

Fuel Poverty A Local Perspective

A study of Fuel Poverty among users of Finglas/Cabra MABS

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This report is a local study of fuel poverty from the experiences of the users of Finglas/Cabra MABS during the winter period of 2004-2005.

The findings illustrated in this report do not purport to represent national figures. Nor do they claim to represent the entire communities of Finglas or Cabra.

Many reports published to date considering Fuel Poverty in Ireland have been utilised in this report. Reports by Sustainable Energy Ireland, Energy Action and The Combat Poverty Agency, have proved invaluable resources. These reports examine fuel poverty on a national and European level.

In particular Healy J (2004), *Housing, Fuel Poverty and Health, a Pan-European Analysis*, was used as a template for the questionnaire design used in this study.

Acknowledgements

I would like to extend my appreciation to the staff of Finglas/Cabra MABS for their assistance in gathering the data presented in the report.

To Dr. Jonathon Healy, The Combat Poverty Agency, for his permission to mirror his report and also for his continued advice on the findings.

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To Michael Culloty, National Development Officer, *MABSndI*, for his support and enthusiasm over the years on this topic.

Last, but by no means least, to all who participated in the surveys. Without their time and cooperation illustrating the findings would not have been possible.

Introduction

Fuel Poverty is not a common household term in Ireland and unlike many of our European neighbours we do not have National Fuel Poverty Strategy or Fuel Poverty legislation in place.

There are many varying definitions of the term 'fuel poverty' but the underlying meaning of all is the same, the inability to maintain adequate heat in your home.

In 2003 Sustainable Energy Ireland reported that the total number of households found to be experiencing fuel poverty in Ireland in 2001 was 227,000.

One parent families, the unemployed and low income households are prominent groups in the primary target group for the Money Advice and Budgeting Service. Many previous reports on fuel poverty have also cited these groups as those most at risk of experiencing fuel poverty.

This report examines and highlights the implications of fuel costs from the experiences of new users of Finglas/Cabra MABS. The study was carried out over a period of six months from November 2004 until March 2005. Subsequent to the study period we have seen increases in electricity, gas and oil prices. It could be a fair assumption that the number experiencing difficulties in heating their homes has also increased as a result. Unfortunately no data is available to verify at this time.

Both economic and consensual data was collected, the latter carrying two forms with one examining the housing stock of participants' dwellings, the other detailing energy efficient measures in place in the dwellings.

From the findings many issues have been highlighted, primarily the existence of the information gap or market failure regarding energy efficiency. The provision of information regarding rights, entitlements and indeed advice on energy efficiency measures should be the responsibility of many agencies, government departments and the utility companies themselves.

The findings in this report on the information gap and the effects the lack of accessible energy efficiency advice had on participating households was discussed with An Bord Gais and the ESB. Considering these statistics both providers agreed to fund the production of a booklet explaining home heating bills, advising on methods of payment and energy savings tips. Subsequently Flogas were approached in this regard and they have also agreed to become involved.

The booklet is being developed by the Money Advice and Budget Service in partnership with both gas providers, The ESB, The Commission for Energy Regulation and Energy Action Ireland. It is hoped to be completed in the summer of 2006. The booklet will be made available to the public through local MABS offices, Citizen's Information Centres and the service providers themselves.

The production of this booklet is seen as a very positive step in acknowledging and tackling fuel poverty issues and I would hope that all the recommendations contained in this report would be also addressed.

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Chapter 1

Background to Study

What is Fuel Poverty?

Fuel Poverty is not a common household term in Ireland and unlike many of our European neighbours we do not have National Fuel Poverty Strategy or Fuel Poverty legislation in place.

The total number of households found to be experiencing fuel poverty Ireland in 2001 was 227,000. (SEI, 2003) Since 2001, electricity prices have risen by almost 40%. Gas prices are up 25% in the last 2 years. Oil prices are up 38% in the last 12 months.

There are many varying definitions of the term 'fuel poverty' but the underlying meaning of all is the same, the inability to maintain adequate heat in your home.

Financial Definition

Boardman B. recommends that a 10% or more expenditure of net income, excluding housing costs, on fuel costs indicates Fuel Poverty.¹ While Healy (2002a) states that *there appears to be no underlying scientific rationale for setting the threshold at 10%*² it will be used in this report to merely illustrate some relevant findings.

Housing costs are defined within this survey as priority rent or mortgage payments calculated on a weekly basis.

Consensual

It is also important to refer to Clinch and Healy, 1999, who further define Fuel Poverty *"as the inability to heat one's home to an adequate (i.e. comfortable and safe) temperature, owing to low income and low household energy efficiency"*.³ This definition highlights possible reasons for such expenditure.

To clearly differentiate between low income and low household energy efficiency this study carries two facets, one with an economical/income profile **(a)** another to explore the status of the housing stock of the respondents and any energy efficient measures in place **(b)**.

- (a)** The questionnaire form contained demographic and factual closed-ended questions to establish a respondent profile and the weekly cost of fuel per household. This is then presented as a % of weekly income.
- (b)** Further investigation will be used to establish variable factors relevant to the findings, such as the condition of the respondent's dwelling, type of fuel used and any energy saving measures in place.

1 Cited in A Review of Fuel Poverty and Low Income Housing, Sustainable Energy Ireland, November 2003.

2 Cited in: Lone Parent Fuel Poverty in Ireland, A comparative Examination of Lone Parent Fuel Poverty in Ireland and Northern Europe, OPEN One Parent Exchange Network, March 2004.

3 Alleviating fuel poverty in Ireland: a program for the 21st Century, Clinch JP and JD Healy, International Journal for Housing Science, 23(4): 203-15. Healy (1999)

Also included were investigations to highlight the lack of socially perceived necessities such as central heating and double glazing.

Lack of central heating or storage heating has also been cited as a good objective indicator of fuel poverty (SEI 2003).

Hypothesis

As energy use is (generally) income inelastic, and so demands a minimum amount of energy regardless of their income levels, low-income households spend disproportionately high sums on heating their homes.

Clinch JP and JD Healy, 1999.

Clinch and Healy continue to illustrate that the relative energy budget of low-income households is 3 times that of the corresponding budget of a household classed as high-income and 5 times that of the wealthiest 10% of households in Ireland. Further studies on this matter have indicated that fuel poverty is no longer confined to low-income households and that those in the 'middle class' are also experiencing difficulties in maintaining adequate temperatures in their homes.⁴

Illustration of Findings

Energy Action is a charitable organisation based in Dublin. Established in 1988 Energy Action, insulate and draught proof the homes of the Elderly and Disabled in the Dublin Region free of charge. The organisation is highly involved with fuel poverty issues and provides education on energy efficiency.

A report on Energy Audit Surveys prepared by energy Action on August 19th 2005 has been used to further illustrate some of the findings contained in this report.

The report was commissioned by Dublin City Council and its purpose was to examine the improvement, if any, in energy performance of the participating dwellings before and after the installation of specific improvement measures. This was quantified in terms of energy rating, annual running costs and carbon dioxide emissions.

A total of 6 dwellings were surveyed on two separate dates, 26/6/2005 and 15/8/2005.

Improvements measures to the dwellings included:

- The installation of central heating systems
- The installation of attic insulation and draught proofing of wooden windows and external doors, lagging jackets and CFLs

⁴ Cited in A Review of Fuel Poverty and Low Income Housing, Sustainable Energy Ireland, November 2003.

To merely illustrate the realms of possible savings by using the above measures findings from the Energy Action report have been included in this report. There is no assumption that these savings could be applied to any of the participating households.

It is important to note that as the report was not carried out in the residence of the study population, findings from this report are used as an illustration only.

Chapter 2

Research Methods Used

Sampling

The method chosen was non-probability based sampling. The sample of respondents was chosen over the winter period from 1st November 2004 until March 31st 2005 focusing on those attending the service for the first time.

It was felt that this type of sampling was best as it would bring diversity in the demographics, range of age, sex, status, income type and housing tenure. While this sample may not be truly reflective of the annual statistics considering the nature of the work carried out by Finglas/Cabra MABS it was felt to be most appropriate.

Some users of Finglas/Cabra MABS, indeed of any MABS Service, may attend the office just once, others may attend in complete confidence and may not wish to give a contact address. These issues would make it difficult to carry out retrospective postal surveys.

Chronological sampling was also less time consuming compared to stratified random sampling and purpose non-probability sampling. While these methods may have achieved a sample population, which may have been more representative of the entire population of users of the MABS Service, confidentiality issues would have emerged again if these methods were chosen.

