

# Behind cold doors:



The  
Children's  
Society

The chilling reality  
for children in poverty

By Dr Sam Royston

# Introduction

This winter, two-thirds of families with children, around 5 million families, are likely to turn down their heating because they cannot afford to pay for it. As a result, millions of children will suffer in homes that are simply too cold.

With 110 extra children dying in winter 2011/12, compared to other periods, we are also concerned that living in cold homes may be contributing to some children's deaths.

This should not happen. Fuel poverty should not be a feature of modern society. The Warm Home Discount is a key form of support for low income families with children.

It provides the extra help they need to heat their homes in winter and reduces the need for them to cut back on other basics in order to pay for fuel.

However, this winter around 1.9 million children living in poverty are in families that will not receive this vital help. Many of these children are excluded because their parents are in low paid work.

No child should have to live in a cold home. The government needs to seize the opportunity to make sure that no child in poverty lives in a home that does not receive a Warm Home Discount.



## Summary

### Main findings:

- An estimated 3.6 million children thought their home was too cold last winter. Around 1.3 million said it had damp or mould.
- In 2011/12 there were 110 excess winter deaths among children. This means that 7.9% more children died in the winter months than in other times during that period.
- Two thirds of families said they are likely to turn their heating down this winter because of the cost. Of these families more than half (55%) say that they are worried about their children becoming ill as a result of their home being too cold.
- More than four in 10 families – over 3 million – said that they are likely to cut back their spending on food because of heating bills this winter.
- About half a million families said that they are likely to take out a loan this winter in order to cover the costs of heating their home.

- This winter, about 1.9 million children living in poverty (over half of all children in poverty) are in families that do not get a Warm Home Discount.
- Many of these children are in working families living in poverty who miss out because their energy company does not provide the Warm Home Discount to working families living in poverty.

### Recommendations:

- The government should ensure that the family of every child living in poverty receives a Warm Home Discount rebate on their energy bill.
- This can be achieved by making sure that all energy suppliers have the same eligibility criteria for the Warm Home Discount, and by moving families living in poverty into the Core Group to ensure that they get help automatically.

# Methodology

The analysis in this report is based on a range of sources, including:

1. A survey by The Children’s Society of 2000 children and young people in the UK aged 10-17 conducted in September 2013.
2. A YouGov poll of 2011 British households, of which 468 had dependent children, conducted in November 2013.<sup>1</sup>
3. Analysis of excess winter mortality among children in the winter of 2011/12, commissioned from the Office for National Statistics.
4. Analysis of children in poverty missing out on a Warm Home Discount is based on a range of sources, including the annual report on the Warm Home Discount (2012/13) and the Households Below Average Incomes survey (2011/12).

## Living in a cold home

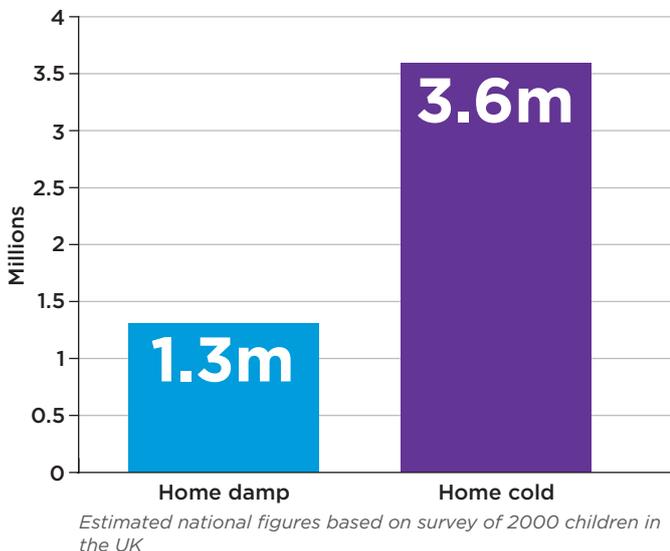
Too many children are living in cold or damp homes this winter. Based on our recent survey of 2000 children in the UK, we found that around 10% of children (1.3 million) said that their home suffers from damp or mould and around 28% of children (3.6 million) thought that their home was too cold.

