

“Coping with an impossible situation”

How organisations and individuals are struggling
to respond to the fuel poverty crisis

About Greater Manchester Poverty Action

Greater Manchester Poverty Action (GMPA) is a not-for-profit organisation that works to address poverty across Greater Manchester. We convene and network organisations from public, private and VCSE sectors, and people with lived experience of poverty, to foster collaboration and innovation and to maximise the impact of efforts to address the underlying causes of poverty across Greater Manchester. We equip stakeholders with the knowledge they need to tackle poverty. We carry out research and advocate for changes in policy at a local and city regional level and sometimes at a national level to address the structural and systematic causes of poverty.

Acknowledgments

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This report has been funded by Warm this Winter, a coalition of over 40 leading UK charities who have come together to demand that the UK government adequately supports households on low incomes in the short term and protects against fuel poverty in the future by transitioning to renewable energy sources and upgrading homes to cut energy usage.

To find out more about Warm this Winter, please visit <https://www.warmthiswinter.org.uk>

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INTRODUCTION

Aims of research

This report aims to draw attention to the rising levels of fuel poverty occurring over the last year in Greater Manchester, focusing on the impact upon people living on low incomes, VCSE and public sector organisations, and housing providers. To do this, it utilises survey data from individuals working in these organisations alongside first person accounts of fuel poverty gathered from a focus group with people living on low incomes. You can read more about the methodology in the appendix of this report.

The data gathered by GMPA is used to explore how individuals in Greater Manchester are responding to rising energy prices, and the costs that are imposed upon them in doing so. The report also considers demand upon, and capacity in the VCSE sector in Greater Manchester. Finally, it offers recommendations, informed by the perspectives of research participants, on what can be done by local and national government to address fuel poverty.

Key findings

Our research found that:

- Fuel poverty appears to be rising across the city region, with demand for support increasing significantly since the same period last year.
- High energy costs are negatively impacting the daily lives and health of people living on low incomes in Greater Manchester.
- Organisations that provide support to people on low incomes in Greater Manchester are unable to meet demand, with the majority surveyed being forced to turn people away due to a lack of capacity or resources.

Recommendations

We need a response to these challenges at both a local and national level. GMPA is calling for:

- Local councils working with partners, and national government to adopt strategic approaches to tackling poverty.
- Responses that prioritise maximising household income as this is the most effective way to reduce fuel poverty.
- Support for people struggling with energy and other household bills to be clearly signposted and offered as a 'one-stop shop' where possible.

FUEL POVERTY BACKGROUND

In the UK, a household is said to be in fuel poverty if they are living in a property with an energy efficiency rating of band D or below and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line of 60% of the UK median income (DBEIS, 2022a). Impacted by rising energy prices and the wider Cost-of-living Crisis, it is anticipated that a significant number of households will have already been forced into fuel poverty this year, with this figure rising further as the energy price cap is lifted. The issue of fuel poverty is exacerbated by the poor quality of much of the UK's housing stock, which is the oldest in Europe (Nicol et al, 2016). This results in a significant proportion of the UK population living in houses that retain heat poorly, with 4.4 million homes in England and Wales still without cavity wall insulation, and 4.8 million lacking loft insulation (Childs, 2022).

In addition to the environmental impacts of inefficient housing, these issues have high health costs for people experiencing fuel poverty. Cold housing can be consistently related to health (Evans et al, 2000) and can increase or exacerbate 'excess winter morbidity and mortality; cardiovascular and respiratory disease' (Ruse and Garlick, 2018:4). Health impacts of fuel poverty are particularly apparent among the young, with the effects visible in rates of infant weight gain and hospital admission (Liddell and Morris, 2010). Cold and damp housing is also negatively linked with mental well-being through 'the stressors associated with being unable to afford solutions to these adverse living conditions' (Liddell and Guiney, 2015:198). Significantly, this association is not limited to adults in fuel poor households, adolescents also appear to face a higher risk of worse mental health (Liddell and Morris, 2010).