The respondents were interviewed at the initial stage as we would hope that ongoing users of Finglas/Cabra MABS experience less financial difficulties in relation to fuel payments as they move through the Money Advice Process.

Data Collection

Face to Face interviews were chosen as the method of data collection as interviewers were easily accessible in the form of Money Advisers employed by Finglas/Cabra MABS. Subsequently there was no extra costing involved. Face to face interviews are often cited as costly and other methods chosen instead. Trochim (2000) states that person to person interviews may prove too expensive when compared to telephone interviews but that they are most beneficial when complex issues are being studied. Cost did not prove a disadvantage to this method due to the source of the interviewers.

A survey form was included in all new user files during the chosen period of time. Already included in the file is the Money Advice form, which records statistical data for the purpose of annual reports etc. The data recorded by each Money Advice Service would report the age, sex, status and income type of each user. This would indicate if the service was being accessed by the primary target group.⁵

Postal surveys were not used due to issues highlighted above and in a bid to reduce the amount of non-responses, which has been often cited as a disadvantage of postal surveys (Trelle 2002). Also with postal surveys the quality of responses is not assessable (Trelle 2002).

Each Money Adviser asked the user's permission to carry out the survey at the end of the first meeting.

⁵ Target group referred to is primarily those on Social Welfare income and Low Income Households.

At this stage the user would be aware that the service is free and confidential and would have signed a contract of confidentiality with the Adviser, which would have given a sense of ease about the questions. The purpose of the survey was explained and the user reassured that their details would remain confidential and that no reference would be made to them on the survey form. All data stored on file in Finglas/Cabra MABS is strictly confidential and is accessible to staff only.

The survey was completed by the Money Adviser, with consultation with the user, therefore literacy issues were not a concern. Also due to the source of the interviewers, 'jargon' and short hand could be used and an explanatory meeting was held with the interviewers prior to commencement. Due to the face-to-face method being used the surveys were quite short. However as MABS record statistical data relating to all users, including demographic and economic details, this reduced the amount of new questions posed to each respondent.

The decision to conduct surveys during the initial meeting with a Money Adviser did have some disadvantages, as some users were too distressed to participate. The initial meeting with a new user would take between forty minutes to one hour and the inclusion of the surveys at this stage increased this time, in some instances putting extra pressure on the user and Money Adviser.

Consensual Data Collection

The concept of energy efficiency is relatively new and one which is learned. The SEI study 2003 and Healy (2003) examines fuel poverty by educational attainment and employment status. Due to the non-judgemental nature of the Money Adviser/User relationship it was felt that these questions should be omitted from the local survey.

Questions were included to highlight the lack of awareness or information on energy efficient methods or products available. Jargon was used here purposely to highlight lack of user friendly or plain English information regarding energy efficiency or the manner in which they are advertised. The interviewers were advised to explain terms if necessary.

Questionnaire design

Both open-ended and closed-ended questions asked. Open-ended were placed near the end of the survey as they were challenging the user's choices, referring to energy efficient methods. The positioning of the sensitive questions was so done as it provided for a level of trust to be established between the interviewer and the respondent in a bid to render the questions less invasive.

It was felt necessary to use both qualitative and quantitative research methods.

The quantitative methods were necessary to examine the expenditure on fuel by the respondents using Boardman's definition. However to further investigate the reasoning for such expenditure, qualitative or subjective questions were also required. The quantitative questions, age, status etc. were non-challenging and not invasive and the validity of the responses would be considered very high. (McKeregan, 1998)

Questions based on levels of measurement were placed at the opening of the questionnaire. This would have enabled the relationship of trust to build up and would 'warm up' the respondent.

The questionnaire had three facets: (see appendix 1)

- 1) **Demographic:** this would have built a user profile (see page one of attached form). Questions were closed-ended.
- 2) **Consensual/Variable:** These questions were the sensitive ones, challenging the users' choices and seeking explanations. Questions were both open-ended and closed –ended allowing for the users' opinions to be elaborated.
- 3) **Economical:** the purpose of the economical examination was in line with Boardman's definition of fuel poverty. It has been cited that questions regarding financial circumstances can yield inaccurate results as the issue is a very sensitive one. However as the respondents attend the MABS Service for assistance with financial issues these findings could be considered highly valid.

Chapter 3

The Money Advice and Budgeting Service

The national Money Advice and Budgeting Service (MABS) was established on a pilot basis in 1992. To date there are over 62 offices in operation throughout the country.

The Service is funded through the Department of Social and Family Affairs.

Objectives of Finglas/Cabra MABS

Advice

To provide in the Finglas/Cabra area an independent, free and confidential Money Advice & Budgeting Service, primarily to low income individuals and families who are in debt or at risk of getting into debt. To facilitate their ability to cope with their immediate debt problems and assist them in becoming financially independent in the long-term.

Support

To facilitate the target group to develop the knowledge and skills required to avoid getting into debt and to deal effectively with debt situations that arise.

Credit

To identify sources of credit that best meet the needs of target group and facilitate them to access these sources.

Partnership

To develop partnership and co-ordination between statutory, voluntary agencies and other service providers to provide and integrated system of supports that can be accessed by the target group as appropriate to their needs.

Community Development

To support a process of community development by facilitating the target group to be involved in the planning and implementation of the service locally to ensure that it is responding effectively to their needs.

Equal Access

To ensure that the target group has equal access to the MABS Service regardless of their geographic location.

Policy Change

To highlight changes in policy and practice which need to be implemented at local and national level in order to eliminate poverty and over-indebtedness.

This reports focuses on this objective.

Who is MABS for?

The Money Advice and Budgeting Service is for individuals or families, primarily for those on low incomes, who need guidance in managing their finances in order to avoid getting into difficulties with creditors. The service is free and confidential.

What does MABS do at a Practical Level?

MABS has an important role on four levels:

- Enabling people to regain control of their finances.
- Educating people in essential practical budgeting skills and money management so that day-to-day expenses can be met and debts can be repaid.
- Opening up of alternative credit options by working with the credit union movement.
- Raising awareness of debt issues in the local community by means of talks, both in schools and community groups.

The Money Advice & Budgeting Service:

- Provides assistance in working out a budget suited to the individual or family.
- Negotiates with creditors as necessary.
- Gives advice and support to individuals or families who have financial difficulties.
- Helps with the setting up of special budget accounts with the credit unions.
- Provides on-going support to people who successfully overcome their financial difficulties.

Profile of New Users of Finglas/Cabra MABS During 2004

From January to December 2004 a total of 284 new users attended the Finglas/Cabra office for advice and assistance.

58% of new clients who attended the Service from January to December 2004 were in receipt of Social Welfare payments.

