

# Social protection for extreme temperatures: Experiences from the UK, USA and France

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## SHORT CASE STUDIES

Climate risks related to extreme temperatures in urban areas have seldom been studied, and their impacts on the most vulnerable people are not always considered in disaster response or social protection (SP) programmes. To understand how SP policies and programmes can help tackle some of the impacts of these risks, we conducted an analysis of how they address people's vulnerabilities when exposed to cold waves in three high-income contexts: New York in the United States, London in the United Kingdom and Paris in France. While the findings of these case studies might best inform policies and programmes in medium- and high-income urban contexts, they can also serve to guide practices in other urban areas of the Global South.

Homelessness  
in New York City/  
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## The Home Energy Assistance Program (HEAP), United States

Since 1981, the US Congress has allocated funding for the Low-Income Home Energy Assistance Program (LIHEAP). This comprises different parts, including the Home Energy Assistance Program (HEAP), the Energy Crisis Intervention Program and LIHEAP Weatherization. Together, these initiatives have the objective to, “assist low-income households in meeting their home energy costs, particularly those with the lowest incomes needing to pay a high portion of household income for home energy” (Wein, n.d)<sup>1</sup>. The programme had an allocation of 3.74 billion US dollars for the Fiscal Year 2020 (US Department of Health and Human Services 2020), which is distributed to states, territories and Native American reservations. This case study looks at the experience of the programme’s implementation in New York City (NYC).

The programme requires coordination between federal, state and local government agencies. The United States Department of Health and Human Services oversees LIHEAP and administers grants to the states. In New York State, the OTDA receives the funds and ensures that the state complies with federal regulations through policy, training, guidance and monitoring. In NYC, the Human Resources Administration (HRA) unit of the Department of Social Services conducts the eligibility checks and day to day programme administration.

Here, we consider different elements of the HEAP component:

- The **Regular Benefit** is a once per year payment designed to offset heating costs. Households receive a response within 30 days of applying for this assistance. This component is active from November to March to cover the coldest months when heating costs are expected to be higher.
- The benefit size ranges from 21–675 US dollars per year, depending on the household’s size, income and primary heating source, which can be electricity, natural gas/propane or wood. The Regular Benefit includes additional assistance of 26 US dollars per year for households that fall at, or below, 130 per cent of the federal poverty level for their household size, and 25 US dollars if they have a vulnerable household member (defined as 60 years or older, under the age of 6, or permanently disabled).
- The **Emergency Benefit** component operates from January to March each year. Households are eligible for this benefit under one of the following conditions: when their electricity/natural gas supply is scheduled to be cut off due to lack of payment, or the household is about to run out of propane/wood. The funding ranges from 140–525 US dollars, depending on the primary heating source.
- The **Heating Equipment Repair or Replacement Benefit** provides funds to replace or repair broken equipment and operates from November to March. Households receive up to 3,000 US dollars for repair or 6,500 US dollars for replacement.

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<sup>1</sup> This information, along with findings in the ‘What are the challenges?’ section, below, were obtained during field research conducted in January 2020 as part of the policy analysis exercise that involved interviews with key informants.

- The **Clean and Tune Benefit** provides funds for cleaning and tuning equipment, including chimneys. It also covers minor repairs as well as the installation of carbon monoxide detectors or programmable thermostats. This component operates between November and March, and the funding available is up to 400 US dollars.
- The **Cooling Assistance Benefit** provides eligible households with an air conditioner or fan between May and August. The purchase and installation of this equipment, which the households can retain for future use, must cost less than 800 US dollars. In order to qualify, a member of the household must have a certified medical condition that is exacerbated by extreme heat. Households are eligible to apply for this benefit once every ten years.
- The **Weatherization Benefit** aims to improve energy efficiency in the homes of eligible recipients and operates from April to March in arrears. On average, households receive a one-time energy efficiency intervention worth up to 7,000 US dollars. Households that received funding after 30 September 1994 are not eligible to apply for additional weatherization assistance unless a fire, flood or other natural disaster has damaged their home. In these cases, they must reapply to the HRA for further funding.

## **Programme funding breakdown**

HEAP is distributed to states in the form of a block grant, which allows them to determine its annual breakdown and disbursement. The only stipulations on allocating the grant are: no more than 10 per cent can cover administrative costs, while 25 per cent must go towards weatherization. What's more, states cannot carry over more than 15 per cent of the grant to the next fiscal year. States must also include a crisis or emergency component, by ringfencing adequate funding from November until 15 March each year, in order to provide assistance to people in emergencies during the coldest months of the year.

