



A Review of Fuel Poverty Levels in Northern Ireland

May 2022

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Executive Summary

The Consumer Council commissioned Social Market Research (SMR) to undertake research to measure the prevalence of fuel poverty in Northern Ireland as well as its impact on consumers. The research is based on three elements: a short literature review on fuel poverty; key stakeholder interviews; and, a large-scale survey of energy consumers in Northern Ireland. The research was conducted in accordance with the ISO20252 Standard and fieldwork was carried out in February and March 2022.

Key findings from the literature review

- Fuel poverty is defined and measured differently across the four countries that make up the UK, preventing UK wide estimates of fuel poverty levels.
- The principal method of measuring fuel poverty in NI is the 10% definition (A household is said to be in fuel poverty if it needs to spend more than 10 per cent of its income on energy costs).
- In the latest estimates (pre pandemic), around 13% of households in England were classed as fuel poor, 25% in Scotland, 12% in Wales, and 18% in Northern Ireland. Direct comparison is not, however, possible because of differences in methodology.
- Research undertaken by the ESRI shows that the proportion of households in or at risk of energy poverty in ROI reduced from 28% in 2015 to 17.5% in 2020.
- Fuel poverty has a significant impact on the health and wellbeing of people living in cold, damp houses. While low indoor temperatures, damp and mould have a deleterious effect on physical health conditions, such as asthma and arthritis, there is a concomitant effect on mental health conditions.
- Older people are more likely to experience fuel poverty due to lower standards of housing coupled with lower incomes. Single person households and households headed by lone parents and pensioners are also at particular risk.
- In order to adequately heat their homes, householders experiencing fuel poverty cut-back on spending across other areas such as food, clothing and transport.
- Parents in fuel poverty often prioritise keeping the home warm for the sake of their children with rationing of heating tending to fit around times of the day that children were out of the house.
- A Northern Ireland study found that the majority of households in fuel poverty improve thermal comfort by prioritising fuel bills over other essentials such as food. However, a significant minority of people continue to live in cold conditions with reduced energy bills.
- Fuel-poor households tend to accumulate debt ultimately leading to disconnection from mainstream fuel and electricity supplies, which drives them further into poverty and social exclusion.
- Analysis from March 2020 by the comparison site Uswitch suggested that UK consumers could spend an extra £52 million a week in total on energy bills because of the COVID-19 pandemic. The research suggests households with people working from home each spend an extra £16 a month extra on energy, a total of £195 a year for those on poor-value tariffs.
- Around 30% of excess winter deaths can typically be attributed to cold homes but this percentage may be higher in the context of the COVID-19 pandemic, given our increased exposure to indoor cold during this period.

Key findings from the stakeholder interviews

- Improving insulation levels in homes is a major priority.
- People in fuel poverty often have inadequate or poorly serviced heating systems which need to be upgraded.
- Some people are likely to be spending 15% to 20% of their income on heating.

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- The most important issue is whether people are able to spend what they need to spend for a warm home.
 - The coping strategies used by those in fuel poverty impact negatively on other things, such as healthy diet and health and wellbeing.
 - Low-income households suffer from a poverty premium because they cannot afford to buy in the quantities that give them best value for money.
 - Low income, fuel poverty and health issues are highly correlated.
 - We need a One Stop Shop for consumers on energy and heating. It needs to be independent and offer practical advice.
 - We need to ensure that the PayPoint system for gas top up is value for money and is not adding unnecessarily to consumers costs.

Key findings from the survey of energy consumers

Prevalence of fuel poverty

- 34% of households are classified as being in fuel poverty (*note that this estimate is based on the proportion of households spending more than 10% of net annual household income on energy*) [*also please note that 34% of all households equates to approximately 247,000 households in N Ireland*]
- A significantly higher level of fuel poverty was recorded in households where gas (47%) is the main source of fuel for heating (*oil, 29%*) [*please note this equates to approximately 102,000 households that use gas as their main heating source and approximately 145,000 households that use oil as their main heating source*]

Prepayment meters

- 66% of households using prepayment meters were classified as being in fuel poverty (*other payment methods, 26%*)
- 69% of those using prepayment meters say they are worried about not being able to top up their electricity / gas prepayment meter because of the cost (*those in fuel poor households were more likely to be worried: 75% vs. 62%*)
- 53% of consumers using prepayment meters has used the emergency credit facility on their prepayment meter in the last 12 months (*those living in fuel poor households were more likely to have done so: 55% vs. 35%*)
- 33% had run out of credit on their prepayment meter in the last 12 months (*there was no significant difference between those in fuel poor and non-fuel poor households*)

Purchase of home heating oil

- 72% of home heating oil consumers normally buy their oil in quantities, with 27% normally buying in monetary value
- Those in fuel poor households were less likely to buy in quantities [60% vs. 74%] and more likely to buy in monetary value [40% vs. 26%]
- 62% ordered oil quarterly with those in fuel poor households less likely to order quarterly (55% vs. 68%)
- 35% shop around for home heating oil with those living in fuel poor households more likely to do so (55% vs. 30%)

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- 20% had run out of oil in the last 12 months, with consumers in fuel poor households almost three times more likely to have run out (13% vs. 39%) *[those in fuel poor households who had run out were more likely to have run out for longer i.e. 3 or more days: 38% vs. 13%]*

Energy efficiency

- 78% had loft insulation in their home (fuel poor households were less likely to have this [74% vs. 81%])
- 71% had draft proofing (fuel poor households were less likely to have this [60% vs. 77%])
- 70% had low energy light bulbs (fuel poor households were less likely to have this [56% vs. 77%])
- 48% had cavity wall installation (non-fuel poor households were less likely to have this [52% vs. 60%])
- 52% of those without insulation or high energy efficient boilers said they would be likely to install these measures in the future (48% would be unlikely to install these measures) *[note that those living in fuel poor households were less likely to say they will install these measures, 26% vs. 56%]*
- 43% said they are unlikely to install insulation or high energy efficient boilers because they don't own the property they are living in, with 27% citing cost as a reason for not installing these measures
- 15% said their oil or gas boiler is less than 5 years' old, 31% said it is 5-10 years' old, and 29% said their boiler is more than 10 years' old
- Consumers in fuel poor households were more likely to say their boiler is more than 10 years' old (36% vs. 25%) *[note that 61% said their boiler is in good working condition with no significant difference between fuel poor and non-fuel poor households]*

Presence of mould or damp and ambient temperature of household in winter

- 13% of consumers said they have mould or damp in their home *(those in fuel poor households were more likely to say they have mould or damp in their home, 19% vs. 10%)*
- 58% said that in winter their home is normally warm, with 40% saying their home in winter is normally cold *(there was no significant difference in response between those living in fuel poor and non-fuel poor households)*
- Only turning the heating on at certain times was the main reason why consumers said their home is normally cold in winter *(56% said their home is normally cold in winter because they can't afford to heat it)*

Rising energy prices and impact on consumers

- 87% said their energy bills have risen in the last year *(90% of those using oil to heat their homes said their energy bills have risen compared with 82% of gas customers) [note that 90% those spending more on energy attribute this to price rises]*
- 79% are spending more on energy compared with 12 months ago *(those in fuel poor households were more likely to say they are spending the same amount on energy to heat their homes, 21% vs. 12%)*
- 47% said their household is coping well with energy bills at the moment *(51% said their household is not coping well)*
- 44% of those in fuel poor households said their household is coping well with energy bills at the moment *(52% of non-fuel poor households said their household is coping well)*
- 58% are only putting heating on at certain times to manage their use of energy *(fuel poor, 66%: other, 55%)*
- 54% are worried about having enough money to heat their home at the moment *(fuel poor, 62%: other, 49%)*
- 52% would like to spend more on heating but can't afford to *(fuel poor, 60%: other, 49%)*
- 49% said they are struggling with their energy bills *(fuel poor, 47%: other, 21%)*
- 8% are currently in arrears to an energy supplier *(fuel poor, 15%: other, 3%)*
- 50% want to keep their home warm but can't afford to *(fuel poor, 61%: other, 47%)*
- 63% changed the way they heated their home last winter *(fuel poor, 73%: other, 55%)*

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- 51% have delayed putting the heating on to save on cost (*fuel poor, 60%: other, 45%*)
 - 33% have worn extra layers of clothing (*fuel poor, 49%: other, 27%*)
 - 16% have gone to bed early / stayed in bed later to help keep warm (*fuel poor, 26%: other, 11%*)
 - 10% have used less hot water (*fuel poor, 16%: other, 6%*)
 - 8% have turned off the lights / sit in the dark (*fuel poor, 16%: other, 3%*)
 - 5% have prioritised eating above heating (*fuel poor, 11%: other, 2%*)
 - 5% have used the immersion heater more often (*fuel poor, 10%: other, 2%*)

Fuel poverty and health status

- 78% said their physical health is excellent or good (*fuel poor, 64%: other, 86%*)
- 78% said their mental health is excellent or good (*fuel poor, 61%: other, 87%*)
- 26% said they sometimes feel lonely (*fuel poor, 43%: other, 17%*)
- 77% said they have enough people they feel comfortable with to ask for help (*fuel poor, 63%: other, 84%*)
- 1.1 was the average number of visits to a GP last year for medical advice / appointments (*fuel poor, 1.8: other, 0.6*)

Awareness of help and support for consumers

- 48% said they would turn to their energy supplier for advice and support if they were struggling with their energy bills (24% mentioned Advice NI and 23% said they would turn to friends and family)
- 34% could recall seeing or hearing information or publicity on help and support available to energy consumers who may be struggling with their energy bills (those living in fuel poor households were less likely to recall information or publicity, 26% vs. 37%)
- 52% were aware that you can contact your energy supplier to get help and support
- 19% aware that suppliers may reassess debt payments for customers in financial distress
- 17% were aware that suppliers can refer customers struggling to organisations offering free independent advice
- 56% were aware of at least one of the above (*fuel poor, 42%: other, 22%*)
- 11% had contacted an energy supplier because they needed advice, information or support re their bills
- 39% were satisfied with the help and support they got from their energy supplier (21% were dissatisfied)

Switching suppliers

- 56% had switched energy supplier (10% in the last year and 46% more than a year ago)
- 34% in fuel poor households had switched compared with 62% in non-fuel poor households
- 48% who have never switched supplier had never thought about it (26% believe suppliers are all the same)
- 57% believe it is easy to switch energy supplier (11% believe it is difficult and 32% don't know)
- 41% in fuel poor households think it is easy to switch compared with 64% in non-fuel poor households

Awareness of different energy schemes

- 61% were aware of the Boiler Replacement Scheme (*fuel poor, 37%: other, 52%*)
- 52% were aware of the Affordable Warmth Scheme (*fuel poor, 47%: other, 65%*)
- 43% were aware of the N Ireland Sustainable Energy Programme (NISEP) (*fuel poor, 25%: other, 44%*)
- 63% were aware of at least one of the above schemes (*fuel poor, 52%: other, 66%*)

Interest in different forms of support and options for energy consumers

- 59% would find information/advice on how to be more energy efficient helpful (no significant difference)
- 56% would find it helpful to have information/advice on managing energy bills (*fuel poor, 61%: other, 55%*)
- 53% said it would be easy to go online and get help if struggling with energy bills (*fuel poor, 47%: other, 56%*)
- 52% are aware of grant schemes to help make their home more energy efficient (*fuel poor, 42%: other, 55%*)
- 31% would find a benefits check helpful to ensure they are getting all they are entitled (*fuel poor, 51%: other, 27%*)

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- 14% would consider taking out a loan to make their home more energy efficient (no significant difference)
 - 26% believe that reduced energy prices would be the single thing most helpful to households living in fuel poverty

Conclusions

The research has found a fuel poverty level of 34% across Northern Ireland households, which is more than double the 16% estimated by the Northern Ireland Housing Executive in 2016. This supports the anecdotal evidence that more Northern Ireland households are being drawn into fuel poverty because of the significant increase in energy prices in recent months.

The survey also profiles those consumers more likely to be living in fuel poor households, with these consumers more likely to be: younger; on lower incomes; be in lower social grades; live in urban areas; have a disability; be in receipt of Universal Credit; and, be living in apartments or flats. There was also a higher level of fuel poverty reported by those who use gas as their main source of heat, as well as by those who use prepayment meters to pay their energy bills.

The evidence from the survey points to a situation where rising energy prices are having a significant impact on consumers, and particularly those living in fuel poor households. Indeed it is those living in fuel poor households who are more likely to report only putting their heat on a certain times to manage their energy bills, and who are more likely to be worried about having enough money to heat their home. Indeed more than half of those living in fuel poor households say they want to keep their home warm, but are not being able to afford to. Across a range of indicators (e.g. struggling to pay energy bills, being in arrears to energy suppliers, prioritising eating above heating, having to wear additional layers of clothing to keep warm etc.), it is fuel poor households that are more likely to be adversely affected.

In terms of health status, the survey results provide strong evidence of an association between poor physical and mental health and the likelihood of living in fuel poverty. For example, those living in fuel poor households are less likely to report good or excellent physical and mental health, and more likely to report being lonely, have fewer people they can rely on should they need help and support, and to have a greater dependency on GP services. Indeed it is likely that current health problems experienced by consumers living in fuel poor households are likely to be exacerbated, given that those classified as fuel poor are significantly more likely to be living in homes which have mould or damp.

In relation to energy efficiency, although most consumers in the survey said they have loft insulation, draft proofing, and low energy light bulbs either fully or partially installed in their homes, those in fuel poor households were significantly less likely to have these measures installed. Those in fuel poor households were also less likely to say they will install these measures in the future, mainly because they don't own the property they are living in.

In terms of help and support available to consumers who may be struggling with their energy bills, only a minority could recall any publicity or information on help and support available, with awareness significantly lower among those living in fuel poor households. This is particularly concerning given that those in fuel poor households are more likely to value information and advice on managing their energy bills, as well as benefits checks to ensure they are getting all they are entitled to. Also in relation to specific schemes (e.g. the Affordable Warmth Scheme, Boiler Replacement Scheme etc.), it is those living in fuel poor households who are less likely to be aware of these.

Finally, the survey explored the prevalence of switching energy supplier given that better deals and tariffs maybe available to consumers to reduce the cost of energy. Although most consumers had some experience of switching energy provider, only a minority of fuel poor consumers had switched compared with a majority of those in non-fuel poor households, with those in fuel poor households less likely to believe that switching is something that is easy to do.

1. Introduction

In December 2021, The Northern Ireland Consumer Council commissioned Social Market Research (SMR) to undertake research to provide The Consumer Council with a more up to date understanding of the extent and nature of fuel poverty in Northern Ireland. It is anticipated that the research outcomes will support The Consumer Council in its consumer advocacy role of influencing Northern Ireland policymakers to immediately address and significantly reduce the impact that fuel poverty has on many households in Northern Ireland.

1.1 Context and Strategic Drivers

The Consumer Council is concerned about the impact of the Covid-19 pandemic, coupled with rising energy prices, is having on the level of fuel poverty in Northern Ireland. The following are important contextual factors in relation to this research.

- The Northern Ireland House Conditions Survey (HCS) 2016¹ estimated that approximately 160,000 (22%) households in Northern Ireland are in fuel poverty, which is one of the highest rates in Europe and more than twice the fuel poverty rate of England (10%). There is a concern that the pandemic and rising energy prices have moved more households into fuel poverty;
- The relatively higher level of fuel poverty in Northern Ireland can be explained by a number of factors: our climate; lower incomes; energy inefficient homes; energy costs; and a high dependence on heating oil (*in Northern Ireland oil is the most common home heating fuel with around 68% of households reliant on it, compared to around 6% in the UK. In rural areas in Northern Ireland, this rises to over 80% of households using oil*);
- COVID-19 restrictions has had a further negative impact on many household budgets with workers put on furlough schemes that have just ended, reduced working hours or job losses, and the removal of the universal credit top-up (worth around £1,000 a year and due to end this October). This has resulted in increased levels of energy consumed at home and placed a greater burden on household finances;
- An increase in the cost of energy is evidenced by the Consumer Council's weekly oil price checker, with the average cost of 500 litres of home heating oil having increased by over 80% since October 2020. All six Northern Ireland electricity suppliers have increased their prices between 7% and 20% this year (*many electricity suppliers have made two or three different tariff increases this year*), with consumers also exposed to significant price increases for natural gas in October. It is anticipated that there will likely be further home heating oil, electricity, and gas increases during winter 2021 as global energy prices continue to reach record levels.

Given the above factors, the research focused on assessing the impact of COVID-19 on fuel poverty levels in Northern Ireland and to gauge if the pandemic has contributed to more households being in fuel poverty than the 2016 figure of 22%.

1.2 Research Objectives

The overall research aim is to better understand the extent of fuel poverty in Northern Ireland and within this overall aim the following attendant objectives were set:

- To understand key themes emerging from the COVID-19 pandemic that disadvantaged energy consumers across Northern Ireland and affected Fuel Poverty numbers;
- To investigate all aspects of coping mechanisms i.e. reducing consumption rationing fuel and self-disconnection;
- To inform policy what improvements are needed to drastically reduce the number of households in Fuel Poverty;
- To work with key stakeholders such as UR, NEA, CAP, DfE, DfC, BRE, NIHE;

¹ The Northern Ireland House Conditions Survey (HCS) 2016 <https://www.nihe.gov.uk/Documents/Research/HCS-2016-Main-Reports/HCS-Main-Report-2016.aspx>

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- To quantify the extent of fuel poverty in Northern Ireland;
 - Develop a better understanding of the correlation between fuel poverty and other indicators of inequality in Northern Ireland;
 - Identify locations where Fuel Poverty exists in Northern Ireland;
 - Understand the impact of fuel poverty on households, NI society and economy;
 - Understand the impact that Covid-19 has had on the extent of fuel poverty in Northern Ireland.

1.3 Research Methodology

The research was based on three elements:

- A review of relevant literature relating to fuel poverty in Northern Ireland
- Interview with key stakeholders
- A quantitative survey of 1003 energy consumers in Northern Ireland

The research was conducted in line with ISO20252 of which Social Market Research is fully accredited. A copy of the discussion schedule for the stakeholder interviews is included as Appendix 1 and a copy of the survey questionnaire is included as Appendix 2. Fieldwork on the project was completed in February and March 2022.

1.3.1 Literature Review

A short literature review was undertaken as part of the research which involved reviewing fuel poverty publications specific to Northern Ireland and further afield. The outcomes from the literature review are presented in Section 2 of this report.

1.3.2 Stakeholder Interviews

A total of six depth interviews were conducted with representatives of organisations with an interest in fuel poverty issues in Northern Ireland. These interviews were conducted remotely using ZOOM with the following organisations: Bryson House; Department of Communities; Christians Against Poverty; Utility Regulator NI; National Energy Agency; and, the Northern Ireland Housing Executive. The outcomes from these interviews are included in Section 3 of this report.

1.3.3 Survey of Energy Consumers

Table 1.1 presents an overview of the achieved sample profile based on 1003 energy consumers.

Table 1.1 Sample Profile [n=1003] (weighted by main fuel type)			
		%	N
Sex	Male	48	490
	Female	51	513
Age	18-34	29	285
	35-59	47	475
	60+	24	243
SEG ²	ABC1	52	524
	C2DE	48	479
Local government district	Antrim and Newtownabbey Borough Council	7	71
	Ards and North Down	9	90
	Armagh City, Banbridge and Craigavon	15	150
	Belfast	17	166
	Causeway Coast and Glens	11	111
	Derry and Strabane	6	61
	Fermanagh and Omagh	9	94
	Lisburn and Castlereagh	7	65
	Mid and East Antrim	4	37
	Mid Ulster	3	44
	Newry, Mourne and Down	12	115
Main fuel to heat home	Oil	68	682
	Gas	30	301
	Other	2	20
Location	Urban	74	741
	Rural	26	262

1.4 Notes on Survey Reporting

Please note that due to rounding, row and column totals in tables and figures may not sum to 100. Also, please note that any differences between sample subgroups (e.g. age, gender, social class etc.) alluded to in the report commentary are statistically significant to at least the 95% confidence level. The use of [-] within tables denotes less than 1%. Prior to analysis the data have been weighted by age, sex, social class, and local government district, and in line with NI census estimates.

² Used as an indicator of social class with ABC1 grades including: higher managerial, administrative or professional; intermediate managerial, administrative or professional; and, supervisory or clerical, junior managerial, administrative or professional. C2DE social grades include: skilled manual workers; semi and unskilled manual workers; and, state pensioners or widows (no other earner), casual or lowest grade workers.

2. Literature Review

The searches for relevant literature have been completed. The following are the main points arising from the literature.

What is fuel poverty and how is it defined in GB NI Rol?

- Fuel poverty is defined and measured differently across the four countries that make up the UK, preventing UK wide estimates of fuel poverty levels.
- DEFRA 2001 (England, Wales, NI) 'A fuel poor household is one that cannot afford to keep adequately warm at reasonable cost³.
- The most widely accepted definition of a fuel poor household is one which needs to spend more than 10% of its income on all fuel use and to heat its home to an adequate standard of warmth. This is generally defined as 21C in the living room and 18C in the other occupied rooms – the temperatures recommended by the World Health Organisation.⁴
- The LILEE definition also allows analysis of the depth of fuel poverty; known as the fuel poverty gap. This measures the amount by which the energy costs of a fuel poor household exceed the high costs threshold. In other words, the cut in energy costs that would lift them out of fuel poverty⁵.
- In Scotland, a household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and amount of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income **and** after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living. This is known as the low-income high costs measure (LIHC)⁶.
- Warm Homes and Energy Conservation Act 2000: 'A person is to be regarded as living in fuel poverty if he is a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost'⁷.
- The principal method of measuring fuel poverty in NI is the 10% definition (A household is said to be in fuel poverty if it needs to spend more than 10 per cent of its income on energy costs)⁸.

Comparisons between GB NI and Rol.

- Fuel poverty rates vary across the nations of the UK and cannot be directly compared due to differences in methodology. In the latest estimates, around 13% of households in England were classed as fuel poor, 25% in Scotland, 12% in Wales, and 18% in Northern Ireland⁹.
- Research undertaken by the ESRI shows that the proportion of households in or at risk of energy poverty in Rol reduced from 28% in 2015 to 17.5% in 2020¹⁰.
- Northern Ireland had only 9% of months with temperatures above 15.5C, thus highlighting the low temperatures faced by Northern Ireland residents even outside of winter¹¹.

³ DEFRA (2001). The UK Fuel Poverty Strategy. London. Department for Environment, Food and Rural Affairs

⁴ <https://www.gov.scot/publications/new-definition-fuel-poverty-scotland-review-recent-evidence/pages/7/>

⁵ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/966509/Annual_Fuel_Poverty_Statistics_LILEE_Report_2021_2019_data_.pdf

⁶ https://www.eas.org.uk/en/fuel-poverty-overview_50439/

⁷ <https://www.legislation.gov.uk/ukpga/2000/31/contents>

⁸ Measuring Fuel Poverty in NI- Hulme and Summers 2019 Measuring Fuel Poverty in Northern Ireland (nihe.gov.uk)

⁹ <https://researchbriefings.files.parliament.uk/documents/CBP-8730/CBP-8730.pdf>

¹⁰ Fuel Poverty – Wednesday, 3 Mar 2021 – Parliamentary Questions (33rd Dáil) – Houses of the Oireachtas

¹¹ Ulster University- A Health Impact Analysis of the Affordable Warmth Programme: 2014-2018: <https://pure.ulster.ac.uk/en/publications/a-health-impact-analysis-of-the-affordable-warmth-programme-2014->

Drivers of fuel poverty

- Energy efficiency is a key driver of fuel poverty, as higher energy efficiency reduces a household's fuel costs for a particular size of property¹².
- Income is one of the three key drivers of fuel poverty and determines whether a household is classed as "low income" or "high income". Changes to occupants' earnings, benefits and housing costs all affect household income¹⁰.
- There is a higher proportion of fuel poor households among households living in smaller homes. In general, larger floor areas correlate with higher incomes but lower energy efficiency resulting in higher fuel costs¹⁰.
- Older or less efficient non-heating technologies – such as fridges, cookers and TVs – are concentrated in low-income or vulnerable households, therefore contributing to fuel poverty problems by putting an upward pressure on people's energy bills¹³.
- Fuel poverty has a significant impact on the health and wellbeing of people living in cold, damp houses. While low indoor temperatures, damp and mould have a deleterious effect on physical health conditions, such as asthma and arthritis, there is a concomitant effect on mental health conditions⁹.

Issues associated with Fuel Poverty

- Fuel poverty is a serious problem from three main perspectives (poverty, health and wellbeing and carbon). The evidence confirms that, as set out by the Warm Homes and Energy Conservation Act 2000, the heart of the problem is the overlap of facing unreasonable energy costs and having a low income.¹⁴
- Older people are more likely to experience fuel poverty due to lower standards of housing coupled with lower incomes. Single person households and households headed by lone parents and pensioners are also at particular risk.¹⁵
- Energy needs and costs reflect both household characteristics and dwelling characteristics which vary widely. This means that households with similar levels of income have an unequal ability to convert cash into warmth and other energy needs (such as lighting and cooking)¹².
- While the rate of excess winter deaths caused directly by fuel poverty is uncertain, even if only 10 per cent were due to fuel poverty this would imply thousands of deaths a year and more than the number of fatalities on the roads¹².
- The World Health Organisation has identified strong associations between cold indoor temperatures and a range of circulatory problems including ischaemic heart disease, cerebrovascular events and CVD¹⁶.
- In order to adequately heat their homes, householders experiencing fuel poverty cut back on spending across other areas such as food, clothing and transport which further contributes to social exclusion¹³.
- Fuel-poor households tend to accumulate debt ultimately leading to disconnection from mainstream fuel and electricity supplies which drives them further into poverty and social exclusion¹³.
- Fuel-poor households are associated with 'spatial shrink' where fewer rooms are occupied in the winter months. Spatial shrink is associated with further deterioration in overall housing condition and contributes to overcrowding. For example, in families with children, spatial shrink means children have limited space to play and do homework¹³.

¹²https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/966509/Annual_Fuel_Poverty_Statistics_LILEE_Report_2021_2019_data_.pdf

¹³https://www.researchgate.net/publication/301611981_Fuel_poverty_in_the_UK_Beyond_heating#:~:text=Fuel%20poverty%20is%20now%20wider%20y%20re%20cognised%20in,conceptualisations%20of%20fuel%20poverty%20is%20rarely%20discussed%20explicitly.

¹⁴ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/48299/4664-exec-summary-fuel-pov-final-rpt.pdf

¹⁵ All-Ireland Policy paper on Fuel Poverty and Health: <https://publichealth.ie/all-ireland-policy-paper-on-fuel-poverty-and-health/>

¹⁶ WHO, 2018. Housing and health guidelines. Geneva: World Health Organization. Licence: CC BY-NC-SA 3.0 IGO.

Strategies used by consumers to cope with fuel poverty.