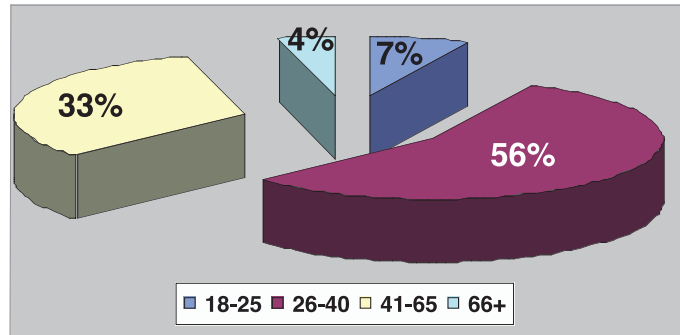


Figure 1: Age Status of new users 2004

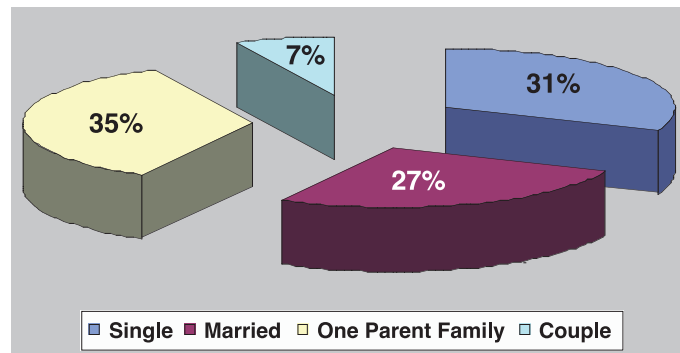


Figure 2: Marital Status of new users 2004

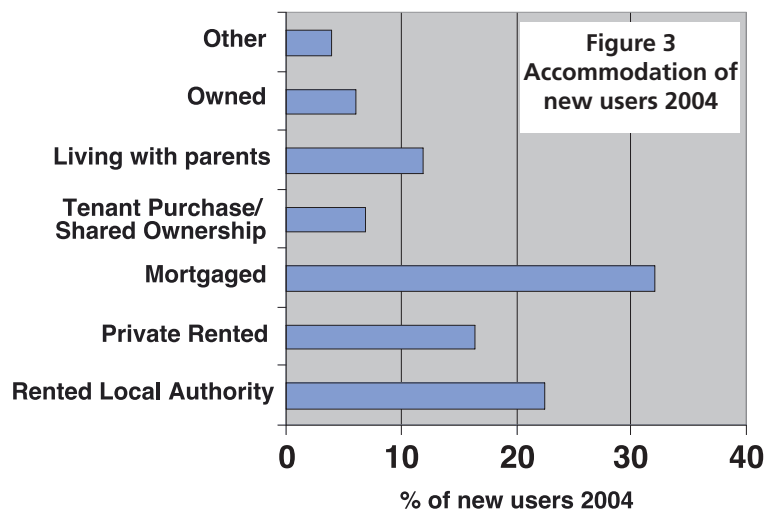


Figure 3
Accommodation of
new users 2004

Chapter 4

Profile of Study Participants

Reasons given for not participating		
	N=34	
did not want to	4	11.8%
unable/unwilling to give partner's income	4	11.8%
living with parents	16	47.1%
living with family	2	5.9%
living with others	4	11.8%
living in temporary accommodation	2	5.9%
too upset at first meeting	2	5.9%

Table 1 Reasons for non-participation

Study Population

During the period of the study a total of 119 new users attended Finglas/Cabra MABS for advice and assistance regarding financial difficulties being experienced. All users were asked to participate in the study.

Of the 119, 34 (22.7%) users were inappropriate (as explained in Table 1) or chose not to participate in the study.

Table 1 illustrates the reasons given for non-participation.

26 users of the service were considered as inappropriate due to their current living arrangements. As Boardman's definition of fuel poverty requires analysis of the full household income those living with their parents, family or friends and those who were unaware of their partner's financial situation could not be included in the study. Similarly this group may have been unaware of energy efficiency methods used in the home.

As the survey took place at the first interview the interviewers felt that 2 users were too distressed to participate at the time as they felt only able to collect the relevant financial information needed to prevent a crisis for the respondent. This can be quite common during the initial meeting with a Money Adviser as users may not have disclosed their financial situation to anyone else prior to this and can feel emotionally overcome.

Overview of Study Participants

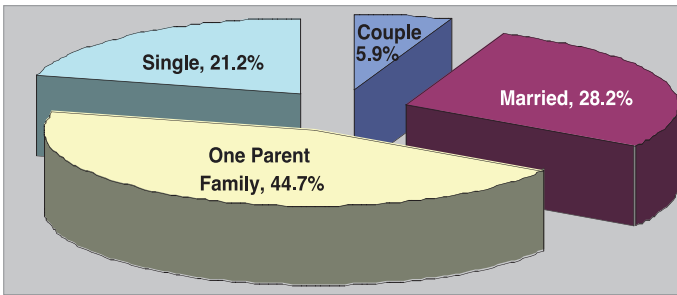


Figure 4: Marital Status of participants

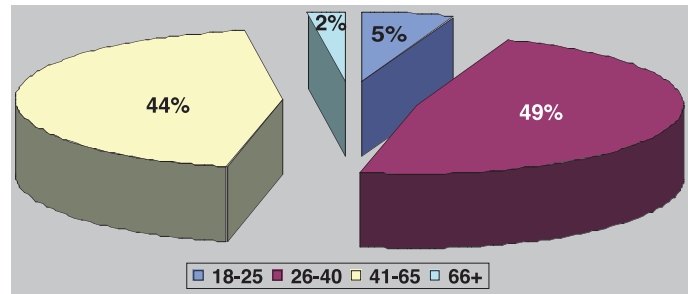


Figure 5: Participants by Age Category

Figure 6 illustrates the total number in each participating household. This figure includes adults and children, dependent and non-dependent.

The following table shows the percentage of households with dependent children only. Many reports state that household with three or more dependent children are at a disproportionate risk of poverty.

This implies that 116 children living in participating households were at a disproportionate risk of poverty.

64% of participants were in receipt of social welfare payments.

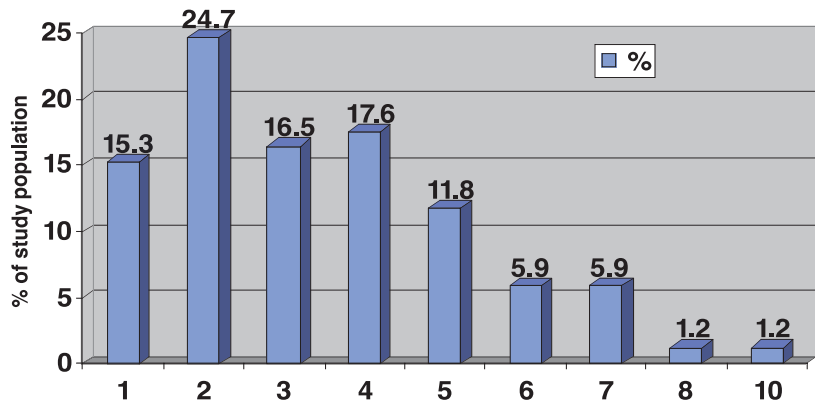


Figure 6: Total Number in Household

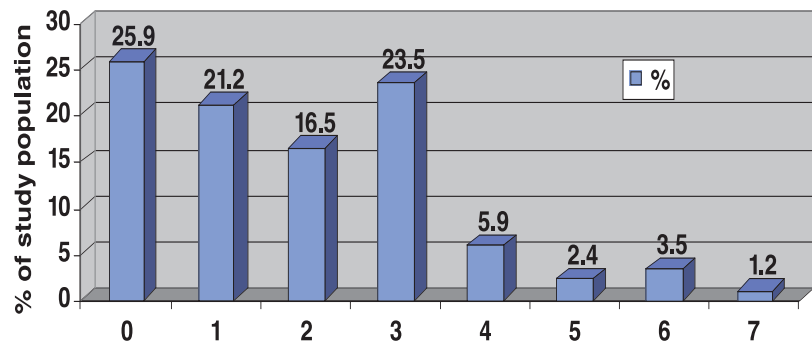


Figure 7: Total Number of Dependent Children in Household

Dwelling age of participating households

The ESB reports that people residing in older dwellings, in particular those built between 1940-1970 are more than likely to experience fuel poverty.⁶ This is said to be due to the lack of insulation standards in housing construction during that time.

Since then however there has been a dramatic increase in building regulations with a particular emphasis on dwelling insulation and thermal capacity.

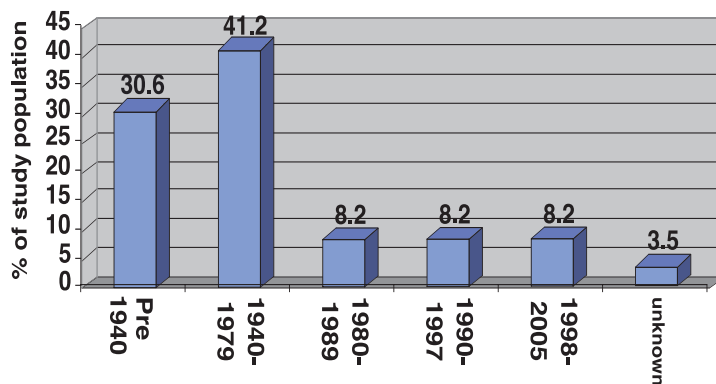


Figure 8: Dwelling age

The Irish National Survey of Housing Quality 2001-2002 states that the presence of a central heating system is also relevant to the dwelling age. The report continues to state that *virtually all dwellings built since 1990 have central heating*, compared with only 57% of those built during the period 1971 to 1990.

The Energy Action Household Audit Survey report consisted of 6 dwellings all built in the period from 1940 to 1979. 3 dwellings had a solid fuel heating system with back boiler and radiators in place before upgrades were installed. The remaining 3 dwellings had thermal capacity boilers dating pre-1998 in place.

