



# All-Ireland policy paper on **fuel poverty and health**

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Public Health Policy Centre



## **All-Ireland Policy Paper on Fuel Poverty and Health**

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Prepared by:  
Helen McAvoy (Institute of Public Health in Ireland)

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For further copies of this report please contact:

### **The Institute of Public Health in Ireland**

5th Floor  
Bishop's Square  
Redmond's Hill  
Dublin 2  
Ireland

Tel: +353 1 478 6300

### **The Institute of Public Health in Ireland**

Forestview  
Purdy's Lane  
Belfast  
BT8 7ZX  
Northern Ireland

Tel: + 44 28 90 648494

Email: [info@publichealth.ie](mailto:info@publichealth.ie)

The full report is also available on the Institute's website [www.publichealth.ie](http://www.publichealth.ie)

## Key points

- Fuel poverty has important direct and indirect effects on health
- Levels of fuel poverty on the island of Ireland remain unacceptably high
- Ireland and Northern Ireland have among the highest levels of excess winter mortality in Europe, with an estimated 2,800 excess deaths on the island over the winter months
- There are strong links between low income, unemployment and fuel poverty. Single-person households and households headed by lone parents and pensioners are at particular risk
- Older people are more likely to experience fuel poverty due to lower standards of housing coupled with lower incomes, so population ageing must be taken into account within a strategic approach to fuel poverty
- The highest prevalence of fuel poverty in Ireland is found among lone parents and fuel poverty is therefore an important aspect of child poverty
- In Northern Ireland, the highest prevalence of fuel poverty is found among older people living alone
- Increases in fuel prices may frustrate efforts to tackle fuel poverty on the island by driving already-poor households deeper into debt and plunging 'new' households into fuel poverty
- Improving the thermal efficiency of the island's dwelling stock is imperative to tackle fuel poverty and reduce greenhouse gas emissions.

## Introduction

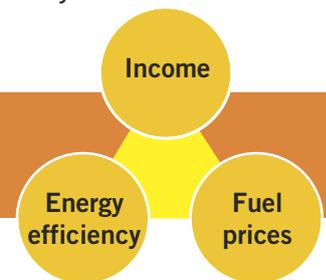
People living in fuel poverty frequently live in cold, damp and thermally inefficient houses.<sup>1</sup> Living in such conditions has an adverse impact on health. At their most extreme, these health effects include an increased risk of death in the winter months and higher levels of respiratory illness, high blood pressure, heart disease and stroke.<sup>2</sup>

A number of different definitions of fuel poverty are in use, but the definition that is commonly used in the policy context in Northern Ireland is as follows:

*Fuel poverty occurs when a household needs to spend more than 10% of their income on energy in order to maintain an acceptable level of heat\* throughout their home.*<sup>3</sup>

In Ireland, there is no set definition of fuel poverty, but Irish research has used a subjective measure, assessing whether people feel they are unable to afford to adequately heat their home.

Fuel poverty arises as a result of the relationship between household income, energy efficiency of the dwelling and fuel prices.



The pathways by which fuel poverty affects health are poorly understood, but can be broadly grouped into direct and indirect effects.

### Direct effects

- Colder indoor temperatures place a 'thermal stress' on the body, affecting the immune system and the blood and cardiovascular system
- Cold damp houses harbour mould and dustmites which aggravate respiratory and allergic conditions, independent of smoking behaviours in the household
- Living in damp, cold housing has negative effects on mental health.<sup>4</sup>

### Indirect effects

- In order to adequately heat their homes, householders experiencing fuel poverty cut-back on spending across other areas such as food, clothing and transport which further contributes to social exclusion
- Fuel-poor households tend to accumulate debt ultimately leading to disconnection from mainstream fuel and electricity supplies which drives them further into poverty and social exclusion<sup>5</sup>
- Fuel-poor households are associated with 'spatial shrink' where fewer rooms are occupied in the winter months.<sup>5</sup> Spatial shrink is associated with further deterioration in overall housing condition and contributes to overcrowding. For example, in families with children, spatial shrink means children have limited space to play and do homework.

