

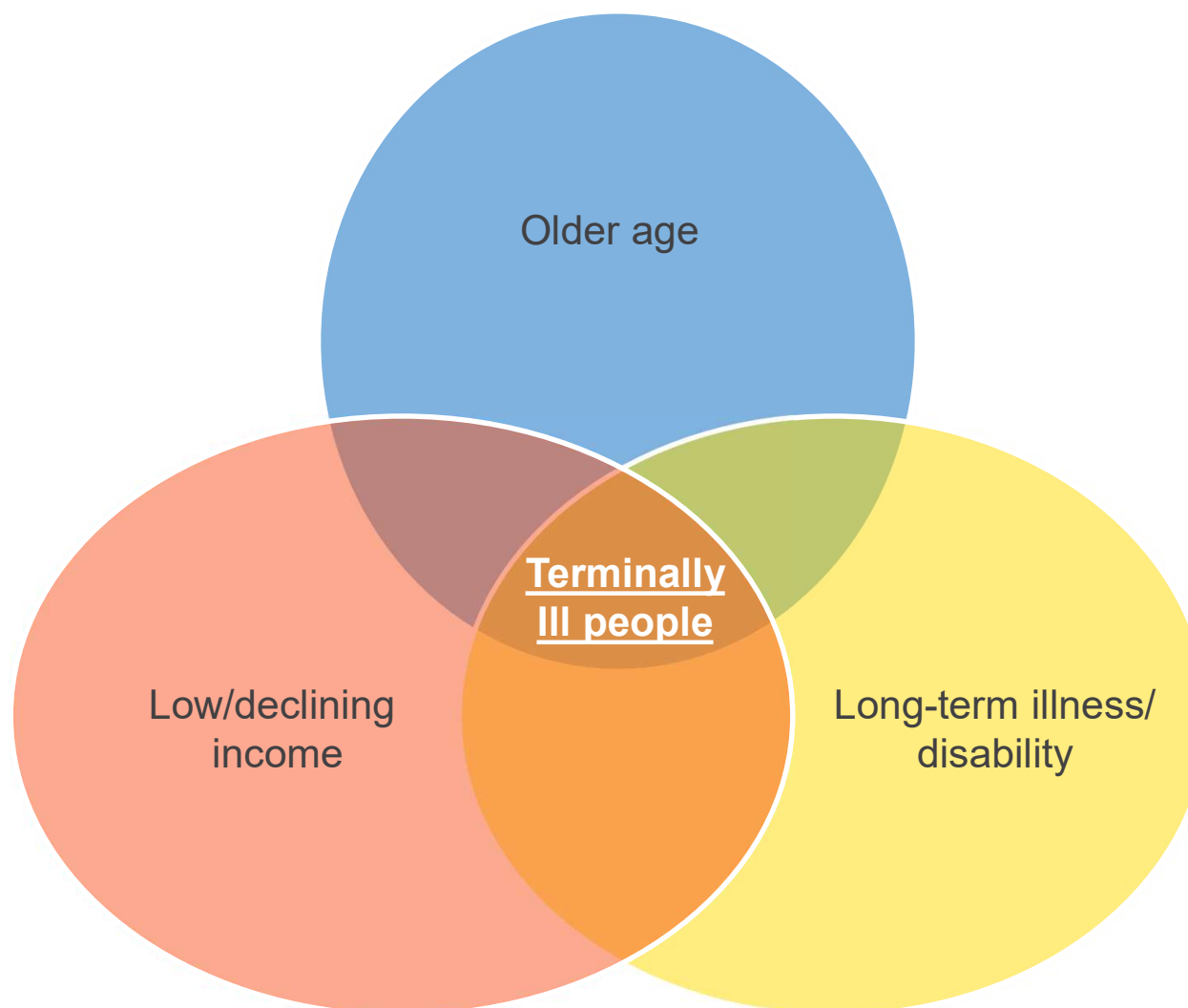


The vicious cycle of fuel poverty and terminal illness

Craig Harrison – Policy and Public Affairs Manager, Marie Curie
28.09.21



Who is most vulnerable to fuel poverty?



