Evaluation of the
SUFFOLK SURVIVING WINTER CAMPAIGN

A report prepared for the
Suffolk Community Foundation

Noel Smith and David James
University Campus Suffolk, 2013
Foreword

Over the past two years, community foundations across the Country have highlighted the increasing problem of winter fuel poverty. Through our Surviving Winter Campaign, community foundations have raised financial support from the public to help older people in fuel crisis with emergency payments. The campaign has gained momentum and was recognised last year by The Charity Awards, winning its grant making category.

In Suffolk, through partnership working with private, public and voluntary sectors, we have structured a campaign that has widened its remit to reach other vulnerable households by raising additional money from charitable trusts and statutory sources. Last winter’s campaign has been recognised by Suffolk County Council with a Working Together Award which acknowledges exemplary partnership working.

However, to understand the campaign’s full impact and guide future programmes associated with winter fuel poverty, we recognised the need for independent analysis. We are therefore grateful to University Campus Suffolk for their support in putting together this thorough evaluation of Suffolk’s Surviving Winter Campaign.

Stephen Singleton, Chief Executive
Suffolk Community Foundation
Executive summary

• Sharp increases in energy costs have made fuel poverty a matter of national concern in the UK. While 11 per cent of households in Suffolk are in fuel poverty – the same as the national average – there is striking variation within the county. Our analysis shows that at the ‘lower super output area’ (areas of about 1,500 people) the rate of fuel poverty varies from as little as 2.4 per cent to as much as 46 per cent. Mirroring the Suffolk Community Foundation’s *Hidden Needs* research, there are pockets of extreme fuel poverty and these overlap generally with areas of high deprivation. Other characteristics of fuel poverty in Suffolk relate to the high number of households without access to mains gas (who are thereby reliant on more expensive forms of heating) and the possible prevalence of less energy efficient housing stock. It is estimated that over 200 people die each year in Suffolk as a direct consequence of fuel poverty.

• The 2012/13 Surviving Winter Campaign raised £174,500 which was used to help almost 800 households in Suffolk. For every £1 raised for the Campaign, 99p was used directly to help vulnerable households.

• Fuel poverty and its consequences are the result of a range of complex structural issues. Rather than attempting to address causal factors, the Campaign was realistically and sharply focused on providing timely and targeted financial assistance to households in crisis because of heating costs. This short term assistance had the potential to have long term benefits. This could be in terms of, for example, preventing low income households from taking on unaffordable debt. It could also be in terms of reducing the stress associated with fuel poverty – anxiety over bills, living in a cold house, and the struggle to keep oneself and one’s family warm – which in turn can lead to mental health problems.

• Financial assistance was well targeted at households in fuel poverty and successfully reached those in Suffolk’s pockets of very high deprivation.

• This was largely as a result of the coordinated partnership initiated and led by the Suffolk Community Foundation. This partnership of local government and voluntary sector organisations exemplifies the type of charity-led collaboration aspired to in the Government’s localism agenda.

• The Foundation’s partnership brought to bear the expertise of Age UK Suffolk, the Citizens Advice Bureau, REACH Haverhill and Suffolk district and borough councils in order to efficiently identify, assess and help vulnerable households. Furthermore, the Campaign provided a vehicle for accessing hard-to-reach households and offering additional support, such as welfare advice. The Foundation’s coordinating role helped avoid any duplication between the partner organisations’ activities.
• The Foundation’s role also enabled public funding (through the Department of Health’s Warm Homes Healthy People fund) to be ‘pooled’ with charitable donations into a single budget which could then be used more effectively to meet households’ needs at the point when they needed that help. The Foundation’s charitable status also meant that they were able to generate additional income from Gift Aid in connection with private donations to the Campaign.

• The biggest single source of funding for the Campaign was the donation of Winter Fuel Payments from pensioners to help those struggling to heat their homes. The East Anglian Daily Times played a crucial role in promoting the Campaign and facilitating the donation of Winter Fuel Payments. Its role in the Campaign was pivotal to reaching a wider audience.

• Over £60,000 was donated – through the East Anglian Daily Times appeal – by Suffolk pensioners concentrated in wealthier areas of the county such as Bury St Edmunds and Woodbridge. This was redistributed to pensioners in poorer areas of the county, such as Ipswich and Lowestoft. This represents a striking form of active redistribution with Suffolk and demonstrates a real appetite among the public for responding to those in crisis.

• Although successful in reaching and helping nearly 800 households, this still represents only about two per cent of those in fuel poverty in Suffolk. Depending on a number of factors, including the severity of the weather, it is likely that many of those requiring help from the Campaign in 2012/13 will be vulnerable again in the winter of 2013/14. With the recent announcements that fuel prices are set to rise this year by up to ten per cent, demand for the Campaign will remain strong.

• At the same, the Government will not be providing Warm Homes Healthy People funding for the 2013/14 winter, thereby significantly reducing the money available to the Campaign. In combination with increasing demand, this sets the Foundation and its partners the tough challenge of seeking new income streams. This, in turn, will require building on the Campaign’s strengths and innovative design, particularly in terms of thinking creatively and strategically to develop new partnerships across the private, public and voluntary sectors. The Suffolk Surviving Winter Campaign demonstrates the value of partnership and its efficacy in tackling unmet need. Further such multi-sector collaboration will be essential for addressing the needs of fuel poor households in crisis in future winters.
1 Surviving winter in Suffolk

Introduction

Fuel poverty and the sharply increasing costs for household energy have become dominant issues of political and public concern. Suffolk faces particular fuel poverty challenges in terms of the ‘hidden needs’ of pockets of deprivation and the large number of rural households which are not connected to mains gas and reliant on more expensive means to keep warm. In response, the Suffolk Community Foundation brought together a number of key statutory and charity sector organisations and co-ordinated the Surviving Winter Campaign. The main focus of the Campaign is to provide financial assistance to vulnerable people facing crisis in terms of their ability to meet the costs of heating their homes. This report presents findings from an evaluation of the 2012/13 Campaign.

The Suffolk Community Foundation (SCF)

SCF, established in 2005, is an independent charity dedicated to helping local people find local solutions to local community needs from the grassroots up across Suffolk. It administers a range of funding programmes and in 2011/12 awarded over £1.8m of financial support to local charities and community groups. The Foundation has a particular focus on addressing issues of poverty and disadvantage. In 2011 it commissioned a major study to assess the scale and nature of low income and deprivation in the county. The subsequent report – *Hidden Need: Hidden Deprivation and Community Need in Suffolk*¹ - has since become a common point of reference used by local government and community organisations. The research demonstrates that, while there is self-evidently notable wealth in the county, this can obscure both the fact that there are pockets of deep deprivation in some areas, and that in less deprived areas there are a significant number of low income households. For example, the research identified that - in terms of multiple deprivation - some neighbourhoods in Ipswich and Lowestoft are among the worst off ten per cent in England. It also highlighted the detrimental impact of additional living costs – particularly transport costs – on the well-being of rural households.

Fuel poverty in Suffolk

‘Fuel poverty’ refers to the condition when someone is unable to afford to maintain an adequate temperature in their home due to a combination of low income, high fuel costs and the low fuel efficiency of the home. A number of recent high profile Government inquiries – including the Hills Review\(^2\) and Marmot Review\(^3\) - have highlighted the prevalence of fuel poverty in the UK and a strong association between living in a cold home and a range of physical and mental health problems. The UK has, for example, one of the highest rates of winter-related increases in deaths in Europe.

Using the ‘low income high cost’ measure of fuel poverty, 2.4 million households were fuel poor in England in 2011\(^4\). While the percentage of households in fuel poverty has remained relatively stable over the last 10 years, what is known as the ‘average fuel gap’ (the difference between the fuel bills of fuel poor households and average fuel bills) increased substantially from £248 in 2003 to £438 in 2011. This reflects the sharp increase in the cost of domestic energy over the last decade. For example, the Department of Energy and Climate Change (DECC) reports that the average combined gas and electricity bill increased by 45 per cent between 2007 and 2012\(^5\). This trend seems sets to continue. With increases in fuel and other living costs outstripping growth in average earnings (currently around one per cent\(^6\)), it seems likely that the number of fuel poor households will increase. Certainly, for households already in fuel poverty, rising bills will heighten risks to their immediate and long term health and well-being.

The rate of fuel poverty in Suffolk matches the national rate of 11 per cent estimated by the DECC. However, as discussed in Chapter 3, there is wide variation within the county, included pockets of very high fuel poverty. Households in Suffolk face their share of the risks associated with increasing fuel bills, but many will face additional challenges.