The President of the United States has the authority to authorize emergency contingency funding of up to 600 million US dollars in response to a natural disaster or another emergency that causes an increase in everyday prices for households. For instance, an emergency declaration was made in March 2020 in response to the Covid-19 pandemic, allowing households to apply for a second and third emergency benefit. This included a heatwave plan to provide air conditioners to elderly people who were unable to obtain them via HEAP. The Mayor of NYC, Bill de Blasio, also worked with utility companies to reduce energy costs to households, addressing the compound risks of Covid-19 and the summer heatwave in the city. In terms of priority, New York State spends most of its HEAP funding on heating, followed by emergency benefits or crisis grants, weatherization, administrative costs and, finally, cooling assistance. Weatherization funding is transferred to the state's Homes and Community Renewal (HCR) department that administers the programme.

## **Eligibility**

Eligibility is determined by household income, size, the primary heating source, and the presence of a vulnerable individual. Vulnerable individuals are defined as those aged 60 years or older, under the age of six, or permanently disabled. The maximum eligible income is 60 per cent of the state median income or 150 per cent of the federal poverty level. Applicants apply in person, over the phone, by mail, or online (if they live in New York State, but outside of NYC) and submit the required documentation. These documents include proof of identity, residence, income, expenses, citizenship/immigration status, resources, disability status, school attendance for each child, health insurance, and non-custodial information for dependents. Applicants receive a decision on their application within 30 business days.

Beneficiaries in receipt of Temporary Assistance (TA) as well as provision from the Supplemental Nutrition Assistance Program (SNAP) are automatically eligible for HEAP. According to the OTDA, these households are assessed twice a year through an automated system to determine their ongoing eligibility. If they meet the eligibility criteria, their benefits are issued automatically. The OTDA also states that previous HEAP recipients are contacted early and encouraged to apply before the programme starts.

The Regular Benefit is issued once per year, directly to the vendor or recipient. Each year, families are eligible for one Regular Benefit and Emergency Benefit. The other components of HEAP have additional requirements and application processes.

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## What are the positive outcomes of the programme?

- HEAP helps vulnerable households to prepare for extreme weather events by ensuring they have working heating or cooling equipment in their homes.
- According to the OTDA, in 2019, HEAP supported 1.3 million households in New York State and reduced the average annual income to energy burden ratio of eligible households served from 8 per cent to 5.5 per cent (Murray and Mills 2014).
- Through the weatherization programme, vulnerable households receive assistance with air sealing, insulation, heating system repairs, window or furnace replacement, electric base load reduction measures, and work items that mitigate energy-related health and safety hazards.
- Since the weatherization programme started in 1977, 720,000 housing units in New York State have received assistance, resulting in energy savings (HCR 2019). A joint study by The Deutsche Bank Americas Foundation, Living Cities, Steven Winter Associates Inc. and HR&A Advisors Inc. (formerly known as Hamilton, Rabinowitz & Alschuler Inc.) found that multifamily residences that participated in the programme – defined as having more than four units – benefitted from 19 per cent fuel savings and 7 per cent electricity savings (Energy Efficiency for All 2011).
- Since an eligibility criteria for selecting HEAP beneficiaries depends on whether households receive other SP allowances like TA and/or SNAP, there are already existing synergies for using SP in scale-ups during cold- and heatwaves.

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## What are the challenges?

- Limited funding prevents the programme from meeting the needs of every vulnerable household. According to the OTDA, in FY 2017–2018, the cooling assistance fund increased from 3 million US dollars to 6 million US dollars in response to growing demand. Still, those seeking assistance in late June or July risk finding the funding depleted, especially if the period of very hot weather follows and extremely cold winter. As a programme that depends on yearly federal funding, the OTDA and advocates would like to see increased funding to serve more eligible households.
- The programme does not provide funding to cover households' summer utility bills. Although vulnerable households can receive an air conditioner or fan, they often lack the funds to operate them. As one of our survey respondents explained, "There's a very low level of air conditioning in low-income homes in the city, and even when they have air conditioners, they're unable to cope with the energy bills."
- Vulnerable households have difficulty accessing the programme for the following reasons:
  - They are unaware of the programme and its benefits.
  - The application process is burdensome because of its extensive list of required documentation, and NYC residents must apply in person.
  - Households with undocumented family members receive mixed messages about applying.