Certain groups of people are particularly vulnerable both to experiencing fuel poverty and to suffering its health consequences. Households comprising older people, young children, those with disabilities and/or long-term illness are especially vulnerable.<sup>6</sup> Fuel poverty is a major issue for low-income households of all age groups, with the highest prevalence of fuel poverty in Ireland recorded among lone parent families.<sup>7</sup>

\* An acceptable level of heat is defined as 21 degrees Celsius in the living room and 18 degrees Celsius in other occupied rooms (World Health Organization)

# Fuel poverty in Ireland and Northern Ireland – key facts

## 1. Prevalence and trends

***Though declining, levels of fuel poverty on the island of Ireland remain unacceptably high.***

In Northern Ireland in 2004, 153,500 households were living in fuel poverty, representing around one in four households.<sup>3</sup>

Studies using differing methodologies to Northern Ireland indicated that 70,000 Irish homes were unable to adequately heat their homes in the mid 1990's and 226,000 (18.4%) Irish households experienced fuel poverty in 2001.<sup>7,8</sup>

An all-island estimate of the level of fuel poverty could not be derived because of the different definitions and methods of measurement used in the two jurisdictions.

In Northern Ireland, the prevalence of fuel poverty is monitored every two to four years.<sup>6</sup> Data on fuel poverty is not routinely monitored by government in the Republic of Ireland.

The number of households experiencing fuel poverty appears to be declining on the island. In 2004, there were 49,800 less fuel-poor households in Northern Ireland than in 2001.<sup>9</sup> In Ireland, 36% fewer households were unable to heat their homes in 1997 than in 1994.<sup>7</sup>

## 2. Vulnerable households

### 2.1 Low-income households

***There are strong links between low income, unemployment and fuel poverty. Single-person households and households headed by lone parents and pensioners are at particular risk.***

Nearly one quarter of households headed by an unemployed person in Ireland are unable to adequately heat their home<sup>7</sup> and in Northern Ireland, 65% of households headed by an unemployed person are fuel poor, compared to 13% of households headed by an employed person.<sup>6</sup>

The risk of fuel poverty in Ireland rises exponentially when annual household income falls below €30,000<sup>8</sup> and 87% of those experiencing fuel poverty in Northern Ireland have an annual income of £10,000 or less.<sup>6</sup>

Much of the data on fuel poverty is based on household surveys. We cannot therefore assess the nature of fuel poverty and cold-related ill-health affecting those living in transient/roadside accommodation, such as Travellers and Roma, and the homeless.

## 2.2 Older people

***Older people are more likely to experience fuel poverty due to lower standards of housing coupled with lower incomes, so population ageing must be taken into account within a strategic approach to fuel poverty.***

The number of 'pensioners' on the island of Ireland has increased by 11.3% (n=84,700) in the past decade.

**Table 1. Increase in the number of 'pensioners' and people over 80 in Ireland and Northern Ireland (1996-2006)**

	Ireland	Northern Ireland	All Ireland
Number of pensioners (2006)	467,926	284,062	751,988
Increase in numbers of pensioners in last decade	54,044	30,656	84,700
Number of people over 80	112,872	61,073	173,945
Increase in number of people over 80 in last decade	22,438	9,742	32,180
Number of pensioners living alone	121,157	80,493	201,650

The 'pensioner population' refers to all people aged 65 and over in Ireland. In Northern Ireland, the pensioner population refers to women over 60 and men over 65. Data derived from NISRA 2006 mid-year estimates and Census 1996/2006.

In Northern Ireland, more than half of all households headed by people over 75 and/or people with a disability experience fuel poverty (54% and 52% respectively).<sup>3</sup>

Older people living alone are particularly vulnerable to fuel poverty. The number of older people living alone in Ireland has increased by 13.3% in the past decade (1996-2006). Single-person households and low occupancy houses are at risk of fuel poverty and spatial shrink. 43% of all one-person households in Northern Ireland are occupied by persons over the age of 65 years.<sup>10</sup> (People over 80 are especially vulnerable to the health effects of fuel poverty and there are 32,180 more people in the over 80 age group on the island than a decade ago.)

In rural areas of Northern Ireland, 33% of pensioners live in households experiencing income poverty<sup>11</sup> and in Ireland, rural older people have similar amenities to the working population except that they are twice as likely to lack central heating.<sup>12</sup>

## 2.3 Lone parents

***The highest prevalence of fuel poverty in Ireland is found among lone parents and fuel poverty is therefore an important aspect of child poverty.***

One-in-five or 19.3% of lone-parent households in Ireland (where all children are aged less than 16 years) are unable to afford adequate warmth in their homes.<sup>7</sup>

In Northern Ireland, 10% of households comprise of lone parents with dependent children.<sup>13</sup> In Ireland, 161,761 lone-parent households were recorded in 2006, comprising 12% of all households.<sup>14</sup> Numbers of lone parent households are projected to increase by 50% by 2025.

In Ireland, 16,795 one-parent families were on the waiting list for social housing and overall there has been an increase of 24.2% in the number of households identified as being in need of social housing.<sup>14</sup> The development of thermally efficient social housing can therefore make a significant contribution to tackling fuel poverty.

