

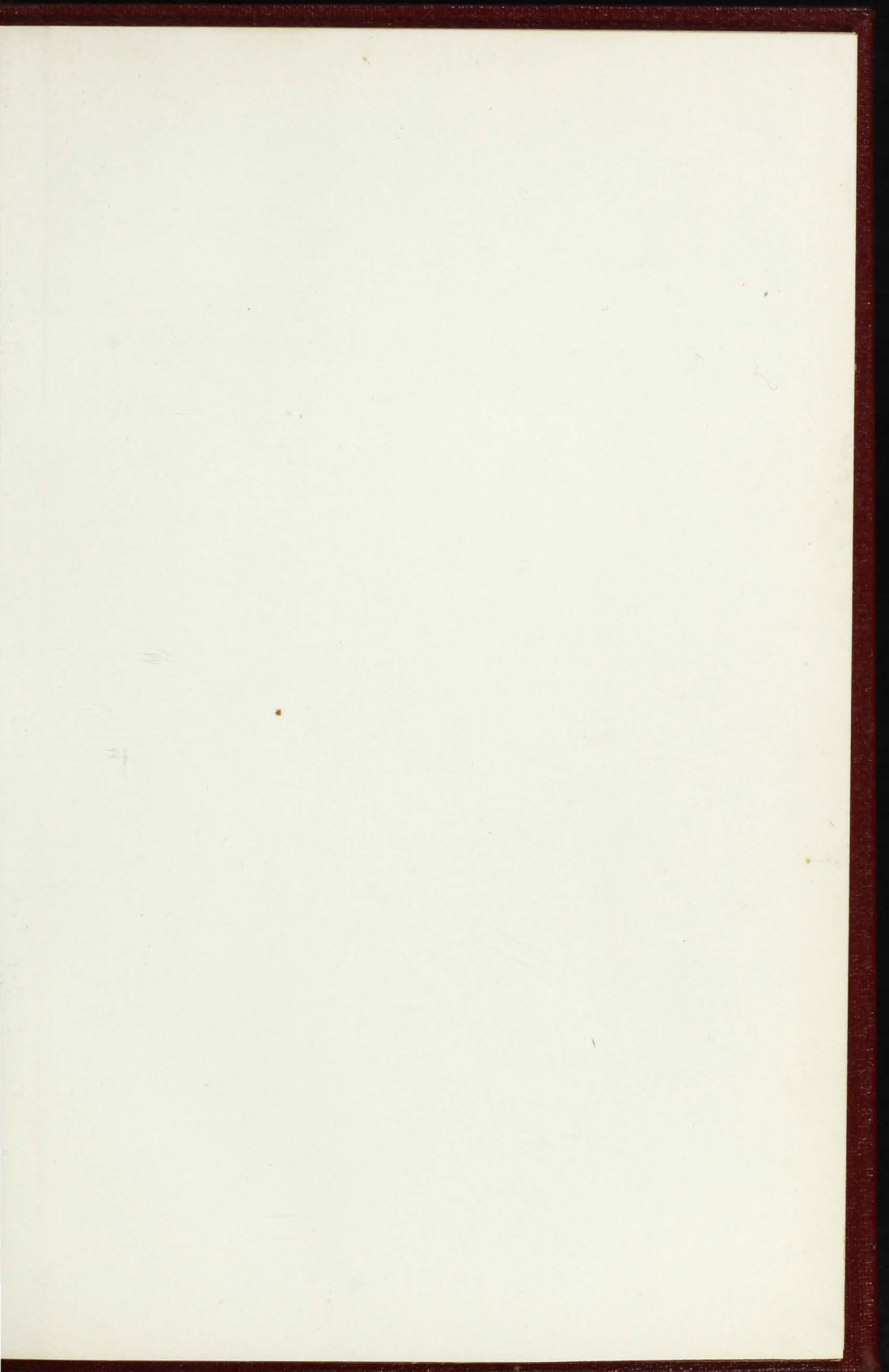


BRITISH LIBRARY  
OF POLITICAL AND  
ECONOMIC SCIENCE

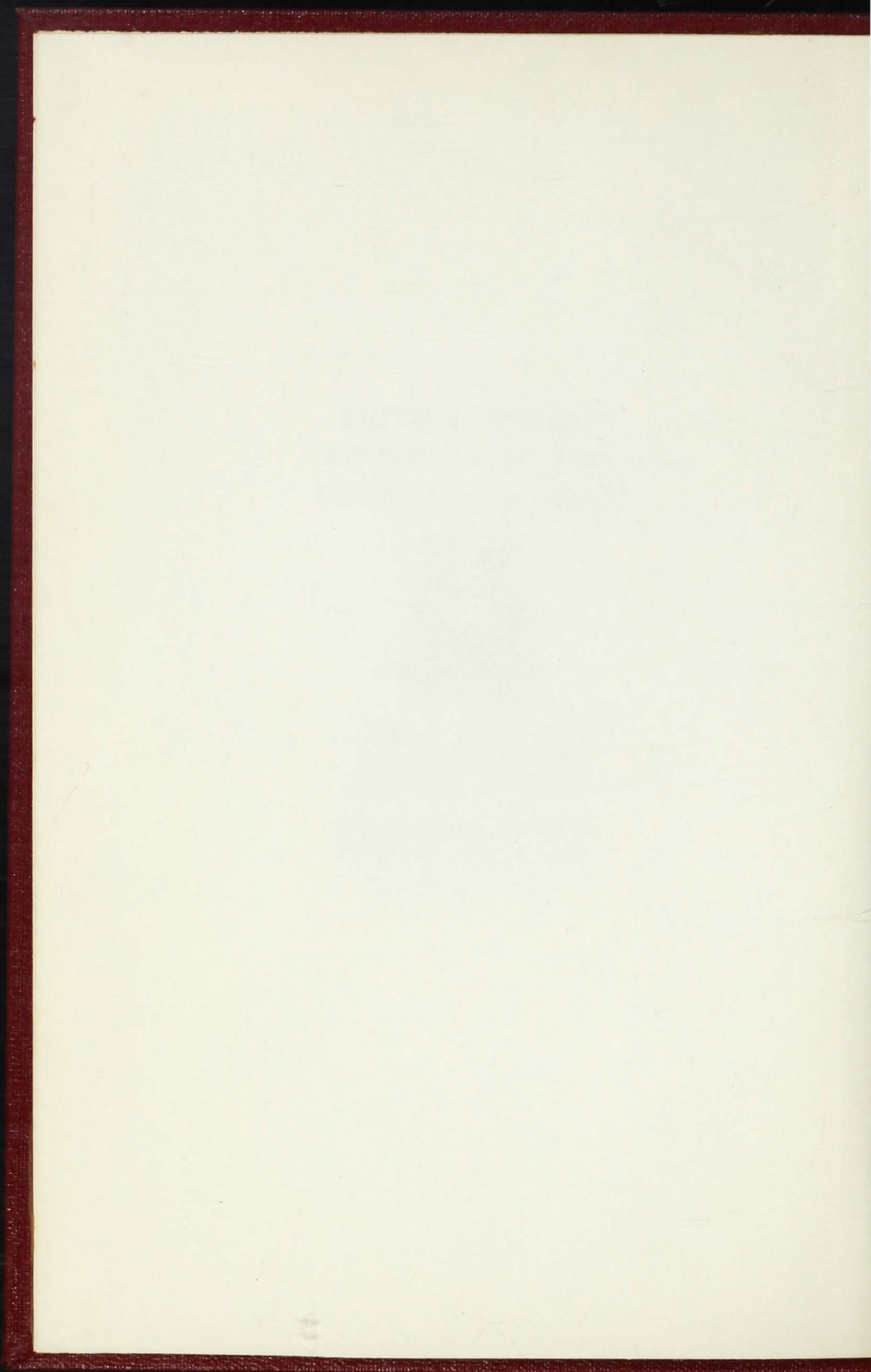


LONDON SCHOOL OF  
ECONOMICS AND  
POLITICAL SCIENCE  
10, PORTUGAL STREET,  
LONDON WC2A 2HD

Tel. 01-405 7686









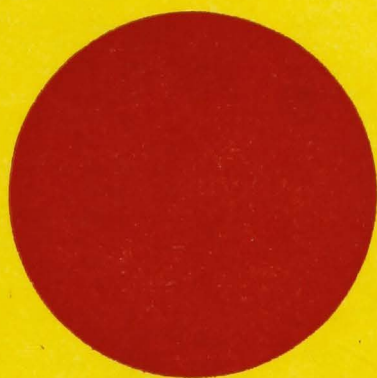




# a policy for warmth

M Gray, M Johnson  
J Seagrave, M Dunne  
fabian tract 447

55p





# fabian tract 447

## a policy for warmth

---

chapter	1 the discovery of "new" problems	1
	2 deficiencies in present policies	4
	3 policy possibilities under present legislation	12
	4 possibilities requiring legislative change	17
	5 conclusion	23

---

this pamphlet, like all publications of the Fabian Society, represents not the collective view of the Society but only the views of the individuals who prepared it. The responsibility of the Society is limited to approving publications it issues as worthy of consideration within the Labour movement. Fabian Society, 11 Dartmouth Street, London SW1H 9BN. March 1977      ISSN 0307 7535      ISBN 7163 0447 3

# 1. the discovery of 'new' problems

Need, like beauty, is in the eye of the beholder, and the definition of need is a function of the education and culture of each professional, politician and member of the public. However, some things are essential to the maintenance of life—food, pure water, warmth and human companionship, and these, which everyone would agree as essential, can be considered primary needs. Income, housing and education are secondary needs through which the primary needs can be attained. Social policy debates have focused on these secondary needs. These have been the social problem areas of the past decades. Health and personal social services have developed to enable the individual to have the maximum opportunity to fulfil his needs. There is an implicit assumption in this country—very prosperous by world standards—that the primary needs are satisfied. However, since the report of the Royal College of Physicians on accidental hypothermia in 1966 (*Report of Committee on Accidental Hypothermia*, Royal College of Physicians of London, 1966) there has been a growing awareness that some people are unable to achieve sufficient warmth in their environment to sustain life. Reports of this were printed with increasing frequency and professional and public awareness was aroused. The winter of 1975/76 saw the culmination of this when fuel problems of people of all ages were debated on TV, radio, and in newspapers. Hypothermia provided the front page story in two popular tabloids on the same day—surely the sign that a problem has “arrived”—and has become an idea of good currency (Donald Schon, *Beyond the Stable State*). It is probable that the number of problems has increased in the last ten years, but not at the same rate as the increase of coverage in professional and lay press. The problems of hypothermia and disconnection have always been with us. They are not new problems. They are newly discovered problems.

