

# Older, not colder

Why older people need warm homes



# Introduction

**Winter can be a big worry for many older people as it brings with it a range of concerns, from high fuel bills and housing that is hard to heat, to health problems and hospital admissions.**

Those in later life can also encounter problems such as understanding energy bills and tariffs, incurring costs for not paying bills by direct debit and difficulties using prepayment meters.

In 2012, there were 602,000 older households living in fuel poverty in England<sup>1</sup> and 28,500 ‘excess winter deaths’ in England and Wales amongst people aged 65 and over<sup>2</sup>.

Many of these deaths and health problems could be prevented if everyone lived in a warm home. The UK has some of the worst levels of home energy efficiency in Europe<sup>3</sup>, but with proper insulation and energy efficiency measures nearly all homes could be made much warmer.

That is why Age UK is calling on the Government to make millions more homes much more energy efficient. We believe that an ambitious energy efficiency programme to bring all our housing up to standard is the only sensible and long-term solution to fuel poverty and excess winter deaths. We also have a number of policy solutions which could improve how the energy market serves older people.

In this report, we set out the range of problems that older people face in winter. We look specifically at fuel poverty (pages 4-8), winter health (pages 9-13) and excess winter deaths (pages 14-15). We focus on the challenges faced by older people living in rural communities (pages 16-19), including those of older residents of



park homes (pages 20-23). We also examine specific problems with the energy market, such as understanding fuel bills and tariffs (page 24), costs for non-direct debit customers (pages 25-26), prepayment meters (pages 26-28) and the Green Deal (page 29).

At Age UK we believe that no older person should have to worry about the cold and everyone should be able to keep warm and well in winter, both today and in the future.

## Key calls to action

- 1 The Government should **drive forward a major energy efficiency programme**.
- 2 The programme should be **area-based and locally driven**, and target the poorest and most energy inefficient homes first.
- 3 Local authorities and Health and Wellbeing Boards should **take action to reduce the risk of death and ill health** associated with living in a cold home.
- 4 Older people should **take steps to protect their health** during winter.

<sup>1</sup> Trends in Fuel Poverty, England, 2003-2012, Table 4, Department of Energy & Climate Change (DECC), 2014.

<sup>2</sup> Office for National Statistics (England and Wales), 2012/2013.

<sup>3</sup> The Cold Man of Europe 2013, Association for the Conservation of Energy.

# Cold homes and fuel poverty

**Households that are in fuel poverty have both lower incomes and higher energy needs than typical households. One quarter of these households are older households.**

The Government used to define a household as being in fuel poverty if it would need to spend more than 10 per cent of its income to achieve an 'adequate' level of warmth through the year and meet other energy costs. Under the old definition, 3.2 million households in England were classed as being in fuel poverty in 2011.

In 2013, the Government adopted a new definition of fuel poverty, which considers a household to be fuel poor if it has an income below the poverty line (including if meeting its required energy bill would push it below the poverty line), and it has higher than typical energy costs. Under the new definition, 2.28 million households (602,000 older households) in England were classed as being in fuel poverty in 2012<sup>4</sup>.

While changing the definition has reduced the total number of older people deemed to be in fuel poverty, the number is still unacceptably high and has serious consequences for older people's health and wellbeing.

**Over 3 million older people in the UK were concerned about staying warm in their own home last winter<sup>7</sup>**

Older households make up a quarter of the fuel poor<sup>5</sup>. Older people living in larger, older, poorly-insulated properties – often alone – are especially at risk of being in fuel poverty.



The rising costs of energy and the difficulties of having a hard-to-heat home mean that many older people on low incomes fear not being able to pay their energy bills and are being forced to ration their heating, during even the coldest weather.

Many older people who are faced with the stark choice between heating or eating end up rationing both<sup>6</sup>, with disastrous effects on their physical and mental health and wellbeing.

## Key factors that contribute to fuel poverty

- 1 Low household income
- 2 Poor home energy efficiency
- 3 High energy prices

<sup>4</sup> Annual Fuel Poverty Statistics Report, 2014, DECC.

<sup>5</sup> Ibid.

<sup>6</sup> A TNS omnibus poll of 1119 GB adults aged 65 and over for Age UK in June 2014 revealed that nearly 1 million people aged 65 and over have had to cut back on food shopping over recent years to cover the cost of utility bills.