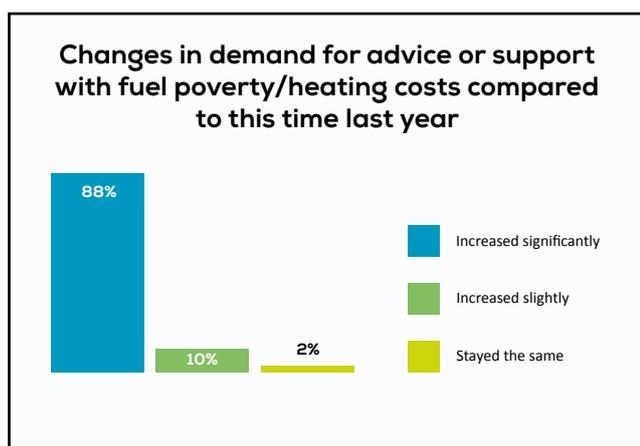
While fuel poverty is an issue across the country, it is experienced differently based on prior levels of poverty and deprivation, as well as the condition of the local housing stock. Greater Manchester faces higher risks due to pre-existing levels of poverty, although these vary between different boroughs. All but two of Greater Manchester's ten boroughs have a relative child poverty rate higher than the UK average of 18.7% (DWP, 2022). Oldham and Manchester both fall within the ten local authorities with the highest rates of relative child poverty in the UK (DWP, 2022). These boroughs, alongside Salford and Rochdale, also place among the top twenty most deprived local authorities in England (MHCLG, 2019). In addition to pre-existing levels of poverty in the area, Manchester's housing stock leaves its residents at a disproportionate risk of fuel poverty. Only two of Manchester's ten boroughs have higher than average scores for the energy efficiency of their housing, with six boroughs coming in below the average score for England (ONS, 2022a and 2022b). Research by Friends of the Earth also indicates that more than 30% of neighbourhoods in five of Greater Manchester's ten boroughs are 'energy crisis hotspots' – neighbourhoods where energy use is high and typical household income is below the national average (Bridgeman, 2022). These factors combine to result in a fuel poverty rate in Greater Manchester that is 1.9 percentage points higher than the English average of 13.2% (DBEIS, 2022b). However, these figures, which suggest 15.1% of households in Greater Manchester are living in fuel poverty, are based on data from 2020 and as such are likely to significantly underestimate current rates of fuel poverty.

FINDINGS - SURVEY OF SERVICE PROVIDERS

This section sets out the findings of our survey of organisations in GMPA’s network on the impact of high energy costs on their services and individuals that they support. Responses were received from VCSE sector organisations, local authorities and housing providers working in Greater Manchester.

Changing demand for support across Greater Manchester

Across the organisations surveyed by GMPA, almost all had experienced significantly increased demand for advice and support related to fuel poverty and heating costs compared to the same time last year. Among respondents, 88% believed demand had increased significantly, in comparison to just 2% felt that it had stayed the same. No respondents thought that current levels of demand were lower than those faced last year.



Responding to rising costs

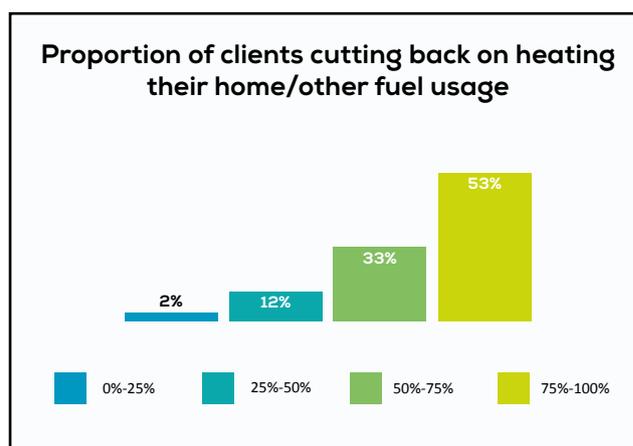
Respondents were surveyed to ascertain the ways in which people in Greater Manchester are responding to rising energy costs. They were asked to assess the proportion of their clients that they believed to be:

- Cutting back on heating or other fuel usage due to lack of funds.
- Relying on advice or support to enable them to heat their homes sufficiently.
- Spending more time outside the house (for example in libraries or warm spaces) to stay warm.
- Borrowing money to afford heating and energy costs.