⁶ Energy for Older People, Published by ESB Customer Supply and Age Action

Tenure of participating households

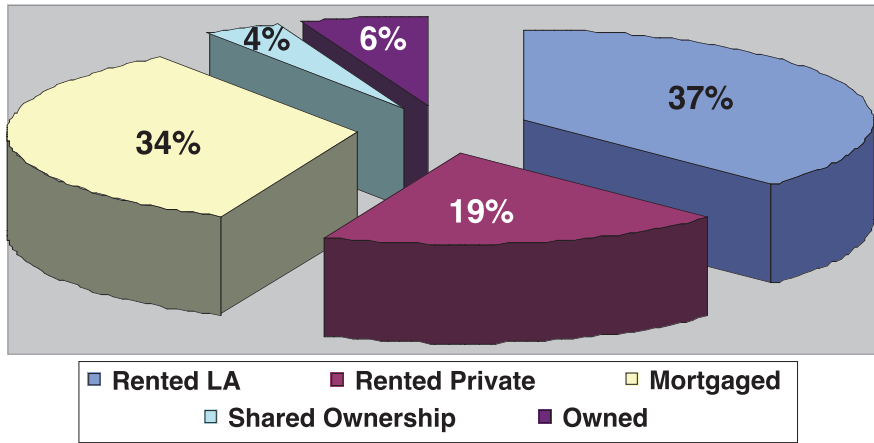


Figure 9: Tenure

Dwelling type of participating households

Comparing the profile of new users of Finglas/Cabra MABS during 2004 to that of the study population it is fair to say that the profile of the study population is an adequate representation of the average profile of users of Finglas/Cabra MABS during an annual period from January to December.

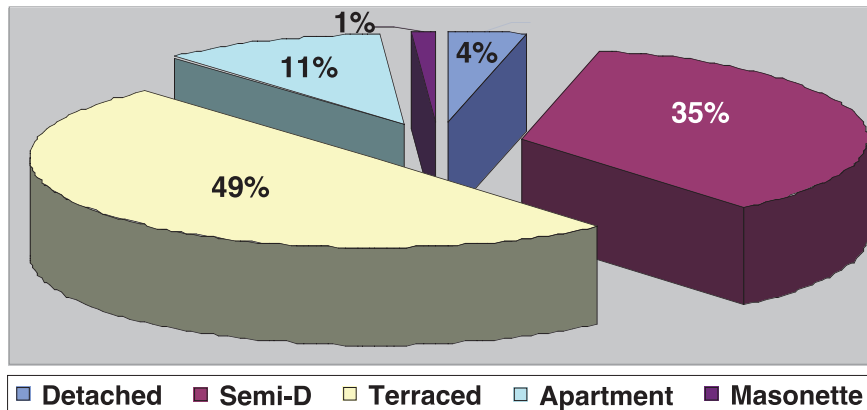


Figure 10: Dwelling Type

Chapter 5

Study Findings

Primary Findings

Economic Investigation

Applying Boardman's definition of Fuel Poverty, 46 users (54%) of new users of Finglas/Cabra MABS during the study were to be considered as 'fuel poor'.

Of this figure only 7 participants were in waged employment, the remaining 39 in receipt of a sole income of social welfare payments. As total of study participants in receipt of social welfare incomes was 54 this represents 72% of this income category and 43.5% of the total study population. One participant who was lacking in any source of fuel due to disconnection was in receipt of a social welfare income.

Personal Perception

All participants were asked if they found it difficult to repay their fuel costs. Four options were given: sometimes, never, always or during the colder months.

Table 2 illustrates the responses to this question:

Experiencing difficulties paying heat bills		
	N=85	
Sometimes	17	20.0%
Never	10	11.8%
Always	30	35.3%
during colder months	28	32.9%

Table 2 Personal perception of difficulties in repaying fuel costs

This table implies that difficulty in paying fuel bills for most respondents was dependent on the time of year. Income is inelastic and does not increase over the colder months, except in households qualifying for the National Fuel Payment Scheme, yet expenditure on fuel does. This was cited as reason that 52.9% of participants reported that they sometimes found it difficult to pay their fuel bills.

In a recent report 'Do the Poor Pay More?' produced by the OPEN Network, it was reported that both '*gas and electricity bills were a huge worry to the women participating in the groups*'.⁷

Personal attitudes and feelings towards bills and money can lead to anxiety about bills and their arrival at the home. Fuel bills are unavoidable and adequate heating should be considered as a right for everyone. But at what cost? Anxiety about fuel bills, indeed any bills, carries not financial repercussions but those of a personal nature, effecting health, relationships and general well-being.

In comparing personal perception versus Boardman's definition of fuel poverty the following can be shown

Table 3 examines personal perception of ability to repay fuel costs in the sub-group identified as fuel poor by applying Boardman's definition.

While 10 respondents felt they never had any difficulties in paying their fuel costs it was found that if Boardman's definition was applied to their budget that 3 of the respondents would actually be considered as fuel poor. No assumptions can be made as to why the 3 respondents felt fuel costs

⁷ Do the poor pay more? A study of lone parents and debt. Conroy, P. and O'Leary, H. Commissioned by OPEN One Parent Exchange Network, May 2005.

Self Perceived Fuel Poor Versus Boardman Definition		
	N=46	
Sometimes	6	13.0%
Never	3	6.5%
always	20	43.5%
Colder	17	37.0%

Table 3 Personal perception versus financial fuel poor

were never difficult to repay. Perhaps their own personal budgeting skills had evolved to always allow for fuel while other aspects of their expenditure, such as education costs or clothing, would have caused difficulty.

Dependent children

Applying Boardman's theory to households with dependent children the following results were yielded.

Previous studies carried out by UCD found that families with 3 or more children were at a disproportionate risk of poverty.

Applying Boardman's theory to the study population 39 children were living in fuel poverty.

Fuel Poor (Boardman) by Number of Dependent Children		
	N=32	
1	12	37.5%
2	10	31.3%
3+	10	31.3%

Table 4 Dependent Children in fuel poor households

Consensual Investigation

Indicators of Fuel Poverty:

A Form of Heating Used

Clinch and Healy (1999) indicated that other heating methods such as solid fuel open fires are less energy efficient. Sustainable Energy Ireland (2003) states that the 'provision of a central heating system is one of the most effective measures in eliminating fuel poverty'.

All participants were asked what form of heating they used.

In total 75 participants (representing 88% of the study population) had a central heating system in place.

It must be noted that while only 1 respondent currently had no form of heating due to disconnection a total of 7 people had their fuel source disconnected when they first attended the service, 1 of whom had self disconnected as they were unable to afford a fill of oil. The remaining 6 had gas central heating installed and were disconnected by the supplier due to arrears. In light of this the 6 respondents were currently using alternative forms of heat, one family living

Heating type used		
	N=85	
Solid Fuel	5	5.9%
Electric/Storage heating	7	8.3%
Gas central heating	67	78.8%
Oil central heating	7	8.2%
None due to disconnection	1	1.2%

Table 5 Heating source used in the home

without any source of heat during the winter period 2004-2005. More pertinent is that this was a one parent family dependent on a sole income of social welfare assistance.

The lack of heating systems was then examined further by tenure.

Lack of Heating System by Tenure		
	N=10	
Rented Local Authority	3	30.0%
Rented Private	4	40.0%
Mortgaged	3	30.0%
Shared Ownership	0	0.0%
Owned	0	0.0%

Table 6 Lack of central heating systems by tenure

The Irish National Survey of Housing Quality 2001-2002 also states that 30% of local authority renters lack a central heating system. The participants in local authority housing lacking a central heating system represented 10% of the total number of study participants in this tenure category.

The Household Audit Survey by Energy Action reports savings of between 8 and 14% of annual running costs when gas central heating was installed.

No heating system is 100% efficient. Levels of efficiency vary widely. A badly maintained oil burner, for example, may be only 50-60% efficient while gas heating efficiency can be as high as 80-95%.⁸

⁸ Source: www.sei.ie

A total of 7 participants attending the service were using oil fuelled central heating. All were asked how they paid for their oil fill when necessary. The following was found.

4 of the respondents availing of oil fuelled central heating systems were in receipt of social welfare income only.

This also includes the one parent family who reported no heating source as they were unable to pay for an oil fill.

While all 4 respondents qualified for the National Fuel Allowance Scheme the increase in weekly income at a rate of €12.90 was not seen as beneficial when paying for oil.

While it has already been stated that Boardman's definition of fuel poverty, as more than 10% of household income being spent on fuel, may not be accurate in relation to this study this method does however illustrate the difference in fuel costs between those with a central heating system in place and those without.