Prevalence of fuel poverty among terminally ill people

No official data collected, but:

- **28% of Marie Curie nurses cared for a dying patient who struggled with fuel costs** (Marie Curie, 2020)
- **40% of fuel poor households in England have long-term illness or disability** (BEIS, 2021)

“

I've had to heat up rice and put it in a pillowcase to keep patients warm. This shouldn't be happening.”

– Beth Namara,
Marie Curie HCA



Drivers of fuel poverty among terminally ill people

1. Physical health

- Weight loss
- Poor circulation
- Reduced energy levels
- **More time spent at home**



For an average person with MND, energy bills nearly doubled after diagnosis (Demos, 2017)

“

Dad was always an outdoorsman – a strapping big guy. He loved looking after the garden and wouldn't really have been bothered by the temperature. He'd have been happy sitting in a pair of shorts and t-shirt in the house no matter what time of the year. But once he got sick, he lost a lot of weight and really started to feel the cold more. If he was watching TV or in bed, he'd need to be wrapped up in multiple layers just to be comfortable. Towards the end, the heating was on pretty much non-stop, so the bills absolutely sky rocketed.”

– Karen's dad, Patrick, from Barnsley, died with lung cancer

Drivers of fuel poverty among terminally ill people

2. Financial wellbeing

- Cost of equipment, home adaptations
- Reduced income due to leaving work
- Delayed access to welfare support
- Barriers to accessing energy cost support schemes

“

As a side-effect of the chemotherapy, I suffer with neuropathy in my hands and feet. It feels like really severe pins and needles, and the colder I get the worse it becomes... Already I'm spending about £45 each on gas and electricity per month during the summer, so I dread to think what the winter fuel bills will be. I'm expecting to spend well over the £100 mark on each, and when you're living on benefits that doesn't go far... With things as they are, we'll have to rob Peter to pay Paul.”

– Sian, from Surrey, is living with incurable cancer

The vicious cycle of fuel poverty and terminal illness

- Cold + damp housing = mould and infections
- Heightened risk of bronchitis and pneumonia
- Falls more likely
- Major impact on mental wellbeing
- Loneliness
- ‘Heat or eat’



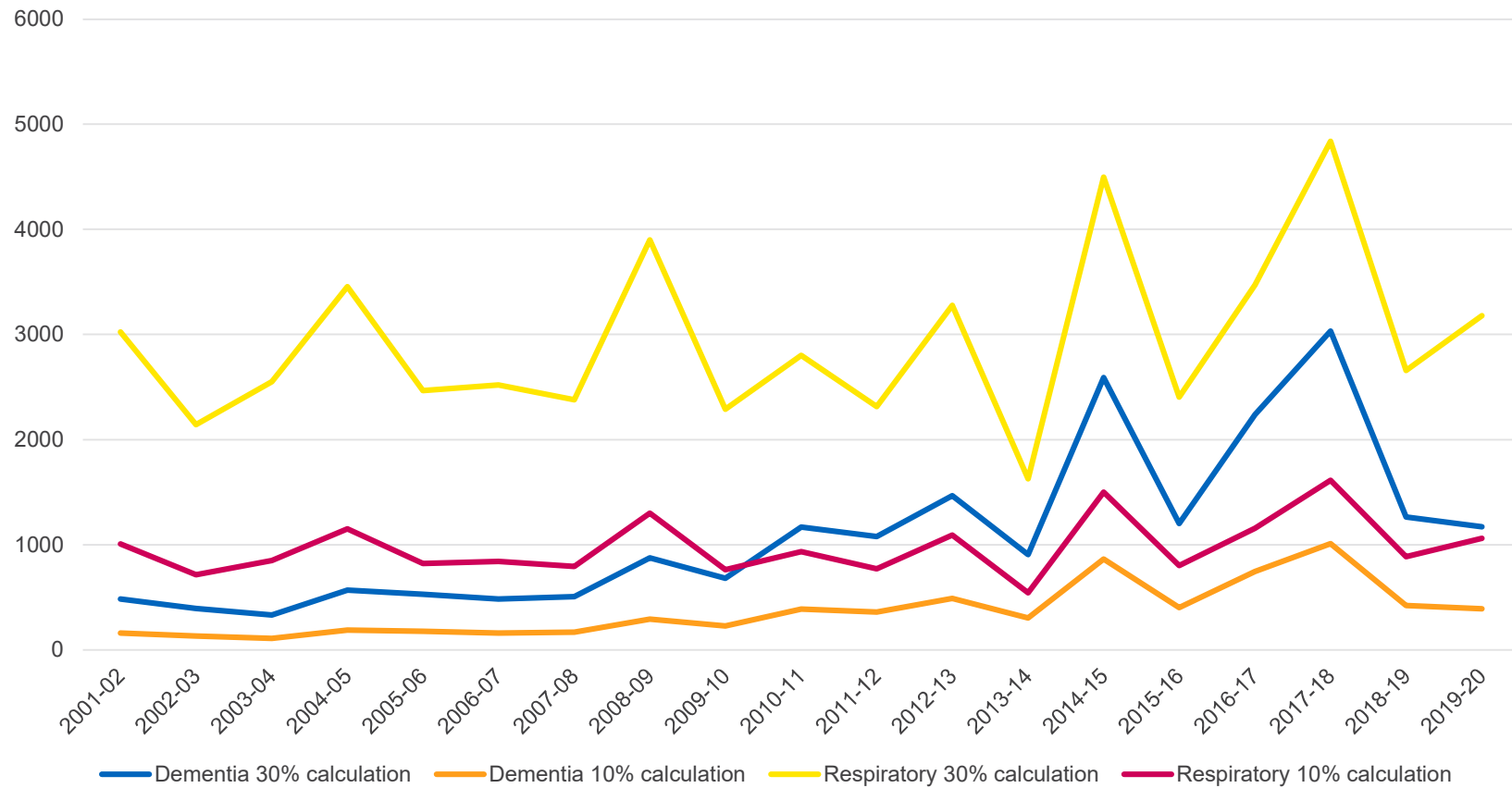
The likelihood of hospital admissions for people with COPD increases fourfold during winter (NEA, 2018)

