



Spotlight: Cold homes



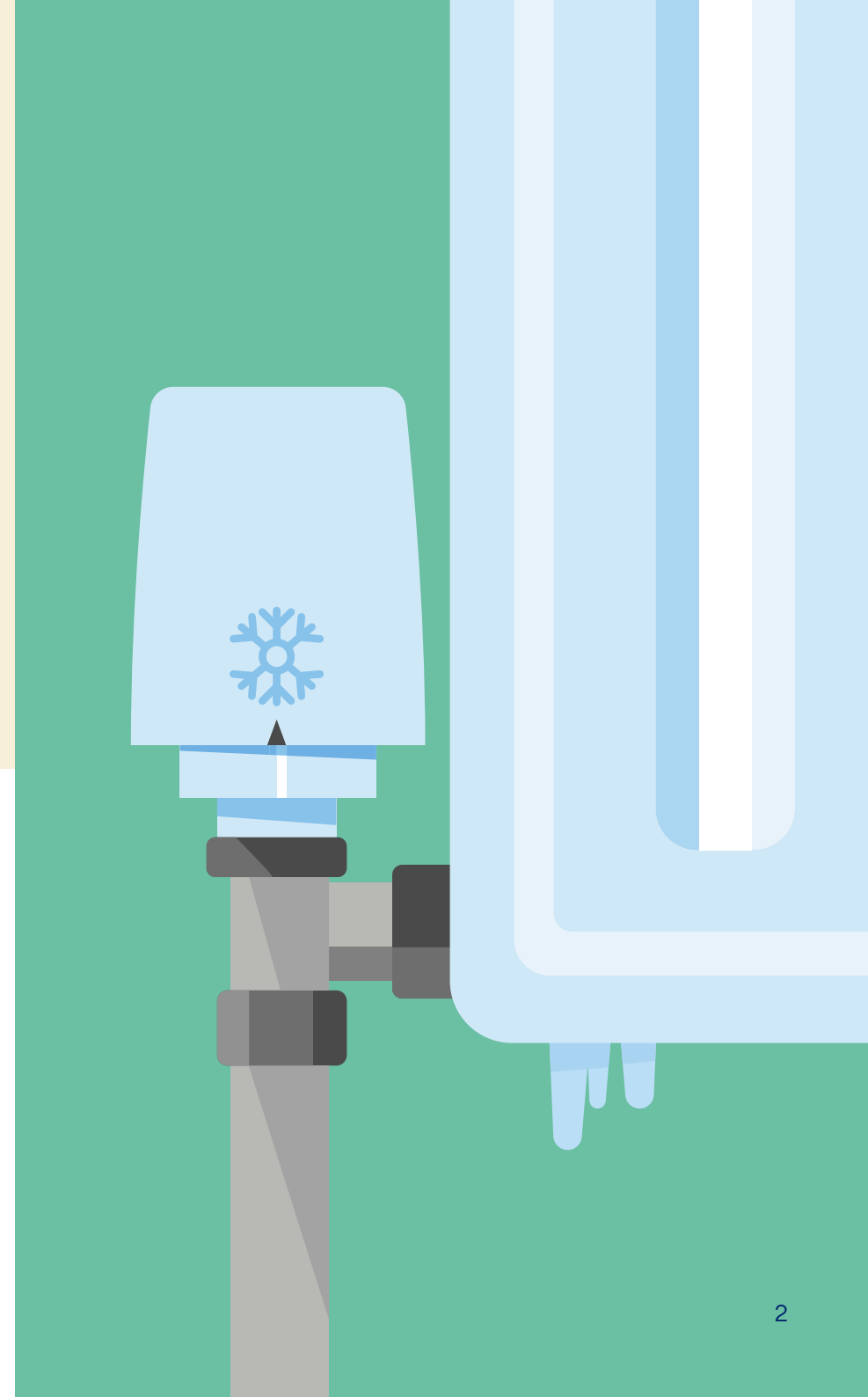
Homes are the foundation for a decent life, where we should all feel proud, safe and secure. No one should have to live in a home that damages their health, yet it is the norm for far too many people in England today.

8 million people across the country are living in homes that are cold, need repair, or have serious hazards.¹ For many people, living in a home that is cold, damp, or dangerous will be life-limiting – and for some, it will even kill them. We need a national strategy to fix unsafe homes.