What has awakened the slumbering giant of public conscience? It seems that enlightened self interest, that major force of social change in this country, has again come to life. It has been the

dramatic increase in fuel prices initiated and sustained by the Organisation of Petroleum Exporting Countries (OPEC) that has set the scene for change. We are all feeling the chill now. The OPEC action has aggravated the problems of low income households in the short term both by its inflationary effect and because such households already spend a high proportion of their income on fuel (Peter Townsend, *Inflation and Low Incomes*, Fabian Society, 1975). In the long term it will improve the problems of the low income households of the future. Just as the cholera epidemics which swept through 19th century London unbent the springs of action which led to the Public Health Acts, and piped water and sewage, so will the energy crisis lead to legislation which will improve the supply of power to the poor. Enlightened self interest rides again.

Domestic energy problems have several presentations although the underlying cause is always the same. There has been a tendency to treat symptoms rather than diagnose and treat the underlying pathology, but symptomatic treatment, where the underlying cause is curable, is indefensible.

## hypothermia

The problem of “hypothermia” has been widely discussed recently. The body temperature fluctuates daily above and below the average of 37°C but the fluctuation is small, and it is abnormal for the temperature to drop below 35°C. People with temperatures below 35°C are said to be “hypothermic.” There is no special significance about 35°C but it has been arbitrarily taken as the lower limit of normal, although some studies take 35.5°C as the lower limit.

Elderly people are especially at risk. Some do not sense a drop in environmental temperature, the temperature sense failing just as does vision or hearing. Others are unable to make the physiological response to cold because the thermostat in their brain has become inefficient perhaps because the blood



supply is diminished by atherosclerosis. Social and psychological factors put them at risk. The life experience of that generation, rich with disillusion, has lowered their expectations: "What can you expect at my age?" "We must be grateful for what we get." Times have been so hard that their present condition is bearable. "Sixty years ago today I was up to my waist in mud and water on the Somme" said an old man living in a damp bedroom he believed he could not afford to heat. The workhouse has imprinted a fear and shame of debt, and fuels used on credit are underused to avoid a bill which cannot be paid. Debt is feared much more than disconnection.

Two of the three principal causes of death in this country—heart attacks and strokes—show a significant increase if the temperature drops for two or three days. This effect is much more marked in old people (G. M. Bull and Joan Morton, *Age and Ageing*, 1975). It is this great excess of winter deaths that has led to estimates of death from hypothermia to be as high as 20,000 as opposed to the 100 or so recorded on death certificates. However, it is probably inaccurate to ascribe these winter deaths to hypothermia, as the deaths are only indirectly associated with low environmental temperatures. The increase of winter deaths is caused by heart attacks and strokes, but the link between them and low body temperature is not clear.

The number of deaths from hypothermia is underestimated if the causes of death recorded on death certificates are taken as the total fatality, because hypothermia is not always recorded on the certificate. Any attempt to place the true figure between 100 and 10,000 would be no more than a guess. Hypothermia is not necessarily fatal, and one estimate is that there were 9,000 hypothermia patients of all ages admitted to hospitals in February, March and April 1966 (Royal College of Physicians of London, *op cit*).

"Hypothermia" is not so much a diagnosis as a label which requires a professional to take the body temperature with a low reading thermometer before it can

be attacked. Many elderly people probably have a temperature below 35°C temporarily without being seen by a doctor or district nurse, so remain unlabelled because they are undetected. They may die and be found dead, or may warm up after the home help has come and lit a fire.

The best study of the body temperatures of elderly people at home (R. H. Fox *et al*, "Body Temperatures in the Elderly" *British Medical Journal*, 1973) showed that 89 per cent of the sample had a living room temperature at or below 19.8°C—which was 1.1°C below the temperature recommended by the Department of Health and Social Security. (Regrettably, they have now discontinued this, or indeed any, recommendation.) In fact, 54 per cent of elderly people had a morning living room temperature at or below 16°C, the minimum temperature specified in the Offices, Shops, and Railway Premises Act 1963 as permissible working conditions for young people. 10 per cent of the sample had a body temperature below 35.5°C—they were "hypothermic" at home. This reveals how many people must have hypothermia being "cured" every morning by the home help, or neighbour, who comes in to light the fire. It is lamentable that this excellent study has not had greater effect.

One factor which correlated most closely with low body temperature, was the receipt of supplementary benefit. Supplementary pensioners were more likely to be "at risk" of developing hypothermia. This might not be due only to their low income, which may have been a marker of complex problems. A study carried out by the Islington Task Force (Islington Task Force *et al*, *Old and Cold in Islington*, 1971) found that one in seven of the respondents claimed to be regularly cold both during the day and night, and one in three were always cold at night. Hundreds of thousands of elderly people must spend their winters in physical discomfort, anxiety and danger.

Babies are the other group at risk of hypothermia, having a relatively large surface area and immature heat regulat-



ing mechanism. The number of deaths directly attributable to hypothermia is not known but the incidence of hypothermia which principally affects neonates—that is babies in the first week of life—is probably decreasing as an increasing percentage of births take place in hospital where the temperature is warm. However, as with adults, there is an excess of deaths of infants under the age of one year in the six months from October to March inclusive. This winter excess is not seen in Finland or Sweden and is much less marked in the Netherlands and Norway. If the pattern of infant deaths in Britain was similar to that in Sweden, showing no seasonal variation, then one thousand fewer babies would die. These winter deaths are presumably from respiratory infections, bronchitis, bronchiolitis and pneumonia. Neither temperature swings nor overcrowding can explain them alone and the probable cause or precipitating factor is low temperatures in the dwellings in which the babies live and die (Margaret and Arthur Wynn, *Must these Babies Die of Cold?* Child Poverty Action Group, 1975).

## fuel deprivation

The Universal Declaration of Human Rights 1948 does not explicitly mention the right to keep warm and to avoid hypothermia. The right to fuel is not spelt out in the declaration, yet this right is implicit in it.

Article 22, for instance, states that "Everyone, as a member of society, has the right to social security and is entitled to the realisation, in accordance with the organisation and resources of each state, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality."

What dignity is left to a family whose electricity or gas is cut off? Are they likely to develop their personalities in a cold, candlelit home? Realistically this article links rights with resources. No one can seriously argue that Britain does not possess the fuel resources to enable everyone to live in a warm, well lit home

and to enjoy our cultural heritage. This view is supported by the United Nations Covenant on Economic, Social and Cultural Rights 1966 which goes a little further. Article 11 refers to "the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions." This is a more dynamic definition than the rather static earlier one in the 1948 declaration. It implies that the content of specific human rights in any country will be extended as its economy develops.

It is important to note that the declaration does *NOT* anywhere state that the rights it proclaims should be unilateral—that is, that they do not carry reciprocal duties. Indeed, the reverse is the case. Article 29 states that "everyone has duties to the community in which alone the free and full development of his personality is possible." Likewise those people in Britain who propound a right to fuel fully recognise that it carries a corresponding duty to pay for supplies.

It may sound preposterous to accuse British governments of both political persuasions, of breaches of these covenants on human rights and to suggest that they could therefore be arraigned before the United Nations. But such is the case. In 1975, for instance, 138,000 households had their electricity supplies disconnected for nonpayment of outstanding bills. Many of these households were unable to do so. They were poor people and included one parent families, the unemployed and the handicapped.



## 2. deficiencies in present policies

This chapter examines the lack of an overall policy for warmth and the problem associated with home insulation, low incomes and the approach of the fuel boards towards debt and disconnection.

### housing

Out of our current housing stock of 20.3 million dwellings, 16.9 million were built before 1965, that is before any of the Parker Morris recommendations were made mandatory—before the issue of the building regulations and before the National House Building Council requirements for private house building.

Not surprisingly, a recent parliamentary answer disclosed that 8 million homes, 60 per cent of all those with an accessible loft space, had no added thermal insulation (*Hansard*, House of Lords, col 209, 19 March 1976).

But what of current requirements?

*Temperatures.* The only mandatory requirements for heating installations in general public sector housing (effective from January 1969) are that they should be "capable of maintaining kitchen and circulation spaces at 13°C and the living and dining room areas at 18°C when the outside temperature is -1°C" (Ministry of Housing and Local Government Circular 36/37). By current thinking (see below) these temperatures are unrealistically low and necessitate the provision of supplementary heating by the tenant. No mention is made of bedrooms, though the 1961 Parker Morris report, on which these requirements are based, said that "where family requirements are clearly going to demand such use as a matter of course, a more expensive installation capable of heating the bedrooms to 18°C will represent the greater value for money." Nor is any mention made of requirements for central heating installations.

For accommodation specially designed for old people, the mandatory requirements are more realistic. These state that the minimum standard of installation

shall be capable of maintaining the living area, kitchen, one bedroom, bathroom, hall and any communal rooms at 21°C (Ministry of Housing and Local Government Circular 82/69).

In the private sector, practically all housebuilding is now controlled by the design requirements (Study Group on Domestic Engineering, *Domestic Engineering Services*, Institution of Heating and Ventilating Engineers, 1974). These, updated in 1974, make installed heating equipment mandatory only in the living room. If central heating is installed, it must meet the minimum of one of the following grades.

