



Diverse perspectives on health and illness

Fuel poverty

Presenter

Fuel poverty.

Woman

You get off the bus at Hamilton, and you're right at the district council offices. So you go in there, and you pay your poll tax. Come out of there, and go, into Dunfermline, you pay your mortgage. Go down the street, and round a corner, and that is you in to pay your electricity. Once you have done all those three things, what you have got left has got to feed you for the whole week, right? If you pay your rent your electricity, if you don't have enough to live, you go in and shut that door and nobody needs to know.

Presenter

People on low incomes, come upon a whole range of problems, unknown to those who are better off. In this programme, you will hear about just one issue, that lack of money entails. The struggle to keep warm. However you measure it, fuel poverty is a particular problem in Scotland. Angela Yih from Age Concern Scotland explains.

Angela Yih

In Scotland the cold is associated with the excess number of winter deaths that we have each year, and we have a higher rate of winter deaths in Scotland than the UK. For instance, if you compare it to countries like Scandinavia, the concept of excess death in winters is new to them, they don't quite know what we mean.

Presenter

Jacqueline Carlin works in a community advice centre in Dundee. In her view, the signs of poverty are becoming more visible.

Jacqueline Carlin

Well I think over the last ten years or so, like every place the work situation's is worsened. There's a lot of factories that we had here have closed down. Unemployment in itself brings, the lack of the ability to do anything with your family. That people don't have a money to do anything, you know, to make their lives better, and the ability to buy food, decent food, heat their properties, things like that you know. You can see the poverty now, whereas before it was a bit more hidden.

Presenter

Angela Yih, details the scale of the problem.

Angela Yih

The statistics that we have at the moment, shows about seven hundred and 38,000 households, having to spend more than 10% of their income on energy, and that's a fairly accepted definition of fuel poverty. If you have to spend more, then you're fuel poor. In those figures, 69,000 older householders, people who, houses are headed by someone over sixty, have faced extreme fuel poverty. That means they would really need to spend more than twenty percent of their income.

Presenter

Ian Trainer, is an energy advisor in Dundee. He's familiar with the types of housing in the city, and the problems of heating.

Ian Trainer

Well these are traditional Scottish tenement blocks, as we call them. They were built, either just at the turn of the century or just after, and it's traditional stone. The walls here are sometimes two to three feet thick, and traditionally they're quite large room in some of these blocks. So, a lot of people find a problem actually heating these houses. Traditionally we find too, that it's normally bottled gas where there's no central heating, and this causes all sorts of problems. Horrendous condensation, and of course it affects the health life, particularly in the winter, when condensation really is excessive. And then when we turn our backs here, we look to the skyscrapers that we have in Dundee here, and when we look at this, at the Hill Town, as the name suggests, we're sitting fairly high up from the city centre in Dundee itself, and these blocks, really are prominent when you come across and see the skyline of Dundee. And again we look at some of the problems involved or, all electrically centrally heated, but there's very very few people in these blocks actually use the heating. If they were to put the central heating on now, you'd be talking about fifty pound a month to try and keep that warm, that's only warm, that's not really a comfortable heat.

Presenter

Working in collaboration with Dundee city council, Ian Trainer runs SCARF.

Ian Trainer

SCARF, what it stands for is to 'save cash and reduce fuel'. So we're interested in saving householders cash, and also reducing the amount of fuel, that they actually need, so they go hand in hand together. The biggest impact we try to make, is with the fuel poor. In Scotland, we do have a, a very high amount of people that are suffering from fuel poverty at the moment. SCARF actually covers Aberdeen city, Aberdeenshire, it covers the city of Dundee, and also Perth and Kinross, which is over 12,500 square miles so, we really cover a vast amount of the east coast of Scotland, and we do tackle different projects, and offer help where ever we can, relating to energy matters.

Presenter

Thomas Marnie is one of the people Ian is helping. Before moving into his present accommodation, he ran into serious difficulties paying his bills.

Ian Trainer

The situation was, that Mr Marnie had no gas supply, and the amount outstanding was fifty four pounds, which is really a nominal sum. So what we done was, I got some details from Mr Marnie, contacted Scottish gas, who informed us that he'd been in this situation for over three years. and so we asked, could they restore the gas supply that night and, eventually they seen reason and connected the gas supply that night, we got that back on. and what we agreed to do was monitor the gas consumption, and make sure this never happened again so. We've been entering into dialogue with Scottish gas, just to try and resolve this. We feel that they've got some responsibility in the matter too, that they just left him for over three years so, what we done was, contacted chest heart and stroke Scotland, who agreed that they would pay the gas bill.

Presenter

Mr Marnie spent his life working in the polypropylene fibre business, which took its toll on his health.