- There are examples of research that documents fuel poor households reducing their non-heating energy-use in order to manage their bills, some of it outside of the UK context ¹¹.
- Households in the US have been found to limit their cooking times in order to save money¹⁷.
- In the UK Lambie-Mumford and Snell (2015) found people who avoided heating their food at all¹⁸.
- A quantitative survey found that turning off lights, using less hot water, and having fewer hot meals and drinks were all used as means of 'coping' with high energy costs¹⁹.
- An Austrian study revealed that rationing behaviours extended right down to lighting. This could involve keeping lights on in only one room, watching TV with the lights off, not fitting bulbs to all available light fittings and teaching children to turn-off lights when leaving a room²⁰.
- Other studies find that fuel poor and at risk households limited hot water consumption or turned down the temperature of heated water²¹.
- Parents with young children on a low income and struggling to manage fuel bills are less able to make self-sacrifices without impacting on the welfare of their children. This means that they prioritise keeping the home warm for the sake of their children with rationing of heating tending to fit around times of the day that children were out of the house²².
- A Northern Ireland study found that the majority of households in fuel poverty improve thermal comfort by prioritising fuel bills over other essentials such as food. However, a significant minority of people continue to live in cold conditions with reduced energy bills ⁹.

Repayment consumers who've self-disconnected

- 'Self-disconnection' is defined as interruption to electricity or gas supply by consumers using pre-payment meters (PPMs) because of a lack credit on the meter or account. An associated issue is 'self-rationing', where customers limit either energy use to save money, or restrict spend in other areas to ensure sufficient funds are available to keep the PPM topped up²³.
- Self-rationing affects both prepayment meter and credit meter customers. This is more likely to have a negative impact on customers who are already in a vulnerable circumstance, such as those who face affordability challenges as they are repaying debt through their PPM and customers with debts in other areas, as well as customers reliant on electric heating²⁴.
- Self-disconnection and self-rationing can have significant consequences for the health and wellbeing of consumers ²¹.

Barriers to addressing fuel poverty in households

- Those at risk of fuel poverty can be unaware of energy efficiency programmes and schemes that they could benefit from to improve the energy efficiency of their homes. Those in or at risk of fuel poverty are on low incomes, and could be in debt and risk averse, which could make them wary or unable to pay for improved

¹⁷ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4819331/>

¹⁸ <https://eprints.whiterose.ac.uk/114807/>

¹⁹ Anderson, W et al (2012) Coping with low incomes and cold homes, Energy Policy 49 pp 40-52

²⁰ Brunner, K. M., M. Spitzer, and A. Christanell. (2012) Experiencing Fuel Poverty; Coping Strategies of Low-Income Households in Vienna/Austria. Energy policy 49 (2012), 53- 59.

²¹ Day, R., and R. Hitchings (2009) Older People and Their Winter Warmth Behaviours: Understanding the Contextual Dynamics. <http://www.g eog.ucl.ac.uk/about-the- department/ people/acad emic- staff/russell- hitchings/dr.- russell- hitchings/file s/Older%20 People%20i n%20Winter %20Report.pdf>

²² Harrington, B. E., B. Heyman, N. Merleau- Ponty, H. Stockton, N. Ritchie, and A. Heyman (2005) Keeping Warm and Staying Well: Findings from the Qualitative Arm of the Warm Homes Project Health & Social Care in the Community 13: 3 (2005), 259-67.

²³ <https://www.citizensadvice.org.uk/about-us/our-work/policy/policy-research-topics/energy-policy-research-and-consultation-responses/energy-policy-research/improving-support-for-prepay-customers-self-disconnecting/>

²⁴ OFGEM self-rationing stat consultation: [Self-disconnection and self-rationing final proposals – statutory consultation | Ofgem](#)

energy efficiency despite its perceived advantages²⁵.

- Low-income households - particularly those unable to smooth energy costs, dip into savings or turn to credit - can be faced with the need to make cut-backs on other areas of household expenditure to meet the costs of heating, especially during cold weather periods²³.
- Despite the fact that stand-alone heaters are less efficient and more expensive (on a larger scale at least) many older people have been found to opt for this form of heating and express that in part their preference is affected by its simplicity and the fact that they find it easier to tell if they are switched on or off²³.

Impact of Covid-19

- The Covid-19 pandemic has caused widespread financial hardship. Many consumer groups argue that the pandemic has worsened fuel poverty and more needs to be done to help²⁶.
- Various policies from the UK and devolved Government have intended to help households financially through the pandemic, including with specific support for energy bills²⁴.
- Analysis from March 2020 by the comparison site Uswitch suggested that UK consumers could spend an extra £52 million a week in total on energy bills because of the pandemic. The research suggests households with people working from home each spend an extra £16 a month extra on energy, a total of £195 a year for those on poor-value tariffs.²⁴
- Critically important organisations that support fuel poor households often had to constrain their services at a time when they were most needed²⁷.
- Alongside the psychological stress and social isolation caused by the virus, there are fears many will have to choose between heating their home adequately and falling into debt, or rationing their energy use and living in cold damp homes that are dangerous to their health and can shorten their lives²⁵.
- Going forward, it is likely to be the level of unemployment which drives any increase in fuel poverty. As the current furlough scheme comes to an end, some individuals will return to work while others may become unemployed²⁸.
- Research into the lived experiences of fuel poverty reveals additional consequences of Covid-19 for fuel poor households, chiefly associated with restricted access to third spaces and other disruptions to their usual coping strategies²⁹.
- Around 30% of excess winter deaths can typically be attributed to cold homes but this percentage may be higher in the context of the pandemic given our increased exposure to indoor cold during this period.³⁰
- The pandemic has confined fuel poor households to cold and uncomfortable homes that provide little in the way of sanctuary from the crisis and has closed off the alternative coping spaces that they relied on to access warmth, comfort and social support²⁷.
- Fuel debt is growing due to higher domestic consumption arising from lockdown measures and the severely reduced income of many households due to reduced hours, unemployment, shielding and furlough²⁷.

²⁵https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/332122/understanding_behaviours_households_fuel_poverty_review_of_research_evidence.pdf;

²⁶ Fuel Poverty- Hinson and Bolton, July 2021: [CBP-8730.pdf \(parliament.uk\)](#)

²⁷ UK Fuel Poverty Monitor- 2019-20: (Exec Summary) [UK-FPM-2019-EXEC-REPORT.pdf \(nea.org.uk\)](#)

²⁸ [Experimental+analysis+of+the+impact+of+COVID-19+on+Fuel+Poverty+Rates+Report.pdf \(www.gov.scot\)](#)

²⁹ [Cold comfort: Covid-19, lockdown and the coping strategies of fuel poor households - ScienceDirect](#)

³⁰ COLD HOMES AND EXCESS WINTER DEATHS

Pedro Guertler and Peter Smith (2018) A preventable public health epidemic that can no longer be tolerated. https://9tj4025ol53byww26jdkao0x-wpengine.netdna-ssl.com/wp-content/uploads/E3G_NEA_Cold_homes_and_excess_winter_deaths_2018.02.pdf

3. Key Stakeholder Interviews

Interviews were carried out via ZOOM with the following stakeholders in February and March 2022:

- ✓ Bryson House
- ✓ Department for Communities
- ✓ Christians Against Poverty
- ✓ Utility Regulator
- ✓ National Energy Agency
- ✓ Northern Ireland Housing Executive

The following is a summary of the main points.

Quantifying the extent and location of fuel poverty in Northern Ireland

- Using the 10% measure is the right way (Bryson House).
- There was a time when fuel poverty was as high as 44% but in 2016 down to 22%. With price rises and so on we think it will be back up over 40% now. (Bryson House).
- Social supermarkets seem to help a bit with food poverty and maybe we need to extend this idea to fuel. (Bryson House).
- We need a huge retro fit of housing stock to get insulation levels up to standard (Bryson House).
- Families with young children are especially impacted by fuel poverty. Parents will often keep the heating off until the kids come home from school (Bryson House).
- We have a particular issue in Northern Ireland because of our reliance on oil. 68% use oil here (Bryson House).
- The 10% measure is a good one, but it would be good to know how many are spending 15% and 20% as well. If 50% turn out to be in fuel poverty in 2022, then we need to focus on and intervene with the worst off which is probably those spending north of 15% (Department for Communities).
- The people spending 15 to 20 are probably young families, older and disabled people. (Department for Communities).
- 10% is a good measure, but it is static. We need to know those who are already on the verge and those whose direction of travel will soon take them over the 10%. (Christians Against Poverty)
- 10% is a good measure and lends itself to comparisons. You have to draw a line somewhere but the experience of people who just miss out is also important (9%) (UREGNI).
- Fuel poverty goes up and down as cost of fuel does, at the moment it could be 50% depending on the price of fuel (UREGNI).
- Instead of applying a 10% income rule, ask about what people actually spend and report at all levels, then you can apply a cut off anywhere you like (NEA).
- The debate about the % and how you measure it can be an arbitrary one. The main issue is whether people are able to spend what they need to spend for a warm home or are they just spending the maximum they can afford to spend (NEA).

The correlation between fuel poverty and other indicators of inequality in Northern Ireland

- Low income, fuel poverty and health issues all go together (Bryson House).
- Education is another associated issue. If kids have nowhere warm to study at home or are stuffed into a small room together for heat then their education suffers (Bryson House).

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- Fuel poverty is just another form of poverty, it's a multiple curve and just depends on where you draw the line. (UREGNI).
 - You can and should have a warm home even if you are in poverty. I don't agree that fuel poverty is just another form of poverty (NEA)
 - The drivers of fuel poverty are energy efficiency of the house, income of the household and the price of energy (UREGNI).
 - The price of fuel is driven by world commodity prices (UREGNI).
 - NI prices have compared quite well with GB and ROI, but incomes are lower in NI and there are lower levels of disposable income (UREGNI).
 - Housing energy efficiency is as good generally as GB but there are pockets of the country with much older houses that are difficult to insulate, especially in rural areas (UREGNI).
 - There is a poverty premium. The worst off often pay the most, especially those who have to buy oil in smaller amounts. Oil purchase clubs are not well spread (UREGNI).
 - The poverty premium also includes people without bank accounts, who can't access direct debits or other means of fuel savings (UREGNI).

The impact of fuel poverty on households, NI society and economy

- There is a big impact on health from fuel poverty and particularly on mental health (Bryson House)
- Education suffers as a result of fuel poverty. Where there is no heating, it is difficult to do homework or study and certainly difficult to work at your best level (Department for Communities).
- General health suffers, in particular, respiratory problems. Of course, this has an impact on higher health spending. In an ideal world, we would heat everyone's home adequately and head off these health problems, but it is impossible to veer finance away from health to pay for it because the saving would only occur in the longer term (Department for Communities).
- Older people sitting in the cold don't realise that it affects their mobility, they stiffen up and, when they stand up, they fall (Christians Against Poverty)

Coping mechanisms, reducing consumption, rationing fuel and self-disconnection

- Self-disconnection, that's the term we use. It may not be the best term, but people seem to understand what it means (Bryson House).
- We have all heard of the £1 in the meter Friday buying space and time until Monday, but we need to do more home visits to explain to people which appliances use what amount of energy. For example, we need to remind people that a line of washing costs nothing compared to using a tumble dryer (Bryson House).
- If you are going to ask people about how they ration their fuel, ask also about the choices they make. Is it as simple as "eat or heat"? Can people not afford to do either adequately? What other things do they go without? (Department for Communities).
- We know that people spend time in public buildings, libraries and shops where it is warm because they cannot afford heating in their homes.
- A lot of people cope with cold homes by closing the curtains, shutting out the world and going to bed. This has a big impact on loneliness, isolation and mental health.
- On average, people put in £20 in a pre-pay meter at a time. For gas, they have to use PayPoint to do this. There are queries over this, what exactly is Paypoint and how much are they taking for themselves (NEA).

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- Also, Paypoint have set a maximum number of vends in a day for an authorised store. If you turn up too late to get your card topped up because the store has used up its quota of vends then you can't get it topped up (NEA).
 - There is also a £49 limit on Paypoint top up. This needs to be extended to £100 because the price has gone up so much (NEA).
 - People often have poor or inadequate heating systems, sometimes it is faulty and they can't afford to repair it. So they put on expensive electric heaters instead (NEA).
 - We are dealing with crisis intervention much more. People can no longer get from Monday to Friday, now they are running out of heat or fuel on a Wednesday (NEA).
 - Delaying putting on the heating as a coping strategy is bad for health and also bad for the fabric of the building (NEA).
 - The levels of debt and illegal lending has increased to pay for fuel (NEA).

Reasons why consumers run out of home heating oil / electricity / natural gas

- A lot of people don't know how to budget and a lot don't identify what they are spending. They just spend until they run out (Bryson House).
- When they run out and don't have enough for a top up they get an oil drum from forecourt and a taxi driver to deliver it which puts the price per litre sky high (Bryson House).
- Electricity prices have doubled. People might budget £150 for oil but don't use the smart ways of buying. A lot don't realise the amount they are paying per litre depending on the different modes of buying (Christians Against Poverty).
- Self-disconnect doesn't just mean cutting off altogether, it can mean just not turning things on or turning them off at certain times (Christians Against Poverty).
- I'd be interested to find out if those buying drums of oil; is it out of necessity or is it because people just don't think about it and are used to pay as you go purchasing (UREGNI)?

The average amount purchased by home heating oil consumers and the prevalence of the use of small emergency drums

- There is a minimum amount of oil you can order, so if people can't afford the minimum amount, it is back to the oil drums (Bryson House).
- We used to run oil club schemes, the whole idea is to get people ahead of themselves and then get them to save, but often people withdraw and take the money out because they need it for other things (Bryson House)
- Emergency drums were prevalent around 2010/2011 when the price of oils was very high. In the intervening years they have not been seen so much, but they are back big time on the forecourts (Department for Communities).

The impact that COVID-19 has had on the extent of fuel poverty in Northern Ireland.

- Furlough, redundancy and lower incomes generally have all contributed to poverty (Bryson House).
- With all the kids at home during COVID, trying to heat the home and keep the fridge stocked up was a big challenge (Bryson House).
- Pre-covid, young people were earning in wee jobs contributing to household income, but all that went during Covid (Bryson House).
- During Covid a lot of support schemes etc just stopped e.g. home heating schemes (Bryson House).

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- With all bills up and incomes down during Covid we expected a lot of debt problems, but that does not seem to have happened. People might be borrowing from unofficial sources or from family (Christians Against Poverty).

Potential for better monitoring of fuel poverty levels and potential solutions

- People need to understand energy better, how it works, look at cost per unit/litre etc (Bryson House).
- Modelled estimates are coming out from NIHE in a month or so (Department for Communities).
- Utility regulator needs a role in oil and LPG (UREGNI).

Awareness of help and support available to the fuel poor.

- We need to educate parents and children in practical living skills including budgeting and taking care of priority bills (Bryson House).
- A lot of people don't know where to get help. We all think we are visible to those who need us, but we are well known where we are well known. (Christians Against Poverty).
- Professionals operating Making Every Contact Count could be looking out for fuel poverty (Christians Against Poverty).

Other issues.

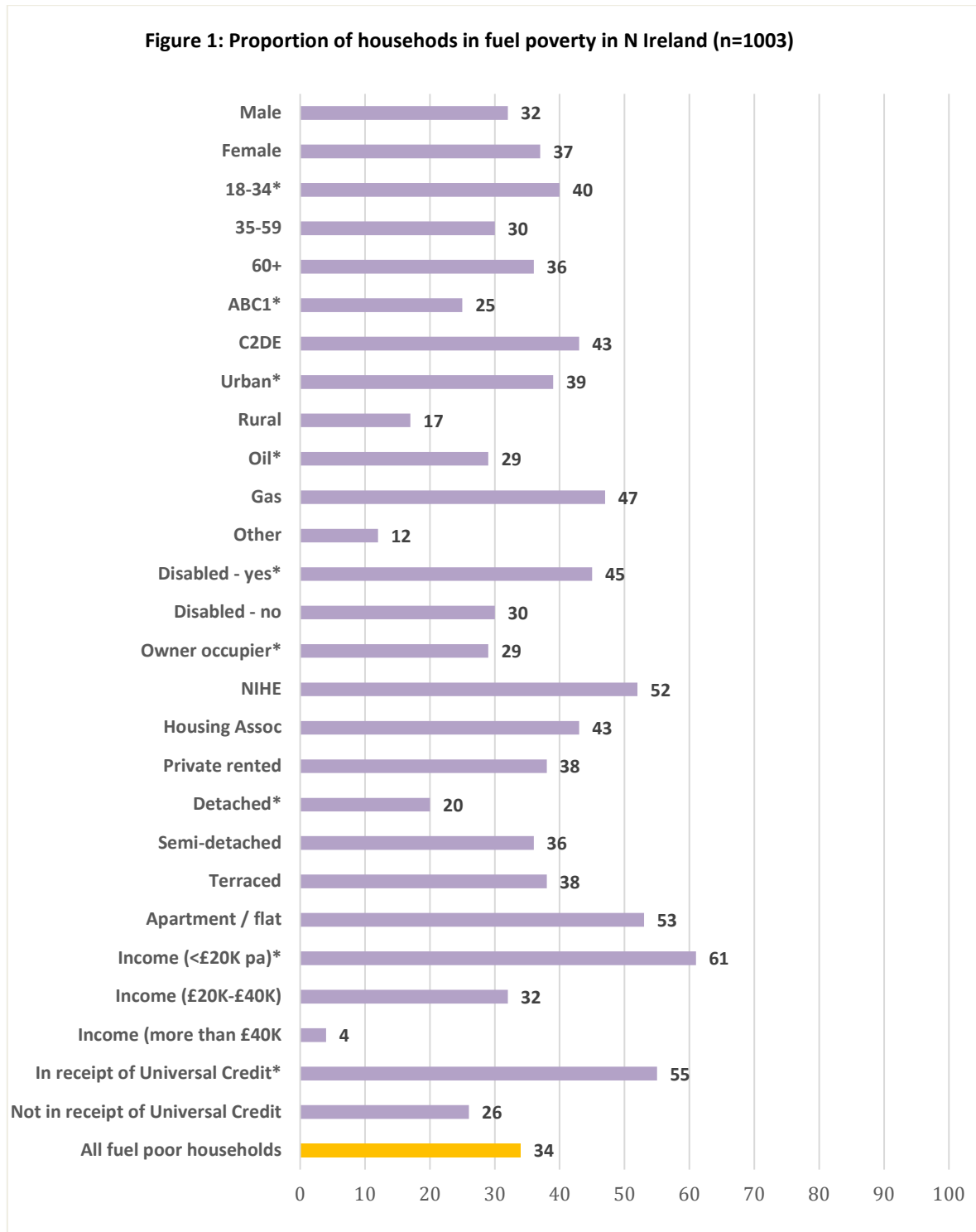
- We need a One Stop Shop for consumers on energy and heating. It needs to be independent and offer practical advice. The CAB brand was invaluable for this sort of thing but now it is gone, a OSS is the way to go (Bryson House).
- Maybe the research could find out from people what would have helped them, what do they want to see in support for fuel poverty (Bryson House).
- We have never had a proper energy strategy before. A properly funded energy efficiency strategy needs to be in place. Finance should be in the toolkit to help consumers (UREGNI).
- The poverty premium needs attention by policy makers (UREGNI).
- Digital exclusion especially for those over 65 or not online is a problem because they can't access the best deals (UREGNI).
- Northern Ireland has a lot of Pre-Pay Meters. The relationship with the consumer is not between the regulator, consumer protection or anyone else, it is with the meter outside. The energy industry is very powerful and well connected but it is not connected to the consumer. Energy is an essential service but big business lobby very strongly and their actions are not always in the best interests of consumers (NEA).
- People who propose smart meters and encourage consumers to become prosumers do not understand the issue of fuel poverty and the lives of people who live in it. There is a big understanding gap between policy makers and the lives of ordinary people (Bryson House).

4. Survey Findings

4.1 Estimate of fuel poverty

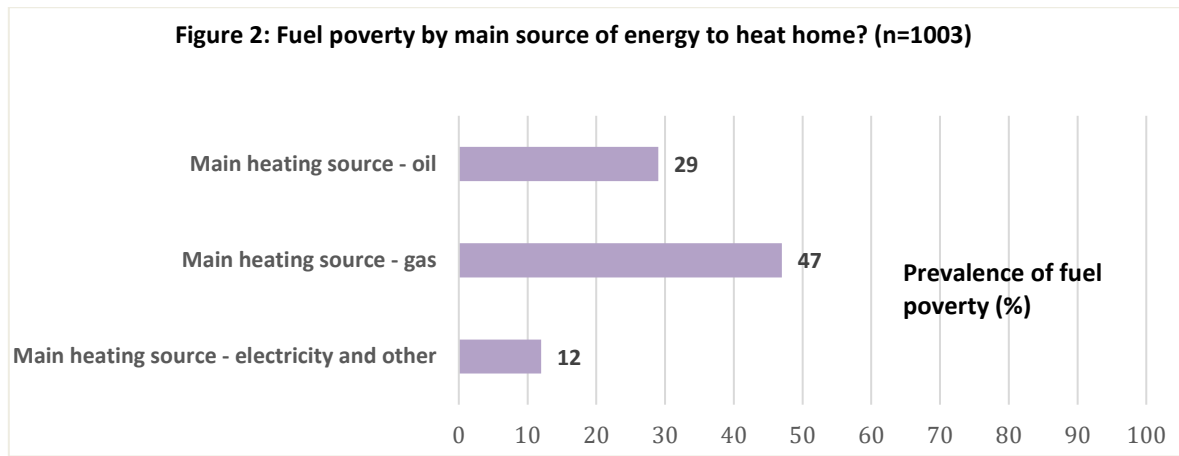
A key objective of this research was to provide a measure of the extent of fuel poverty among Northern Ireland consumers. For the purposes of the research fuel poverty has been defined as a household spending more than 10% of its income (take home wages, benefits, pension etc.) on energy bills.

Based on this definition it is estimated that 34% of households in Northern Ireland are living in fuel poverty. Note that Figure 1 highlights (using asterisk) statistically significant differences (e.g. a significantly higher proportion of those using gas to heat their homes are classified as living in fuel poor households [47%] compared with those living in households where oil is the main source of energy to heat the home).



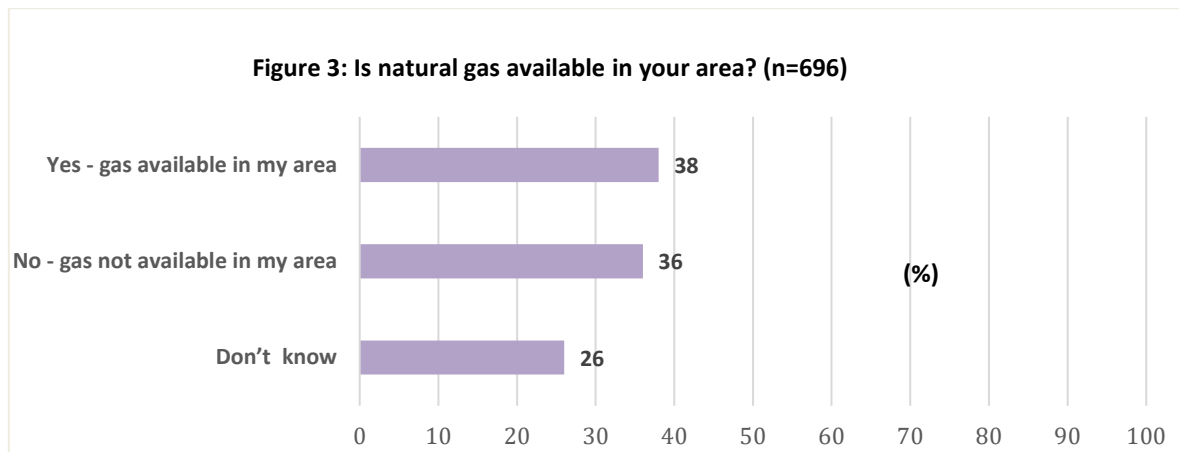
4.1.1 Fuel poverty and main source of heat in home

Figure 2 shows that the highest level of fuel poverty was recorded in homes where gas is the main heating source (47%), with households where oil is the main heating source recording a fuel poverty level of 29%. Fuel poverty levels were lowest in homes where the main fuel source was something other than gas or oil (12%).



4.1.2 Awareness of gas availability among non-gas consumers

Almost four out of ten (38%) consumers using energy sources other than gas to heat their home said that gas was available in their area, 36% said gas is not available, and 26% didn't know if gas is available or not.

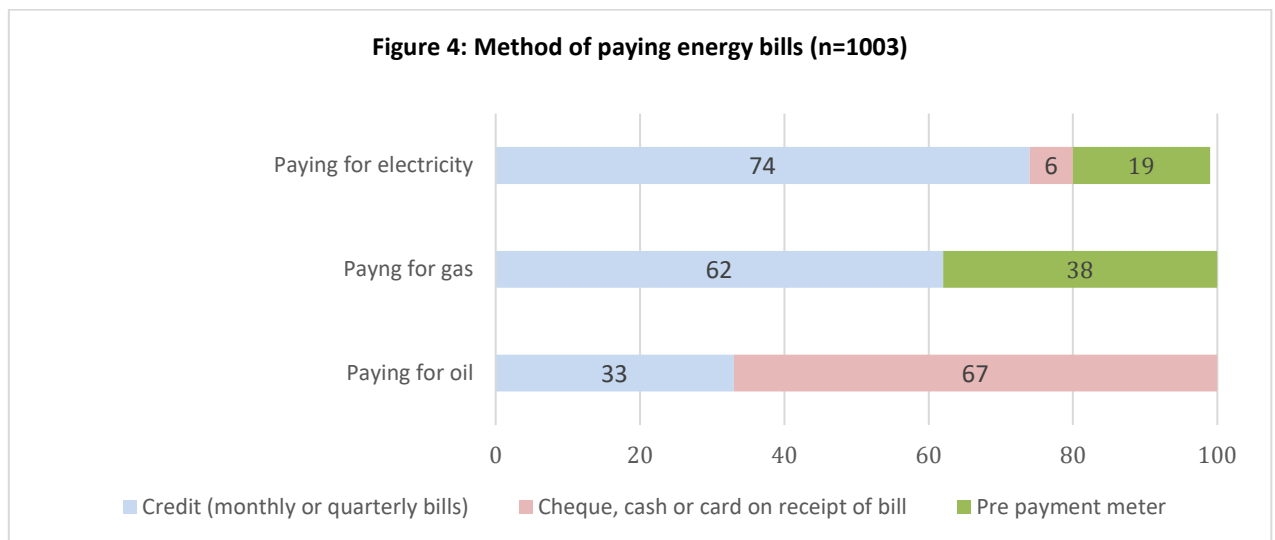


4.2 Payment methods for energy

Figure 4 shows that almost three out of four (74%) consumers said they pay for their electricity via credit arrangements (i.e. monthly or quarterly bills), with 6% paying by cheque, cash or check on receipt of their bill, and 19% paying via a prepayment meter.

Among gas customers, 62% said they pay their bill through credit arrangements, with 38% paying via a prepayment meter.

One in three consumers (33%) who use home heating oil said they pay using credit arrangements, with most (67%) paying by cheque, cash or card on receipt of their bill.