This is a problem which could become even more severe this winter. We asked families in a YouGov poll how likely they were to turn down the heating this winter specifically to save money because they are worried about

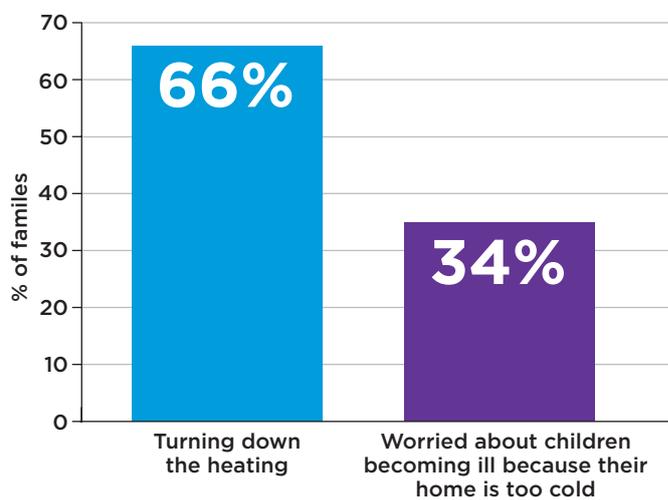
being able to afford their heating bill. Two thirds (66%) said they were likely to do so (representing an estimated 5 million families with children) and more than half (55%) of those families said that they were worried that their children would become ill because their home is too cold.

This means that a third of families (34%) or 2.6 million families with children, are both likely to turn down their heating this winter and are worried about their children becoming ill as a result.

**Figure 1: Children’s views on whether their home was damp/cold last winter**



**Figure 2: Proportion of families (a) likely to turn down the heating in their home and (b) who are also worried about their children becoming ill because their home is too cold**



## Amanda's story

Amanda lives with her partner Jim and four children: Chanel, 8; Aleisha, 4; Austin, 3 and Jacob, 18 months. She works as a carer while Jim looks after their children because they cannot afford childcare.

They live in a council flat which is not being repaired because it is scheduled for demolition in October 2014. It has damp and one of the children's rooms has mould. The doors do not fit properly, and so the house gets draughty and very cold in winter:

'We only have the heating on for about three hours at most...in the morning when the children are getting ready, after school for a bit and at bedtime,' Amanda said.

Otherwise they wear lots of layers.

'I wear my jacket (coat) or dressing gown [on top of my clothes],' she said.

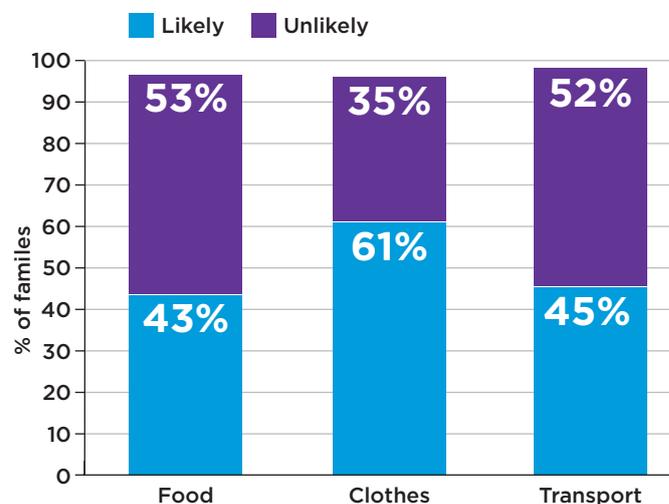
The room which the two young boys share in the house is extremely cold and this is the one which has mould. The children have to wrap up with extra quilts and clothing to stay warm.