### 3. Fuel prices

*Increases in fuel prices may frustrate efforts to tackle fuel poverty on the island by driving already-poor households deeper into debt and plunging 'new' households into fuel poverty.*

**Table 2. Comparison of change in domestic fuel prices Ireland and Northern Ireland for the period 2002 to 2006.**

	Ireland	Northern Ireland
Type of fuel	% change unit cost 2002-2006	% change unit cost 2002-2006
<b>Solid fuel <sup>▲</sup></b>		
Standard coal	13.12%	Not available
House coal	Not available	26.70%
Anthracite	22.65%	17.26%
Briquettes	26.58%	Not available
<b>Gas</b>		
Natural gas - standard rate*	70%	124.18%
Propane	60.52%	84.05%
<b>Oil</b>		
Kerosene	51%	91.48%
<b>Electricity</b>		
Electricity	31.36%	17.46%

Domestic fuel prices for Ireland derived from Sustainable Energy Ireland and prices for Northern Ireland copyright the Sutherland Tables.

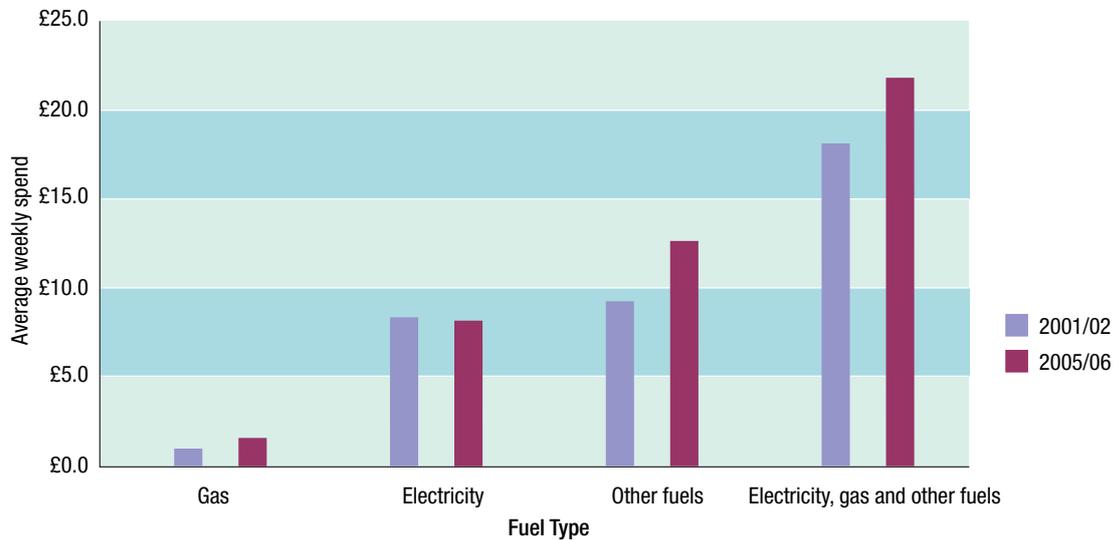
In Northern Ireland, average weekly household expenditure on domestic fuels (including electricity) has increased from £17.90 to £21.70 between 2001 and 2006, an increase of 21%. The percentage of the total household expenditure spent on electricity, gas and other fuels has increased from 4.7% to 5.2% over the same time-period.

The proportion of households in Northern Ireland who do not have any savings (41%) is one and a half times the UK level (27%), indicating that there may be little financial reserve to cope with rising fuel prices.<sup>11</sup>

<sup>▲</sup> Figures for solid fuel calculated according to € per Tonne in Ireland and £ per 50kg in Northern Ireland