#### MINIMUM TEMPERATURES

living and			
dining room	21°C	17°C	13°C
kitchen	18°C	13°C	10°C
bedrooms, hall,			
landing and wc	16°C	10°C	10°C
bathroom	24°C	10°C	10°C

As a measure of the inadequacy of the government requirements and of any but grade 1 of those of the National House Building Council above, it should be remembered that the Offices, Shops and Railway Premises Act specifies a minimum of 16°C within an hour of starting time, and that during the recent fuel emergency the temperature of offices and shops was allowed to be as high as 20°C. An in-depth study of desirable requirements has recently been made by a study group of the Institute of Heating and Ventilating Engineers (IHVE). Its report recommended a heating system capable of maintaining a temperature of 22°C in living spaces, bedrooms and kitchen and 25°C in the bathroom, all with adequate thermostatic control (*Registered House Builders Handbook*, National House Building Council, 1974).

*Loft Insulation.* The first generally specified recommendation for thermal roof insulation was made in a government circular of 1959 (Minister of Housing and Local Government Circular 63/59). This specified a "u" value of 1.4, equivalent to one inch of lagging. But this was not



made mandatory until the issue of the building regulations in 1965. In 1974, as part of the "save it" campaign, the public were recommended to install at least a three inch layer. A report in *Handyman Which?* of August 1975 showed that installing a four inch layer would pay for itself in savings on fuel within twelve months if using electricity at 2p a unit. Using the cheapest fuel—gas—at 0.7p a useful kwh, the capital cost would be covered in just over two years. Yet it was not until January 1975 that the Building Regulations required improved insulation specifying a "U" value of 0.6, the equivalent of only a 2 inch layer of insulating material.

Loft insulation to this standard is now a requirement for all new house building and for obtaining an improvement grant (Department of the Environment Circular 160/74) where part of a local authority comprehensive improvement, or where a local authority feels it is necessary in the interests of either an elderly or disabled tenant. In the last two cases it qualifies for an exchequer subsidy. Elderly or disabled people of limited means can also apply for an improvement grant to cover loft insulation alone. However, each application has to be submitted individually for Department of the Environment approval. In the first year of operation, local authorities did not submit any such applications.

In 1975 the Department of Energy issued a circular drawing the attention of local authorities to the benefits of improving the thermal insulation of existing dwellings and pointing out that the new building regulations requirements are only a minimum. However, the circular complacently says that local authorities should be able to assess what needs to be done "over a period of years" (sic) and points out that higher standards than the minimum must be within the financial limits of the housing cost yardstick.

*Tank insulation.* There is still no mandatory requirement for public sector housing for the lagging of hot water tanks though at least 3 inches of lagging has been recommended to the general

public since 1974 in Department of Energy and Department of the Environment press publicity. Lagging, though of an unspecified amount, has been a requirement only since 1975 for privately built houses. A parliamentary answer disclosed that 3½ million homes—20 per cent of houses with suitable tanks—had no tank lagging and another 10 million had less than the minimum of 3 inches recommended. Since the cost is only some £5 to £6 and the fuel saving large, this is deplorable (*Hansard*, House of Lords *op cit*).

### income support

Nearly a quarter of the population relies partly or wholly on the state to provide its income and 4.5 million receive supplementary benefit (*Supplementary Benefit Commission Annual Report 1975*, HMSO, 1976). In addition to the 1,679,000 supplementary pensioners and those who fail through inadequate contributions to qualify for national insurance benefits and must claim supplementary allowance, there are the growing numbers of unemployed whose families depend for months or even years on unemployment benefit topped up by supplementary benefit; but many will never be entitled to the higher "long term" scale rate for which other claimants qualify after 2 years. In December 1975, 47 per cent of those on unemployment benefit were also receiving supplementary benefit. It is important to recognise the discrepancy, increasingly made as a matter of policy, between short and long term claimants, for two reasons. Firstly, the annual review of benefits which became statutory in April 1975 operates on two different bases of reference: for the long term benefits (invalidity, pensions) the increase is determined by movement in earnings, or prices, whichever is higher, whereas for the short term (sickness, unemployment) it is determined by the movement in prices. Secondly, the retail price index, on which upratings are based, has been widely questioned as a reliable source of information on the budgets of poor households, whose cost of living rises more rapidly during inflation than that of



average households if the price of necessities, on which the poor spend as much as 5 per cent more than average, rises faster than prices in general. This can be shown by comparing expenditure on fuel as a percentage of weekly household income between different income groups; the lowest decile, with incomes under £20, spent 13 per cent on all fuel in 1975-6, whereas those with incomes of £100 plus spent only 4 per cent (National Consumer Council, *Paying for Fuel*, HMSO, 1976). If we then look at the effect of particular price rises that occur between the upratings of benefits, the effect on the poor household budget is considerably worse; for a married couple on the short term scale rate, for instance, the third quarter of 1975 shows that income remained about 20 per cent below the long term rate and from 5-10 per cent below the rise in all prices (*Department of Employment Gazette; Social Security Statistics, 1974, NCC, op cit*)—although the price of domestic gas went up by 20 per cent and the price of domestic electricity by 35½ per cent between July and October of that year (*Fourth Report on the Select Committee on Nationalised Industries, House of Commons paper 353, HMSO, 1976*).

It has always been the practice of the Supplementary Benefits Commission to provide what is known as "total income" rather than to itemise the scale rates—exclusive, of course, of rent or mortgage interest allowance. To allow for the particular circumstances of tenants who pay a flat rate rent the allowance is therefore reduced to exclude services. The commission concedes that there is a "notional" sum within the scale rates for the householder claimant attributable to fuel expenditure currently £2.80 toward heating (including water heating), £3.20 inclusive of lighting and cooking. When questioned as to how this notional figure was originally established—since, like other aspects of the scale rates, it has been gradually increased over the years—the commission refers to the Family Expenditure Survey for pensioner households, and is resolutely opposed to any further breakdown according to either the type of fuel and appliances used, or the

number in the household. It must therefore be assumed, for instance, that the current allowance for a child under five, which amounts to 45p a day, includes a contribution towards the heating costs of the family, regardless of the fact that a young baby will inevitably need extra warmth, extra hot water and will almost certainly mean that more time is spent in the home by the mother than would be the case for an older school age child.

### discretionary help

The Commission has two ways of providing extra discretionary help towards the cost of fuel for those claiming supplementary benefit. The first is a weekly addition to benefit which may be given in any one or more of what are defined as "exceptional circumstances" (DHSS leaflet oc2, 1976). The conditions of eligibility relate to health and/or to housing, and the heating allowance (HAS) given are normally at one of three levels—70p, £1.40 or £2.10 per week. Since November 1975, there has been a further extension of special allowances for those with central heating (CHAS), based on the number of habitable rooms, but these are an alternative, not an addition, to HAS given on health or housing grounds and the maximum is still only £1.40. Claimants must normally apply for these additions, and a home visit is usually a prerequisite to payment; but exceptional heating need may come to light during a routine visit.

Since 1973, when the national survey of pensioners showed that three quarters of those asked were unaware of the existence of heating allowances (although some were unaware they already received one), the situation has improved to a point at which the Commission is rightly concerned that "exceptional" is hardly the term to be applied to the estimated 1,010,000 beneficiaries (33 per cent of all supplementary benefits claimants) who were in receipt of heating additions—at an estimated cost (June 1975) of £31 million (*Hansard, 29 June 1976*). The figures have certainly increased considerably since then, if only by the number



now eligible for CHAS. Forty seven per cent (December 1975) of all supplementary pensioners receive heating allowances, which may be in response to the widespread activities of local voluntary organisations in campaigns for the elderly, but is in part due to the emphasis, in the stated conditions of eligibility, on "restricted mobility due to general frailty or old age" and to the fact that more old people are likely to live in homes which are poorly equipped or uninsulated. The leaflet oc2 available at local offices of the Department of Health and Social Security does not refer to the fact that the mother of a young child, for instance, is necessarily more restricted to the home, and thus needs more heating hours.

The second type of discretionary help towards fuel costs for which supplementary beneficiaries may apply is a lump sum payment under Section 7 of the Supplementary Benefit Act 1966. Break-down figures supplied show that 7 per cent (48,000) of exceptional needs payments (ENPs) were given to help with fuel bills, as compared, for example, with 56 per cent (380,000) for clothing. It is certainly Commission policy to avoid the payment of fuel bills under Section 7 unless it can be clearly shown that a heating addition should have been given over the relevant period; that some emergency, such as severe illness, a particularly hard winter, or new heating installation leading to unexpectedly large bills; or else that an existing heating appliance is totally inefficient or inadequate and should be replaced—in which case an amount will be given to cover a suitable secondhand appliance. The Commission do not consider it part of their income providing function to give ENPs which might be seen as house improvements (for example, loft insulation, provision of alternative economical heating equipment) although small sums are occasionally given towards draughtproofing materials, hotwater bottles or extra blankets. No ENP can be given to those whose savings will exceed £200 following payment of the bill or item in question.

On all these claims, as throughout the supplementary benefits system, an appeals

procedure exists, and it may be through an appeal to the independent tribunal that individual claimants are saved from the hardship of having fuel supply disconnected for nonpayment, or occasionally, given help to pay for a cheaper to run heater or waterheater. But the appeal system is not based on the precedent rule of common law, and each case must therefore depend on the persistence and ability of the claimant (or his representative) to present an effective case, and, of course, on the individual members of the tribunal, who must often reach a decision without very much information about the home, the heating equipment, or the health of the appellant. It is increasingly felt by those who seek to press the claims of supplementary beneficiaries that local office and tribunal decisions, inevitably based on conflicting opinions as to what is or is not "reasonable" fuel expenditure, must be arbitrary, since even the fuel boards are extremely hesitant in establishing a norm to cover the heating needs of households simply by size, and the kind of calculations required to monitor possible fuel savings are notoriously hard to reach.