\(^2\) [http://sticerd.lse.ac.uk/dps/case/cr/CASEreport69.pdf](http://sticerd.lse.ac.uk/dps/case/cr/CASEreport69.pdf)
Fuel costs are mediated not only by prices but also by type of fuel and the fuel efficiency of the home. In terms of fuel types, it is cheaper to heat a house using mains gas than by electricity, oil or other fuels. Analysis by DECC for the Hills Review estimates that an average bill for an off grid household is £280 a year more than for a comparable household with gas central heating. The exact number and location of households off the gas grid is not held by the Government. However, estimates by Focal Research (see figure 1 below) suggests that Suffolk is among the English local authorities with most off grid households. For example, it suggests that 60 per cent of households in Mid Suffolk District are off grid, compared with 14 per cent for all of England.

![Figure 1: Map of Off-Gas Grid Households by Local Authority Area](http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php)

**KEY**

- **40%-60% Off-Gas Grid**
- **30%-39% Off-Gas Grid**
- **20%-29% Off-Gas Grid**
- **< 20% Off-Gas Grid**

*Figure 1: Map of Off-Gas Grid Households by Local Authority Area Source: Focal Research, 2012*

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7 [http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php](http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php)
In terms of fuel efficiency, properties in good repair and with high quality insulation will cost less to keep warm. Low income households in properties which are harder to insulate are at greater risk of fuel poverty. Solid wall properties – which make up around a quarter of housing in England – are far less fuel efficient than cavity wall properties and they are difficult to adapt to achieve the same insulation quality as cavity wall properties. While not having the greatest concentration of single wall cavities in England, Suffolk does have a higher than average concentration (see figure 2 below).

Figure 2: Map of Solid Wall Households by Local Authority Area
Source: Focal Research, 2012

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http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php
As associated factor here is the type of housing stock in the county. The Suffolk Observatory\(^9\) reports that, compared to England overall, Suffolk has less social housing. In 2011, 14.8 per cent of housing in the county was rented from the local authority or housing associations, compared with 17.7 per cent in England. Suffolk has slightly fewer privately rented properties (15.6 per cent compared with 16.8 in England) and notably more owner-occupier homes (67.2 per cent compared with 63.4 per cent). This is significant when it is considered that social housing properties tend to be more fuel efficient than the private rented sector, while owner-occupier housing tends to be least efficient. This has been a constant finding the Department for Communities and Local Government’s annual surveys of English Housing: in 2011\(^10\), 34 per cent of housing association and 26 per cent of local authority dwellings were assessed to fall within the highest Energy Efficiency Rating Bands A to C, compared with 17 per cent of the private rented sector and 10 per cent of owner occupier homes.

**The Suffolk Surviving Winter Campaign**

Reflecting on the nature of fuel poverty in Suffolk highlights that this is a distinct and important dimension of the ‘hidden needs’ of the county. In this context, the Suffolk Community Foundation initiated the first Surviving Winter Campaign in 2011, with a second, larger Campaign following in 2012. This report focuses on the 2012 Campaign. The principle aim of the Campaign was to provide financial assistance to households facing crisis because of the high costs of keeping warm in winter. The Foundation was responsible for generating and drawing together £175,000 funding for the Campaign from a number of different sources.

1. The East Anglia Daily Times appeal allowed pensioners to donate their Winter Fuel Payment to be redistributed by the Foundation to Age UK Suffolk to pensioners struggling to afford heating bills. Winter Fuel Payments – ranging between £100 and £300 - are provided by the Government to all UK pensioners aged over 60.

\(^9\) [http://www.suffolkobservatory.info/Default.aspx](http://www.suffolkobservatory.info/Default.aspx)

2. The Warm Homes Healthy People (WHHP) Fund has been provided by the Department of Health in England for the last two years (2011/12 and 2012/13) to support local authorities in reducing deaths and illness associated with cold housing in the winter. Local authorities, leading partnerships including community and voluntary organisations, compete with each other for a share of this funding. Suffolk County Council, the Suffolk Community Foundation and partners successfully secured funding in both years. In 2012/13 the partnership secured £315,000, part of which was used to provide financial assistance to vulnerable households in fuel poverty.

3. A number of private donations, corporate donations and trust donations were accessed for the Campaign by the Suffolk Community Foundation.

The Suffolk Community Foundation was also responsible for coordinating the distribution of this funding through a partnership of organisations identified for their expertise in reaching vulnerable people.

- Age UK Suffolk was responsible for help provided through the Campaign to older people. Older people identified by other partners (below) were referred to Age UK Suffolk.

- Suffolk County, borough and district councils were responsible for delivering WHHP. Suffolk Coastal District Council coordinated WHHP-related activities.

- The Citizens Advice Bureau (CAB) focused on the needs of working-age households. Sudbury CAB coordinated the assessment of applications and distribution of financial support across CABs in Suffolk.

- Haverhill REACH, a local community organisation, provided focused support in response to specific demand in the Haverhill area, again focusing on working age households.

In addition to assessing fuel poverty needs and distributing funding, all partners provided additional support and advice to people applying for help from the Campaign. This included benefit and financial checks both to ascertain the frailty of individuals’ circumstances and to ensure that they were receiving their full entitlement to statutory assistance.
The evaluation

University Campus Suffolk was commissioned by the Suffolk Community Foundation to undertake an evaluation of the 2012/13 Campaign, made possible by a private donation. Suffolk County Council has undertaken its own evaluation\(^\text{11}\) of WHHP and it is not our intention to duplicate this analysis. The wider WHHP exercise included a range of activities in addition to providing financial assistance to households. This evaluation focuses on the activities coordinated by the Suffolk Community Foundation, that is, the distribution of direct financial support to vulnerable households and additional help provided as part of the process of distribution.

The research investigated three questions and these are discussed in the following chapters. Through interviews with representatives of the partner organisations involved in the Campaign it examined how funding was secured, how applications for financial assistance by members of the public were assessed, and how grants were distributed (Chapter 2). Chapter 3 presents analysis of the grants made in order to understand who the Campaign helped in terms of the age and location of recipients. A sample of recipients participated in qualitative research to help describe and assess the impact of the Campaign’s financial assistance on the circumstances of fuel poor households (Chapter 4). Chapter 5 draws the research findings together and proposes recommendations for future work.

2 How the Campaign operated

In the previous chapter, we provided an outline of the Surviving Winter Campaign. This chapter discusses in more detail how the Campaign operated, in terms of income generation and the distribution of financial assistance over the winter of 2012/13.

The role of the Suffolk Community Foundation

The *Hidden Needs* report highlights the contemporary challenges confronting statutory, community and voluntary sector agencies. Austerity measures have resulted in significant spending cuts for public services and the Government’s localism agenda promotes greater partnership between state and non-state services with an increased role for the community and voluntary sector.

This new ‘localist’ partnership approach is exemplified in the Surviving Winter Campaign, with the Suffolk Community Foundation leading a partnership of local government and voluntary sector organisations to address unmet need within the county. While there are a number of programmes available nationally to address the needs of households vulnerable to fuel poverty, none offer responsive, crisis payments. Some programmes are available to help with the costs of improving fuel efficiency and improving insulation, such as the Affordable Warmth scheme (part of the Green Deal initiative). Other programmes are available to help with costs, focussed mainly on pensioners and other vulnerable households. These include Winter Fuel Payments for pensioners, Cold Weather Payments (paid to households on benefits with children or disabled people during periods of continuous extreme cold weather) and the Warm Home Discount scheme (reduced electricity bills for vulnerable households, replacing ‘social tariffs’). While these are important, they neither significantly reduce the number of people in fuel poverty nor provide a safety net for the large numbers of those not eligible to benefit from these programmes or who still struggle to meet fuel costs despite these programmes. As such, the Suffolk Community Foundation coordinated the Campaign with an aim to provide this safety net for the most vulnerable households.

The Foundation’s innovative model for the Campaign – the partnership between local government and voluntary agencies – enabled an effective and coordinated approach. The selection and combination of specialist agencies facilitated the accurate identification and
targeting of vulnerable households, efficient assessment of their needs in terms of fuel poverty, and a ‘gateway’ to connect vulnerable them to additional other help. The inclusion of REACH Haverhill in the 2012/13 Campaign is of note here. As a consequence of the Foundation’s detailed knowledge of local community services, it identified REACH Haverhill as providing a range of successful crisis services, including a food-bank and debt management support in an area of high multiple deprivation. On this basis, REACH Haverhill was invited to join the Campaign partnership. While the WHHP team, Age UK Suffolk and CAB offer county-wide services, inclusion of REACH Haverhill enabled the Campaign to trial the effectiveness of a tightly localised operation in addressing fuel poverty among hard-to-reach groups.

