

JSNA: Fuel Poverty

Introduction

'Affordable Warmth' means a household is able to afford to heat their home to the level required for their comfort and health. The lack of 'Affordable Warmth' is known as 'Fuel Poverty'. A household is in fuel poverty if they cannot keep warm and healthy in their own home at a price they can afford. A fuel poor household is one that would need to spend more than 10% of its income on adequate warmth. Approximately 1 out of 5 residents in Bolton are fuel poor and around 110 people die each winter because of the cold weather.

Young families make up two-fifths of households in fuel poverty, and one-fifth have children under 5¹. In a typical year, of all excess winter emergency admissions for a respiratory condition in the North West 43.5% are among children aged less than 5 while a further 23.7% are for people aged 65 and over (amounting to around 1,900 and 1,100 excess emergency admissions respectively).

Historically in Bolton, earlier affordable warmth programmes have focused on areas of deprivation, as identified through the Indices of Multiple Deprivation. As these areas have been saturated over the years, affordable warmth programmes have gradually expanded (particularly cavity wall and loft insulation) and have become borough wide.

Through the Affordable Warmth Referral System, delivered by Bolton's Home Improvement Agency Bolton Care and Repair, heating grants such as the Better Behaving Boiler grant are available to vulnerable customers, who are on means tested benefits, disability/attendance allowance, or on long-term ill health.

Bolton's Health Impact Assessment calculated the cost of fuel poverty to health and excess winter deaths alone per year to be £5,850,000 and the cost of morbidity of those over 60 to be £2,591,500 based on Quality Adjusted Life Years (QALYs). Recent studies have shown that the health effects of cold have a direct impact not just upon excess winter mortality, but also morbidity and hospital admissions. Cold exacerbates many common health conditions including cardiovascular disease, respiratory disease, and other physiological conditions and can lead to a deterioration of mental health and wellbeing. The economic costs, as well as the physical costs, of morbidity are significant. Bolton reports around 760 excess winter admissions per year at a cost of £1,927,193 to NHS Bolton.

¹ Hills, J. (2012) *Getting the measure of fuel poverty*, CASE.

Implications for commissioning

Further investment is required for behavioural change projects in energy efficiency, and for these projects to link into the existing affordable warmth referral mechanism and other affordable warmth projects that are occurring in Bolton.

For investment and energies to be placed in the new national incentive Energy Company Obligation (ECO).

To continue providing affordable warmth services through Bolton's Affordable Warmth Referral Mechanism and the ongoing development of these services.

Who's at risk and why?

Vulnerable groups are likely to be at risk of fuel poverty as highlighted in the recent Hill's Fuel Poverty Review 2012:

"The groups of most concern are the elderly, children under 5 and people with a long term illness or disability"

However it is important to not remain too transfixed with threshold bands:

"Being relatively relaxed about the fact that some people on the wrong side of a given threshold may receive assistance makes even more sense when one considers the reality that people's situations change frequently over time, for example as they move in or out of employment, as they have children or as they move home. Perfect targeting of those at risk of fuel poverty this year would still leave others in fuel poverty next year. Therefore any policies which address a wider group of homes than are occupied by fuel poor households at one particular time is very likely still to help to tackle the problem in the long- term"

Here are some areas that can be classified as priority areas:

- Those who fall under the current definition of fuel poverty;
- Those who are classified as vulnerable, and who are in a low income household, for example eligible for means tested benefits;
- Long term-ill health residents;
- Vulnerable groups living in areas of deprivation and homes of a low decency standard;
- Young families, in particular lone parent families;
- Private sector properties of all ages and tenures.

Causes of fuel poverty

Living in cold homes can damage people's health and affect their quality of life. The elderly, children, and those with a disability or long-term illness are especially vulnerable.

According to the Department of Energy and Climate Change, there are three main causes of fuel poverty:

- Poor energy efficiency in the home;
- High energy prices;
- Low household income.

To add to this, related to poor energy efficiency in the home is under-occupancy.

Heat or eat dilemma

In recent years soaring fuel bills are leading to acute power rationing among many families. A recent study by Onepoll for Ovo Energy indicates one in four are skipping meals to meet fuel costs. A third of families ration fuel as soaring power prices force the 'heat or eat' dilemma.

Research figures show the average dual fuel power bill has now hit a record £1,318 prompting families to cut back; 23.7% of the people polled said they had been forced to ration food in order to meet the costs of their energy bills.