However as it impossible to separate standard domestic electricity usage from that used for the purposes of heating Boardman's theory must be disregarded in the study population availing of electric heating.

Gordon et al (2000)⁹ followed a consensual approach in their study of fuel poverty. This study examined fuel poverty considering the lack of socially perceived necessities such as double glazing and central heating systems.

Table 9 illustrates responses when asked about the presence of objective indicators of fuel poverty.

⁹ Cited in Healy J. , Fuel Poverty and Policy in Ireland and the European Union, 2003.

Method of Paying for Oil	
	N=7
loan from family/friend	2
contract loan	3
monthly payments	2

Table 7 Methods of paying for oil

Fuel Poor (Boardman) by Heating Type Used		
	N=46	
Solid fuel	3	6.5%
Electric heating	6	13.0%
Storage heating	1	2.2%
Natural Gas CHS	31	67.4%
Oil CHS	4	8.7%
No Heating due to Disconnection	1	2.2%
* impossible to isolate electric household usage specific to heating		

Table 8 Heating type used by those considered fuel poor by Boardman's definition

Indicator		
	N=85	% of users
Presence of damp A	27	31.8%
Lacking double glazing*B	30	35.3%
Lacking central heating system C	10	11.8%
*This figure also includes households with partial double glazing.		

Table 9 Presence of objective indicators in participating households

B Presence of Damp in the Home

All respondents who stated that there was damp present were asked where in the home the damp was located.

The presence of damp in any room may indicate many issues such as lack of insulation or structural deterioration. The presence of damp in homes has also been associated with fuel poor households (Rudge and Nicol 2000)¹⁰ and may indicate that the dwelling is not energy efficient.

Of the 7 respondents using electric heating as their main fuel source 4 stated that there was damp present in the home.

There is a reported strong relationship between damp in dwellings and poor health status, particularly in the increase in incidence of asthma. (Williamson et al., 1997)¹¹

31.8% (N=27) of respondents reported a presence of damp in their dwellings. 13 respondents reported damp in their bedrooms which could have greater health ill-effects.

It must also be noted that there are further possible causes of damp in household, the lack of adequate ventilation being one possible cause. It is impossible to determine in the sample population that reported the presence of damp in their homes the cause of this dampness. Should the cause be due to the lack of adequate heating or structural problems this could indicate financial restrictions or the perception of it not being a personal responsibility due to the non-ownership of the property.

However the dampness could be caused by the lack of adequate ventilation which is a necessity

Where damp was found in the home		
	N=27	
bathroom	7	25.9%
bedrooms	13	48.1%
kitchen	5	18.5%
sitting room	2	7.4%
on most walls	1	3.7%
everywhere	2	7.4%
extensions	1	3.7%
in most rooms	1	3.7%
beside windows	1	3.7%
* multiple places given in some cases		

Table 10 Presence of damp in participating households

in reducing condensation which can lead to mould, mildew and damp patches. In dwellings lacking in adequate heating systems or insulation blocking vents in a bid to reduce or prohibit cold air entering the home may indeed seem like a good idea. However the long term effects would be more costly.

¹⁰ Cited in Healy J. , Fuel Poverty and Policy in Ireland and the European Union, 2003

¹¹ Cited in Healy J (2004), Housing, Fuel Poverty and Health, a Pan-European Analysis, Combat Poverty Agency.

C Presence of Double Glazing

23 respondents (representing 27% of study population) stated that there was only single glazing present in the home. A further 7 (8%) had partial double glazing, with single glazing in some parts of the home and double glazing in the remainder.

In total 35% of the study population lack full double glazing.

The lack of double glazing and the presence of partial double glazing was examined by tenure.

Of the 30 respondents lacking in double glazing 17 (57%) resided in local authority homes, including partial rent under the shared ownership scheme.

Lack of Double Glazing by Tenure	N=23	
Rented Local Authority	12	52.2%
Rented Private	2	8.7%
Mortgaged	7	30.4%
Shared Ownership	0	0.0%
Owned	2	8.7%
Partial Double Glazing by Tenure	N=7	
Rented Local Authority	4	57.1%
Rented Private	0	0.0%
Mortgaged	2	28.6%
Shared Ownership	1	14.3%
Owned	0	0.0%

Energy Efficient Methods

Healy cites the lack of knowledge of the benefits of energy conservation measures as the principle reason for such measures not being taken up and that this information gap is likely to be higher in low income households who could yield the greatest benefits.

Questions were included to highlight the lack of awareness or information on energy efficient methods or products available. Respondents were asked if they used such methods available and also to give reasoning if they did not use them.

The Household Audit Survey by Energy Action reports household savings of between 5 and 16% of annual running costs with the installation of attic insulation and draught proofing of wooden windows and external doors, lagging jackets and CFLs

D System Timers:

Given the above results it could be deduced that the lack of knowledge on the benefits of using a timer could be cited as the main reason for non use by 75% of all responses.

E Lagging Jackets:

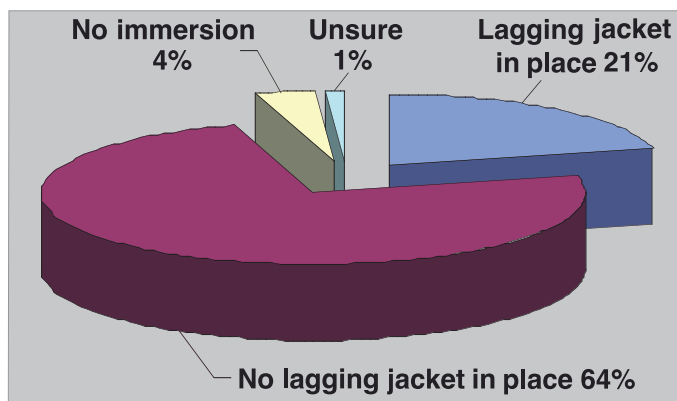
All participants were asked if they had immersion insulation (lagging jackets) in place. The following was found.

All who had lagging jackets in place were then asked when the jacket was last replaced.

It is recommended that a lagging jacket be 80mm thick for optimum results.

Timer installed on system	N=85	
Yes	68	80.0%
no	7	8.2%
no system	10	11.8%
Use of timer	N=68	
yes	39	57.4%
no	29	42.6%
Reasons given for non use of timer	N=29	
always at home	1	3.4%
timer broken	5	17.2%
don't know how to	10	34.5%
feel more in control	2	6.9%
habit	3	10.3%
turn on when need to	6	20.7%
no reason given	2	6.9%

Table 12 Presence and use of system timers in participating households



Replacement of jacket		
	N=63	
0-3 years	21	33.3%
4-5 years	11	17.5%
5 years +	11	17.5%
never	6	9.5%
unsure	13	20.6%
insulated cylinder	1	1.6%

Table 13 Recent replacement of lagging jackets in participating households

It is also recommended that jackets be replaced if they become damaged to maintain quality and thermal capacity.

The current cost of a jacket is approximately €12-€15 and would be expected to maintain effectiveness for 10 years if the condition of the jacket is maintained.

The savings reaped from lagging jacket insulation could cover the initial cost of the jacket in approximately 6 months of use.

F Attic Insulation:

Good conditioned attic insulation has been recognised for sometime as a means of reducing the amount of heat lost in the home through the roof.

Up to 20% of heat lost from a home is lost through the roof. Effective attic insulation can pay for itself within two to three years.¹²

¹² Source: www.sei.ie

Attic insulation in place	N=85	
no	20	23.5%
yes	44	51.8%
no attic	5	5.9%
unsure	16	18.8%
Lack of Attic Insulation by Tenure		
	N=20	
Rented Local Authority	7	35.0%
Rented Private	4	20.0%
Mortgaged	5	25.0%
Shared Ownership	1	5.0%
Owned	3	15.0%

Table 14 Presence of attic insulation in participating households

All who had attic insulation in the home were then asked when the insulation was fitted or last replaced. The following was reported.

Replacement of attic insulation		
	N=45	
0-5 years	13	28.9%
6-10 years	7	15.6%
11 years +	7	15.6%
never	11	24.4%
unsure	7	15.6%

Table 15 Recent replacement of attic insulation in participating households

It is recommended that attic insulation be 200mm thick for optimum results. It should however be noted that the 2002 Building Regulations recommend a depth of 270mm.

It is also recommended that insulation be replaced every 15-20 years to maintain quality and thermal capacity.

