Fuel Poverty, Cold Homes

Shropshire Council Information Sheet 2016



Summary

Living in cold conditions is a risk to health. Research highlights that fuel poverty is a significant contributor to cold related ill health and excess winter deaths. Keeping warm in the winter months can significantly reduce illness such as colds, flu, and health conditions such as heart attacks, strokes, pneumonia and depression. In 2014/15 there were 191 excess winter deaths in Shropshire, 2.5 times the national average. Shropshire is thought to have as many as 19,135 homes classified as fuel poor; (14.6%) of all households. Understanding this problem and working to resolve it may have a significant impact on the health of the local population and support the achievement of outcomes such as keeping people healthy for longer, supporting people to stay in their own homes and maintain independence for as long as possible.

Background

Cold weather experienced in the winter months can affect or exacerbate a range of health problems, including respiratory and circulatory conditions, cardio vascular disease, mental health and accidental injury. In some circumstances, health problems may be exacerbated to a degree that they may cause death. An estimated 43,900 excess winter deaths occurred in England and Wales in 2014/15; the highest number since 1999/00, with 27% more people dying in the winter months compared with the non-winter monthsⁱ. Estimates suggest that some 10% of excess winter deaths are directly attributable to fuel poverty and 21.5% of excess winter deaths are attributable to the coldest 25% of homesⁱⁱ and iii</sup>. For this reason it is important to work to better understand fuel poverty in Shropshire. A range of services and partnership groups work to tackle cold related ill health in Shropshire.

A household is in fuel poverty if it is on a low income and faces high costs of keeping adequately warm and other basic energy services. Fuel poverty is driven by three main factors: household income, the current cost of energy and the energy efficiency of the home.

Fuel poverty in England is measured using the Low Income High Costs indicator, which considers a household to be fuel poor if:

- they have required fuel costs that are above average (the national median level);
- were they to spend that amount, they would be left with a residual income below the official poverty line^{iv}.

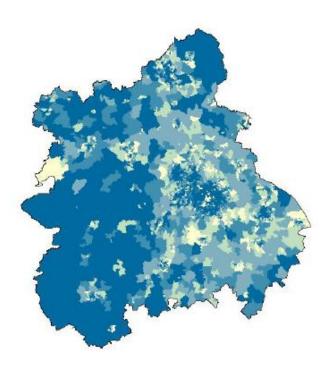
Fuel Poverty in Shropshire

In 2014 there were 19,135 households classified as fuel poor in Shropshire: 14.6% of all households in the county. This compares to a national average of 10.5% of households. Shropshire has one of the highest fuel poverty rates in England and is ranked 4th of 326 Local Authorities (with 1 being the highest rate of fuel poverty to 326 the lowest rate). Fuel poverty can affect all ages and all household types. Studies show that long term exposure to a cold home can affect weight gain in babies and young children, increase hospital admission rates for children and increase the severity and frequency of asthmatic symptoms. Children in cold homes are more than twice as likely to suffer from breathing problems, and those in damp and mouldy homes are up to three times more likely to suffer from coughing, wheezing and respiratory illness, compared to those with warm, dry homes i. However, the impact of fuel poverty on older people is often more significant and can significantly shorten lives. Mortality caused by cold conditions is categorized as 'Excess Winter Deaths'. National data suggests that the majority of excess winter deaths occur among people aged 75 and over and respiratory diseases were the underlying cause of death in more than a third of all excess winter deaths in 2014/15vii. There were 130 cases of excess winter deaths reported in Shropshire in 2014/15, compared to an England average of 50 per local/unitary authority areaviii.

Figure C.6: Percentage of households in fuel poverty at LSOA level, West Midlands, 2013







The Department of Energy and Climate Change has mapped proportions of households considered to be in fuel poverty. The map of the West Midlands area based on 2013 data is shown here. The map includes data at the Lower Support Output Area (LSOA) level and highlights the variations across Shropshire. The darker the shade the greater the percentage of households in fuel poverty. The map highlights that a large proportion of rural South Shropshire 14% or more households are considered to be in fuel poverty.

Work undertaken by the Marches Energy Agency (MEA) highlights that, Shropshire's rate of fuel poverty is significantly higher than the national average due to three key factors:

- 1. Over a quarter of homes in the county are of older construction and have solid walls, making energy efficiency measures difficult and expensive to install.
- 2. Nearly 50,000 homes are off the mains gas grid meaning homes need to rely on more expensive heating fuels, such as oil, LPG and electricity to heat their homes.
- 3. Household wage levels remain low and stagnant as energy costs have climbed sharply in the last decade resulting in harder choices around heating or eating for many.

