LEFT BEHIND IN THE COLD?

Fuel Poverty, Money Management & Financial Difficulty Among Dublin 10 & 20 MABS Clients

2013 and 2017

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Foreword

I am very pleased to write this Foreword to another excellent report on fuel poverty among the clients of Dublin 10 and 20 MABS. The first report was published in 2013. It is unusual to get follow-up reports of this type. They are valuable because they allow us to see changes that have taken place in the interim, changes that often go unnoticed because they happen gradually. Sadly they also allow us to see areas where there has been no or little change, for instance that in 2017 56% of respondents reported having gone without heat during the previous twelve months through lack of money, exactly the same percentage that reported this in 2013. This figure of 56% is over three times higher than that in the population at large.

Perhaps the clearest item of good news is that disconnections have declined significantly. This is mainly because of the trend among MABS clients to move away from more traditional utility suppliers and towards those who operate pre-payment facilities. However it is unfortunate that so-called administration charges in many local shops mean that those least able to afford it are paying the highest prices for their fuel.

When I was reading the report, one item that pulled me up short was the finding that MABS clients spend more on fuel and light that the population as a whole; not just a higher proportion of their income, but more money. MABS client households spend an average of €50 a week on fuel and light, whereas the figure is €38 for the general population. An unthinking reaction to this comparison might be to conclude that MABS clients are more wasteful in their use of fuel than the general population. However the answer to this conundrum may be found in Chart 11, where the Labour Force Status of MABS clients suffering fuel poverty is compared with that of the general population. Of the general population, 54% are employed, 6% are unemployed, and 40% are not in the labour force. Among the MABS sample, 13% are employed, 39% are unemployed, and 48% are not in the labour force. This means that (in labour force status terms) 46% of the general population is 'idle'; but among the MABS sample that figure rises to a whopping 87%.

When people are 'idle' in this sense, what do they do all day? For the most part they stay at home and for seven months of the year struggle to keep warm. In contrast there are many households in the general population where, from Monday to Friday, all the adults go out to work and all the children to school, so that from 8 a.m. to 4 a.m. the heat can be switched off and the household members are able to keep warm outside their own homes. This luxury is simply not available to most of the MABS fuel poverty sample. This is a classic 'double whammy' that comes with loss of employment. Of course the same problem arises in relation to people who have to retire from their jobs and those who have to change schedules to look after small children.

Surprisingly, this factor is hardly ever identified and analysed in reports on fuel poverty, which have also been carried out in the U.K. and other European countries. It would be interesting if in future studies some analysis could be made of the **occupancy** pattern of dwellings, showing how many rooms in the dwelling in question have to be heated, and for how long, each day.

Needless to say, there are other major factors identified in the report which contribute to fuel poverty. The first is that half the MABS clients who are owner-occupiers cannot afford to have their boilers serviced annually (Table 1). This leads to reduced efficiency and increases the cost of heating. More seriously it has health and safety implications, as well as being damaging to the environment. Another factor is that privately owned or rented properties are significantly less likely to be insulated.

The situation of Traveller clients is particularly bad, with all of them suffering fuel poverty, mainly because none of the caravans or mobile homes are insulated, apart from being weather glazed. Electricity and heating costs for this group, at €40 and €55 a week respectively, are considerably higher than the client average.

In my Foreword to the 2013 study I wrote that "unless ways can be found to tackle the deep structural and economic problems that prevent people in disadvantaged areas from accessing paid employment, the problem of fuel poverty, and the suffering it causes, will remain intractable". Sadly that remains true today, even though unemployment in general is lower than in 2013.

Our congratulations are due to Dr Stuart Stamp who carried out the research and also to Annette McMahon and Caitriona McLoughlin, both experienced Money Advisers, who between them prepared, distributed, and analysed the questionnaires.

Hopefully this latest research will inspire the relevant authorities, and society at large, to take note that fuel poverty is a problem that has not gone away.