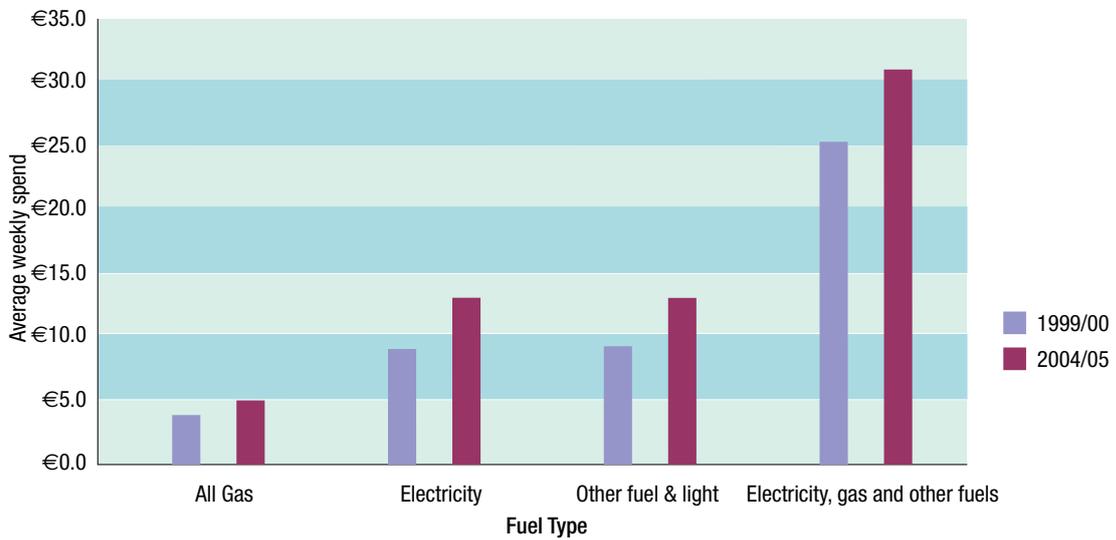
\* Figures for natural gas calculated according to € per kWh in Ireland and £ per useful kWh in Northern Ireland

**Figure 1. Household Expenditure on Fuel: Northern Ireland (2001 – 2006)**



Source: Central Survey Unit, Northern Ireland Statistics and Research Agency

**Figure 2. Household Expenditure on Fuel: Republic of Ireland (1999 – 2005)**



Source: Household Budget Survey, Central Statistics Office

## 4. Consequences of fuel poverty

### 4.1 Self-reported health

***People who live in households experiencing fuel poverty tend to describe poorer overall health than those who can afford to adequately heat their home.<sup>7</sup>***

Across Europe, but most particularly in Ireland, people living in houses with damp and with rotten windows frequently describe their own health as poor. Furthermore, households with heavy housing costs and difficulty in paying utility bills describe worse health than those who meet these costs easily.<sup>7</sup>

In Ireland, only 10.8% of people living in households experiencing fuel poverty report 'excellent health', compared to 20.5% of households who are not living in fuel poverty.<sup>7</sup>

One in five fuel-poor householders report a long-standing illness. This suggests that a significant proportion of individuals suffering from chronic conditions such as heart disease, stroke and chronic lung disease are living in sub-standard housing conditions where inadequate warmth and damp will exacerbate their condition.

### 4.2 Excess winter mortality

***Ireland and Northern Ireland have among the highest levels of excess winter mortality in Europe, with an estimated 2,800 excess deaths on the island over the winter months.<sup>7</sup>***

Excess winter mortality is calculated by assessing the difference between the number of deaths during the four winter months (December – March) and the average number of deaths during the preceding four months (August – November) and the following four months (April – July).

The majority of excess deaths occurring in the winter months affect older people and are attributed to cardiovascular and respiratory disease. In Northern Ireland, one quarter of all deaths among people aged 75 and over are attributed to excess winter mortality.<sup>15</sup>

**Table 3. Excess winter mortality as a % increase over non-winter deaths (1988-1997)**

Country	Approx. % increase in winter deaths
Ireland	21%
Northern Ireland	17%
England	19%
Wales	17%
Scotland	16%
Austria	14%
Belgium	13%
Finland	10%
Denmark	12%

Source: Healy, JD, Excess winter mortality in Europe: a cross country analysis identifying key risk factors, Journal of Epidemiology and Community Health, October 2003; Volume 57, Number 10

70% of excess winter mortality from cardiovascular disease and 69% of excess winter mortality associated with respiratory disease arise in the poorest socio-economic groups.<sup>2</sup>

44% of total excess winter mortality in Ireland (652 deaths) can be considered to be directly associated with poor housing standards.<sup>2</sup>