As well as bringing together partners together to meet specific areas of need, the Foundation’s coordination also helped maximise the efficient use of community resources and avoid duplication of effort. Key here is the proactive role played by the Foundation in the design and delivery of Suffolk County Council’s WHHP plans, ensuring that the overall WHHP programme dovetailed with the wider Surviving Winter Campaign. A number of points are worth highlighting here.

First, the status of the Foundation – its charity status, relationship with a range of large donors and experience in fund-raising meant that it was able combine money from central government in the form of the WHHP fund with charitable donations into a single pot. In the 2012/13 Campaign, in addition to the funds raised by the Foundation through the East Anglia Daily Times appeal, a further £46,800 was given directly by a number of private and corporate donors already known to the Foundation.

Second, the Foundation’s charitable role meant that it is able to process and claim Gift Aid donations from the public, increasing the value of this income in most cases by 25 per cent. Third, as well as substantially increasing the funding available to the Campaign, the Foundation’s role enabled a coordinated use of the funding. For example, by combining an element of the WHHP fund with donations of Winter Fuel Payments, it meant that the Campaign could help people across age groups without duplication or confusion. The WHHP team could focus on the needs of working age households, knowing that they could refer older people to Age UK Suffolk, and vice versa.
Finally, the Suffolk Community Foundation was responsible for monitoring and managing the overall Surviving Winter funding pot. The Foundation released portions of the total budget to partner organisations on an incremental basis in order to manage and balance incoming demand against funding that gradually became available during the Campaign period. Funding was released in stages to partner organisations in response to demand from applicants. This responsiveness to demand also meant that the Campaign avoided funding from being built up in some areas while other areas ran dry. Given the time-limited nature of the Campaign, focused on the winter months, managing the funding in this way was important for ensuring that help reached those who needed it when they needed it.

**East Anglian Daily Times and Winter Fuel Payments**

Winter Fuel Payments are provided by the Government to all UK pensioners aged over 60. They are not means-tested but vary between £100 and £300 depending on the age and number of people in a household. Between 31 and 43 per cent of households in Suffolk receive Winter Fuel Payments, depending upon the district.

In 2010, the Somerset Community Foundation initiated a project to enable pensioners receiving Winter Fuel Payments to be able to donate these to other older people less able to afford to winter fuel bills. The Suffolk Community Foundation followed suit the following year, involving the East Anglian Daily Times (EADT) to champion the Campaign. Since then, the EADT has been pivotal to the Campaign’s funding.

The EADT is Suffolk’s most popular local daily paper with a circulation of around 30,000. It began its appeal on behalf of the last Campaign in November 2012 and continued to promote it in regular articles each month through the winter and into the new year. As well as raising awareness about the Campaign, it also publishes a ‘pledge form’ to enable readers to donate their Winter Fuel Payments (or make donations) directly to the Suffolk Community Foundation. The pledge form allows donors to ‘Gift Aid’ their contributions. The 2012/13 EADT appeal generated just over £60,000, exceeding the 2012/13 total by £5,000. Analysis presented in Chapter 3 shows that donations were made by people across the county, with some concentration of donors in Suffolk’s wealthier towns such as Bury St Edmunds and Woodbridge.
Warm Homes Healthy People

The Warm Homes Healthy People Fund is provided by the Department of Health as part of the Government’s Cold Weather Plan. WHHP funding has been provided in England for the last two years (2011/12 and 2012/13) to support local authorities in reducing deaths and illness associated with cold housing in the winter. Local authorities, leading partnerships including community and voluntary organisations, compete with each other for a share of this funding. Suffolk County Council and partners successfully secured funding in both years. In 2011/12, £20m was provided for WHHP funding nationally, shared among 135 local authorities, with Suffolk receiving £265,000. In 2012/13, funding remained the same at £20m, shared among 149 local authorities, and this year Suffolk County Council succeeded in securing £315,000. This was combined with £165,000 secured from the DECC’s Fuel Poverty Fund by Suffolk County Council and used to support a number of activities including:

- a helpline used by over 1,000 people;
- educational sessions with GPs;
- 34 days of community roadshows;
- distribution of 4,500 thermometers;
- 1,000 household energy surveys;
- 550 referrals for home insulation;
- 100 referrals for a handyperson service;
- repair of 24 heating systems;
- provision of 19 new boilers or new heating systems;
- provision of 100 extreme temperature sensors on personal alarms; and
- 16 households were helped with emergency heating appliances.

In addition, of the £315,000 WHHP funding, £56,700 went to the Surviving Winter Campaign and was spent on direct fuel payments for vulnerable households.

Identifying vulnerable households

Of the partners, the WHHP team reported the most comprehensive awareness raising campaign, publicising WHHP through community roadshows, letters to 28,500 households, and through the activities of two Health Liaison Officers.

Older people learnt about Age UK Suffolk’s Surviving Winter service in a number of ways. Some applicants were referred to Age UK Suffolk by the WHHP team, CAB and REACH Haverhill. Some had been identified as being at risk of fuel poverty as part of Age UK
Suffolk’s routine work with older people. Some older people approached Age UK Suffolk directly themselves. Of these, some had been applicants in the 2011/12 Campaign. Others had learnt about the 2012/13 Campaign through the EADT, promotion of the Campaign by Age UK Suffolk and the Suffolk Community Foundation on local radio, or through word-of-mouth.

CAB and REACH Haverhill identified potential applicants in the course of working with individuals on other concerns. REACH Haverhill also identified potential applicants through referrals made by local agencies such as the Community Mental Health Team, Health Visitors and JobCentre Plus. Some applicants approached CAB and REACH specifically and exclusively to seek financial help from the Campaign. However, such cases were rare and most applicants only discovered that help from the Campaign was available when seeking assistance more generally to deal with crisis situations. Sudbury CAB was responsible for raising awareness about and coordinating the Campaign across CABs in Suffolk.

The geographical distribution of households identified by the different partner organisations is perhaps as expected. Households receiving help via the WHHP team and Age UK Suffolk were distributed quite evenly over the county, with some concentration of recipients in urban areas. REACH Haverhill focused on households in Haverhill. Payments via CAB – coordinated from Sudbury – mainly reached households in the west of the county, with fewer payments made to households between Stowmarket and Lowestoft. This distribution of payments is considered in greater detail in Chapter 3.

Assessment

Applications for help from the Campaign were assessed by the partner organisations – Age UK Suffolk, the WHHP team, CAB and REACH Haverhill – and these organisations were responsible for making payments in respect to individuals’ successful applications. New assessment criteria and procedures were developed by the four partner organisations to test applicants’ eligibility for financial help from the Campaign. While these criteria varied to some extent among the partners, in each case they included the same core elements. An overarching consideration in the design of the tools was that they needed to
achieve a balance between enabling a sound assessment of applicants’ needs and ensuring that they were cost-efficient and practical to use for the partner organisations. The core elements of the assessment criteria included:

- Applicant’s contact details
- Applicant’s age – those aged over 60 were referred to Age UK Suffolk; those aged under 60 were dealt with by other partner organisations
- Applicant’s income – typically, proof of welfare benefit receipt or Pension Credit was accepted as a proxy for low income
- Other risk factors:
  - High fuel costs relative to income (e.g. ten per cent of disposable income)
  - Dependence on high cost fuel (e.g. rural households without access to mains gas)
  - Hard-to-heat home (e.g. older property with insufficient insulation or in poor repair)
  - Ill-health or disability
  - Homes with young children (in working age households)

Applicants were eligible to help from the Campaign if they demonstrated low income in combination with at least one other risk factor.

Given the provision of other help available under the WHHP scheme (including energy surveys), assessments by the WHHP team included much more detailed examination of housing quality than other partner organisations were able to make. Applicants to Age UK Suffolk, CAB and REACH all received ‘benefit checks’ which verified what income they received and whether they were eligible for help from the Campaign but also ensured that they were receiving their full, statutory entitlement.