Bill Toner, S.J.
Secretary and Founding Member of Dublin 10 & 20 MABS

Acknowledgements

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Thanks also to the Board and Staff of Dublin 10 & 20 MABS both for their assistance with, and input to, the research. In particular, we would like to thank the Service administrator, Patricia Nesbitt for her work in inputting data.

Special thanks to Thomas Nolan of MABSndl for all his assistance in the provision of both local and national anonymised MABSIS data.

We would like to express our thanks to Dr. Jonathan Healy for his insightful comments and peer review of this report.

We hope that this study will help in some way towards addressing the particular utility and financial difficulties experienced by clients of Dublin 10 &20 MABS.

November 2017

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Executive Summary

Fuel poverty is strongly associated with low-income, energy inefficient accommodation, and particular locales where these things coincide. In a previous inquiry into this issue, conducted in 2013, Dublin 10 & 20 MABS found that in Ballyfermot at least, the issue was also associated with financial difficulty, over-indebtedness, and financial exclusion.

Given the economic upturn that has subsequently taken place, together with the establishment of various public-funded initiatives to promote energy efficiency, in March this year, we decided to carry out a repeat study to identify the extent to which such factors may have impacted on the extent and nature of the phenomenon among clients in the intervening period.

This research draws principally on primary data, gathered by way of structured interviews, conducted with a representative sample of "active" clients during April and May 2017 (some of whom had been previously interviewed in 2013), supplemented where appropriate by information contained in MABS' administrative records. For the purposes of analysis, we use a composite measure, which enables us to compare "fuel poor" and "non fuel poor" client households.

The principal findings are threefold. Firstly, the extent of fuel poverty among local MABS clients, although slightly reduced since our previous enquiry in 2013, remains unacceptably high, at around seven in ten. Secondly, there has been a move towards widespread prepayment that has resulted in a noteworthy decrease in both arrears' incidence and associated disconnection. However, relatively low levels of disposable income continue to result in frequent self-disconnection and inability to devote scarce resources to energy conservation measures.

Our findings further suggest that gender, age and employment status all impact on the risk of clients experiencing fuel poverty, and we have particular concerns relating to those experiencing ill health or disability, Traveller clients, and low-income owner-occupiers. Financial exclusion remains a related problem, and there is emerging evidence of a "poverty premium" in the form of (additional) payment administration charges in certain instances. The findings suggest a need for a more integrated, multi-dimensional approach to fuel poverty – both locally and nationally - which addresses socio-economic, institutional, environmental and individual dimensions to fuel poverty.

The principal findings are as follows:

- 72 per cent of client households were in fuel poverty using the ten per cent measure (i.e. they were spending more than this percentage of household disposable income on fuel)- this has reduced from 79 per cent in 2013;
- Over half of respondents (56 per cent) reported having gone without heat during the previous twelve months through lack of money; this is similar to the 2013 percentage, but over four times higher than the corresponding figure for the general population;
- Around half of owner-occupier clients reported being unable to afford to service their boiler annually, a similar figure to 2013;
- Almost two thirds (63 per cent) reported having been unable to afford to keep their home adequately warm at some stage during the previous twelve months; this is a notably lower figure than that in our 2013 study, but seven times higher than that for the household population as a whole;
- Reported arrears and disconnections have declined considerably - in the case of both electricity and heating - to around just one in ten on average; this is closely linked to the increase in prepayment (see below);
- Average (median) client household income - at €450 per week - is relatively higher than it was in 2013, when the figure stood at €420 per week; however, it remains strikingly (around 38 per cent) lower than the corresponding figure for the national population;