Households living in poor condition housing

Poor housing conditions can cause falls, excess cold, and can exacerbate existing medical conditions. There can also be a significant impact on a residents' wellbeing, mental health, and quality of life. The 2011 Private Sector Stock Condition Study found that 24.0% of dwellings in the private sector were identified as having a recordable hazard.

The level of need in the population

Fuel Poverty

The most recent fuel poverty data produced by the Office for National Statistics shows Bolton's fuel poverty figure to be 3.3% higher than the England rate mean of 16.4%. Bolton is shown to have 19.7% residents who are fuel poor; this equates to 22,515 households. The average percentage for fuel poverty in Greater Manchester is 20%. Manchester has the highest percentage, and Stockport and Trafford jointly have the lowest figure 18.5%.

In the 2011 Census, Bolton is ranked as the 95th highest local authority district in England and Wales for households that do not have central heating. In Greater Manchester, as a local authority we rank as the 2nd highest under this category. As a percentage these figures

do not appear too alarming: 3% of Bolton's population do not have central heating, whereas 97% do have central heating, however this equates to over approximately 4,000 people in Bolton currently living without central heating.

Excess Winter Deaths

More than 1,000 people died last year in Greater Manchester because of the cold weather. In Bolton this figure was 110.

There were 1,050 deaths in the region in the winter of 2011/12, and 1,200 the year before. The vast majority of deaths were of people aged over 75.

Bolton shows a similar pattern to national and regional figures. That is, respiratory diseases tend to show the largest seasonal effect, but circulatory diseases also cause a large number of excess winter deaths. Heart attacks and strokes increase during severe cold snaps and slips on icy ground can lead to broken legs and hips, which can also prove fatal. Chronic lung conditions are also affected.

It is thought the number of deaths dropped in 2011/12 as there was much less flu recorded – the lowest level on record.

Research shows the key way to protect people from dying in winter, particularly the elderly who are at high risk, is to have consistently-heated, well-insulated accommodation. It is likely to still see more sickness in people living in private rented accommodation, particularly old houses which have been converted for multiple occupancy.

Higher fuel costs and low incomes are large contributing factors to excess winter death figures. With changes to the national benefit system in 2013 it is likely that the difficulties in keeping warm over winter will only worsen rather than alleviate.

Traditionally, targeting has been focused on older people, i.e. the 60 plus age group, this being due to nearly 90% of all excess winter deaths being of people over the age of 65, and of older people with existing health problems are more at risk. These facts however conflict with more recent studies which have identified equally vulnerable groups that would benefit from interventions. These vulnerable groups include:

- People with conditions affected by living in cold damp homes: respiratory, cardiovascular, mobility, and mental health;
- People with disabilities and long-term conditions;
- Families with young children.

It is therefore recommended that targeting is inclusive and proportional to the needs of all vulnerable groups.

A recent paper² by the North West Public Health Observatory states that:

“In 2009/10, of all excess winter emergency admissions for a respiratory condition in the North West, 43.5% were among children aged under 5 years while a further 23.7% were for those aged 65 years and over (amounting to 1,982 and 1,080 excess emergency admissions respectively)”.

The 2011 Private Sector Stock Condition Study reported that there are an estimated 36,091 private sector dwellings in the borough that fail to the decent homes standard. This equates to 36% of all the private sector homes.

To meet the decent home standard in the private sector, the dwelling must;

- Meet the statutory minimum for housing;
- Be in a reasonable state of repair;
- Have reasonably modern facilities;
- Provide a reasonable degree of thermal comfort.

The average cost of making a home decent in Bolton is approximately £30,000.

In Bolton, 38% of vulnerable households live in private sector accommodation that fails the decent home standard. This equates to 9,481 households.

In the social sector, all homes in Bolton met the decent homes standard by the 2010 target set by government.

Key JSNA Indicator Sheets

PEOPLE AND PLACES: Fuel Poverty

Current services in relation to need

Bolton has an Affordable Warmth Strategy 2005; a new Bolton Affordable Warmth Strategy will be launched this year, 2013.

Physical measures

Bolton has an Affordable Warmth Referral System, which is delivered by Bolton Council’s Home Improvement Agency. Through this referral system, vulnerable private residents in Bolton (on certain benefits or on long-term ill health) are assisted with grants, e.g. Better Behaving Boiler grant (up to £1,000 per household), free repairs to their central heating system, emergency temporary heating, and interest free green loans for ‘A’ rated appliances

² North West Public Health Observatory (2010) *Synthesis Issue 9: The Winter Forecast for NHS Emergency Care*, NWPPO.

or energy efficiency works in the home. The service provides a holistic approach, i.e. providing a broad range of services for the customer, including security and fire checks etc.