Because many applicants had been identified in the course of the partner organisations’ usual welfare-related work with individuals – or had been referred by other health or welfare agencies – most were assessed to be eligible. For example, Age UK Suffolk rejected 16 applications - 4 per cent of all applications. A similar or lesser rate was reported by other partner organisations. That so few applications were rejected reflects both the relatively common occurrence of fuel poverty and suggests that the partner organisations were effectively targeting the right population.
Payments

Payments made by Age UK Suffolk were generally in the form of cheques made payable to applicants. Where applicants did not have bank accounts, payments were made directly to fuel suppliers.

For working age applicants, partner organisations paid for households’ fuel directly; recipients did not receive money from the Campaign themselves. For applicants who paid for fuel using monthly direct debit or quarterly bills, payments were made to power companies. Arrangements were more complicated for applicants who paid for domestic power using prepayment meters.

Payments were provided either at a higher rate of £250 or lower rate of £125, based on the discretion of the partner organisation as based on their assessment of the applicants’ assessed needs. Exceptions to these rates were made in cases where applicants required heating equipment or repairs or, in the case of applicants dependent on oil-power heating, whether oil retailers required a particular minimum purchase in order to make a delivery. Importantly, no applications were rejected because of a lack of Campaign funds; all those assessed as being eligible for assistance received it.

Receipts were secured for all payments. All payments were documented and reported to the Suffolk Community Foundation, which monitored and distributed the overall funds.

Tables 1 and 2 below summarise the Campaign’s income and expenditure.

<table>
<thead>
<tr>
<th>Table 1: Summary of funding for the 2012/13 Surviving Winter Campaign</th>
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<tbody>
<tr>
<td>Donations associated with the EADT appeal</td>
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<tr>
<td>WHHP Fund</td>
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<tr>
<td>Private and corporate donations via the Suffolk Community Foundation</td>
</tr>
<tr>
<td>Gift Aid</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
</tbody>
</table>
Table 2: Summary of expenditure for the 2012/13 Surviving Winter Campaign

<table>
<thead>
<tr>
<th></th>
<th>Financial assistance to fuel poor households</th>
<th>Administrative, promotion and distribution costs</th>
<th>Additional support for benefit checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age UK Suffolk</td>
<td>£76,500</td>
<td>£8,500</td>
<td>£2,500</td>
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<td>WHHP team</td>
<td>£54,700</td>
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<td></td>
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<tr>
<td>CAB</td>
<td>£13,500</td>
<td>£1,500</td>
<td></td>
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<tr>
<td>REACH Haverhill</td>
<td>£6,000</td>
<td></td>
<td></td>
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<tr>
<td>Suffolk Community Foundation</td>
<td>£2,500</td>
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</tr>
<tr>
<td>Subtotals</td>
<td>£150,700</td>
<td>£12,500</td>
<td>£2,500</td>
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<tr>
<td>Total expenditure for 2012/13 Campaign</td>
<td>£165,700</td>
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<tr>
<td>Balance brought forward to prime 2013/14 Campaign</td>
<td>£8,800</td>
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<tr>
<td>TOTAL</td>
<td>£174,500</td>
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Efficiency

Income raised over the 2012/13 winter was distributed promptly to help households during the 2012/13 winter. £8,800 was strategically reserved to prime the 2013/14 Campaign. This will enable the Foundation to respond to requests for assistance received early on during the 2013/14 winter, before there has been an opportunity to build funds from the 2013/14 EADT appeal and other sources.

For REACH Haverhill and the WHHP team in 2012/13, costs for assessing and administering payments were not covered by Campaign fund. Some WHHP activity associated with the assessment of need and provision of financial support team under the Campaign would have been covered by the wider WHHP fund. As Table 2 (above) shows, Age UK Suffolk, CAB and the Suffolk Community Foundation incurred some costs for the administration, promotion and distribution activity associated with the Campaign. These costs represent less than eight per cent of overall expenditure on the 2012/13 Campaign. Set in the context where most established national and international charities spend between 10 and 25 per cent on administration (including governance and fundraising; see for example, British Red Cross, Oxfam, NSPCC, etc.) this represents a modest cost.
Moreover, most of the Campaign’s £12,500 administrative costs were covered by the £11,000 in Gift Aid secured by the Suffolk Community Foundation. This means that very nearly all money raised for the Campaign – 99p of every £1 – was used directly to help vulnerable households.

**Additional help: the ‘added value’**

In addition to helping applicants with fuel costs, each of the four partner organisations provided additional support. In some cases this support was as important or even more important to applicants as the fuel payments. Often help with fuel payments was part of a package of more general support, or was a means for partner organisations to advise individuals to consider and access other help.

All applicants applying for help with fuel payments were provided with or referred for consultation with experienced staff to ensure that they were taking up the full range of social welfare benefits to which they were entitled. CAB and REACH Haverhill provided this help to working age applicants. Age UK Suffolk provided benefit checks to older people. The WHHP team referred working age applicants to CAB and pensioners to Age UK Suffolk.

Overall, Age UK Suffolk provided most benefit checks. This was included as part of the assessment procedure for applicants. Indeed, the level of demand at one point in the early winter was such that the staffing initially agreed for this purpose was insufficient to be able to immediately process benefits checks, and a backlog of applicants developed. In response, the Suffolk Community Foundation accessed additional funding of £2,500 from a private donor specifically to increase staffing for benefit checks, and so clear this backlog.

The impact of this additional help is difficult to quantify, although the value that it adds to the Surviving Winter Campaign is likely to be significant. For example, in terms of the first Campaign, the Age UK Suffolk annual report for 2011/12° reported that it had dealt with 4,700 full referrals for benefit checks resulting in an estimated total benefit gain of £5.5m. If this is accurate and if the 250 Surviving Winter Campaign referrals made to Suffolk in

2011/12 were typical, this suggests that Age UK Suffolk benefit checks undertaken as part of the Campaign could have resulted in as much as a £250,000 benefit gain for applicants. While this seems a striking sum – and should be taken as the maximum, potential benefit gain – it should be noted that many older people are not receiving their full entitlement for financial assistance from the state. In particular, Government estimates\(^{13}\) show that between 32 and 38 per cent of pensioners entitled to Pension Credit are not claiming it.

As well as benefit checks, CAB and REACH Haverhill provided applicants with expert debt management services and financial inclusion advice, as appropriate.

**Issues arising**

Discussion with the partners highlighted some of the practical challenges associated with the operation of the Campaign.

For example, arrangements to make payments on behalf of recipients with prepayment meters were complex and time consuming. CAB made payments directly to power companies: recipients were then given a code to use to install credit into their prepayment meters. Setting up such payments with power companies took time, not least because companies each have different mechanisms for arranging remote payments. There were also instances when, usually because of inaccurate account numbers, payments were taken but not used to credit accounts and it took time to trace and recover this money from companies. Alternatively, the WHHP team and REACH Haverhill made arrangements in which a member of staff would accompany successful applicants to a newsagent or other local retailer to purchase credit to ‘charge up’ the applicants’ prepayment meter cards. This too was costly in terms of time. Despite exploring alternative options, the partners were unable to identify less labour-intensive arrangements.

As mentioned, demand for Age UK Suffolk benefit checks in the early winter created a ‘bottle neck’ in processing applications to the Campaign. Consequently, the Foundation secured additional resources to deal with this demand. As the 2013/14 Campaign commences, Age UK Suffolk and the Foundation will closely monitor demand and, as necessary, react early to avoid any such delays.

Also as mentioned, payments to applicants were provided either at a higher rate of £250 or lower rate of £125. While the partners agreed that a simple payment structure was vital in order to keep the assessment process straightforward and cost efficient, they also felt that more flexibility would be beneficial. In some cases – particularly for single, working age applicants in smaller properties – partners assessed that the minimum £125 was a disproportionately large payment compared to other households with relatively greater needs and costs. On the other hand, applicants reliant on heating oil were likely to require more than £250 to cover the costs of a minimum order required by oil retailers in order to make a delivery. On reflection, the Foundation has agreed that for the 2013/14 Campaign a new minimum payment of £50 will be included (alongside the £125 and £250 rates). Payments outside of these rates can be negotiated with the Foundation, where a need for a different payment is identified during assessments.
3 Who the Campaigns helped

Having considered how the Campaign was funded and coordinated, this chapter discusses who the Campaign helped. Findings here are based on analysis of the records of payments provided by the partner organisations to the Suffolk Community Foundation.

