



**Affordable Warmth is the solution to Fuel Poverty. This is one of a series of briefings looking at the issue of fuel poverty in Cumbria; the causes, effects and solutions, for individual homes and communities.**

**ACTion with Communities in Cumbria, in partnership with Churches Together in Cumbria have come together to raise awareness of the issues, promote discussion and information sharing within communities, and encourage community solutions to the challenges of Affordable Warmth for all.**

## Introduction

'Affordable Warmth' is the ability to heat a home to an adequate level for household comfort and health, without getting into debt as a result.

Government defines a healthy living environment as one heated to 21°C in living areas, and 18°C in other parts of the house.

Securing affordable warmth for households in Cumbria is critical and would help to address the health and debt consequences of fuel poverty - something which affects more than 5.5 million households in the UK.

## What is Fuel Poverty?

There are several definitions of fuel poverty; in these briefings we use the 'Low Income High Cost' (LIHC) definition which states that::

*“fuel poverty exists when a household has required heating costs that are above average and, were they to spend that amount on heat, they would be left with a residual income below the official poverty line.”*

This definition takes into account both the cost of heating particular homes and the income of the occupants.

The three main causes of fuel poverty are:

- Poor energy efficiency in the home
- High energy prices
- Low household incomes

## Fuel Poverty in Rural Communities

Nationally, you are 55% more likely to be in fuel poverty if you live in a rural area than an urban area.

Three factors contribute to making affordable warmth a particular challenge in rural communities:

### • Rural homes are less energy efficient

A third of rural homes are pre-1930s properties of solid wall construction which makes them very energy inefficient. 35% of heat can be lost through un-insulated walls and such homes are much more difficult and costly to insulate than those with cavity walls.

### • Many rural homes have higher fuel costs

Many rural homes are not on the mains gas network and are reliant on more expensive forms of heating such as oil, LPG, solid fuel and electric heating.

### • Lower than average wages in rural areas

There are significant pockets of low incomes in rural areas where people are dependent on low average wages, basic pensions or seasonal employment.

Fuel poor households in rural areas also experience **deeper fuel poverty** than their urban counterparts. In 2011 the average fuel poverty gap for rural fuel poor homes was £674 compared to £371 in urban fuel poor homes (DECC 2012).

## The challenge in Cumbria

In 2011 nearly 28,000 households (12.5% of all households in Cumbria) were affected by fuel poverty. Slightly more than half of these were in rural communities.

The significant rise in fuel costs since this data was published means that this number will have risen substantially.

**Chart A**

**Fuel Poor Households by District (DECC 2011)**

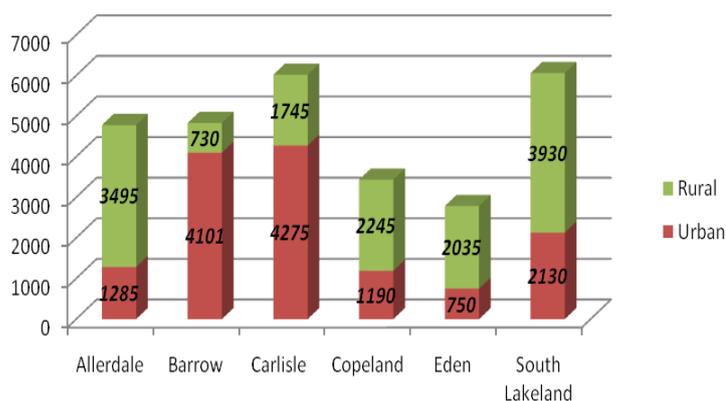


Chart A shows that the greatest numbers of households affected were in South Lakeland and Carlisle and that, in four of the county's six districts, a substantial majority of those affected were rural residents (shown in green).

**Table B**

District	Fuel Poverty Range (% of Households)	Most Affected Parishes
Allerdale	7.9% - 19.6%	Holme Abbey 19.6% Allonby 19.5% Holme St. Cuthbert 19.5%
Barrow	11.2% - 16.4%	Barrow (town) 16.4% Dalton with Newton 14.3% Lindal & Marton 13.4%
Carlisle	9.5% - 16.8%	Bewcastle 16.8% Nicholforest 16.8% Heathersgill 16.4%
Copeland	8.9% - 18.1%	Bootle 18.1% Muncaster 18.1% Waberthwaite 17.8%
Eden	7.8% - 17.6%	Alston Moor 17.6% Kings Meaburn 17.4% Crosby Ravensworth 16.9%
South Lakeland	9.6% - 18.3%	Claife 18.3% Satterthwaite 18.3% Lower Holker 17.7%

Table B shows the variation in incidence of fuel poverty in each of the districts in Cumbria. Also listed are the three (civil) parishes in each district with the highest recorded levels of fuel poverty.