The current cost of insulating an attic in an average three bed roomed home would be between €550-600 (200mm depth).

G Draught Proofing:

Draught proofing or draught strips can be a very inexpensive way of combating draughts and heat loss through badly fitted windows and doors.

Presence of Strip Draught Proofing		
	N=85	
yes	27	31.8%
no	58	68.2%

Table 16 Presence of draught proofing in participating households

H CFL's

Compact Florescent Lighting (CFL) Bulbs are commonly referred to as energy saving light bulb as they use 80% less energy and last up to 15 times longer than standard tungsten bulbs.

While more than 90% of respondents were aware of CFL bulbs only 21% use them in their homes. The main reason cited for not using them was that the respondents felt they were too expensive. 60.3% of respondents cited reasons which Healy (2003) refers to as market failure or information gap, in that the respondents were unaware of the benefits or existence of energy efficient products such as CFL bulbs.

Reasons given for non use of CFL		
	N=63	
habit	23	36.5%
too expensive to buy	24	38.1%
bulb type not available	1	1.6%
inconvenient to buy	3	4.8%
don't understand benefits	4	6.3%
don't like the look	3	4.8%
not as bright as filament	4	6.3%
no reason given	5	7.9%
never heard of CFL bulbs	3	4.8%
* multiple reasons given in some cases		

Table 17 Reasons given for no use of CFL's in participating households

I Energy Ratings on Electrical Appliances

EU Directives state energy labelling is now obligatory on all laundry and refrigeration products for sale in Ireland. The labelling indicates to consumers how energy efficient the product is. Energy ratings range from A to G gradings, with the A grade being the most efficient in energy consumption.

Only 25 respondents (29.4%) stated that they would check the energy rating of an appliance before purchasing. The remaining respondents were asked what considerations they made before purchasing.

This table illustrates the answers given when the respondents were asked what they consider when purchasing electrical appliances such as fridges and washing machines.

Energy rating and the obligation to display it on certain electrical goods is a relatively new concept. This table illustrates the lack of information available regarding these products as 15% of respondents were unaware as to what it referred to or what the benefits were.

Other responses such as the price being the primary consideration could also indicate market failure, indicating a lack of understanding of the economical benefits of high grade appliances and

that the initial capital outlay could be recouped over a period of time.

All participants were asked if they would reconsider using energy efficient methods if information was supplied to them outlining the benefits of such measures. 67% of respondents stated that they would indeed consider employing these methods in their home if literature could be provided to explain the costs and saving benefits to them.

Reasons for not considering Appliance Energy Ratings when purchasing electrical goods		
	N=60	
price	43	71.7%
brand	5	8.3%
quality	1	1.7%
look	4	6.7%
no reason given	6	10.0%
never heard of Appliance Energy Ratings	8	13.3%
Did not understand benefits of energy rating	1	1.7%
* multiple reasons given in some cases		

Table 18 Participants considerations when purchasing electrical appliances

Chapter 6

Summary Discussion and Recommendations

The information gap and Market Failure regarding energy efficiency:

The existence of the information gap or market failure is evident from many of the results illustrated in this report. The provision of information regarding rights, entitlements and indeed energy efficiency measures is the responsibility of many agencies, government departments and the utility companies themselves.

74% of respondents did not use CFL's. This figure is in line with the national statistic of 71%¹³. 50% of the respondents reported reasons for not using energy efficient measures that could indicate a lack of knowledge on the efficiency benefits and possible savings that could be yielded from their use.

Similarly when asked if energy rating would effect their purchase of electrical items 15% of respondents did not understand the rating. 43% of respondents said that price would be their primary consideration possibly indicating a lack of understanding of the economical benefits of high grade appliances and that the initial capital outlay could be recouped in a short period of time.

A further 21% of participants had no immersion lagging jacket in situ while 23.5% of respondents did not have attic insulation in place.

Could the lack of knowledge of the financial benefits and of the payback period of employing such efficiency measures in the home be the reason for these findings?

42.6% of respondents did not use timers installed on their heating systems. Of this sub group 34.5% stated that they did not know how to use them. For some the heating system may have already been in place when they moved into the home while others may have already been resident in the dwelling when the system was installed or upgraded.

Should the Service providers themselves not be responsible for the provision of information on the efficient use of their fuel and systems? When customers apply for a new account or to change address, information on systems and their safe use should be provided to ensure not only the health and well being of consumers but also to raise awareness of energy efficiency.

In Great Britain since the introduction of the Energy Efficiency Commitment in April 2002 suppliers of gas and electricity are obliged to encourage or assist domestic customers to avail of energy efficiency measures.¹⁴

In the Netherlands the utility companies are required by law to promote efficient energy consumption. Many European countries, including Germany, UK and Denmark, have established state-funded Energy Information Centres which advise consumers on energy efficiency. In the UK alone it is estimated that £57m has been saved in fuel bills as a result of information provided by these centres.¹⁵

13 missing ref?

14 The UK Fuel Poverty Strategy

15 Healy J (2004), Housing, Fuel Poverty and Health, a Pan-European Analysis, Combat Poverty Agency.

16 Korczak. D., Peer Review in the Field of Social Inclusion Policies, Synthesis Report, 2005

Under Belgian regulations, consumer energy debts are covered by taxes paid by the energy providers themselves.¹⁶

A recent report on Peer Review in the Field of Social Inclusion Policies stated that the overall objectives of the Peer Review Programme are as follows:

- To contribute to a better understanding of and mutual learning about the Member State's policies to combat poverty and social inclusion
- To facilitate the transfer of key policies and institutional arrangements which have proved effective in combating poverty and social exclusion and are relevant in other contexts
- To improve effectiveness of the policies and strategies for social inclusion at Member States and EU level, by learning from the experience in the Member States

The report further states that the Money Advice and Budgeting Service in Ireland is a model of best practice.

Social inclusion should also include energy efficiency and fuel poverty.

Fuel Poverty Policies and legislative State initiatives tackling fuel poverty are far more progressive in other Member States than in Ireland. We should now look to our European counterpart's policies and initiatives in combating fuel poverty with the same objectives in mind.

The Money Advice and Budgeting Service

As the Money Advice and Budgeting Service has grown the users of the service have also grown to include middle income families with low disposable incomes.

With this shift in user profile came new experiences for advisers, more credit agreements, hire purchase, large mortgages.

This is reflected in the training required for staff to provide an adequate service. Through the years more consumer credit and legal training has been provided, driven by cases presenting to the services. Multiple debt cases are now more the norm than the exception.

While it is very important to address such consumer matters with professional advice it is very important that as a service we do not forget the fundamental issues, low incomes, social welfare payments and access to credit.

Every household in the country incurs expenditure for fuel costs, but this cannot be said of consumer credit.

Through the money advice process income maximization is addressed. Income maximization must also include the savings possible through energy efficiency and this concept should be included in our community education sessions perhaps looking at the pay back period of the purchase of a lagging jacket or CFL's?

If this information was readily on hand at each money advice office workers could offer easy to read guidelines on home heating costs to each user.

Healy (2004) cites low income households as having the greatest possible benefits from energy efficient measures.

According to Cork County Council *'the main cause of fuel poverty in Ireland is low-income householders, living in poorly insulated homes, lone parents and using the most expensive heating fuels'* (Cork County Energy Agency, 2004). Alarmingly the primary target groups for the MABS Services include all of these 'high risk' groups. Money Advice workers are in a prime position to fill the information gap regarding energy efficient measures available.

At the seminar on Fuel Poverty held by Sustainable Energy Ireland in 2004, Jim Walsh, Head of Research at the Combat Poverty Agency, cited the Money Advice and Budgeting Services (MABS) as a service in the optimum position to highlight fuel poverty issues.

To effectively complete this process Money Advice workers would need to undergo Energy Awareness training and user friendly information on energy efficiency would need to be available at all offices for users to access.

A Plain English Guide to fuel bills and Energy Efficiency, similar to the literature now available

explaining financial services, could increase awareness, understanding and provide choices for consumers of fuel.

The onus to produce such material should not fall on the Money Advice and Budgeting Service. A joint approach with service providers would be essential in this regard.

Local Authorities

For some, market failure or the information gap would not be only reason for non-investment.

For many residing in local authority housing there is a large possibility of changing residence during their tenancy. Any capital investment would not be recouped by them and this could be seen as one reason for non-investment in energy efficient measures in the dwelling.