<sup>7</sup> TNS Winter Omnibus Survey for Age UK (Oct 2013). 28% selected answer staying warm in my own home and 55% selected the increasing cost of energy bills. Respondents could select more than one answer. Population figures for the UK are estimates based on mid-2012 population estimates, ONS 2013, using the figure of 10,840,900 people aged 65 or over in the UK.



## 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.'

**'With the price rise in the utilities I am just dreading next winter.'**

Nearly 1 million people aged 65 and over have had to cut back on food shopping over recent years to cover the cost of utility bills<sup>8</sup>.



<sup>8</sup> TNS omnibus poll of 1119 GB adults aged 65 and over for Age UK – 27th June 2014.

# Age UK's calls to action

**Age UK believes that the most effective way of reducing the numbers of older people living in fuel poverty is to significantly improve the energy efficiency of our housing stock.**

This means upgrading two million low income households with an energy performance rating of D, E, F or G to Band C by 2020, and upgrading all houses to an A or B rating (like today's newly built housing) by 2030, starting with the poorest and most energy inefficient homes.

An infrastructure programme of this kind would both improve energy efficiency and lift large numbers of households out of fuel poverty, given that 65 per cent of those in fuel poverty currently live in properties with a rating of E, F or G<sup>9</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 don't move and are 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.

We believe that this kind of approach is most successful and cost-effective when delivered locality by locality, street by street, harnessing the skills of local authorities and the support of local communities.

So, we need an ambitious approach, spearheaded by the Government and implemented by local public, private and third sector partners, working together with communities and individuals to drive forward a nation-wide energy efficiency programme.

# Cold homes and health

**Every winter, tens of thousands of older people in the UK experience ill health or even die as a result of the cold.**



## Growing older

Despite the common perception that we 'feel the cold more' when we get older, we actually become less sensitive to the cold as we age.

Ingrained behaviour patterns often continue into later life, such as leaving bedroom windows open at night because of strongly held beliefs about the health benefits of 'fresh air'.

Such misconceptions mean that many older people, not only those in fuel poverty, are living in cold homes, unaware of the risks posed to their health.

This is why Age UK is working to raise awareness of the risks to older people's health and to highlight ways that older people can avoid falling ill during cold weather.

Cold weather causes a massive spike in associated health problems. It's particularly important for older people to keep warm because their health could be in jeopardy. They are not only at risk of heart attacks, strokes and respiratory problems, but also of depression, worsening arthritis, complications with diabetes and other chronic conditions, and increased accidents at home (caused by loss of strength and dexterity in the hands)<sup>10</sup>.

<sup>9</sup> National Energy Action (2013), The many faces of fuel poverty, Newcastle: NEA.

<sup>10</sup> The Marmot Review Team (2011), The Health Impacts of Cold Homes and Fuel Poverty, London: Friends of the Earth.



## 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.'

**'It's worse in the winter. My chest tightens right up when it gets cold and it makes it much harder to breathe.'**



# Age UK's calls to action

## Steps older people can take to protect their health

As we get older it takes longer to warm up, which can be bad for your health. The cold thickens blood and increases blood pressure, and breathing in cold air can increase the risk of chest infections.

The ideal temperature is 18°C (64°F) for your bedroom and 21°C (70°F) for your living room. Check your thermostat or use a room thermometer to monitor temperature, and keep your bedroom window shut on a winter's night.

For more information or for your free copy of our Winter Wrapped Up guide containing a free room thermometer, visit [www.spreadthewarmth.org.uk](http://www.spreadthewarmth.org.uk) or call Age UK Advice on **0800 169 6565**

## Key facts

Exposure to the cold:

- narrows airways and thickens mucus, making it harder to breathe;
- increases the risk of respiratory infection;
- lowers heart rate but raises blood pressure, an effect which can last for many hours;
- increases the risk of blood clotting, which along with raised blood pressure increases the risk of heart attack or stroke.

## How local authorities can help older people

In June 2014, the National Institute for Health and Care Excellence (NICE) published draft guidance on how to reduce the risk of death and ill health associated with living in a cold home.

Aimed at commissioners, managers and health, social care and voluntary sector practitioners who deal with people in vulnerable situations, the guidance recommends:

- One-stop local health and housing referral services for people living in cold homes, to offer access to grants for housing insulation and heating;
- Identification of people at risk of ill-health from living in cold homes, particularly those most vulnerable to the cold due to age or medical conditions;

- Ensuring vulnerable hospital patients are not discharged to cold homes;
- Awareness training for heating engineers, meter installers and providers of housing insulation about how to help vulnerable people at home.

