

## Reducing fuel poverty – a scourge for older people

A time for renewed vision and ambition



## Introduction

Relentlessly rising energy prices, leaky, energy inefficient housing and low incomes have resulted in the calamitous fuel poverty situation that we find ourselves in today. Under the new definition, there are around 2.4 million households and 1.14 million older people in England living in fuel poverty<sup>1</sup> and, most shameful of all, there were 31,000 ‘excess winter deaths’ in England and Wales last winter. Most of these deaths occurred in people aged 75 and over.

The adverse health effects of living in a cold home are well-established, ranging from cardiovascular and respiratory problems to depression, at an estimated cost to the NHS of £1.36 billion a year<sup>2</sup>. There is also evidence of wider social impacts<sup>3</sup>, such as social isolation, with some people having to make stark choices between heating their home or buying the food they need.

This situation is by no means new but unfortunately on current authoritative projections, it is set to get worse. In his *Final Report of the Fuel Poverty Review* Professor John Hills projected that by 2016, with present policies, fuel poverty in England will rise and still affect between 2.6 million and 3.0 million households. And although carbon dioxide emissions from housing are falling overall, if we are to meet the 2008 Climate Change Act requirement of cutting emissions by 60 per cent by 2030 we will have to take control of our energy consumption.

At the time of writing, the Government’s and the Labour Party’s fuel poverty strategies are expected to be published soon. This paper sets out the criteria by which we will judge these and any other fuel poverty strategies that are issued over the next year, and explains how Age UK believes the scourge of fuel poverty should be tackled. Fuel poverty has adversely affected our population, older people especially, for far too long. We want to see a permanent solution put in place and we believe it is within our grasp, if there is the necessary imagination and political will.

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<sup>1</sup> Department of Energy & Climate Change (2013), *Fuel Poverty Report – Updated August 2013*, London: Department of Energy and Climate Change.

<sup>2</sup> Age UK’s calculation based on the method described in South East Regional Public Health Group Factsheet (2009) Health and Winter Warmth. This made use of a calculator produced by the Chartered Institute of Environmental Health to estimate the total cost to the NHS in England arising from cold homes. Age UK updated its figure (£859 million) using 2011 household numbers estimates for England (Office for National Statistics) and the GDP deflator (from HM Treasury’s website) to inflate the estimates to 2011/12 prices.

<sup>3</sup> John Hills (2011), *Fuel Poverty: The problem and its measurement*, London: Department of Energy and Climate Change.

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Older people make up a large proportion of the fuel poor. As energy prices have risen and incomes consequently squeezed, the worst affected have endured misery, hardship, anxiety and ill health, and – in some cases – death. This cannot continue.

## Where we are now and how we got here

Sadly, progress in reducing the numbers of people living in fuel poverty has been, at best, painfully slow in the new millennium. Parliament passed the Warm Homes and Energy Conservation Act in 2000, calling for a fuel poverty strategy to *eliminate* fuel poverty by 2016. Since 2004 however, the number of households in fuel poverty has actually *increased* rapidly, overall.

More than four years since taking office, we are still awaiting this Government's fuel poverty strategy and this is a source of disappointment to Age UK. However, the Government has a range of policies in place that are designed to address fuel poverty. Importantly, older households receive a non-means-tested Winter Fuel Payment and the Government further supports low income households with the Warm Home Discount and Cold Weather Payments. Age UK is clear that these additional sources of funds make a very significance difference to many older people living in or at risk of fuel poverty: without them their plight would be a lot worse.

The Government has also introduced two new programmes – the Energy Company Obligation (ECO), paid for by energy consumers, to raise funds to support energy efficiency improvements; and the Green Deal, to encourage homeowners to invest in energy efficiency on their own account. Both came on stream in 2013, but unfortunately neither is widely regarded as a conspicuous success. The biggest problem, however, is that these programmes are simply too timid compared to the scale of the problem of fuel poverty that we face in this country.

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## Age UK's 'prescription' for ending fuel poverty: major investment in energy efficiency

It is widely agreed that three factors have a bearing on fuel poverty: energy prices, household poverty and home energy efficiency. Reviewing these, Professor Hills concluded in his review that: 'Policies which improve the thermal efficiency of the housing stock tend to be the most cost effective'<sup>4</sup>.

Age UK agrees. Having looked at the evidence we have become convinced that the most effective way of reducing the numbers of older people living in fuel poverty – not just for today but for tomorrow too – is to significantly improve the energy efficiency of our housing stock.