The problem of big bills which the consumer cannot pay has worsened not only because of the sudden sharp price rises, particularly in electricity, and not only for those dependent on social security incomes. With the short sighted and ill coordinated planning policies already discussed, more and more low income households have been rehoused in accommodation where they have no choice of fuel or equipment. And because they lack capital or mobility, they are especially badly hit in trying to adjust to the fuel boards' recent policy of transferring customers onto quarterly bills. The fuel boards argue, with some justification, that the old pay-as-you-burn arrangement—the slot meter—is unsuited to large users, by whom are meant those with central heating and other energy consuming appliances; slot meters may not have the capacity for enough coins, and they are often a security risk. The Select Committee on Nationalised Industries (DHSS *Annual Report, 1974, HMSO, 1975*). Oakes Report (*Review of Payments and Collec-*



*tion Methods for Gas and Electricity Bills*, Department of Energy Library, June 1976) and the National Consumer Council report (*op cit*) are, however, united in stating that the movement towards creating large fuel debts by the administrative convenience of quarterly billing of customers must be reversed, or at least halted, for those who wish to pay for their fuel as they use it. These are almost invariably, for obvious reasons, those who depend on weekly incomes, overwhelmingly those on social security benefits, who are by definition least able to save towards big future bills. It is also worth noting that, among supplementary benefit claimants, those whose special fuel needs have been most satisfactorily met are precisely those who, because they pay an inclusive rental in which the fuel charge is high because they depend wholly on electricity, have been able to negotiate HAS which cover fuel costs over and above the notional £2.80 contained in the scale rates. The best known of such arrangements has been achieved on the large, all electric Hulme Estate in Manchester (1,250 housing units) where an automatic HA is now given, ranging up to £3.70 for a four bedroomed flat (*Fuel Debts and the Poor*, CPC6, 1976). It is some indication of what fuel costs are now likely to be for a family in centrally heated all-electric accommodation that such expenditure by the Commission has been accepted; nevertheless, the anomaly whereby others, in similar conditions but without landlord controlled heating, are not considered to have exceptional heating circumstances requiring additions on this scale must inevitably lead the public, and the Commission, to question the principle on which no distinction is made for type of fuel or appliance.

Nor is this the only blunderland example of administration badly in need of centrally co-ordinated policy. In at least four large urban areas (Hull, Nottingham, Sheffield, Leeds) outside London, council estates were built on the Larson-Nielson model used for Ronan Point, and after the gas conversion in 1968 these were all hastily converted for electricity. For the estimated 30,000 households in such dwell-

ings, there have been escalating electricity bills and many disconnections; the consequence is that poorer households have begun using alternative fuels—bottled gas for cooking, paraffin for heating. It is hard to arrive at figures, partly because such use is often kept secret, but 10 out of 46 flats on one estate were known in June to be using bottled gas, which carries at least five times as much risk of leak and explosion as town or North Sea gas. It may, indeed, be supplied as an emergency by the local authority to families without electricity supply. Once again, it would seem that housing offers the long term key to sensible energy use, and that, in the short term, we ignore the effect of rapid energy price inflation on consumer behaviour at their peril.

### debts and disconnection

Since February 1976 people receiving Social Security can avoid disconnection of fuel supplies but, as will be shown later, only at the expense of other necessities such as food and clothing. First however, it is important to be clear about the causes of disconnection. They may be classified under three headings: home and family situations, local conditions and national policies.

It is usually an unexpected difficulty or even tragedy which can make it impossible for a poor person to meet his fuel bill. A sudden unexpected fall in a family's income through sickness, unemployment, redundancy, short time working or death of the wage earner, can leave no money to spare for quarterly bills.

Likewise an unforeseen or sudden rise in expenditure can deprive people on low incomes of the surplus to meet their fuel bills. Funeral expenses, motoring fines or the sudden need to make a lengthy journey are obvious examples. Moreover, many people have to live most of their lives on incomes very close to the poverty line. It is very difficult for them to budget over a period for a quarterly electricity or gas bill. They have no margin to help with the unexpected costs. Yet they often need more heat than households with higher income either because of their



physical condition or because they are at home for longer periods than more affluent people. Furthermore, poor people more often live in older housing which is more difficult to heat. People at all income levels have difficulty in managing their budget. To those on low incomes mismanagement means not a polite banker's letter but disconnection. The fuel Boards themselves sometimes make mistakes. People who are late payers sometimes find that they are cut off because the Boards have failed to communicate internally. Sometimes people pay well in advance and yet payment systems still go wrong. The grim public image of the Boards is such that many people are nervous about seeking extra time to pay or going to discuss their financial difficulties. A person in receipt of social security benefit sometimes finds that the local Department of Health and Social Security office is slow in paying weekly allowances or exceptional needs payments. Similarly, where a Social Service Department agrees to make a grant under Section 1 of the Children's Act 1948 there may be a delay in paying it to the fuel board and the customer is cut off. Although fuel boards have the power to provide "pay as you burn schemes" many only operate monthly ones which are inadequately publicised.

Moreover the fuel boards decide in each case at what point they will disconnect. Neither the customer, the local authority, nor central government department concerned with the welfare of the customer has any say except where the customer is in receipt of social security benefit. So often powers are used unfairly and there is no appeal. In some areas there are special local factors such as expensive heating systems installed by local authorities, and accepted by council tenants as Hobson's Choice, where epidemics of disconnection often occur. However, the main causes of disconnection lie neither in the family, nor in local conditions, but in national policies. Families struggle with a system of Kafka-esque complexity. About 150,000 households were deprived of fuel in 1974/75 through disconnections, representing an increase over the previous year.

All the ingredients seem to be available to solve these problems—public awareness, all party agreement, and information in abundance, yet the problems grow. It is not that we have the wrong answers—the right questions are still unasked. The basic premises are wrong.

### false premises

The first is that at one time we had "cheap energy." We never had cheap energy—only cheap miners. Miners have been paying an excessive price ever since coal mining began, as the table shows.

#### MORTALITY RATES

	standardised mortality rates	
	men	wives
coal miners (face workers)	180	190
surveyors and architects	84	85
doctors	89	73

(The standardised mortality ratio expresses the mortality rate of an occupational group as a percentage of the national average, allowing for differences in the agestructures of the two groups).

The infant mortality rate of miners' children was 115 per cent of the national average in 1921 and 124 per cent in 1968. Fuels have been underpriced and we are left with a legacy of inefficiently constructed housing and building regulations which perpetuate the cheap energy myth. The other false premise is that the problem is merely an imbalance between fuel prices and income. The question is much broader than this, being one of fuel utilisation, primarily a housing problem. Even if these false premises are refuted and policy is formed on a sound foundation the implementation of that policy must break through the barriers of departmentalism.

### departmentalism

Government Departments are monuments to old problems and show this in their approach to the new. The Department



of Health and Social Security paid out in 1975 £31 million as Supplementary Heating Allowances, but much of this must have been lost through uninsulated lofts because it has never been their policy to make Exceptional Needs Payments for what they consider house improvement. That is the responsibility of the Department of the Environment, whose promotion of Improvement Grants for insulation was negligible. Neither were Councils allowed to insulate houses, except as part of a comprehensive improvement of the dwelling which necessarily restricted the number of dwellings that could be insulated, especially as the money allocated for such "Section 105" programmes was cut.

The special encouragement given to housing authorities, on 1 March 1976, to insulate houses as part of the job creation programme, was welcome but belated. The penny pinching of the Department of the Environment created further problems for the Department of Health and Social Security which now gives allowances to everyone on Supplementary Benefit living in a centrally heated dwelling, ostensibly because the heating is so expensive, although actually because the housing had been so cheaply built.

The Department of Energy and the Department of the Environment publicity material recommends at least three inches of loft space insulation, but the Department of the Environment only specifies two inches in the building regulations.

Anomalies abound and paradoxes proliferate. The Department of Health and Social Security used to recommend a temperature of 19.5°C for elderly people and the Department of the Environment codified this but some blocks of sheltered housing have no insulation, others one inch only and the most recently built still only two inches. It is quite impossible for elderly tenants on Social Security to pay for that level of heating, even with the standard central allowance, so they must be subsidised from the housing revenue account which limits the work the local authority can do for those

elderly people who do not live in sheltered housing.

The Department of Energy, child of the crisis, has only peripheral interest in actually helping people keep warm. It is ironic that the increase in the number of fuel problems of low income households should be paralleled by the growth of a bureaucracy said to be tackling energy problems. The success of any Government policy must finally be judged by its effect on the lives of the most vulnerable members of society. The Department's policy on Energy Conservation (*Energy Conservation*, Department of Energy, 1975) concentrates on saving excess energy. Low income households face the problem of obtaining sufficient warmth and although energy conservation makes their money go further, nowhere is the provision of warmth discussed.

Now the Department of Prices and Consumer Protection has entered the scene, having commissioned a study from the National Consumer Council on the effect of energy prices on low income households and to suggest means whereby hardships can be alleviated. This will amplify their earlier work (*For Richer for Poorer*, National Consumer Council).

Does this mean that the Department of Prices is to initiate moves to cut the Gordian Knot of Whitehall? Surely it is the Treasury that should be taking the initiative. It is the font of false economies which spring from the division of Exchequer resources on lines determined by past rather than present problems.

Civil servants in each department cannot see that their savings are other departments' expenses—the classic economic problem of externalities.

Constrained by the complex allocation procedures which deliver finance for housing through several separate channels, local authorities have limited powers of action. The springs of action are further weakened by the departmentalism of local government and the professions which work in them. Professionals have little scope for freedom to



produce efficient dwellings and that freedom is sometimes limited by professional jealousy. Architects, housing managers, quantity surveyors and heating and ventilating engineers all have their own influence and opinion on the sort of heating and insulation which dwellings should have. The resultant choice, further influenced by the Housing Cost Yardstick, is, not surprisingly, often a compromise designed by default.

### policy recommendations

Costing of the following recommendations is very difficult. The national cost-benefit analysis is based on resource costs and is on a much longer time scale than the consumers' cost-benefit analysis which is based on market prices and take a much shorter view. It is possible to compare savings with the return on capital that would be obtained by secure investment. The Treasury have suggested that a 10 per cent annual discount, in real terms, be taken as the standard, the Treasury discount rate. However because the savings will be a function of future fuel prices, which will probably rise at least as fast as the general rate of inflation, 10 per cent may be too low. This move by the Treasury is a welcome step encouraging decision makers to concentrate more on the cost of *not* implementing policy options. There is still too much short sighted focus on the immediate costs of implementation.