Age UK welcomes this guidance and wants to see public health teams in local authorities working with Health and Wellbeing Boards to draw up plans to implement these measures, as a matter of urgency.

To obtain a summary of the draft guidance, please contact the Campaigns team on **020 3033 1712** or email [campaigns@ageuk.org.uk](mailto:campaigns@ageuk.org.uk)

The final guidance will be published in January 2015.

# Excess winter deaths – a preventable tragedy

Every winter, 25,000 older people in England and Wales don't survive the cold weather – that's 206 deaths a day, or one death every seven minutes. Many of these deaths could be prevented.

Countries which experience much colder winter temperatures than the UK, such as Finland, Germany and France, have significantly lower winter death rates than us<sup>11</sup>. This is because the UK has the oldest houses in the EU, with over half built before 1960 and just over 10 per cent built since 1991. On average, older UK homes require at least twice the energy to stay warm compared with many European countries<sup>12</sup>.

There is also a massive financial cost associated with additional winter deaths and illness. Age UK has calculated that the cost to the NHS in England arising from the increase in hospital admissions and additional GP consultations is around £1.36 billion per year<sup>13</sup>.

## Age UK's call to action

Age UK is campaigning to end this preventable tragedy by making the homes of older people as warm as possible. We are calling on the Government to invest in an effective energy efficiency programme which will make all our existing housing stock as energy efficient as today's newly built housing, starting with the poorest and most energy inefficient homes.

Such an approach would bring other benefits as well: stimulating the economy and creating jobs in all regions of the UK; bringing down consumer bills; improving older people's health and wellbeing and lifting millions out of fuel poverty.

ENERGY EFFICIENT HOMES  
COULD PREVENT 1 OLDER PERSON

**DYING**

EVERY 7 MINUTES  
FROM THE COLD<sup>14</sup>



ENERGY  
EFFICIENT  
HOMES



WOULD IMPROVE OLDER PEOPLE'S

**HEALTH AND  
WELLBEING**

ENERGY EFFICIENT HOMES  
WOULD CUT  
ANNUAL ENERGY  
BILLS BY



ENERGY EFFICIENT  
HOMES

WOULD LIFT

**9 OUT  
OF 10**



**OUT OF FUEL POVERTY<sup>16</sup>**

MAKING HOMES  
ENERGY EFFICIENT  
WOULD CREATE



**130,000  
NEW JOBS<sup>17</sup>**

<sup>11</sup> Association for the Conservation of Energy, The Cold Man of Europe, March 2013.

<sup>12</sup> Buildings Performance Institute Europe, Europe's Buildings Under The Microscope, 2011.

<sup>13</sup> Based on the method described in South East Regional Public Health Group Factsheet (2009) Health and Winter Warmth, which 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 (ONS) and the GDP deflator (from HM Treasury's website) to inflate the estimates to 2011/12 prices.

<sup>14</sup> Age UK estimate, using a ten-year average 2003/4 to 2012/13, from Excess Winter Mortality in England and Wales, ONS, November 2013.

<sup>15</sup> Energy Bill Revolution, Campaign Report, February 2012.

<sup>16</sup> Ibid.

<sup>17</sup> Consumer Futures, Jobs, growth and warmer homes, October 2012.



# Cold homes in rural England

**Fuel poverty is a huge problem across England, but it is particularly widespread in rural areas.**

This is due to the high number of solid wall properties and households without mains gas. Solid wall housing requires more fuel to keep it at a given temperature, and it is more costly and complex to insulate than cavity wall housing. Rural houses are also often frequently detached, so they do not get the insulating benefit of a joined-on neighbour.

Although some households in rural areas are insulated, many do not have access to the mains gas network. The 2011 statistics for fuel poverty in England show that around one in five fuel poor households were located in rural areas and about half of these households do not have access to mains gas<sup>18</sup>.

Households that are off the gas grid are forced to rely on potentially more expensive fuels such as heating oil, liquefied petroleum gas (LPG) and solid fuel to heat their homes. As a result, household energy bills are on average 27 per cent higher in rural areas than they are in urban areas<sup>19</sup>.