Such an approach would bring other benefits as well, stimulating economic activity and creating jobs in all regions of the UK, strengthening our security of supply, reducing greenhouse gas emissions, bringing down consumer bills, improving older people's health and wellbeing, and ultimately saving lives.

We need a broad, holistic approach to fuel poverty and energy efficiency, with the retro-fitting and refurbishing of our housing stock as the centrepiece.

Experience shows that this kind of approach is most successful and cost-effective when delivered locality by locality, street by street, harnessing the invaluable skills of local businesses and the support of local communities. It could work in parallel with the Green Deal and ECO, provided these policies are modified and upgraded in ways we suggest further below.

If we are to find a long-term solution to fuel poverty, incremental advances are not enough. We have to go further and work hand in hand with industry, local businesses, local government, communities and individuals to drive forward a massive energy efficiency programme.

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<sup>4</sup> John Hills (2012), *Getting the measure of fuel poverty: Final Report of the Fuel Poverty Review*, London: Department of Energy and Climate Change.

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The funding the Government currently invests in buoying up low pensioner incomes as a means of reducing the risk of them experiencing fuel poverty and cold homes is very welcome and important, but ultimately it would be much better to live in a world in which this additional funding was no longer needed. A successful energy efficiency programme could deliver this for us.

## What kind of an energy efficiency programme will work?

The challenge of an effective energy efficiency programme is to make all of our existing housing as energy efficient as today's newly built housing. In other words, we need to improve the thermal efficiency of all houses with an energy performance rating of C, D, E, F or G and bring them up as close as possible to an A or B rating by 2030, starting with the poorest and most energy inefficient homes. The latter tend to be very old homes, with minimum levels of insulation, in bands E, F and G.

A programme of this kind would both improve energy efficiency and lift large numbers of fuel poor households out of fuel poverty. Sixty-five per cent of those in fuel poverty currently live in properties rated E, F and G<sup>5</sup>. While people tend to move in and out of fuel poverty and housing, the benefit of focusing on energy inefficient homes is that they are static and much easier to identify.

Since housing development over time has largely happened area by area, it is possible to focus on the most inefficient housing areas – for example by identifying rural properties that are off the gas grid, houses with solid walls, or houses built before 1945.

Taking a street by street, neighbourhood by neighbourhood approach has other advantages too: people tend to be aware of what's going on in their locality and are often interested in any home improvements that people nearby are undertaking. Good ideas, such as reducing energy consumption and thereby lowering energy bills, could spread around the community, creating positive reinforcement of the potential of energy efficiency.

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<sup>5</sup> National Energy Action (2013), *The many faces of fuel poverty*, Newcastle: NEA.

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A comprehensive refurbishment and retro-fitting programme will inevitably bring short-term disruption to an area, which is why it is vital to engage residents from the start, to increase their understanding and thereby gain their support for the work, ensuring that the programme is a success. A good way of minimising disruption and cost is to carry out the work in a given timeframe. Upgrading the thermal efficiency of our housing stock will be a gradual process, but it is much more likely to happen if the work is carried out in a local area, to a local deadline.

## Local leadership for warm homes

Local leadership is the key to delivering the programme effectively. The unique challenge of fuel poverty, Hills observed, is that it is one ‘affecting health, poverty, communities, and climate change’<sup>6</sup>. Fuel poverty is a highly cross-cutting issue and a successful energy efficiency programme will need to bring together a lot of players: among them local public, private and third sector partners working on public health, housing, income support and energy efficiency.

Councils have a critical role to play in ensuring that the resources of an energy efficiency programme are harnessed and targeted effectively. They have knowledge and information about their communities, such as housing type, density and tenure, income, deprivation and demography.

Councils also have a strong track record in developing effective partnerships with the private sector, for example, local enterprise partnerships. They are eager to support local economic growth and many recognise that investment in energy efficiency can drive economic regeneration, improved competitiveness, inward investment, job creation and new skills and training programmes for local residents. This view is shared by the Department for Business, Innovation & Skills, which sees building the skills and capacity of the repair, maintenance and improvement sector as an important element of its industrial strategy<sup>7</sup> and fundamental to creating local jobs, income, taxes and spending.

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<sup>6</sup> John Hills (2012), *Getting the measure of fuel poverty: Final Report of the Fuel Poverty Review*, London: Department of Energy and Climate Change.