These results were combined with findings from the focus group to provide contextualised information on the ways in which people experiencing poverty are responding to increased energy costs.

Cutting back on heating

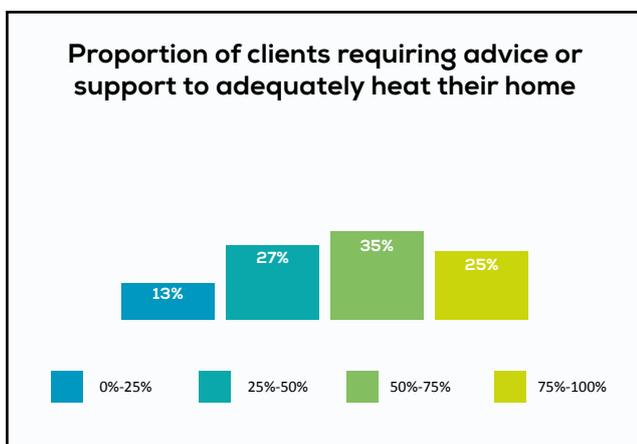
Among survey respondents, 86% believed more than half of their clients were cutting back on heating or other fuel usage because they were unable to afford the costs, with 53% of respondents placing the percentage of clients doing this as between 75% and 100%. These findings support the accounts of focus group participants, the majority of whom were unable to sufficiently heat their homes.



“There’s no way the heating is going to go on when the kids aren’t in the house. We keep it on for a couple of hours at night, but it’s on 14.5°C.”

Survey of service providers

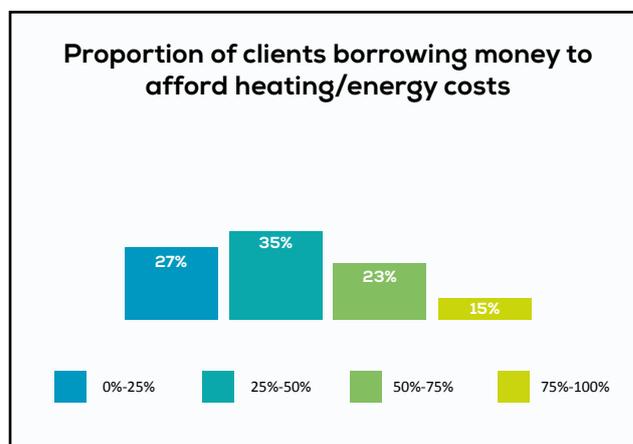
Similar results were found when assessing the proportion of clients who were relying on advice or support to heat their homes sufficiently, with the majority of survey respondents believing more than half their clients were requiring support or advice. Interestingly, 13% of respondents thought that under a quarter of their clients were relying on support or advice, compared to only 2% who thought this proportion of their clients were cutting back on heating. This suggests that despite wide-ranging offers of support, some people are coping with rising fuel prices by cutting back on heating without accessing support. Accounts by focus group participants support this, with the majority not receiving targeted support despite all struggling with heating costs.



Borrowing money

In addition to seeking support and cutting back on heating, this survey explored additional responses to the rising cost of energy. Respondents were divided on the proportion of clients they felt to be borrowing to afford heating, with the majority of survey respondents believing less than half their clients to be borrowing money. Despite this, 38% of respondents thought more than half their clients were borrowing money, with 15% believing the proportion to be greater than three quarters.

Focus group participants painted an equally mixed picture, with many knowing people whose debts through unpaid energy bills were increasing significantly, but few highlighting borrowing from other sources as a common response to the crisis.