**Age UK believes that we must prioritise the coldest homes in rural areas, such as those that are off the gas grid and those with solid walls.**



## **Age UK's call to action**

Age UK is convinced that the most effective way of reducing the numbers of older people living in fuel poverty in rural England, as with the rest of the country, is to improve the energy efficiency of our housing stock.

Using an area-by-area approach, we must prioritise the coldest homes in rural areas, such as those that are off the gas grid and those with solid walls. The Government must also make it easier for people living in rural

locations to access financial support with their energy bills, for example through the Energy Company Obligation (ECO) (see page 21).

Age UK wants to see public health teams in local authorities across England work with Health and Wellbeing Boards to implement NICE's draft guidance on how to reduce the risk of death and ill health associated with living in a cold home, as a matter of urgency (see page 13).

<sup>18</sup> Gregory Barker (MP for Bexhill and Battle, Conservative), 2014.

<sup>19</sup> Statistic from Department of Energy & Climate Change (DECC), 2009, cited in Rural Services Network, 'The State of Rural Public Services 2012', 2012.

## 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 osteoporosis. 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 check-ups 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

**‘I like to keep warm, with my health problems. When you’re warm you feel better don’t you?’**

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...’





# Park homes

**Many park homes are occupied by older people, and a large proportion of park home sites are in rural areas.**



It is estimated that around 160,000 people live in approximately 1,950 park home sites in England<sup>20</sup>. Sixty-eight per cent of park home residents are aged over 60, with more than a quarter aged 71 and over<sup>21</sup>. While living in an affordable home in the

countryside, or near the coast, may be 'living the dream' for many older people, park homes can be old, expensive to heat, poorly insulated and off the gas grid, and residents may have to rely on utilities supplied at a premium.

## Getting help

Many park home residents are on low incomes and are currently unable to access financial help to improve the energy efficiency of their homes under the Government's flagship energy efficiency initiative, the Green Deal. The Green Deal enables people to fund energy efficiency measures from the savings they generate on their fuel bills. It takes the form of a loan, with levels limited to ensure that the repayments are no greater than the savings made.

The Energy Company Obligation (ECO) puts responsibility on energy companies to improve energy efficiency and install other measures for customers in vulnerable situations and hard-to-insulate properties. While the Department of Energy and Climate Change (DECC) has confirmed that park homes are eligible for insulation measures under ECO, no energy suppliers at present actually offer any options which would benefit park home owners.

<sup>20</sup> Consumer Focus, Living the dream?, 2012.

<sup>21</sup> Ibid.

## Age UK's call to action

Age UK believes that keeping warm in winter and living in a well heated home with affordable fuel costs is everyone's right, wherever they live. Park home residents should not be deprived of access to the same state support as those living in more 'traditionally constructed' homes.

Age UK is calling on the Government to fully consider the range of options that could be offered to park home residents to improve the energy efficiency of their homes, and to work with local authorities to develop a specific provision for park home residents so that they can access ECO measures.



## Kevin and Lynda's story

**Kevin is 62 and his partner Lynda is 64. They moved into their park home in Somerset in 2012.**

Kevin suffered a stroke shortly before they moved. Lynda says:

'The park home is over 40 years old so it doesn't conform to the current British Standards. The central heating boiler is quite ancient, with only single radiators in all the rooms. These are not enough to heat the home, even if we could afford to run it. Our heating bills are huge.

'We are on LPG – liquefied petroleum gas – for the central heating, and with the electric, the two bills come to about £180 a month, which really eats up our income. That first winter here we were absolutely frozen; we thought we'd die of cold. It was so expensive to run the central heating, we turned it off. We looked for financial advice to get something done and rang round everyone.

'We contacted the Citizen's Advice, the council – they did their best, but it seems that once they know you're in a park home, they can't help. The chap from the council was helpful and tried to get a low interest loan for us, but because it is a park home, he couldn't do anything. In the end, we just gave up.

**'That first winter here we were absolutely frozen; we thought we'd die of cold.'**

'We're in the process now of having new external wall cladding installed, which we have had to pay for ourselves. It's costing us all our savings, £9,900. We had to have it done because it's really important we keep the house warm, especially for Kevin.'



# Wider problems with the energy market

**Changing tariffs or switching suppliers can be the easiest way to save money on energy bills, but the actual process of switching may deter many older customers, who find it complex and confusing.**

## Understanding fuel bills and tariffs

Some older customers may have run into debt, and that debt has to be paid off or an arrangement has to be made to clear the debt before they can switch. Even if they are not in debt, many older people lack access to the internet to shop around for the best deal and are put off by the length of time required to complete a switch, although this is changing<sup>22</sup>.

