

Excess Winter Deaths and Fuel Poverty



Help the Aged Policy Statement 2007

Summary

Every winter between 20,000 and 50,000 older people die from cold-related illnesses.¹ By way of comparison, 3,400 people of all ages were killed in road traffic accidents during 2001.² The scientific evidence shows that many of these winter deaths are largely avoidable and have three main causes: fuel poverty, poor housing and not taking sufficient care in cold weather. Help the Aged campaigns vigorously to draw attention to these deaths and their causes, as well as to the general misery experienced by those living in fuel poverty who cannot afford to heat their homes.

Background

Excess winter deaths

In 2005–6 there were about 25,000 ‘excess’ winter deaths among people aged over 65. The figure is calculated by looking at how many more people die in the winter months of November to February compared to other periods of the year. Contrary to popular belief, these deaths are rarely the result of hypothermia. In most cases the causes of death are respiratory (breathing-related) or thrombotic (heart-related) conditions which happen as a result of the cold, or are aggravated by the cold. Individuals can become ill as a result of living in cold and damp homes, or as a result of not taking adequate care to keep warm when outside in the cold, or both.

It is a cause of grave concern that the numbers of winter deaths remain so high. In comparable north European countries such as Sweden and Germany the rates of winter deaths are lower than the UK despite often colder climates.³ Research indicates that poor housing and lack of preparedness for winter are two explanatory factors for the high UK figures. Indeed, the winter death figures are only the tip of the iceberg in terms of the increased strain under which health services operate during winter owing to cases of the many illness which are cold-related but do not cause death.

The link with poor housing

Research by the London School of Hygiene and Tropical Medicine found that the temperature of the home and its age and energy efficiency are

important factors in determining winter deaths.⁴ Help the Aged, with funding from British Gas, commissioned further research in this area in 2005.⁵ We discovered that nearly 1.5 million homes containing someone over the age of 65 did not provide adequate insulation and heating; and the older the householders, the more likely it was that the property failed to provide these. Particularly worrying was the finding that 22 per cent of households containing someone aged 75+ had no central heating at all. The study also found that those living in homes which were not energy-efficient were much more likely to live in fuel poverty (see below).

Fuel poverty

A household that spends more than 10 per cent of its income on fuel to heat the home to the World Health Organisation standard is in fuel poverty.

Help the Aged estimates that about half of the UK’s 2.25 million fuel-poor households contain older people.⁶ However, the Government estimates that at least 1 million more households are in fuel poverty as a result of energy price rises since these figures were published.⁷ Low income, whereby an individuals or couples cannot afford to heat their home and are facing stark choices between heating and eating, is often the cause of fuel poverty. In addition, a home which is not energy-efficient is more expensive to heat, so even those with higher incomes can be at risk of fuel poverty. Price rises for gas and electricity since 2003 have put the issue of fuel poverty in the media spotlight as households have struggled to pay their energy bills. While prices have started to drop, it is clear that energy prices will remain high, which makes the Government’s own efforts to reduce fuel poverty even more crucial.

Help the Aged believes a single definition of fuel poverty should be adopted across the UK, and that this definition should not allow income that must be spent on housing costs (e.g. housing benefit) to be counted as income available to be spent on fuel. We would also welcome agreement on a definition that does not include disability benefits as income. It is perverse that the current definitions allow people to be lifted out of fuel poverty by becoming disabled or having their rent increased.



John Cobb

Behaviour in cold weather

As we age, our ability to sense temperature actually declines. This means we may think we are warm enough when we are not. For this reason we need to make a conscious effort to keep warm. Outside, this means wearing adequate clothing and keeping active as opposed to standing still. Inside the home it is important to monitor room temperatures but also to make sure that there are no cold draughts. A long-established belief is that keeping your window open at night is healthy, whatever the temperature: half of UK pensioners thought was true, but in fact having open bedroom windows at night in cold weather can be very dangerous. Regardless of whether the cold is indoors or outdoors, it can put individuals at risk.⁸

Policy issues and evidence

Context

A host of government departments are involved in work on preventing excess winter deaths and ending fuel poverty. In particular, one series of programmes aims to improve the energy efficiency of homes, while another aims to improve people's incomes. This can make for a confusing picture and

has led to a non-integrated approach to some of the potential solutions.