“

Living in a cold home may have a greater effect on people who have to spend longer than an average amount of time at home. This could include those with chronic health conditions (including terminal illnesses) or disabilities”.

– NICE NG6

Excess Winter Deaths attributable to cold housing



5,400-16,100 EWD (dementia) attributable to cold housing (England, 2010-2020)

(Calculated from BEIS data)



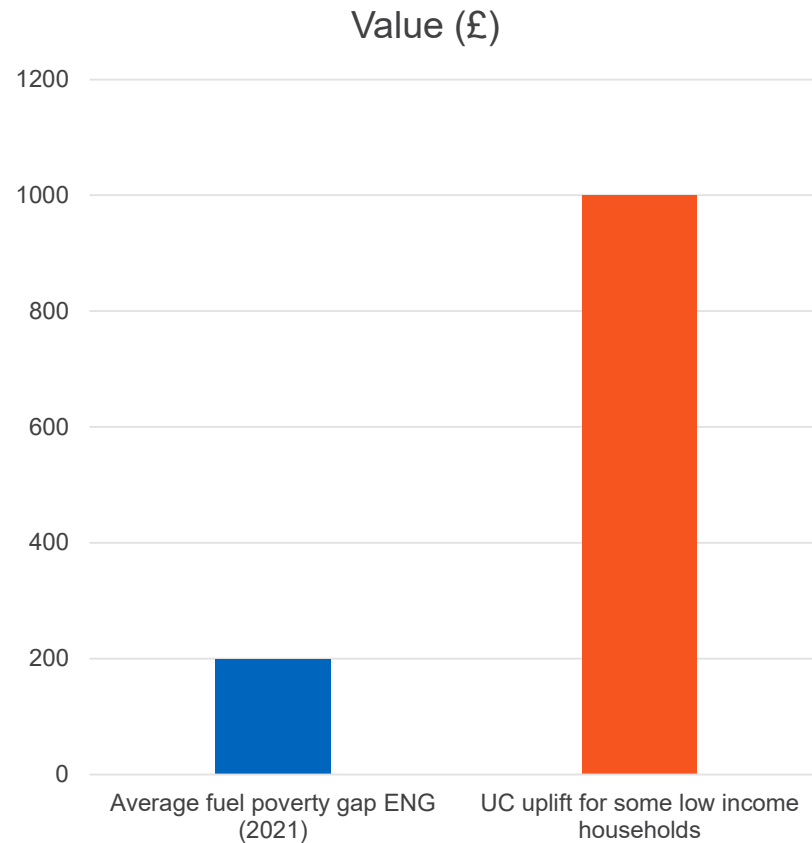
10,300-31,000 EWD (respiratory diseases) attributable to cold housing (England, 2010-2020)