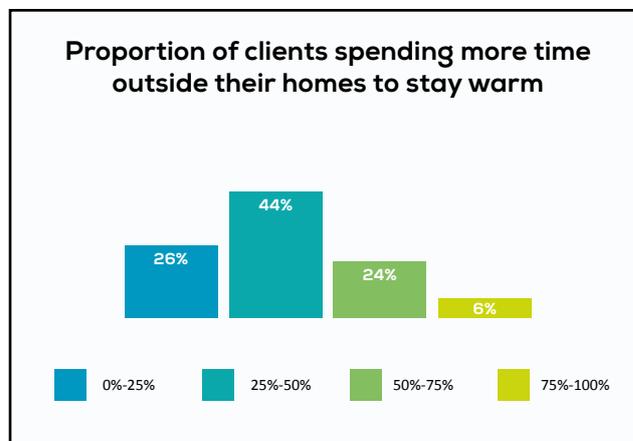


“People are going to mount up their bills and mount up their bills if they can’t pay.”

Spending more time outside the home

Findings were varied regarding the uptake of warm spaces and reliance on spending time outside the home to stay warm. Most service providers surveyed thought that less than half of the clients were spending more time away from the home to cope with energy prices, while only 6% believed that proportion to be greater than three quarters.

These proportions are in line with anecdotes from focus group participants, the majority of whom didn't regularly use warm spaces to cope with heating costs. For some, the issues raised from living in cold houses, such as disrupted sleep, could not be alleviated by daytime warm spaces, while others highlighted the experience of being constantly cold as one which sapped their energy and reduced their motivation to do anything, including travel to warm spaces.



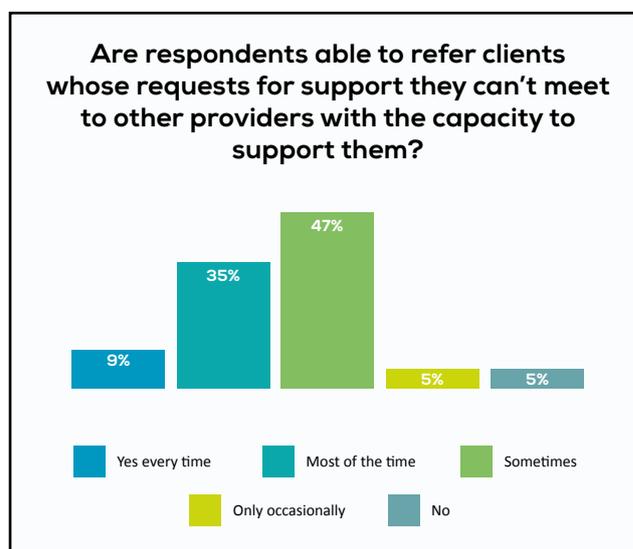
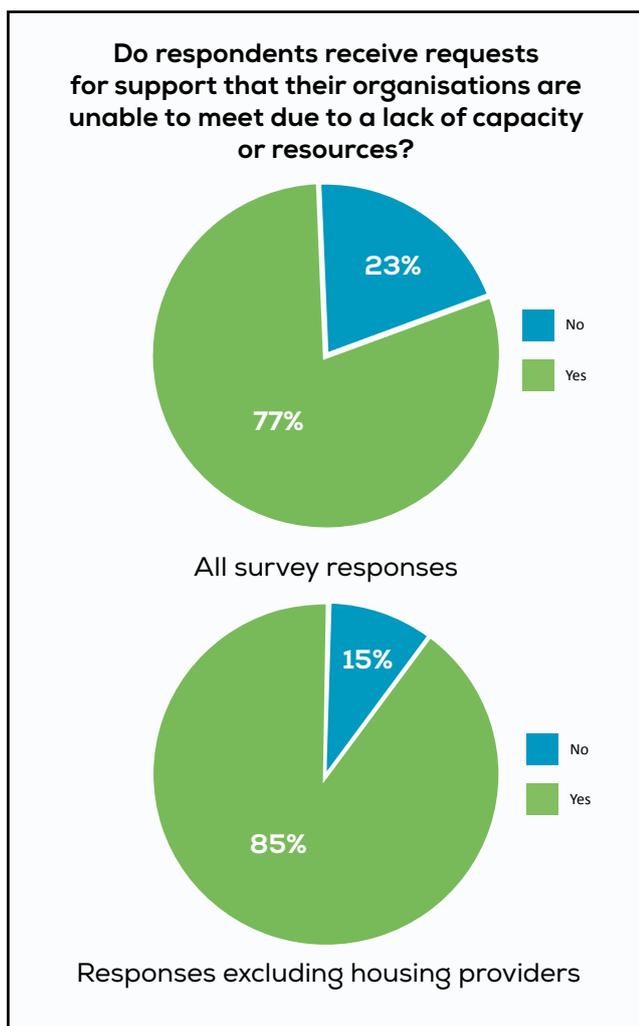
Pressure on the VCSE sector