In addition to the main characteristics above fuel poverty is more of a concern as a result of the factors below:

- Shropshire has a low wage economy. This increases numbers of people considered to be 'in work' poverty. This population can often be hard to identify and support because they may not be receiving any support from services and may not have access to the information and advice that can help to alleviate fuel poverty.
- Welfare Reforms have meant that low income families are being affected by the spare room subsidy. People report that they are unable to move to smaller properties due to limited available housing in rural areas. Where smaller properties are found, poor energy efficiency can mean higher bills, perpetuating the strain on the family income.
- Local support services such a food banks and support offered by Shropshire RCC (see more
 detail below) have found that it is not uncommon to find households spending in excess of 25%
 of their income on heating their homes. Informal feedback has included reports of people:
 - o living without any heating,
 - o living in a single room or moving into a caravan on their properties,
 - making difficult decisions between spending limited household budgets on heating or eating.

The problem of fuel poverty has been well summarised at the national level by the Director of Age UK and is reflective of local concerns.

'The problem is we face a toxic combination of some of the coldest, most draughty homes in Europe, high energy bills and the absence of a comprehensive energy efficiency scheme to support older people in insulating their homes, so they can protect themselves against the very real threat of cold to their health'¹

Caroline Abrahams. Director Age UK. 2015

Who may be living in cold homes?

National research has been used to identify those people who are at greater risk of living in cold homes and falling under the definition of 'fuel poor'. Policy Exchange produced a report in 2015 called 'Warmer Homes, Improving fuel poverty and energy efficiency policy in the UK': the research is based on 2014 data^{ix} and highlights those at greatest risk^x:

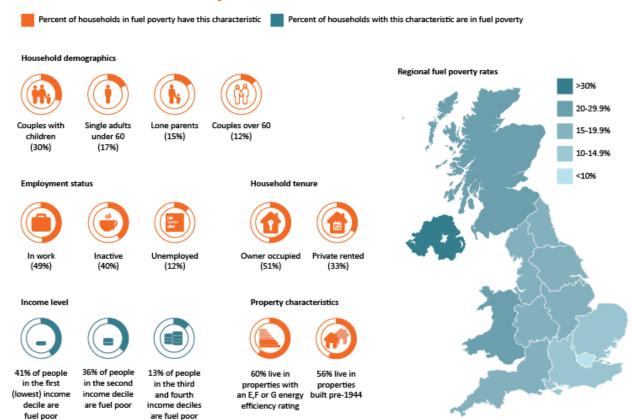
- Regional differences: Within England the incidence of fuel poverty is greatest in the West Midlands and North West.
- Rural households: 14% of households in rural areas are in fuel poverty, and face an average fuel poverty gap of £943 per annum.
- Owner Occupied and Private Rented Tenure: 51% of fuel poor households are in owner occupied properties, and 33% live in private rented accommodation. The incidence of fuel poverty is highest in the private rented sector.
- Low income households: 41% of households in the lowest income decile are in fuel poverty.
- Working households: 49% of fuel poor households are working or over 1.1 million households in England. 40% of fuel poor households are inactive, and only 12% are unemployed.
- Mix of household types (but particular concerns for older people): 30% of fuel poor households are couples with children, 17% are single adults under 60, 15% are lone parents, and 12% are couples over 60. Although any household type may be fuel poor, the health impacts of cold homes (and excess winter deaths) are most significant among those people over the age of 75xi. The Department of Energy and Climate Change have also highlighted that the depth of fuel poverty increases with agexii.
- Inefficient homes: 60% of fuel poor households live in inefficient properties (EPC rating of E, F, or G). Those living in the most inefficient properties (G rated) face a fuel poverty gap of £1,700 per annum.
- Older dwellings: 56% of fuel poor households live in properties built pre 1944.
- Solid Fuel and Oil heated homes: Research by the Centre for Sustainable Energy published in 2014 has suggested that 50% of solid fuel and 33% oil heated properties fuel poor (12% gas heated homes and 20% electric)^{xiii}.