As can be seen, in some rural parts of Cumbria almost 1 in 5 households don't have access to affordable warmth.

## The Impact

Lack of affordable warmth is not simply a financial issue. When faced with the high cost of keeping warm, households may be forced to make difficult 'Heat or Eat' decisions, having to decide whether to put the heating on or buy food.

**Fuel poverty can affect anyone but is often most prevalent among vulnerable households including:**

- Older people
- Families with children under 16
- Those on benefits
- People with disabilities
- People living with long-term illness

The consequences of living in a cold, damp home include psychological stress, worry, social isolation, respiratory illness and circulatory conditions.

The winter of 2011-12 brought an estimated 25,700 excess winter deaths across England and Wales.

This increased death rate occurs because a drop in body temperature causes the blood to thicken making circulation more difficult, contributing to heart disease and strokes. It also greatly increases the likelihood of falls and accidents.

The ratio of winter related deaths is higher in Cumbria than most of the UK, older residents being among the most vulnerable. An average of 300 deaths occur in Cumbria each year due to the effects of cold weather on rural households.

There are currently 4 million children living in poverty in the UK, many of whom will be living in fuel poverty, affecting their health and educational attainment.

## Solutions

Solutions include some simple, free and low cost ways to improve the affordability of warmth. More information about these can be found in the briefings 'Affordable Warmth for You', and 'Affordable Warmth for your Community':

### Poor energy efficiency in the home?

- Draught proof doors, windows, letterboxes, key holes.
- Insulate loft and cavity walls.
- Insulate hot water tank and pipes.

### High energy costs?

- Get the best deal for your energy - switching supplier, tariff, and / or the way you pay can save money.
- Join or set up an oil buying group to save money on heating oil.
- Be more energy efficient where you can e.g. Turn off lights and appliances when not in use, wash only full loads of clothes and dishes; and buy efficient appliances when they need replacing.
- Use heating controls efficiently, such as timers and thermostats.

### Low household income?

- Maximise income by claiming all eligible benefits.
- Contact you local Citizens Advice Centres Bureau for benefit entitlement checks and advice on debt.

## Help available

There are a number of schemes of assistance available that may help meet the cost of energy and efficiency measures, these include:

**Warm Home Discount** – help for low income and vulnerable households to meet energy costs: [www.gov.uk/the-warm-home-discount-scheme/overview](http://www.gov.uk/the-warm-home-discount-scheme/overview)

**Winter Fuel Payment** – annual payment of up to £300 for pensioner households: [www.gov.uk/winter-fuel-payment/overview](http://www.gov.uk/winter-fuel-payment/overview)

**Cold Weather Payment** – additional payments during periods of severe cold weather: [www.gov.uk/cold-weather-payment/overview](http://www.gov.uk/cold-weather-payment/overview)

**Green Deal** - loan scheme for energy efficiency measures. The loan is repaid through savings made on your electricity bills. [www.gov.uk/green-deal-energy-saving-measures/overview](http://www.gov.uk/green-deal-energy-saving-measures/overview)

**Energy Company Obligation (ECO)** - works alongside Green Deal to provide additional support for energy efficiency measures for low income and vulnerable households and communities. [www.gov.uk/energy-company-obligation](http://www.gov.uk/energy-company-obligation)

The ECO is provided direct to consumers by energy suppliers, or by organisations working together through pre-approved arrangements, such as Green Deal Providers. In Cumbria, the local authorities are developing a countywide ECO scheme, contact your district council for more information.

For more information, including links to further help for households and communities, also read '**Affordable Warmth for You**' and '**Affordable Warmth for Your Community**' briefings available on the ACT website: [www.cumbriaaction.org.uk/ResourcesPublications/RuralBriefings](http://www.cumbriaaction.org.uk/ResourcesPublications/RuralBriefings)

**For more information please contact ACTion with Communities in Cumbria on Tel: 01228 817224 or visit our website: [www.cumbriaaction.org.uk](http://www.cumbriaaction.org.uk)**

### **ACT champions community and rural issues**

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