Across a wide range of organisations, and in line with the increased need for support, survey respondents highlighted significant demand for assistance, which often exceeded supply. More than three quarters of individuals working in VCSE organisations surveyed stated that they have had requests for support with fuel poverty that they haven't had the resources or capacity to fulfil. This proportion increased when housing providers were excluded from the results, with only 15% of other respondents able to meet all requests for support that they received.

Among local government employees, one third felt that their service was able to meet all requests for support, while two thirds believed they lacked the capacity and resources to do this. Capacity to meet requests for support was lowest among charities, churches and community groups, with only four of the thirty five respondents surveyed stating that they were able to fulfil all requests for support.

Respondents who stated that they were sometimes unable to meet the demand for support were also questioned about their ability to refer clients whom they were unable to support to other organisations which did have the capacity to support them.

In line with the wider picture of increased demand, only 9% of respondents stated that they were able to successfully refer clients every time. The majority of respondents were able to refer clients 'most of the time' or 'sometimes', with only 10% able to refer clients 'not at all' or 'only occasionally'. These results suggest that there are significant levels of unmet demand for support in Greater Manchester, with vulnerable people being moved between providers when capacity is limited.



CONSEQUENCES OF FUEL POVERTY

In addition to the survey, GMPA held a focus group with people from Greater Manchester who have lived experience of poverty. Focus group participants were asked to explain how rising energy prices impacted their lives and the lives of those close to them. They described fuel poverty as an all-encompassing experience, with significant impact on daily life and on physical and mental wellbeing. These impacts were rarely individual, instead, participants talked of the effects on their families and the wider community.

Daily life

Rising energy prices and the wider Cost-of-living Crisis were identified by participants as having a profound effect on their daily lives. They described how being constantly cold reduced their energy levels, with the focus on 'heating the human not the home' meaning they were often wrapped up under multiple layers. These factors were identified by participants as leading to increased inactivity, as they struggled to stay warm at home when moving around.

The cold also disrupted sleep patterns, with one participant explaining how he was often woken up in the early morning by the temperature and would then find himself unable to sleep again until he took a nap in the early evening. Others highlighted the increased cost-of-living as leading to a sense of loneliness, with their capacity to meet friends or spend time with family diminished by a lack of money and lack of motivation. Parents spoke of cutting back on activities with their children as they were unable to afford these, and the feelings of guilt that sometimes went alongside this.

"It's not good the way that people are living. It's very lonely and it's very sad."

"You don't want to do anything, it saps you of your energy and your motivation being cold, your life just shrinks."

"We're in survival mode I think, rather than actually living."

Physical Health

Findings from the focus group were supportive of the wider evidence that suggests fuel poverty has significant health impacts (Evans et al, 2000; Ruse and Garlick, 2018). Among some participants, physical tension was a constant experience, with limited movement and cold temperatures making it harder to relax. Others linked this to increased headaches and other minor ailments.

One participant also detailed cutting her heating to well below the UK government recommended levels of 19°C despite having a serious health condition as she was unable to afford keeping the house any warmer.