There are many factors to explain why this practice is prevalent. Politicians have to face the pressure of elections before the benefits of many of their policies will be evident. They are judged by incurred costs. Administrators are constrained to work within strict budgetary limits. The effects that their decisions may make on other department's budgets may be hidden or, if recognised, felt to be more acceptable than exceeding their own limits. The influence of corporate management on local government decision making and of central policy review on central government, does not appear to have reduced the false economies caused by this process. Recurrent costs were less

important when the rate of inflation paralleled the growth of national wealth.

It may have been inefficient to insulate houses inadequately, but it did not have disastrous economic consequences. However, in the future it is likely that the rate of inflation will be significantly greater than the growth of the national product, and recurrent costs therefore assume much greater significance.

This is most dramatically demonstrated in housing "costs". Housing has traditionally been costed in three dimensions, the costs in the fourth dimension being a much less important consideration because they fell on some other individual or agency. For years, local government has complained that central economies merely moved expenses from taxes to rates. Housing authorities have had to accept, for example, cheaper window frames to get central approval for house building, although fully aware that the need to start maintenance sooner, the shorter maintenance cycle and the earlier replacement of these frames would entail expenses many times greater than the short term savings. The bill for the savings made by cheap building is also picked up by the householder. This has been what has happened in the case of domestic energy, where cost cutting by private developers and central government has been cost creating for individuals: residents who have to pay the high fuel bills. The painting of window frames has perhaps some minimal social benefit by creating employment, but waste of energy has none. Not only has it caused hardship, and in some cases, death, but it has contributed to many of our major problems.

The most important costs are therefore the recurrent costs of not adopting policy recommendations. The whole of social policy making must be regarded from a new perspective.



# 3. policy possibilities under present legislation

The major obstacle to the resolution of the problem of an adequate provision of power to low income households is the departmental straitjacket of central government. Three of the five relevant departments may be thought of as being primarily involved. The Department of Energy promotes "economy and efficiency in the use and consumption of energy" (Advisory Council on Energy Conservation, *Energy Paper Number 3*, HMSO, 1975). The Department of the Environment controls the dwellings to be heated and the Department of Health and Social Security ensures that individuals will have adequate income and the necessary physical, mental and social wellbeing to spend it efficiently. The Treasury, as the agent of current cost control, is secondarily involved as is the Department of Prices and Consumer Protection which is concerned with the recurrent costs, the prices, set by the fuel boards who appear relatively free from departmental control.

At present each department deals individually with outside bodies who wish to make representation or criticise policies.

Assurances are given that there is adequate "interdepartmental collaboration", but the development of policies which do not seem to be interrelated would question the efficiency of this closed system of administration.

There is urgently required a single consultation paper, a policy for warmth, with all five departments as common signatories. This paper must examine the problem of the provision of power to households, discuss the individual policies of housing, income support and energy provision and pricing, outline their interrelationship and raise the difficult question of capital versus recurrent costs. It is clearly politically difficult to accept current sacrifices for future gains, although less difficult than in the past as the acceptance of the principle and practice of income restraint has shown. The Treasury, steeped for generations in control of current costs, and having the ability to take the long term view in monetary matters rather than in the com-

plexity of energy policy, is not the most appropriate body to initiate this paper. It is precisely the type of task for which the Central Policy Review Staff, based in the Cabinet Office, was created. They should initiate and edit the consultation paper.

## housing

From both a personal and a national viewpoint the key issue is to tackle the thermal inefficiency of housing.

Following the 1974 CPAG/RICA report *Cold Comfort* which highlighted the inadequate and expensive heating of low income families, the Department of the Environment sponsored during the winter of 1975/76 a variety of low cost experimental heating and/or insulation improvements in ten old people's dwellings in each of three regions—London, the Midlands and the north east coast. RICA has been commissioned by the Department of the Environment to monitor the effect these improvements are having on temperatures, fuel consumption, convenience and subjective conceptions of warmth. The social service departments concerned are being alerted to helping the householders to obtain heat additions when it appears they may be eligible and to transfer to a more economical gas tariff where their consumption suggests this possibility.

In August 1976, the Department of Energy issued a circular to housing authorities encouraging them to use the Job Creation Programme, coupled with a Department of the Environment arranged 40 per cent discount on material, to install loft insulation in council houses.

Friends of the Earth (Durham) have pioneered such work—coupled with hot water tank insulation and general draught proofing—in privately owned housing.

They have not only written to housing authorities giving details of installation methods and problems and of available grant aid, but have also prepared a Home Insulation Project Pack giving detailed guidance for other voluntary organisa-



tions interested in home thermal efficiency.

To quote the final recommendation of the excellent report of the Building Research Establishment: "using only well established technologies it should be possible to save about 6 per cent of the annual UK primary energy consumption by action in the existing housing stock. The present value (mid 1975) of the resource cost of such action would be £3,300 million and the present value of the savings discounted at 10 per cent per annum would be of the same order" (Building Research Establishment Working Party Report, *Energy Conservation, a study of energy consumption in buildings and possible means of saving energy in housing*, 1975).

There would be additional strategic and balance of payment gains. There are over 20 million dwellings in the United Kingdom. Their estimated life expectancy is 55 years, so the total number of useful years left in the housing stock is 110 million years. The potential for future savings is enormous.

*Local authorities and housing associations.* They should immediately review the insulation of their stock and plan an improvement and rehabilitation policy which gives priority to increasing the thermal efficiency of the dwellings, giving top priority to all electric dwellings, that is, those with electric central heating but without a gas supply or a flue. The housing management staff should take steps to see that all tenants on supplementary benefit, who will usually be known to the rent rebate officers, are aware of the financial benefits to which they are entitled, especially those tenants who live in centrally heated dwellings. A random sample should be made of centrally heated dwellings to assess tenants' problems. They may be receiving large bills or switching off the heating and turning to supplementary heating apparatus such as paraffin heaters—to avoid the bills. These problems are often unnecessary, arising from inability to control the heating system. This is not caused by "low intelligence", but because

the tenant has never been instructed properly in the use of the system. This is important when tenants first move in to a new development. The domestic advisers of the fuel boards should be seconded, as a condition of winning the contract, to advise tenants when they move in, and to review their heating bills for the first two winter quarters during which they have used the central heating. The lack of review is a very important cause of households developing fuel, and sometimes consequently, rent problems. If the tenants complain to the housing department that they are not satisfied, the department should arrange to meet the tenants with a representative of the fuel board and the relevant Consumer Council.

Great though the problems are for new tenants, they are even greater for those who come in subsequently. They receive even less explanation, and the instructions, inadequate though they may be, are often missing having been lost. Every tenant should receive an instruction booklet with the keys and their first winter fuel bills should be investigated if they differ by more than 15 per cent from the average for that type of dwelling.

Tenants who are particularly at risk are those in all electric dwellings, those with electric central heating, with or without supplementary electric radiant fires. Those in this group sometimes switch off central heating they cannot afford, and switch on the least efficient heating apparatus—a radiant fire—to provide their warmth: out of the frying pan indeed. All electric dwellings should be given priority in an insulation programme.

Every effort should be made to offer tenants an alternative source of warmth such as a gas fire. Many would be glad to pay for this fire themselves, and the Supplementary Benefits Commission have the power to make exceptional needs payments to replace inefficient forms of heating.

There is some scope, within programmes carried out under the Clean Air Act, for environmental health officers to give



advice on the total thermal efficiency while seeing the grant applicant. They must be alert to the pressures of salesmen who often capitalise on areas which are the subject of an order. These officers are not allowed to give advice on different types of fuel because they would appear to be partial, so the Department of Energy should issue leaflets of guidance to all inhabitants in designated areas.

*New Housing.* Local Authorities should immediately review the briefs they currently use for new house building. Plans with all electric heating should be immediately altered to offer choice. The regional representatives of the Department of the Environment should be involved at this stage, because of the cost implications of some suggestions—the installation of a flue, or the supply of gas. The Housing Corporation should initiate this review in housing associations.

*Owner occupiers.* The powers to help are limited, but there are still householders not claiming rate rebates and publicity on these benefits might increase uptake—especially if increased use was made of church groups and voluntary bodies. Any increase in income helps people buy more fuel, but of course does not increase the efficiency of their energy utilisation. Local authorities have the power to give improvement grants to elderly and disabled people to insulate their houses. The authorities should immediately publicise this power, both directly to the public and through the professional and voluntary workers who meet the elderly. Local authorities should also use and publicise their power to grant maturity loans, both to meet the other half of an improvement grant and to cover the entire cost where the dwellings are not eligible for improvement grants. Owner occupiers can also benefit under the Clean Air Act.

*The privately rented sector.* The calculation of fair rents should take the thermal efficiency of the dwelling into greater consideration than is done at present. Guidance should be issued to Rent Officers and to Rent Assessment Committees. This was recommended by the Advisory Council on Energy Conserva-

tion. Some tenants pay too much for their fuel and although they can be helped by the Office of Fair Trading who can check the amount they are being charged, many people are unaware of this.

Every time an application is made for a rent allowance, a leaflet, explaining the tenant's rights and giving advice on this problem, should be given to the applicant (Advisory Council on Energy Conservation, *Report to the Secretary of State for Energy*, HMSO, 1975).

## health authorities

Health authorities should ensure that all district nurses and general practitioners have low reading thermometers. The conventional clinical thermometer is inadequate because the lower limit of the markings is higher than the temperature with which many hypothermic people present. This is one reason that the diagnosis is missed and the incidence of hypothermia underestimated. They should also ensure that emergency and casualty departments should also have low reading thermometers and use them routinely on babies and old people, even if they present with problems which do not arouse clinical suspicion of hypothermia. Another cause of missed diagnosis is that the diagnosis is not considered.

In addition health authorities should ensure that training programmes for staff who work in the community, that is district nurses, health visitors, midwives, occupational therapists, general practitioners and chiropodists, should contain information on fuel problems. Many curricula now include sessions on hypothermia, but prevention must also be included. One of the problems of professionalism is that highly trained professionals tend to practice only what they have been taught. Everything else is "someone else's" responsibility. Often it turns out that such problems as the provision of warmth become no-one's responsibility. Every professional should be taught the basic facts which enable households to be warm, such as those contained in *Help Yourself to Warmth*



(National Consumer Council and Age Concern, 1975).