Method of payment and fuel poverty

Analysis by fuel payment method shows that:

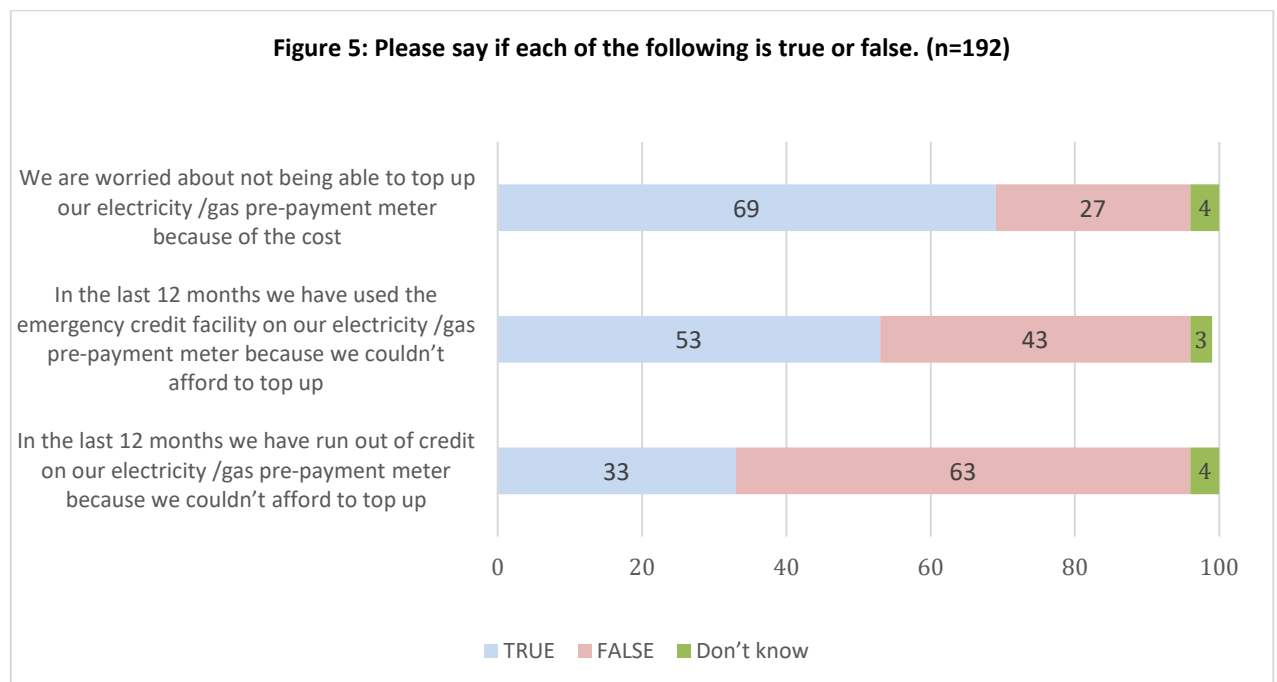
- Consumers with PPMs report a significantly higher level of fuel poverty (66% vs. 26%)
- Consumers with electricity PPMs report a significantly higher level of fuel poverty compared (67%) with those paying their electricity bill by credit (26%) or by paying by cheque, cash or card on receipt of their bill (41%)
- Consumers with gas PPMs report a significantly higher level of fuel poverty (73%) compared with those paying their gas bill by credit (35%), or paying by cheque, cash or card on receipt of their bill (25%)

4.2.1 Running out of credit and use of emergency credit facility on prepayment meters

Consumers who use prepayment meters to pay for their energy were asked about topping up, running out of credit, and use of the emergency crediting facility on their PPM.

Figure 5 shows that most (69%) consumers with PPMs said they are worried about not being able to top up their electricity /gas pre-payment meter because of the cost, with 53% saying that in the last 12 months they have used the emergency credit facility on their electricity /gas pre-payment meter because they couldn't afford to top up. One in three (33%) consumers with PPMs said that they have run out of credit in the last 12 months because they couldn't afford to top up.

Among those who had run out of credit on their prepayment meter in the last 12 months (n=63), just over half had been without credit for less than 12 hours, 38% had been without credit for 12 hours or more, and 9% couldn't recall how long they had been without credit for.



Statistically significant differences

Those more likely to have run out of credit on their electricity /gas pre-payment meter because they couldn't afford to top up included:

- Younger consumers (18-34, 43%: 35-59, 27%: 60+, 21%)
- Lower income consumers (<=£20K, 32%: 20K-£40K, 11%: £40K+, 0%)
- Consumers in receipt of Universal Credit (50% vs. 21%)

Those more likely to be worried about not being able to top up their electricity /gas pre-payment meter because of the cost included:

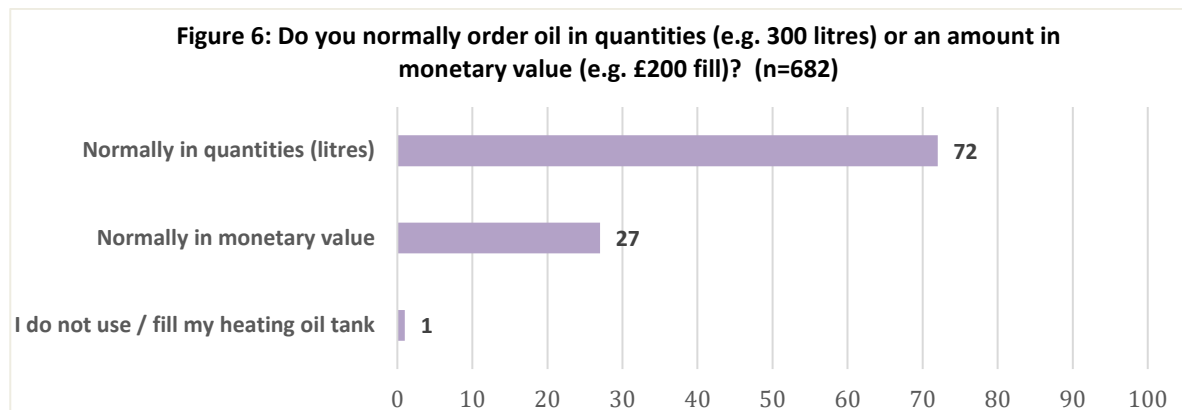
- Consumers living in fuel poor households (75% vs 62%)
- Lower income consumers (<=£20K, 88%: 20K-£40K, 73%: £40K+, 29%)
- Consumers in receipt of Universal Credit (83% vs. 61%)

Those more likely to have used the emergency credit facility on their electricity /gas pre-payment meter because they couldn't afford to top up included:

- Consumers living in fuel poor households (55% vs 35%)
- Lower income consumers (<=£20K, 60%: 20K-£40K, 39%: £40K+, 33%)
- Consumers in receipt of Universal Credit (66% vs. 47%)

4.3 Buying home heating oil

Most consumers using oil to heat their home said they normally buy in quantities (72%), with 27% saying they normally buy an amount in monetary value.



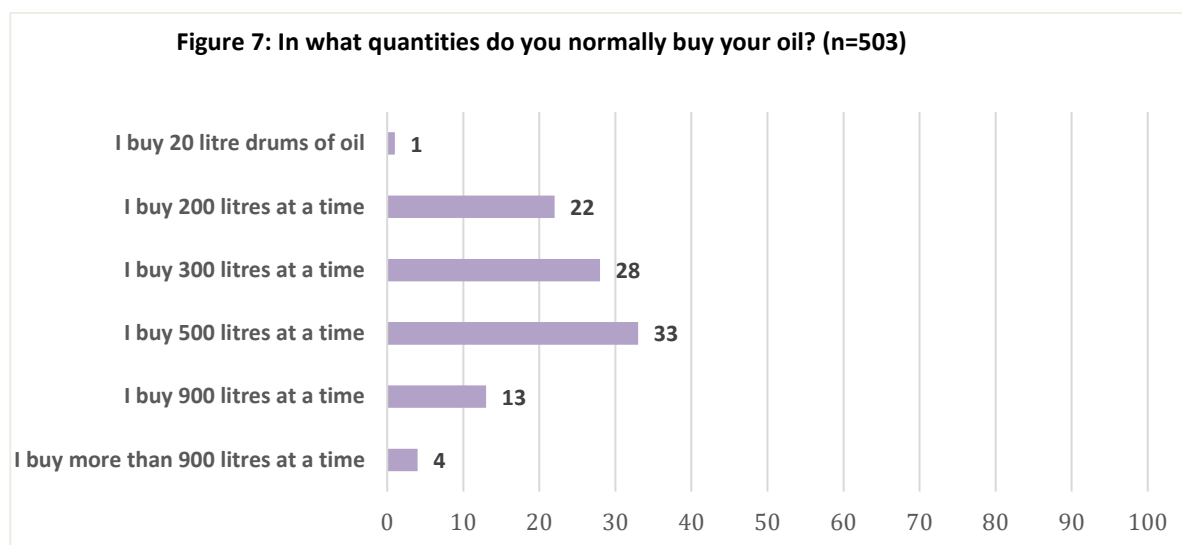
Statistically significant differences

- Consumers living in fuel poor households were less likely to order oil in quantities (60% vs. 74%) and more likely to order in monetary value amounts (40% vs. 26%)
- ABC1 consumers were more likely to order oil in quantities (76% vs. C2DE, 69%)
- Higher income consumers were more likely to order oil in quantities (<=£20K, 63%: 20K-£40K, 63%: £40K+, 76%)

4.3.1 Quantities of home heating oil purchased

Among those who purchase home heating oil in quantities, 1% say they normally buy 20 litre drums, 22% normally purchase 200 litres at a time, 28% normally purchase 300 litres at a time and 33% normally buy 500 litres at a time. Seventeen percent (17%) said they normally purchase 900 litres (13%) or more (4%).

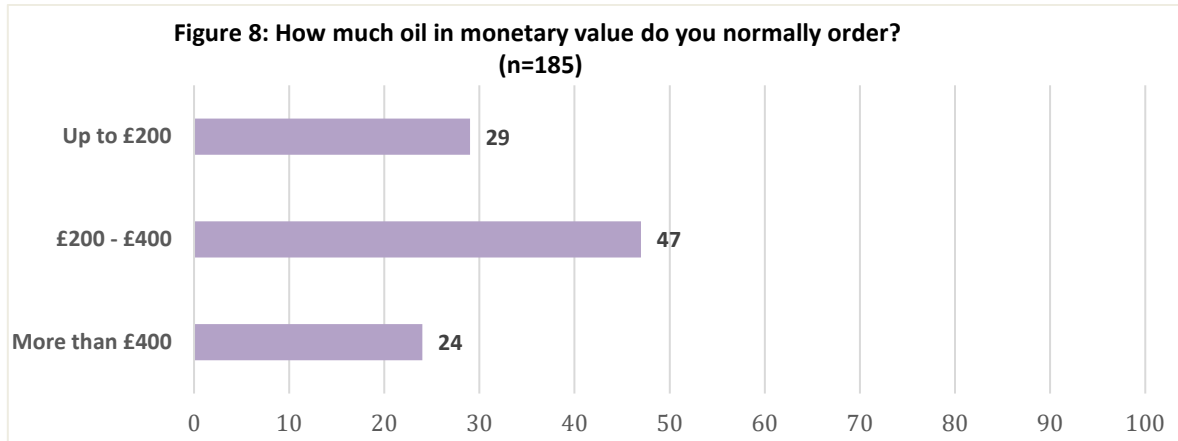
None of those purchasing more than 900 litres were classified as fuel poor households [200 litres, 22%: 300 litres, 13%]. Note that the number of consumers purchasing 20 litre drums is too small to allow analysis by fuel poverty level.



4.3.2 Monetary value of home heating oil purchased

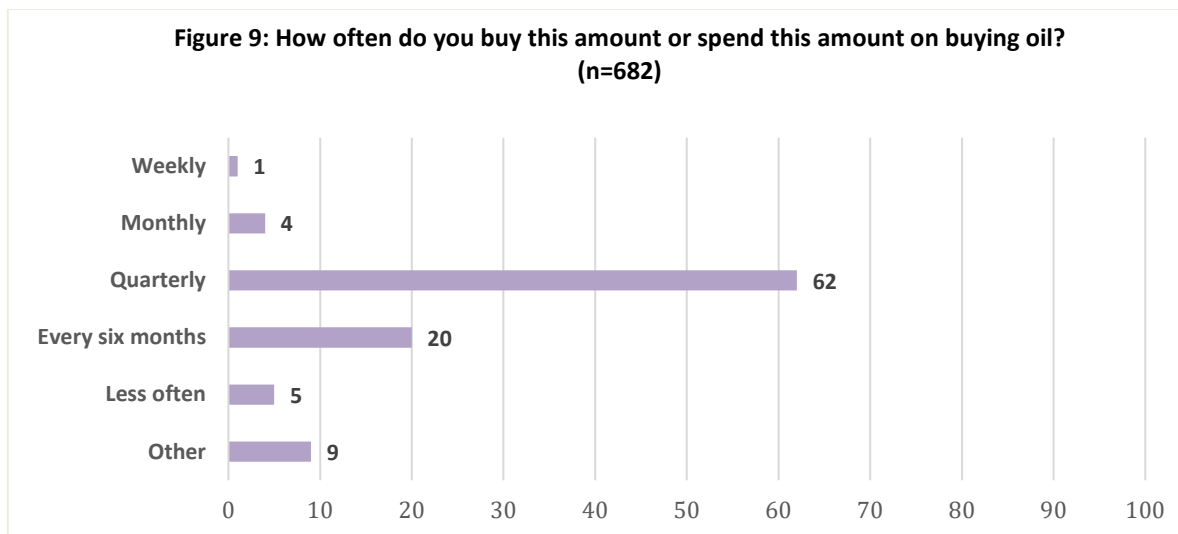
Among those who normally purchase oil in monetary values (n=185), 29% said they normally buy up to £200 worth of oil, 47% normally buy between £200 and £400 worth of oil, and around a quarter (24%) normally buy more than £400 worth.

Note that the average monetary spend among consumers purchasing oil in monetary amounts was £349, with fuel poor households spending significantly more on average (£409 vs. £311).



4.3.3 Frequency of buying oil

Consumers were asked about the frequency of their normal order for oil, with quarterly purchases the most common (62%). Note that fuel poor households were less likely to order quarterly (55% vs. 68%).



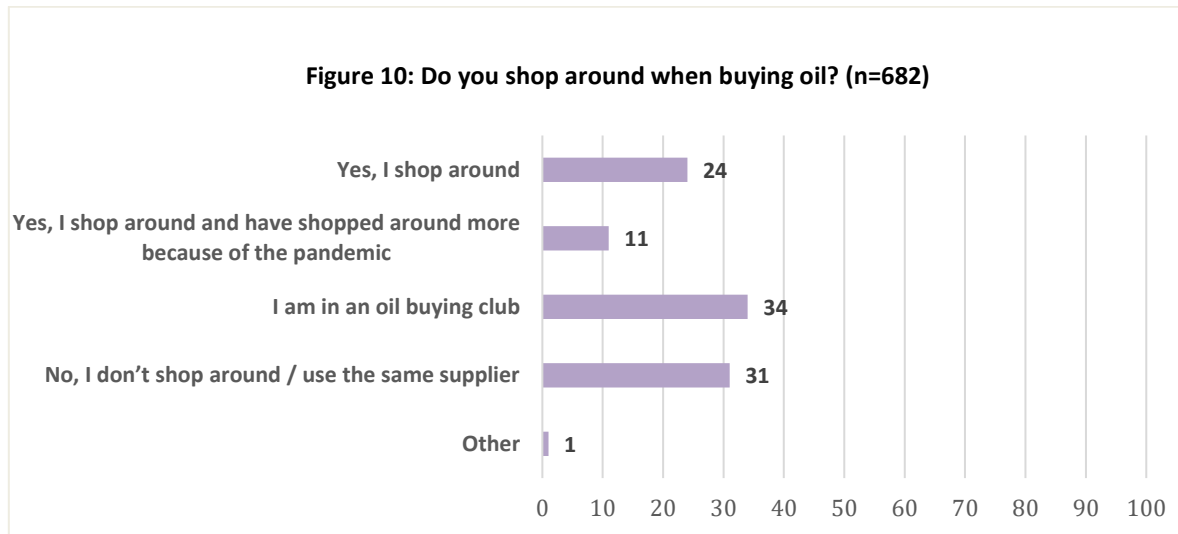
4.3.4 Shopping around when buying oil

Consumers were asked if they shop around when buying oil.

Figure 10 shows that 35% of consumers said they shop around (24% shop around and 11% shop around and have shopped around more because of the pandemic).

Approximately one in three (34%) consumers said they are in an oil buying club, and 31% said they don't shop around. One percent did something else³¹.

Analysis by fuel poverty found that just over half (55%) of those living in fuel poor households said they shop around compared with 30% of those in non-fuel poor households, with those in non-fuel poor households more likely to be in an oil buying club (39% vs. 14%).



Statistically significant differences between consumer groups:

More likely to shop around when buying oil

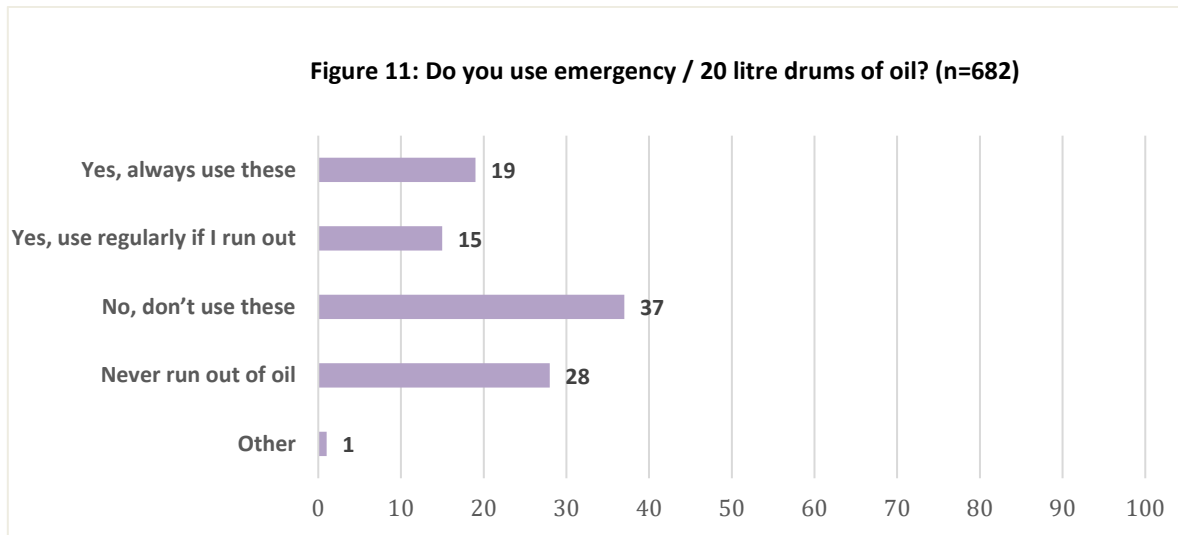
- Men (39% vs. 28%)
- Younger consumers (18-34, 45%; 35-59, 32%; 60+, 26%)
- Those with moderate incomes (<=£20K, 30%; 20K-£40K, 38%; £40K+, 19%)
- Consumers living urban areas (45% vs. 14%)
- Those living in households in receipt of Universal Credit (43% vs. 28%)

³¹ Included: pay monthly via a planned payment scheme (n=1); pay landlord for heating and oil (n=1); shopped around more because of the recent oil prices crises (n=1).

4.3.5 Use of emergency 20 litre drums of oil

Among all consumers who use oil to heat their homes, approximately a third (34%) said they use emergency 20 litre drums of oil (19% always use them: 15% use them regularly when they run out), 37% said they don't use them and 28% said they never run out. One percent said they use them occasionally (n=4) or sometimes (n=1).

Among those who use emergency 20 litre drums of oil, similar numbers said they get them delivered (51%) and buy them at a garage or shop (52%) [two respondents said they get them from their farm].



Statistically significant differences between consumer groups:

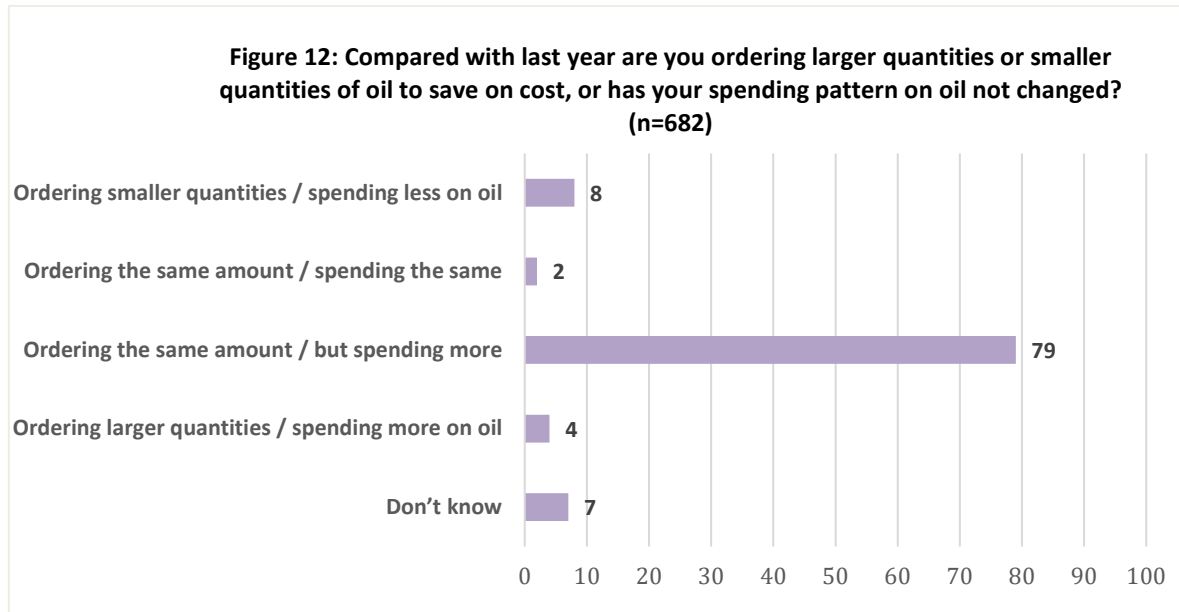
More likely to use emergency 20 litre drums of oil

- C2DE consumers (40% vs. 29%)
- Consumers living rural areas (50% vs. 27%)
- Those living in households in receipt of Universal Credit (43% vs. 34%)

4.3.6 Use of oil compared with a year ago

Compared with last year, most consumers (79%) said they are ordering the same amount of oil but spending more.

Eight percent (8%) are ordering smaller quantities and spending less, 2% are ordering the same amount and spending the same, and 4% are ordering larger quantities and spending more. Seven percent (7%) answered, 'don't know'.

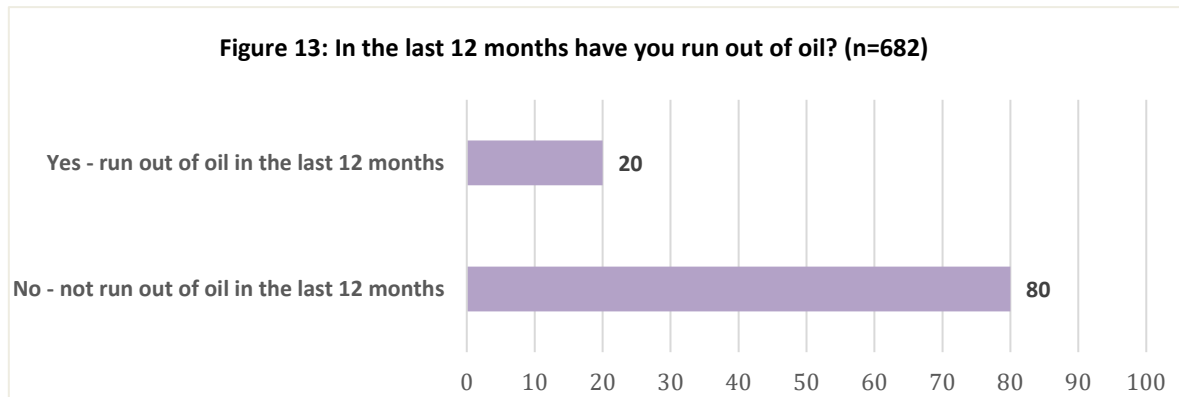


Statistically significant differences between consumer groups:

- Those living in fuel poor households were less likely to say they are ordering the same amount of oil but spending more (76% vs. 80%), with proportionately more fuel poor households saying they don't know if their spending pattern on oil has changed (17% vs. 3%)
- Younger consumers were more likely to say they are ordering smaller quantities of oil and spending less on oil (18-34, 10%; 35-59, 8%; 60+, 6%)
- Higher income consumers were more likely to say they are ordering the same amount but spending more (<=£20K, 77%; 20K-£40K, 79%; £40K+, 85%)
- Consumers living in rural areas were more likely to say they are ordering the same amount but spending more (91% vs. 73%) whereas consumers in urban areas were more likely to say they are ordering smaller quantities of oil and spending less on oil (10% vs. 4%)

4.3.7 Running out of oil

One in five (20%) consumers said they had run out of oil in the last 12 months.



Statistically significant differences between consumer groups:

Those more likely to have run out of oil in the last 12 months included:

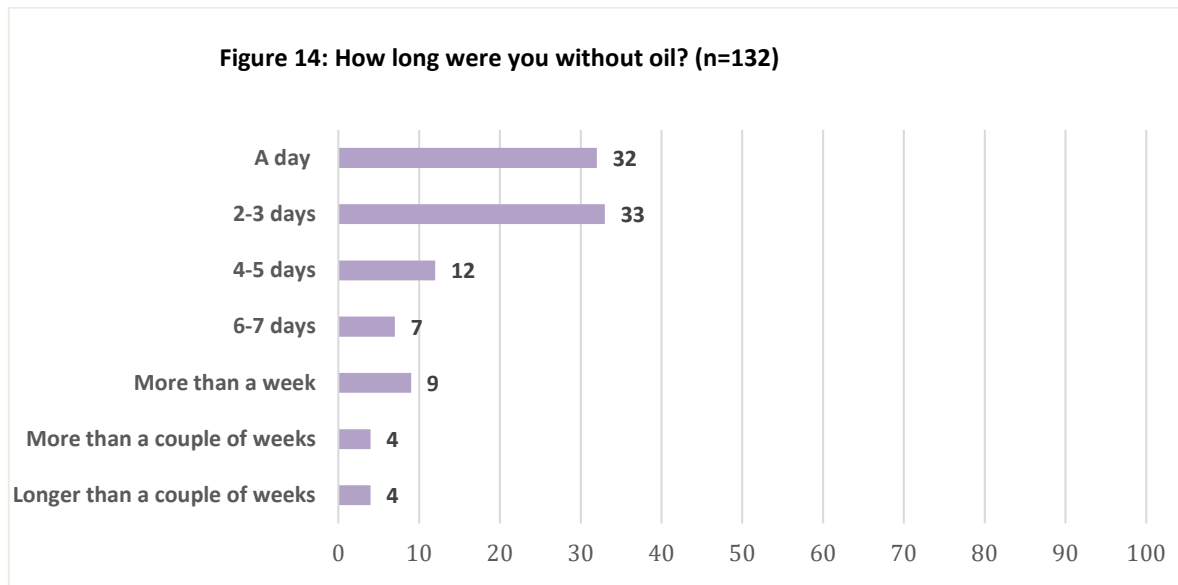
- Consumers living in fuel poor households (36% vs. 13%)
- Younger consumers (18-34, 31%; 35-59, 15%; 60+, 16%)
- Those in C2DE social classes (26% vs. ABC1, 13%)
- Consumers with a disability (36% vs. 13%)
- Lower income consumers (<=£20K, 34%; 20K-£40K, 24%; £40K+, 6%)
- Those living in urban areas (24% vs. 10%)
- Those living in households in receipt of Universal Credit (49% vs. 11%)

Reasons for running out of oil in the last 12 months

- Among those who ran out of oil (n=132), most (56%) said they had run out because they couldn't afford to top up, with 45% saying they had run out because they had forgotten to top up
- Similar numbers of fuel poor and non-fuel poor households said they had run out because they couldn't afford to top up (48% vs. 47%)
- Not being able to afford to top up was more likely to have been a reason for not topping up among the following groups: younger consumers (18-34, 65%; 35-59, 58%; 60+, 36%); C2DE consumers (68% vs. 34%); lower income consumers (<=£20K, 66%; 20K-£40K, 42%; £40K+, 0%); and, those living in households in receipt of Universal Credit (92% vs. 35%)

4.3.8 Length of time without oil

Figure 14 shows that among those who had run out of oil in the last 12 months (n=132), 32% were without oil for a day, 33% were without oil for 2-3 days and 36% were without oil for more than 3 days.