Mental Health

Pervasive stress and worry were reported by almost all focus group participants. For the most part, this stress centred on the fear of being unable to afford future costs despite cutting back significantly. Measures taken to cut costs, such as turning off heating, also increased stress and reduced wellbeing, for example through concern over the health impacts of living in a cold home. To reduce heat loss, one participant recounted covering her windows in bubble wrap, which she described as 'horrible' and like living in 'a mental institution'. These cost saving measures contribute to an environment that aggravates mental ill-health, highlighting that 'coping' with fuel poverty is in itself detrimental to wellbeing.

When discussing mental health, multiple participants identified suicide as a consequence of poverty. One participant described being able to 'count on both hands' the number of phone calls she had received from friends to say a family member of theirs had committed suicide. Although it is hard to identify data which could speak to these assertions, living in an area of high deprivation is positively associated with suicide rates (Windsor-Shellard, 2020), suggesting that the Cost-of-living Crisis could affect the numbers of people dying by suicide in impoverished communities.

"We're reducing the amount of time that the heating is on. I've got multiple sclerosis, and I'm supposed to be at 19°C all the time, but it's at 12°C at the moment."

"It takes up so much of your mind thinking about it and worrying about it."

"It's certainly affected my mental health, most of my money now goes exclusively on the cost of eating and heating the flat."

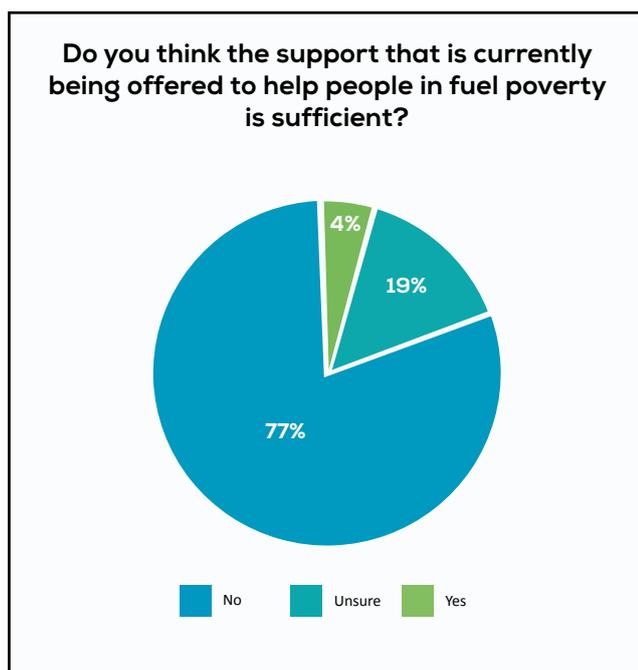
FINDINGS - WHAT NEEDS TO HAPPEN

Through the focus group and survey, views about the current approach to supporting people struggling with high energy bills and what else can be done were gathered.

Is current support sufficient?

When survey respondents were asked to assess the support currently being offered to help people in fuel poverty, more than three quarters felt it to be insufficient. Of the remaining 23%, the majority were unsure of their answer, while only 4% said that they believed the support currently on offer to be sufficient.

Among focus group participants, the prevailing feeling was that the support provided failed to alleviate the physical and mental costs of fuel poverty. All addressed the greater difficulties they now faced as a result of increasing prices, with some highlighting the difficulties of finding and accessing suitable support.



What more could be done?

In addition to highlighting rising demand for support in Greater Manchester and the harmful impacts of fuel poverty across the region, this report suggests a number of key areas to direct attention towards. These areas were identified through survey and focus group responses and aim to reflect the priorities of people with lived experience of poverty alongside those of the VCSE sector in Greater Manchester. The survey divided priorities into two categories; ones relevant to local authorities, and those best addressed by national government, although there was significant overlap in the points raised in both categories.

Overall priorities

Both focus group participants and survey respondents identified the need to provide direct financial support to low-income households. The difficulty of meeting rising costs when relying on welfare payments was raised, as were concerns that means-tested benefits sometimes fail to support those who are above the poverty line but are still struggling financially.