Health education officers working with the environmental health officers, who are responsible for home safety, must take the initiative in public education, using the media of voluntary services and community workers. Close liaison with social services departments is very important. Community Health Councils can take the initiative monitoring not only these activities, but the results. The number of hospital admissions of elderly people in which hypothermia is present should be recorded. Allowing for the fact that this number will underestimate the extent of the problems, and that the environment may only be one of a number of causal factors, the hypothermia admission rate is one yardstick by which we can judge our services for elderly people. No elderly people develop hypothermia at home in Saskatchewan or Sweden. It usually indicates a breakdown of one (or more than one) of housing, health, social or income support services, or the communication between them. An attempt should be made to analyse each case, not to witch hunt individual social or health workers, although blame must be apportioned if it is due, but to examine the failure of services and thereby improve them. The maternal mortality rate has fallen since the war because of this debriefing approach. Failures are at least as important as successes in the development of future policies, as Karl Popper has so clearly shown. The Community Physician for Environmental Health would be in the best position to initiate this surveillance programme.

The Department of Health and Social Security should stipulate all these points in a letter sent to health authorities in the autumn.

### **social services departments**

Social services departments inevitably find themselves trying to pick up the pieces from the failures of housing and income maintenance policies. Even with limited resources the following action is

possible. Many authorities already do some of these things; ideally they should all do all of them.

*Equipment in emergencies.* Virtually all authorities issue heating equipment to families who have had their supply of gas and electricity cut off. The best equipment is catalytic butane gas heaters—these are safer than ordinary calor gas heaters, as they operate without a flame and at low temperatures. They cost around £82 each.

Effective arrangements for stock-piling fuel for emergencies, and ensuring access to commercial stocks of coal, paraffin, and bottled gas for those disadvantaged in the event of crisis shortages, need to be worked out well in advance and all staff should know about these arrangements. One member of staff should be given special responsibility for fuel crisis co-ordination.

*Equipment for the long term.* A first priority is to combat hypothermia, and this is primarily a night time problem. At risk cases should be provided with one of the extra low voltage electric underblankets now available from commercial manufacturers. These can be provided under the Chronically Sick and Disabled Persons Act, but the blankets are also commercially available, and better off clients and relatives should be encouraged to buy them. Experience in Hillingdon social services department shows that the demand for these is quite manageable and does not become excessive and uncontrollable.

An essential point is that house wiring is checked for safety. Good liaison with electricity boards is needed for this, although elderly people are entitled to a safety check free of charge. Where necessary, additional sockets may be required in the bedroom for the safe use of the blanket. This can be paid for under the act. For total rewiring the council have powers to give maturity loans for such work.

Where old people reject the idea of electric blankets, as sometimes happens,



alternatives may include continental quilts and additional blankets. For day time use, commercially available electric warmpans which are slipped under a cushion could be issued in the same way. Like the blankets, they cost next to nothing to run. Insulation in council houses is primarily a matter for housing departments, but social services departments should authorise social workers to spend up to, say, £5 out of petty cash on insulating tape and similar materials. With a field social worker costing over £40 a day, it is far cheaper to do this than have a battle of the bureaucratic dinosaurs over who pays a few pounds for materials. Job creation schemes represent the best way of helping numbers of people with insulation (see below). Unfortunately, however, many social workers are reluctant to see this kind of practical task as part of their job. They are also not always well informed on what is needed—further training is required.

*Staff implications.* The first essential is to have one person clearly responsible for ensuring action on heating with sufficient authority and working time to get this done. Some authorities have already done this; all others should also do so.

Staff need to be trained, especially field social workers and home helps. Many myths still abound, such as the idea that it is cheaper to leave immersion heaters on all day, and these staff are ideally placed to try to alter such misconceptions. Home helps have often been neglected in training in the past, and heating is one of the priority areas for courses to cover. Since not all staff will be able to attend training courses, widespread distribution of leaflets such as *Help Yourself to Warmth (op cit)* is needed. Such material also forms a good base for discussion in training sessions convened for this purpose.

For social workers, it is important that all aspects of welfare rights, and particularly the new procedures on improvement grants for the elderly and disabled, are fully understood. As is evident from the small number of claims made so far,

very few social workers are aware of the possibilities of using improvement grant funds, which cost the local authority virtually nothing and the social services department nothing at all, to benefit their clients.

This very complex area of bureaucratic procedure needs to be given full treatment in training sessions. Legal aspects of fuel debts require similar explanation.

All these topics should be included in basic training and the Central Council for Education and Training in Social Work should review all courses to ensure that social workers are trained to deal with fuel problems.

*Voluntary groups.* These can be encouraged to help. When money is desperately short for equipment, such as insulation materials or low voltage blankets, then it should be relatively easy for them to raise funds for such an attractive cause. Much better than this is to use volunteers systematically firstly to help in identifying house by house what needs to be done, particularly for insulation, and secondly to install the materials. Such campaigns will need professional help, to back the volunteers, but this can be organised. Friends of the Earth in Durham have pioneered action programmes of this kind.



## 4. possibilities requiring legislative change

The powers of local authorities are unfortunately constrained by central government control which is both financial, to control public expenditure, and technical. "Guidance" is not only a tool for expenditure control but a means by which the centre believes it can promote "good practice" in the periphery.

Unfortunately the technical control system embodies inefficient and outmoded practices.

It is divisive to have a double standard for private and public building. The proposed changes apply to both sectors. For too long different standards have been applied to public sector housing although the people drawing up these standards are often owner occupiers. (This of course is a broad issue covering many aspects of house design and landscaping.)

At present the basic energy parameters for dwelling designs are desirable temperatures and insulation values, "u values".

The concentration on temperature as a measurement has produced energy systems which are in fact heating systems—and bigger and more expensive heating systems have been installed to obtain higher temperatures.

The standards should be expressed in terms of thermal efficiency, expressing temperatures as a function of the energy input required to attain them. The standard should take into account humidity and the rate of air change. This is obviously much more complex than present standards and some architects may find it difficult to deal with work of such complexity with the pressure of the other considerations of dwelling design. Heating and ventilating engineers are key personnel but their numbers are limited and they are under strain to provide their services which have suddenly become in great demand.

A manpower policy for heating and ventilating engineers must be clarified, and the necessary training opportunities created. The Royal Institute of British Architects should review the content of

architects' training which relates to energy in all architecture schools and make appropriate recommendations. There is likely to be less work for many architects because the cuts in public expenditure fall mainly on capital projects.

The Royal Institute of British Architects and the Institute of Heating and Ventilating Engineers should jointly run training courses for architects to develop special skills in the design of energy systems, taking advantage of this slack period.

The type of heating system should take into account future energy policy, which fuels are to be developed and future pricing policies. The energy system designed for individual dwellings should take into account the thermal efficiency in terms of secondary energy input, but the central policy should consider the thermal efficiency of the housing stock in terms of the amount of primary energy utilised. Electricity is inefficient on both scores. However, rather than just condemn electrical central heating the efficiency of any central heating system must now be questioned. If a dwelling was constructed with six inches of loft space insulation, cavity filled walls and double glazing, and if it was orientated correctly and with certain landscaping features such as the sheltering of a north facing wall with trees, then perhaps full central heating would not be required to reach the desired temperatures. This requires further research.

The cost of increasing the insulative component of the energy system could be met by decreasing the cost of the heating component, at present (November 1976) about £150 per radiator.

Surely there are more efficient ways of spending £1,000 on heating a semi-detached house than our present design of energy system which spends about £750 on heating and £250 on insulation. Efficiency must be the watchword. Only the expression of temperatures in terms of the energy input required to attain them will a rational policy be developed. Not only will the thermal



efficiency be improved but the rate of air change and the humidity will also be controlled. This will benefit the health of the residents and solve housing problems especially the common misery of condensation.

The need is for experiment and evaluation of both traditional and new methods, such as timber framed housing.

Private tenants should be protected by making landlord owned electricity meters subject to a set charge, with overcharging a criminal offence.

### **fuel boards**

The objectives and accountability of the fuel boards should be reviewed. There are two main roles, which each board must reconcile. They must decide whether they are to serve the public or make a profit because at the moment they are making a poor attempt at both although it is possible to combine efficiency and service.

Perhaps the most distressing element is the lack of responsiveness to consumers and their complaints. The existence of consumers' councils is not widely known but their powers are so limited that they can but gnash their edentulous gums and in many areas they even do this quietly. The real voice of the consumer is expressed through elected representatives and there must be tighter parliamentary control over the boards' operations.

The consumer' councils should be replaced by an appeals procedure similar to that of the Supplementary Benefits Commission. The Fuel Appeal Board should have the power to receive complaints against the boards at local level, not only on cases of disconnection but where members of the public feel they have a grievance against the board because the board has caused them unnecessary expense, or because they feel the boards have failed in their duty of providing an adequate service. In the short term this need not be more expensive if the consumer councils were dis-

banded and in the long term an open, error oriented monitoring procedure would stand a greater chance of improving efficiency than the present system which is closed to criticism. One minister should be nominated for each fuel board. The report by the National Economic Development Council on the nationalised industries proposed that the industries should be based on trust, continuity, and accountability, and outlined a framework on which these could be built. The distinction between the policy councils, concerned with policy monitoring, and the corporation boards, concerned with management, is sound, and would improve accountability. The proposals in the report should be implemented.

### **disconnections and debt**

The present policy is in a state of flux. In response to pressures from a number of directions a new code of practice has been issued covering the payment of gas and electricity bills. Laudable though this attempt is, it embodies a number of policies and premises that make it likely that at best it will simply mitigate the problems instead of striking at their roots. It perpetuates the distinction of fuel debts from other debts leaving the fuel boards powers given to no other creditor.

It bases the handling of individual cases on criteria relating to the social condition of the debtor rather than on the legality of the debt. It perpetuates the concept of lesser eligibility.