What's more, older people receiving the Warm Home Discount may lose it if they switch to a small energy supplier who is not required to offer it. The most vulnerable may therefore be forced to pay more for their energy than those who are in a better financial position.

Age UK wants to ensure that all 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 launched its Retail Market Review in late 2010, following concerns that the energy market was not working effectively for consumers. This is making it somewhat easier for consumers to make informed decisions about their energy supply; however it does not address the need to improve the energy efficiency of our homes.

**'Changing my tariff has made a tremendous difference. It's much more affordable to keep my house comfortable and warm, and I feel like I can now have family and friends over without being embarrassed about how cold the house is.'** Rose, 84

<sup>22</sup> In June 2014, Ofgem confirmed that from 31 December 2014, the time it takes to switch will drop to only three days, with a 14-day cooling off period.



## Costs for non-direct debit paying customers

Energy suppliers offer a number of ways to pay energy bills, including by direct debit, telephone or the internet, cheque or cash at the Post Office or other outlets, or via a prepayment meter.

All energy companies offer the best prices to customers paying online or by direct debit. Customers who

choose to pay by direct debit receive £35 off their bill per year, per fuel, so if they have a dual fuel energy plan, i.e. they use the same supplier for both their gas and electricity needs, they receive £70 off their bill per year. Having paperless bills attracts a discount of £5 per fuel per year, which becomes £10 for dual fuel customers.



However, many older people do not want to pay their bills by direct debit and prefer to pay by cheque, as they find it helps them to budget better. Many also prefer to receive paper bills because they do not have access to the internet, or they are uncomfortable with online banking.

Some energy companies help consumers to spread the cost of their bills by running payment schemes whereby regular payments can be made 'over the counter' (or by direct debit) in post offices and other local outlets. These schemes are useful; however, they are more expensive than paying by direct debit and some banks and building societies charge a fee for processing energy bill payments.

Age UK believes that consumers should be able to choose how they pay their energy bills without being unfairly penalised, and that all payment methods should reflect the costs that suppliers face.

**'I only have the central heating on from 8 to 9 in the morning and from 4 to 8 in the evening, and after that I go to bed to keep warm and cut down on the bills. I pay these on a regular payment scheme. I pay £25 a fortnight for gas and £12 a fortnight for electricity at the Post Office and it comes to over £900 a year.'** Mary, 75

### Prepayment meters

Over six million homes in the UK pay for their energy through prepayment meters and the majority of these are low-income households<sup>23</sup>, including many older households. Often the prepayment meters have been pre-installed in private or rented property by landlords, or installed by energy companies in order to recover debt from customers who have not been able to pay for their energy via quarterly or monthly bills.



Prepayment meters have a number of disadvantages. Prepayment customers (apart from Ebico customers) do not qualify for a direct debit discount (see above) and they have to regularly 'top up' keys and smartcards to feed their meters, which can entail trips out to the shops, often in bad weather. If they can't reach a shop to top up their meter, then their energy supply will be disrupted, resulting in a cold home.

Smart meters are the new generation of energy meters which will enable energy companies<sup>24</sup> and consumers to monitor household energy use.

Consumers will be able to see at a glance how much energy they are using, and monitor the cost, via an 'in-house display' unit. Smart meters will be installed by energy companies over the next six years and offer an opportunity to improve the situation for prepayment customers.

Smart meters could eventually help to reduce the differential between rates for customers who pay through prepayment meters and those paying by direct debit. They can also work with remote credit top-up facilities, meaning that prepayment customers won't need to leave their homes to buy more credit.

Age UK is urging the Government to encourage energy companies to approach prepayment customers as early as possible to have a smart meter installed because they will make it much easier for customers to manage their fuel bills and help to reduce their energy costs.

<sup>23</sup> Church Action on Poverty, Let us switch! How prepayment meters trap people in poverty, February 2014.