Preventing cold-related morbidity and mortality among terminally ill people

- Keep the Universal Credit uplift and end the 5-week wait
- Scrap the 6 month rule
- Reform the Warm Home Discount scheme and Winter Fuel Payments
- Fully implement NICE NG6
- Prioritise terminally ill people for meter switching
- Tailored information and advice



Universal Credit uplift and 5-week wait



(Source: BEIS)

Universal credit: wait for first payment a 'real shock' to new claimants

More than half claiming during lockdown suffer hardship in five-week wait, says Citizens Advice

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- [See all our coronavirus coverage](#)



Scrap the 6 month rule

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Benefits rules to be eased for terminally ill claimants

8 July



The Special Rules allow dying claimants to access fast-track benefits (Image: PA)

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'Six months to live' rule for dying people to claim benefits scrapped from next year

Reform the Warm Home Discount and Winter Fuel Payments

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The Guardian

For 200 years

Health

This article is more than 10 years old

Charities call for all terminally ill patients to be given £130 energy rebate

Charities want people with cancer and other terminal conditions to be automatically included in new £130 discount on bills for 'vulnerable' people

balance on your ap
alance on your previous bill
ayment

14/03/06

How we calculated your bill

A = Actual

Your electricity charges

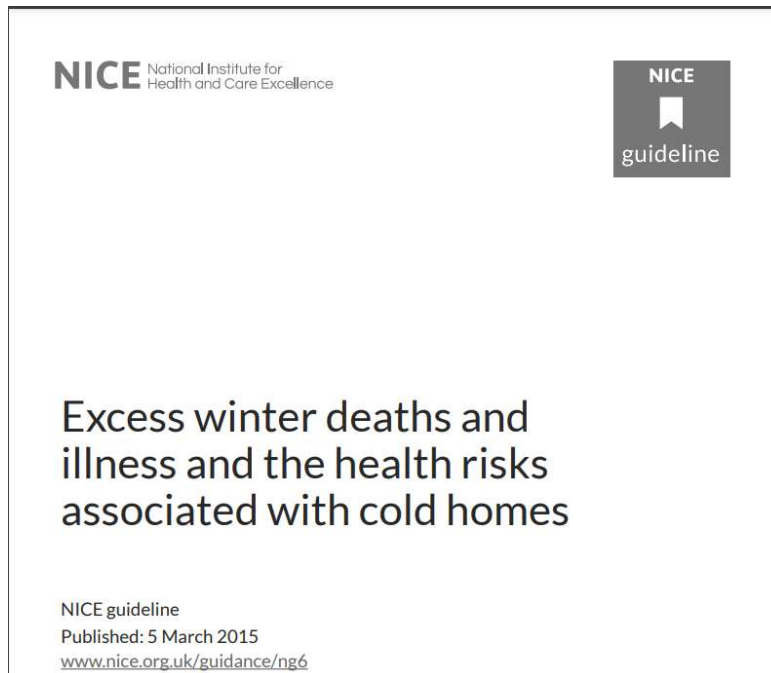
Description	Start	End
Period 07/01/06 to 28/02/06		
Domestic	4336C	4857E
Meter: 4504P07393		
Standing charge		
Period 01/03/06 to 03/04/06		
Description	Start	End
Domestic	4857E	514
Meter: 4504P07393		
charge		



'Mum, I thought we were too young to be fuel poor?'

Fully implement NICE NG6

Important progress being made, but implementation still far from universal



57% HWBs had a single-point-of-contact health and housing referral service



Prioritise terminally ill people for meter switching

🏠 > energy > news > market

Prepayment meter tariffs cost £200 too much



Tailored information and advice

Targeting via:

- Palliative care registers
- Key Information Summaries
- GP records