Elderly people receive preferential treatment in comparison with other low income groups, accentuating the apartheid of old age. It is an ethical mistake to perpetuate the concept that some of the poor are deserving. The code is still crisis orientated. Prevention is possible and must be promoted.

A much more equitable code would be one which concentrated on the debt rather than on the debtor.

If a bill is not paid after four weeks, an advisory notice should be delivered by



recorded delivery warning the recipient of the intended date of disconnection, which must be at least fourteen days from the date of recorded delivery. The notice should also advise the recipient to approach the department of Health and Social Security immediately if they are already in receipt of benefit, or to approach the social services department if they are not. This would allow time for the various officers to work at the problem together before the disconnection. All too often the social worker in the duty room is faced with a family which has already been disconnected, asking if they can heat their baby's milk in the social services department.

If the officers are unable to break the deadlock by the end of the fourteen day warning period, then the social service department's decision to stand credit for an extra fourteen days, if they decide to act as guarantor, must be accepted by the fuel board. This is not universal practice at present. This would be very helpful in those cases in which the debtor had not sought for help until the time of disconnection. Regular meetings in the winter months would allow these officers to develop a preventive approach and preclude crises. The point at issue is the justice of disconnection which is based on the principle that fuel debts are different from all other debts. In principle fuel debts should be handled like all other debts with action through the courts an essential prerequisite to action by the creditor. It is now time for the 19th century to make way for the 20th.

Central to the long term support of households who have developed debts is the development of prepayment meters which use self-cancelling tokens. Households incurring debts should be offered a prepayment meter using self-cancelling tokens set at a tariff which will repay the debt at a rate they can afford. If they refuse this then they should be taken to court which could order the installation of a meter, the rate at which that meter should be set to be decided by the board. Appeals against the level of payment would be made to an appeal board. If this system is not to compound the

problems of the households it is intended to help, the present tariff system for prepayment meters must be changed. The basic tariff for the meter should be the same flat rate tariff as used by all consumers. The debate has been too narrow. Debts are legacies of past problems and augers of difficulties to come. To consider the debt in isolation is like the surgical removal of a tuberculous lesion considering neither cause nor long term treatment—the problem is bound to spread in the community and recur in the individual. We are all stumbling in the dark about the causes of debt and disconnection. If the policy of this country is to provide fuel at a price which will be within the reach of all households then debts are important indicators of failures of our policies. There should be continuous monitoring of a random sample of fuel debts.

Stratification would be important to include a range of dwellings with types of heating representative of the national pattern. The survey should be mounted centrally and should visit each household in debt, analysing the inter-related factors, of housing, heating and income and the families' knowledge of and attitudes towards fuel consumption.

Our learning systems are woefully inadequate. There is no flow of information between centre and periphery, which there must be if policy is to grow and adapt to a fast changing world.

These measures should be implemented within three years and responsibility for their implementation should be given to the Secretary of State for Prices and Consumer Protection.

Government initiatives in this area have shown a welcome, albeit tardy, appreciation of the problem. The £25 million allocated to help people with their electricity bills will undoubtedly help those dependent on the most extravagant form of heating—electricity—but it is essentially a stopgap measure. The Code of Practice for fuel disconnections is also welcome, but it is obviously only the first step of a long process to bring fuel



debts into the same legal context as all other debts. The code should not be regarded as definitive.

The Secretary of State for Energy should review its operation in the summer of 1977, and alter it where it was found wanting. The Code of Practice is only a tactic. The strategy has not been worked out, and this should be the objective of the Secretary of State for Energy, who has so far shown a commendably open style of government.

### income support

Few government reports have been so warmly greeted as the annual report of the Supplementary Benefits Commission for 1975. Usually reports present a rosy statement which although including a description of the problems the body is trying to solve, leave unmentioned problems inside that organisation, the general impression being of calm confidence. Under the capable direction of Professor David Donnison, the new chairman, the problems of the present system are frankly laid bare.

Well intentioned attempts to tackle isolated issues, for example the rise in fuel prices, have merely added to the number of discretionary allowances and compounded the complexity of the system. What was a safety net to catch people when they fell has become a net which is thrown over them to frustrate and confuse. No less confusing and frustrating has been the effect on the officers. They have had to operate under the weight of an evergrowing burden of new regulations and guidelines and have had to use their discretion more frequently, thus involving them in much more conflict with clients and social workers.

It would be premature to make suggestions until the review team which is looking into these problems has convened. However it is to be hoped that the team will develop its thoughts, by a series of dialogues and meeting interested parties in different parts of the country, rather than by the alternating monologue of

consultation papers and comments, emitted from and received by the centre. The centre and periphery must meet, not merely correspond. Certain principles must feature in any new system. The basic scale rate and its adjustment must be closely linked with fuel prices which consume such a large part of low incomes. The British Association of Social Workers (BASW) estimate that the overall cost to social services and social work departments in paying fuel bills is over one million pounds annually.

In 1975 departments paid £250,000 directly under Section I of the Children and Young Persons Act 1963, and Section 12 of the Social Work (Scotland) Act, and BASW account for the remaining money by costing the time spent by social workers trying to find lump sums from charities to help elderly and disabled people.

No case of fuel debt should be accepted by the social service and social work departments until all appeal procedures have been exhausted and priority must be given to appeal on fuel debts.

### tariffs

The Department of Energy's paper *Energy Tariffs and the Poor* was well meaning but completely inadequate, narrow in approach and uncritical in method. It was torpedoed by the British Association of Settlements in their publication *What Price Fuel?* (Chris Tinder and Steve Clark, 1976). The report of the National Consumer Council (*Paying for Fuel*, 1976) is by contrast, broad and critical. They propose that in the short term the fuel boards should take the initiative in putting consumers on the right tariff. This applies especially to the gas board.

In the long term, flat rate tariffs should be introduced for both gas and electricity with the abolition of standing charges.

*Consumer information.* There is an urgent need for a great increase in the amount of authoritative and unbiased



information for the general public about the suitability of various heating appliances and how much they cost to run. Apart from the annual comparative review of fuel prices published each September by the magazine *Which?* and in such leaflets as *Help Yourself to Warmth* (*op cit*), most of the published information is produced by each of the fuel interests. This in the main is non comparative both between different fuels and also between different types of heater using any one fuel.

The best commercial information is the leaflet produced by each of the gas regions called *Guide to fuel running costs*. This gives comparative annual costs of gas, electricity, central heating oil and solid fuel separately for cooking, water heating, room heating and central heating of different sized houses. However this leaflet makes no mention of the running costs of paraffin or bottled gas heaters or of enclosed solid fuel room heaters. Nor, strangely, does it make specific comparison between the three types of gas room heaters.

The Electricity Council issue a leaflet called *A Guide to running costs* giving the number of hours obtained for one unit of electricity for a variety of electrical equipment, including heaters. But no actual running costs are given.

Apart from such leaflets, the situation would be greatly helped by some form of energy labelling of heaters, both on display in showrooms and shops and in advertising. Taking gas room heaters, there is little or no labelling to show the difference between the three types—namely convectors, radiant/convectors, and radiant only fires. Yet these heaters, for an output of 2kw, will cost about 17p; 22p and 28½p (at 14.1p a therm) respectively for ten hours use. The comparative cost of an electric heater on full price electricity is 60p (at 2.4p a unit). All heaters, whatever fuel they use, should be labelled with the total output in kilowatts and the cost of running them at this output for ten hours.

With electric storage heaters there is

added confusion as these are usually labelled with their "loading" in kw. This is grossly misleading; a radiator labelled 3.375kw has a maximum output of only about 2kw and then only for about two to three hours a day. During the rest of the day its output is much less and averages only 1.1kw over the 24 hours. Such a radiator should be labelled "average output 1.1kw; maximum output (over two hours) 2kw; running cost per day 32p (at 1.2p a unit)."

More unbiased advice and information is also required about the other advantages and disadvantages of heaters, in addition to their running costs. Thus while electric storage heaters giving out some heat throughout the 24 hours have some virtue for elderly people at home most of the day, their low output in the evening makes them not the most suitable for people out at work all day. Yet advertisements suggest the contrary. People should be warned that electric heaters using full price electricity should never be used for more than an hour or two a day. However, their low purchase price and absence of installation costs may make them the most economic form of heating for such very limited use. Similarly, cheap to buy but expensive to run gas radiant fires may be a better buy for very limited use compared with the more expensive to buy but cheaper to run gas convectors.

On the question of tariffs, the electricity and gas authorities should give simpler and better information. What could be more confusing than the description of the standing charge for electricity in London: "0.567p for each of the first 195 units supplied, plus £1.18 plus 24p for each 200 sq ft over 800 sq ft" while for the use of off peak current the £1.18 is replaced by £2.63. In addition, the fuel cost adjustment (now 0.26p a unit) varies every three months and is not quoted at all in the leaflet describing tariffs. The aim must be to advise not confuse.

The Department of Energy is planning the production of information on comparative running and capital costs, in



partnership with the Department of Prices and Consumer Protection. Well intentioned though this is, and thorough though the work of preparation may be, recent evidence has not encouraged the belief that central government is the best source of advice to consumers. In fact the evidence is to the contrary. The advice put forward is a vector of the conflicting forces of numerous vested interests. Consumer advice must be given by a body outside central government.

The initiatives shown by central government departments who have opened up lines of communication with many outside organisations has been very welcome.

Of particular importance has been the liaison developed with the Consumers Association in the field of public information. The Consumers Association has developed the experience, expertise and commitment to distinguish myth from reality, and produce intelligible information which consumers expect and deserve.

With this in mind, the Department of Prices and Consumer Protection has been asked to consider the possibility of a new body to provide consumer advice. This body would be independent of central government and would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government.

The Department of Prices and Consumer Protection has been asked to consider the possibility of a new body to provide consumer advice. This body would be independent of central government and would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government.

The Department of Prices and Consumer Protection has been asked to consider the possibility of a new body to provide consumer advice. This body would be independent of central government and would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government.