Since April 2011 the referral system has assisted over 700 fuel poor residents in Bolton.

We are currently running a pilot offering vulnerable residents in Bolton with energy efficient external doors and windows.

In the last two financial years we have secured external funding from the Department of Health and Department of Climate Change for approximately £0.5million, which has enabled more grants being available for vulnerable residents in Bolton.

We have been delivering on a cavity wall and loft insulation programme for many years. Originally focusing on areas of high deprivation, and then branching out to cover the whole borough. In recent years we have worked with AGMA providing the 'Get Me Toasty', free insulation campaign, to residents in Bolton.

Bolton's insulation figures:

- 52,363 measures (loft/cavity wall insulation) in 12 years (approximate figures up to and including 2011-12) have been installed in Bolton:
 - Annual savings approximately £9,illion on fuel bills for householders in Bolton;
 - Annual carbon dioxide savings approximately 36million kg (this is equivalent to the weight of 36,000 old fashioned Minis);

Bolton's measures against national figures:

- Data from 2008 to 2012 shows that Bolton has a significant higher number of measures installed than the average national figure. These figures have been on a steady incline;
- Cavity Wall Insulation:
 - Bolton (2008/09) = 4,925 Installations. This was 3,543 MORE than the national mean of 1,382 Installations;
 - Bolton (2011/12) = 15,207 Installations. This was 10,148 MORE than the national mean of 5,059 Installations;
- Loft Insulation:
 - Bolton (2008/09) = 4,066 Installations. This was 2,285 MORE than the national mean of 1,781 Installations;
 - Bolton (2011/12) = 12,946 Installations. This was 5,997 MORE than the national mean of 6,949 Installations.

We are currently working with AGMA on the GM Fair Energy Campaign which enables Bolton residents to save money on their fuel bills, an average saving of approximately £175 pa.

We are working with AGMA on GM Green Deal and ECO.

We are also exploring our own ECO opportunities.

Behavioural change

Free energy efficiency advice is provided to vulnerable Bolton residents through Bolton's Affordable Warmth Case Referral System; customers are also advised on income maximisation.

Non-vulnerable Bolton residents can also receive free energy efficiency advice through the Greater Manchester Energy Advice Service free phone number. This service is financed by all ten Greater Manchester local authorities.

Money Skills and Public Health provide free energy efficiency workshops for vulnerable residents in Bolton. Advice is also provided on income maximisation.

We work with Bolton Wise at providing one-to-one energy advice for vulnerable residents in Bolton.

Bolton has an established Affordable Warmth Steering Group, which regularly meets to address Bolton's fuel poverty issues.

We work with many local organisations in assisting residents who are fuel poor e.g. through advice workshops, public events etc. Organisations we work with include: NHS Bolton, Citizens Advice Bureau, CVS, British Red Cross, Age UK, Badge, Barlo, Bolton University, local faith centres. This list is not exhaustive.

We regularly hold events for members of the public, providing free energy efficiency advice.

Bolton's Affordable Warmth Referral System

Over a single year (2011/12) Bolton Care and Repair received a total of 383 affordable warmth enquiries. Broken down these enquiries resulted in the following:

- Boilers completed = 107;
- Advisory List of Contractors = 23;
- Heating Grant = 213;
- Hoot, Green Loans = 19;
- Insulation = 61;
- Home Repairs Assessment = 5;
- Environmental Health = 1;
- Fire Service = 1;
- Handyperson = 20;
- Warm Front = 7;

- Joint Visiting Team = 24;
- Energy Provider = 1;
- Money Skills = 1;
- Temporary Heaters = 24.

N.B: The figures above potentially are considerably less than what the actual figures are. The reason for this is that the current database system (Femis) is limited in the forms and types of data that it can store. For example it is unable to link all the referrals that occur from a single enquiry; as such, there are no figures available for security measures above - this is because all these are recorded as a handyman enquiry and not an affordable warmth enquiry, meaning that if someone was to have a security measure done because they telephoned about needing a new boiler, the current database does not link those two enquiries.