UK Fuel Poverty Strategy

The UK Fuel Poverty Strategy, launched in 2001, commits the governments in England, Scotland, Wales and Northern Ireland to eradicating fuel poverty for households containing older people, disabled people and children by 2010. This target is shared between the Department for Environment, Food and Rural Affairs (DEFRA) and the Department of Trade and Industry (DTI). But in addition the Department for Communities and Local Government (DCLG), as the lead department on housing, and the Department for Work and Pensions, in its capacity as the provider of Pension Credit and other benefits that improve incomes, also have important roles to play.

Health issues

The Department of Health has responsibility for excess winter deaths but has generally shown little interest in fuel poverty as one of its causes. However, the public health Minister, Caroline Flint MP, has recently issued a letter to regional directors of public health with suggestions on how

to tackle fuel poverty, which is a welcome step forward. Cold homes and exposure to outdoor cold cause ill-health, exacerbate existing health problems and increase dependency. By tackling these problems at their root the Government could promote good health and reduce long-term demands on health and social care services.

Help the Aged believes that Health Ministers need to give more commitment to tackling fuel poverty as part of the public health agenda.

Valuable work is also going on at the Met Office, where a system of health forecasting enabling has been developed, making it possible to predict levels of patient need in relation to healthcare services during cold periods. The UK Public Health Authority has also been co-ordinating a Health, Housing and Fuel Poverty Forum, bringing together health practitioners and helping them integrate fuel poverty advice into what they do. The Forum has also contributed to the new one-stop-shop services pilot LinkAge Plus, run by the Department for Work and Pensions, to integrate fuel poverty and health advice into these schemes.

Heating and insulation schemes

England, Scotland, Wales and Northern Ireland are responsible for improving the energy efficiency of social and private housing in each nation.

- In England, the 'Warm Front' scheme provides central heating and insulation to the value of £2,700 to older home-owners and private renters in receipt of means-tested benefits.
- In Wales, the similar New Home Energy Efficiency Scheme (New HEES) offers £2,700 worth of measures.
- In Scotland, all pensioner households without central heating can have new heating and insulation installed, regardless of whether they are claiming benefits or not.

About £800 million will be spent on Warm Front and HEES up to 2008, following increased funding in the 2005 Budget. However, levels of activity are still not high enough to make real inroads into poor housing within the UK: of the 70,000 households that receive help every six months⁹ half are

pensioner households, so it will take a long time before the 1.5 million households identified by Help the Aged as being at risk receive help. The lack of capacity within the scheme, which already has long waiting lists, also means that full promotion of Warm Front and HEES has not taken place.

Help the Aged has a variety of other concerns about the schemes. The biggest problem is that levels of grant are not currently adequate to cover the works which are necessary in people's homes. This is especially true for homes which are hard to heat, which are where people who are fuel-poor often live. Given that the grants are available only to those on very low incomes in the first place, expecting these individuals to pay the extra costs, running into hundreds if not thousands of pounds, is not acceptable. Worryingly, many older people we speak to go on to turn down the offers of improvements to their homes.

The Government has promised people free heating and insulation, and that is what it should be: individuals on low incomes should not have to pay top-up amounts.

Many of the issues highlighted in our 2004 research, published in *Older and Colder: the views of older people experiencing difficulties keeping warm in winter* and funded by British Gas, remain relevant today. The help available from government is often not taken up because of the complexity and inflexibility of its delivery. Older people often require more support if they are to benefit from programmes such as Warm Front. For instance, a grant for new loft insulation is not much use to someone who is too frail to clear the loft so the installers can lay it. In addition, not all older people are happy to use telephone helplines to apply for grants.

