



Working with children
for children

Fuel poverty

What it means for young parents and their families

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Introduction

For over 50 years, the National Children's Bureau (NCB) has strived to reduce the impact of inequalities, improve the lives of children and young people and ensure that their voices are heard and acted upon in decisions that affect them, their families and their communities. Many of the challenges facing children and young people remain the same, including coping with poverty and disadvantage and living in conditions that have long-term impact on their physical and mental health.

A generous donation from Economy Energy's customers, in March 2015, provided NCB with the opportunity to carry out a fuel poverty awareness project. As a conscientious energy supplier, Economy Energy was keen to support this project and use their extensive experience in the prepayment energy sector to help support vulnerable customers at risk of fuel poverty. The focus of this report was to engage with young parents, who are often overlooked in the context of what it means to be fuel poor; something Economy Energy is looking to actively rectify.

This project has given young people, including young parents, a voice on the issue of fuel poverty. The aim of this project was to gain insight and understanding of fuel poverty issues and their impact on young people, their peers, their families and their community. We also looked at solutions that young people believe that their peers, their families and their communities can implement and will make a difference. By opening up discussion and taking a solution-focused approach, we inspired children and young people to play a part in telling the social and economic story of fuel poverty, and the impact on young lives. The counter side to fuel poverty is not just about income, but extends to having an increased awareness of what can be done in a proactive way that is of benefit to all families.

For this project NCB has:

- reviewed existing literature, policies and current data, on fuel poverty and the impact thereof on children and young people and their families
- run focus groups and workshops with young parents in Coventry and Lambeth and Young NCB
- interviewed practitioners working for community organisations supporting young parents

The opinions and voices of young people and practitioners shaped the initial review, animated the research evidence and provided insight into what the issues are and what can be done to help families living in cold homes. This report highlights the findings of the project, exploring what living in a cold home means for those families, in particular families headed by young parents, and gathers some of the growing body of research evidence to highlight what this means in terms of the health and well-being of children.

No-one can understand fuel poverty unless they have lived in it. Fuel poverty is when you wake up to find you have no gas, no money and two days 'til payday. You have to feed cold food to your children and wrap them up in coats, gloves and scarves indoors or trail them round the shops all day to keep warm.

Young parent in Lambeth

What is Fuel Poverty?

Fuel poverty in England is measured by the Low Income High Costs definition, which considers a household to be in fuel poverty if:

- they have required fuel costs that are above average (the national median level)
- were they to spend that amount, they would be left with a residual income below the official poverty line¹

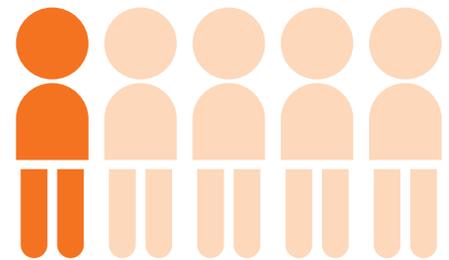
Fuel poverty is viewed as an interplay of three elements:

- Cost of energy
- Household income
- Energy efficiency of the household

Fuel poverty impacts on the lives of some of the most disadvantaged children and young people. The impacts are varied and can mean parents cut back on essentials to keep their homes warm, and force families and young people into debt when they cannot afford to pay their energy bills. For a child, living in fuel poverty can mean growing up in a home that is cold and damp; this will have a long lasting effect on their health, learning and enjoyment of life.

Struggling to pay energy bills and keep warm at home is traditionally seen as a problem that only affects old people, but this is not the case. The numbers of families with children living in inadequately heated homes is rising. Young parents and households headed by young people are now disproportionately affected by living in a cold home³.

Approximately 40 per cent of households living in cold homes are couples or lone parents with dependent children, and a quarter of households headed by 16 to 24-year-olds live in fuel poverty⁴. In total, 3.8 million children in England live in families that are struggling to pay their energy bills.⁵



One in five young people live in fuel poverty²

Having to rely on private-rented accommodation can be financially very tough and mean unstable tenancies for young parents.

