clothes less – and try a cooler setting.** Try to do one fewer load of washing a week and make sure you fill-up the machine each time. No more washing just one shirt or dress that you need for a big night out.

The savings aren't huge, around £19 a year for modern machines, but can be much more with old ones.

- ▶ **Draught proof your home.** Walk around your home spotting window and door draughts. Decent draught-proofing can cut 2% off energy bills, so about £50 a year on average for a typical home. This applies to chimneys too, where you can get a 1.5%-ish further reduction.
- ▶ **Use radiator thermostats.** Don't heat the whole house when you're spending all day in one room. Thermostatic radiator valves are an extra control which you can use to set the temperature of each room (other than where your main thermostat is). When the temperature in that room rises above what's set on the radiator valve, it will stop water flowing through that particular radiator – the boiler will still be on to heat other rooms, but it will use less energy.

## Finally..

**Be aware of fraud** – a number of people have reported messages and emails telling customers they are eligible for the energy bill rebate and need to apply. The Government support packages are applied automatically – so any messages offering help in claiming the rebate are likely to be fraudulent. People should contact their energy supplier if they're in doubt and report any scams to Action Fraud. Look at Take-five for advice on how to spot fraudulent scams.