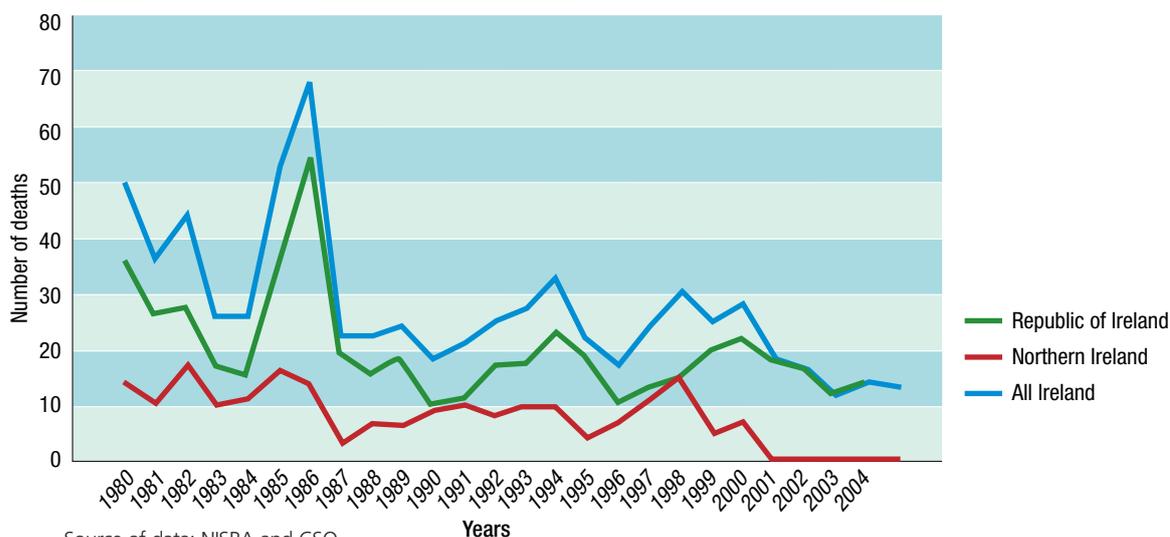
Substantial improvements in cold-related mortality have been reported in Northern Ireland, both in terms of absolute numbers and proportions. The proportion of deaths associated with temperature shortfall has fallen from 16-21% in the period 1980-1999 to 5-12% in the period 2000-2006.<sup>22</sup>

### 4.3 Deaths attributed to hypothermia

*Deaths where the principal cause of death is recorded as hypothermia have been decreasing on the island of Ireland over the past twenty years.*

Measurement of the number of deaths attributed to hypothermia is a blunt measure of the most extreme type of cold-related deaths on the island. An overall decline in hypothermic deaths is shown in Figure 3. There have been no deaths from hypothermia recorded in Northern Ireland in the past five years.

**Figure 3. Deaths where the principal cause of death is recorded as hypothermia on the island of Ireland (1980-2005)**



Source of data: NISRA and CSO.

Note: This graph refers to deaths where the principle cause of death is hypothermia and does not include deaths where hypothermia is a secondary/contributory factor.

### 4.4 Cost to government & society

*The cost of fuel-poverty to the health service in Northern Ireland has been estimated as £30 million.<sup>5</sup>*

A cost-benefit analysis indicates that to improve the thermal standards of Irish housing to the level of the 1997 Building Regulations, the benefits would outweigh the costs by three to one.<sup>2</sup>

In Ireland, the excess morbidity associated with domestic energy inefficiency and fuel poverty amounts to an excess exchequer expenditure of €58 million in Ireland per annum.<sup>7</sup>

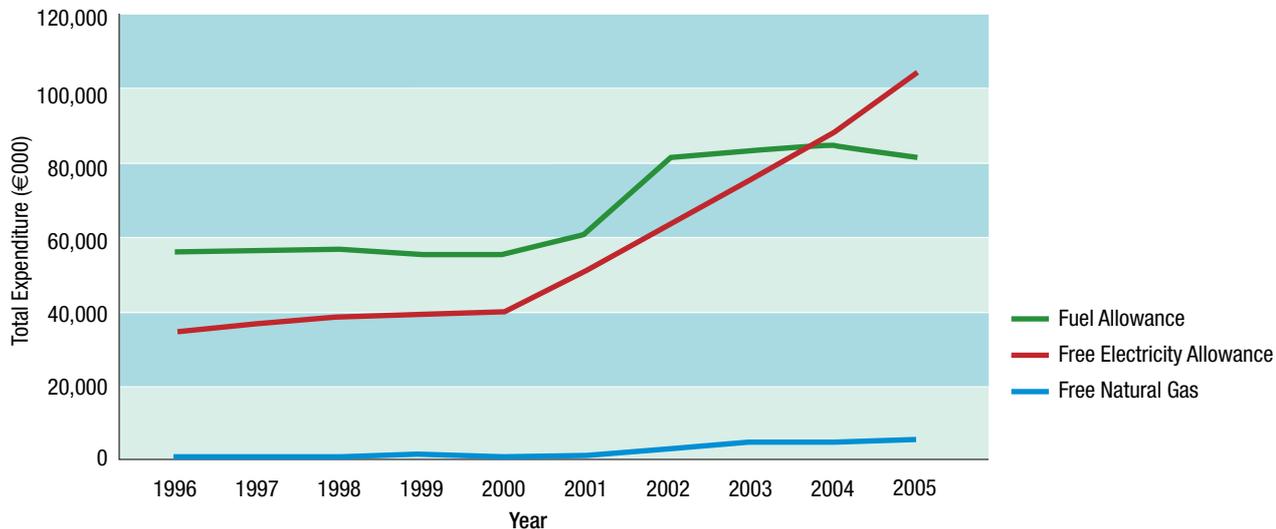
In Northern Ireland, during the 2005/06 financial year over £110 million was allocated to schemes which directly address fuel poverty. £50.3 million of this budget was spent on Winter Fuel Payments paid directly to households with persons aged over 60 years.<sup>9</sup>