Clearer signposting to existing advice and support was a priority for many respondents, as was greater provision of welfare rights and debt advice. The majority of focus group participants expressed confusion regarding what support was on offer and its eligibility criteria, with all agreeing that a 'one-stop shop' approach would best facilitate access to support.

Free or subsidised improvements to housing were seen as one way to reduce the impacts of rising energy prices. Suggested improvements usually took the form of retrofitting insulation, although replacing energy intensive appliances with more efficient versions and reducing damp in homes were also raised.

“There are services available, but nobody knows what it is and it’s all mismatched.”

RECOMMENDATIONS

Priorities for Local Authorities

- Direct financial support for individuals.
- Council co-ordination of VCSE sector delivered support in Greater Manchester.
- Improved signposting to advice and support.
- Ensuring council support is accessible without internet access.
- Provision of welfare rights and debt advice.

In common with responses to the previous question, survey respondents identified the provision of direct financial support for individuals as a key priority for local government when addressing fuel poverty. Improved signposting to advice and support was also highlighted by focus groups participants and survey respondents, alongside local government provision of welfare rights and debt advice.

The need for council co-ordination of VCSE sector delivered support in Greater Manchester was raised by some survey respondents, with fears of unnecessary duplication of services in some areas and unmet need in others. Council co-ordination was also linked to desires for improved signposting for residents. Some focus group participants envisaged a role for local government in compiling a list of support initiatives in Greater Manchester and creating comprehensive booklets detailing available help and support. Others suggested schemes could be promoted to residents through letters to households and adverts on local radio.

Focus group participants also recommended using local, everyday spaces, such as GP surgeries, supermarkets and schools, to share information on available support. They focused on the possibilities for dual usage of warm spaces, both as community spaces and as potential sites of longer-term support. In particular, some focus group participants suggested placing welfare rights and debt advisers in warm spaces or ensuring that there was support available to help with form filling.

These recommendations linked to concerns raised by survey respondents and focus group participants that some council support is difficult to receive as it relies on having access to a computer or phone. Instead, participants advocated in-person and drop-in support options.

Some survey respondents identified a need to make work pay by raising wages and ensuring residents could access jobs with reliable hours across the city region. Although this is for the most part outside of the remit of local government, council support of living wage and living hours campaigns could go some way to addressing these issues.

Finally, there was a clear recognition among survey respondents and focus group participants that local government could not tackle fuel poverty alone. Instead, respondents advocated the lobbying of central government by councils, with a particular emphasis on reversing the £20 cut in universal credit.

“I know that there are warm spaces as well, but let them be drop-in clinics as well where people can actually sit down with you and help you with the forms.”

Priorities for National Government

- Direct financial support for individuals.
- Cap on energy prices.
- Installation of energy saving measures in homes.
- Alternative energy generation.
- Provision of advice to households.
- Regulation of the housing sector.

Survey respondents identified a range of measures that could be taken by national government to address fuel poverty. The majority of respondents highlighted direct financial support to individuals as a key priority, with many recognising a cash-first approach as the best way to support people on low incomes. Of respondents identifying the need for financial support, there were three key forms of support highlighted. An increase in state benefits was the primary suggestion, but respondents also highlighted the need to increase eligibility for financial aid for those who just fail to qualify for means-tested benefits and to provide one-off energy payments.

In addition to financial support for individuals, respondents identified a need for greater funding of the VCSE sector and local government. This need is clearly reflected in the survey results, which found that the majority of organisations working to support people on low incomes in Greater Manchester were unable to meet demand.

Financial responses to fuel poverty also included further capping energy prices, while issues with energy companies were highlighted again in suggestions advocating a windfall tax, nationalisation of existing energy providers or alternative energy generation.

Non-financial roles for national government were identified in the provision of advice to households, particularly regarding benefit maximisation and debt advice, and the regulation of the private housing sector. Pre-payment meters were a key area of concern, with multiple respondents highlighting the issue of forced installation. These concerns were mirrored by focus group participants, who repeatedly raised the higher costs of energy on pre-payment meters and the risk of self-disconnection.