Amanda's family receives some benefits but they still struggle to provide the basics.

## The impact of heating bills on other family expenditure

For many families, the only option to avoid a cold home is to cut back on other essentials. Asked whether they would cut back on key items in order to afford heating bills this winter, more than four in 10 (an estimated 3.2 million families with children) said that they were likely to cut back their spending on food as a result of heating bills this winter. Six in 10 families said that they were likely to cut back on clothes and 45% were likely to cut back on transport.

**Figure 3: Proportion of families saying they are likely to have to cut back on other items of expenditure this winter as a result of paying to heat their home**



*YouGov poll of 399 British parents, Dec 2013*

In other cases, families get into debt in order to pay their fuel bills. We surveyed families, asking whether they would take out a loan, such as an overdraft or bank loan or borrowing from family or friends, to pay the costs of heating this winter. Seven per cent (around 500,000 families with children) said they were likely to take out a loan to help with the costs of heating this winter.

# Excess winter mortality among children

We know just how severe the impacts of the cold can be on children. In some cases it can even contribute to children's deaths. Each year the Office for National Statistics compiles data on the number of people that die in the winter months (December to March) compared to the rest of the year – this is known as the level of excess winter mortality.<sup>2</sup>

## Excess winter mortality among children in the winter of 2011/12

The following table shows excess winter mortality for 0–18 year olds in England and Wales. It shows that there were 110 excess deaths among this group during that winter. That is 7.9% more deaths that winter than on average across the four months before and after (summer/autumn 2011 and spring/summer 2012) – also known as an excess winter mortality index of 7.9.

**Table 1: Excess winter mortality for 0–18 year olds by region and country of usual residence, England and Wales, 2011/12<sup>3</sup>**

Country/Region	EWM <sup>4</sup>	Index	LCL <sup>5</sup>	UCL <sup>6</sup>
England and Wales	110	7.9	6.4	9.4
England	90	6.9	5.5	8.3
North East	-10	-16.0	-	-
North West	30	17.5	11.4	23.5
Yorkshire and The Humber	20	14.4	8.2	20.6
East Midlands	0	-3.8	-	-
West Midlands	-30	-15.8	-	-
East of England	20	16.2	9.6	22.8
London	20	8.6	4.9	12.4
South East	40	23.6	16.2	31.1
South West	0	0.0	-	-
Wales	20	38.0	22.9	53.0

While we cannot directly link these deaths to fuel poverty, there is some evidence that the level of excess winter mortality among children is associated with the occupational class of their parents.<sup>7</sup> The table below shows that, while for children with parents in 'managerial and professional' occupations there were 3.7% more deaths in winter 2011/12 than on average across the four months before and after winter, this rose to 7.7% for those in routine and manual occupations, and 15.9% for those in the category of 'Other/Unknown' (including the long term unemployed<sup>8</sup>).

It should be noted that since the numbers are small, these associations should be treated with some caution.

**Table 2: Excess winter mortality for 0–18 year olds by professional group, England and Wales, 2011/12**

Professional group	EWM	Index	LCL	UCL
All	110	7.9	6.4	9.4
1. Managerial and professional	20	3.7	1.9	5.5
2. Intermediate	10	5.6	2.7	8.4
3. Routine and manual	30	7.7	5.0	10.4
4. Other/Unknown	50	15.9	11.5	20.3

# Help with energy bills for low income families – the Warm Home Discount

In some cases, help with fuel bills is available to low income families with children who are struggling to keep their home warm. A key form of this assistance is the Warm Home Discount.

## What is the Warm Home Discount?

The Warm Home Discount provides a payment of £135<sup>9</sup> towards energy bills for low income, vulnerable households. Large energy companies are required to provide and fund this payment.

Customers are eligible for the Warm Home Discount if they are:

1. In the Core Group of low income pensioners
2. In the Broader Group of eligible claimants from vulnerable households. Eligibility for this Broader Group is (within limits) at the discretion of their energy supplier.