Practitioner working with young parents in Lambeth

What is the impact of living in fuel poverty on children and their families?

Health

Research clearly links cold homes to an increase in the risk of a range of health conditions in children and young people: the longer a child is exposed to low temperatures, the greater the risk of harm to health. A study using data from the Families and Children Survey found that 13 per cent of children spent at least a year living in inadequately heated accommodation between 2001-2005⁶. Another study highlighted that the impact of interventions to alleviate living in a cold home are likely to be greater on children than on adults, and are more easily achieved.⁷

Below is some of the evidence from the Marmot Review, which considers the health impacts of living in fuel poverty or a cold home:

- Children are twice as likely to suffer from respiratory problems such as asthma and bronchitis, with severity and frequency of asthma attacks up (if they develop asthma, they are likely to continue to have it for a long time, with a knock-on financial impact on health services and a detrimental effect on education and life chances)
- Low weight gain in infants (the infants will need more calories to keep warm, but may be receiving fewer in families that ration food to pay for other essentials)
- Higher level of hospital admissions in the first three years of life
- Slower developmental progress
- Increase in minor illnesses (colds and flu) with existing conditions exacerbated⁸

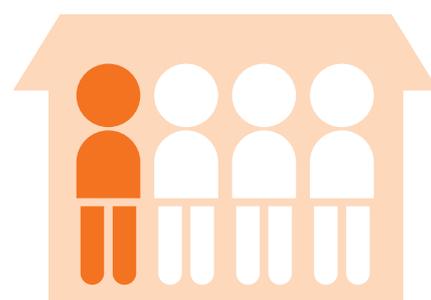
Mental health

The impact on the mental health of children, and especially young people, can also be severe:

- One in four adolescents living in cold homes is at risk of multiple mental health symptoms (in contrast to one in twenty young people not living in fuel poverty)
- Ten per cent of children living in a cold home reported being unhappy with their family (the figure is two per cent for the general population)
- The housing and homelessness charity Shelter found that children growing up in poor housing were more likely than other children of the same age to experience mental health problems including anxiety and depression⁹

We are worried that our children's health might be suffering as a result of living in cold and damp homes

Young parent in Coventry



One in four adolescents living in cold homes is at risk of multiple mental health symptoms

Indirect impacts

Living in a cold home also has indirect outcomes for children and young people, which can lead to inequalities that last into later and even adult life, including:

- Negative effect on educational attainment, emotional resilience and well-being
- Negative impact on dietary opportunities and choices
- Increase in risky behaviours (early alcohol or tobacco use, truancy) as young people try to find respite and privacy in other venues outside their home.¹⁰

When my friend comes round he says [my home] stinks and when I go to school this boy says my clothes stink... but Mummy washes them.¹¹

What is the government doing to solve fuel poverty?

The government's 2015 Fuel Poverty Strategy states that tackling fuel poverty is a government priority. Its focus is helping vulnerable households through improving the energy efficiency of the housing stock, so that fuel bills can be cut, homes and people are warmer and healthier, and carbon emissions cut¹².

Using the current definition, 2.35 million households in England were living in fuel poverty in 2013 – approximately 10.4 per cent of all households. Within those households, it is estimated that there are 2.23 million children¹³.

The strategy includes a new fuel poverty target: 'to ensure that as many fuel poor homes as is reasonably practicable achieve a minimum SAP energy efficiency standard of Band C by 2030'^{14,15} The Climate Change Committee, the independent body established under the Climate Change Act to advise the government on reducing greenhouse gas emissions, estimates that investment of between £1.2 and £1.8 billion per annum is needed to achieve this¹⁶.

However, there is widespread concern that the government target will not be met due to circumstances such as:

- current resources stand at less than half of what is needed to achieve the fuel poverty target¹⁷
- the total budget for reducing energy bills in 2013 was down by 31 per cent from its level in 2009/10

We struggle to pay our energy bills but the problem is not always simply lack of money.