The current UK Fuel Poverty Strategy states that 'improving the energy efficiency of homes through better insulation and heating can help many households move away from fuel poverty'. As the landlords for local authority tenants this responsibility should be undertaken by the Authority.

The UK Fuel Poverty Strategy further states that under the Home Energy Efficiency Act 1995 housing authorities are required to prepare a report identifying measures to improve the efficiency of all residential accommodation in their area and to report on the implementation of the measures.

Gordon et al (2000)¹⁷ followed a consensual approach in their study of fuel poverty. This study examined fuel poverty considering the lack of socially perceived necessities such as double glazing and central heating systems. These can be considered as objective indicators of fuel poverty.

- 10 respondents reported having no central heating currently in place. Of this group 3 resided in LA housing. Lack of Central Heating has also been cited as a good objective indicator of fuel poverty (SEI 2003). Clinch and Healy (1999) showed that other heating methods such as solid fuel open fires are less energy efficient. SEI (2003) states that the 'provision of a central heating system is one of the most effective measures in eliminating fuel poverty'.
- 23 respondents currently have no double glazing and a further 7 having partial single & double glazing. In total 16 (53%) respondents lacking sufficient double glazing were in rented local authority housing.
- 20 reported having no attic insulation in situ, 7 (35%) local authority tenants.
- 14 (52%) respondents who reported the presence of damp resided on local authority housing.

The Household Audit Survey Report produced by Energy Action was commissioned by Dublin City Council. The conclusion of this reports states that the findings '*highlight the impact that such upgrades have on the Dublin City Council housing stock*'. This impact is illustrated through the '*huge benefits for*

¹⁷ Cited in Healy J. , Fuel Poverty and Policy in Ireland and the European Union, 2003.

the occupants resulting in lower running costs and improved thermal comfort therefore increasing the occupant's standard of living.'

While the 2005 report by Energy Action illustrates the benefits on a very small scale, a further report by Energy Action, 'Homes for the 21st Century Report' (1999), examines the benefits of upgrading all of the Irish housing stock to the 1997 building regulation standards.

The report concludes that this would effectively assist in reducing fuel poverty by increasing comfort levels and reducing annual running costs of the home.

It is the responsibility of the Local Authorities to ensure that their tenants not only have a safe home to live in but also to ensure that the dwelling is of an adequate standard to maintain the tenants' good health. This should include the energy efficiency and thermal capacity of the home.

The Department of Social and Family Affairs:

Household Benefits Package

During 2004, 6,135¹⁸ people on the live register in Dublin 7 and Dublin 11 were in receipt of the Household Benefits Package.¹⁹

However the ESB reported in January 2004 that while 277,600 households qualify nationally for the package approximately 16% (44,200 households) do not use the entire electricity allowance.²⁰ This may indicate a lack of information regarding such schemes. Perhaps these households would benefit if they availed of free gas instead of electricity. This could indicate the lack of understanding of bills received or of the Benefits Package itself. Or indeed it could imply that the Scheme does not provide the same level of support for claimants using solid fuel or oil as a heat source.

The lack of knowledge of entitlements has been recognised by the Money Advice and Budgeting Service as a possible cause for indebtedness. The Department itself has also recognised this issue especially with regard to Family Income Supplement applications. The onus for the provision of information regarding state entitlements should fall on the Department of Social and Family Affairs. When an applicant is successful in application for any of the payments qualifying for the Household Benefits Package an advice sheet should be included in the correspondence advising of further benefits that may be applied for.

The household benefits package offers applicants free units of electricity or gas (piped or bottled). This allowance is price index linked as it is per unit not per value of money. This is not the case with the Fuel Allowance Scheme.

¹⁸ Source: Department of Social and Family Affairs

¹⁹ See Appendix III

²⁰ Source Energy Action Ireland

Fuel Allowance (National Fuel Payment Scheme)

'the fuel allowance is a necessary but insufficient measure in tackling fuel poverty in Ireland' (Healy 2004)

During 2004 the number of people on the live register in Dublin 7 and 11 in receipt of the National Fuel Payment Scheme totalled 889.²¹ The Combat Poverty Agency report that 269,000 households nationally were in receipt of this Scheme during 2004.

As this study was carried out in the Dublin region the applicable value of the National Fuel Payment Scheme is currently €12.90, including the smokeless fuel allowance payment of €3.90.²²

Since December 2001 electricity prices have risen by 40% and gas prices have risen by 22%, yet the amount payable under the National Scheme has remained static.²³

Dublin is on a natural gas line and an expected 78.8% of respondents currently used gas central heating systems. 7 respondents availed of oil central heating. When asked how they paid for their fill of oil 3 people availed of consumer credit loans in this regard. A further 2 borrowed from family and friends to raise the required funds. The remaining 2 respondents paid for their use by way of monthly payments.

It is important to note that one of the respondents was currently without heat as they were unable to raise the funds necessary for purchasing an oil fill. The participant replied that their normal method of raising the money required was from family and friends.

While it could not be assumed that this sample is representative of national figures it could be very easily assumed that those qualifying for the Fuel Allowance may not have easy access to the lump sum required for the purchase of oil.

As a further illustration of the difficulties faced by users of oil fuelled central heating 5 companies providing domestic oil were surveyed by telephone regarding repayment options. The five companies were chosen at random from the 01 Golden Pages. This does not purport by any means to claim that the following findings are representative of the national picture.

Each company were asked how much 500 litres of domestic kerosene would cost. At the time of this report, October 2005, cost ranged between €340.00 and €350.00. Four out of the five companies reported that this volume was the minimum delivery available.

Each company were then asked what methods of payment were available to customers. All provided the following:

Cash on delivery, credit card and laser card payments, cheque payments and monthly Direct Debits.

One company only provided the direct debit option if in excess of 1,000 litres of oil were purchased.

Therefore users of oil central heating must have access to lump sums of cash or credit/banking facilities

²¹ Source Department of Social and Family Affairs

²² See Appendix II

²³ Do the poor pay more? A study of lone parents and debt. Conroy, P. and O'Leary, H. Commissioned by OPEN One Parent Exchange Network, May 2005

for the purchase of the oil essential from these companies to ensure that adequate, or indeed any, heating can be secured in the home.

When considering the option of payment available to users of gas, electric or solid fuel heating systems are users of oil heating being socially excluded?

Perhaps those qualifying for the National Fuel Payment Scheme with oil fuelled central heating systems in place should be given the choice of weekly payments of the fuel allowance or that it be paid in a lump sum either at the beginning of the payment term or by 2 payments one in October and one in January? This would reduce extra costs incurred through interest charged on contract consumer loans.

While €82m was spent on various fuel schemes by the Department of Social and Family Affairs in 2003 this approach does not consider the long term issues, housing conditions and energy efficiency. If the Department provided increased capital investment through the Warmer Homes Scheme or other grants, enabling householders to increase the energy efficiency of their homes and heating systems, perhaps we would see a long term reduction in the level of assistance granted through fuel schemes.

When Boardman's definition of Fuel Poverty was applied to the study population 54% of those who participated were considered fuel poor by this method. 72% (N=39) of this subgroup were in receipt of a sole income or pending payments from the Department of Social and Family Affairs. These findings should be of concern to the Department.

Commissioner for Energy Regulation (CER)

All of the previous issues discussed must be addressed and examined by the CER.

However there are further issues indicating social exclusions in fuel repayment methods and fuel costs that also need to be address by the Commission.

In a consultation paper issued by the CER in December 2003 on prepayment meters, the commission recognises such meters as an effective way of repaying outstanding utility debt and that they assist consumers to better manage their energy consumption.²⁴ The provision of prepayment meters is not unique to Ireland. For example in the UK 2003 saw some 3,600,000 users of prepayment meters for electricity use and a further 2,000,000 using meters for the prepayment of gas.

Prepayment meters are available from the ESB free of charge however Bord Gais have recently applied an installation charge of €175.00 for such meters.²⁵ While the Commission recognised that prepayment meters assist customers to manage their energy usage it also states that customers may incur additional charges dependent on the payment method used. While it can be understandable that should a customer choose direct debit payments through a bank, bank charges will be incurred by the customer as the bank is a third party facilitating the agreement, additional charges applied to prepayment meters seem unfair when there is no third party involved in the payment collection.

The 2005 OPEN report states that those availing of a natural gas supply by way of prepayment meters pay a higher rate KWh used. While the standing charge is lower this reduction in costs could be negated as the household uses more gas.

The OPEN report aptly examines if the poor pay more and from this information on the difference in costs incurred for gas prepayment meter use it would seem that they do indeed.