In a particularly good scheme now running in Glasgow, members of the West of Scotland Seniors Forum have been trained to provide advice to other older people on keeping warm in the winter and accessing the help available. The volunteers also provide practical assistance to people who are having heating or insulation fitted: for instance, taking someone out for the day while work is being carried out.

The government needs to invest in more practical help for older people so that they can benefit from Warm Front.

Energy Efficiency Commitment (EEC)

In addition to Warm Front, HEES and Warm Deal there is an obligation on all fuel companies to carry out home energy efficiency improvements, particularly for low-income households, in order to achieve carbon reduction targets – the EEC scheme. It has now been announced that this scheme will be renamed the Carbon Emissions Reduction Target (CERT).

Help the Aged would like to see suppliers given flexibility to carry out more expensive improvements that would make a difference to homes which cannot be insulated using conventional methods. About 50 per cent of people who are fuel-poor currently live in hard-to-heat dwellings, so it is essential that this issue is addressed.

A careful balance needs to be struck between short-term and long-term carbon savings, and potential impact on fuel poverty. It remains unclear as to whether plans for CERT will do enough to help people who are fuel-poor.

Improving incomes

Progress in reducing fuel poverty was reasonable up to 2003 but declined with the steep increases in gas and electricity prices which occurred in 2005/6. Help the Aged is extremely concerned that government has not been doing nearly enough to keep on track with reaching its own aim of eliminating fuel poverty. For instance, the Winter Fuel Payment of £200 for over-60s and £300 for over-80s has not risen in line with fuel prices and now pays for less than one-fifth of the average fuel bill, whereas it used to cover one-third. In addition, although take-up of means-tested benefits has reached a plateau, some £4 billion a year still goes unclaimed.¹⁰

Help the Aged sees improving incomes as vital if older people are to be warm and comfortable in their homes during winter. Having the money to heat one's home properly can in turn prevent cold-related illness and death.

The Government needs to do far more to improve older people's incomes so that they do not fall into fuel poverty the moment energy prices increase.

Local authorities

Under the 1995 Home Energy Conservation Act all UK local authorities with housing responsibilities must report on their actions to improve energy efficiency. However, there is no duty to meet any targets, and many areas do very little. There is a very mixed picture across the country, with some areas doing really good work on this.

It is important that when the new local target regime is put in place, later in 2007, local authorities can gain credit for improving energy efficiency and reducing fuel poverty in their jurisdictions.

The Help the Aged position

Help the Aged welcomes the Government's commitment to end fuel poverty for older people by 2010, and the Charity appreciates that resources have already been committed to tackling cold homes. However, there is much more work to be done to tackle this vast, endemic problem, which affects all communities in the UK, and in particular to prevent the levels of excess winter deaths we currently experience as a country.

More resources and clearer leadership

Help the Aged fully supports the call of the Fuel Poverty Advisory Group (for England) for further resources to be made available if the Government is to meet its targets on eradicating fuel poverty for vulnerable people by 2010. Help the Aged believes Warm Front needs to be given the priority it deserves as a key investment to tackle poverty and poor health. More generally, clearer leadership is needed on the issues of excess winter deaths and fuel poverty to ensure that all government departments play their role in ending them.

Heating and insulation for all

The Scottish scheme for tackling fuel poverty ensures that all pensioner households, regardless of income, have central heating and insulation. In

contrast, the means-testing of Warm Front and new HEES (Home Energy Efficiency Scheme) central heating and insulation schemes in England and Wales means they will never reach many of the most vulnerable people, who may not have heard of the scheme or who will be put off by having to apply for help.

- Help the Aged would like to see free insulation and heating available to all pensioner households so that they are protected from the risks of the cold and able to heat their homes affordably. Crucially, no pensioner household eligible for help with heating or insulation should be asked to pay excess amounts. A promise of free heating and insulation should mean just that.

Help that meets people's needs

Research for the DTI by the Design and Demonstration Unit found that targeting whole areas for fuel poverty assistance was much more successful at helping people who are fuel-poor than targeting individuals, particularly in deprived

areas. In addition, the work being carried out by the Health, Housing and Fuel Poverty Forum has shown the value of integrating health advice into fuel poverty assistance. In addition, getting both practical help and good advice to people is an important part of helping to prevent excess winter deaths.