Young parent in Coventry

- two thirds of that budget did not reach the fuel poor (as it was spent on interventions, such as energy efficiency measures, for owner occupiers who are significantly less likely to be defined as fuel poor)¹⁸

The Office of Gas and Electricity Markets (Ofgem)

Ofgem, the Office of Gas and Electricity Markets carries out functions to protect the interests of existing and future electricity and gas consumers. In protecting energy consumers, Ofgem pays particular regard to those who might be in vulnerable situations.

The overarching objectives of Ofgem's Consumer Vulnerability Strategy are for the energy market to understand and identify the causes of vulnerable situations in the energy market and reduce the likelihood and impact of such situations. In doing this the Strategy has two roles:

- To guide Ofgem's approach to understanding vulnerability
- To guide our expectations of energy companies to embed consideration of consumer vulnerability when they design and deliver products and services.

Ofgem has made a difference for customers in vulnerable situations including:

- Connecting fuel poor households to the gas grid, under the Fuel Poverty Network Extension Scheme
- Ensuring suppliers offer free phone calls or low cost calls for customers to sue; and that telephone numbers are easy to find
- Working with suppliers to abolish costs for installing and removing prepayment meters (PPM) to make switching easier, to increase tariff choice for PPM customers and to ensure they are treated fairly
- Encouraging suppliers to introduce social tariffs for customers in vulnerable situations
- Expanding the Priority Service Register so that any customer with additional communication, access or safety needs can access services for free

What is the cost to the NHS?

The estimated cost to the NHS of treating conditions and illness in people of all ages, caused or made worse by cold homes, is around £1.36 billion per year. This is for both primary and hospital care¹⁹.

A cost-benefit analysis undertaken by Professor Christine Liddell showed that every £1 invested in affordable warmth would deliver a 42 pence saving in health costs for the NHS²⁰.

Tackling fuel poverty and cold homes would also have an impact on costs to wider health services, due to improvements in areas such as improved mental health and healthier lifestyles.

What are the key issues for young parents and their children living in fuel poverty and cold homes?

The struggle that many families share is made up of multiple factors:

1 Cost of energy

- The average annual cost of household energy bills has risen from £605 in 2004 to £1,306 in 2013. The Department of Energy and Climate Change has estimated that prices are set to rise between 12 and 30 per cent from 2013 – 2020²¹, so the challenge of paying ever-increasing energy bills will continue.
- Children's Society research shows that one in five families has been in energy debt²², with the average level of energy debt up from £320 in 2005 to £431 in 2015²³. Families in debt report cutting down on heating and other essentials such as food²⁴
- Switching supplier can save consumers an average of £160 per year on their dual fuel bill²⁵. However, switching rates are persistently low due to lack of information and the belief that it is difficult to do. It is also not an option for people who are in energy debt
- Fuel costs can vary depending on how people pay their bills – with those using pre-payment meters often facing higher costs than customers paying by direct debit. According to the Competition and Markets Authority (CMA), pre-payment customers pay on average 22 per cent more than the cheapest direct debit deal²⁶. The Children's Society study found that 30 per cent of families have pre-payment meters²⁷
- Half of customers who go into debt are put on pre-payment meters which, for many, will inevitably mean an increase in bills²⁸.

2 Household income

Between 2010 and 2013, real wages fell by 2.2 per cent per annum on average. Those households at the lower end of the income spectrum were most affected by this²⁹.

The Joseph Rowntree Foundation *Minimum Income Standard for the UK in 2014* report highlighted how the last six years have been tough for families:

- cost of essential items were up 28 per cent
- average wages up by only 9 per cent
- minimum wage by only 14 per cent
- government support to families (including child benefit, child tax credit) reduced.³¹

2005



2015



One in five families has been in energy debt²², with the average level of energy debt up from £320 in 2005 to £431 in 2015²³

I work with a number of young people who live alone or with a partner in poverty. They all have pre-payment meters and can rarely afford to cover costs, which means they are regularly left without power and have to do without essentials such as food, to put money back onto meters.³⁰

Practitioner quoted in Barnardo's Priced Out report

Disabled children and their families

A survey carried out by Contact A Family, a charity providing advice, information and support to UK families with disabled children, found that low income families with disabled children are particularly vulnerable. They often struggle to pay their energy bills due, in part, to the additional costs of caring for a disabled child. These could include heating a home for a child with particular needs or who is at home a lot of the time.