“There needs to be somewhere where people can feel a sense of solidarity, where they’re not going through it on their own.”

Addressing Isolation

In addition to providing financial support, focus group respondents argued that cost-of-living responses and longer-term strategies focused on tackling poverty need to address the loneliness and isolation caused by poverty. Proposed solutions to this were rooted in the creation and maintenance of community spaces, which could serve a dual purpose of providing direct support to local people and offer a site where residents could come together to support each other.

Isolation was also rooted in participants’ inability to afford ‘little extras’ such as cinema tickets, meals out and trips with their children. The lack of provision for these extras in emergency or crisis support intensified the sense that they were surviving, rather than living, and made spending time with family and friends more difficult for some participants. This only underlies the need for income maximisation, so that everyone has the resources to survive and participate fully in society.

CONCLUSION

Rising energy and food prices are imposing significant costs on low-income households across Greater Manchester, costs which are exacerbated for some residents by poorly insulated housing and the poverty premium associated with pre-payment meters.

To survive these rising costs, low-income households in our study were forced to reduce heating below recommended levels, rely on support organisations, and cut back on activities and socialising. These methods of 'coping' had knock-on effects on wellbeing, impacting physical and mental health and severely constricting people's everyday lives.

In turn, support organisations across Greater Manchester have experienced greater pressure over the last year, with 88% of organisations surveyed reporting significantly increased demand for help and advice. This is contributing to an environment in which a majority are unable to meet the needs of residents, a problem which appears particularly acute among charities, community groups and faith groups.

In contrast to the 'one-stop-shop' approach for support recommended by focus group participants, people on low incomes risk being bounced from one organisation to another as demand for help exceeds the capacity of local providers. To support residents, GMPA recommends that local government adopt a strategic approach to tackling poverty, focusing on income maximisation as well as frontline organisations utilising the GMPA Money Advice Referral Tools (MARTs) in order to support people to access advice and maximise their income by increasing effective referrals between different organisations.

In terms of national responses to fuel poverty, survey respondents highlighted the need for direct financial support to low-income households and greater funding for local government and voluntary organisations. Although recommendations from focus group participants and survey respondents were wide reaching and varied, there was clear consensus that people cannot continue as they are currently living and that boosting household incomes is the best way to deal with fuel poverty.

**"People in poverty
need to be so
resilient, so much is
asked of us, we have
to keep going."**

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APPENDIX - METHODOLOGY

Survey

Individuals working within organisations in Greater Manchester that support people living in poverty were surveyed to understand the changes in demand for their services and the impact of the Cost-of-living Crisis on their clients. They were also asked to suggest key priorities for local and national government in tackling fuel poverty and evaluate whether they believed the current provision of support to be sufficient. The survey was promoted through Greater Manchester Poverty Action's newsletter and received 121 responses, which was reduced to 91 when responses from individuals not working in organisations that support people in poverty were removed. The majority of respondents worked within the VCSE sector, although responses were also drawn from council and housing provider employees. Not every question was answered by all respondents, so total responses vary between questions.

Focus group

In addition to the survey data, this report utilises information gathered from a focus group conducted in January 2023. Focus group participants all had lived experience of poverty and were recruited through their involvement with VCSE organisations working to address poverty in Greater Manchester. The central purpose of the focus group was to explore experiences of fuel poverty and available support in Greater Manchester, although participants also assisted in the design of the launch event for this report. Participants were recognised for their time and expertise in line with GMPA's approach to engaging people with lived experience of poverty in our work.

Limitations

This research is small-scale and has been conducted over a short period of time. Neither the focus group nor the survey sample were designed to be representative of the groups surveyed, and both may skew towards individuals already significantly engaged in anti-poverty work due to the sampling strategies employed. As such, the findings may not accurately reflect the wider picture of fuel poverty and responses to it in Greater Manchester. Despite these limitations, this report offers some insight into the pressures facing organisations supporting individuals on low incomes, as well as highlighting the everyday impacts of rising prices.