<sup>24</sup> It's estimated that they will save energy suppliers more than £300m a year by removing the need to take meter readings or deal with bill disputes <http://www.which.co.uk/energy/creating-an-energy-saving-home/guides/smart-meters-and-energy-monitors-explained/smart-meter-roll-out/>



## William's story

**William is 76 and lives alone in a privately rented, 200-year-old property near Peterborough. Prepayment meters for gas and electricity were installed by his landlord before he moved in.**



William could not afford to run his heating last winter as he only receives a basic pension, plus Pension Credit. He put £5 a week on each of his gas and electric meter cards and after this ran out he was left without heat for days. William was told by his energy company that he was ineligible for the Warm Homes Discount, the automatic rebate on energy bills for low income pensioners, because he was a prepayment card customer. Luckily, his local Age UK was able to establish that this information was incorrect and his Warm Home Discount was credited to his card for the coming winter.

William says: 'Last winter was very cold. My thermometer card showed that my living room was only 6°C. Heating was so expensive that I rationed it – about two hours every night was all I could afford. I had to wear a coat indoors on the worst days and I went out during the day to visit friends because it was so cold in the house. I heard about getting a grant from the Government to help with the bills – £135 I think it was, if you are on Pension Credit like I am, but when I rang up the energy company they said I wasn't eligible for it because I was on a meter.'

**'Last winter was very cold. My thermometer card showed that my living room was only 6°C.'**

## The Green Deal

A number of different Government and supplier-operated schemes have run over the past decade to help people living in cold homes install energy efficiency measures. The Green Deal is a scheme that enables people to take out a loan to fund improvements, which is repaid via their energy bills. The loan is attached to the electricity meter, rather than the person, meaning that if you sell your property without having paid off the loan, the person buying it will inherit the debt.

This poses a particular set of problems for older people. Many older people, particularly those in fuel poverty, cannot afford to take out such a loan and have serious concerns about taking on debt, particularly later in life. The rate of interest charged on Green Deal loans also attracts suspicion when compared with the interest rates they get on their savings.

Age UK believes that the Green Deal will do little in the long-term to reduce fuel poverty.

It should remain an option, at least for those households with sufficient means to take out a loan, but more needs to be done to make it attractive to all older people.

For example, as an incentive, 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.

**'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 and it would take a long time to pay it off. As it is, we've already paid over £9,000 ourselves for double glazing to help keep us warm.'** James, 69

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# Conclusion

**No one likes getting cold, but for hundreds of thousands of people in later life, the cold brings financial worries, risks to health and even a threat to survival. As energy prices have risen over the years and incomes have been squeezed, the worst affected are forced to endure misery, hardship, anxiety, ill health, and – in some cases – death.**

In this report, we have set out the range of problems that older people face in winter and put forward our solutions.

At the root of these problems are cold, badly insulated homes. With rising fuel prices, more and more older people cannot afford to heat their homes adequately.

However, this situation could be changed. Other, much colder, countries have significantly lower death rates, largely due to better insulated homes and greater awareness of the need to keep warm.

Helping older people keep themselves and their homes warm is one solution, but Age UK believes that an ambitious energy efficiency programme to

bring all our housing up to standard is the only long-term solution to fuel poverty and winter health problems. That is why we are calling on the Government to make millions of homes much more energy efficient.

The energy market also needs to serve older people better, which is why we have included a number of actions to benefit them in this report.

We believe that no older person should have to worry about the cold and everyone should be able to keep warm and well in winter. A legacy of warm and well-insulated homes would make a significant contribution to enabling everyone – not just older people – to keep warm, well and healthy in the future. The time to act is now.

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**Please pledge your support for our campaign by signing the postcard attached and returning it to us.**

# Age UK's campaign for warm homes is calling on the Government to make millions of homes much more energy efficient.

Inside this report you will find a postcard, which you can sign and return to us to pledge your support for our campaign.

For other ways to get involved:

Visit [www.spreadthewarmth.org.uk](http://www.spreadthewarmth.org.uk)

Phone us on **020 3033 1561**

Email us [campaigns@ageuk.org.uk](mailto:campaigns@ageuk.org.uk)

## Write to us:

Age UK Campaigns  
2nd Floor, Tavis House  
1-6 Tavistock Square  
London WC1H 9NA

## Age UK

Tavis House  
1-6 Tavistock Square  
London WC1H 9NA

**0800 169 80 80**

[www.ageuk.org.uk](http://www.ageuk.org.uk)



Photos on pages 3, 25 and 28 by Maria Moore; pages 7, 9, 11 and 27 by VJT Photography; page 19 by Amanda Hannen Photography.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life. ID202086 08/14