Bolton Care and Repair deal with enquiries holistically, an enquiry may be received as 'boiler not working' but that one enquiry could result in any one of the following listed below, and would be recorded accordingly i.e. not necessarily as an affordable warmth enquiry:

- Better Behaving Boiler Grant: On relevant benefits or via a Health referral if Warm Front is not appropriate;
- Handyman Service: For smaller jobs around the home i.e. joinery work, clearing out gutters, hanging curtain rails, putting together flat pack furniture, resealing round a bath, hanging/rehanging a door, fixing dripping tap, fitting a security light, fixing a faulty light switch, servicing/small repair to a boiler/heating system etc. or security measures;
- Home Repairs Assistance Grant: A grant for max of £5,000 to address essential works to the property i.e. rewire of the property, reroof, DPC, new external windows and doors;
- Advisory List: A list of contractors that have signed a Code of Conduct and have relevant insurances, this is provided to customers who wish to self-fund works;
- Older Peoples Help Desk: For small aids around the home i.e. grab rails, path rails, toilet frames, bath seats etc. Additional services include: social worker assessment, for Careline a pendant based phone service for people who need immediate help i.e. if they have had a fall/need assistance, and Telecare- for people with sensory or memory issues;
- Disability Team: For an assessment by an Occupational Therapist for larger adaptations to the home, i.e. stair lift, walk in/wet room bathing facilities, extensions to the property etc.
- Toasty: For loft/cavity wall insulation;
- Warm Front: National grant providing appropriate heating to the property;
- Joint Visiting Team: To assist people to apply for relevant benefits that they may be eligible for but not in receipt of;

- Environmental Health: For problems with the property or neighboring properties, with the potential of utilising their enforcement powers;
- Greater Manchester Fire Service: Fire safety advice and smoke alarms;
- Bolton Wise: For help with maintaining their gardening and advice on heating tariffs;
- Hoot: Credit Union for sensible lending or Green Loans;
- Housing Advice: For advice on moving house;
- Money Skills: Fuel debt/ best tariff advice, and energy efficiency workshops;
- Energy Providers: For any relevant assistance they may be able to provide;
- Consumer Direct: For relevant issues.

Additional Insulation figures for Bolton:

- In 2011/12 over 1,100 private sector properties received energy efficient measures, thus reducing their annual carbon dioxide emission and annual fuel bill;
 - This calculates to an approximate total annual carbon dioxide saving for Bolton of 628,340kg, and an approximate annual saving of over £150,000 on fuel bills;
- In 2012 (April to October), over 600 private sector properties have received energy efficient measures (this figure will increase by the end of the financial year), thus reducing their annual carbon dioxide emission and annual fuel bill;
 - This totals to an annual carbon dioxide saving for Bolton of approximately 430,430kg and an approximate annual saving of over £150,000 on fuel bills (these savings will increase by the end of this financial year).

In the financial years 2011/12 and 2012/13, the initial Council allocation for affordable warmth schemes has been virtually doubled due to joint working to secure external funding into Bolton, demonstrating real value for money in this area of work

Projected service use and outcomes

Rise in fuel prices

People in fuel poverty spend a disproportionate amount of their income on energy for heating, lighting, and cooking in their homes. As fuel prices rise faster than incomes more people, regardless of whether they are employed or unemployed, are finding keeping their home warm unaffordable. This situation is likely to worsen as fuel prices increase further.

End of national financial incentives

Studies show home insulation and energy efficiency programmes are the best and most sustainable ways to tackle fuel poverty. However, with the recent termination (December 2012) of national financial incentives such as Carbon Emission Reduction Target (CERT), able-to-pay customers who would have received free cavity wall and loft insulation (through

CERT) in Bolton now have to pay, a cost which can be anything from approximately £400 to £2,000. The recent termination of Warm Front (January 2013) will result in an added pressure to whatever grants are still available, particularly local grants.

Maximising resources for individual residents

We have assisted fuel poor residents to maximise on their own resources, for example by providing advice on income maximisation through Bolton Care and Repair, Money Skills.

With changes in benefits in 2013 through the welfare reform it will be important to continue on providing income maximisation advice to fuel poor residents and residents who are at risk of becoming fuel poor, and to improve on this service e.g. by collaborating further with existing services in Bolton.

The future of basic insulation measures

Overall, 34% of carbon emissions from Greater Manchester come from the domestic sector and AGMA aim through the Low Carbon Economic Area programme to reduce CO2 emissions from the existing domestic sector by 26% by 2015.

One of the methods for achieving this is to deliver basic (loft and cavity wall insulation) energy efficiency measures to 75% of all remaining homes (approximately 400,000 measures) with under-insulated lofts or un-insulated cavities by 2013.

It is likely that following this target, and analysis as to whether this target was met, Greater Manchester schemes will focus around ECO and the Green Deal.