Thomas Marnie

In that work, I was there for twenty three years. Fifteen year out of that, I was breathing in polythene dust, twelve hours a day, when I was told I had to see the works doctor, he told me I had emphysema, was, wasn't fit for work any longer. So saw the director, and he says that, sorry Mr Marnie, but we'll have to pay you off through ill health. The benefit I get is, incapacity, and my pension from the work. The good thing about it is, that it's, I get my incapacity weekly, pension I get monthly, which is a severely small pension, it's only fifteen pound a week, sixty five pound a month. Well as I said, by the time I was off my work, we had to pay the full rent, which was about thirty pound a week for one poky wea place, electric to get, gas to get, food to get, clothes to get. So, I just skipped my rent occasional at times, as well as skipping the gas and skipping the electric. I had to do it, just couldn't do nothing

else. So, as I said, you had to rob Peter to pay Paul, or the vice versa, couldn't do everything like. Now what got you in deeper trouble, you pay your rent you had ten pound left. Electric goes off, so you're skint, you have no money. So what do you do, you go to some of your friends and borrow tenner, which you get dead easy, but you're putting yourself in a worse mess, because they're going to rob somebody to pay that ten pound back, and sometimes that you get paid that week. So it's just a vicious circle.

Presenter

Debt, is probably the biggest problem that Ian Trainer comes across.

Ian Trainer

The most common one is when they have a bill maybe, seven eight hundred pounds, they come to us and say we cannot pay this. and having normally asked them, have you contacted the utility, and they say yeah, and I ask them what kind of offer have they may for you to pay this account. And based on that information, I'll go back to the utility, and say well, you really should be offering them something better than what you have offered them.

Presenter

Jackie Carlin, who's now an advice worker, has experienced debt herself. A friend told her that a dry meter, would be cheaper to run.

Jackie Carlin

It's just a meter that you don't have to pay as you go, they bill you. So, I got that one in, and they didn't come to read to read it for a year, and although I kept saying I'm going to have to phone them, you just, it's not priority, and it was a year before I actually got into gear, and said look, I'm going to have to phone them. The hydro electric sent me a bill for nine hundred pounds, which I couldn't afford to pay at once. They gave me seven days to pay it, then they asked me for fifty seven pound a week, which was approximately three quarters of my income support per week, which was unbelievable, because there was no way I could live off that.

Presenter

Ian Trainer helped her out as well.

Ian Trainer

I'd worked for hydro electric in a fairly senior position for sixteen years, so I know the billing system fairly well. I discovered that there was an inaccuracy on the billing system. So, based on that, they actually gave her a hundred pound reduction on the bill. We were then able to have a card meter installed, and we recovered that outstanding money at two pound fifty per week, which is a much more sensible option because, if the utilities make unrealistic payment requests, the tenant will default, and of course the whole scenario starts up again. The debt builds up again, they come back to us so. It's a two way thing, that we are actually trying to ask them to act responsibly, and really, we make an agreement then let's stick to this agree like. Because there's no point in exacerbating the situation that they keep continually coming back to us, so we have to empower them, to let's act sensibly here.

Presenter

The use of card meters can be a solution, but they're not without their drawbacks.

Ian Trainer

It is a higher rate as such, because they never really enjoy any of the benefits that a direct debit customer would enjoy. They would enjoy four percent discount. But my understanding, I see someone as going to the post office, every week and paying fifteen pound, is just as good as a direct debit customer. But these benefits are never passed on to the quantum meter customers, or the card meter customers as we like to know them.

Jackie Carlin

I also know numerous amounts of people who get into problems, with their electricity, because of not being able to pay, and they get the card meters, and they cut their cards, and they can use it twice. But they don't realise that, when their bill, eventually when their meter's eventually read, they haven't actually bought the amount of cards that they're using, so

they're going to be billed anyway, and the cycle goes on again. People can't afford to pay them.

Presenter

Other people often make ends meet, in a very simple way, as Angela Yih from age concern explains.

Angela Yih

I think older people are some, certainly many older people would be likely not to spend the amount of money they need to keep their houses warm. Because, they're worried about bills, they're worried about getting into debt. We know that many older people choose pre-payment meters for instance, which is an expensive way of paying for your fuel, and the reason they do that, is that they're basically assured that they won't get a bill they can't pay. But in effect, they disconnect themselves if they can no longer afford to feed the meter. And we're working with Scottish power, to try and persuade them, to change the system, where pre-payment fuel meters, don't cost any more. There shouldn't be the slightest bit of extra charge. Because after all, people are paying in advance. I also think older people like to have a range of options about methods of payment, and many of them like to pay cash in small sums, which doesn't appeal to many of the fuel suppliers. But, nevertheless, the sort of profits that these companies make, and the fact that they're delivering a service that is everyone's right, well we would say you just have to make these allowances, people should have options to pay the way that suits them. People who want to pay by direct debit should be allowed to do so. People who want to pay with cash should do so. And we must remember that many people on lower incomes, older people especially, don't have bank accounts, and banks won't allow you to open one unless you've got a fairly regular income.