Those participating in the OPEN report also stated that they had not received a bill or an invoice from Bord Gais while using the prepayment meters.

Bi-monthly bills remain issued to those using the ESB prepayment meters.

Confusion has recently arisen since the installation of the ESB's new computer billing system in 2004, bills are now issuing to consumers without details of any payments made during the billing period. This figure will be *invisibly* deducted from the bill. This has led to much confusion for users of Finglas/Cabra MABS as they are unsure if all their payments have been credited to their accounts.

Consumer transparency is being addressed in the area of consumer credit but do utility consumers not have the same right?

The ESB have since confirmed that they are currently working on this system so that credits will be listed on the bills. Should the CER not be responsible for reviewing bill formats and legibility before they are issued to customers?

The Commission is currently working on a series of consultation papers regarding gas and electricity provision in Ireland.

Relevant findings from this report must be considered as the Commission moves forward.

²⁴ Commission for Energy Regulation (2003) Prepayment Meters, A Consultation Paper, CER 03/291

²⁵ Source: Bord Gais Credit Control September 2005

Appendix I

Questionnaire Form

Demographic

Age Group

18-25

26-40

41-65

66+

Gender

Male

Female

Marital Status

Married

Couple

Single

OPF

Tenure

PR

RLA

Mort

Owned

Parents

Other

Other Specify

House Type

Detached

Semi-D

Terr

Appt

Other

Other Specify

Approx Age of House

Number in Household

Dependents in H/hold

Income Type

S/W

Wage

None

SWA

Other

Other Specify

Consensual

Yes No Don't
Know

Do you have a central heating system?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

If not how do you heat your home?

How do you heat your bedrooms?

If using oil central heating how do you pay for each fill?

Savings

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Loans

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Family/Friends

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

State Assistance

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Charity

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

If you have no central heating system have you ever sought assistance to have one installed

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

If yes from who? Landlady/local authority

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Health Board

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Do you have a timer on your heating/water system?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

Do you use it?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

If not why?

Which of the following insulation measure do you have in your home

- Immersion Lagging Jacket

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------

When was it last replaced?

	Yes	No	Don't Know
● Attic Insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When was it last replaced?			

● Draft Excluders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
● Double Glazed Windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do you use energy saving light bulbs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If not why?			

Do you buy electrical goods by their energy rating?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If not why?			

Have you noticed any damp patches in your home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If Yes Where?			

Do you find it difficult to pay your fuel costs?			
Always	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sometimes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
During the colder months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If information was available to you that shows the benefits of using energy-efficient measures, such as CFL's would you reconsider using them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------	--------------------------	--------------------------

Economic

Total Household income €p.w. excluding C/B

Rent Mortgage Payments

Disposable income

Fuel costs

Electricity

Gas/Oil

Solid Fuel

Total Fuel costs

Disposable income less credit commitments

Fuel expenditure % considering credit commitments

Appendix II

National Fuel Payment Scheme

National Fuel Scheme - SW 17

The Department of Social and Family Affairs, a little extra for the winter months

1. What is the National Fuel Scheme?

The National Fuel Scheme is intended to help households that depend on long-term social welfare or Health Service Executive payments and are unable to pay for their own heating needs. The Scheme operates for 29 weeks from the end of September to mid-April.

2. How do I qualify?

You qualify for a Fuel Allowance if you are getting one of the following payments:

From the Department of Social and Family Affairs:

- Old Age Contributory or Non-Contributory Pension
- Retirement Pension
- Widow's or Widower's Contributory or Non-Contributory Pension
- Unemployability Supplement
- Blind Pension
- Invalidity Pension
- Disability Allowance
- Deserted Wife's Benefit or Allowance
- One-Parent Family Payment
- Orphan's Contributory Allowance
- Orphan's Non-Contributory Pension
- Farm Assist
- Pre-Retirement Allowance
- Prisoners Wife's Allowance
- Long-Term Unemployment Assistance

From the Health Service Executive:

- Disabled Persons Rehabilitation Allowance
- Infectious Diseases Maintenance Allowance

- Basic Supplementary Welfare Allowance
- a social security payment from another country (see **Part 3**)
- a special Department of Defence Allowance

or

taking part in an employment or educational scheme and are entitled to keep your secondary benefits
and

living alone or **only** with:

- a dependent spouse or partner or dependent child(ren)*,
- other people getting one of the payments listed above who would also qualify for Fuel Allowance in their own right.
- a person who gives you full-time care and attention if you are a person with a disabled or a long-term incapacity
- any person getting short term Unemployment Assistance

and

you and other members of your household are unable to pay for your heating needs from your own resources. **To fulfil this condition, your household MUST satisfy a means test – see Part 4.**

* A child may be a dependent until they reach age 18 or age 22 if in full-time education. If a child turns 18 while in full-time education and you are getting Unemployment Assistance (for less than 15 months) Unemployment Benefit, Disability Benefit or Supplementary Welfare Allowance, they will remain your dependent only until they finish full-time education or until the following 30th June, whichever is earlier.

5. How much is the Fuel Allowance?

The Fuel Allowance is currently €9.00 per week. You may also get an additional Smokeless Fuel Allowance of €3.90 per week if you live in certain areas* where the sale of bituminous fuel is banned. See information leaflet SW 17a for more details.

* These areas are Arklow, Bray, Celbridge, Cork, Drogheda, Dublin, Dundalk, Galway City, Kilkenny, Leixlip, Limerick, Naas, Sligo, Tralee, Waterford City and Wexford.

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26 Source: www.welfare.ie

Appendix III

Household Benefits Package

Household Benefits Package - SW 107

There are three allowances that make up the Household Benefits Package

Allowance 1

- Electricity Allowance
OR
- Natural Gas Allowance
OR
- Electricity (Group Account) Allowance
OR
- Bottled Gas Refill Allowance

Allowance 2

- Telephone Allowance

Allowance 3

- Free Television Licence

Allowance 1

This allowance is an Electricity or Natural Gas Allowance, and is made up of 4 different options. If you have an electricity and natural gas supply you must select the Electricity Allowance or Natural Gas Allowance. The Electricity (Group Account) Allowance is only available to persons who have an electricity slot meter or the registered consumer of electricity is a landlord. The Bottled Gas Refill Allowance is only available to you if you don't have an electricity or natural gas supply.

a. **Electricity Allowance**

The Electricity Allowance covers normal standing charges and up to 1,800 units of electricity each year.

b. **Natural Gas Allowance**

The Natural Gas Allowance is an alternative to the Electricity Allowance if your homes are connected to a natural gas supply. It covers normal standing or supply charges and a certain amount of natural gas Kilowatt hours each year. The amount varies depending on the tariff. You may get this allowance if you are a gascard customer.

c. **Electricity (Group Account) Allowance**

If you live in self-contained accommodation (a flat or an apartment) and you have an electricity slot meter or the registered consumer of electricity at your address is a landlord, you may qualify for an Electricity (Group Account) Allowance. This is made up of a book of 12 vouchers that you may put towards your electricity costs.

d. **Bottled Gas Refill Allowance**

If your home is not connected to an electricity or natural gas supply but you otherwise satisfy the conditions of the scheme, you may get the Bottled Gas Refill Allowance as an alternative. It is made up of a book of 15 vouchers. You can exchange each voucher for a cylinder of gas at a retail outlet of your choice.

2. How do I qualify?

You may qualify if:

- you are aged 70 or over
OR
- you are getting a Carer's Allowance
OR
- you are caring for a person who gets Prescribed Relative's Allowance or Constant Attendance Allowance
OR
- you are under age 70, are getting a qualifying payment (see below) AND live alone or only with certain excepted people (see below)
OR
- you are aged between 66 and 69, satisfy a means test (see **Appendix 1**) AND live alone or only with certain excepted people (see below).

As well as the above conditions, you must also satisfy the three conditions below.

1. You must be permanently living (that is, year-round) at the address to which you wish the allowances to be applied. In general, the allowances do not apply if you live in a Nursing or Retirement Home if the accommodation is not fully self-contained. However, if you are aged 70 or over and you live in such a Nursing or Retirement Home and have your own telephone account, you may get a Telephone Allowance,
AND
2. You must be the only person in your household who gets the allowances.
AND
3. You must be the registered consumer of electricity or gas if you are applying for an Electricity or Natural Gas Allowance and the registered telephone account holder if you are applying for the Telephone Allowance.

Appendix IV

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