Fuel poverty and multiple deprivation in Suffolk

The Government estimates that 11 per cent of households in Suffolk during 2011 were suffering from fuel poverty (DECC, 2013, using the LIHC definition of fuel poverty). This is the same as the English national average. At the district level, the rate of fuel poverty varied across Suffolk, between 10 and 13 per cent. Fuel poverty was highest in Ipswich (13.2 per cent) and Waveney (13 per cent), and lowest in St Edmundsbury (9.5 per cent) and Mid Suffolk (9.7 per cent). A more fine grained perspective reveals even greater variation. At the ‘lower super output area’ level (LSOA – about 1,500 people in each area) rates of fuel poverty in Suffolk varied from as little as 2.4 per cent to as much as 46 per cent. This more detailed analysis in Ipswich and Waveney shows prominent pockets of fuel poverty. Of the 21 LSOAs in Suffolk with a fuel poverty rate over 20 per cent, 13 are in Waveney, 4 in Ipswich, 2 in Forest Heath, and 1 in St Edmundsbury.

This analysis clearly reflects the findings of the Hidden Needs research. Some areas of Suffolk with very low multiple deprivation also have very low rates of fuel poverty. Areas identified as having the highest rates of fuel poverty – Waveney and Ipswich – are also the most deprived areas in Suffolk. Although there is not a perfect overlap between the fuel poverty LSOAs and the ranking in the Index of Multiple Deprivation 2010, these areas generally do overlap or are very close.

The LSOA level analysis offers a more detailed picture of the extent and depth of fuel poverty in the County. Figure 1 below shows high levels of fuel poverty in red and lower levels in blue.
Figure 1: Percentage of Households in Fuel Poverty – LIHC definition 2011 by Lower Super Output Area

Age and fuel poverty

The mean age of those in receipt of payment was 74 for Age UK Suffolk, 48 for the CAB, and 38 for REACH Haverhill. No data about the age of recipients of financial assistance was available from WHHP, but payments would have been to working age households as older applicants were referred by the WHHP team to Age UK Suffolk. Overall, 40 per cent of all payments made through the Campaign were to older people and 60 per cent to working-age households.
DECC figures show that, of households in fuel poverty, 30 per cent include someone aged 60 or older\(^{14}\). The figures also show that older people are more likely than other households to face more severe fuel poverty (that is, experience a bigger ‘average fuel poverty gap’ or having least to spend on fuel compared with average spending). They also face particular health risks because of fuel poverty: 90 per cent of ‘excess winter deaths’ (increased mortalities associated with cold weather) are people aged over 65\(^{15}\). As discussed in Chapter 4, fuel poverty can be taken to contribute to the death of over 200 older people a year in Suffolk.

Of working-age households, younger households - those headed by people aged under 25 – are most at risk of fuel poverty. This group only makes up 6 per cent of all fuel poor households. However, according to the DECC, 21 per cent of the under 25s lived live in fuel poverty in 2011. Of the 63 payments made by CAB and REACH Haverhill, 10 per cent were made to people aged under 25. Given that the risks of fuel poverty are more prevalent for this age group than other working age households it could be argued that they should have received greater attention from the Campaign, although this does need to be balanced with the increased relative health risks of being cold for older people.


\(^{15}\) http://sticerd.lse.ac.uk/dps/case/cr/CASEreport69.pdf
Donations to the Surviving Winter Campaign

The East Anglian Daily Times appeal resulted in donations of £60,019. Figure 2 shows the location of households who made donations.

*Figure 2: Map of donations to the Surviving Winter campaign*

There are many donations from wealthier areas of Suffolk such as Bury St Edmunds and Woodbridge. Looking at the distribution of payments one can see that areas of low deprivation such as Woodbridge were more likely to be a source of donations whereas, as discussed below, areas of higher deprivation such as Ipswich and Lowestoft were more likely to be the recipients of payments. This would indicate some degree of redistribution taking place.

Financial assistance provided by the Surviving Winter Campaign

A total of 771 households received payments from the Campaign. Payments were either at a higher rate of £250 or lower rate of £125, occasionally with some variation to meet particular needs (e.g. the purchase of heating appliances, other costs for oil delivery).
Most payments by Age UK Suffolk and CAB were at the higher rate, and their mean average payments were was £235 and £238 respectively. The WHHP team made a mix of payments, with more lower than higher rate payments and an average payment of £188 per household. With an average of £97, REACH Haverhill tended to make lower payments.

Geographical distribution of payments

Figures 3 to 6 below illustrate the distribution of payments made by the Foundation’s four partners. The first two maps demonstrate that Age UK Suffolk and the WHHP team distributed payments widely across Suffolk. For CAB and REACH Haverhill (Figures 5 and 6) the distribution of payments was strongly linked to the location of the organisation. Few payments coordinated by Sudbury CAB were made east of Stowmarket and Ipswich. Unsurprisingly, given that REACH Haverhill was selected to test the efficacy of localised targeting, payments were concentrated in Haverhill.

Figure 3: Geographical distribution of payments by Age UK Suffolk
Figure 4: Geographical distribution of payments for WHHP distributed by Suffolk Coastal District Council for Suffolk County Council

*Note here that in the available data there are a number of payments for which a post code is not identified in the St Edmundsbury area. This has resulted in an under-representation of payments in this area of the map

Figure 5: Geographical Distribution of payments by Citizens Advice Bureau
Figure 7 provides an overview of the distribution of all payments made in the 2012/13 Campaign. While payments were concentrated in urban areas, this combined map is particularly helpful in showing that there was a reasonably even distribution across rural areas too. Given the particular challenges facing rural households, particularly those off the gas grid, the reach of the Campaign into these areas is noteworthy. While the analysis by Focus Research discussed in Chapter 1 might suggest that we would see a greater focus on Mid-Suffolk than other areas, it should be remembered that population density is much lower in Mid-Suffolk and much higher in Ipswich and Lowestoft.

In terms of urban areas, this mapping shows that financial assistance through the Campaign was concentrated in areas such as Ipswich and Lowestoft. As noted in the analysis above (Figure 1) and in the Hidden Needs research, these are the most concentrated pockets of fuel poverty and multiple deprivation are to be found in Suffolk. On this basis, a key finding of this analysis is that the Campaign has been accurately targeted at households in areas of greatest need of assistance.
Figure 7: Geographical distribution of all payments

- Warmer Homes Healthier People
- Age UK Suffolk
- REACH Haverhill
- Citizens Advice Bureau
4 How the Campaign helped

Chapter 3 considered who was assisted by the Surviving Winter Campaign in terms of the age and location of participants. This chapter considers how the Campaign helped – and, specifically, what difference was made by providing financial help to those assessed by the partner organisations to be at risk of fuel poverty.

In order to investigate this, a series of in-depth interviews was undertaken with a selection of recipients of financial support from the Campaign. The research did not attempt a statistical impact evaluation as this would have been methodologically impractical given the complexity of assessing relevant outcomes, especially within the short time period of the Campaign. Instead, given that the aim of the Campaign was to respond to households in crisis, the purpose of this qualitative exercise was to gain an in-depth understanding – at the level of individual households - about what made households vulnerable to crisis, what triggered crisis, and how the Campaign helped mitigate the immediate and long term implications of crises. As such it was concerned with the dynamics of fuel poverty. While these dynamics may vary for different households, the generalisability of findings in this chapter is supported by setting the Suffolk participants’ experiences in the context of the wider evidence base on fuel poverty in the UK.

Research participants were recruited through letters circulated to all new recipients by the four partner organisations during January and February 2013; volunteers completed and returned a tear-off slip from the letter. The request for volunteers elicited a very strong response and nearly 60 recipients put themselves forward. Nine research participants were selected. This was a purposive sample (as opposed to representative sample) selected to reflect the design and focus of the Campaign. As successful applicants to the Campaign, it was known that participants were in fuel poverty and would be in receipt of Pension Credit or working age benefits. Mirroring the Campaign’s target groups, an equal balance of older and working age people was included. The sample included a mix of those who had received help from the Foundation’s different partners. Reflecting the distribution of deprivation in Suffolk, as reported in the *Hidden Needs* report, care was taken to include some rural households alongside urban households and, particularly, to ensure the sample included participants from Waveney and Ipswich.
Vulnerability to fuel poverty

The participants’ circumstances meant that they were all vulnerable to fuel poverty. The Hills Fuel Poverty Review\(^\text{16}\) identifies three causal factors for fuel poverty:

- low income;
- energy efficiency; and
- fuel prices.