In all cases, the Broader Group includes some families with children. However, different suppliers include different groups of families with children.

For example, npower targets their discount at out-of-work families with children (ie those that receive a benefit such as income based Job Seekers Allowance or Income Support).

For British Gas customers, help is targeted at low income families with children aged under five, or those who spend more than 10% of their income on fuel.<sup>10</sup>

The Core Group for the Warm Home Discount has the money credited automatically to their bill. The Broader Group need to apply to their supplier. In these cases, even if they are eligible, the energy company is not obliged to provide the discount in every case, since the amount of support available is limited.

## The complexity of the Broader Group eligibility criteria

Since each supplier has a different scheme, the Broader Group eligibility criteria can be difficult to understand. Appendix 1 gives the current criteria for access to the Warm Home Discount for each of the 'Big Six' energy companies, which are all required to deliver the scheme.

It is particularly concerning that in three out of the six schemes, low income working families are unable to receive a Warm Home Discount since families have to receive an out-of-work benefit (such as Income Support) in order to qualify. Given that two thirds of children living in poverty are now in working households, excluding this group from the discount means that many children living in poverty will not get this help.

## How many children in poverty miss out on a Warm Home Discount?

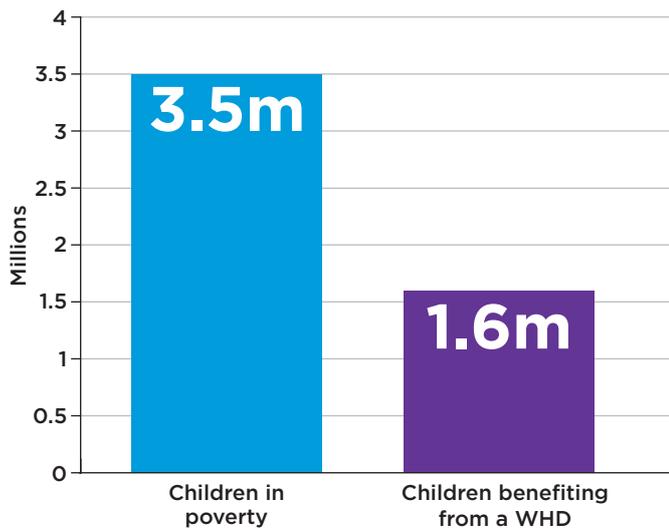
There are currently 3.5 million children living in poverty in the UK.<sup>11</sup>

In 2013/14 suppliers are required to spend £141m on the Broader Group for the Warm Home Discount. Based on a £135 discount per household, this means that around 1m households will benefit.<sup>12</sup>

If we estimate that around 80% (800,000) discounts will be made to families with dependent children living in poverty, and that around two children are in each of these households, we can conclude that around 1.6 million children will benefit from a discount this winter.

This would mean that around **1.9 million children** living in poverty miss out on this extra support. This is more than half of the children who live in poverty.

**Figure 4: Children (a) in poverty and (b) expected to benefit from a Warm Home Discount in winter 2013/14**



### Extending the Warm Home Discount to all children living in poverty

Moving families with children that are living in poverty into the core eligibility group for the Warm Home Discount would have three key advantages:

1. The family of every child in poverty would receive a discount on their energy bill to help them with their heating costs.
2. These families would not have to approach their energy supplier for help; the Warm Home Discount would be applied automatically to their bills.
3. All energy suppliers would have consistent eligibility criteria, meaning that no child in poverty will miss out simply because their family get energy from a particular company.

### What eligibility criteria would we use?

Given the complexity of targeting all of the 3.5 million children who live in poverty, we believe that receiving Child Tax Credit and earning below a given threshold, would be effective criteria for getting this key support. Currently around 2.5 million families receive Child Tax Credit and earn less than £10,000 per year. HMRC statistics suggest that there are around 4.9 million children in these families. While this figure is significantly larger than 3.5 million, providing all of these families with the Warm Home Discount is the best way to ensure that no child in poverty will miss out.