Statistically significant differences between consumer groups:

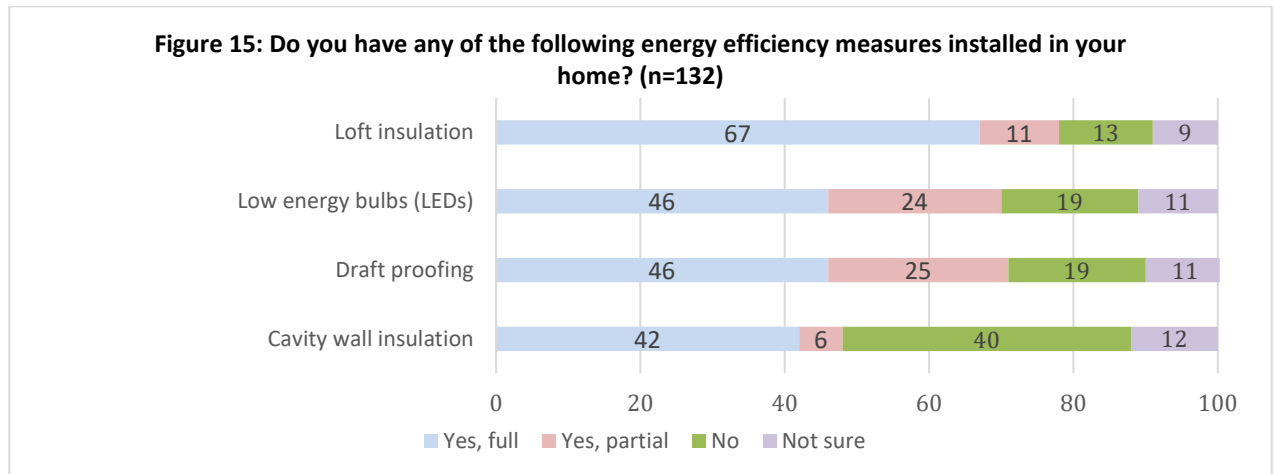
- Those living in fuel poor households were more likely to say they were without oil for more than 3 days (38% vs. 13%), whereas those living in non-fuel poor households were more likely to say they were without oil for a day (51% vs. 26%)
- C2DE consumers were more likely to say they were without oil for more than 3 days (49% vs. 28%)
- Higher income consumers were more likely to say they were without oil for a day (<=£20K, 45%; 20K-£40K, 29%; £40K+, 100%)
- Consumers living in rural areas were more likely to say they were without oil for a day (57% vs. 26%), whereas consumers living in urban areas were more likely to say they were without oil for more than 3 days (45% vs. 0%)
- Consumers living in households in receipt of Universal Credit were more likely to say they were without oil for 3 days or more (35% vs. 21%)

4.4 Energy efficiency

4.4.1 Energy efficiency measures installed

The survey also sought to explore if energy consumers have energy efficiency measures installed in their homes.

Figure 15 shows that consumers were most likely to have loft insulation installed (78%) [fully, 67%; partially, 11%], and least likely to have cavity wall insulation (48%) [fully, 42%; partially, 6%].



Statistically significant differences between consumer groups:

Less likely to have loft insulation fully or partially installed:

- Consumers living in fuel poor households (74% vs. 81%)
- Younger consumers (18-34, 67%; 35-59, 83%; 60+, 80%)
- Those in C2DE social classes (75% vs. ABC1, 81%)
- Consumers with a disability (67% vs. 82%)
- Lower income consumers (<=£20K, 62%; 20K-£40K, 82%; £40K+, 94%)
- Those living in urban areas (75% vs. 88%)
- Those living in households in receipt of Universal Credit (55% vs. 86%)
- Those with mould and damp in their home (56% vs. 82%)
- Consumers who say their house is normally cold in winter (75% vs. 81%)
- Those who describe their physical health as poor (excellent /good, 82%; fair, 75%; poor, 45%)
- Those who describe their mental health as poor (excellent /good, 85%; fair, 63%; poor, 42%)

Less likely to have cavity wall insulation

- Consumers living in non-fuel poor households (42% vs. 60%)
- Younger consumers (18-34, 36%; 35-59, 56%; 60+, 46%)
- Those in C2DE social classes (41% vs. ABC1, 53%)
- Consumers with a disability (31% vs. 51%)
- Lower income consumers (<=£20K, 29%; 20K-£40K, 54%; £40K+, 50%)
- Those living in rural areas (37% vs. 52%)
- Those living in households in receipt of Universal Credit (26% vs. 51%)
- Those with mould and damp in their home (25% vs. 52%)
- Consumers who say their house is normally cold in winter (26% vs. 63%)
- Those who describe their physical health as poor (excellent /good, 50%; fair, 47%; poor, 20%)
- Those who describe their mental health as poor (excellent /good, 50%; fair, 45%; poor, 26%)

Less likely to have draft proofing

- Consumers living in fuel poor households (60% vs. 77%) [fuel poor households unsure, 19% vs. 9%]
- Younger consumers (18-34, 63%; 35-59, 73%; 60+, 73%)

- Those in C2DE social classes (67% vs. ABC1, 73%)
- Consumers with a disability (56% vs. 74%)
- Lower income consumers (<=£20K, 61%: 20K-£40K, 71%: £40K+, 91%)
- Those living in urban areas (65% vs. 86%)
- Those living in households in receipt of Universal Credit (52% vs. 76%)
- Those with mould or damp in their home (55% vs. 74%)
- Those who describe their physical health as poor (excellent /good, 74%: fair, 63%: poor, 49%)
- Those who describe their mental health as poor (excellent /good, 77%: fair, 54%: poor, 40%)

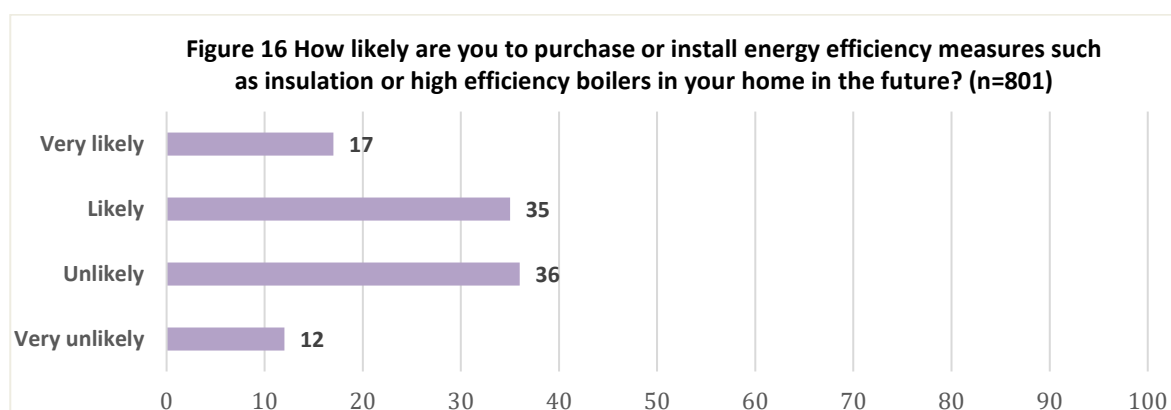
Less likely to have low energy bulbs (LEDs)

- Consumers living in fuel poor households (56% vs. 77%)
- Younger consumers (18-34, 62%: 35-59, 72%: 60+, 71%)
- Those in C2DE social classes (66% vs. ABC1, 72%)
- Consumers with a disability (55% vs. 73%)
- Lower income consumers (<=£20K, 59%: 20K-£40K, 69%: £40K+, 91%)
- Those living in urban areas (63% vs. 86%)
- Those living in households in receipt of Universal Credit (53% vs. 74%)
- Those with mould or damp in their home (52% vs. 73%)
- Those who describe their physical health as poor (excellent /good, 73%: fair, 61%: poor, 48%)
- Those who describe their mental health as poor (excellent /good, 76%: fair, 49%: poor, 39%)

4.4.2 Likelihood of installing efficiency measures

Just over half (52%) of those who had not already installed insulation or high efficiency boilers in their home said they would be likely to install these measures in the future (very likely, 17%: likely, 35%).

Just under half (48%) said they would be unlikely to install these measures (unlikely, 36%: very unlikely, 12%).



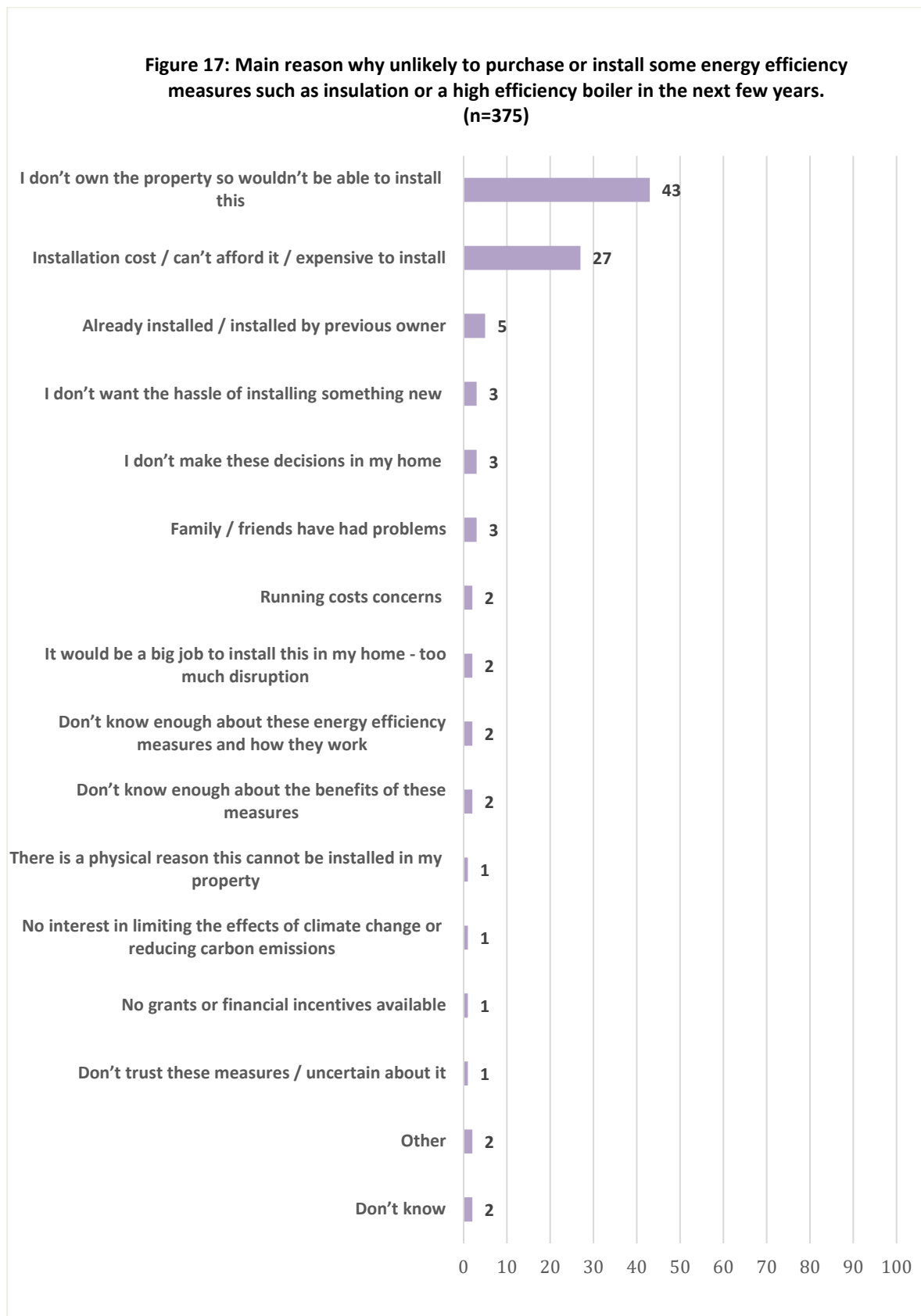
Statistically significant differences between consumer groups:

Consumers more likely to say they will install energy efficiency measures such as insulation or high efficiency boilers in their home included:

- Consumers living in non-fuel poor households (56% vs. 26%)
- Consumers aged 35-59 (18-34, 40%: 35-59, 60%: 60+, 54%)
- Those in ABC1 social classes (64% vs. C2DE, 42%)
- Non-disabled consumers (58% vs. 35%)
- Higher income consumers (<=£20K, 21%: 20K-£40K, 48%: £40K+, 77%)
- Those living in rural areas (68% vs. 47%)
- Those living in households not in receipt of Universal Credit (61% vs. 26%)
- Those without mould or damp in their home (58% vs. 30%)
- Those who say their home is warm in winter (57% vs. 48%)
- Those who describe their physical health as excellent or good (excellent /good, 58%: fair, 41%: poor, 22%)
- Those who describe their mental health as excellent or good (excellent /good, 60%: fair, 33%: poor, 27%)

4.4.3 Main reasons unlikely to install efficiency measures

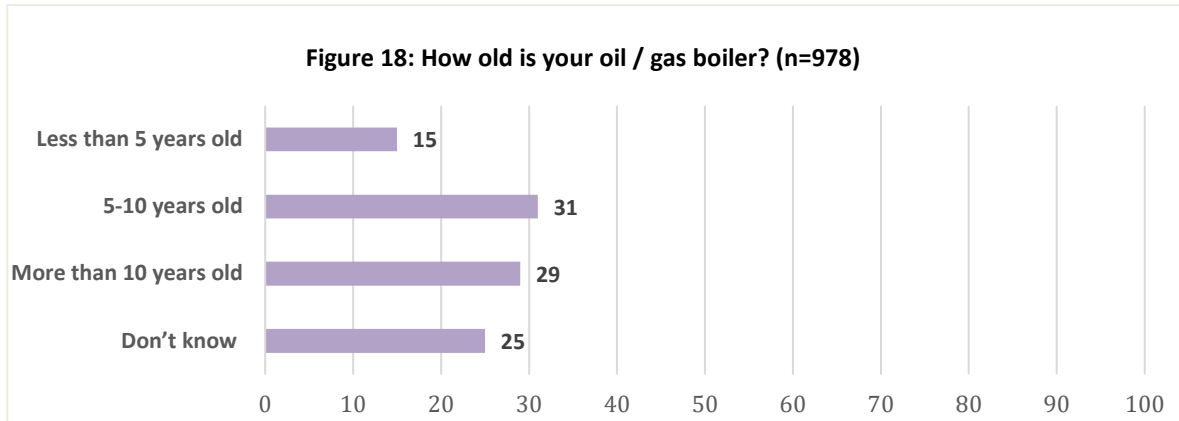
The most common reasons why consumers said they would be unlikely to install energy efficiency measures such as insulation or a high efficiency boiler in the next few years were not owning the property they are living in (43%), and installation costs, affordability and expense (27%).



4.4.4 Age of oil and gas boilers

Consumers were asked how old their oil or gas boiler is, with 15% saying it is less than five years' old, 31% said it is between 5-10 years' old, and 29% said their boiler is more than 10 years' old. One in four (25%) didn't know how old their boiler is.

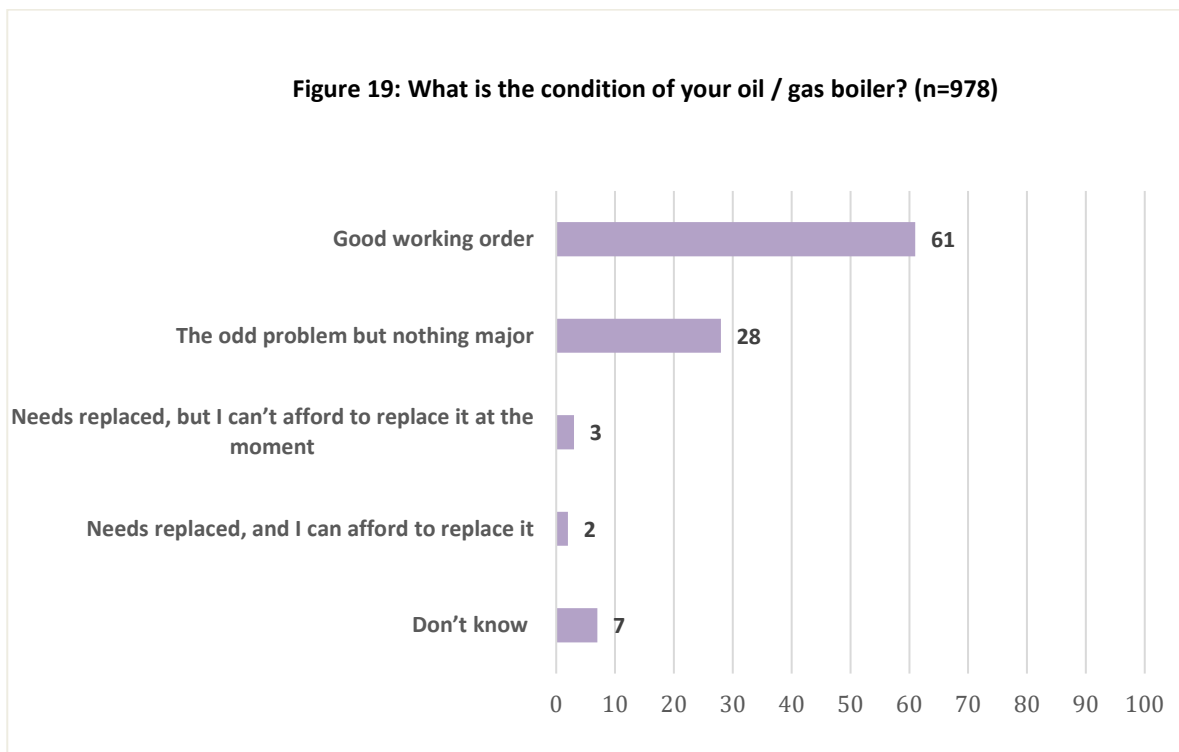
Proportionately more consumers living in fuel poverty households said their oil or gas boiler was more than 10 years' old (36% vs. 25%).



4.4.5 Condition of oil and gas boilers

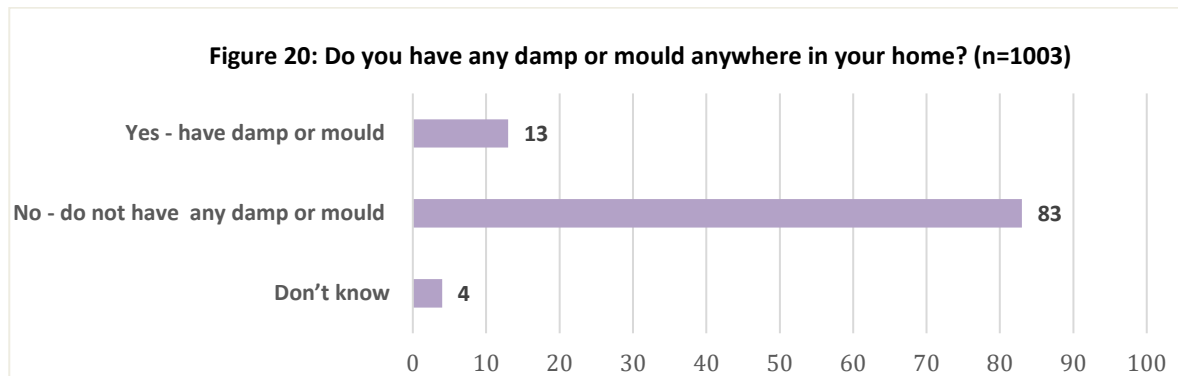
A majority (61%) of consumers reported that their oil or gas boiler is in good working order, 28% said they have the odd problem but nothing major, and 5% said their boiler needs replaced (can't afford to replace, 3%: can afford to, 2%). Seven percent of consumers said they don't know the condition of their boiler.

There was no significant difference in the condition of oil and gas boilers in fuel poor and non-fuel poor households.



4.4.6 Prevalence of damp or mould anywhere in home

Thirteen percent (13%) of consumers said that have damp or mould somewhere in their home, 83% said they do not, and 4% didn't know if they did or not.



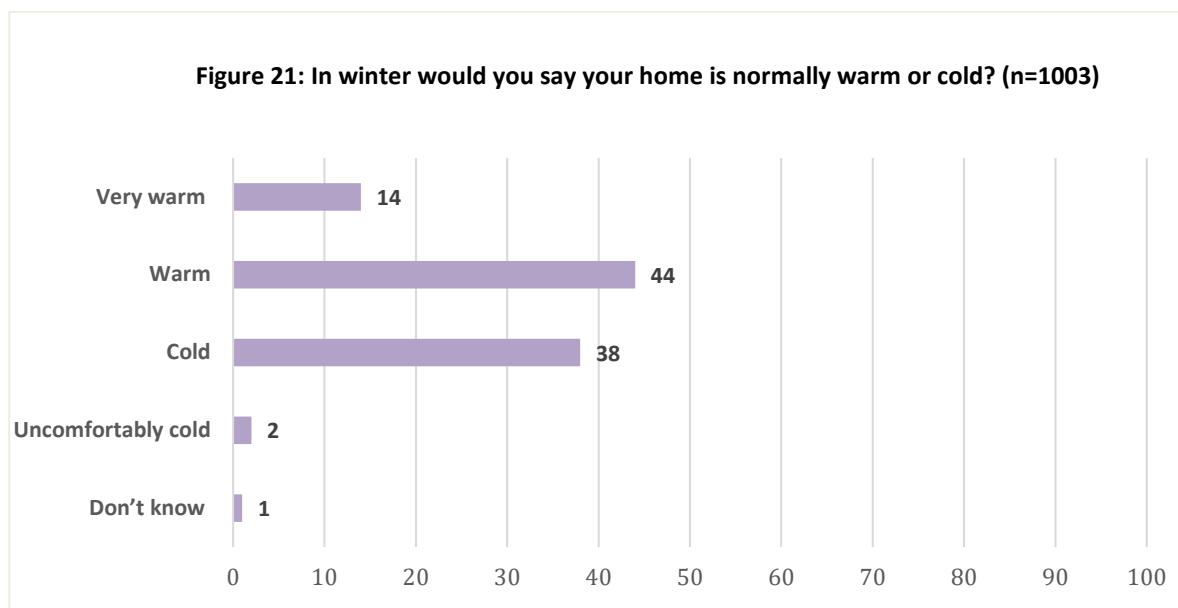
Statistically significant differences between consumer groups:

Those more likely to say they have damp or mould in their household included:

- Consumers living in fuel poor households (19% vs. 10%)
- Younger consumers (18-34, 21%; 35-59, 10%; 60+, 11%)
- Those in C2DE social classes (18% vs. ABC1, 9%)
- Consumers with a disability (21% vs. 11%)
- Lower income consumers (<=£20K, 26%; 20K-£40K, 14%; £40K+, 4%)
- Those living in urban areas (15% vs. 8%)
- Those living in households in receipt of Universal Credit (36% vs. 8%)
- Those who say their home is cold in winter (23% vs. 6%)
- Those who describe their physical health as poor (excellent /good, 10%; fair, 21%; poor, 35%)
- Those who describe their mental health as poor (excellent /good, 8%; fair, 29%; poor, 42%)

4.4.7 Ambient temperature of home in Winter

Almost six out of ten (58%) consumers said that in winter their home is normally warm (very warm, 14%; warm, 44%). Four out of ten (40%) said that their home in winter is cold (cold, 38%; uncomfortably cold, 2%). One percent answered, 'don't know'.