In terms of income, the participants were dependent mainly on either state pensions or welfare benefits. They included five pensioners, two of whom received occupational pensions alongside their state pensions and three received state pensions and Pension Credits. The four working-age households all included adults with health problems or disabilities, in receipt of Employment Support Allowance and, for two participants, Disability Living Allowance. Three of the working-age households were single people; one was a parent of two children and so also received Child Benefit and Child Tax Credits. These household types represent those most at risk of income poverty. For example, of the 10 million individuals under the Government’s relative income poverty threshold, around one quarter are pensioners, one quarter are households with children, and one third are disabled or live in a household with a disabled person\(^\text{17}\).

The energy efficiency of the home has a major impact on fuel costs. The Hills Review highlights great variation in the amount required to heat the same size property to the same standard of warmth. For example, in 2009, the median fuel bill for a couple without children to achieve an adequate standard of warmth was £1,300. However, 16 per cent of such couples needed to spend £1,750 and 9 per cent more than £2,000 a year. In Chapter 1, we highlighted the fact that Suffolk has a smaller proportion of social housing and greater proportion of owner-occupier stock than average in England. The Department for Communities and Local Government reports that social housing properties tend to be more fuel efficient than the private rented sector, while owner-occupier housing tends to be least efficient. Indeed, in 2011, owner-occupiers were least likely to live in homes with the highest Energy Efficiency Rating Bands A to C, while 8 per cent lived with the lowest EER

\(^{16}\) http://sticerd.lse.ac.uk/dps/case/cr/CASEreport69.pdf

\(^{17}\) https://www.gov.uk/government/publications/households-below-average-income-hbai-199495-to-201011
Bands F to G. The private rented sector includes both more high rated properties than the owner-occupier sector but also more of the least efficient properties (11 per cent). Only 3 per cent of local authority and 2 per cent of housing association dwellings fell into the lowest efficiency Bands F to G.

More of the participants in the research were owner occupiers; one was in private rented accommodation and three were in social housing. However, none described having high quality insulation and several complained of distinct problems relating to the adequacy of their properties. At best, properties had what participants felt were satisfactory heating systems and roof insulation but their homes did not have double-glazed windows. At worst, participants described clearly inefficient conditions which, as homeowners, they could not afford to rectify or, as tenants, were not being addressed by landlords (whether private landlord or housing associations). For example, one participant explained that her doubled-glazed windows were so badly fitted that, even when shut, enough wind entered through that her curtains moved. Another participant recounted that her gas central heating system was so ineffective that, on the coldest days, she used her cooker to keep herself warm.

The issue of energy efficiency can be seen as a matter of a household’s ability to turn income into heat. Other dimensions of this are the choice or type of fuel which households use, and how they pay for their fuel. In terms of fuel type, the Hills Review reports that 13 per cent of households are ‘off grid’ and do not receive mains gas. Because data on the grid network is not held together centrally, estimates of the local distribution of the grid vary and should be viewed cautiously. However, as discussed in Chapter 1, Focal Research has estimated that large parts of Suffolk have a much higher than average proportion of off grid households – 40 per cent or more in some districts. Off grid households use a variety of alternative methods for heating – most commonly electric heating (1.5 million households in England) and oil (0.8 million) – and these tend to be an average £280 a year more expensive than gas. Households which are off grid also tend to have lower than average incomes and consequently they are at significantly higher risk of fuel poverty. Four of the participants in this research were off grid and reliant on electric storage heating.


[^19]: [http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php](http://analysis.focalresearch.co.uk/2012/green-agenda/analysis.php)
In terms of payment method, the four working age households paid for fuel using prepayment meters; four pensioner households paid on monthly direct debit and one paid quarterly bills. In the UK, while most households use direct debit, low income households are much more likely than others to use prepayment meters or quarterly bills. The Hills Review reports that only 55 per cent of the poorest tenth of households use direct debit, compared with 82 per cent of the richest tenth of households who do so. Nevertheless, the unit cost of fuel paid for by prepayment meters tends to be significantly higher than unit costs paid for using other payments. This partly reflects the fact that customers using meters are fixed to one power supplier and unable to shop around for lower prices. However, the main reason for the higher price is that power suppliers charge more per unit in order to cover the cost of fitting and maintaining meters. In 2008, Ofgem\textsuperscript{20} reported that prepayment meter customers paid an average of £118 a year more than direct debit customers, and that 20 per cent of meter customers were in fuel poverty.

In terms of fuel prices, the DECC\textsuperscript{21} reports that - assuming a fixed rate of consumption – electricity bills have increased by 13 per cent between 2008 and 2012. While this is similar to the standard rate of inflation, gas bills have increased by a much steeper 32 per cent.

However, consumption is not fixed but dependent on climate. The last few years have seen considerable variation in winter temperatures in Suffolk, both in terms of degree of coldness and duration of cold weather. Generally, in recent years, the weather has been mild – with average monthly temperatures between December and February as much as 6\textdegree{}C – and very cold weather has been concentrated in one month during the winter\textsuperscript{22}. The 2012/13 winter did not see the extreme spikes in minimum temperatures experienced in Suffolk in other years, but it did bring an exceptionally long period of cold weather with average monthly temperatures of around 2.5\textdegree{}C from January and extending into March. For most households in Suffolk, these cold and protracted conditions would have meant that fuel consumption would have increased in order to keep warm. For participants in the study, the requirement for increased consumption at a time of sharp increases in fuel costs made them particularly vulnerable.

\textsuperscript{20} https://www.ofgem.gov.uk/ofgem-publications/38437/energy-supply-probe-initial-findings-report.pdf
\textsuperscript{22} See http://www.tutiempo.net/en/Climate/Wattisham/35900.htm
These observations about the participants’ vulnerability to fuel poverty reinforce findings in Chapter 3 that help the Campaign was being appropriately targeted at households a greatest risk. It is important to be that the Campaign was not designed to address the causal factors underpinning this risk. It is true that the wider WHHP project included measures to assess and improve the insulation quality of certain housing stock, and that partner organisations offered additional assistance to applicants in the form of benefit checks and debt management support. Such measures are important for alleviating the causes of fuel poverty. However, the type of intensive, long-term and more substantial interventions necessary to more fundamentally tackle the causes of fuel poverty in Suffolk were beyond the scope of the Campaign. Instead, it is important to assess the Campaign in terms of its core function - that is, to give targeted financial support to help people with fuel costs in response to or to avoid crisis.

**Fuel crises in the home**

Unsurprisingly, given their circumstances, all the participants explained that they paid great attention to and were careful about their use of power in the home. This included: reducing the temperature in the home and wearing warmer clothes and using blankets; only heating rooms that were in use; and monitoring meters to check on the power used for heating, hot water and particular electrical devices. For some, there was a limit to which they felt able to restrict power use. For example, one of the working age participants had profoundly impaired mobility and used a wheelchair. He had limited physical mobility and spent most of his time indoors at home. He also needed to wear light clothing – and avoid bulky, warmer clothing – in order to maximise his ability to move. Such needs meant that he had no choice other than to keep his home at a constant warm temperature.

Anxiety over the cost of power – whether reflected in participants’ concern not to exceed the power paid for in direct debits or their efforts to extend the period of credit in prepayment meters – resulted in more extreme measures in some households.

For example, one of the pensioners stated that she restricted herself to one shower a week to save the costs of hot water and heating the bathroom. The family with children explained that heating would be turned off during the day while their children were at school, during which time the parents would keep warm using duvets. They had also, at times, used candles for light in the evening when their children were out or in bed.
Another working age participant, living alone in a two bedroom house, moved his bed to
the living room so that he could avoid heating the upstairs of his home, which he only did
so for the weekends when his child visited.

It can be surmised that these approaches – the cautious use and monitoring of fuel
consumption or more extreme measures – are common to households experiencing fuel
poverty. In themselves, over the long term, any conditions which lead to living in cold
housing for a sustained period are likely to be detrimental to health, particularly so for older
people, children and those with health problems or disability. Indeed, the Marmot review of
the health impacts of fuel poverty\(^\text{23}\) reported that cold housing is associated with, for
example, impaired weight gain among infants, the severity of asthma among children, the
exacerbation of medical conditions such as diabetes and osteoarthritis, minor illnesses
such as colds and flus, and more serious cardio-vascular and respiratory diseases.