## Lorna's story

Lorna lives with her four children: Natasha, 8; Nathan, 7; Leo, 6; and Corey, 5. She does not work because she suffers from severe agoraphobia. She also recently split up with the children's father, Craig, who moved out to a nearby flat so that he can still help to take care of the children. Craig has just finished training to be a forklift driver but has been unable to find work.

Their house is very cold, especially the room which the three boys share. The family spends most of their time in the living room because one of our partners, Tyne Gateway Trust, along with the local council, arranged for it to be decorated and fitted with new carpet. However, the rest of the house is bare and in disrepair.

Lorna can only have the heating on for 30 minutes each evening to warm up the children's rooms before they go to bed. But she still has to borrow money from her mother to pay for gas and electricity.

To provide a discount to all families receiving Child Tax Credit and with an income of less than £10,000 a year would therefore require provision to an additional 1.7m households (or 3.3 million children) beyond the energy companies' 2013/14 winter targets.

At £135 per discount, this would cost around £225m per year, in addition to what is currently spent on the Warm Home Discount for families with children. Alternative options with different cost implications are included in Appendix 2.

We believe that the government should fund extended eligibility from general taxation rather than the additional costs being placed on fuel bills.

# Conclusion and recommendations

We know that each day this winter millions of children across the UK are living in homes that are cold or damp and that parents are worried their children will become sick, as a result.

At the same time, many families are making the very toughest choices this winter – either to turn the heating down, or to cut back on food or other essentials. For too many families the only other option is to go into debt in order to make ends meet – never a long term solution.

This winter, as many as 1.9 million children living in poverty will miss out on receiving a Warm Home Discount.

For this reason we recommend extending entitlement to the discount to either out of work families with children, or families in work that are earning less than £10,000 per year.

We also recommend moving these families into the core eligibility group, so that the discount is automatically applied to their energy bill.

For these families, the Warm Home Discount is a key way to help make energy bills more affordable. An extra £135 towards the costs of heating will make a real difference to families, and their children, who are living on the breadline.

---

## Notes

1. Total sample size was 2011 adults of which 468 respondents had children aged under 18 years living in their household. Fieldwork was undertaken between 22 and 25 November 2013. The survey was carried out online. The figures have been weighted and are representative of all British adults (aged 18+). Grossing up from percentages to estimated numbers of households with children was conducted by The Children's Society on the basis of ONS estimates of 7.7m households with dependent children in the UK (rounded down to 7.5m to take account of families with children in Northern Ireland.) [www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-328237](http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-328237)
2. The Office of National Statistics standard method of calculating excess winter mortality defines the winter period as December to March, and compares the number of deaths that occurred in this winter period with the average number of deaths occurring in the preceding August to November and the following April to July:  
**Excess winter mortality = winter deaths – average non-winter deaths**  
The excess winter mortality index is calculated so that comparisons can be made between sexes, age groups and regions, and is calculated as the number of excess winter deaths divided by the average non-winter deaths, expressed as a percentage. An excess winter mortality index of 20 shows that there were 20 per cent more deaths in winter compared with the non-winter period.
3. Results rounded to nearest 10.
4. Figures rounded to nearest 10.
5. 'The lower and upper confidence limits form a confidence interval, which is a measure of the statistical precision of an estimate and shows the range of uncertainty around the estimated figure. Calculations based on small numbers of events are often subject to random fluctuations. As a general rule, if the confidence interval around one figure overlaps with the interval around another, we cannot say with certainty that there is more than a chance difference between the two figures.' (Office of National Statistics)
6. Upper confidence level – see above.
7. A young person will be assigned their fathers professional group if they are under 16 years of age, as long as the fathers group is known. Any person aged 16 or over will be assigned to their own professional group based on occupation.
8. Includes long term unemployed, students, self-employed and any deaths where the occupation was unknown.
9. £135 is the Warm Home Discount for winter 2013/14.
10. [www.britishgas.co.uk/products-and-services/gas-and-electricity/the-warm-home-discount.html](http://www.britishgas.co.uk/products-and-services/gas-and-electricity/the-warm-home-discount.html)
11. [www.gov.uk/government/collections/households-below-average-income-hbai--2](http://www.gov.uk/government/collections/households-below-average-income-hbai--2)
12. Note this spending includes 'legacy spending' on schemes of support which were precursors to the Warm Home Discount, and also some money spent on 'industry initiatives' to support vulnerable households, which may include services such as energy debt advice and energy efficiency advice, rather than rebates.