Senior woman adjusting her thermostat/Shutterstock

## The Cold Weather Payment, United Kingdom

The UK's Cold Weather Payment (Met Office/Department for Work and Pensions (DWP) n.d.) is a forecast-based social assistance programme created in 1988 to help vulnerable households cope with extreme cold. The Cold Weather Payment is issued to specific categories of people who are vulnerable in cold weather, when the average conditions are, or forecast to be, 0°C or below for seven consecutive days. It is designed to support people's increased heating costs during cold snaps, but there are no conditions on how the money should be spent. Those eligible for a Cold Weather Payment are paid automatically after each seven-day period of cold weather, and the payment reaches recipients' accounts within 14 working days.

The Met Office (the UK's national meteorological service) manages different weather stations to which postcodes are assigned. The Met Office forecasts and monitors the weather and works with DWP to ensure that funds are automatically transferred into eligible accounts in the affected postcodes within 14 working days. Beneficiaries receive 25 British pounds (GBP) for each seven-day period of cold weather (DWP 2019). The scheme runs every year from 1 November to 31 March.

### Eligibility

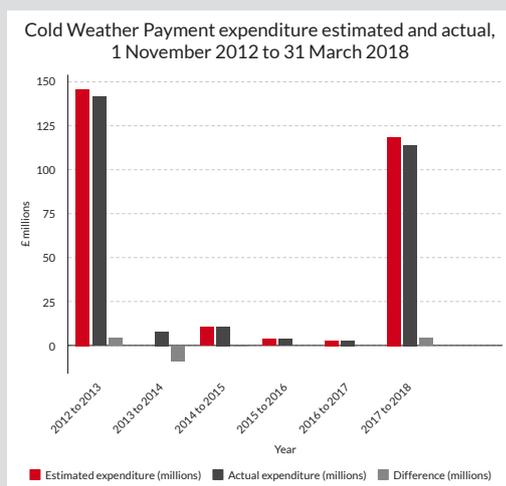
Households living in the affected postcodes and receiving any of the following state benefits will automatically receive the Cold Weather Payment:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

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## What are the positive outcomes of the programme?

- As the Cold Weather Payment delivers Forecast-based Financing, households can be sure that they will have the financial resources needed to heat their homes during cold snaps.
- The programme protects vulnerable households from the harmful effects of extreme cold caused by people's inability to heat their homes. In



London, in 2012–2017, there were 14,010 excess winter deaths, of which 1,400–4,200 were caused by people's inability to heat their homes (Mayor of London 2018). The health costs of cold homes to the National Health Service (NHS) is approximately 1.36 billion GBP annually (Grey et al. 2017). Overall, by increasing people's ability to heat their homes, this programme potentially reduces the health costs of cold homes to the NHS.

- The Cold Weather Payment functions as an unrestricted cash transfer, which allows vulnerable households to spend the funds on energy costs or other necessary expenses.
- The design of the Cold Weather Payment distinguishes it from the Winter Fuel Payment and Warm Home Discount Scheme – other SP programmes that protect vulnerable households from the harmful effects of cold weather.

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## What are the challenges?

- While the programme covers individuals who already receive certain SP benefits and can, therefore, be considered vulnerable, it is unclear whether more vulnerable people might be eligible to apply (e.g. those who struggle to meet heating costs but are not in receipt of assistance because they are not eligible, or are unaware of these benefits, or they simply don't apply.)
- The programme does not consider the impact of quality of the housing stock on energy consumption; e.g. a family living in a well-insulated, modern house with comparatively lower energy costs receives the same funding as a family living in an old, energy inefficient home.
- When the forecast temperature does not meet the threshold for a Cold Weather Payment but the later observed temperature does, the payment is issued retrospectively. In these cases, it can take up to 14 days for the payment

to be deposited into eligible accounts (DWP 2019). Since the payment is intended to incentivize beneficiaries to use heating in their homes, this delay in payment might not lead to the anticipated preventive outcomes.

