

# Age UK briefing for MPs – Excess Winter Deaths June 2016

Over the last ten years a shocking quarter of a million older people have died from the cold –1 older person every 7 minutes and at the root of this problem are cold, poorly insulated homes.

## The issue Facts and figures

#### Winter deaths

- 2.5 million avoidable deaths over the last 60 years
- Every winter in England and Wales one older person dies every seven minutes from the cold
- November 2015 ONS figures show that over the winter of 2014/15 there were a staggering 40,800 excess winter deaths among the over 65s from cold-related illness
- The majority of deaths occurred among people aged 75 and over; there were an estimated 36,300 excess winter deaths in this age group in 2014/15, compared with 7,700 in people aged under 75
- Among the over 65s numbers dying have more than doubled since 2013/14 when there were 15,900 excess winter deaths
- Cold homes cost the NHS £1.36 billion per year

### Fuel poor

- 2.35 million fuel poor households in England, including 1 million older people
- Energy prices have risen by around 150 per cent over the last 10 years
- There is a fuel poverty gap of nearly £900 million (which equates to an average of £370 per household)

### Energy efficiency

 There are 6 million low income homes in the UK with an energy efficiency of Band D or lower, but only 1.8 million energy efficiency measures have been installed in around 1.44 million homes under ECO and the Green Deal from their launch in 2013 to Match 2016

## Recommendations

### Age UK is calling for the Government to:

- reform its energy efficiency programmes
- make energy efficiency a national infrastructure priority
- commit to bringing 2 million UK low income homes up to Energy Performance Certificate (EPC) Band C by 2020 and all 6 million low income homes up to EPC Band C by 2025.

### Energy efficiency a national infrastructure priority

The case for including a domestic housing retrofitting programme as a national infrastructure priority was made very strongly in the former The Fuel Poverty Advisory Group's last annual report. A retrofitting programme would also generate more jobs more diversely across the country, nourish new insulation industries, demonstrate in practice the need for national behaviour to adopt energy saving more explicitly, and make people warmer and healthier. Cambridge Econometrics and Verco have done an analysis of a more ambitious programme with more stretching targets than the Government proposes (to make all homes at least EPC Band C by 2035, and all low income homes at least Band C by 2025).

This more ambitious programme projects:

- GDP increased by £3.20 on a Government investment of £1;
- Tax revenues increased by £1.27 on a £1 investment;
- 108,000 new jobs (net) per annum over the period 2020-2030;
- Total energy savings of £8.6bn over £400 per home;
- A 23.6MtCO2 reduction per annum by 2030;
- A 26% reduction in imports of natural gas in 2030;
- NHS savings of 42p for every £1 invested in reducing fuel poverty.

### Making the most of ECO – learning from the failure of the Green Deal

ECO ends in March 2017, meaning that there is now a genuine opportunity to reform the scheme to ensure that it reaches far more older people on low incomes who are living in cold homes.

Do this by:

- Target low income households, not just the fuel poor
- Carry out whole-house retrofits
- Have more ambitious targets
- Transform the supplier obligation into a clear levy on people's energy bills, supplemented with funds from capital or infrastructure spending
- Use the money to fund locally-led, area-based energy efficiency programmes

#### **Replacing the Green Deal**

Age UK is calling on the Government to replace the Green Deal with a new scheme that would:

- Bring homes up to EPC Band C or higher
- Be financially attractive
- Offer better financial incentives
- Convince people of the benefits of energy efficiency

**For further information** please contact our Public Affairs Team by emailing Age UK External Affairs Manager Mervyn Kohler on <u>Mervyn.Kohler@ageuk.org.uk</u> or by calling 02030331502.

# **Case Studies**

#### Lynne's story

Lynne, 63, lives with her adult son in a bungalow in Cumbria. She has multiple health issues and her son has Asperger's syndrome. Neither is able to work due to ill

health. Lynne claims a number of benefits, including Disability Living Allowance, Housing Benefit and Council Tax rebate, but her weekly income is just under £100. Lynne's bungalow is very cold and damp. She cannot afford to run the central heating for more than a few hours each day, as she is trying to pay off debts to her energy company from her previous home.

Lynne says: 'With the price rise in the utilities I am just dreading next winter because it was costing me between £20 and £25 a week last winter for the heating, because I'm on a prepayment meter. My electric was in debt and I am currently paying £35 on my electric each fortnight to cover the debt too. It's the heating that worries me because obviously, being on a meter, it can run out. And the £5 emergency credit doesn't last long.'



To keep warm in winter she wears several layers of clothing indoors and sits with a hot water bottle and a hat on to save money on heating. Despite being economical, she still spends around a quarter of her income on heating bills during the winter months, and this often leaves insufficient money for food: 'If I wanted to have my heating on for most of the day, then it will be well over half my income. That's why I have to limit running the central heating to one hour in the morning and from 4.30 to about 9 o'clock in the evening. I have very little left for food. I spend about £60 a week on food for the two of us. I skip meals a lot. I have some toast at lunch time, and I'll have a sandwich or some toast in the evening to save money. We don't have luxuries in this house. My priority is to try to keep warm.'