The diagram on the following page, developed by Policy Exchange, summarises the characteristics of the population affected by fuel poverty. The Department of Energy and Climate Change has been monitoring fuel poverty and working to project change over time. The publication of the 2015 fuel poverty statistics led to the overall conclusion that the number of fuel poor households is projected to remain broadly flat.

"Cold homes are a health issue. Substantial evidence shows living in an under-heated home is bad for people's health. Making homes easier to keep warm can improve the health and wellbeing of vulnerable people and reduce the pressure on health and social care services".

National Institute of Health and Care Excellence (NICE), 2015¹

Who are the fuel poor?



Cold Homes and Older People

The impact of cold on the older population is a significant concern for Shropshire with its aging population and growing pressure on health and social care budgets. Marches Energy Agency have used research from Age UK to highlight the cost of cold homes to the NHS in Herefordshire, Shropshire and Telford & Wrekin: in the region of - £16.7m a year^{xiv}. The average cost of making a home energy efficient is £7500, whereas the cost of keeping an older person in hospital is estimated at £1,750 – £2,100 per week^{xv}. Age UK have highlighted that the cold affects the health of older people in the following ways:

- Exposure to cold through the hands, feet, face or head can rapidly lead to a drop in core body temperature.
- Cold air can narrow airways, making it harder to breathe.
- Cold air increases the risk of respiratory infection.
- Cold lowers heart rate but raises blood pressure much more.
- In older people raised blood pressure may last many hours.
- Cold increases the risk of blood-clotting.
- Blood-clotting and raised blood pressure both increase the risk of heart attack or stroke.

The longer someone is exposed to cold, the more at risk they are of all these effects.

Addressing Fuel Poverty

The Institute of Health Equity believes that "Cold housing and fuel poverty can be successfully tackled through policies and interventions if there is a will to do so. There is a social gradient in fuel poverty: the lower your income the more likely you are to be at risk of fuel poverty. Inequalities that are avoidable are fundamentally unfair - fuel poverty is avoidable and it contributes to social and health inequalities" At the national level sources of support and information have been developed and include:

 The Government Strategy for tackling fuel poverty includes details of how the Government is working with Energy Suppliers to offer support and the programmes established to support people in fuel poverty. See: https://www.gov.uk/government/publications/fuel-poverty-a-framework-for-future-action

- The Energy Saving Trust has compiled its information here: http://www.energysavingtrust.org.uk/
- Keep Warm; Keep Well, an NHS scheme promotes the steps people can take to stay warm and avoid cold related illness. See: http://www.nhs.uk/Livewell/winterhealth/Pages/KeepWarmKeepWell.aspx
- A range of national organisations including the Government have established a shared resource called Winter Warmth. See: http://www.winterwarmthengland.co.uk/
- The End Fuel Poverty Coalition includes 46 organisations working to overcome fuel poverty. See: http://www.endfuelpoverty.org.uk/
- The National Energy Alliance have produced a fuel poverty action guide. It provides
 information on the different ways of supporting people such as ensuring use of the best
 payment options, checking availability of welfare benefits, checking for grants, improving
 heating options and obtaining insulation, switching suppliers. See:
 http://www.nea.org.uk/wp-content/uploads/2015/11/Fuel-Poverty-Action-Guide-2015-13th-Edition.pdf
- Age UK is very active within many national and local partnerships designed to end fuel poverty and has launched its own campaign: http://www.ageuk.org.uk/get-involved/spread-the-warmth/

Addressing Fuel Poverty in Shropshire

Shropshire benefits from The Warmer Marches project. This project provides free advice and support over the phone or via email. It offers advice on energy bills and tariffs, insulation and heating, access to grants and other financial support and tips on saving energy in the home. Topics on which householders can receive advice include;

- Energy bills, tariffs, meters & suppliers
- Insulation and other energy efficiency improvements
- Heating & hot water
- Grants & other financial support
- Tips for staying warm & using less energy

Home visits are available for people who are are most vulnerable and public events are also used to promote advice and information. Find out more at:

https://www.shropshire.gov.uk/private-sector-housing/warmer-marches-project/

Contact Warmer Marches via Freephone 0800 122 3743, email at advice@mea.org.uk

Shropshire Council successfully supported the HeatSavers scheme in Shropshire and found that for every £1 spent on heating interventions, £4 was returned in savings. Currently a range of information is available on the Council's website including:

