

Weathering the Storm

How to Survive
the Cost of
Living (and
Climate) Crisis



The cost of living and climate crises are both largely related to our consumption of oil and gas for energy. Written by NHS staff, for NHS staff; here are some energy saving things that you can do at home to save money *and* combat climate change.

Keeping Clean

- Take baths instead of showers. A five-minute shower uses about 1/3 of the amount of water used for a bath.¹
- Reduce the average eight-minute shower by two minutes, and you can cut your costs by up to 25%.²
- Insulate your boiler to insure that heat is not lost and wasted. Consider changing an older, less efficient boiler to a newer, electric one if possible.

Keeping Warm

It is costing more than ever before to heat and power our homes.

Domestic heating accounts for the largest proportion of household emissions.³

Steps to reduce heating costs and emissions:

- Only heat the one or two rooms of your home that you use the most.
- Wear extra layers of clothing and turn your thermostats down. Each 1 degree reduction can save 7-11% on your bill.
- Cut your gas bills by up to 8% by turning the heating flow temperature down on your boiler.
- Use draft excluders and thick curtains around your windows and doors to keep hot air inside.
- Fit a shelf a few inches above any radiators that are in front of a window, or place reflective sheets on the wall behind your radiators to prevent warmth being lost.
- Double or triple glazed windows make a massive difference, but they can be very expensive. A cheaper option would be to fit secondary glass glazing or a 'film draft insulation' that you can apply yourself, with tape (and sometimes a hairdryer!)

- The Department for Energy has further [tips on how to ensure your home is well insulated](#).
- Assess your home's energy efficiency and make improvements where possible – The [online HACKS calculator](#) can help you to review your current home energy set up.
- Make the most of available grants to [insulate your home](#) and tap into [new technologies](#) worth trying out.

Cooking

Steps to reduce heating costs and emissions:

- Only fill a kettle with the amount of water you need. If there is any hot water leftover, put it into a thermos to save for later.
- Halve your boiling costs by putting lids on your pans and turning the heat right down to simmer. You could also try switching off the hob and keeping food covered so it can finish cooking in residual heat.
- Do not use saucepans that are smaller than the hob ring, this is inefficient as the heat mostly goes around the outside of the pan.

- When reheating food, remember that a microwave uses less energy than other means.
- Consider signing-up for a local produce delivery box that can provide you with seasonal food and uses less packaging and transport.
- Meal plan and prep for the week, bring packed food from home and use left-overs to save money and reduce waste.
- Combat food waste by trying one of many apps that allow you to pick up surplus food from your favourite local stores at discounted rates.
- And if you're in the market for buying a new cooker, switch to an induction hob. This will have similar cooking costs, but lower carbon emissions.

Lighting



Being conscious about our energy needs and uses will always have a positive effect on our bills and on the climate.

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Steps to reduce lighting costs and emissions:

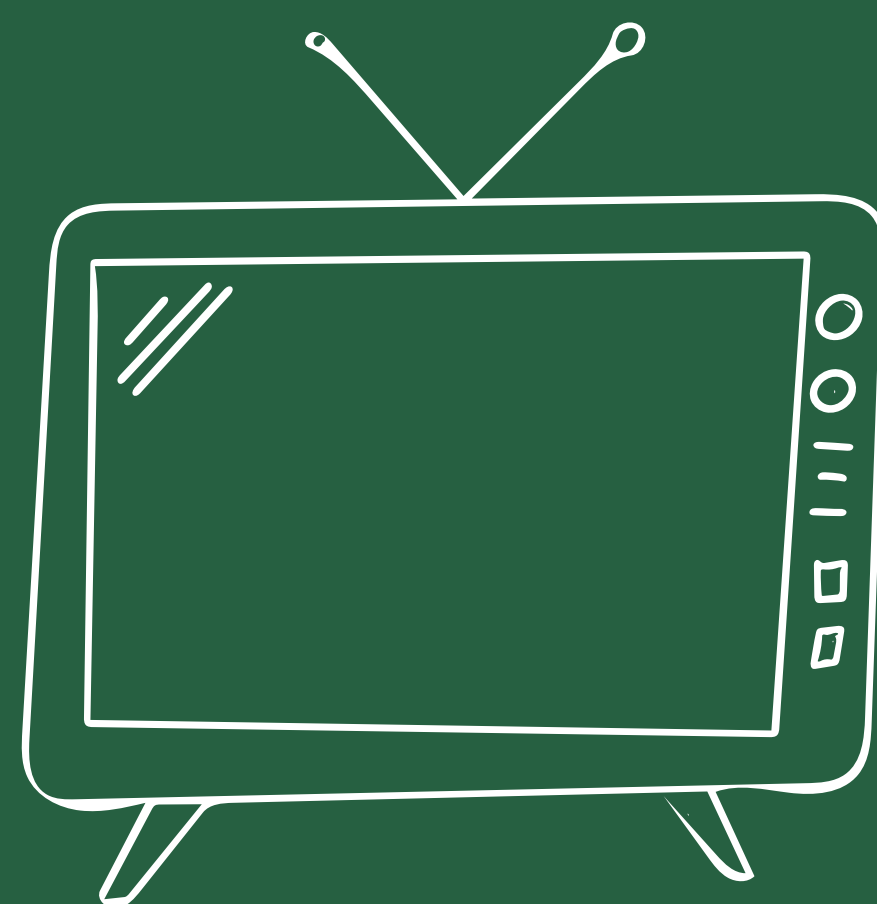
- Make sure to switch off lights when they are not needed. This could save you £20/month or more.⁴
- Opt for cheaper LED standing/desk-lights rather than lighting a whole room.
- Switch from Halogen bulbs to LED as this will cut your energy use by 5-30x. There is an upfront cost with buying LED bulbs, but they last for a very long time and you will save money overall.⁵