- The Government should take a locally based approach to ending fuel poverty which includes advice and practical assistance to older people.

Helping people in hard-to-heat homes

Our *Older and Colder* research highlighted the severe problems faced by older people living off the gas network, who pay much more for alternative fuels. This was backed up by findings in our BRE (Building Research Establishment) research showing that 50 per cent of those in severe fuel poverty live in rural areas which are often off the gas network.

- Where possible, the gas network should be extended so that older people in remote areas can benefit from cheaper gas central heating.



John Cobb

Evidence from government also shows that 50 per cent of all those who are fuel-poor live in homes which are classified as hard to heat, meaning that they cannot be insulated using conventional methods. These homes may benefit from renewable technologies or less conventional forms of insulation (such as solid-wall insulation). It is essential that those living in hard-to-heat homes are not left without help; government must make its policies adaptable and invest in improving these homes, not only for the individuals currently living in them but to help achieve long-term carbon savings.

- Those in hard-to-heat homes should receive the help they need to ensure their homes are energy-efficient and affordable to heat, through investment in either renewable technologies or more expensive forms of insulation.

Improving incomes

To end fuel poverty the Government must start to make significant inroads into the amount of money going unclaimed in benefits by older people every year.

- Help the Aged would like to see shared investment across government in programmes to help people claim benefits, including the ideal solution whereby people get their benefits paid automatically needing to make a claim.

Help the Aged activities

Highlighting the UK's 'excess' winter deaths scandal is a major campaigning priority of Help the Aged, and since 1999 we have worked in partnership with British Gas to tackle the continuing blight of cold homes. We focus the attention of the media, politicians and public on this issue every winter through hard-hitting campaigning.

As well as campaigning, the British Gas Help the Aged Partnership provides practical support to help tackle cold homes. For example, the Partnership's Benefits Advice Programme has

helped older people on low incomes or in poor health to access over £10 million in benefit entitlements. For the past few winters the Partnership also produced an information pack, *The Cold Can Kill*, which gives practical information and advice to older people; hundreds of thousands of these have been distributed. In winter 2005 we worked with the Greater London Authority to distribute thermometers to all pensioner households in London. We replicated this in 2006 across UK locations and with a week of promotion on GMTV.

All year round, our own information and advice services help thousands of older people with health, home heating and income issues. In addition, we sit on the Fuel Poverty Advisory Group, which holds the Government to account on its progress towards the eradication of fuel poverty. We also work with Energywatch and other charities to call on energy suppliers to improve their policies towards vulnerable customers.

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¹ *Deaths in 2001: excess winter mortality in 2000–1 and 2001–2*, Office for National Statistics, 2001.

² *Transport Statistics bulletin: Road Casualties in Great Britain*, Office for National Statistics, 2001.

³ *Excess winter mortality in Europe*. *Journal of Epidemiology and Community Health*. JD Healy, 2003.

⁴ *Cold Comfort: the social and environmental determinants of excess winter deaths in England, 1986–96*, Paul Wilkinson et al, Policy Press, 2001.

⁵ *Older People, Decent Homes and Fuel Poverty: an analysis based on the English House Condition Survey*. Help the Aged, 2006.

⁶ *The UK Fuel Poverty Strategy: 4th annual progress report*. DEFRA, 2006.

⁷ David Laws PQ Hansard, 30 November 2006: column 821W.

⁸ Keating *BMJ*, 1986; Donaldson et al, *Clinical Science*, 1997; Goodwin et al, *Age and Ageing* (2001).

⁹ *The UK Fuel Poverty Strategy: 4th annual progress report*. DEFRA, 2006.

¹⁰ *Income Related Benefits: estimates of take-up in 2005/06*, DWP 2006.

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WE WILL fight to free disadvantaged older people in the UK and overseas from **POVERTY, ISOLATION** and **NEGLECT**

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