Of course, however, these approaches to minimising fuel costs are unavoidable for fuel
poor households and are used as part of wider strategies in order to manage life on a low
income and maintain financial stability. For such households, life on a low income means
that even relatively small fluctuations in income or expenditure can have a disproportionate
big impact on living standards. For example, a key finding of a Joseph Rowntree
Foundation study of pensioners\(^\text{24}\) highlighted that relatively small changes – such as the
savings associated with introduction of the bus pass or the costs of having to take a taxi to
hospital – can ‘tip the balance’ in whether older people on a low income are able to
maintain financial stability. For working age households, research by Save the Children\(^\text{25}\)
found that households which experienced changing income or costs – for example, moving
in and out of work, or changing from a couple parent to single parent household – were at
greater risk of entering severe and persistent poverty than other low income households
experiencing financial continuity. Similar risks are faced by households with people with
disabilities or long term health problems and others for whom there are limited
opportunities to reduce expenditure or increase income.


For the participants, efforts to maintain financial continuity and stability were undermined by factors beyond the households’ control. Some participants described how particular life events had meant that they had been unable to keep up with fuel payments. Common events included the loss of a job, the onset of health problems, family breakdown, and problems with accessing welfare payments. Often, a series of such events were experienced. For example, one participant explained that her marriage broke down shortly before she required a major operation. As a result she was unable to work and became depressed. During a period when she was not well enough to make informed decisions about her finances, she took on a bank loan and credit card debts which she was unable to afford. For another participant, financial stability was lost after her husband had an accident which left him unable to work. She too became over-indebted after taken on loans to the value of £950 in order to cover routine living expenses while waiting for her husband to recover enough to return to work.

In addition to these particular events recounted by some participants, all participants referred to difficulties with budgeting for their fuel costs because of the unexpected duration and severity of the winter and increases in fuel costs. With two such ‘moving targets’ – unpredictable weather and volatile fuel prices - it was difficult for participants to estimate and plan in advance for winter fuel costs.

Most working age benefits are paid on a fortnightly basis. For participants with prepayment meters, a decision is required at the beginning of the fortnight about much of the household income should be paid as credit on the meter. Inability to predict fuel costs accurately - perhaps because of unanticipated periods of cold weather - would mean that the credit would be exhausted before the end of the fortnight and the fuel supply stopped. Participants talked about such times when credit had run low. One participant, with children, explained that there had been times when she had gone without food so as to use available money for heating. A number of participants reflected on instances when, because of cold weather and increased usage, power had been cut at the very time when temperatures were at their lowest. One participant described how, without heating, ice had built up inside her bathroom window. She resorted to staying in bed and remembered “lying there thinking I could cry”. Prepayment meters do provide an emergency credit facility, allowing customers to ‘borrow’ money from the meter when their credit runs out. However, this loan is deducted from the next instalment of credit, which in turn reduces the amount of fuel available for the next fortnight.
Paying for fuel by direct debit helps spread costs over the year but do not necessarily protect customers from large bills. The amount of monthly direct debit payments is proposed by the power company based on costs of fuel and estimates of household consumption, although householders can decide to pay an alternative amount. The participants in this study who used direct debit payments shared a similar experience of finding that previous direct debit amounts had left a shortfall in their repayments, and that subsequent proposals of monthly payments by power suppliers were perceived to be set too high. One participant explained that in former years, when in a previous property, her direct debit payments were set at £30 a month and for some time this covered her fuel costs. She then discovered (after moving to her current, less fuel efficient home) that she had built up an underpayment, and her instalments were doubled to £60 a month. Despite this, last year, she was informed that her underpayment had increased and she needed to pay £105 a month for three months to bring her account back into order. After this time, her payments were reset at £85 a month. For a single person on State Pension and Pension Credit, £85 represents around 14 per cent of income, severely limiting resources available for other essential spending. Nevertheless, a number of the participants were in a comparable situation in terms of the cost of their fuel bills relative to their income. Managing fuel costs on a low income was clearly a challenge for these households, but influxes in costs and the imposition of large, unexpected bills further undermined the participants’ ability to cope.

**Impact of the Surviving Winter Campaign**

The Suffolk Observatory\(^{26}\) reports that 11.4 per cent of households in Suffolk – over 35,000 – are in fuel poverty (based on the LIHC measure). If all those receiving financial help from the Campaign had been accurately assessed as being in fuel poverty, it could be said that the 2012/13 Campaign helped two per cent of Suffolk’s fuel poor.

Public Health England reports that there are 437 ‘excess winter deaths’ a year in Suffolk\(^{27}\). This is comparable to the average rate of excess winter deaths in England. ‘Excess winter deaths’ relate to the increased mortality rates associated with colder weather. The Hills Review found that although the number of excess winter deaths has been in steady

\(^{26}\) [http://www.suffolkobservatory.info/](http://www.suffolkobservatory.info/)

decline, more people still die in the UK as a result of cold weather than do so in traffic accidents. Very few deaths are directly attributable to the cold (hypothermia). Instead, most - three quarters of excess winter deaths - are due to circulatory and respiratory diseases. As such, these deaths are a result of sustained and repeated exposure to cold weather, while other factors such as age and health also have an effect (90 per cent of excess winter deaths are of people aged over 65). Moreover, winter deaths can be associated either with the internal temperatures in the home or with the amount of time spent, clothing worn and activity undertaken outside during cold weather. The Hill Review found that internal and external temperatures each account for half of excess winter deaths. If we assume that failure to maintain adequate heat in the home is a consequence of fuel poverty, then fuel poverty can be taken to cause the death of 219 people in Suffolk, nearly all older people.

Since the number of excess winter deaths equates to less than one per cent of those in fuel poverty in Suffolk, and since the number of people helped by the Surviving Winter Campaign equates to two per cent of Suffolk’s fuel poor, the chances of their being an overlap between these two groups is negligible. As such, we are unable to draw any conclusions about the impact of the Campaign in reducing deaths. This is especially the case when the Campaign is designed to provide one-off targeted help to vulnerable households while most winter deaths are caused by more sustained exposure to cold weather over time.

However, the key, tangible output of the Campaign is the highly targeted financial help it provides to vulnerable households and this can be seen as having an important impact. The interviews with participants revealed that payments were received at points of crisis and enabled households to regain a degree of financial stability by clearing fuel arrears and providing some credit to ease the financial burden of costs over the winter. Although these were one-off payments they enabled participants to help achieve a financial ‘clean slate’ and to avoid accumulating and carrying debts over the year – when to do so would have meant facing the costs of next winter from an already financially weak position. It was beyond the scope of the Campaign to address the causes of fuel poverty for recipients, and it is likely that the need for recipients to take extensive measures to limit their fuel consumption will remain. Nevertheless, it is clear that the Campaign played an important role in supporting low income households to be in a better position to manage the challenge of fuel poverty as effectively as possible.
When reflecting on what difference the Campaign had made to them, a strong and common theme among participants was that it had provided respite from the anxiety of managing fuel costs and staying warm and healthy. The significance of this finding should not be understated. The evaluation of Warm Front in England\textsuperscript{28} found that households who reported findings their homes ‘much too cool’ were twice as likely as other households to report levels of stress. Stress was found to be the strongest predictor of poor mental health. Importantly, compared with households who paid their fuel bills easily, those reported as experiencing great difficulty paying bills were over four times more likely to suffer from anxiety, depression or psychological distress. Salient here too is research by the University of Warwick (discussed in the Hills Review) which identified a strong association between debt, including fuel debt, and mental health. This is relevant given that a number of participants specified that a particular way the Campaign helped ease anxiety was by helping them to minimise or avoid debt.

This evaluation cannot quantify the impact of the Campaign. However, it does indicate the impact the Campaign potentially had on the long term well-being of households by providing accurately targeted help to households in fuel poverty at points of crisis. This includes the Campaign’s potential efficacy in helping households to regain financial stability, maintain access to power supplies and avoid debt. As a result, over the longer term, the Campaign played a role in supporting the health of vulnerable households and – perhaps most directly – the mental health of those in these households.

\textsuperscript{28} http://www.shu.ac.uk/research/cresr/warm-front-better-health-health-impact-evaluation-warm-front-scheme-0
Surviving next winter?

A concerning observation from the research was that none of the participants had distinct strategies for protecting themselves from the risks associated with fuel poverty next winter.

The overarching finding here was that participants would ‘do more of the same’ in terms of cautious and conservative fuel consumption. As pensioners or people with long term illnesses or disabilities, the prospect for increasing income was not an option under consideration. As low income owner-occupiers or as tenants in rented accommodation, possibilities for increasing the fuel efficiency of their homes were limited to minor measures such as buying insulated curtains to reduce draughts or purchasing more efficient electric heaters.