The Department of Prices and Consumer Protection has been asked to consider the possibility of a new body to provide consumer advice. This body would be independent of central government and would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government.

The Department of Prices and Consumer Protection has been asked to consider the possibility of a new body to provide consumer advice. This body would be independent of central government and would be able to provide advice to consumers in a way which is not subject to the constraints of central government. It would be able to provide advice to consumers in a way which is not subject to the constraints of central government.

# 5. conclusion

the authors

The future holds many challenges. Perhaps the greatest challenge is to accept the reality of the fact that in our still very wealthy society many people are unable to meet their primary needs, being deprived of energy. The Gross National Product and the foreign exchange rates are of importance not in themselves but for their effect on the lives of our people.

Similarly our energy policy, although it may become preoccupied with north sea oil, or the technicalities of the electric grid, and judged by its macro-effects, must also be judged by its micro-effects. It matters little to a family whether our oil comes from Venezuela, Saudi Arabia or the north sea if it cannot afford the fuel to heat the baby's milk.

The problems at the periphery have their origin in the centre and fuel problems are similar to many other policy failures. "The besetting sins of Whitehall are inertia and possessiveness" (Lord Windlesham, *Politics in Practice*, Jonathan Cape, 1975). A political initiative is necessary to overcome the inertia and wrest the individual elements from the separate Departments and weld them into a policy to bring warmth to the poor.

*[Faint, illegible text, likely bleed-through from the reverse side of the page.]*



...the ... ..

...the ... ..

...the ... ..

...the ... ..

...the ... ..

...the ... ..

# fabian society the authors

The Fabian Society exists to further socialist education and research. It is affiliated to the Labour Party, both nationally and locally, and embraces all shades of Socialist opinion within its ranks—left, right and centre.

Since 1884 the Fabian Society has enrolled thoughtful socialists who are prepared to discuss the essential questions of democratic socialism and relate them to practical plans for building socialism in a changing world.

Beyond this the Society has no collective policy. It puts forward no resolutions of a political character, but it is *not* an organisation of armchair socialists. Its members are active in their Labour Parties, Trade Unions and Co-operatives. They are representative of the labour movement, practical people concerned to study and discuss problems that matter.

The Society is organised nationally and locally. The national Society, directed by an elected Executive Committee, publishes pamphlets, and holds schools and conferences of many kinds. Local Societies—there are one hundred of them—are self governing and are lively centres of discussion and also undertake research.

Enquiries about membership should be sent to the General Secretary, Fabian Society, 11 Dartmouth Street, London, SW1H 9BN; telephone 01-930 3077.

Muir Gray is a doctor working in Oxfordshire. He has a special interest in housing and heating problems, and in the development of a co-ordinated central policy for elderly people. He is the author of all the sections not otherwise specified below.

Marigold Johnson has contributed the sections on income support, having made a significant impact on this aspect of the problem while working for the Child Poverty Action Group.

Jonathan Seagrave contributed the sections on social services programmes, voluntary groups, and job creation. He works for the research and development section in Hillingdon social services department.

Michael Dunne is the research manager of the Research Institute for Consumer Affairs. He has taken a special interest in the consumer's fuel problems. He contributed the sections on consumer information and, with Muir Gray, the ideas on housing.

Advice was given by Bill Taylor of the British Association of Settlements, although it did not represent the views of his Association.

Cover design by Dick Leadbetter. Printed by Civic Press Limited (TU), Civic Street, Glasgow, G4 9RH.

ISBN 7163 0447 3

ISSN 0307 7535



# recent fabian pamphlets

## research series

297	Della Adam Nevitt	Fair deal for householders	25p
312	Bruce Douglas-Mann	The end of the private landlord	20p
314	H. Glennerster, S. Hatch	Positive discrimination and inequality	40p
317	Lawrence Whitehead	The lesson of Chile	40p
319	Rupert Greer	Building societies ?	30p
320	Nicholas Falk, Haris Martinos	Inner city	45p
321	David Eversley	Planning without growth	45p
322	Paul Lewis and others	Inflation and low incomes	50p
325	John Hughes	Funds for investment	50p
326	Howard Wagstaff	World food : a political task	40p
327	Howard Glennerster (ed)	Labour's social priorities	55p
328	Anne Corbett	Whose schools ?	40p
329	Rosalind Brooke	Advice services in welfare rights	60p
330	Tony Klug	Middle East impasse : the only way out	75p

## tracts

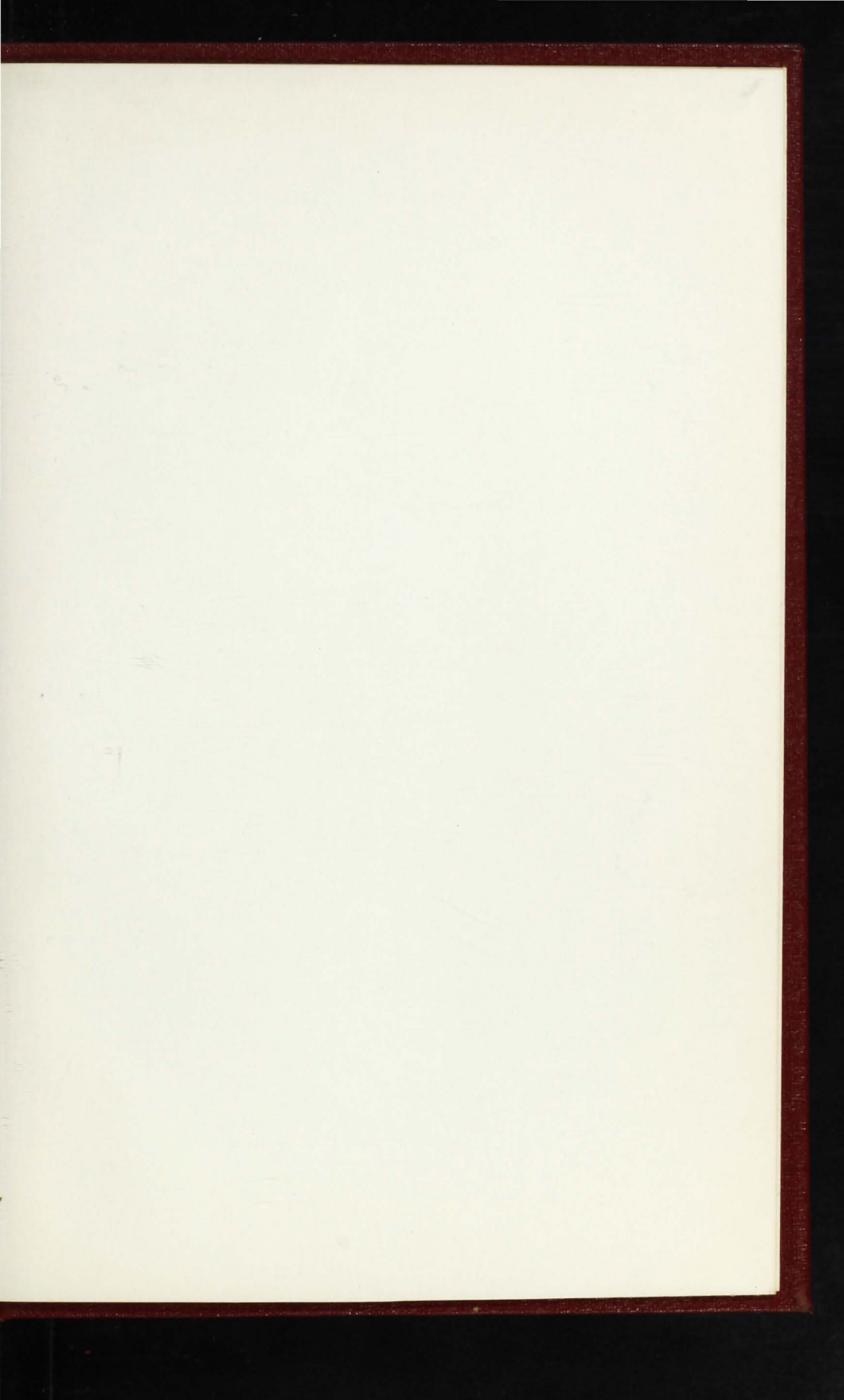
399	R. H. S. Crossman	Paying for the social services	20p
427	Julian Fulbrook and others	Tribunals : a social court ?	20p
430	Jeremy Bray, Nicholas Falk	Towards a worker managed economy	30p
431	Giles Radice (ed)	Working power	25p
435	Nicholas Bosanquet	New deal for the elderly	40p
436	Brian Bolton	An end to homeworking ?	40p
437	Elizabeth Young, Peter Fricke	Sea use planning	55p
438	Anthony Crosland	Social democracy in Europe	30p
439	Jim Callaghan	Challenges for British foreign policy	30p
440	Barbara Castle	NHS revisited	30p
442	William Brown, Keith Sisson	A positive incomes policy	40p
443	Barbara Wootton	In pursuit of equality	30p
444	Sue Ashtiany	Britain's migrant workers	50p
445	John Tilley	Changing prospects for direct labour	40p
446	John Gyford, Richard Baker	Labour and local politics	50p

## young fabian pamphlets

36	Stewart Lansley, Guy Fiegehen	Housing allowances and equality	25p
37	David R. Allan	Socialising the company	50p
38	Young Fabian steel group	Crisis in steel	30p
41	A study group	Improving the dental health service	20p
42	Martin Smith	Gypsies : where now ?	40p
43	David Heald	Making devolution work	70p
44	Melvyn Westlake	World poverty : the growing conflict	70p
45	Geoff Harris	A wider Europe	50p

## books

R. H. S. Crossman and others	New Fabian Essays	cased £1.75
Brian Abel-Smith and others	Socialism and affluence	paper £0.60
Peter Townsend and others	The fifth social service	paper £2.50
Peter Townsend and others	Social services for all ?	paper £1.00
George Cunningham (ed)	Britain and the world in the 1970s	cased £3.00
P. Townsend and N. Bosanquet (eds)	Labour and inequality	paper £2.20





# Blank page with faint bleed-through text from the reverse side.