- Information on energy efficiency using thermal imaging <u>http://www.shropshire.gov.uk/private-sector-housing/aerial-thermal-survey-for-shropshire/</u>
- Help with energy bills and keeping warm
- http://www.shropshire.gov.uk/private-sector-housing/owner-occupied-housing/keep-shropshire-warm-energy-saving-advice/ and https://www.shropshire.gov.uk/private-sector-housing/owner-occupied-housing/keep-shropshire-warm-energy-saving-advice/ and https://www.shropshire.gov.uk/stay-safe-and-well-this-winter/
- Benefits advice and grants for those in fuel poverty https://www.shropshire.gov.uk/benefits/

Shropshire RCC set up the 'Affordable Warmth for All' project. The project brings together a team of organisations and volunteers to identify and address fuel poverty in local communities. The project has a team of volunteer champions trained to give reliable information on:

- making your home more energy efficient,
- budgeting for your fuel costs,
- special energy tariffs for those struggling to pay their heating bills,
- how to read your energy bill,
- · how to access a free home energy audit,
- available grants and loans to fund affordable warmth and energy efficiency measures,
- where to go for financial help in an emergency (e.g. boiler break down).

Shropshire RCC works with several local projects and services to ensure that people who are struggling to heat their home receive all of the help they are entitled to. This includes Food Banks,

Credit Unions and specialist energy projects such as Stretton Climate Care, Home Energy Services, Marches Energy Agency and Ludlow 21. Housing Associations are also involved. To find out more visit:

http://www.shropshire-rcc.org.uk/services/individuals/affordable-warmth-for-all/

How do I find out more?

Shropshire Council's service provider engagement is achieved through a range of different mechanisms but key contacts include:

Marches Energy Agency (MEA)

Marches Energy Agency (MEA) is a registered charity and social enterprise specialising in the delivery of practical, effective and creative ways of promoting and enabling energy reduction and renewable energy solutions. It works to address fuel poverty, enhance local energy security and resilience and create low carbon citizens, communities, organisations and economies.

Telephone: 01743 246007 Email: info@mea.org.uk

Website: http://www.mea.org.uk/

Shropshire RCC

Shropshire RCC set up the 'Affordable Warmth for All' project. The project brings together a team of organisations and volunteers to identify and address fuel poverty in local communities. A team of volunteer Affordable Warmth Champions are trained to support people and make a real difference to the lives of anyone struggling to heat their home.

Telephone: 01743 342172 Email: clive.leworthy@shropshire-rcc.org.uk

Website: http://www.shropshire-rcc.org.uk/services/individuals/affordable-warmth-for-all/

THANK YOU: Many thanks to the Marches Energy Agency and Shropshire Council' Private Sector Housing team for their help with this publication.

Contact Us

For more information please contact Shropshire Council's Commissioning Support Unit.

■ Website: http://www.shropshire.gov.uk

◆ Email: commissioning.support@shropshire.gov.uk

■ Telephone: 01743 258524

¹ Office for National Statistics (2015) Excess Winter Mortality in England and Wales: 2014/15 (Provisional) and 2013/14 (Final), Office for National Statistics. Available from:

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iv DECC (2015) Annual Fuel Poverty Statistics Report, 2015, Department of Energy and Climate Change https://www.gov.uk/government/uploads/system/uploads/system/uploads/attachment_data/file/468011/Fuel_Poverty_Report_2015.pdf

v DECC (2015) Sub Regional Fuel Poverty Report, 2014, Department of Energy and Climate Change https://www.gov.uk/government/statistics/2014-sub-regional-fuel-poverty-data-low-income-high-costs-indicator

vi Friends of the Earth & the Marmot Review Team (May 2011) The Health Impacts of Cold Homes and Fuel Poverty, Published by Friends of the Earth. Available from:

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vii Office for National Statistics (2015) Excess Winter Mortality in England and Wales: 2014/15 (Provisional) and 2013/14 (Final), Office for National Statistics. Available from:

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viii Office for National Statistics (2015) Excess Winter Mortality in England and Wales: 2014/15 (Provisional) and 2013/14 (Final), Office for National Statistics. Available from:

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^{ix} DECC (2014) Annual Fuel Poverty Statistics Report. Department of Energy and Climate Change

^x Policy Exchange (2015) Warmer Homes, Improving fuel poverty and energy efficiency policy in the UK, Poverty Exchange. Available from: http://www.policyexchange.org.uk/images/publications/warmer%20homes.pdf

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