Presenter

Jackie Carlin's experience, in the Dundee district of Charlston, also confirms what Angela says.

Jackie Carlin

It's very hard to get a bank account if you haven't got a job anyway. So yeah a lot of people don't have bank accounts. We've got something in Charlston called the Charlston credit union, which started up a few years ago. And that's like a people's bank. and yes, it's easier for the people to access because it's here in Charlston, and the collections are twice a week. And people can borrow from there, but obviously only so much, you know part of whatever they've put in. So that makes it easier for the people to actually own a bank account and borrow. That's the only facility, apart from, if they go to lenders like Provident, people like that, and then they're paying horrendous interest on that. I know first hand, you know how much they take back on that. Yet, you find more people are going towards these people, that's their only source of getting a lone. Either the credit union, or the these Providents and different places like that.

Presenter

Florence Foster is a Manchester woman, who has lived in Dundee for many years. She's now in sheltered accommodation, but previously was renting from a private landlord. Together with her friend Doreen, she recalls what the place was like.

Florence Foster

When you first went in it was a long hall way, and the bedroom was on the right when you went in, that was just a small bedroom. There was a built in wardrobe which was absolutely green with mould. I put my clothes in it not knowing, I had to throw them out, they were all stinking and green with mould. That's when I found out how damp it was.

Doreen

The main heating was in the living-room, which was an electric fire, a two bar electric fire.

Florence Foster

Three bar.

Doreen

Three bar.

Florence Foster

I couldn't have put a three bar.

Doreen

No you couldn't. She wouldn't run three bars. But I mean, I know when I was up, you felt the coldness through your feet you did.

Florence Foster

And I think if you'd had had three fires in there, you still wouldn't have got that bedroom dry. I was getting bad colds and that you know. I was in my bed for a fortnight at a time wasn't I, and then that last time, I wouldn't have cared, but I got a needle every year for the flu, and I took secondary flu they call it. Just about killed me. I went down to the landlord and asked them to do something, and they told me to open the windows, and I said you are joking it's freezing, I said plus I'm on the ground floor, I'd be robbed. I was in a bad place up there. And I says could I get those whirly things, you know the whirly things in the window. Oh no she says we couldn't do that. This was the receptionist, I couldn't get past her. Plus my kitchen window. They put a new window in when they renovated the place, they'd have been as well leaving it out, it was freezing, the draft that was coming through was nobody's business.

Presenter

Angela Yih, at Age Concern Scotland, has also come across situations like this.

Angela Yih

It's quite difficult to improve conditions in the private rented sector, because it's not regulated. There should be some kind of regulation where houses, that become unfit to live in, landlords shouldn't be allowed to let them out. We also believe landlords should often, you know should be encouraged to join in, ways of improving houses, and be helped. Sometimes, when you work with landlords and offer them grants, what the result is an improvement in people's quality of life, and an improvement in the housing stock. So we're not keen on the local authority attitude we often come across, that we shouldn't be giving any financial help to landlords. If they're offering a service and going to offer a service that's needed, then they're entitled to help as well. Older people in general have lower or static incomes than other groups in the population. And we have identified over the years, that many older people live in the poorest housing conditions that there are in Scotland, particularly older home owners. The older you become as an older home owner, the more likely your house is to be need quite significant repairs. and also in the private rented sector which has proportionally anyway, the worst housing conditions in the country.

Presenter

Under the government's home energy efficiency scheme, called warm deal, in Scotland, grants of up to five hundred pounds, are available to people who qualify. and as a consequence of the home energy conservation act, or HECA, all local authorities are required to have an energy efficiency strategy for their housing stock. At Hamilton in the Clyde valley, pensioner Elisabeth Belk, is a home owner. She's taking part in a trial scheme, run by Scottish power, and EGRA, the organisation that has UK government funding to spend on energy efficiency projects. Under the warm deal, she's been able to get insulation work done at her home.

Elisabeth Belk

After it was done, I mean it was funny, I mean you could get into the rooms, and, different times you'd go in you'd swear blind that there was a heater on, but it was the heat coming from the loft down. Yet you felt, some days, it depends I think which way the wind's blowing right you know. But different days, you had actually to switch your heating off because it was too warm. I put it down to the lowest bit. The heat where the door's been shut, the heat of the storage heater just hits you. You go in the kitchenette, and it's only a wea storage heater, but it's, with the kitchenette being so wea, it's, you feel with you, everywhere you're going, my grandson will say, if he'd been out like, and he comes in, and the central heating is clicked on.