<sup>7</sup> HM Government (2013), *Construction 2025*, London: HM Government.

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Local health bodies are important too, with their knowledge of clusters of poor health, for example, and areas where there is a particular prevalence of illnesses associated with cold homes. Since public health responsibilities were transferred to local government in April 2013, public health teams are uniquely placed to work closely on fuel poverty issues alongside their council colleagues in housing, planning, environment and leisure, and they can also promote the inclusion of fuel poverty within local health and wellbeing strategies.

Similarly, Health and Wellbeing Boards can bring together local leaders in housing and health and can consider fuel poverty among the set of indicators within the Public Health Outcomes Framework when conducting their Joint Strategic Needs Assessment and setting priorities for their Health and Wellbeing strategy.

Local authorities can also draw on the contributions of local voluntary and community organisations. The Department of Energy & Climate Change's new Big Energy Saving Network demonstrates the trust that the Government is putting in third sector organisations and community groups to pool their collective knowledge and resources to help vulnerable households with their energy bills. There is previous evidence of success too: the Warm Homes Healthy People programme that funded voluntary organisations ran for only two winters (2011/12 and 2012/13), with a £20m per year budget, but it produced good results in terms of collaborative interventions and raised awareness among vulnerable groups that cold homes and cold weather are a serious threat to health<sup>8</sup>.

The current iterations of ECO and the Green Deal were not planned with community-based activities at their core, but the 'Carbon Saving Community Obligation' element of ECO was inserted at a late stage of its drafting and an additional £80m was made available to local authorities this year to promote the Green Deal on a street by street basis. The Government's launch of a community energy strategy was welcome recognition of the role that communities can help play in meeting our energy challenges.

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<sup>8</sup> Age UK (2013), *The Warm Homes Healthy People Fund A Valuable Resource?*, London: Age UK.

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## How could an energy efficiency programme be funded?

The programme we envisage could and should, Age UK believes, be established as a priority infrastructure investment. This would ensure that it had access to capital infrastructure funding and was treated as an important part of the UK's overall infrastructure programme. It is not an open-ended spending programme: at some point, the work will be complete.

The Government's National Infrastructure Plan, as updated in December 2013, envisages infrastructure spending of £375bn to 2020 and beyond. It embraces projects such as roads, railways, energy, telecommunications and flood defences. Whilst it references 'sustainable, reliable and affordable energy', the main focus is on energy generation, not on projects which save energy consumption, even though the EU Energy Efficiency Directive (2012) calls for a 20 per cent reduction in energy consumption by 2020 (from a 2007 baseline).

If a major energy efficiency programme of the kind we envisage was not part of the National Infrastructure Plan, it could instead be funded by recycling part of the £50 billion in carbon taxes that the UK Treasury will collect from consumer energy bills through the carbon floor price and EU Emissions Trading System (ETS) over the next 15 years. Other countries such as France and Germany have decided to apply some or all of their receipts from carbon taxes to energy efficiency and carbon reduction measures, and the UK Government could do so too.

Investment in energy efficiency can help to reduce the need for spending on new energy supply infrastructure and fossil fuel imports. Cambridge Econometrics has also found that it produces more jobs and growth than any other type of Government spending or tax cuts<sup>9</sup>.

The technical literature on funding has looked at different scenarios and different timeframes. A fairly central projection is that if half the proceeds from carbon taxes were committed to the programme, the job would be complete by 2030. One immediate benefit to the Treasury would be increased VAT receipts from the improvement work undertaken.

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<sup>9</sup> Cambridge Econometrics for Consumer Focus (2012), *Jobs, growth and warmer homes: Evaluating the Economic Stimulus of Investing in Energy Efficiency Measures in Fuel Poor Homes*, London: Cambridge Econometrics.

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## What about ECO and the Green Deal?

With modifications, the ECO and Green Deal programmes could continue in parallel with the energy efficiency programme that we are calling for, and it would be helpful if they did. As local areas for improvement are identified and the programme rolls into action, households which qualify by virtue of their income for ECO would get help from their energy supplier, and those who did not would still have access to the Green Deal, which could maintain its promise to offer up-front improvements at no additional cost.

ECO is designed to provide energy efficiency ‘measures’ that are ‘cost-effective’. These requirements, combined with the scoring system used to police the work, mean that all too often the householder is offered only one or two fairly easy to install new measures. This is usually beneficial, but is not guaranteed to take the household out of fuel poverty or to move the home into a higher EPC band. The scoring system needs to be amended to encourage a whole-house approach, or at least to deliver work which results in a new banding assessment – preferably at level B. The objective of the programme should be to leave the home as energy efficient as possible.