Fixing unsafe homes means longer, healthier and more fulfilling lives for everyone. Poor-quality housing is dangerous, it restricts people's life chances and hurts our nation's health.

About Safe Homes Now

The [Safe Homes Now](#) campaign has come together to raise awareness of the consequences of poor-quality housing. We are campaigning for a national strategy to fix unsafe homes so that no one in England has to live in a home that damages their health. Our campaign consists of the Centre for Ageing Better, Asthma + Lung UK, Barnardo's, Impact on Urban Health, Independent Age, Nationwide Foundation, People's Health Trust, Race Equality Foundation, Runnymede Trust, The Health Foundation, and St John Ambulance.



The UK's cold and leaky homes

After decades of failure to invest in our existing housing stock, the UK now has amongst the leakiest and draughtiest homes in Europe.

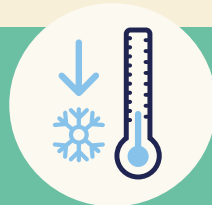
Homes that are too cold or difficult to heat can lead to serious illness and health consequences.

The UK's cold and leaky homes in numbers:

38%

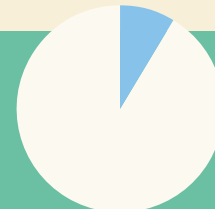
The UK has the oldest housing stock in Europe, with 38% of its homes dating from before 1946.²

3x



UK homes lose heat up to three times as fast as comparable Western European neighbours such as Germany.³

6m



There are 6 million households in fuel poverty in the UK.⁴

£2.3bn

Over the past decade, £2.3bn in private sector home improvement grants has been removed by the government, leading to hundreds of thousands of fewer homes being repaired.⁸

- The highest rates of fuel poverty are found in the West Midlands (19.6%) and Yorkshire and the Humber (17%), whereas the South East has the lowest fuel poverty rates (9.7%).⁵
- The UK suffers more excess winter deaths* than many of the colder countries in Europe due to the relatively poor-quality of our homes.⁶
- The average energy efficiency of UK homes has steadily improved over time, but the rate of improvement has slowed since 2014.⁷



* The number of deaths that occur during the winter compared to the average of non-winter periods.

Health and wellbeing consequences

Cold homes are dangerous and kill thousands of people each year. The cold itself can cause major health problems, and cold homes are also more likely to have mould and damp. It is estimated that 4,950 excess deaths in the winter of 2022/23 are attributed to cold homes.⁹

Dangers of cold homes:

- **Increased blood pressure**, which increases heart attack risk.¹⁰
- **Suppressed immune response**, increasing risk of exposure to dangerous respiratory infections such as pneumonia and chest infections, as well as increased risk of asthma.¹¹



Cold homes can also have devastating consequences for...

Children:

- **Lung development can be impaired** by living in a cold home, with potential lifelong consequences for their health and life expectancy.¹²
- **Respiratory problems are twice as common in infants** who have lived for at least 3 years in a cold home (15% versus 7%).¹³
- Exposure to mould and damp are associated with **increased asthma in children**.¹⁴

“Young people are therefore living in **extremely cold houses**, often wearing multiple layers of clothes, able to see their breath, unable to dry clothing, or have warm showers”

– Ellie, Barnardo’s Practitioner in Wales.¹⁵



Health and wellbeing consequences

Older people:

- More older people are at risk as **60% of excessively cold homes are occupied by at least one person over the age of 55.**¹⁶
- **4.5 million people aged 50 and over in England today have a health condition* that is put at risk by their living conditions.** The highest proportion of older people with these health and housing problems are living in the rented sector however, the largest number – 2.2 million – own their home.¹⁷
- **Cold conditions reduce dexterity and grip strength** which can lead to dangerous falls.¹⁸

Mental health:

- **Cold homes lead to worse mental health outcome,** even when socio-economic variables are accounted for.¹⁹
- Children living in cold homes are **seven times more likely to exhibit poor mental health.**²⁰
- People who are unable to heat their homes often adopt **coping mechanisms that limit socialising** – for example, not inviting friends over and going to bed early to keep warm.²¹



“Keeping warm is a basic given. If this is removed it has **knock on effects** on overall physical and mental health... flats can get damp very quickly.”