Statistically significant differences between consumer groups:

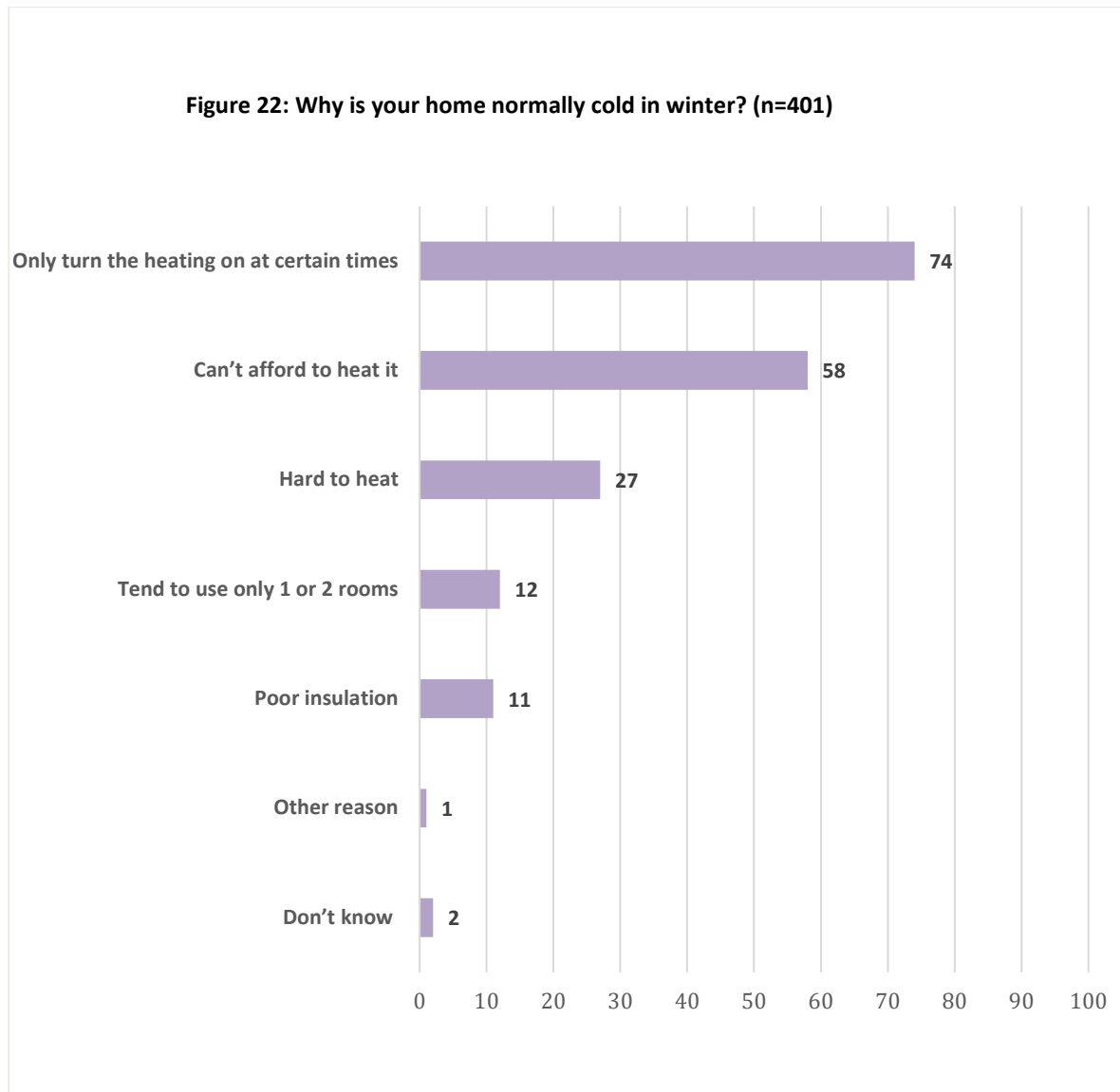
Those more likely to say their home is cold or uncomfortably cold in winter included:

- Consumers with a disability (54% vs. 38%)
- C2DE consumers (47% vs. ABC1, 34%)
- Lower income consumers (<=£20K, 57%; 20K-£40K, 32%; £40K+, 29%)
- Those living in rural areas (50% vs. 37%)
- Those living in households in receipt of Universal Credit (59% vs. 36%)
- Those who describe their physical health as poor (excellent /good, 37%; fair, 46%; poor, 76%)
- Those who describe their mental health as poor (excellent /good, 36%; fair, 49%; poor, 76%)

4.4.8 Reasons why home is cold in Winter

Figure 22 shows that the most common reasons why consumers said their home is cold during the winter included: only turning the heating on at certain times (74%), not being able to afford to heat their home (58%), and homes being hard to heat (27%).

Twelve percent said their home is cold in winter because they only tend to use 1 or 2 rooms, 11% cited poor insulation, and 1% offered other reasons³². Two percent were unsure why their home is cold in winter.



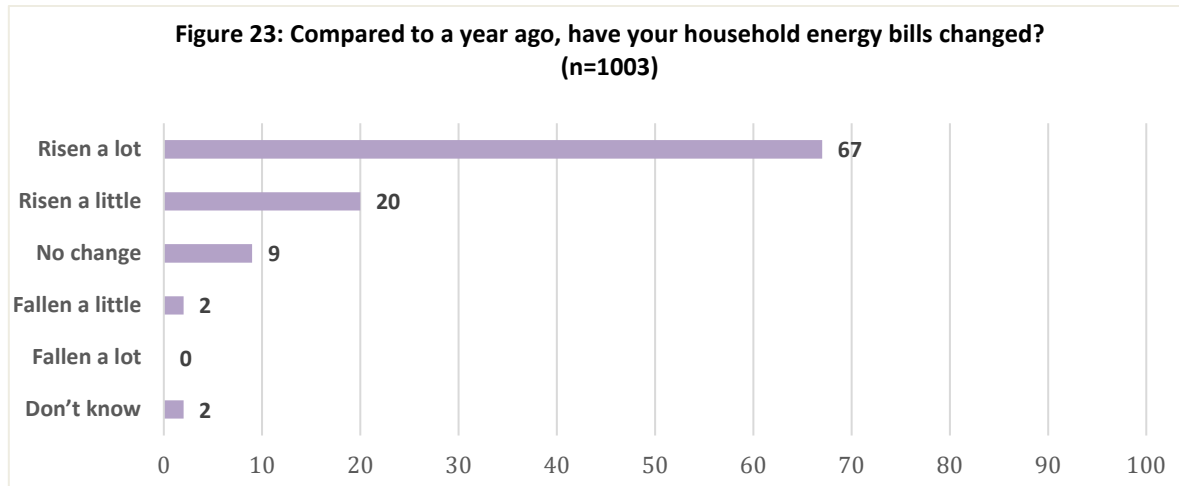
³² Listed building and thick stone walls and difficult to retain heat (n=1).

4.5 Rising energy prices

4.5.1 Change in household energy bills

Consumers were asked about their household energy bills compared with a year ago.

Figure 23 shows that almost nine out of ten (87%) consumers said their energy bills had either risen a lot (67%) or a little (20%) in the last year. Nine percent said there had been no change in their energy bills, with 2% saying their bills had fallen. A further two percent were unsure.



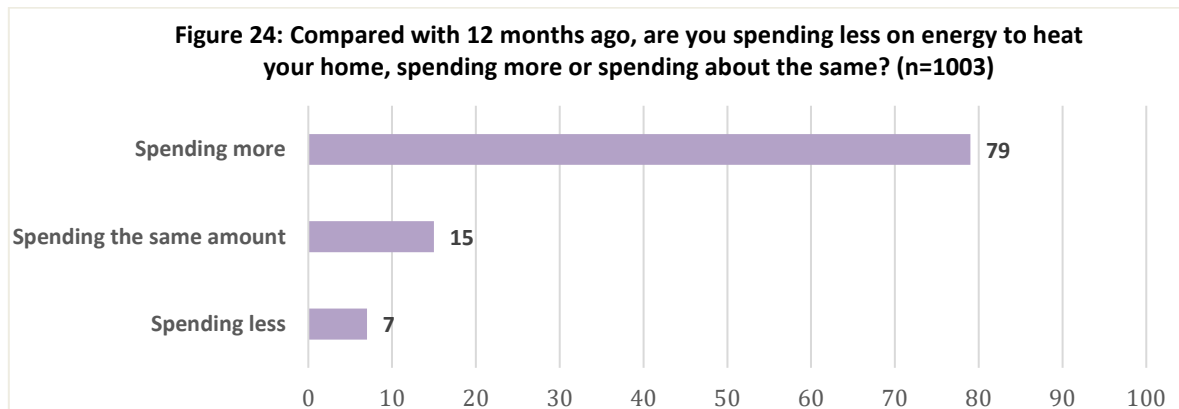
Statistically significant differences between consumer groups:

Those more likely to say that their energy bills have risen included:

- Consumers using oil to heat their homes (oil, 90%: gas, 82%: other, 80%)
- Those with a disability (92% vs. 88%)
- Consumers on lower incomes (<=£20K, 94%:20K-£40K, 90%: £40K+, 42%)
- Consumers living in rural areas (95% vs. 84%)
- Those living in households that are cold in winter (94% vs. 83%)

4.5.2 Spending more or less on energy

Almost eight out of ten (79%) consumers said that compared with 12 months ago, they are spending more on energy now, 15% said they are spending the same amount, and 7% are spending less.



Statistically significant differences between consumer groups:

- Consumers living in fuel poor households were more likely to say they are spending the same amount on energy to heat their homes (21% vs. 12%)
- Consumers using oil to heat their homes were more likely to say they are spending more to heat their home (oil, 85%; gas, 65%; other, 63%)
- C2DE (82%) consumers were more likely to say they are spending more to heat their home (ABC1, 76%)
- Consumers living in urban areas were more likely to say they are spending the same amount on energy to heat their homes (18% vs. 6%)
- Those who said they are living in cold homes in winter were more likely to say they are spending the same amount on energy to heat their homes (20% vs. 7%)

Reasons spending more

Among those who said they are spending more on energy compared with 12 months ago, 90% attributed this to an increase in the price of energy, 2% said they are spending more time at home and using more energy, 1% said they are not using more energy but spending more on energy. Other responses included: spending more because of Covid (n=2); the war in Ukraine (n=2); cold weather (n=2); increase in the price of prepayment meter top ups (n=2); living in a larger property (n=1); and, increased tax on fuel (n=1),

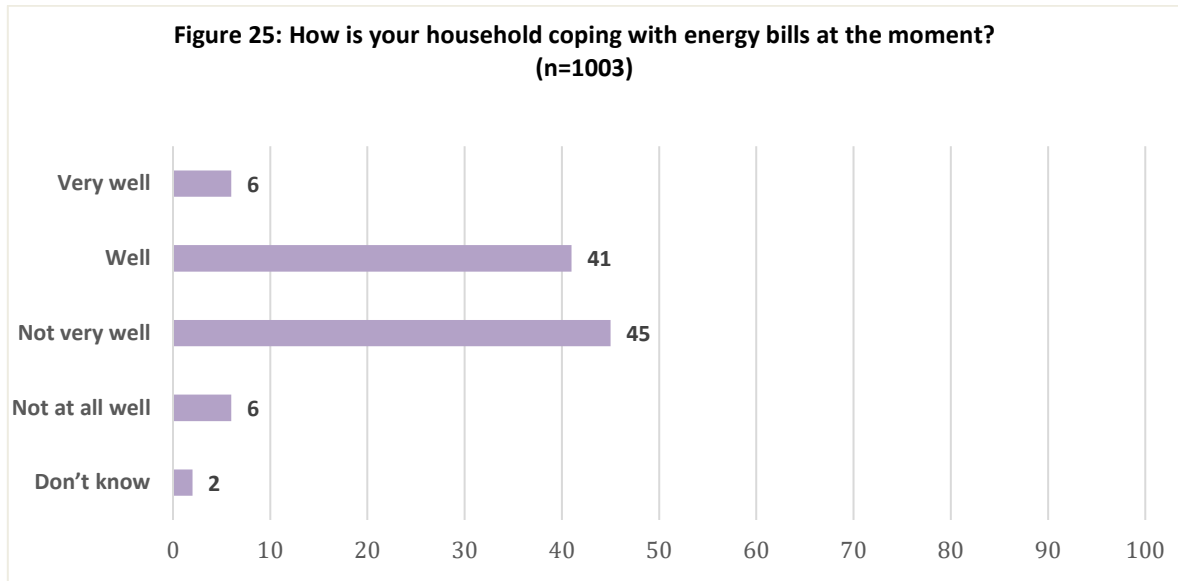
Reasons spending less

The most common reason why some consumers are spending less on energy compared with 12 months ago was being back at work / no longer working from home (76%). Other reasons for spending less included: being more energy efficient (n=2); stocking up on oil last year when prices were cheaper (n=1); can't afford heating so cut back on amount of energy we are using (n=4); children back at school (n=1); installed solar panels (n=1); installed a heat pump (n=1); installed more insulation / draft excluders (n=2); socialising more (n=1); moved to a smaller home (n=3); and, bulk buying oil before it gets more expensive (n=1).

4.5.3 Coping with energy bills at the moment

Consumers were asked how their household is coping with energy bills at the moment, with just under half (47%) saying they are coping well (very well, 6%: well, 41%).

Just over half (51%) said they are not coping well (not very well, 45%: not at all well, 6%). Two percent didn't know.



Statistically significant differences between consumer groups:

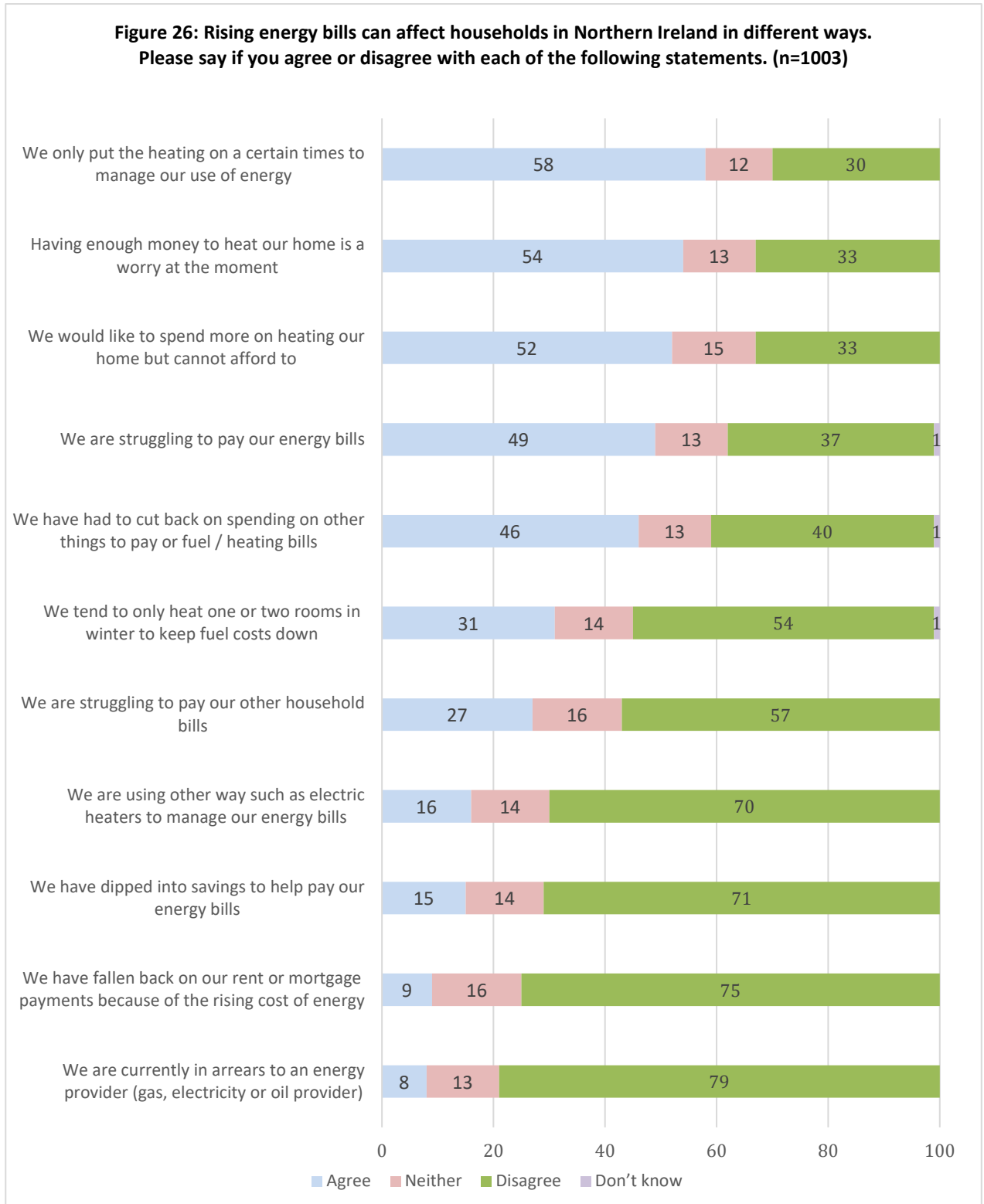
Those *less* likely to say they are coping with energy bills at the moment included:

- Consumers living in fuel poor households (44% vs. 52%)
- Consumers heating their homes with oil (oil, 43%: gas, 56%: other, 50%)
- Women (44% vs. 50%)
- Younger and older consumers (18-34, 41%: 35-59, 52%: 60+, 44%)
- Consumers with a disability (31% vs. 51%)
- Those in C2DE social classes (33% vs. ABC1, 55%)
- Lower income consumers (<=£20K, 23%: 20K-£40K, 58%: £40K+, 64%)
- Those living in rural areas (43% vs. 48%)
- Those living in households in receipt of Universal Credit (15% vs. 53%)
- Those who say their home is cold in winter (10% vs. 72%)
- Those who describe their physical health as poor (excellent /good, 52%: fair, 32%: poor, 12%)
- Those who describe their mental health as poor (excellent /good, 55%: fair, 24%: poor, 11%)

4.5.4 Effects of rising energy bills on consumers

Consumers were presented with a number of statements and asked if they agreed or disagreed with each. Figure 26 shows that 58% said they only put their heating on a certain times of the day, 54% are worried about having enough money to heat their home at the moment, 52% said they would like to spend more on heating but can't afford to, and 49% said they are struggling with their energy bills.

Relatively fewer consumers said they are currently in arrears to their energy provider (8%), 9% have fallen back on rent and mortgage payments because of the cost of energy, and 15% have dipped into their savings to help pay their energy bills.



Statistically significant differences between consumer groups:

More likely to have cut back on spending on other things to pay or fuel / heating bills

- Consumers living in fuel poor households (61% vs. 44%)
- Consumers with a disability (71% vs. 41%)
- Those in C2DE social classes (60% vs. ABC1, 33%)
- Lower income consumers (<=£20K, 80%; 20K-£40K, 48%; £40K+, 26%)
- Those living in urban areas (48% vs. 39%)
- Those living in households in receipt of Universal Credit (77% vs. 40%)
- Those who say their home is cold in winter (63% vs. 34%)
- Those who describe their physical health as poor (excellent /good, 38%; fair, 72%; poor, 76%)
- Those who describe their mental health as poor (excellent /good, 37%; fair, 77%; poor, 84%)

More likely to be struggling to pay our energy bills

- Consumers living in fuel poor households (55% vs. 44%)
- Consumers heating their homes with oil (oil, 53%; gas, 41%; other, 45%)
- Younger consumers (18-34, 55%; 35-59, 44%; 60+, 52%)
- Consumers with a disability (63% vs. 47%)
- Those in C2DE social classes (59% vs. ABC1, 39%)
- Lower income consumers (<=£20K, 77%; 20K-£40K, 41%; £40K+, 34%)
- Those living in urban areas (55% vs. 47%)
- Those living in households in receipt of Universal Credit (81% vs. 44%)
- Those who say their home is cold in winter (86% vs. 24%)
- Those who describe their physical health as poor (excellent /good, 45%; fair, 60%; poor, 78%)
- Those who describe their mental health as poor (excellent /good, 42%; fair, 71%; poor, 80%)

More likely to be struggling to pay our other household bills

- Consumers living in fuel poor households (47% vs. 21%)
- Younger consumers (18-34, 35%; 35-59, 20%; 60+, 31%)
- Consumers with a disability (49% vs. 22%)
- Those in C2DE social classes (39% vs. ABC1, 16%)
- Lower income consumers (<=£20K, 61%; 20K-£40K, 25%; £40K+, 5%)
- Those living in urban areas (31% vs. 16%)
- Those living in households in receipt of Universal Credit (67% vs. 18%)
- Those who say their home is cold in winter (41% vs. 17%)
- Those who describe their physical health as poor (excellent /good, 20%; fair, 47%; poor, 74%)
- Those who describe their mental health as poor (excellent /good, 16%; fair, 62%; poor, 75%)

More likely to have fallen back on our rent or mortgage payments because of the rising cost of energy

- Consumers living in fuel poor households (18% vs. 5%)
- Consumers with a disability (20% vs. 6%)
- Those in C2DE social classes (12% vs. ABC1, 6%)
- Lower income consumers (<=£20K, 22%; 20K-£40K, 4%; £40K+, 0%)
- Those living in urban areas (11% vs. 3%)
- Those living in households in receipt of Universal Credit (21% vs. 5%)
- Those who say their home is cold in winter (13% vs. 6%)
- Those who describe their physical health as poor (excellent /good, 5%; fair, 18%; poor, 38%)
- Those who describe their mental health as poor (excellent /good, 4%; fair, 19%; poor, 46%)

More likely to only put the heating on a certain times to manage our use of energy

- Consumers living in fuel poor households (66% vs. 55%)
- Women (61% vs. 55%)
- Consumers with a disability (71% vs. 56%)
- Those in C2DE social classes (66% vs. ABC1, 51%)
- Lower income consumers (<=£20K, 81%; 20K-£40K, 58%; £40K+, 49%)

-
- Those living in rural areas (66% vs. 55%)
 - Those living in households in receipt of Universal Credit (77% vs. 56%)
 - Those who say their home is cold in winter (87% vs. 39%)
 - Those who describe their physical health as poor (excellent /good, 56%: fair, 67%: poor, 71%)

More likely to only heat one or two rooms in winter to keep fuel costs down

- Consumers living in fuel poor households (47% vs. 24%)
- Older consumers (18-34, 30%: 35-59, 23%: 60+, 48%)
- Consumers with a disability (56% vs. 25%)
- Those in C2DE social classes (38% vs. ABC1, 24%)
- Lower income consumers (<=£20K, 61%: 20K-£40K, 27%: £40K+, 15%)
- Those living in households in receipt of Universal Credit (67% vs. 18%)
- Those who say their home is cold in winter (47% vs. 20%)
- Those who describe their physical health as poor (excellent /good, 23%: fair, 58%: poor, 67%)

More likely to say that having enough money to heat our home is a worry at the moment

- Consumers living in fuel poor households (62% vs. 49%)
- Consumers heating their homes with oil (oil, 59%: gas, 42%: other, 48%)
- Women (57% vs. 51%)
- Consumers with a disability (75% vs. 50%)
- Those in C2DE social classes (64% vs. ABC1, 45%)
- Lower income consumers (<=£20K, 86%: 20K-£40K, 48%: £40K+, 39%)
- Those living in rural areas (63% vs. 51%)
- Those living in households in receipt of Universal Credit (82% vs. 50%)
- Those who say their home is cold in winter (87% vs. 31%)
- Those who describe their physical health as poor (excellent /good, 49%: fair, 70%: poor, 82%)
- Those who describe their physical health as poor (excellent /good, 48%: fair, 73%: poor, 83%)

More likely to have dipped into savings to help pay our energy bills

- Consumers living in fuel poor households (29% vs. 10%)
- Consumers with a disability (34% vs. 10%)
- Those in C2DE social classes (21% vs. ABC1, 10%)
- Lower income consumers (<=£20K, 33%: 20K-£40K, 14%: £40K+, 1%)
- Those living in urban areas (19% vs. 5%)
- Those living in households in receipt of Universal Credit (23% vs. 11%)
- Those who say their home is cold in winter (19% vs. 11%)
- Those who describe their physical health as poor (excellent /good, 8%: fair, 36%: poor, 47%)
- Those who describe their physical health as poor (excellent /good, 7%: fair, 37%: poor, 61%)

More likely to want to spend more on heating our home but cannot afford to

- Consumers living in fuel poor households (60% vs. 49%)
- Consumers heating their homes with oil (oil, 56%: gas, 47%: other, 50%)
- Women (56% vs. 48%)
- Consumers with a disability (67% vs. 50%)
- Those in C2DE social classes (62% vs. ABC1, 43%)
- Lower income consumers (<=£20K, 84%: 20K-£40K, 50%: £40K+, 37%)
- Those living in rural areas (58% vs. 50%)
- Those living in households in receipt of Universal Credit (81% vs. 48%)
- Those who say their home is cold in winter (86% vs. 29%)
- Those who describe their physical health as poor (excellent /good, 48%: fair, 65%: poor, 76%)
- Those who describe their physical health as poor (excellent /good, 46%: fair, 71%: poor, 84%)

More likely to be currently in arrears to an energy provider (gas, electricity or oil provider)

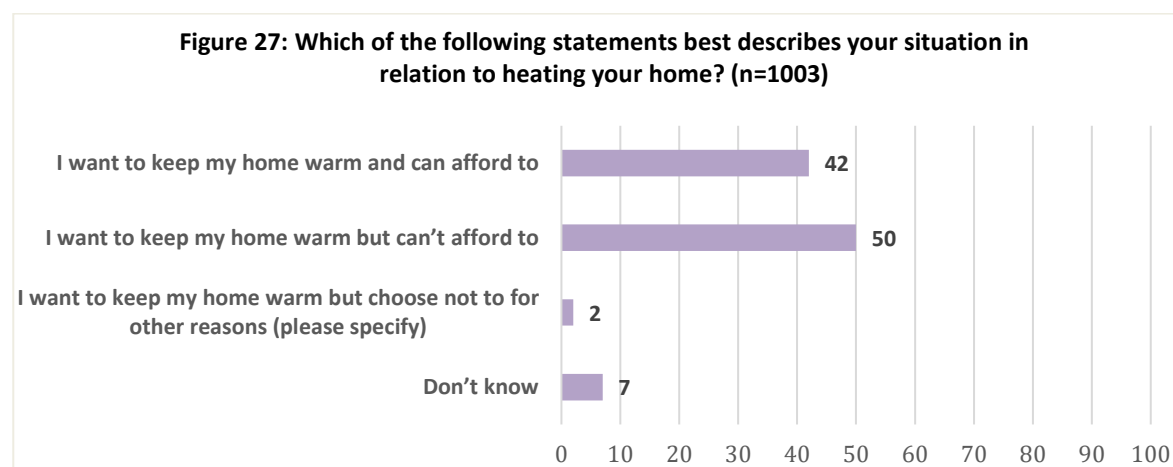
- Consumers living in fuel poor households (15% vs. 3%)
- Consumers heating their homes with gas (oil, 5%: gas, 14%: other, 10%)
- Younger consumers (18-34, 12%: 35-59, 7%: 60+, 6%)
- Consumers with a disability (15% vs. 6%)
- Those in C2DE social classes (11% vs. ABC1, 5%)
- Lower income consumers (<=£20K, 16%: 20K-£40K, 2%: £40K+, 0%)
- Those living in households in receipt of Universal Credit (26% vs. 4%)
- Those who describe their physical health as poor (excellent /good, 5%: fair, 16%: poor, 30%)
- Those who describe their physical health as poor (excellent /good, 3%: fair, 20%: poor, 40%)

More likely to be using other ways such as electric heaters to manage our energy bills

- Consumers with a disability (30% vs. 14%)
- Those in C2DE social classes (20% vs. ABC1, 13%)
- Lower income consumers (<=£20K, 28%: 20K-£40K, 16%: £40K+, 11%)
- Those living in households in receipt of Universal Credit (28% vs. 14%)
- Those who say their home is cold in winter (22% vs. 13%)
- Those who describe their physical health as poor (excellent /good, 11%: fair, 32%: poor, 38%)

4.5.5 Heating homes and affordability

Figure 27 shows a mixed response to a question on affordability and staying warm, with 42% saying they want to keep their home warm and can afford to, with 50% saying they want to keep their home warm but can't afford to. Two percent say they want to keep their home warm but choose not to, and 7% were undecided.