In many of the interviews, participants presented a sense of powerlessness in the face of rising power costs and the unpredictability of the winter weather. For the pensioners, Winter Fuel Payments had helped towards fuel costs but still left costs which they had struggled to meet without help from the Campaign. As one participant put it, “the Winter Fuel money seems to lose value year by year”. This participant stated that she was already hoping that help from the Campaign would be available next winter, otherwise she expected to have to borrow money to cover her fuel costs. She is unlikely to be alone in her expectation on the Campaign, and this is an issue which may need to be considered further.
Rising to the challenge of fuel poverty in Suffolk

Addressing unmet need

The Suffolk Community Foundation’s Surviving Winter Campaign was established to address unmet need in the county. Before the 2011/12 Campaign, there was no responsive financial assistance to help vulnerable, fuel poor households at points of crisis in Suffolk. By coordinating funding and expertise across local government and voluntary sector organisations, the Foundation has led a very efficient response in which 99p of every £1 raised for the 2012/13 Campaign went directly to providing financial assistance to households.

The distribution of fuel poverty in Suffolk reflects the conclusions of the Foundation’s *Hidden Needs* report. While there are some areas of very low fuel poverty in the county compared with the national average, there are other pockets of very high fuel poverty. This evaluation has found that financial assistance provided by the Campaign was accurately targeted at areas in Suffolk with the greatest deprivation and fuel poverty.

The research also suggests that the potential long term impact of helping households at points of crisis should not be understated. The Campaign was not designed to tackle the causes of fuel poverty, and many of those helped by the Campaign will continue to find it difficult to meet the costs of heating their homes. However, by helping households to keep warm and pay their fuel bills, the Campaign helped to reduce hardship, stress and the risk of becoming over-indebted. As such, the Campaign can be understood as helping people to achieve better financial stability and emotional well-being so that they are in a better position to ‘weather the storm’ and meet the challenges of on-going fuel poverty.

The East Anglian Daily Times plays a very important role in the Campaign. It helped generate the largest single element of funding for the Campaign by allowing older people in Suffolk donating their Winter Fuel Payments to help more vulnerable households. Notably, donations were concentrated in the least deprived of the county and were payments concentrated in the most deprived parts. This exercise in redistribution demonstrates a substantial capacity and appetite among older people in Suffolk to respond to the needs of others in the county.
More broadly, the research highlights the innovative nature of the Campaign partnership. As a collaboration between local government, voluntary agencies and private donors - led by the Suffolk Community Foundation - the Campaign exemplifies the type of charity-led partnership aspired to in the Government’s localism agenda.

The 2012/13 Campaign provided support for nearly 800 households. That a responsive service reached so many people in such a short timescale is clearly a measure of the Campaign’s success. The fact that the Campaign managed so efficiently to identify vulnerable households in fuel poverty reflects the expertise and dedication of the partner organisations. However, it also reflects the prevalence and scale of fuel poverty in Suffolk. Eleven per cent of households in the county are in fuel poverty. As successful as the Campaign has been, it was only able to reach two per cent of Suffolk’s fuel poor.

It might be suggested that - by targeting older people, parents with young children, disabled people and people with health problems – the Campaign reached the most vulnerable of the fuel poor in Suffolk. Indeed, it might also be noted here that the Campaign partners did not reject any applications because of a lack of Campaign funds; all those assessed as requiring assistance received it. However, this does not necessarily mean that the Campaign helped all those in greatest need in the county. The fact is that any attempt to define and quantify who is ‘most at risk’ in Suffolk would be a very complex exercise, and it was beyond the scope of this research to be able to demonstrate the extent to which the Campaign addressed the worst effects of fuel poverty.

Instead, what can be proposed with greater confidence is that there is greater ‘untapped’ demand for help than is suggested by the number of applicants to the 2012/13 Campaign. By including additional partners – particularly organisations like REACH Haverhill which are able to use their local knowledge and presence to target support to hard-to-reach households in disadvantaged neighbourhoods – the Campaign would be likely to access an increasing number of households in crisis.

Fuel poverty in Suffolk: a looming crisis?

As discussed in Chapter 1, the severity of fuel poverty in the UK (the ‘average fuel gap’) has been increased sharply over the last decade. The increasing costs of fuel and growing concerns about fuel poverty have become headline political issues. Nevertheless, at the
time of writing, four of the ‘big six’ power companies have announced increases in combined average bills next year of up to ten per cent and it is anticipated that the others will follow suit. As heating costs increase, and as household incomes remain static, it seems unavoidable that the number of households facing crisis in Suffolk will also increase.

At the same time, it has been announced that the Department of Health will not be providing Warm Homes Healthy People funding this winter. Central government is redirecting this funding to support local authorities’ broader public health activities. As a result, it is expected that the public sector contribution accessed by Suffolk County Council for the 2013/14 Surviving Winter funds will be significantly smaller than in previous years. This presents a challenging context for the future of the Campaign, one marked by the risk of decreasing income at the same time as increasing need.

**Rising to the challenge**

As there is clearly a need for the Campaign in Suffolk, it is important that it continues in future years. The challenge facing the Foundation and its partners is not only to maintain the level and distribution of financial assistance to vulnerable households but also to expand its scope to reach more households in need.

We can be reasonably confident that - through the careful selection of additional Campaign partners in areas of high deprivation and fuel poverty - the Campaign would be able to reach more households in crisis. In this sense, the key challenge facing the Foundation is to secure the funding to maintain and expand the Campaign in future winters.

It is vital then that the Campaign builds on its strengths. An obvious point here is to continue to work closely with the East Anglian Daily Times in order to maintain the impressive levels of solidarity, empathy, and care shown in the donations to the 2012/13 Campaign. In addition, the Foundation should consider further options for expanding awareness among older people in Suffolk about the opportunity to donate Winter Fuel Payments via the Campaign to vulnerable households. In examining such options it is important that a risk assessment is undertaken to ensure that any new promotional activity does not interfere with the EADT appeal.
It is also vital that the Campaign seeks to secure new income streams. Obviously, seeking support from national charities would be relevant here, particularly from those charitable bodies associated with the ‘big six’ power companies. However, there may be alternative, more long term – and more ambitious – strategies which might be considered. Such strategies should exploit the innovative design of the Campaign partnership as a charity-led, multi-sector collaboration, with a highly efficient operating model and with the expertise to target specific households in specific areas.

These strategies might include new collaboration with power companies. One possibility might be to explore future possibilities for charity-led partnerships like the Surviving Winter Campaign to play a role in the distribution of Warm Homes Discount Scheme rebates. The Warm Homes Discount Scheme was introduced by the Government in 2011, and requires the ‘big six’ power companies to provide rebates on electricity bills for selected households (replacing the previous voluntary arrangements for ‘social tariffs’). Most rebates will be made available to older people, and the eligibility criteria for these payments are standardised and dependent on age and Pension Credit receipt. In contrast, eligibility for other rebates (generally for working age households) is to some degree at the discretion of the companies themselves. Currently, most companies are basing eligibility on benefit receipt and whether households include children aged under five or a disabled person. However, at least one includes more complex criteria relating to ‘vulnerability’ and to the proportion of income spent on heating a home to a specified temperature. The introduction of more complex criteria makes it more difficult and more expensive for the rebates to be assessed centrally by power companies. In this case, coordinated partnerships like the Surviving Winter Campaign could offer power companies a cost-efficient alternative to ensuring that rebates are reaching accurately-targeted households.

Other strategies might include closer collaboration with primary, secondary and public health services. Potentially, there could be a convincing cost benefit argument for developing such collaboration. For example, as discussed in Chapter 4, the most common

29 www.parliament.uk/briefing-papers/SN05956.pdf
impact of fuel poverty on health is respiratory diseases. The Marmot Review\textsuperscript{31} reports that cold-related ill health costs the NHS in excess of £1billion a year. Almost 18 per cent of emergency GP appointments are for respiratory diseases, and around a third of all people and two-thirds of children will visit their GP at least once a year due to respiratory conditions \textsuperscript{32}. In the 2009, the UK’s Chief Medical Officer’s report stated that relief from cold and debt can reduce depression by half and visits to general practitioners by a quarter\textsuperscript{33}. What this highlights is that the human and financial impacts of fuel poverty make it a shared concern across housing and local authorities, public health services, health trusts and clinical commissioning groups.

It is not suggested that developing such multi-sector strategies in an environment of rising need and continuing austerity will be easy or immediate. However, the Suffolk Surviving Winter Campaign demonstrates the value of partnership and its efficacy in tackling unmet need. As the prospect of a growing fuel poverty crisis looms, such creative collaboration seems the best way forward, if not the only way forward.

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