As Bolton is reaching close to saturation for basic measures, any future specific targeting of insulation measures will need to focus on areas that have not been intensely targeted previously. With national changes such as the introduction of ECO in 2013, Bolton can further explore the opportunities for targeting hard to treat properties i.e. solid walls, as this is an area which has not previously benefited from any targeted efforts.

Following recent studies, it has been identified that more investment needs to be placed on behavioural change projects as well assistance for young families who make up a significant number of those that are fuel poor.

Evidence of what works

It is not always easy to measure the impact that energy efficiency advice or the difference that energy efficient measures can have on a household. In essence both of these help to

reduce a household's energy bill and enable the householder to heat their home effectively, thus improving thermal comfort and general wellbeing.

Excess cold is the main reason for failure of 'decency' and is the biggest hazard under the Health and Housing Safety Rating System (HHSRS).

Bolton's Older People's Housing Needs Survey highlighted that the main types of repairs which could enable people to remain in their own homes, and to protect people from dying in winter, related to having consistently-heated, well-insulated accommodation.

In Bolton 2011/12, figures show 1,100 private sector properties received energy efficient measures through Bolton Council schemes; this equates to an approximate annual saving of over £150,000 on fuel bills in Bolton. This gives an average annual saving of £136 per household for approximately 20 years. (This has been calculated from data and conversion methods provided by the Energy Saving Trust.)

Further key sources for information on effective interventions and evidence-based policy are highlighted on Bolton's Health Matters which can be viewed by [clicking here](#)

Community views and priorities

Fuel poverty affects not just the elderly, long-term ill health, or low income residents but also the young - the plight of children living in fuel poverty is often unheard or not focused upon by the media.

Bolton's Affordable Warmth Steering Group agreed that the foreword to the new Affordable Warmth Strategy 2013 should come from children who daily experience fuel poverty in their lives. (We have not provided the details of the children for security reasons).

John:

"Hi my name is John and I am 11 years old. I think I'm poor because we only get £420 a month that goes on what we need and not what we want. We have to spend it on food and electric and gas. The electric is put on a key which goes into a box and Dad puts a fiver on it every so often, and when we run out of electric, the whole house just goes [click of fingers], everything just shuts off, except for battery powered stuff and candles. And the gas when that runs out the whole house is freezing, you see me running up the stairs to get my cammi which is on my bed, and sitting going like 'brrrrrrrr'".

John lives with his Dad and an older sister; his Mum walked out on the family on John's second birthday. The poverty line for John's family with one parent with two children is just over £1,000 a month after housing costs, but they have to get by on far less than that.

Carly:

"I don't like winter because it's cold and because of the snow. It can be hard sometimes because we ran out of gas and don't have none, so we had to get our coats from upstairs and use them. We couldn't get no hot water and so that next day when it was school I couldn't go because I couldn't get a bath because there was no hot water and we couldn't get hot water neither".

Hannah:

"My blinds are really really mouldy, I mean they've got mould all over the place. They've got all these little black circle damp things. I've been trying to cut the black circle damp things off. There was green fluff with black all over it, so I cut it off. The other night I just wanted to cut all the blinds off. I can't sleep up my top bunk because the dampness spreads along the way, and I'm lying down and it will go on my chest, so I can't sleep on the top bunk even though I'd like to sleep on the top bunk. It's really disgusting and no wonder my Mum and Dad feel sick all the time and I feel sick, because the other day I felt really sick and I wanted to go to hospital, and I told my Mum I wanted to go to hospital because this house is so bad. It's just ridiculous".

Up to 47% of children with asthma are from the poorest 10% of families. It's not just asthma that's linked to damp living conditions, children in flats or houses with mould are two and half times more likely to suffer from nausea and vomiting as well.

Equality impact assessments

No recent local equality impact assessments have been carried out that we are aware of. If you are aware of any such work locally please let us know at [Bolton Health Matters](#)

Unmet needs and service gaps

Cost of energy efficiency works on hard to treat properties

To date, progress in Bolton on energy efficiency works on hard to treat properties has been slow because hard to treat properties tend to be older, with solid walls and costly.

We estimate approximately at least one third of private sector properties in Bolton fall under this category.

Additionally, it is also difficult to obtain data to identify these properties in the private sector.

Recommendations for further needs assessment work

A need for equality impact assessments to be conducted in this area. Potentially from data already stored by the Home Improvement Agency Bolton Care and Repair.

Key contacts

Tina Gandhi - Housing Strategy Officer

Leesa Hellings - Health Improvement Specialist

Katie Bretherton - Health Improvement Practitioner (Affordable Warmth)