Statistically significant differences between consumer groups:

Those more likely to say they want to keep their home warm but can't afford to included:

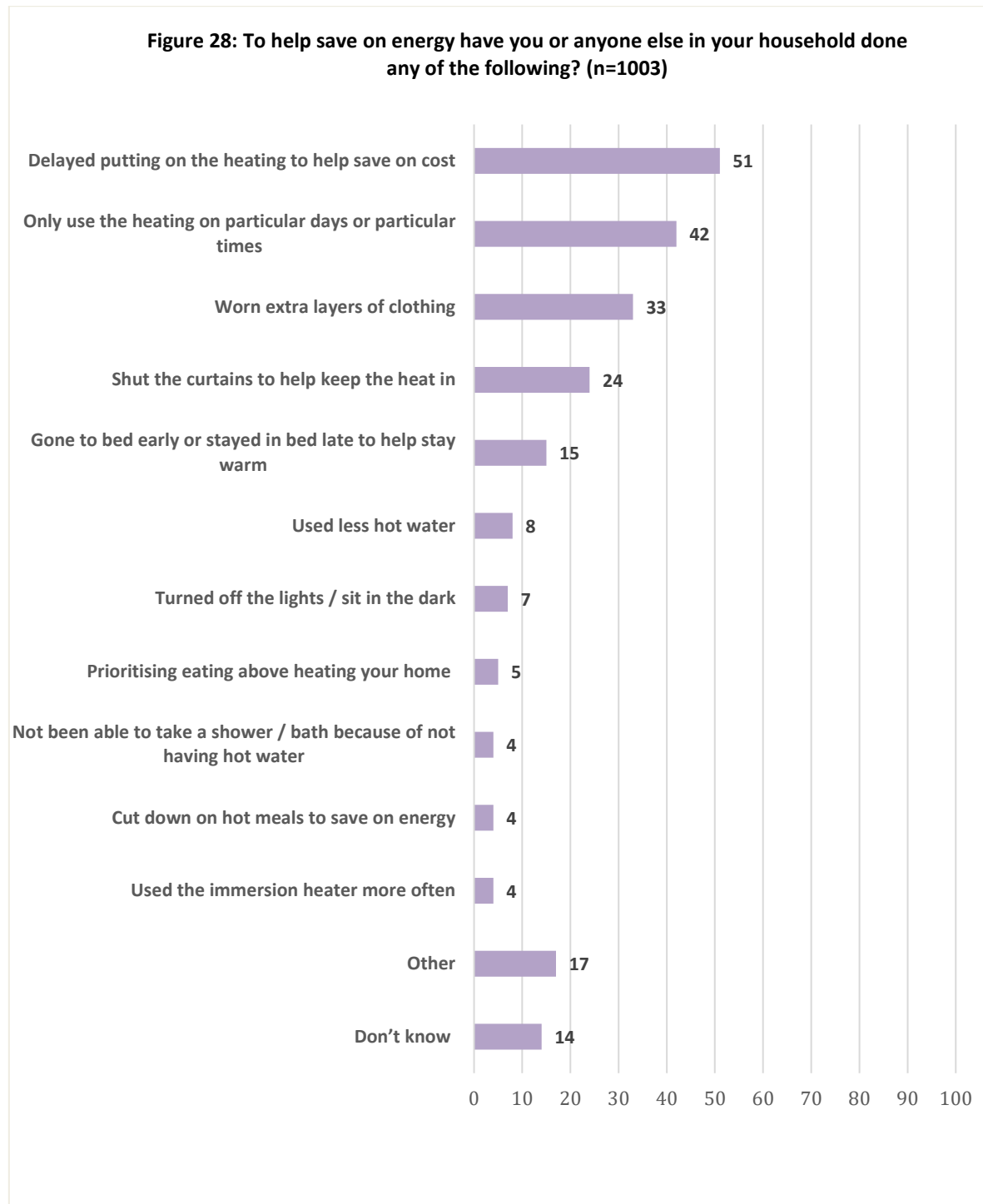
- Consumers living in fuel poor households (61% vs. 47%)
- Consumers heating their homes with oil (oil, 60%: gas, 42%: other, 50%)
- Women (59% vs. 50%)
- Consumers with a disability (72% vs. 50%)
- Those in C2DE social classes (65% vs. ABC1, 44%)
- Lower income consumers (<=£20K, 85%: 20K-£40K, 43%: £40K+, 38%)
- Those living in households in receipt of Universal Credit (85% vs. 46%)
- Those who say their home is cold in winter (94% vs. 27%)
- Those who describe their physical health as poor (excellent /good, 49%: fair, 72%: poor, 87%)
- Those who describe their mental health as poor (excellent /good, 46%: fair, 78%: poor, 94%)

4.5.6 Actions to help save energy

Consumers were asked if they or others in their household had done a range of things to help save on energy.

Figure 28 shows that the most common things that consumers had done to save on energy included: delaying putting on the heating to help save on cost (51%); only using the heating on particular days or particular times (42%); worn extra layers of clothing (33%); shut the curtains to keep the heat in (24%); and, gone to bed early or stayed in bed late to help keep warm (15%).

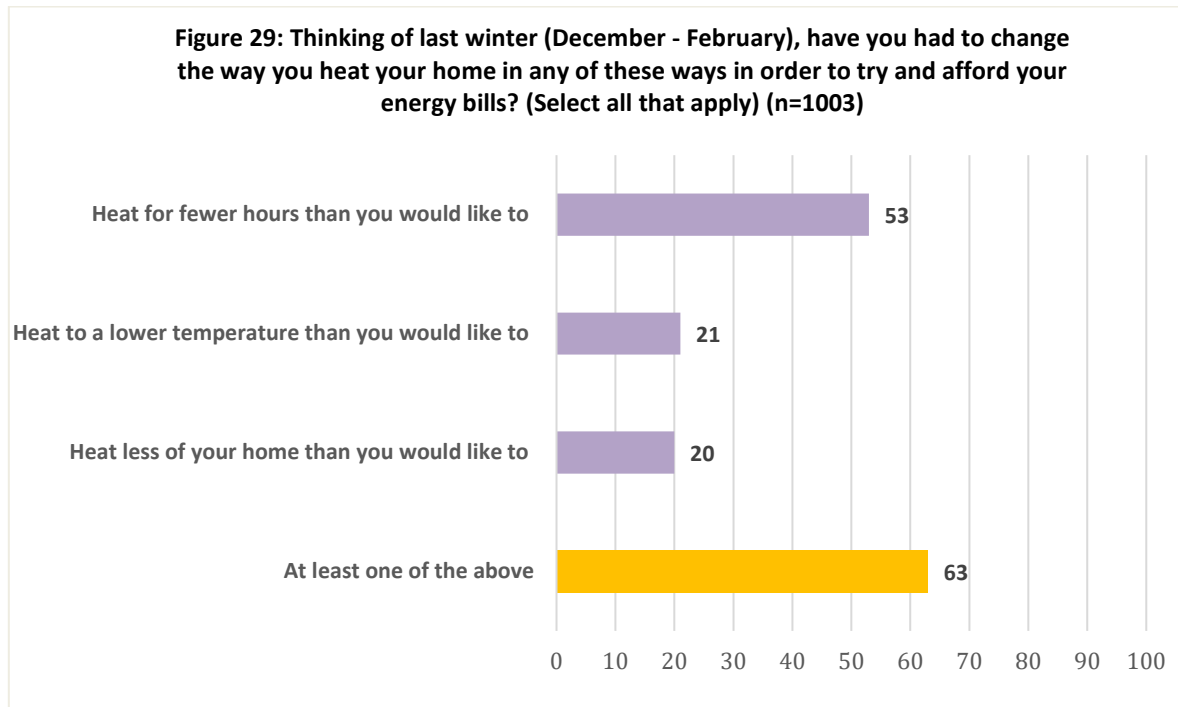
Relatively few consumers said they had: used the immersion heater more often (4%); cut down on hot meals to save on energy (4%); and, that they had not been able to take a shower or bath because of not having hot water (4%).



4.5.7 Heating home in different ways to afford energy bills

Consumers were asked to think of last winter (December - February) and to say if they had to change the way they heated their home in order to try and afford their energy bills.

Figure 29 shows that just over half (53%) of consumers said they heated their home for fewer hours than they would have liked, 21% said they had to heat their home to a lower temperature than they would have liked, and 20% said they heated less of their home than they would have liked. Note that most consumers (63%) said they made at least one of changes listed in Figure 29.



Statistically significant differences between consumer groups:

Those more likely to say they changed the way they heated their home last winter included:

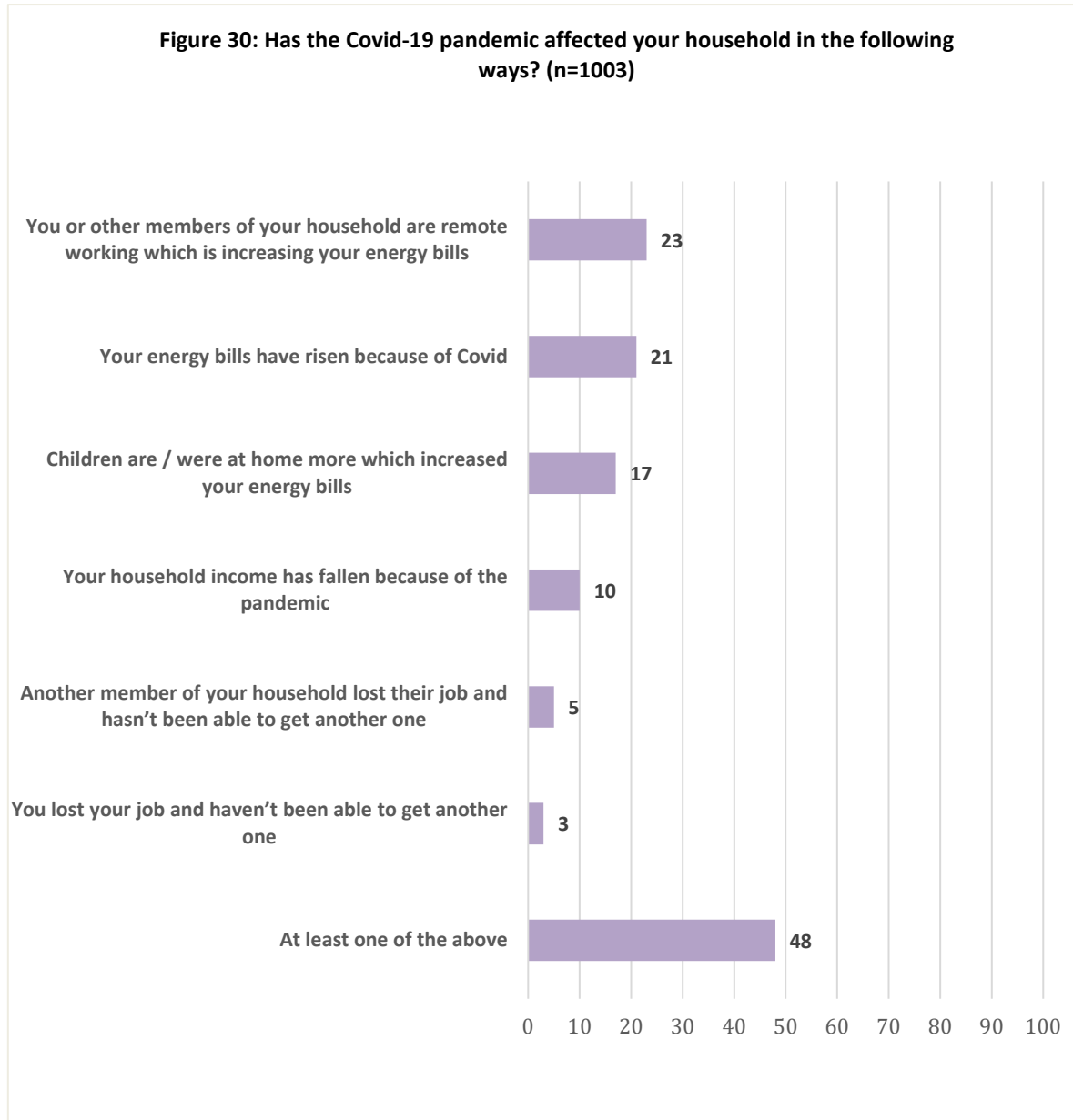
- Consumers living in fuel poor households (73% vs. 55%)
- Consumers heating their homes with oil (oil, 69%: gas, 54%: other, 57%)
- Women (67% vs. 58%)
- Consumers with a disability (74% vs. 60%)
- Those in C2DE social classes (72% vs. ABC1, 55%)
- Lower income consumers (<=£20K, 86%: 20K-£40K, 59%: £40K+, 44%)
- Those living in households in receipt of Universal Credit (91% vs. 56%)
- Those who say their home is cold in winter (93% vs. 43%)
- Those who describe their physical health as poor (excellent /good, 60%: fair, 71%: poor, 82%)

4.5.8 Effect of Covid pandemic on households

Consumers were asked if the Covid-19 pandemic affected their household in different ways.

Figure 30 shows that 23% said that remote working had increased their energy bills, 21% said that energy bills had risen because of Covid, and 17% said that having their children at home more had increased their energy bills.

One in ten (10%) said their household income had fallen because of the pandemic, 5% said another member of their household had lost their job and couldn't get another one, with 3% saying they had lost their job and couldn't get another one. Just under half (48%) of consumers reported at least one negative impact because of the pandemic.



Statistically significant differences between consumer groups:

Those more likely to say they were negatively impacted by the pandemic included:

- Younger consumers (18-34, 62%: 35-59, 52%: 60+, 35%)
- Those living in households in receipt of Universal Credit (76% vs. 47%)
- Those who say their home is cold in winter (66% vs. 41%)
- Those who describe their mental health as poor (excellent /good, 46%: fair, 64%: poor, 75%)

4.5.9 Fuel poverty and self-reported health status

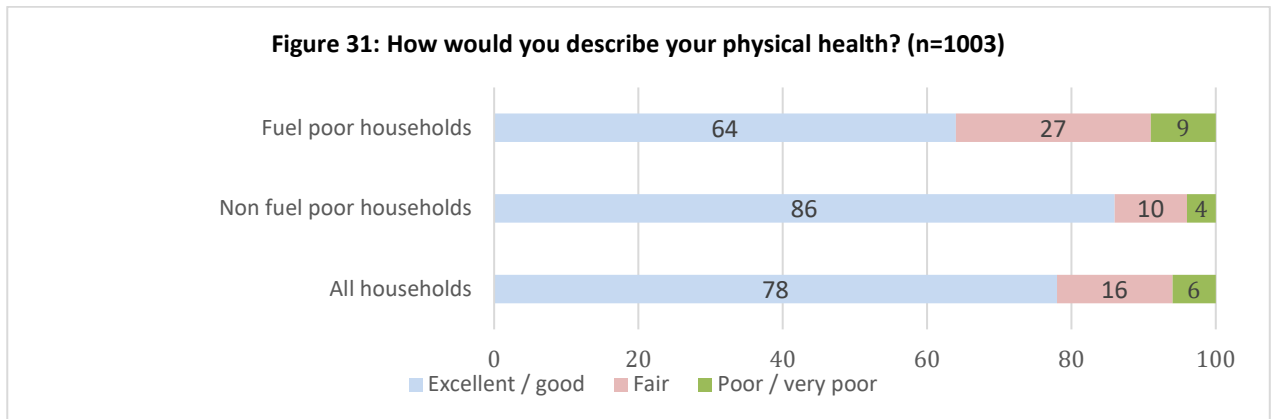
The survey also explored the association between fuel poverty and health status and loneliness.

Physical health

Respondents were asked to describe their physical health.

Figure 31 shows that 78% of all respondents said their physical health was excellent or good, 16% said their physical health was fair, and 6% described their physical health as poor.

Analysis by fuel poor and non-fuel poor households shows that proportionately more consumers living in fuel poor households described their physical health as poor or very poor (9% vs. 4%).

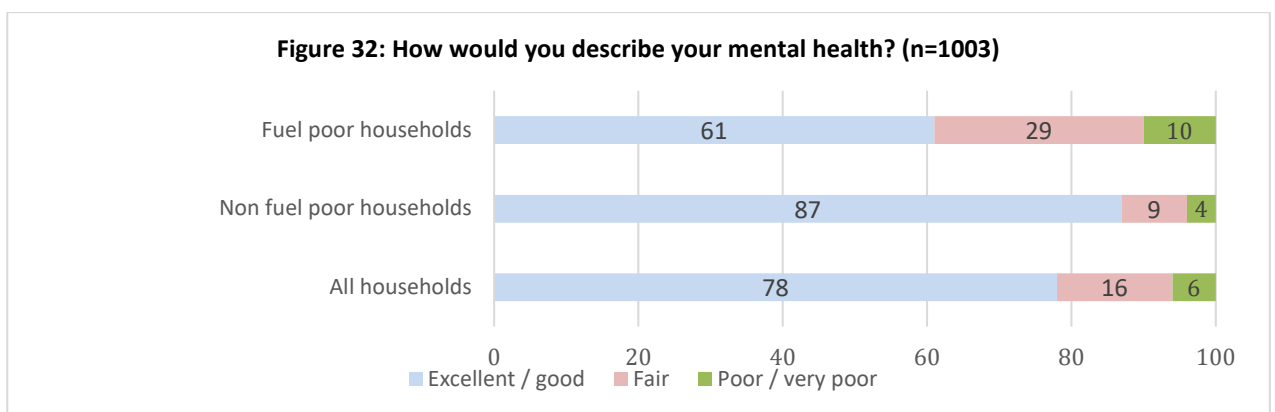


Mental health

Respondents were asked to describe their mental health.

Figure 32 shows that 78% of respondents reported their mental health was excellent or good, 16% said their mental health was fair, and 6% said their mental health was poor.

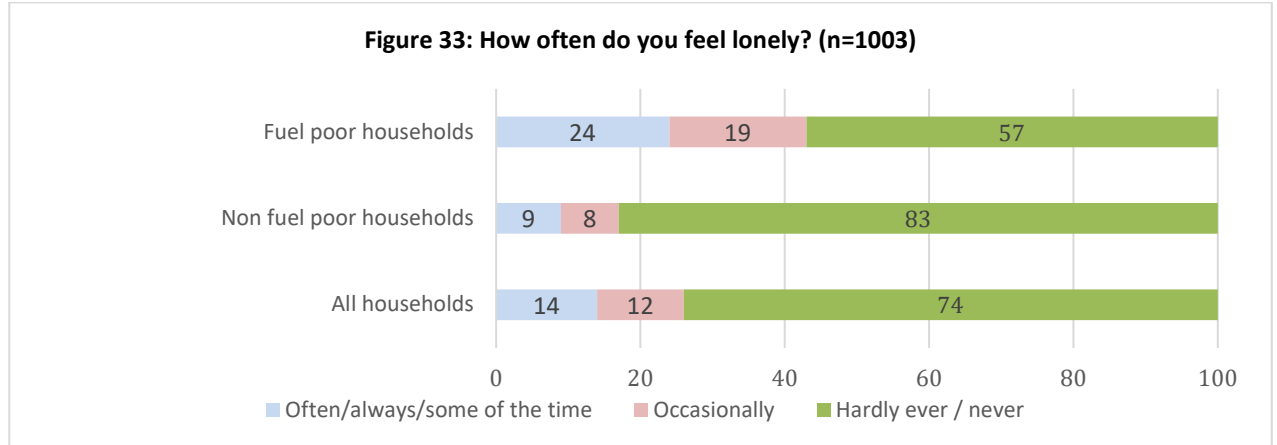
Analysis by fuel poor and non-fuel poor households shows that proportionately more consumers living in fuel poor households described their mental health as poor or very poor (10% vs. 4%).



Loneliness

Respondents were asked how often they feel lonely, with 14% saying they feel lonely often, always or sometimes. Twelve percent (12%) said they occasionally feel lonely, and most said they hardly ever or never feel lonely (74%).

Analysis by fuel poor and non-fuel poor households shows that proportionately more of those living in fuel poor households said they often, always or sometimes feel lonely (24% vs. 9%).

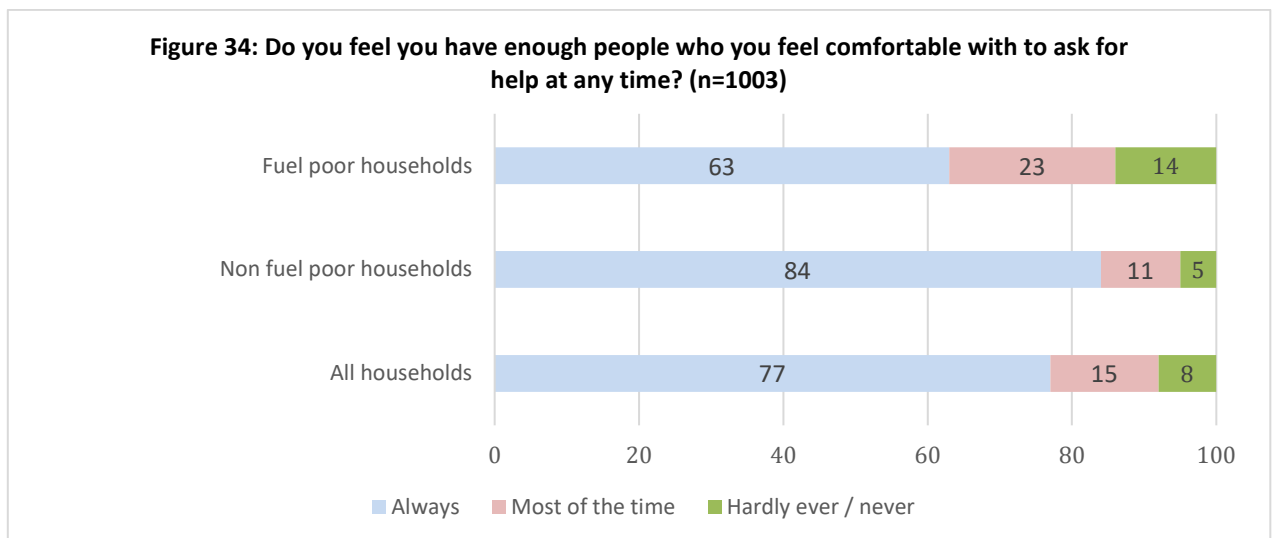


Isolation

Consumers were asked if they feel they have enough people who they feel comfortable with to ask for help at any time.

Figure 34 shows that 77% of all respondents say they always have enough people who they feel comfortable with to ask for help, 15% they have people they can contact most of the time, and 8% said they rarely or never have people they can contact should they need help.

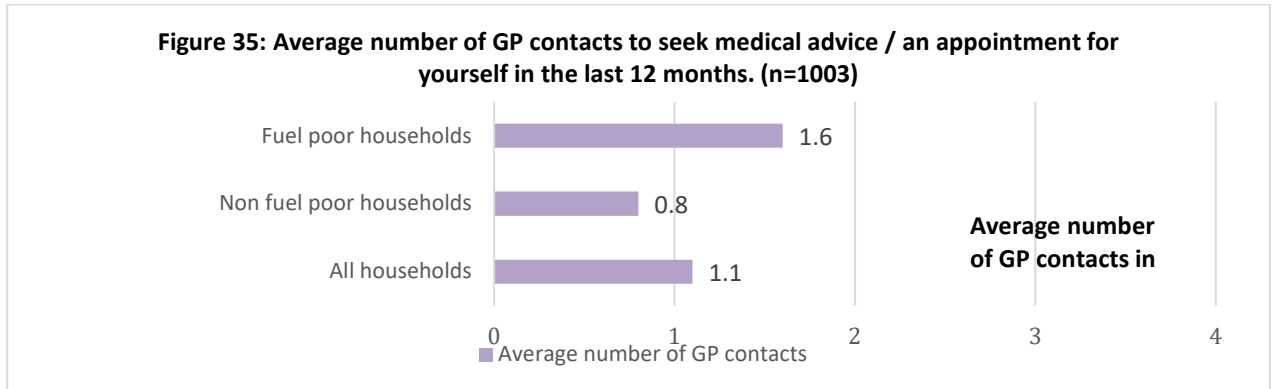
Analysis by fuel poor and non-fuel poor households shows that proportionately more of those living in fuel poor households said they hardly ever or never have people they can contact should they need help (14% vs. 5%).



GP contacts

Respondents were asked to say approximately how many times they have contacted their GP in the last 12 months to seek medical advice / an appointment for themselves.

The average number of GP contacts among all respondents was 1.1, with the average number of GP contacts reported by those living in fuel poor households (1.6) significantly higher and double that of those living in non-fuel poor households (0.8).

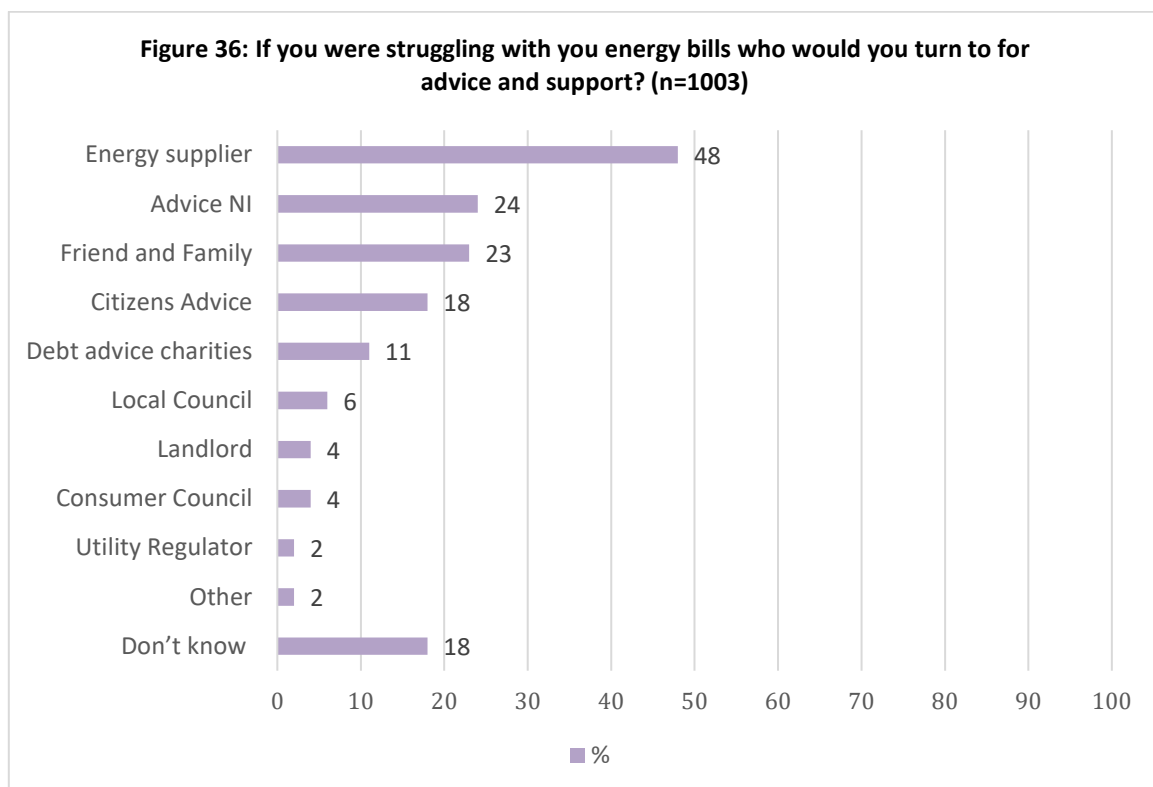


4.6 Awareness of help and support

4.6.1 Organisations consumers would turn to for help and support if struggling with energy bills

Consumers were asked who they would turn to for advice and support if they were struggling with their energy bills.