– Clare, Barnardo’s Practitioner in the South West.²²



“The main worry is **not being able to heat their homes enough to keep warm** and having to make difficult decisions about what to spend their money on”

Grassroots organisation speaking to the People’s Health Trust.²³

*Health conditions include specific respiratory, cardiovascular, musculoskeletal, neurological and mental health conditions. Problems with housing include rising damp, water leaks from roof/gutters/windows, bad condensation, rot/decay, too cold in winter, structural problems and other issues.

The cost of cold homes

As well as having appalling health consequences, cold homes also cost the NHS and individual households significant amounts of money each year.

Paying to heat a draughty home can be expensive and has caused people to face the unenviable choice between paying for heating or food.

Investment by the government in insulation and warmer homes would save millions of pounds for the country at a time when the cost of living for individuals is painfully high and the government is carefully managing its finances.

Households

£580

An **average household in a home with an EPC of D or below will pay an extra £580** for adequate heating than the average household living in a home rated EPC C or better.²⁴

£1

Poor insulation means that **almost £1 in every £4 spent on heating homes in the UK is lost.**²⁵



NHS

£860m

The NHS would save **£860m per year** if excess cold was removed from households.²⁶

Children's education:

UK school children miss more days due to disease burden from damp than any EU member state. This can result in future costs to the economy and national productivity.²⁷



Environment

97m tonnes

If all homes were upgraded to EPC-C or higher, there could be a **potential CO₂ saving of 97 million tonnes.**²⁸



Recommendations

Address the poor-quality of our existing housing stock:

- We need a cross-departmental **national strategy to fix unsafe homes** and improve England's housing stock, recognising the link between housing and health. This strategy should address inequalities in housing standards.
- Set an ambitious target for the reduction of the number of non-decent homes over the next decade.
- Give households in all tenure types the resources, information and support they need to repair, maintain and adapt their homes to ensure they are healthy places to live.
- Prioritise action for groups whose health and financial security are disproportionately affected by poor-quality housing.
- Evolve the Decent Homes Standard into a Good Home Standard that is applicable across all tenures.
- Create a national network of Good Home Hubs to provide a one-stop shop for home improvement information and advice.

Safe Homes Now spotlight: Cold homes

Safe and warm homes for all:

The Government's Warm Homes Plan is a major investment into tackling cold and improving the energy efficiency of homes.

We would like the Government to:

- Ensure that the level of **funding and ambition** for insulating homes reflects the scale of the problem outlined in this briefing.
- **Learn from previous initiatives** so that the Warm Homes Plan reaches the people that need it the most, not just those that have better information.
- **Build trust** in government insulation projects so that the take up of the Warm Homes Plan is greater than previous initiatives by utilising trusted tradespeople and showing the positive impact that can be achieved for households.



References

- 1 **Centre for Ageing Better (2023) Homes.** In: State of Ageing 2023-24. [online] Available at: <https://ageing-better.org.uk/homes-state-ageing-2023-4>
- 2 **BRE (2015).** The cost of poor housing in the European Union. Available at: https://files.bregroup.com/bre-co-uk-file-library-copy/filelibrary/Briefing%20papers/92993_BRE_Poor-Housing_in_-Europe.pdf
- 3 **Tado (2020).** UK homes losing heat up to three times faster than European neighbours. Available at: <https://www.tado.com/gb-en/press/uk-homes-losing-heat-up-to-three-times-faster-than-european-neighbours>
- 4 **National Energy Action (2024).** Fuel poverty statistics explained. Available at: <https://www.nea.org.uk/energy-crisis/fuel-poverty-statistics-explainer/>
- 5 **Department for Energy Security and Net Zero (2024).** Sub-regional fuel poverty in England, 2024 (2022 data). Available at: <https://www.gov.uk/government/statistics/sub-regional-fuel-poverty-2024-2022-data/sub-regional-fuel-poverty-in-england-2024-2022-data>
- 6 **Healy JD (2003).** Excess winter mortality in Europe: a cross country analysis identifying key risk factors. Available at: <https://pmc.ncbi.nlm.nih.gov/articles/instance/1732295/pdf/v057p00784.pdf>
- 7 **House of Commons Library (2024).** Energy efficiency of UK homes. Available at: <https://researchbriefings.files.parliament.uk/documents/CBP-9889/CBP-9889.pdf>
- 8 **Centre for Ageing Better (2023).** Lost opportunities: A decade of declining national investment in repairing our homes. Available at: <https://ageing-better.org.uk/sites/default/files/2023-10/lost-opportunities-report.pdf>
- 9 **Fuel Poverty Coalition (2024).** Excess Winter Deaths and fuel poverty. Available at: <https://www.endfuelpoverty.org.uk/about-fuel-poverty/excess-winter-deaths-and-fuel-poverty/>
- 10 **Marmot Review Team (2011).** The Health Impacts of Cold Homes and Fuel Poverty. Available at: <https://www.instituteoftheequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>
- 11 **Asthma + Lung UK (2024).** A mission for lung health. Available at: <https://www.asthmaandlung.org.uk/mission-lung-health-report-2024>
- 12 **BMJ (2022).** Millions of children face a “humanitarian crisis” of fuel poverty. Available at: <https://www.bmj.com/content/378/bmj.o2129>
- 13 **NATCEN (2008).** The Dynamics of Bad Housing: The impact of bad housing on the living standards of children. Available at: <https://www.fuelpovertylibrary.info/sites/default/files/EAGA20%20%282008%29%20%20REPORT%20The%20dynamics%20of%20bad%20housing%20on%20the%20living%20standards%20of%20children.pdf>
- 14 **Gray-Ffrench M, Fernandes RM, Sinha IP et al., Journal of Asthma and Allergy (2022)** ‘Allergen Management in Children with Type 2-High Asthma’. Available at: <https://pubmed.ncbi.nlm.nih.gov/35378923/>