The Green Deal, when the repayment plan is worked out, is circumscribed by ‘the Golden Rule’, which specifies that the repayments when added to the post-improvement energy bill should not exceed the pre-improvement energy bill. This is a legitimate protection for consumers, but it has the perverse effect of limiting the amount of work that the scheme permits. Again, there is no focus on the final outcome, just on the individual pieces of work which can be done within the permitted financial envelope. Helpful reforms might include discounting the rate of interest on a Green Deal loan. Germany’s Green Deal equivalent has this feature and it has been really popular<sup>10</sup>.

Making these changes would potentially entail higher cost: for the energy companies in the case of ECO, and for the householder in the case of the Green Deal. Furthermore, neither scheme currently covers the cost of extra work to facilitate the energy efficiency improvement – for

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<sup>10</sup> In 2012 alone, 240,000 housing units in Germany were refurbished to more energy efficient levels under this scheme. Concerted Action Energy Efficiency Directive (2013), *Good Practice Factsheet: KfW Energy Efficient Construction and Refurbishment – Germany*, Germany: Concerted Action Energy Efficiency Directive.

example, clearing a loft prior to installing insulation, or flushing a central heating system when a new boiler is installed. This is where a new central pot of money from the infrastructure budget could step in and provide valuable help.

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*James is 68 years old, from Essex. He is a type-2 diabetic and has a heart condition. He lives in a 1930s semi-detached house with his partner Linda, who is 65. James decided to have his home assessed for the Green Deal loan but was told a new boiler would cost him £6,700 through the scheme. He said: 'I didn't like the Green Deal. We were thinking of having a new gas boiler for no more than £4,000, but the assessor's quote of £6,700 was a ridiculous price. It would be a lot of money to pay back, even if it came out of reduced energy bills, and it would take a long time to pay it off. Besides, we don't know how much longer we'll be around...'*

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## Improving the energy market for older people

Age UK believes investment in a major energy efficiency programme is essential but improvements in how the energy market serves older people are needed too. We would like to see targeted approaches to help older consumers to mitigate rising energy costs.

- **The message 'Save money, stay warm'**

The popular message about saving energy and thereby saving money is fairly limited in its appeal to older people, whose willingness or ability to engage with long term planning such as installing cavity wall and loft insulation or buying a new boiler may be circumscribed by how long they expect to live in their current home, or indeed to live at all. A much more compelling message for older people could be 'Save money, stay warm', stressing the additional comfort of extra warmth and the benefits that home insulation brings. Improving health outcomes needs to be at the heart of any new fuel poverty programme and that is why it is so important that local health teams are closely involved.

- **Switching**

Switching and finding the right tariff from the right supplier are important, but switching is still not easy for many households, particularly those who lack access to the internet, and the length of

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time required to complete a switch is a deterrent. Furthermore, older people receiving the Warm Home Discount may lose it if they switch to a small energy supplier not covered by the statutory obligations on larger companies. We need to ensure that older households understand and are able to make good use of the information on their bills about their energy consumption and the costs of their tariff. Ofgem's Retail Market Review is making it easier for consumers to make informed decisions about their energy supply; however it is not addressing the need to improve the energy efficiency of homes.

- **Environmental charges in energy bills**

Contributing to environmental policies through your energy bill is often viewed as a stealth tax, and as the Fuel Poverty Advisory Group (for England) has observed, contributions paid at a flat rate (currently around £82) are regressive<sup>11</sup>. It would be fairer if these charges were levied on the *quantity* of energy used rather than as a flat charge. This would also increase the incentives for people to make energy efficiency improvements to their own homes.

- **The Green Deal**

The Green Deal can remain an important option in the fuel poverty programme, at least for those households with sufficient means to be able to contemplate using it, but the concept of a loan repaid through an energy meter is widely unappreciated and misunderstood. The rate of interest charged on Green Deal loans (the market rate for this type of unsecured loan) attracts suspicion when older people compare it with the interest rates they get on their savings. Age UK believes the combination of time-limited, promotional incentives and cash-back offers rolled out by DECC to popularise the Green Deal needs to be regularised, and a systematic review of proven incentives undertaken.