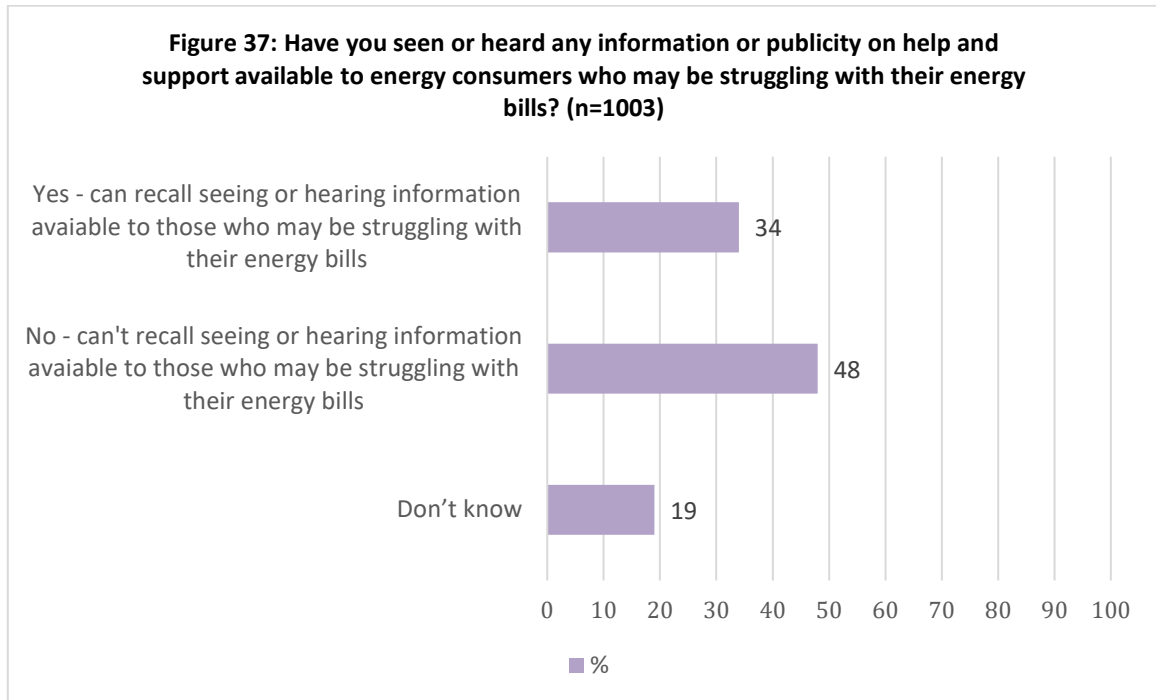
Figure 36 shows that just under half (48%) of consumers said they would turn to their energy supplier, 24% mentioned Advice NI and 23% said they would turn to family and friends. Citizens Advice was mentioned by 18%, 11% mentioned debt advice charities, 6% local councils, 4% their landlord, 4% The Consumer Council and 2% said they would turn to the Utility Regulator for advice and support. To percent said they would turn to other sources for advice and support³³.



³³ Included: banks (n=1); go online (n=12); google (n=1); YouTube (n=1); housing association (n=5); Martin Lewis / money saving expert (n=5).

4.6.2 Recall of information / support for consumers who may be struggling with their energy bills

Approximately a third of consumers (34%) could recall seeing or hearing information or publicity on help and support available to energy consumers who may be struggling with their energy bills.



Statistically significant differences between consumer groups

Those *less likely to say they could recall* information or publicity on help and support available to energy consumers who may be struggling with their energy bills included:

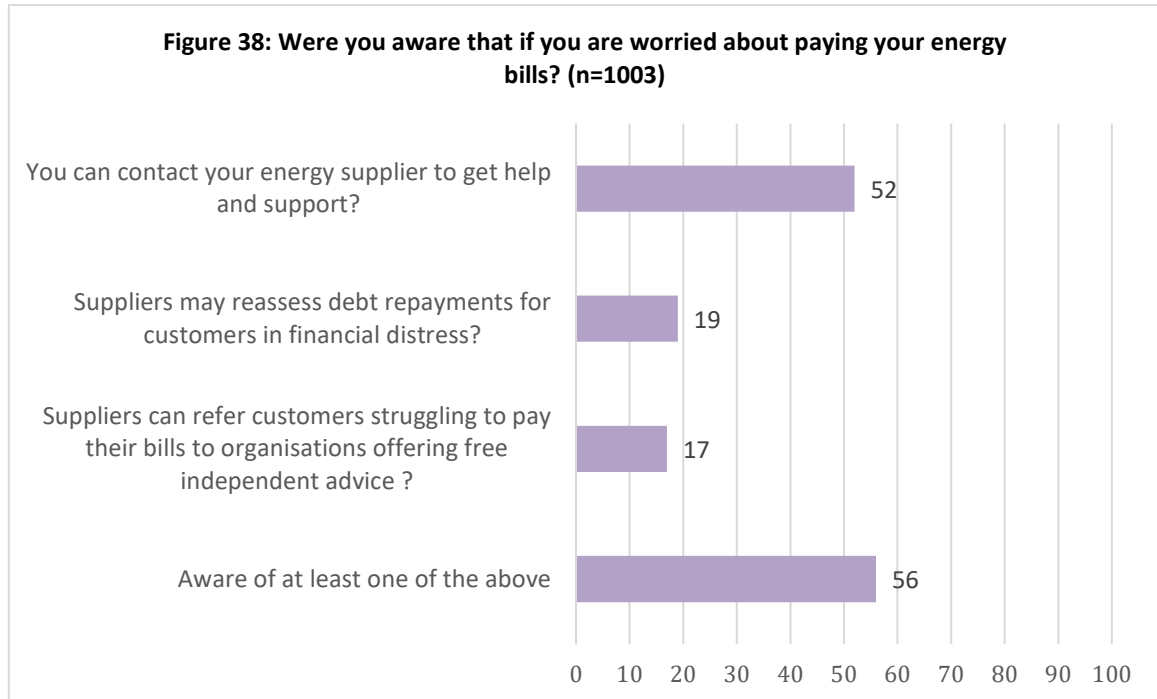
- Consumers living in fuel poor households (26% vs. 37%)
- Men (29% vs. 38%)
- Consumers with a disability (74% vs. 60%)
- Those in C2DE social classes (30% vs. ABC1, 37%)
- Those living in urban areas (30% vs. 44%)

4.6.3 Awareness of options if worried about paying energy bills

Consumers were asked if they were aware of different forms of support if they are worried about paying their energy bills.

Figure 38 shows that consumers were more likely to be aware that you can contact your energy supplier to get help and support (52%), with 19% aware that suppliers may reassess debt payments for customers in financial distress, and 17% aware that suppliers can refer customers struggling to pay their bills to organisations offering free independent advice.

Just over half (56%) of all consumers were aware of at least one of the supports listed in Figure 38.



Statistically significant differences between consumer groups:

Customers *less* likely to be aware of different support options included:

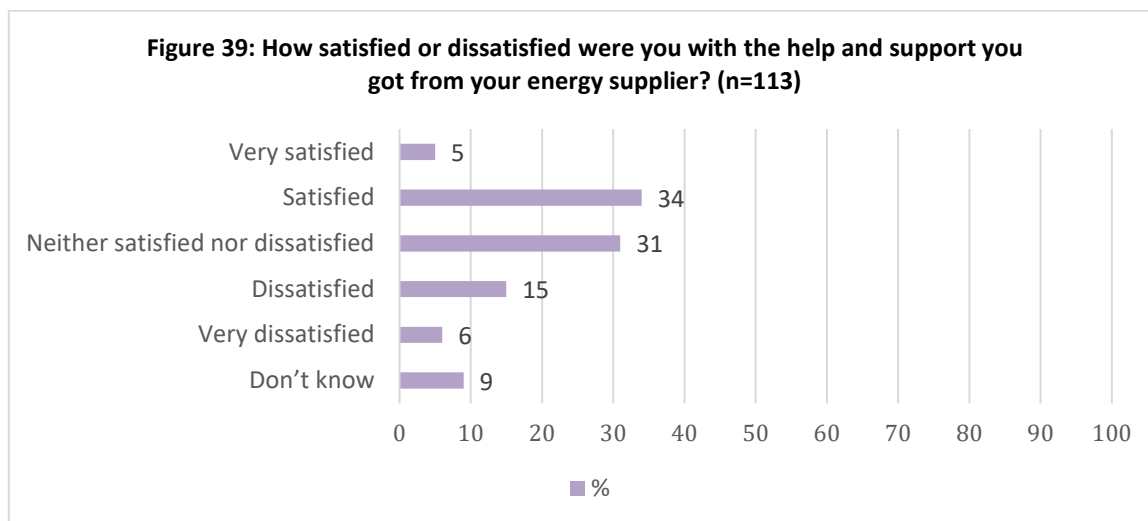
- Consumers living in fuel poor households (42% vs. 62%)
- Those with a disability (45% vs. 60%)
- Those in C2DE social classes (49% vs. ABC1, 63%)
- Lower income consumers (<=£20K, 41%; 20K-£40K, 58%; £40K+, 70%)
- Those living in urban areas (50% vs. 72%)
- Those who describe their physical health as poor (excellent /good, 60%; fair, 44%; poor, 39%)

4.6.4 Contact with electricity / gas suppliers for advice, information or support with energy bills

Among all consumers, 11% had contacted their electricity or gas supplier because they needed advice, information or support in relation to their energy bills (16% of gas consumers had contacted their energy supplier and 10% had contacted their electricity supplier).

Among those who had contacted their electricity or gas supplier, 39% were satisfied with the help and support they got (very satisfied, 5%: satisfied, 34%).

Thirty-one percent (31%) were neither satisfied nor dissatisfied, and 21% were dissatisfied (dissatisfied, 15%: very dissatisfied, 6%). Approximately one in ten (9%) answered 'don't know'.



Reason dissatisfied when contacted your electricity or gas supplier

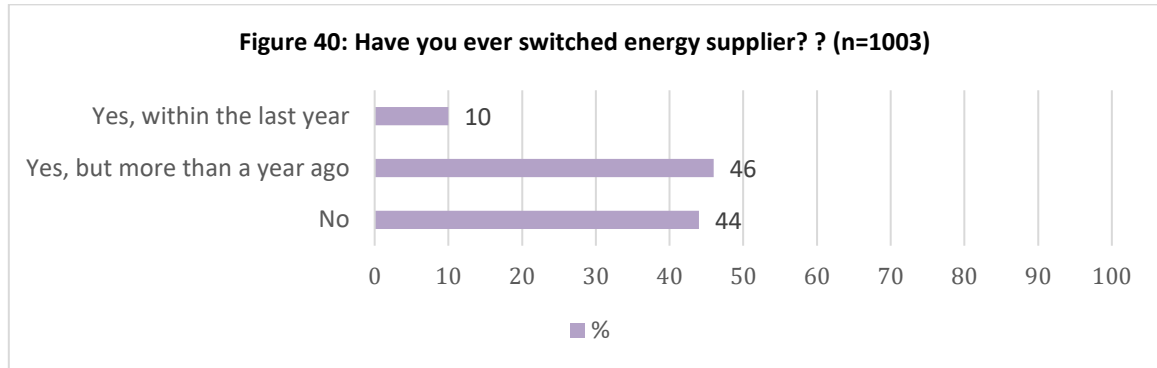
The reasons why consumers were dissatisfied with their contact with energy supplier are listed below on a verbatim basis below.

- *Couldn't give clear answers on the government energy loan but were quick to say all the prices have went up*
- *Didn't offer any decent fixed rate price to renew. Will wait and hope gas prices fall before locking in over the next year or so*
- *Disputed a bill. They then changed the rate to a more expensive / higher usage one. Had to chase them up to get the refund*
- *Hard to get to speak to someone and then when you do they just aren't very helpful or accountable*
- *Hopeless. Didn't help at all and actually made matters worse regards to the disputed bill*
- *Hopeless. Only interested in making as much money off you as possible*
- *I expected them to do more*
- *It was like talking to the wall*
- *Just didn't think they tried to help. Very difficult to talk to someone as well and they always pass you on to several people.*
- *Just generally quite unhelpful*
- *Keep raising prices and aren't offering any alternatives*
- *No help at all*
- *Not easy to deal with. Wait long time to speak to someone. Pass you to 10 different people have to re-explain the situation*
- *Raising prices when they know that people won't be able to afford it*
- *They aren't very helpful and difficult to talk to a real person*
- *They did nothing*
- *They don't do anything to help*
- *They put the prices up and don't try to help people that can't afford it*
- *Should do more to keep prices affordable. A case of tough luck for the consumer. They are limited in how they will help.*
- *They were no help*
- *They were useless*
- *Wanting to change the pre-payment meter. They've been very slow and I have had to chase them up a few times.*
- *Weren't offering any good, fixed rates for existing customers. Trying to get you to lock in at a rate that is way too high.*

4.6.5 Switching energy suppliers

Most consumers (56%) said that they have switched energy supplier, with 10% having switched in the last year, and 46% switching more than a year ago.

Among consumers who have switched energy supplier (n=557), 27% did so once, 15% twice, 11% three or more times, and 48% couldn't recall how many times they had switched energy provider.



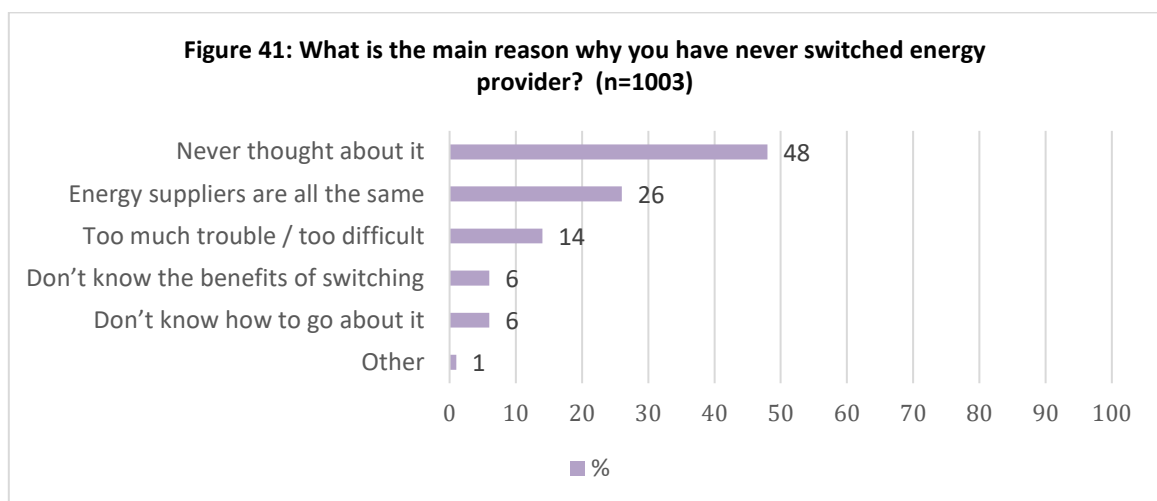
Statistically significant differences between consumer groups:

Customers *less* likely to have switched energy supplier included:

- Consumers living in fuel poor households (34% vs. 62%)
- Consumers who heat their home using gas (oil, 63%: gas, 41%)
- Those with a disability (47% vs. 59%)
- Those in C2DE social classes (52% vs. ABC1, 59%)
- Lower income consumers (<=£20K, 47%: 20K-£40K, 52%: £40K+, 71%)
- Those living in urban areas (48% vs. 77%)
- Those who describe their physical health as poor (excellent /good, 61%: fair, 44%: poor, 25%)
- Those who describe their mental health as poor (excellent /good, 60%: fair, 48%: poor, 32%)

4.6.6 Reasons never switched energy supplier

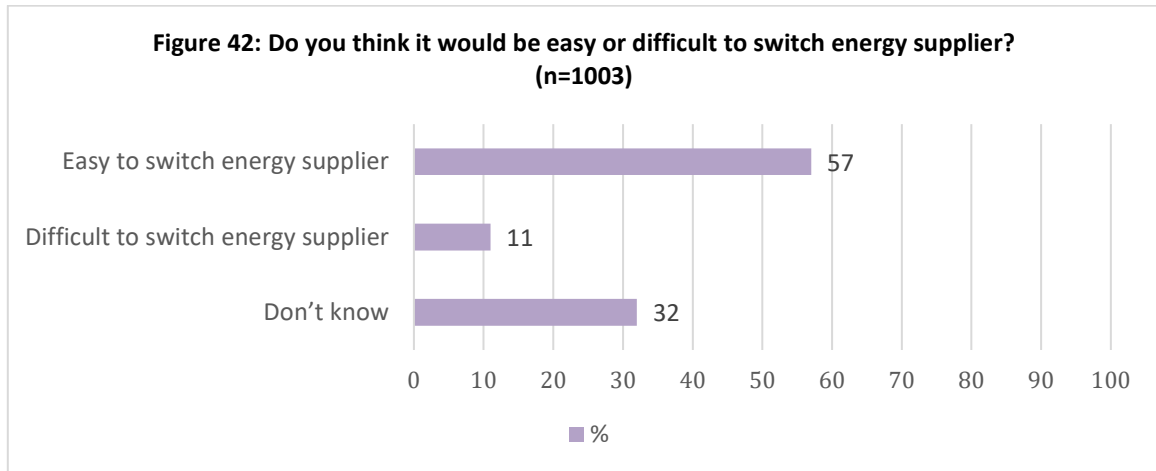
Figure 41 shows that the most common reasons why consumers have never switched energy supplier were: never having thought about it (48%); the view that energy suppliers are all the same (26%); and, being too much trouble / too difficult to switch (14%). Six percent said they don't know about the benefits of switching supplier, with further 6% saying they don't know how to go about it. One percent of consumers offered other reasons for never having switched³⁴.



³⁴ Included: bill not in my name (n=1); got energy debt (n=1); not long moved in (n=2); not my decision (n=1); not my property (n=2).

4.6.7 Perceived as easy or difficult to switch energy supplier

A majority of consumers (57%) believe that switching energy supplier is easy, 11% think it is difficult, and 32% were unsure.



Statistically significant differences between consumer groups:

Those more likely to say it would be easy to switch energy supplier included:

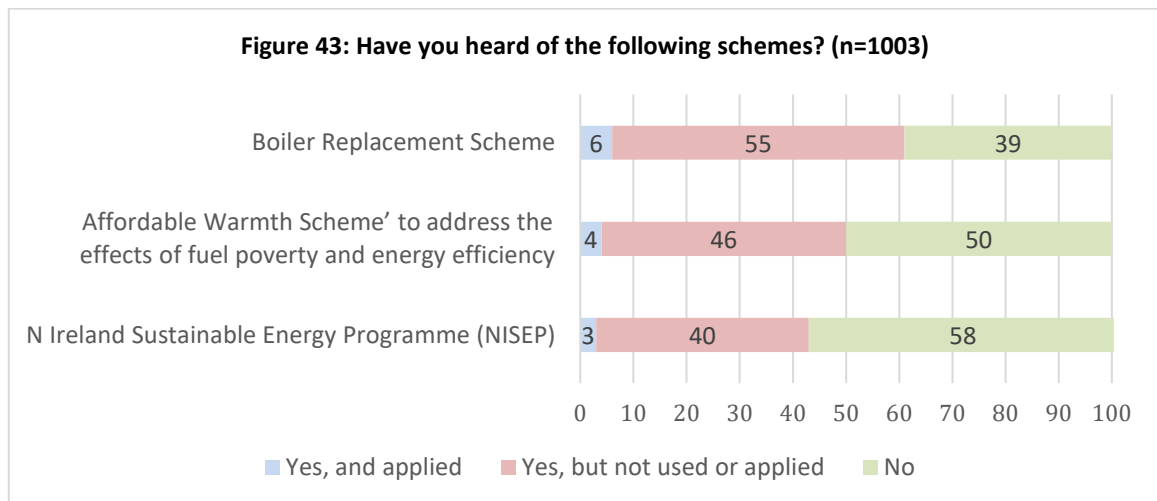
- Consumers living in non-fuel poor households (64% vs. 41%)
- Consumers who heat their home using oil (oil, 60%: gas, 50%: other, 52%)
- Women (59% vs. 54%)
- Consumers aged under 60 (18-34, 62%: 35-59, 61%: 50+, 44%)
- Non-disabled consumers (64% vs. 32%)
- Those in ABC1 social classes (63% vs. C2DE, 49%)
- Higher income consumers (<=£20K, 37%: 20K-£40K, 60%: £40K+, 75%)
- Those living in rural areas (74% vs. 51%)
- Households not in receipt of Universal Credit (62% vs. 52%)
- Those who describe their physical health as excellent or good (excellent /good, 65%: fair, 31%: poor, 23%)
- Those who describe their mental health as excellent or good (excellent /good, 63%: fair, 43%: poor, 25%)

4.6.8 Awareness of different energy schemes

Respondents were asked if they had heard of different energy schemes available to consumers.

Figure 43 shows that 61% of consumers were aware of the Boiler Replacement Scheme, with 6% having applied. Just over half (52%) of consumers were aware of the Affordable Warmth Scheme and 4% had applied. A lower level of awareness was recorded for the N Ireland Sustainable Energy Programme (NISEP), with 3% having applied to the scheme.

Note that 63% of all consumers were aware of at least one of the schemes listed in Figure 43, with those in fuel poor households significantly less likely to be aware of at least one scheme (52% vs. 66%).



Statistically significant differences between consumer groups:

Those less likely to be aware of the Affordable Warmth Scheme included:

- Consumers living in fuel poor households (37% vs. 52%)
- Younger and older consumers (18-34, 43%: 35-59, 56%: 50+, 44%)
- Consumers with a disability (43% vs. 55%)
- Those in C2DE social classes (44% vs. ABC1, 55%)
- Lower income consumers (<=£20K, 34%: 20K-£40K, 42%: £40K+, 58%)
- Those living in households in receipt of Universal Credit (43% vs. 55%)
- Those who say their home is cold in winter (46% vs. 53%)

Those less likely to be aware of the Boiler Replacement Scheme included:

- Consumers living in fuel poor households (47% vs. 65%)
- Consumers who heat their home using gas (oil, 64%: gas, 52%: other, 60%)
- Younger and older consumers (18-34, 52%: 35-59, 66%: 50+, 59%)
- Consumers with a disability (53% vs. 64%)
- Those in C2DE social classes (55% vs. ABC1, 66%)
- Lower income consumers (<=£20K, 42%: 20K-£40K, 58%: £40K+, 74%)
- Those living in households in receipt of Universal Credit (48% vs. 67%)
- Those who describe their physical health as poor (excellent /good, 64%: fair, 53%: poor, 49%)
- Those who describe their mental health as poor (excellent /good, 64%: fair, 53%: poor, 46%)

Those less likely to be aware of the N Ireland Sustainable Energy Programme (NISEP) included:

- Consumers living in fuel poor households (25% vs. 44%)
- Younger and older consumers (18-34, 37%: 35-59, 50%: 50+, 33%)
- Consumers with a disability (24% vs. 48%)
- Those in C2DE social classes (34% vs. ABC1, 50%)
- Lower income consumers (<=£20K, 16%: 20K-£40K, 33%: £40K+, 55%)

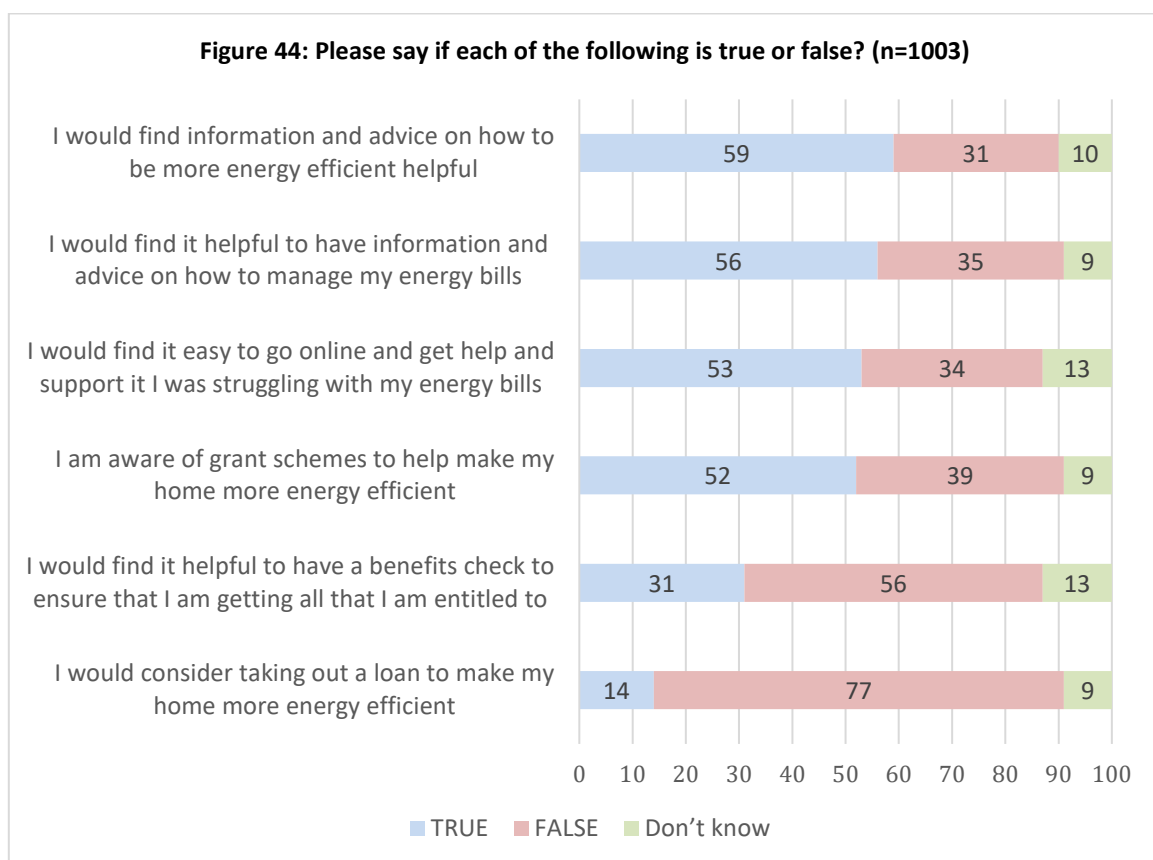
- Those living in households in receipt of Universal Credit (32% vs. 48%)
- Those who say their home is cold in winter (38% vs. 46%)
- Those who describe their mental health as poor (excellent /good, 46%: fair, 35%: poor, 27%)

4.6.9 Attitudes to different support options for energy consumers

Consumers were presented with a series of statements relating to different forms of support for energy consumers and asked if each was true or false.

Almost six out of ten (59%) said they would find information and advice on how to be more energy efficient helpful, 56% said they would find it helpful to have information and advice on how to manage their energy bills, 53% said they would find it easy to go online and get help and support if they were struggling with their energy bills, and 52% said they are aware of grant schemes to help make their home more energy efficient.