#### Victor's story

Victor is 86 and lives with his wife Rita in a two-bedroomed semi-detached house in the West Midlands. He suffers from Chronic Obstructive Pulmonary Disorder

(COPD), which was diagnosed six years ago. He also takes medication for a heart condition and he really feels the cold.

Victor says: 'I think the lung condition really went haywire about 25 years ago. I had just retired and I had pneumonia. It put me in hospital and I haven't been properly right since then. They call it COPD and bronchiectasis. During the day it isn't too bad. I mean – I walk slowly – and I cough a lot. I have to stop to rest a lot. But it's at night that it's a problem. I wake up frequently and I start to cough. It's worse in the winter. My chest tightens right up when it gets cold and it makes it much harder to breathe. Last winter my health was pretty bad really. I was backwards and forwards to the doctor. You pick up infections so easily, that's the thing. And that is

when you start to lose your appetite – you can't eat because you can't breathe. So I do tend to go off my food when I'm not well.'



#### Bobby and June's story

Bobby is 69 and lives with his wife June, 67, in a village in North Yorkshire. They live

in a stonewall detached cottage. Bobby suffers from multiple health issues, including rheumatoid arthritis, angina, diabetes and steoporosis. He needs to keep warm as several of his conditions get worse if he is cold. He is in and out of hospital frequently for regular checkups and appointments.

'We got this oil fire in about 10 years ago as there is no gas in the village, and it was £35 a month for the oil. It's quite dear now – £130 a month. We find that difficult with these cold winters we've had, because we've had to have it on all the time. And then we pay £50 a month for the electric. It's a stonewall cottage and these kinds of cottages can be quite difficult to heat. We try to save money by not having the heating on, but last winter we had it on nearly every day because it's a cold house really – downstairs is cold. We have stone floors. I need the heating on really. I like to keep warm, with my health problems. When you're warm you feel better don't you? I think the pain sort of goes when you're warm, it helps you...'



#### Lesley and Harry's story

Lesley and Harry, both 65, live in the north Pennines in a detached, stone-walled cottage that was built in the 1700s and is off the mains gas and electricity grids. They

rely on a multi-fuel stove, a log-burning stove, a small generator and a small wind turbine for their energy needs.

We've got stone walls and one cavity wall, but we've not got any cavity wall insulation because when anyone rings you about grants, they say they can only do the whole house or nothing. And we've been inundated with calls for grants but none of them are for people who are off-grid. We were offered free solar panels too, but as soon as they found out we were off-grid the offers just disappeared.

Cost-wise, it's very expensive. We've got two small private pensions but we're not well off. We put in a small, domestic wind turbine 16 years ago, which cost us £3,000. We had no help buying the generator, which cost us around £5,000, and if there's a problem with it we have to pay up to £400 for it to be serviced. And the minimum order of diesel for the generator is £400.

We fill the stove up two or three times a day, so we buy 10 bags of solid fuel to burn in the

stove which costs us £180 a month. We also buy bundles of logs for the other stove at £40 each. Every day, you're carting a load of logs and putting them in the shed. You have to do a lot of bending and lifting.

If it's really cold in the house we tend to stay in one room. We've found these last two or three years, it's got harder. What wasn't a problem 10 years ago is now – with my arthritis, particularly in the morning I can hardly walk about and I'm quite miserable. If you can keep yourself warm you do feel a bit better. But once you're immobile you feel the cold quickly. I have a lot of physical problems, but the bottom line is you just have to keep going.'



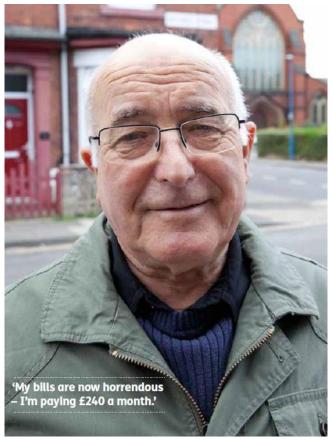
#### John's story

John, 72, from Hartlepool, lives alone in an end of terrace, four-bedroomed house

which was built in the 1860s. The house has solid walls but no insulation. John owns the house and has lived in it for 28 years. He tried several times to access the Green Deal but found it too expensive.

'I applied for the Green Deal through a firm in Stockton that was fitting houses in Hartlepool with solid wall insulation. I thought it'd make a great difference because this house in the winter is freezing. A guy came along, measured up, went away, and I didn't hear anything for ages.

Finally I had a message from someone else saying that the firm had gone bust. So I looked around, my gas company only wanted to do cavity walls, so it was a couple of years later when a woman down the street had her solid walls done. I asked her who was doing it and I went down to see them, filled in some forms, then a guy came along to measure up and it was the same guy from the previous company!



After that I didn't hear anything for a year and a half. The thing is, I would've had to pay for it all myself anyway and they said I might get a small rebate or something. I would have expected to have paid between £10,000 and £12,000 which I simply don't have.

Last year I had shingles and was confined to the house for nine months. I had the heating on a lot to stay comfortable, which means my bills are now horrendous – I'm paying £240 a month.

I've got various things wrong with me – Type 2 diabetes, arthritis in my spine and ribs, high blood pressure, sleep apnoea... You know I'm 72 and I'm not getting any younger. I try and look after myself all the time and I've still got all my faculties, but if you're not warm, your thoughts get muddled and you can't function properly.'