# Appendix 1

## 2013/14 Warm Home Discount Broader Group criteria (non-pensioners)

### 1. British Gas

In receipt of one of the following means tested benefits:

- Income related employment and support allowance (including Support element)
- Income based Jobseekers' Allowance
- Income Support.

#### Or

Customer household has an annual income of less than £16,190 **and** the account holder is living with a mental or physical disability or illness, **or** there is an element of vulnerability in the home, eg:

- Households with children aged 5 years or under
- Account holder (or partner) aged 60 or over.

#### Or

Customer household has an annual income of less than £16,190 and spends 10% or more of their household annual income on fuel for adequate heating (usually 21 degrees for the main living room, and 18 degrees for other occupied rooms).

### 2. EDF Energy

You or your partner living with you must meet at least one of the criteria from each group:

#### Group 1

- Income Based Job Seekers Allowance
- Income Support
- Income related employment support allowance.

#### Group 2

- Long Term Incapacity Benefit (including credits only)
- Severe Disablement Allowance
- Disability Living Allowance (DLA) for yourself
- Disability Living Allowance (DLA) for another adult living with you
- Disability Living Allowance (DLA) for a child living with you
- Have a child who under 5
- Employment Support Allowance which includes a work related activity or a support group component.

### 3. E.ON

#### Families

- Child Tax Credit with a relevant income of £16,190 or less (if you claim Child Tax Credit with a partner, their income is also taken into consideration).

#### Disabilities

- Income Based Job Seekers Allowance **and** Disability Living Allowance (DLA) OR Personal Independence Payment (PIP) (all components).
- Income Related Employment and Support Allowance **and** Disability Living Allowance (DLA) OR Personal Independence Payment (PIP) (all components)
- Income Support **and** Disability Living Allowance (DLA) **or** Personal Independence Payment (PIP) (all components)
- Working Tax Credit with a relevant income of £16,190 or less **and** Disability Living Allowance (DLA) **or** Personal Independence Payment (PIP) (all components).

#### Pregnant or Medical Condition

- Income Based Job Seekers Allowance **and** Maternity Exception Certificate (MATEX) **or** medical exemption certificate (MEDEX)

- Income Related Employment and Support Allowance **and** MATEX **or** MEDEX Medical Exemption Certificate
- Income Support **and** MATEX **or** MEDEX exemption certificate
- Working Tax Credit with a relevant income of £16,190 or less **and** MATEX **or** MEDEX exemption certificate.

#### 4. npower

npower customers are eligible for the Broader Group Warm Home Discount if they are in receipt of any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA).

**And** also have any of following:

- Child Tax Credit
- A disability premium, enhanced disability premium or severe disability premium
- Disability Living Allowance (for an adult or child within the household)
- Long term Incapacity Benefit
- Child Tax Credit that includes a disability or severe disability element, a child under five living with them, or a disabled child premium.

#### 5. ScottishPower

If you are a ScottishPower domestic electricity customer and someone in your household meets the eligibility criteria, that person can apply for the Warm Home Discount. To qualify you must receive at least one of the following benefits:

- Income Support
- Income Related Employment and Support Allowance
- Income Based Jobseeker's Allowance.