Many go without essentials and get into debt in order to pay for food, clothes and heating. One in five (21 per cent) report going without heating, and 29 per cent have taken out a loan to pay for essentials (with 39 per cent of those loans being for food or heating). For families in paid employment, one in six (17 per cent) state that they go without heating – and that rises to 32 per cent for those without work³².

In 2014, almost half a million families (both couples and lone parents) saw their income cut by up to £15.97 per week³³.

Of the 13 million low-income individuals in the UK as a whole, just under half are in employment but still struggle to meet the costs of living³⁴.

3 Energy efficiency

In general, the housing stock of England is old and badly insulated. This makes heating people's homes difficult and expensive. It is estimated that of every £4 spent on heating £1 is wasted through poor insulation³⁵.

A recent briefing³⁶ compares the UK housing stock and fuel poverty levels with 15 other European countries and finds that no other country performed as badly across the range of indicators³⁷ as the UK. Fuel poverty levels in the UK are also consistently higher despite other countries experiencing more severe winters.

Energy efficiency measures can reduce the amount of energy used, thereby reducing the cost to consumers and also cutting carbon emissions from domestic energy use (estimated to be around 30 per cent of total emissions for the UK). They are seen as the most effective way to tackle fuel poverty, and can range from being relatively simple and cheap to implement (draught-exclusion for windows), to complex and expensive (solid wall insulation or external wall cladding).

4 Type of housing

In addition to the often poor state of the housing stock in England, there is enormous pressure on housing in many parts of the country. Local authorities often struggle to combat homelessness and have to house families in accommodation such as B&Bs, due to having more people to house than they have houses for. Social landlords or housing associations also often have exceptionally long waiting lists.

Is income poverty³⁸ the same as fuel poverty?

While acknowledging that young parents on lower incomes are at greater risk of living in fuel poverty, it is important to bear in mind that they are not the same thing.

The UK Health Forum report on local action for fuel poverty has a useful illustration of the differences:

- Not everyone on low income is in fuel poverty (a clear example is social housing, where many people are on low incomes, but fuel poverty is proportionally lower because of often energy efficient, more modern housing stock)
- Addressing fuel poverty is not done just through income (it can be addressed via energy efficiency measures)
- Fuel poverty is associated with specific illnesses and health conditions (ones with more immediate impact on health outcomes)
- It is possible to effect change on fuel poverty more quickly than income poverty (for example, through energy efficiency measures)
- Capital expenditure helps fuel poverty (energy efficiency measures) whereas income poverty needs revenue expenditure³⁹

Recent cuts to funding support for social housing means fewer properties will be available.

- 17 per cent of all households and 23 per cent of families live in privately rented accommodation⁴⁰
- Younger households are increasingly having to rent privately where the costs are significantly higher than being housed by local authorities, who give priority to the elderly or people with health conditions⁴¹
- Almost half of families living in privately rented accommodation are struggling with energy bills and over 10 per cent cannot afford to keep warm⁴². One in ten private-rented homes also has the lowest energy efficiency rating⁴³.
- Households living in privately rented accommodation have fuel poverty rates that are twice the national average due to a combination of factors⁴⁴. These include high cost of private rent, low energy efficiency, high rates of pre-payment meters, and poor state of housing.

The Energy Act 2011 aims to address the issue of poor quality housing stock in the private-rented sector. For example:

- from April 2016, private landlords will not be able to unreasonably refuse requests from tenants for consent to energy efficiency improvement
- from 2018, all private rented properties must be brought up to a minimum energy efficiency standard rating. However, there is significant concern about how effective this new legislation will be

Sadly, young parents and practitioners still fear there will be little incentive for landlords to act – in large part because they are not responsible for paying the energy bills for the properties they rent out. In addition, many organisations report tenants fearing eviction if they make requests to landlords or complain about their living conditions.