- **Trust**

Trust is essential to any programme which is striving to promote behavioural change, and we know that older people will be largely guided in the decisions they make by friends, relatives and those in the community whom they trust. To be successful, a fuel poverty programme must be much more than just a 'deal' between a contractor and a householder, if it is to attract interest and

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<sup>11</sup> See Fuel Poverty Advisory Group (for England) (2013), *11<sup>th</sup> Annual Report 2012-13*, London: Department of Energy and Climate Change.

support from all sections of the community. The work that needs to be carried out has the potential to be disruptive and the starting point for many people may therefore be that ‘it isn’t worth the effort’. There will also be more to do in terms of clearing lofts or installing new pipework, which could further drive up costs. The programme must therefore be designed and marketed with these drawbacks in mind and offer access to supplementary grant or loan arrangements, in order to gain and keep householders’ support.

## **Other short term measures that could help**

As we have made clear, Age UK believes that the only long term solution to reducing the numbers of older people living in fuel poverty is to improve the energy efficiency of our housing stock. However, there are other shorter term initiatives that should be considered too, to supplement this approach, though they all require some additional funding.

### **1. Strengthening and supporting the Home Energy Conservation Act (HECA)**

The HECA already envisages a valuable but discretionary role for local authorities in improving home energy efficiency – particularly in gathering information on fuel poverty and thermal efficiency in their area, and supporting local plans to address it. Inevitably, because of funding pressures councils usually feel unable to pursue this in their areas. However, a separate fund which local authorities could access to improve their data collection and reporting on energy efficiency options, prospects and achievements, could put important information into the public domain which would help the agencies trying to drive ECO and the Green Deal.

### **2. Further support for councils**

Two specific local authority functions could also be enhanced and harnessed to fuel poverty activity, if there was access to a separately provided fund.

- Local enterprise partnerships could bring together local businesses and service providers with sources of funding to provide a locally trusted scheme to deliver energy efficiency improvements, and give the new initiative a high profile in the local community.
  - Health and Wellbeing Boards could establish more pro-active channels to support GPs and primary healthcare teams in preventing and tackling fuel poverty, and the problems that
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result from people living in cold homes. Schemes such as KWILLT<sup>12</sup> in Rotherham or the project involving AWARM<sup>13</sup> in Manchester are good examples. Then there is GENTOO's<sup>14</sup> novel idea to invite GPs to prescribe new, efficient, central heating boilers; this may sound expensive but it actually cost less than three emergency admissions to A&E.

### **3. More incentives for older people to engage with ECO and the Green Deal**

One option is to consider adding special clauses to ECO and Green Deal schemes to make them more attractive to older people. For example, older householders with registered disabilities could be offered a redecoration grant, or people who have undertaken improvement work could be offered a new front door, as happens in Northern Ireland for social housing tenants.

## **Conclusion**

Professor Hills concluded his review with the recommendation that 'the Government – not just DECC but also other Departments – should set out a renewed and ambitious strategy for tackling fuel poverty'<sup>15</sup>. He also referred to it as 'a daunting challenge'<sup>16</sup>. If so, we must remember that it is a challenge where older people are on the front line. The population aged over 75 is projected to double in the next 30 years: this fastest growing demographic is significantly – and sometimes mortally – affected by the illnesses and misery that result from cold homes. It doesn't have to be this way. We can make real progress on fuel poverty and eventually we can end it, but only with renewed vision and ambition. We hope we will see this over the next year.

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<sup>12</sup> <http://kwillt.org/>

<sup>13</sup> <http://manchester.fsd.org.uk/kb5/manchester/fsd/event.page?record=ZuC2QxZ4yo0>

<sup>14</sup> <http://www.gentoo-group.com/news/gentoo-group-launch-boiler-on-prescription-pilot/>

<sup>15</sup> John Hills (2012), *Getting the measure of fuel poverty: Final Report of the Fuel Poverty Review*, London: Department of Energy and Climate Change.

<sup>16</sup> *Ibid.*

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## Tackling fuel poverty: key criteria for a successful strategy

The fuel poverty strategy that Age UK wants to see needs to have five characteristics. It must:

- i. **Be ambitious.** Ambition is a quality that has been notably absent from fuel poverty strategies in recent years. The Government's own ECO Impact Assessment indicated that ECO can only remove between 125,000 and 250,000 households from fuel poverty by 2023<sup>17</sup>, at best a 10 per cent reduction in the current number of fuel poor households. The Green Deal has proved to be very slow in delivering energy efficiency improvements in the able-to-pay sector: it has no official targets and only 2,439 households with Green Deal Plans in progress at the end of April 2014<sup>18</sup>. Targets to improve homes to a modern standard of energy efficiency (making them affordable to keep adequately warm) must therefore be an essential part of a successful strategy.
  