## 5. Social assistance schemes

*In Ireland the fuel allowance has doubled in the past 2 years to €18 per week. In addition over €50million has been spent to protect vulnerable households from electricity and gas price rises.*

Social assistance schemes responding to fuel poverty are operated through the Department of Social and Family Affairs in Ireland and through the Department for Work and Pensions and Social Security Agency in Northern Ireland. In addition to fuel-related payments, social welfare policy relating to pensions, disability, carers, one-parent families and unemployment have an important role to play in tackling fuel poverty.

**Figure 4. Total Expenditure on fuel-related allowances in Ireland 1996 to 2005**



Source: Department of Social and Family Affairs Annual Report 2005

## 6. Thermal efficiency and climate change

*The thermal efficiency of the Irish dwelling stock is among the lowest in Europe and Ireland is having extreme difficulty in meeting its target for stabilization of greenhouse gas emissions.<sup>2</sup>*

The household sector accounts for 26% of total final energy consumption and 29% of carbon dioxide emissions. Carbon dioxide is the main greenhouse gas implicated in global warming.<sup>1</sup>

Low-income householders are likely to be proportionately the most penalised by carbon tax as they tend to use the most carbon intensive fuels and inefficient heating systems, in particular a dependency on electricity-based heating.

# Fuel poverty and health – policy landscape

## Ireland

In the Republic of Ireland, no government department adopts specific lead responsibility for co-ordinating actions to tackle fuel poverty. Despite the absence of an over-riding fuel poverty strategy or dedicated government unit, the fuel poverty issue is considered within a number of government documents:

- The *Energy Policy Framework 2007-2020*<sup>16</sup> commits to 'systematically address fuel poverty in an era of increased fuel prices'. The *National Action Plan for Social Inclusion 2007-2016*<sup>17</sup> is named as the main instrument of delivery
- The *National Action Plan for Social Inclusion 2007-2016* emphasises proposed developments by the Department of Social and Family Affairs in respect of social welfare payments and increases in budget allocation to local authorities to improve heating in rented dwellings. Funding for the Warmer Homes Scheme and to support fuel poverty research through the work of Sustainable Energy Ireland is also proposed
- The *National Action Plan for Social Inclusion 2007-2016* will be monitored through an annual Social Inclusion report.

There is no specific reference to fuel poverty within the current health strategy. The *National Action Plan for Social Inclusion 2007-2016* does not propose any specific goals or targets relating to the reduction of fuel poverty and its consequences. The effectiveness of the actions articulated in the plan could be enhanced by the development of a high-level strategic approach to fuel poverty which included a forum for inter-departmental co-ordination on the issue.

Ireland's *National Climate Change Strategy*<sup>18</sup> also commits to ensuring low-income homes have access to cost-effective heating, hot water and lighting through the installation of energy effective measures.

Of note, the proposed all-island Strategic Energy Framework will be an important tool to develop a competitive, sustainable and reliable energy market at minimum cost in all all-island, UK and European context.

## Northern Ireland

The UK *Warm Homes and Energy Conservation Act 2000* placed a statutory duty on the Westminster Government to eradicate fuel poverty by 2016. This Act was adopted by the Northern Ireland Assembly and *Ending Fuel Poverty: A Strategy for Northern Ireland*<sup>3</sup> was produced in 2004. This strategy proposes to eliminate fuel poverty for vulnerable households by 2010 and for all households by 2016. The strategy sets out the roles of the main departments in tackling fuel poverty including the Department of Finance and Personnel, the Department of Enterprise, Trade and Investment and the Department of Health, Social Services and Public Safety.

An Inter-Departmental Group on Fuel Poverty in Northern Ireland, led by the Department for Social Development, oversees the implementation of the strategy. The first annual report from the group indicated that the number of households in fuel poverty has decreased from 33% in 2001 to 24% in 2004 and that the percentage of homes in fuel poverty in the social sector has decreased. There has also been a 17.2% improvement in the energy efficiency of the housing stock in the period 1996 to 2004.<sup>9</sup>

In addition, Northern Ireland's public health strategy *Investing for Health*<sup>19</sup> commits to tackling fuel poverty and a number of area-based programmes, operated through the Investing for Health partnerships, co-ordinate local action on fuel poverty.