5 Education and information

Young parents tell us that what they need is better education and more information about what they can do to save money, cut their energy use and make their homes warmer and healthier. All the young parents we spoke to want to learn how they can do this and how to make a difference to their lives.

Anecdotal evidence suggests that young parents and households headed by young people are less likely to access help that is offered in the form of advice and information⁴⁵. More research is needed to understand why this is, but practitioners interviewed for this report suggest it is due to a range of reasons including lack of time, not wanting to ask for help, having other priorities, and some prejudice towards young people from practitioners.

We know there are initiatives to support people living in cold homes, but very few seem to be specifically targeted at young parents.

Young parents working in minimum wage jobs and living in private rented accommodation are often the ones who can struggle the most. It is important that young parents are given the tools and information to claim the benefits they are entitled to.

Practitioner working with young parents in Coventry



Households living in privately rented accommodation have fuel poverty rates that are twice the national average due to a combination of factors⁴⁴

The young parents and practitioners we spoke to were not aware of initiatives running in their area. In Appendix A there is one example of an initiative to support young parents, and two other case studies showcasing how education and information can help people living in fuel poverty and cold homes.

The series of workshops NCB ran with young parents provided accessible education and information, as well as being an opportunity to hear directly from them about their experiences of using and paying for energy.

The workshops consisted of:

- an informal group quiz to test participants' knowledge of energy use and costs. This was used as a springboard for questions, ideas and an open discussion on their experiences and challenges
- practical tips to tackle issues raised in the discussion. These included low or no-cost measures such as turning down thermostats, not leaving appliances on standby, not drying clothes directly on radiators
- provision of a selection of existing signposting information and advice for participants to look at during the workshops and to take away with them

The young parents left the sessions feeling more confident that, while there are many things they cannot change in their living circumstances, there are things that they can do themselves to make a difference.

Young parents don't feel they are getting the support they need to make the changes they can.

Practitioner working with young parents in Lambeth

What can young parents do to make their homes warmer and healthier?

The young parents we spoke to ask:

- how do they keep their homes warm and healthy?
- what can they do to affect change, particularly as they are often in circumstances constrained by landlords?
- where can they obtain easy to understand information about energy savings?
- where can they attend workshops and informal discussions with trusted people and practitioners to learn and pick up knowledge?

Young parents are interested in information, practical tips and support on a range of issues including:

- reading bills
- understanding energy consumption
- switching supplier
- quick, lowcost or no-cost energy efficiency measures they can undertake themselves (see above)

While interactive, hands-on workshops were identified as a key way to share information, the young parents that NCB spoke with felt that not everyone would come out and get information (as they had done), and some young parents might need to have information given to them in their homes by people they trusted and knew.

The practitioners NCB interviewed did not feel that they were equipped to provide the information and support that the young parents needed, as their knowledge was inadequate. They too felt they would benefit from training to build their knowledge and skills, and straightforward information they could share with the young parents and their families.

Young parents are interested in information, practical tips and support on a range of issues

Conclusion

The findings from this project shows that many families with children, and young parents in particular, face multiple challenges when it comes to keeping their homes warm and healthy. These include:

- struggling with low or falling incomes, even when they are in employment
- high cost of energy
- greater likelihood of living in private-rented accommodation with higher rents and lower energy efficiency properties
- poor condition of housing stock, particularly in private-rented sector
- less access to social housing
- greater likelihood of pre-payment meters with higher charges
- lack of knowledge and understanding of how to reduce their energy consumption and bills

The health and well-being of their children suffers as a result of living in fuel poverty and cold homes. Children living in cold homes are more likely to:

- suffer from respiratory problems
- have more and longer mild illnesses
- need to take time off school due to illness
- have lower weight gain and more hospital admissions as infants
- suffer from mental health problems particularly as adolescents

It is important that government, energy companies, voluntary organisations and local communities look at how they can support and help young parents to improve their living situations in relation to fuel poverty and living in cold homes.