- ii. **Improve health outcomes.** This is of crucial importance to older people and it must be at the heart of any new fuel poverty programme. Professor Hills noted that 'there is a body of persuasive evidence that links low temperatures with a number of health impacts, ranging from minor infections to serious medical conditions that can ultimately prove fatal'<sup>19</sup>. The Marmot Review Team<sup>20</sup> also found that cold homes worsen arthritis, a condition which affects 10 million people in the UK, including many over 65s, and this in turn can lead to a loss of dexterity and an increased risk of accidents and injuries in the home, including falls amongst older people. The active involvement of the health sector is therefore essential to any new programme.

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<sup>17</sup> Department of Energy and Climate Change (2012) *Final Stage Impact Assessment for the Green Deal and Energy Company Obligation*. London: Department of Energy and Climate Change.

<sup>18</sup> Department of Energy and Climate Change (2014) *Green Deal and Energy Company Obligation (ECO): monthly statistics (May 2014)* London: Department of Energy and Climate Change.

<sup>19</sup> John Hills (2012), *Getting the measure of fuel poverty: Final Report of the Fuel Poverty Review*, London: Department of Energy and Climate Change.

<sup>20</sup> The Marmot Review Team for Friends of the Earth (2011), *The Health Impacts of Cold Homes and Fuel Poverty*, London: Friends of the Earth & the Marmot Review Team.

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*Lynne, 61, from Cumbria, lives in a cold home. She has health problems, including rheumatoid arthritis, a nodule on her lung and depression. She is well aware that this means that she needs to keep warm, but she struggles to afford it. She told Age UK: ‘Last winter I could only afford to have my heating on in the morning for an hour or so and then at night. So throughout the day it was horrendous – bitterly cold in the house. It was damp too – all my clothes were damp, even in the wardrobe. In the winter you put £25 a week on your gas, £20 a week for your electric and that’s £45 gone, without everything else. I don’t have luxuries in this house. My priority is to try to keep warm.’*

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- iii. **Be locally owned and driven.** Local people and agencies need to share experiences and support each other with the practicalities of energy improvement work. Local authorities have to step up their efforts and involve local voluntary and community sector bodies, and Health and Wellbeing Boards have a pivotal part to play. Area-based, locally-based programmes (as demonstrated by Warm Zone schemes<sup>21</sup>) are also more cost-effective to deliver than scattergun, one-house-at-a-time (or one-improvement-measure-at-a-time) initiatives.
- iv. **Undertake whole-house improvements.** We need to go beyond the single most cost-effective measure and aim to make a house fuel poverty-proof. The Hills definition gives us a measure of the depth of fuel poverty, with the fuel poverty gap being the amount of money a household would need to spend on energy to keep adequately warm. Using this measure, older households are often ‘deeper’ in fuel poverty than others and because of the fixed nature of their incomes they will seldom see their situations improve. This underscores the need for whole-house assessments and improvements.
- v. **Work well in rural areas as well as in urban ones.** Fuel poverty is a huge problem everywhere but it is particularly prevalent in rural areas, due to the high number of stone-built, solid wall properties and households who are off-mains gas. Gas and electricity suppliers are regulated as part of their licence to supply but the suppliers of alternative energy resources are not regulated in any way, which poses a potential risk to vulnerable households. Furthermore, there is also no obligation on these suppliers to support people with energy efficiency work. This must change.

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<sup>21</sup> <http://www.warmzones.co.uk/>

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*Bobby and June, aged 69 and 67, live in rural Yorkshire, in a cottage with stone walls. Bobby has a number of health problems, including rheumatoid arthritis, osteoporosis, angina, diabetes and a thyroid condition. Bobby and June bought an oil-burning fire around 10 years ago, when it cost them £35 a month to heat their home. It now costs them £130 a month. June says: 'It's very dear to heat our home now. We find it difficult with these cold winters we've had, because we've had to have the fire on all the time. We really need the fire on for Bobby, with his illnesses. His legs get stiff and cold, and he likes to keep warm. When you're warm you feel better, don't you?'*

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