- There are concerns about the current temperature threshold. There are recognized health impacts of cold weather at 6°C – a higher temperature than the 0°C established by the Cold Weather Payment scheme. For some vulnerable groups, there is an increased risk of respiratory infection below 16°C and risks to the cardiovascular system below 12°C (Rudge 2011).
- The predictive mechanism is not able to reflect temperature variation within a region. Advocates have asked for better prediction modelling or advanced technology that would allow the Met Office to account for these differences so that eligible households do not lose out.



Paris street scene/EV-Unsplash

## *Le Chèque Énergie* (Energy Voucher scheme), France

*Le Chèque Énergie* (Energy Voucher scheme) is an SP programme created in 2018 to help vulnerable households in France cover their energy costs. It replaced the social energy tariffs that had been available to consumers of natural gas and electricity whose income met the eligibility criteria (Réseau des acteurs contre la pauvreté et la précarité énergétique dans le logement (RAPPEL) (Network of Actors Against Poverty and Precariousness of Energy in Housing) n.d.). The vouchers are funded from the state budget, alongside contributions from consumers that include two taxes: *Contribution au Service Public de l'Electricité* (Public Electricity Service Contribution) and *La taxe intérieure de consommation sur le gaz naturel* (Internal Tax on Natural Gas Consumption).

The programme consists of a voucher worth up to 200 euro that is sent annually to qualifying households to offset their heating bills. Over the last two years, the programme has increased the amount of the benefit offered and extended the number of beneficiaries served. When the programme started in 2018, households received up to 150 euro, which was increased to 200 euro in 2019 and extended to more than 2 million new recipients. According to France's *Ministère de la Transition écologique et solidaire* (MTES) (Ministry for an Ecological and Solidary Transition) this move means providing assistance to a total of nearly 5.8 million households (MTES 2019).

### **Eligibility**

Households are eligible if they file their taxes annually and show an income that is less than a certain required threshold, ranging between 10.700 euros for a 1-person household to about 22.470 euros for a 4 persons household (*Chèque énergie*, 2020). The MTES determines this threshold based on income and household composition. Households need to recertify for the scheme every year or risk losing these benefits. After filing their taxes, households are not required to take any further action. If they meet the criteria, households will automatically receive the vouchers in late March and can use them to pay part of their energy bill, including electricity, natural gas and solid

fuel. They can send the voucher by mail to the utility provider, go in person, or set up a process online to receive the voucher every year.

Householders can also access funding to improve the energy efficiency of their homes. While the programme does not have dedicated funding for renovation per se (other energy efficiency renovation schemes are available in France), members of a household can save their vouchers for up to three years to accumulate funds. If using the saved vouchers for energy renovation projects, households must ensure that the professional completing the work is certified.

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### What are the positive outcomes of the programme?

- The Energy Voucher scheme protects vulnerable households from having their energy supply cut off during the winter months. When they receive the voucher in the springtime, they can pay their energy bills that accumulated over the winter.
- The programme has the potential to help households with long-term adaptation if they save the vouchers for energy efficiency renovations and combine them with other available funding.
- Vulnerable households can access the vouchers in different ways: from mail to in-person to online; this resulted in 78.5 per cent of beneficiaries using the vouchers they were issued in 2020 (Devalière and Briant 2020).

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### What are the challenges?

- Vulnerable households can experience problems when trying to use the voucher. While households have an online option to pay their energy bill once the voucher is issued, those who do not have access to a computer or the internet, or do not speak French might be impeded in applying. If they cannot apply online, households need to ensure that their supplier(s) receive the voucher by mail or in-person.
- The funding that households receive through the Energy Voucher scheme is relatively low (60 euro on average). This does not cover the whole cost of a family's energy bill and, consequently, might discourage households from saving these funds for energy efficiency renovations. In addition, there is no assistance on offer for summer energy bills.
- If a household saves its Energy Vouchers, the projects it can then afford will not improve the energy efficiency of their home significantly. An approach that addresses a home's energy inefficiency through major renovation, to the maximum benefit of the household, could be more cost-effective than smaller, possibly piecemeal, interventions. Without changing the quality of a home's energy system, vulnerable households find themselves in the same position every year. This appears to be a missed opportunity to enact long-term change for vulnerable households.
- There are no links to extreme cold or heat events as the payments are not based on forecasts. This means that households could have used their Energy Vouchers to cover regular heating costs and then be hit by a shock from a cold wave, with no further support available.

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