Young parents feel that not enough is currently being done to support them and many are stuck in a vicious cycle of high rent, cold and damp homes, and ill health. But at the same time, young parents are clear that they want to take action for themselves. Providing accessible and easy to use help and information devised for young parents provided through trusted practitioners could make a big difference.

Making small, low-cost or no-cost practical changes can make significant improvements to the young parents' energy use, finances and their families' health and wellbeing.

*My landlord's
doing nothing about
damp in my wall
and in my cupboard.
I thought about
not paying my rent
until he sorted it.
But my friends say
if I don't pay he'll
evict me and I'll
lose my benefits.*

Young parent in Coventry

This project provides a compelling argument for improving the accessibility and relevance of information available, particularly for young parents. Taking this project to another level could include:

- test out why young parents are not accessing support to improve energy efficiency, reduce energy bills and make their homes warmer and healthier and what would enable them take up support available
- work with young parents to co-produce hands-on workshops which include accessible and user-friendly education and information on energy efficiency/ reducing energy use/ saving money
- development of information/ training and support for a broad range of practitioners who have contact with young parents and their families
- a toolkit for practitioners to inform workshops, advice and signposting.

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- 37** The indicators include: energy efficiency of walls, roofs, windows; affordability of space heating; reporting of homes in poor state of repair
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Appendix A

Economy Energy is a rapidly growing UK energy supplier based in Coventry, supplying over 100,000 gas and electricity customers. It was set up in 2012 to level the playing field for prepayment customers after recognising they were often getting a raw deal with some other suppliers.

Protecting vulnerable customers is key for Economy Energy and helping to tackle fuel poverty is a responsibility it takes very seriously. Find out more at www.economyenergy.co.uk.

At **Citizens Advice Coventry** they work through local and national partners, such as National Energy Action, to help vulnerable groups address fuel poverty and fuel debt issues. Using digital and social media, community outreach and 1-2-1 engagement they identify and reach those who need help the most and provide practical tips through a combination of leaflets, factsheets, quizzes and bookmarks; even our own short film.

Their key messages focus on helping sections of the community such as pensioner groups, young carers, and newly settled refugees. They provide advice, guidance and advocacy – either in group sessions or face-to-face – on how to save energy, how to save money on energy bills and on the health consequences of not heating a home properly.

For more information on what we do go to www.coventrycab.org.uk or contact Ed Hodson at ehodson@coventrycab.org.uk.

Residents 4 Low Impact Sustainable Homes (RELISH), Worthing was launched in 2009 and was supported by a number of local partners including housing associations. The pilot aimed at retrofitting homes to

meet Decent Homes Standard and reduce carbon emissions while spending no more than £6,500 per household. Improvements included insulation, fire safety, securing improvements and a tailored education programme.

The evaluation highlighted the importance of education linked to energy efficiency improvements:

- if a household received ONLY the retrofitting without the education programme, their annual fuel bill fell by only £38 per year
- if a household received both the retrofitting and the education programme, they saved an annual average of £367 (or almost a third of their annual bill)
- if a household received ONLY the education programme without any retrofitting, they still saved £233 per year.

The Seasonal Health Interventions Network (SHINE) is a 'one stop shop' interdisciplinary project in the London Borough of Islington. It targets vulnerable groups, which include people aged 75, cardiovascular and respiratory diseases and severe mental health illness or dementia. It also targets households on low incomes with children under five.

Its referral network is made up of 400 frontline staff from a range of services: housing, health, adult social care, children's services and voluntary sector. People can also self-refer.

SHINE advisers provide advice on keeping warm and energy saving techniques, as well as far broader interventions such as benefits and health checks, debt management and befriending services. SHINE is estimated to bring savings of £450,000 to residents each year.

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Working with children
for children

Economy Energy

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