- 15 **Barnardo's (2024).** Empty plates and cold homes: What it's like to grow up in poverty in 2024. Available at: <https://www.barnardos.org.uk/sites/default/files/2024-09/Barnardos%202024%20-%20Empty%20Plates%20and%20Cold%20Homes.pdf>
- 16 **Centre for Ageing Better (2024).** Counting the cost: The case for making older people's homes safe. Available at: <https://ageing-better.org.uk/sites/default/files/2024-05/Counting-the-cost-report.pdf>
- 17 **Research by the National Centre for Social Research for the Centre for Ageing Better (2024).**
- 18 **Marmot Review Team (2011).** The Health Impacts of Cold Homes and Fuel Poverty. Available at: <https://www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>
- 19 **Institute of Health Equity (2024).** Left out in the cold the hidden health costs of cold homes. Available at: <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/read-the-executive-summary.pdf>
- 20 **Institute of Health Equity (2024).** Left out in the cold the hidden health costs of cold homes. Available at: <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/read-the-executive-summary.pdf>
- 21 **Institute of Health Equity (2024).** Left out in the cold the hidden health costs of cold homes. Available at: <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/read-the-executive-summary.pdf>
- 22 **Barnardo's (2024).** Empty plates and cold homes: What it's like to grow up in poverty in 2024. Available at: <https://www.barnardos.org.uk/sites/default/files/2024-09/Barnardos%202024%20-%20Empty%20Plates%20and%20Cold%20Homes.pdf>
- 23 **People's Health Trust (2024).** "How to survive during the winter?". Available at: <https://www.peopleshealthtrust.org.uk/publications/reports/how-to-survive-during-the-winter>
- 24 **Warm this Winter (2023).** Briefing: Home retrofit and energy efficiency. Available at: https://uploads-ssl.webflow.com/62ffd881e64ce370208de307/6421afc3f75d7051ba6f704a_Warm%20this%20Winter%20Policy%20Briefing%20-%20Home%20Retrofit%20and%20Energy%20Efficiency.docx.pdf
- 25 **Marmot Review Team (2011).** The Health Impacts of Cold Homes and Fuel Poverty. Available at: <https://www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>
- 26 **BRE (2021).** The cost of poor housing in England. Available at: https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf
- 27 **Institute of Health Equity (2024).** Left out in the cold the hidden health costs of cold homes. Available at: <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/read-the-executive-summary.pdf>
- 28 **English Housing Survey (2024).** English Housing Survey 2022 to 2023: energy report. Available at: <https://www.gov.uk/government/statistics/english-housing-survey-2022-to-2023-energy/english-housing-survey-2022-to-2023-energy-report>



Support Safe Homes Now

If you would like to add your support for Safe Homes Now, or find out more, contact christos.tuton@ageing-better.org.uk

Visit our webpage to find out more about the campaign.

You can read more about our research into the causes and solutions to England's poor-quality housing through the [Good Home Inquiry](#).