He'll say, Nanna, do you need to make this house like a steamy. But it's not, it's just the heat, the house is holding the heat, and that's just how it is.

Presenter

Scottish power, worked out a weekly payment regime for Mrs Belk. She now pays fifteen pounds a week through summer and winter, and during the trial period, to check that she doesn't go over her limit read the meter each month. As part of the scheme, she also received a benefits health check from EGRA. When her local DSS told her that she wasn't entitled to any more benefits, Mrs Belk turned to EGRA for advice.

Elisabeth Belk

Right, I says, that's fine I'll just notify EGRA, you say I'm not entitle to it. So, I phoned them up on a free phone number, and I said to them who I was, and said yes how could they help me, and I said to them, remember you told me, that I was entitled to it. Yes I says, well the DSS say I'm not entitled to it. Just give me a minute to check it again. She read over everything that I'd told her, how much I had, how much my husband had, my mobility, and she says I'll get this checked out by my boss, I'll phone you back she says we'll not, hold up the lines I'll phone you back. She phoned me back in an hour and a half, and she says, Mrs Belk, my boss still says, you're entitled to this money, I'll tell you what she says, I'll put it in the post tonight, I'll work it all out for them, exactly what you're entitled to. EGRA had worked it out, that I was entitled to income support, with my pension, to pay my mortgage, which I was not getting, and if it hadn't been for them, I would never had received this extra money, because I would never had known about it. And my pension went up, the DSS had to put it up from thirty nine pound, to fifty one pound.

Presenter

Wrongly calculated benefits, or no benefits at all, is a constant problem, which Angela Yih is well aware of.

Angela Yih

Every year we have a your rights week in Age Concern, the movement in general, Wales Ireland England and Scotland, to encourage older people to take up the benefits they're entitled to. We're not really aware if it has a great success rate. We tend to be preaching to the converted, the people who don't claim benefits, either don't understand the benefit system, don't respond to an advert, or don't want to claim the benefits. The older the age group, the more reluctant people seem to be, particularly the people over seventy five, come from an area where there is still a stigma attached to any kind of benefit, and also people have low expectations, and living in conditions that are so below what you and I would expect, but they have been so used to that. They actually believe they have enough, because they don't know what it's like to have any more.

Presenter

When Miss Foster moved out of her old cold house, to sheltered accommodation, she found out how things could be.

Florence Foster

I think it's great yeah. Although mind you the first week I come in, I couldn't stick the heat, I was sweating.

Doreen

You're acclimatised to it now.

Elisabeth Foster

I've got used to it.

Doreen

and that's the whole house heated.

Elisabeth Foster

Yeah.

Presenter

But if this seven hundred and thirty eight thousand households, presently classed as fuel poor, are to end up feeling as happy as Miss Foster, there remains a lot more work to be done. Ian Trainer, recognises that money is needed from somewhere. If the old Dundee tenements are to be made more habitable.

Ian Treanor

There's really no way that we could insulate these properties, with the current funding that's available through the grant system. We could insulate the lofts, but for someone who doesn't have a loft, basically all we could do is, provide some draft proofing, which really doesn't help to keep the heat within the fabric of the building. The grant really has to be enlarged, so that we could basically go in and either, internally lag the property to keep the heat in, or clad them from the exterior, to make them a lot warmer than what they physically are. Because they are difficult to heat. Really, we look to government really, to plough more money in, to try and overcome the problems that we do face in Dundee.

Angela Yih

The Scottish Executive have gone some way, to recognise the need to address fuel poverty, and energy inefficiency in the housing stock. But a lot of the measures are fairly piecemeal, and difficult to become aware of, difficult to utilise, difficult to target to the people who need it most. What we were looking for, would be more of a strategy that's linked and co-ordinated from one particular reference point. For instance, the Home Energy Conservation Act makes local authorities responsible for measuring energy efficiency in their stock. Now if they had the proper resources and staffing, the HECA unit, as it's called, could take the lead in co-ordinating the policy at local area level, and we might get somewhere then, because we would have targets that are measurable, and we'd know if we'd achieved much. At the moment, all we know is, that the warm deal grant, has met its targets, in terms of money being spent, but, it hasn't actually met its target as far as we know, in terms of the types of household they most wanted to reach. There are certain things that one can't afford, if one's on a low salary. But, to be able to heat your home, should not have anything to do with how much you earn. You need, a decent house, a well insulated house, an efficient heating system, and you don't really have to pay a lot of money to keep warm.