Northern Ireland's recent anti poverty and social inclusion strategy entitled *Lifetime Opportunities*<sup>11</sup> builds on the commitments made in the fuel poverty strategy and states:

***By 2020, every child and young person lives in a decent and safe home, which is warm.***

***By 2020, every working-age adult will have access to a decent fuel efficient home including social housing.***

***By 2020, every pensioner will live in a decent warm home.***

In keeping with policy developments in Ireland, Northern Ireland's policy on climate change also commits to addressing fuel poverty in its implementation.<sup>20</sup>

## Fuel poverty on the island of Ireland – what the evidence shows

Fuel poverty remains an important public health issue on the island of Ireland. Levels of fuel poverty remain unacceptably high and the issue undoubtedly continues to contribute to the social exclusion experienced by the unemployed, the old, the disabled and lone-parent families. On this island, fuel poverty continues to generate significant ill-health and further widen inequalities in health.

However, there has been an overall decline in fuel poverty over the past decade on the island. This reduction seems to have occurred despite a backdrop of rising fuel prices and demographic changes that may have increased the number of 'vulnerable' households such as older people, those living alone and lone parent households.

In Ireland, the social assistance schemes operated under the National Fuel Scheme and Household Benefits Package have sought to be responsive to the issue of rising fuel prices. Supplementing the income of fuel-poor households is a worthwhile response for families experiencing acute situations of cold homes, ill-health, debt and threatened disconnection from mainstream energy supply. However, putting warmth into thermally inefficient homes is ultimately a bad long-term investment. Capital investment in our poor housing stock and improving thermal efficiency must form the linchpin of any strategic approach to tackling fuel poverty on this island. Building regulations need standards of thermal efficiency that are high enough to deliver real change, both in terms of the reduction of fuel poverty and in their contribution to conservation of the broader environment.

# Fuel poverty and health – Policy Implications for the island of Ireland

## Leadership and co-ordination

Success in eradicating fuel poverty and reducing the effect of fuel poverty on health will require strong leadership from government departments acting in a strategic and co-ordinated way. The formation of an Inter-Departmental Group on Fuel Poverty in Northern Ireland, led by the Department for Social Development and aligned to the governments Fuel Poverty Strategy is a welcome model in this regard.

In Ireland, the formation of an Inter-Departmental Group on Fuel Poverty, similar to the model in Northern Ireland, to co-ordinate action on fuel poverty and address fuel poverty in a strategic manner is recommended. The Office for Social Inclusion could support the formation and operation of such a group. The need for political and institutional leadership at national level on fuel poverty has been previously reported,<sup>1</sup> and the fuel poverty advisory group in Northern Ireland now reports directly to a Minister in the Northern Ireland Assembly.

## A strategic approach

Achieving the UK fuel poverty target to eradicate fuel poverty from all vulnerable households by 2010 would be a great success for the Northern Ireland government and consideration should be given to adopting future fuel poverty targets on an all-island basis.

The potential for development of a government-led fuel poverty strategy for Ireland should be urgently explored. A holistic strategy would serve to enhance and consolidate the existing programmes tackling fuel poverty in Ireland.

## Integration with the climate change agenda

The emerging Ireland and Northern Ireland climate change agendas need to connect with each other and with the social consequences of policies which make the 'polluter' pay. Economic instruments such as tax relief and indirect taxation (e.g. carbon taxes) designed to protect our environment have the potential to penalize fuel-poor households. The recycling of funds from carbon taxation must allow for income compensation and the generation of adequate capital investment to fund structural improvements to dwellings occupied by low-income householders.<sup>21</sup>

Within the implementation of the climate change strategies North and South, the impact of energy taxation and other economic instruments on low-income households must be continuously monitored.

## Development of information & knowledge

The lack of an agreed government definition of fuel poverty in Ireland may be an inhibitor to action. The development of an agreed set of all-island fuel poverty indicators should be explored. Such indicators could provide a comprehensive overview of the dynamics of fuel poverty which could provide the best 'intelligence' for designing effective policy and practice. A core set of indicators would include data on

- factors contributing to fuel poverty prevalence (demographics, patterns of household occupancy and family structure)
- factors relating to household condition and thermal efficiency
- financial and economic factors (fuel prices, macro-economic environment, cost-benefit considerations)
- consequences of fuel poverty (health, quality of life, morbidity, mortality, social exclusion)
- climatic and meteorological variation.

