Em3 Cost of Living Crisis	
Conference notes with deep concern that families are facing a real cost of living crisis as inflation, national insurance hikes and huge increases in energy bills far outstrip meagre increases in pay, benefits and pensions.	1 2 3
Conference calls on our Governments to address the emerging crisis as a priority. Conference notes that energy bills in Britain went up by 54% in April, leaving families facing an average annual bill of £2,000. Conference further notes with increasing alarm that these bills are set to rise again in October.	4 5 6 7
In contrast, wages are rising by a maximum of 5.2% this year according to the Office for Budget Responsibility (OBR), and benefits and pensions are going up by just 3.1%. Families are facing a huge squeeze on their incomes with those on the minimum wage expected to be £200 a year worse off in real terms, after the 6.6% rise in the national living wage failed to keep up with inflation and effectively squeezed incomes further. The six million families, who use universal credit to support their incomes, face a £13 per month cut to their incomes once inflation is taken into account and this is on top of the removal of the £20 uplift in Universal Credit last autumn.	8 9 10 11 12 13 14 15
The government's decision to break the triple lock and increase the state pension by CPI rather than earnings will cost those on the full new state pension £487 a year and those on the full basic state pension £373 a year.	16 17 18
The Governor of the Bank of England has called this a 'historic shock' to living standards and those families who are least able to cope are at the sharp end of the consequences whilst the Chancellor appears distracted by the intricacies of his family's tax affairs. Conference believes that a key role of government is to help citizens collectively manage such challenges but has been left dismayed as the Chancellor and his privileged colleagues have repeatedly failed to understand the extent of the crisis facing the average citizen never mind those on low incomes.	19 20 21 22 23 24 25
The six-month extension to the household emergency support fund delivered through local authorities, which was set to close at the end of March, is little more than applying a band aid to a haemorrhage.	26 27 28
The Chancellor is determined to reject all calls to increase benefits or pensions in any way that would make a real difference and according to the Resolution Foundation the Chancellors failure to support families through the cost of living crisis today, and to cut their taxes in the future, means that absolute poverty is expected to rise by 1.3 million people next year, including 500,000 children.	29 30 31 32 33
Conference notes that our union is addressing the cost of living crisis by demanding that rail industry employers deliver pay increases at least in line with RPI and supports the EC in any actions it determines are appropriate to deliver upon this demand. If this results in industrial action our union will seek to coordinate this with sister unions and other workers taking action to fight the Tories cost of living crisis.	34 35 36 37 38
Conference believes that it is wholly unacceptable for families to be forced to make choices between eating and heating and demands that government steps up to the plate and starts to serve the best interests of ordinary working families and pensioners. Conference therefore supports the TUC campaign for the Chancellor to deliver an emergency budget which will boost wages by increasing the minimum wage, Universal Credit and benefits.	39 40 41 42 43 44
	inflation, national insurance hikes and huge increases in energy bills far outstrip meagre increases in pay, benefits and pensions. Conference calls on our Governments to address the emerging crisis as a priority. Conference notes that energy bills in Britain went up by 54% in April, leaving families facing an average annual bill of £2,000. Conference further notes with increasing alarm that these bills are set to rise again in October. In contrast, wages are rising by a maximum of 5.2% this year according to the Office for Budget Responsibility (OBR), and benefits and pensions are going up by just 3.1%. Families are facing a huge squeeze on their incomes with those on the minimum wage expected to be £200 a year worse off in real terms, after the 6.6% rise in the national living wage failed to keep up with inflation and effectively squeezed incomes further. The six million families, who use universal credit to support their incomes, face a £13 per month cut to their incomes once inflation is taken into account and this is on top of the removal of the £20 uplift in Universal Credit last autumn. The government's decision to break the triple lock and increase the state pension by CPI rather than earnings will cost those on the full new state pension £487 a year and those on the full basic state pension £373 a year. The Governor of the Bank of England has called this a 'historic shock' to living standards and those families who are least able to cope are at the sharp end of the consequences whilst the Chancellor appears distracted by the intricacies of his family's tax affairs. Conference believes that a key role of government is to help citizens collectively manage such challenges but has been left dismayed as the Chancellor and his privileged colleagues have repeatedly failed to understand the extent of the crisis facing the average citizen never mind those on low incomes. The six-month extension to the household emergency support fund delivered through local authorities, which was set to close at the end of

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45 46 47 48 49 50 51 52 53 54	fund grants designed to specifically help with the cost of energy. Conference further believes that serious government investment in the green energy sector and in nationwide home refurbishments would not only help to address long term energy costs but also help tackle the climate crisis and regenerate many communities. We currently face the worst living standards crisis in many generations and millions of families are at breaking point. This crisis is as much a result of political decisions as global economic circumstances. Helping citizens and communities to collectively manage the challenges requires Government to change direction and act to reduce	
	Executive Committee Mover:	
	Seconder:	