# Funding the Future

# AI, and letters to your MP

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As I mentioned yesterday, I am making increased use of AI. One of my reasons for doing so is to increase the usefulness of the material produced on this blog.

As I mentioned yesterday, one of the ChatGPT prompts that I have created is designed to turn material in a blog post published here into a tailored letter to an MP asking that they consider the subject of the post in question.

As an exercise, I have now done this using the transcript of this morning's post on personal debt.

This is the ChatGPT prompt that I wrote for this purpose:

*My name is [Insert].*

*My email address is [Insert]. I am happy to correspond electronically.*

*My address is [Insert in full, including postcode].*

*Please identify my MP based on my above-noted address, making sure you are identifying the MP elected in July 2024 or since then if a by-election has been held.*

*I want you to write a letter to my MP.*

*The letter should raise my concerns about the issues raised in this blog post [Insert blog post url].*

*The text of the blog post in question is [Copy the post to here].*

*I would like you to:*

*\*  Include a title in the letter based on the primary issue addressed in this post.*

*\*  Summarise the concerns raised in the blog post using number paragraphs. If you wish to highlight the subject of each paragraph using bold text in its first sentence,*

*please feel free to do so.*

*\* You do not need to reference the source material, but can if you want to do so.*

*\* Summarise the issues arising from the concerns, again using numbered paragraphs, and again using bold text in the first sentence of each paragraph to highlight what that issue arising is, if you think it appropriate.*

*\* Ask the MP to take action. Please feel free to generate possibilities within the range of those normally open to an MP, but you might wish to mention:*
*\* Raising the issue with a minister*

*\* Asking a question in the House*

*\* Tabling an Early Day Motion*

*\* Supporting a Commons committee investigating the issue*

*\* Raising the matter with an All Party Parliamentary Group*


*\* Ask the MP to provide feedback on actions taken and responses received.*


*The tone of the letter should be polite. And confident but should make it clear that a response is expected, as is action.*

*Please include my MP's full address. Add today's date to the letter. Put the title after the salutation. Put my name and address in the opening paragraph as MPs need to know that information.*

*Thank you for your assistance.*

You could use this as easily as I can.

As you will note, it requires the person using the prompt to insert four things:

* Their name

* Their address, because without it an MP will not reply.

* The URL of the blog posting question

* The text of the blog (because I find this improves accuracy)


Using this prompt, and just inserting my name and postcode, ChatGPT generated this letter to my local MP:

**To:**

Charlotte Cane MP

House of Commons

London

SW1A 0AA

**Date:** 20 June 2025

Dear Ms Cane,

**The Real UK Debt Crisis is in Our Households, Not the Treasury**

I am writing as your constituent. My name is Richard Murphy, and I live at ........

I am contacting you to express my deep concern about the growing crisis of personal debt in the UK, and to ask for your support in taking action on this issue in Parliament.

Contrary to much of the current political narrative, the UK does not face a crisis in government borrowing. Instead, we face a far more pressing and damaging crisis in household debt — one that is harming millions and threatening both social and economic stability.

## Summary of Concerns

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**Household debt is becoming unmanageable.** Despite falling base rates, credit card and personal borrowing costs are now exceeding 30% annually, creating unsustainable financial pressure on many households.


\*
**Debt is being used to survive, not to consume.** Increasingly, people are turning to credit to pay for basic essentials like food, energy, rent and transport — not luxuries.


\*
**Real incomes have stagnated for over a decade.** Since 2008, many working people have seen their wages fall in real terms, while those on pensions or benefits are also worse off.


\*
**The cost of living has soared.** Inflation in essential goods has hit low-income households particularly hard, worsening inequality and financial strain.


\*

**The safety net has been shredded.** Universal Credit is plagued by sanctions and delays, housing benefit is inadequate, and the minimum wage still falls short of meeting basic needs in many areas.

*

**Debt is replacing public support.** In the absence of sufficient wages or social security, debt has become a structural part of household survival — a sign of policy failure.

*

**There are wide social consequences.** This crisis is fuelling mental health problems, relationship breakdowns, child poverty, and long-term economic costs through lost productivity and increased public service demands.

*

**The government has alternatives — but refuses to act.** It could improve wages, benefits, housing and public services, but instead continues to cut and constrain, claiming "fiscal responsibility" while transferring debt onto the most vulnerable.

## Issues Arising

*

**Policy focus is dangerously misplaced.** Political debate remains fixated on public borrowing rather than the real damage being done by unserviceable household debt.

*

**False analogies mislead the public.** Equating household budgets with government budgets is not only economically incorrect — it justifies harmful policies.

*

**Austerity is a political choice, not a necessity.** Shifting the burden of debt from the state to households is not responsible; it is regressive and harmful.

*

**We need a new economic narrative.** The UK faces a poverty crisis, not a public debt crisis. It faces a crisis in low pay, unaffordable housing, and social insecurity — and these are what now drive the debt explosion.

## Request for Action

**I therefore respectfully ask you to consider the following:**

\*

**Raise this issue directly with the relevant Treasury or DWP ministers.**

\*

**Submit a question in the House** addressing the scale and cost of personal debt and the income insecurity behind it.

\*

**Table an Early Day Motion** to open parliamentary discussion and gauge wider support.

\*

**Support a Select Committee inquiry** into household debt, credit regulation, and the adequacy of the welfare state.

\*

**Engage with the All-Party Parliamentary Group on Poverty** to ensure this issue is prioritised.

# **Request for Feedback**

**As your constituent, I would be grateful for a reply confirming what steps you are able to take and any responses you receive from ministers or others. I believe this is one of the most urgent economic and moral challenges we face, and I hope you will agree it requires serious political attention.**

**Thank you for your time and your public service.**

**Yours sincerely,**

**Richard Murphy**

There are three things to note.

Firstly, I think that this is entirely usable, although I would need to check that the APPG referred to really exists, and I have not done so as yet.

Secondly, the prompt will never produce identical letters. That is one of its great strengths. It means that you can use this knowing that no one else will have written exactly the same letter.

Third, this is a pretty good summary of the arguments.

My suggestion is that you do not copy and paste this letter and send it to your MP, but that you do instead use the ChatGPT prompt to create your own. Of course, you could use it on any material you like.

My request is that you let me know whether you think that this is useful or not. I have added some questions below, because some people are reluctant to comment here. But, if you do have comments on the usefulness of this, please do note them, and suggestions as to how we might make these readily available would also be appreciated. Would it, for example, be useful to have a page of ChatGPT prompts that could be easily accessed for use?

[poll id="149"]