Relatively fewer consumers said they would find it helpful to have a benefits check to ensure that they are getting all that they are entitled to (31%), with 14% saying they would consider taking out a loan to make their home more energy efficient.



Statistically significant differences between consumer groups:

Those more likely to be aware of grant schemes to help make their home more energy efficient included:

- Consumers living in non-fuel poor households (55% vs. 42%)
- Consumers who heat their home using oil (oil, 55%: gas, 45%)
- Consumers aged 35+ (18-34, 45%: 35-59, 56%: 50+, 53%)
- Non-disabled consumers (56% vs. 44%)
- Those in ABC1 social classes (57% vs. C2DE, 47%)
- High income consumers (<=£20K, 36%: 20K-£40K, 49%: £40K+, 63%)
- Those living in rural areas (68% vs. 47%)
- Those living in households not in receipt of Universal Credit (60% vs. 39%)
- Those who describe their physical health as excellent or good (excellent /good, 55%: fair, 47%: poor, 30%)
- Those who describe their mental health as excellent or good (excellent /good, 56%: fair, 48%: poor, 25%)

Those more likely to consider taking out a loan to make their home more energy efficient included:

- Those in ABC1 social classes (17% vs. C2DE, 11%)
- High income consumers (<=£20K, 9%: 20K-£40K, 8%: £40K+, 22%)
- Those living in rural areas (18% vs. 13%)

Those more likely to find it helpful to have information and advice on how to manage their energy bills included:

- Consumers living in fuel poor households (61% vs. 55%)
- Consumers who heat their home using oil (oil, 62%: gas, 43%: other, 50%)
- Women (61% vs. 51%)
- Younger and older consumers (18-34, 61%: 35-59, 51%: 50+, 60%)
- Those in C2DE social classes (60% vs. ABC1, 52%)
- Lower income consumers (<=£20K, 83%: 20K-£40K, 48%: £40K+, 50%)
- Those living in rural areas (64% vs. 53%)
- Those who say their home is cold in winter (82% vs. 39%)
- Those living in households in receipt of Universal Credit (73% vs. 54%)

Those more likely to find information and advice on how to be more energy efficient helpful included:

- Consumers who heat their home using oil (oil, 66%: gas, 45%: other, 53%)
- Women (65% vs. 54%)
- Younger and older consumers (18-34, 66%: 35-59, 53%: 50+, 64%)
- Those in C2DE social classes (64% vs. ABC1, 55%)
- Lower income consumers (<=£20K, 82%: 20K-£40K, 52%: £40K+, 56%)
- Those living in rural areas (71% vs. 55%)
- Those who say their home is cold in winter (81% vs. 45%)
- Those living in households in receipt of Universal Credit (74% vs. 58%)

Those more likely to find it helpful to have a benefits check to ensure that they are getting all that they are entitled to included:

- Consumers living in fuel poor households (51% vs. 27%)
- Women (35% vs. 26%)
- Older consumers (18-34, 33%: 35-59, 26%: 50+, 38%)
- Consumers with a disability (62% vs. 24%)
- Those in C2DE social classes (40% vs. ABC1, 22%)
- Lower income consumers (<=£20K, 77%: 20K-£40K, 31%: £40K+, 16%)
- Those living in urban areas (34% vs. 22%)
- Those who say their home is cold in winter (35% vs. 28%)
- Those living in households in receipt of Universal Credit (66% vs. 22%)
- Those who describe their physical health as poor (excellent /good, 22%: fair, 59%: poor, 69%)
- Those who describe their mental health as poor (excellent /good, 21%: fair, 58%: poor, 68%)

Those more likely find it easy to go online and get help and support if they were struggling with their energy bills included:

- Consumers living in non-fuel poor households (56% vs. 47%)
- Consumers who heat their home using oil (oil, 59%: gas, 41%)
- Younger consumers (18-34, 65%: 35-59, 54%: 50+, 37%)
- Non-disabled consumers (60% vs. 24%)
- Those in ABC1 social classes (57% vs. C2DE, 49%)
- High income consumers (<=£20K, 43%: 20K-£40K, 50%: £40K+, 69%)
- Those living in rural areas (70% vs. 47%)
- Those who say their home is cold in winter (66% vs. 45%)
- Those who describe their physical health as excellent or good (excellent /good, 60%: fair, 35%: poor, 25%)
- Those who describe their mental health as excellent or good (excellent /good, 58%: fair, 43%: poor, 29%)

4.6.10 Consumer suggestions to help households living in fuel poverty

Consumers were informed that in 2016, 22% of households in Northern Ireland were living in fuel poverty. With this information consumers were then asked what single thing they thought would be helpful to households living in fuel poverty, with consumers most commonly saying that energy prices should be reduced (26%).

Figure 45: What single thing do you feel would be most helpful to households living in fuel poverty? (n=1003)



Appendices

Appendix 1 (Topic guide for stakeholder interviews)



ENGAGEMENT WITH KEY STAKEHOLDERS

TOPIC GUIDE

A Review Of The Impact Of Covid-19 On Fuel Poverty In Northern Ireland

5 January 2022



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INTRODUCTION

Introductions

Explanation of the research

Purpose of the meeting: To take your views on the issues and measures that we propose to cover in the survey.

These are the areas that we intend to cover in the survey (SHARE SCREEN).

I'd like to talk through some of these to get your own views.

- ✓ Quantify the extent and location of fuel poverty in Northern Ireland;
Measurement issues for a telephone survey?
- ✓ Identify the correlation between fuel poverty and other indicators of inequality in Northern Ireland;
how strong do you think this correlation is?
- ✓ Identify the impact of fuel poverty on households, NI society and economy;
what do you see as the main impacts?
- ✓ Identify all aspects of coping mechanisms i.e. reducing consumption rationing fuel and self-disconnection;
what do you think the main coping mechanisms are?
- ✓ *Identify reasons why customers run out of home heating oil / electricity / natural gas for how long and how frequently this happens;*
- ✓ *Identify the average amount purchased by home heating oil customers and the prevalence of the use of small emergency drums,*
- ✓ Determine the impact that COVID-19 has had on the extent of fuel poverty in Northern Ireland.
What are your own views on the impact of COVID-19 on fuel poverty?
- ✓ Explore potential for better monitoring of fuel poverty levels and explore potential solutions; and,
How do you think this could be achieved?
- ✓ To ascertain overall awareness of help and support available to the fuel poor.
How aware do you think people are of the help that is available?
- ✓ What else do you think we need to be aware of, either from an advocacy point of view or as a policy maker?

Appendix 2 (Survey questionnaire)



QUESTIONNAIRE v3

A Review Of The Impact Of Covid-19 On Fuel Poverty In Northern Ireland

3 March 2022



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INTERVIEWER READ OUT:

Hello and good morning / afternoon I am calling you about research we are conducting on behalf of the Consumer Council for Northern Ireland. The Consumer Council is a public body funded by government which help consumers on issues relating to energy, water, transport and postal services.

My name is XXXX from Social Market Research and we are conducting a survey among electric and gas consumers in Northern Ireland.

Your responses will be confidential and your rights are protected under GDPR. You don't have to answer any question you don't want to, and you can end the interview at any time. Please be as honest as possible in your response. Remember that there are no right or wrong answers. If you have questions about this survey, I will provide you with a telephone number for you to call to get more information.

X1. This call may be recorded for training and quality purposes are you happy with this? **(Single Code)**

Yes	1
No	2

X2. Are you happy to consent to take part in the survey? **(Single Code)**

Yes, continue	1
Yes, but not at this time and arrange a call back	2
No – terminate interview (thank and close)	3
Other (please specify)	4

X3. Are you responsible for paying energy bills in your household? **(Single Code)**

Yes, continue	1
No – terminate interview (thank and close)	2

X4. INTERVIEWER: Insert your interviewer ID number

X5. INTERVIEWER: Insert **POINT NUMBER**

X6. INTERVIEWER: Insert **Sample Number**

SECTION A: Cost of Heating your Home and Energy Bills

A1. Compared to a year ago, have your household energy bills changed? **(Single Code)**

Risen a lot	1
Risen a little	2
No change	3
Fallen a little	4
Fallen a lot	5
Don't know	6

A2. Compared with 12 months ago, are you spending less on energy to heat your home, spending more or spending about the same? **(Single Code)**

Spending more	1
Spending the same amount	2
Spending less	3

ASK IF A2 EQ 1 OR 3

A3. Why are you spending [SUBSTITUTE MORE OR LESS AS APPROPRIATE] to heat your home? **DO NOT PROMPT**

A4. How is your household coping with energy bills at the moment? **(Single Code)**

Very well	1
Well	2
Not very well	3
Not at all well	4
Don't know	5

A5. Rising energy bills can affect households in Northern Ireland in different ways. Please say if you agree or disagree with each of the following statements.

Strongly agree	1
Agree	2
Neither agree nor disagree	3
Disagree	4
Strongly disagree	5
Don't know	6

1	We have had to cut back on spending on other things to pay or fuel / heating bills
2	We are struggling to pay our energy bills
3	We are struggling to pay our other household bills
4	We have fallen back on our rent or mortgage payments because of the rising cost of energy
5	We only put the heating on at certain times to manage our use of energy
6	We tend to only heat one or two rooms in winter to keep fuel costs down
7	Having enough money to heat our home is a worry at the moment
8	We have dipped into savings to help pay our energy bills
9	We would like to spend more on heating our home but cannot afford to
10	We are currently in arrears to an energy provider (gas, electricity or oil provider)
11	We are using other way such as electric heaters to manage our energy bills

- A6. Which of the following statements best describes your situation in relation to heating your home?
(Single Code)

I want to keep my home warm and can afford to	1
I want to keep my home warm but can't afford to	2
I want to keep my home warm but choose not to for other reasons (please specify)	3
Don't know	4

- A7. To help save on energy have you or anyone else in your household done any of the following?
(Select all that apply)

Worn extra layers of clothing	1
Shut the curtains to help keep the heat in	2
Gone to bed early or stayed in bed late to help stay warm	3
Delayed putting on the heating to help save on cost	4
Used the immersion heater more often	5
Cut down on hot meals to save on energy	6
Turned off the lights / sit in the dark	7
Used less hot water	8
Only use the heating on particular days or particular times	9
Not been able to take a shower / bath because of not having hot water	10
Prioritising eating above heating your home	11
Other (please specify)	12
Don't know	13

- A8. Thinking of last winter (December - February), have you had to change the way you heat your home in any of these ways in order to try and afford your energy bills? (Select all that apply)

Heat for fewer hours than you would like to	1
Heat to a lower temperature than you would like to	2
Heat less of your home than you would like to	3
None of the above	4

- A9. Has the Covid-19 pandemic affected your household in the following ways? (Select all that apply)

You lost your job and haven't been able to get another one	1
Another member of your household lost their job and hasn't been able to get another one	2
You or other members of your household are remote working which is increasing your energy bills	3
Your energy bills have risen because of Covid	4
Children are / were at home more which increased your energy bills	5
Your household income has fallen because of the pandemic	6
None of the above	7

SECTION B: Your Home

B1. What is your main source of energy to heat your home? **(Single Code)**

Electricity	1
Natural gas (mains gas)	2
Bottled gas	3
Oil	4
Wood	5
Coal	6
Other (please specify)	7
Don't know	8

ASK IF B1 NE 2

B2. Is natural gas available in your area? **(Single Code)**

Yes	1
No	2
Don't know	3

B3. How do you pay your **electricity** bills? **(Single Code)**

Monthly or quarterly bills	1
Pay by cheque, cash or card on receipt of your bill	2
Prepayment meter	3

ASK IF B1 NE 2

B4. How do you pay your **gas** bills? **(Single Code)**

Monthly or quarterly bills	1
Pay by cheque, cash or card on receipt of your bill	2
Prepayment meter	3

ASK IF B3 EQ 3 OR B4 EQ 3

B5. Please say if each of the following is true or false.

	True	False	Don't know
In the last 12 months we have run out of credit on our electricity /gas pre-payment meter because we couldn't afford to top up	1	2	3
In the last 12 months we have used the emergency credit facility on our electricity /gas pre-payment meter because we couldn't afford to top up	1	2	3
We are worried about not being able to top up our electricity /gas pre-payment meter because of the cost	1	2	3

ASK IF B5A (FIRST ITEM IN B5) EQ 1

B5a. You said that you have run out of credit on a prepayment meter because you couldn't afford to top up. On the last occasion that you ran out of credit, how long was this for? **(Single Code)**

Less than 12 hours	1
More than 12 hours	2
Don't know / can't remember	3

ASK IF B1 EQ 4 (OIL CUSTOMERS)

B6. Do you normally order oil in quantities (e.g. 300 litres) or an amount in monetary value (e.g. £200 fill)?

(Single Code)

Normally in quantities (litres)	1
Normally in monetary value	2
I do not use / fill my heating oil tank	3

ASK IF B6 EQ 1B7. In what quantities do you normally buy your oil? **(Single Code)**

I buy 20 litre drums of oil	1
I buy 200 litres at a time	2
I buy 300 litres at a time	3
I buy 500 litres at a time	4
I buy 900 litres at a time	5
I buy more than 900 litres at a time	6
Interviewers note : If less than 900 litres and not on list please specify amount [pop up box]	7

ASK IF B6 EQ 2

B8. How much oil in monetary value do you normally order?

£

ASK IF B1 EQ 4 (OIL CUSTOMERS)B9. How often do you buy this amount or spend this amount on buying oil? **(Single Code)**

Weekly	1
Monthly	2
Quarterly	3
Every six months	4
Less often	5
Other (please specify) [POP UP]	6

ASK IF B1 EQ 4 (OIL CUSTOMERS)B10. Do you shop around when buying oil? **(Single Code)**

Yes, I shop around	1
Yes, I shop around and have shopped around more because of the pandemic	2
I am in an oil buying club	3
No, I don't shop around / use the same supplier	4
Other (please specify) [POP UP]	5

ASK IF B1 EQ 4 (OIL CUSTOMERS)B11. How do you normally pay for your oil? **(Single Code)**

Cash / cheque / debit card	1
Direct debit	2
Credit card	3
Other (please specify) [POP UP]	4

ASK IF B1 EQ 4 (OIL CUSTOMERS)B12. Do you use emergency / 20 litre drums of oil? **(Single Code)**

Yes, always use these	1
Yes, use regularly if I run out	2
No, don't use these	3
Never run out of oil	4
Other (please specify) [POP UP]	5

ASK IF B12 EQ 1 OR 2B13. Do you get emergency / 20 litre drums of oil delivered or buy them at a garage or shop? **(Select all that apply)**

Delivered	1
Buy at garage or shop	2
Other (please specify) [POP UP]	3

ASK IF B1 EQ 4 (OIL CUSTOMERS)B14. Compared with last year are you ordering larger quantities or smaller quantities of oil to save on cost, or has your spending pattern on oil not changed? **(Single Code)**

Ordering smaller quantities / spending less on oil	1
Ordering the same amount / spending the same	2
Ordering the same amount / but spending more	3
Ordering larger quantities / spending more on oil	4
Don't know	5

ASK IF B1 EQ 4 (OIL CUSTOMERS)B14a. In the last 12 months have you run out of oil? **(Single Code)**

Yes	1
No	2

ASK IF B14A EQ 1B14b. Why did you run out of oil? **(Single Code)**

Couldn't afford to buy oil / top up	1
Forgot to top up	2
Other reason (please specify)	3

ASK IF B14A EQ 1B14c. How long were you without oil? **(Single Code)**

A day	1
2-3 days	2
4-5 days	3
6-7 days	4
More than a week	5
More than a couple of weeks	6
Longer than a couple of weeks	7
Other reason (please specify)	8

B15. Do you have any of the following energy efficiency measures installed in your home?

	Yes, full	Yes, partial	No	Not sure
Loft insulation	1	2	3	4
Cavity wall insulation	1	2	3	4
Draft proofing	1	2	3	4
Low energy bulbs (LEDs)	1	2	3	4

B16. How likely are you to purchase or install energy efficiency measures such as insulation or high efficiency boilers in your home in the future? **(Single Code)**

Already purchased or installed one of these measures	1
Very likely	2
Likely	3
Unlikely	4
Very unlikely	5

ASK IF B16 EQ 4 or 5

B17. You mentioned that you would be unlikely to purchase or install some energy efficiency measures such as insulation or a high efficiency boiler in the next few years. What is the main reason for this?

DO NOT PROMPT: SINGLE CODE

Installation cost / can't afford it / expensive to install	1
Already installed / installed by previous owner	2
Don't know enough about the benefits of these measures	3
Don't know enough about these energy efficiency measures and how they work	4
Don't trust these measures / uncertain about it	5
Family / friends have had problems	6
I don't make these decisions in my home	7
I don't own the property so wouldn't be able to install this	8
I don't want the hassle of installing something new	9
It would be a big job to install this in my home - too much disruption	10
No grants or financial incentives available	11
No interest in limiting the effects of climate change or reducing carbon emissions	12
Reliability concerns	13
Running costs concerns	14
There is a physical reason this cannot be installed in my property	15
Other (please specify)	16
Don't know	17

ASK IF B1 EQ 2 OR 4

B18. How old is your oil / gas boiler? **(Single Code)**

Less than 5 years old	1
5-10 years old	2
More than 10 years old	3
Don't know	4

ASK IF B1 EQ 2 OR 4

B19. What is the condition of your oil / gas boiler? **(Single Code)**

Good working order	1
The odd problem but nothing major	2
Needs replaced, and I can afford to replace it	3
Needs replaced, but I can't afford to replace it at the moment	4
Don't know	5

B20. Do you have an immersion heater? **(Single Code)**

Yes, and use it on a daily basis	1
Yes, and use it every other day	2
Yes, and use it sparingly	3
No	4
Don't know	5

B21. Do you have any damp or mould anywhere in your home? **(Single Code)**

Yes	1
No	2
Don't know	3

B22. In winter would you say your home is normally warm or cold? **(Single Code)**

Very warm	1
Warm	2
Cold	3
Uncomfortably cold	4
Don't know	5

ASK IF B22 EQ 3 OR 4

B23. Why is your home normally cold in winter? (Code all mentioned)

Hard to heat	1
Poor insulation	2
Can't afford to heat it	3
Only turn the heating on at certain times	4
Tend to use only 1 or 2 rooms	5
Other reason (please specify)	6
Don't know	7

Section C: Awareness of Help and Support

C1. If you were struggling with you energy bills who would you turn to for advice and support? **DO NOT PROMPT – CODE ALL MENTIONED**

Advice NI	1
Consumer Council	2
Debt advice charities	3
Energy supplier	4
Friend and Family	5
Local Council	6
Utility Regulator	7
Landlord	8
<i>Citizens Advice</i>	9
Other (please specify)	10
Don't know	11

C2. Have you seen or heard any information or publicity on help and support available to energy consumers who may be struggling with their energy bills? **(Single Code)**

Yes	1
No	2
Don't know	3

C3. Were you aware that if you are worried about paying your energy bills? **(Code all that apply)**

You can contact your energy supplier to get help and support?	1
Suppliers may reassess debt repayments for customers in financial distress?	2
Suppliers can refer customers struggling to pay their bills to organisations offering free independent advice ?	3
Not aware of any of these	4

C4. Have you every contacted your electricity or gas supplier because you needed advice, information or support in relation to your energy bills? **(Single Code)**

Yes, contacted my electricity supplier	1
Yes, contacted my gas supplier	2
Yes, contacted both my electricity and gas supplier	3
No	4

ASK IF C4 LE 3

C5. How satisfied or dissatisfied were you with the help and support you got from your energy supplier? **(Single Code)**

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5
Don't know	6

C6. Please say why you were dissatisfied?

--

C7. Have you ever switched energy supplier? **(Single Code)**

No	3
Yes, but more than a year ago	2
Yes, within the last year	1

ASK IF C7 EQ 1 OR 2

C8. How many times have you switched energy supplier? **(Single Code)**

Once	1
Twice	2
3 times or more	3
Don't know	4

ASK IF C7 EQ 3

C9. What is the **main reason** why you have never switched energy provider? **(Single Code)**

Never thought about it	1
Too much trouble / too difficult	2
Don't know how to go about it	3
Don't know the benefits of switching	5
Energy suppliers are all the same	6
Other (please specify) POP UP	7

C10. Do you think it would be easy or difficult to switch energy supplier? **(Single Code)**

Easy	1
Difficult	2
Don't know	3

C11. Have you heard of the following schemes?

	Yes, and applied	Yes, but not used or applied	No
Affordable Warmth Scheme' to address the effects of fuel poverty and energy efficiency	1	2	3
Boiler Replacement Scheme	1	2	3
N Ireland Sustainable Energy Programme (NISEP)	1	2	3

C12. Please say if each of the following is true or false.

	True	False	Don't know
I am aware of grant schemes to help make my home more energy efficient	1	2	3
I would consider taking out a loan to make my home more energy efficient	1	2	3
I would find it helpful to have information and advice on how to manage my energy bills	1	2	3
I would find information and advice on how to be more energy efficient helpful	1	2	3
I would find it helpful to have a benefits check to ensure that I am getting all that I am entitled to	1	2	3
I would find it easy to go online and get help and support if I was struggling with my energy bills	1	2	3

Section D: Measuring Fuel Poverty

A key part of this research is to measure the level of fuel poverty in Northern Ireland. Fuel poverty is defined as a household spending 10% of its income (take home wages, benefits, pension etc.) on energy bills. The following questions will help provide a measure of how many households are living in fuel poverty in N Ireland.

- D1. I would now like to know how much you spend on electricity. Would you prefer to give me your electricity spend weekly, monthly, quarterly or yearly?

Weekly	1
Monthly	2
Quarterly	3
Yearly	4

- D2. How much do you spend on **ELECTRICITY [SUBSTITUTE FROM D1]**? (£)

ASK IF B1 EQ 4

- D3. How much do you spend on **home heating oil** per year? (£)

ASK IF B1 EQ 2

- D4. I would like to know how much you spend on natural gas. Would you prefer to give me your gas spend weekly, monthly, quarterly or yearly?

Weekly	1
Monthly	2
Quarterly	3
Yearly	4

- D5. How much do you spend on **GAS [SUBSTITUTE FROM D4]**? (£)

ASK IF B1 EQ 3,4,5,6,7

- D6. How much do you spend on other fuels to heat your home in a year?

[INTERVIEWER PLEASE HELP RESPONDENT TO CALCULATE ANNUAL SPEND IF NONE ENTER 0]

- D7. What is your **total household income** per month (i.e. wages after tax, pension, benefits etc.)? (£)

- D8. In 2016, 22% of households were living in fuel poverty. What single thing do you feel would be most helpful to households living in fuel poverty?

Section E: Your Health Status

I now want to ask you some questions about your health.

E1. How would you describe your physical health? (Single Code)

Excellent	1
Good	2
Fair	3
Poor	4
Very Poor	5
<i>Prefer not to say</i>	6

E2. How would you describe your mental health? (Single Code)

Excellent	1
Good	2
Fair	3
Poor	4
Very Poor	5
<i>Prefer not to say</i>	6

E3. How often do you feel lonely? (Single Code)

Often / always	1
Some of the time	2
Occasionally	3
Hardly ever	4
Never	5

E4. Do you feel you have enough people who you feel comfortable with to ask for help at any time? (Single Code)

Always	1
Most of the time	2
Occasionally / some of the time	3
Hardly ever	4
Never	5

E5. Approximately how many times have you contacted your GP in the last 12 months to seek medical advice / an appointment for yourself? (ENTER NUMBER – IF ZERO ENTER 0)

Section F: About You

F1. Are you...? **(Single Code)**

Male	Female
1	2

F2. What age are you?

F3. How many dependent children live in your household...?

Aged under 5	
Aged between 6-11	
12-18	

F4. Including you how many adults live in your household?

F5. What is your occupation of the highest income earner in your household?

F6. INTERVIEWER RECORD SEG OF RESPONDENT: **(Single Code)**

ABC1	1
C2DE	2

F7. What is your current employment status? **(Single Code)**

Self-employed	1
Working full-time	2
Working full-time (but currently on furlough)	3
Working part-time	4
Working part-time (but currently on furlough)	5
Seeking work for the first time	6
Unemployed, i.e. not working but actively seeking work	7
Not actively seeking work but would like to work	8
Not working and not seeking work	9
Looking after home and family	10
Unable to work due to permanent illness or disability	11
Student (full time)	12
Student (part time)	13
On a government or other training scheme / apprenticeship	14
Retired	15
Other (please specify)	16

F8. What is your highest educational qualification? **(Single Code)**

Degree Level or higher	1
BTEC (Higher), BEC (Higher), TEC (Higher), HNC, HND	2
GCE A 'Level (including NVQ Level 3)	3
BTEC (National), BEC (National), TEC (National), ONC, OND	4
GCSE (including NVQ Level 2), GCE O' Level (including CSE Grade 1), Senior Certificate, BTEC (General), BEC (General)	5
CSE (Other than Grade 1)	6
Other (Please specify)	7
No formal qualification	8
Refused	9

F9. Are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last, at least 12 months? Include problems which are due to ageing. **(Single Code)**

Yes, limited a lot	1
Yes, limited a little	2
No	3
Prefer not to say	9

F10. INTERVIEWER RECORD LOCAL GOVERNMENT DISTRICT: **(Single Code)**

Antrim and Newtownabbey Borough Council	1
Ards and North Down	2
Armagh City, Banbridge and Craigavon	3
Belfast	4
Causeway Coast and Glens	5
Derry and Strabane	6
Fermanagh and Omagh	7
Lisburn and Castlereagh	8
Mid and East Antrim	9
Mid Ulster	10
Newry, Mourne and Down	11

F11. Is your home...? **(Single Code)**

Owned outright or owned with a mortgage	1
Northern Ireland Housing Executive	2
Housing Association	3
Private rented	4
Other (please specify)	5

F12. How old is the property you live in? **(Single Code)**

Pre-1900	1
1900-1944	2
1945-64	3
1965-80	4
Post 1980	5
Don't know	6

F13. Is your home...? **(Single Code)**

Detached	1
Semi-detached	2
Terraced	3
Apartment / flat	4
Other (please specify)	5
Don't know	6

F14. What type of area do you live in? **(Single Code)**

City	1
A town	2
A village	3
Rural or countryside	4

F15. Could you please indicate the number that best describes **your total household income** per year (whether from employment, pensions, state benefits, investments, or any other sources) before the deduction of tax. **(Single code)**

Less than £10,000	
£10,001 – £20,000	
£20,001 – £30,000	
£30,001 – £40,000	
£40,001 – £50,000	
£50,001 - £60,000	
£60,001 - £70,000	
£70,001 - £80,000	
£80,001- £90,000	
£90,001 - £99,999	
£100,000+	
Prefer not to answer/ Don't know	

F16. In the last 12 months has your household income increased, decreased or stayed the same? **(Single Code)**

Increased	1
Decreased	2
Stayed the same	3
Prefer not to say	4

F17. Is your household in receipt of universal credit? **(Single Code)**

Yes	1
No	2
Don't know	3
Prefer not to say	9

D17. Finally, in the last 12 months have you..? (Code all that apply)

Sought advice for debt or financial problems	1
Used a food bank	2
No	3
Prefer not to say	4

THANK AND CLOSE