Information on the impact of fluctuating fuel prices needs to be improved in both jurisdictions. The impact of the Single Energy Market on fuel prices is also in need of focussed research.

## Monitoring

In Ireland, information on the level and nature of fuel poverty should be monitored and reported on a regular basis as part of the monitoring of the *National Action Plan for Social Inclusion 2007-2016* and the *National Climate Change Strategy 2007-2012*.

In both jurisdictions, actions to address fuel poverty must be linked with the implementation of national policy tackling poverty and social exclusion e.g. *Lifetime Opportunities*.

## Awareness at household level

Ongoing investment in improving awareness of domestic energy efficiency measures is required for all households and for fuel-poor households in particular. Household purchasers of new properties should be made aware of the implications of the thermal efficiency rating of their new home. In addition, financial assistance supporting low-income households to meet the short-term expense of improving thermal efficiency must be provided.

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## The Institute of Public Health in Ireland – fuel poverty work

The Institute conducted an evaluation of the Armagh and Dungannon Health Action Zone energy efficiency scheme “Home is where the heat is” in 2004. The evaluation report, entitled *Engaging Communities. An evaluation of a community development model for tackling rural fuel poverty* is available on the Institute’s website [www.publichealth.ie](http://www.publichealth.ie).

The Institute evaluated the “Warming Up” project in 2004/2005 which was jointly led by South and East Belfast Health and Social Services Trust and NEA Northern Ireland. The evaluation report, entitled *Life doesn’t revolve around lighting a fire anymore: An evaluation of the Warming Up project and recommendations for future* is available on the Institute’s website [www.publichealth.ie](http://www.publichealth.ie).

The Institute was a member of a partnership that developed a fuel poverty action research programme in Donegal and Cork. This research assessed changes in health, energy efficiency and household economy in low income households which have energy efficiency measures installed. The partnership also included Combat Poverty Agency, Sustainable Energy Ireland, the Department of Social and Family Affairs, the Department of the Environment, Housing and Local Government, the Department of Health and Children and the East Coast Area Health Board.

On behalf of the Energy Saving Trust, NEA Northern Ireland and the Institute produced a *Strategic Review of the Health and Social Care Sector* in Northern Ireland for the Energy Efficiency Sector in 2004.

## Useful online information resources on fuel poverty

A number of useful resources on the subject of fuel poverty can be sourced from the following websites

National Energy Action Northern Ireland	<a href="http://www.nea.org.uk/">http://www.nea.org.uk/</a>
Northern Ireland Housing Executive	<a href="http://www.nihe.gov.uk/">http://www.nihe.gov.uk/</a>
Energy Action Ireland	<a href="http://www.energyaction.ie/">http://www.energyaction.ie/</a>
Combat Poverty Agency Ireland	<a href="http://www.cpa.ie/">http://www.cpa.ie/</a>
Sustainable Energy Ireland	<a href="http://www.sei.ie/">http://www.sei.ie/</a>
Department for Social Development Northern Ireland	<a href="http://www.dsdni.gov.uk/">http://www.dsdni.gov.uk/</a>
The Poverty Site	<a href="http://www.poverty.org.uk/">http://www.poverty.org.uk/</a>
Investing for Health Northern Ireland	<a href="http://www.investingforhealthni.gov.uk/">http://www.investingforhealthni.gov.uk/</a>
The Consumer Council for Northern Ireland	<a href="http://www.consumercouncil.ork.uk/">http://www.consumercouncil.ork.uk/</a>





Institute of Public Health in Ireland

5th Floor  
Bishop's Square  
Redmond's Hill  
Dublin 2

Tel: +353 1 478 6300  
Fax: +353 1 478 6319

Forestview  
Purdy's Lane  
Belfast  
BT8 7 ZX

Tel: +44 28 90 648494  
Fax: +44 28 90 646604

Email: [info@publichealth.ie](mailto:info@publichealth.ie)  
[www.publichealth.ie](http://www.publichealth.ie)

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Prepared by:  
Helen McAvoy (Institute of Public Health in Ireland)

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### **The Institute of Public Health in Ireland**

5th Floor  
Bishop's Square  
Redmond's Hill  
Dublin 2  
Ireland

Tel: +353 1 478 6300

### **The Institute of Public Health in Ireland**

Forestview  
Purdy's Lane  
Belfast  
BT8 7ZX  
Northern Ireland

Tel: + 44 28 90 648494

Email: [info@publichealth.ie](mailto:info@publichealth.ie)

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