Watching TV

Household electrical devices use significant power; an estimated 23% of our home energy usage.⁶

Some steps you could take to reduce your device-running costs and emissions include:

- By switching chargers off, and not leaving televisions, set-top boxes and game consoles on standby, you could save £200 or more a year.
- Doing one less dishwasher or washing machine run a week, and selecting 'eco' modes for the washes you do, do could save you £14+ a week.
- By washing your clothes at 30 degrees you can reduce your energy costs by 40% compared to using higher temperatures.⁷
- Opt for air drying clothes instead of tumble drying them as this will save money.
- If you are looking to buy a new fridge or washing machine, try to choose one with a top energy rating. Get as close to 'A' as you can.



Getting Out and About

Travel is expensive, and car ownership costs an estimated £3000 or more per year. By choosing to use your car less, you could save money, reduce your carbon emission and, if you opt for cycling or walking instead, you will improve your health.

Some steps you could take to reduce your travel costs and carbon emissions include:

- Walk where you can.
- Use a pedal or electrical bicycle where you can. Most NHS employers support the Cycle to Work Scheme which lets you buy a bike through your salary over a year or two.
- Getting the bus or tube and walking the last mile to work (and back) five days a week burns 36,000 calories a year, saves money, and makes you healthier.⁸
- Find out if there is a car-share scheme at work. If not, and you still need to drive, consider starting one.
- If you currently use a petrol or diesel car, consider switching to an electric vehicle, or if you are a permanent member of NHS staff investigate whether you are able to lease an electric car on a salary sacrifice scheme. In general, running costs are much less, and you can save on things like congestion charge in Central London.
- Find the greenest ways to make a particular journey (whether to work, conference or for leisure) by using RouteZero.

- Explore community car ownership and hire schemes for short-term vehicle use. This will avoid the need for you to maintain a car all year. ‘NHS Fleet Solutions’, for instance, allow up to 5 different drivers for a car at no extra cost-allowing sharing between friends, family or colleagues-with potentially huge savings.



Other ways

that you can reduce your environmental impact and save money:

Consider Greener Energy

Before recent energy price increases, companies that sold renewable energy tended to be cheaper than the major energy companies. It isn't quite as straightforward anymore, but it is still worth checking outside of the standard suppliers to see what greener alternatives are offering:

- Look for a cheap green provider that has a tariff to suit you. For example, having a cheaper night tariff could make car charging cheaper.
- Consider adding solar panels and solar hot water panels to your home if you are able to. They are increasingly efficient and payback time is much shorter now. Alternatively, research local renewable energy generating projects and coops near you and see how you can get involved and benefit. Some companies will let you buy into a wind farm, for example, and the energy made there will come directly off your energy bill.

Consider a Better Bank

People are more likely to change their partner than their bank. However, one of the most effective, and simplest ways for us to all to play a role in tackling the climate crisis is to ensure our money is invested for good.

You can check online to see whether your money and bank is contributing to the fossil fuel industry, single use plastics or deforestation, and if it is, you have the choice to move it to a variety of ethical banks.

Advice and Support

And lastly, if you need support, advice or help with your finances, there are people who can help. These energy prices increases are going to affect us all, but some people will feel it more than others.

NHS staff can call this support line, provided by the MoneyHelper Service, for free and impartial money guidance. They can help with sorting out your debts, credit questions and pensions guidance. Monday to Friday, 8am to 6pm - 0800 448 0826.

- WhatsApp: use +44 7701 342 744
- Webchat via their online portal.

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Real Zero