**Or**, if your total gross household income is less than 16,190, you may also qualify.

In addition to the above you must also meet at least one of the following criteria:

- Have a child who was under 5 on 1 April 2012 permanently living in the house (born on or after 1 April 2007)
- Have a child entitled to free school meals
- Receive Child Tax Credit or Working Tax Credit which includes a disability element or severe disability element, disabled child element or severely disabled child element or family element
- Income Related Benefit which includes a disabled child premium, disability premium, severe disability premium or enhanced disability premium
- Income Related Benefit which includes a Carers Premium
- Employment Support Allowance which includes a Work Related or Activity Component or Support Component
- Receive Disability Living Allowance, Incapacity Benefit or Attendance Allowance
- Be aged 62 or over
- Receive exemption from NHS prescription charges.

#### 6. SSE Energy Supply (Atlantic/ Scottish Hydro/ Southern Electric/ Scottish Power/ SSE/ Swalec)

- Receive Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance **and** one of the following statements applies to you:

- You have a child living with you who was born on or after 1 April 2008
- You receive Disability Living Allowance on behalf of a child living with you

**Or**

You have a child living with you who receives free school meals

**Or**

You receive Child Tax Credit (but not Working Tax Credit) **and** you have an income of £16,192 or less **and** the child was born on or after 1 April 2008.

## Appendix 2

### Options for providing Core Group eligibility to the Warm Home Discount for families with children

	Families	Children	Total cost – based on Warm Home Discount of £135 per household*	Details
Current situation – various criteria	<b>800,000</b>	<b>1.6m</b>	<b>£113m</b>	1.9 million children in poverty are still not getting the support
Families receiving Child Tax Credit, but not Working Tax Credit and income under £15,860	<b>1.4m</b>	<b>2.8m</b>	<b>£189m (£76m above current spend)</b>	Low additional cost 700,000 children in poverty will still miss out No support for working families
Families in receipt of Tax Credits and income up to £6420	<b>2m</b>	<b>3.9m</b>	<b>£270m (£157m above current spend)</b>	Some support for lowest income working families Will not cover many working households on minimum wage
Families in receipt of Tax Credits and income up to £9999	<b>2.5m</b>	<b>4.9m</b>	<b>£338m (£225m above current spend)</b>	Covers additional working families and nearly all children in poverty Covers a single earner working 30 hours per week on minimum wage
Families in receipt of Tax Credits and income up to £19,999	<b>3.4m</b>	<b>6.6m</b>	<b>£459m (£346m above current spend)</b>	Additional coverage of low income working families
All families in receipt of Tax Credits	<b>4.1m</b>	<b>7.9m</b>	<b>£554m (£441m above current spend)</b>	Full coverage of low income working families – reflects household size

\* Based on 2013/14 spend of £113m (80% of £141m broad group allocation) on families with children.

## The Children's Society

The most disadvantaged children rarely suffer on just one front. We work directly with these children, many of whom have nowhere else to turn, to ensure that they are loved, valued and listened to. With them we fight childhood poverty, harm and neglect.

Our network of programmes includes drop-in services for runaways, as well as children's centres and support for young carers. We support children who are refugees from violence, and we give those in care a voice. We transform the lives of many more children by pressurising government and local authorities to change policy and practice to protect them, and we challenge the negative attitudes that perpetuate harm and injustice.

In hard times, children are among the hardest hit. We don't just help them survive – we support them to flourish.



For more information on the findings from this report, please contact:

**Sam Royston**  
**Poverty and early years policy adviser**  
**[sam.royston@childrenssociety.org.uk](mailto:sam.royston@childrenssociety.org.uk)**  
**020 7841 4480**

**[www.childrenssociety.org.uk](http://www.childrenssociety.org.uk)**

© The Children's Society, January 2014

Charity Registration No. 221124 | Photograph modelled for The Children's Society | © Laurence Dutton | 8372/01/13

## Acknowledgements

Many thanks to the families who shared their stories with us. Thanks also go to Marsha Lowe, Andrew Cooper and Beth Herzfeld.