- Notably, median household income is even lower (€378 per week) among the fuel poverty cohort;
- Average (median) equivalised client income also remains relatively low - and almost identical to that of our 2013 sample - at €191 per week; this is just around half of that (€384 per week) for the population at large. Household composition is a factor here, with over one third of client households containing children aged 18 years or more - this may also be a factor compounding fuel poverty;
- As regards income poverty, over half of client households are "At Risk of Poverty", an identical percentage to that of our 2013 enquiry; this figure rises to 75 per cent among our fuel poverty cohort. By way of comparison, fewer than one in five (17 per cent) of the general population are at risk of poverty;
- Weekly amounts being spent by clients on both electricity and heating remain strikingly consistent in 2017 as compared to 2013; however, amounts spent on fuel and light appear relatively high compared to the population as a whole;
- Clients in fuel poverty appear to be spending more on heating (€30 per week on average) than those who are not (€25 per week on average):
- There is a clear trend among clients away from the more traditional utility suppliers and towards those who operate pre-payment facilities;
- Around six in ten are now using a prepayment meter for electricity (57 per cent) and heating (62 per cent); in our 2013 study, the respective figures were 13 per cent (electricity) and 41 per cent (heating);
- Weekly budgeting remains the preferred choice for the vast majority of clients; 85 per cent in the case of electricity, and 77 per cent for heating;
- There has, however, been a notable shift in favour of the use of local shops and away from post offices, again reflecting the move towards pre-payment meters for both electricity and heating costs;
- Financial exclusion remains high among clients, particularly among those in the fuel poverty cohort; only one in ten clients were using "electronic" payment facilities for electricity payments, and very few indeed were doing so in the case of heating;

- There were frequent reports of administration charges for making weekly payments – primarily for meter top-ups – in local shops; such payments may in our view amount to a "poverty premium", and as a result, these findings have been conveyed to the relevant statutory authorities;
- There is some evidence to suggest that fuel poverty is associated with those clients living in older accommodation (i.e. that which was built over 40 years ago);
- The vast majority of clients (86 per cent) reported that their accommodation was weather-glazed, up from 77 per cent in 2013;
- There had also been an increase in the incidence of insulation, the figure having risen from 25 per cent in 2013 to 45 per cent in 2017;
- However, a majority of privately owned or rented properties remained un-insulated;
- Almost two thirds (64 per cent) of clients in the fuel poverty cohort are female, which suggests there to be a gender dimension both to this phenomenon and to the experience of financial difficulty more generally (an issue we also highlighted in our 2013 study;)
- Fuel poverty among clients is highly concentrated within the 41-65 age group;
- In terms of employment status, long-term illness or disability and unemployment are both noticeably prevalent within the fuel poverty cohort; these two categories combined made up over 70 per cent of this cohort;
- As with gender and age, employment status seems to magnify the characteristics of broader financial difficulty among the fuel poverty cohort;
- Although the sample size was very small, there appear to be specific fuel poverty issues in terms of the Traveller cohort;
- These issues relate *inter alia* to insulation, arrears, disconnection, affordability, self-disconnection, higher cost, and income poverty risk; we have conveyed the detail of these findings to the Ballyfermot Traveller Action Project and to National Traveller MABS;

- Analysis of re-interviewed client data broadly confirms the trends noted in the report as a whole, particularly with regard to household income, arrears, disconnection, self-disconnection, costs, prepayment and payment administration charges. The data suggest this to be a relatively poorer group of clients, hence perhaps, their continuing involvement with the MABS service.

Section 1: Introduction

1.1. Background to the study

In early 2013, Dublin 10 & 20 MABS carried out an innovative fuel poverty study among our clients in which we located fuel poverty within the context of broader issues of income poverty, financial exclusion and over-indebtedness. The study was conducted during the period when the post-2008 personal debt crisis had "plateaued", both in terms of demand for MABS services nationally[1] and as regards mortgage arrears. [2]

Some four years on, and to mark the 25th anniversary of Dublin 10 & 20 MABS, we decided to carry out a follow-up enquiry to identify whether things have changed in this regard – and if so, in what ways - for the cohort of MABS clients resident in the Ballyfermot, Cherry Orchard, Chapelizod and Palmerstown areas, given the upturn in the economy during the intervening period. Among the more revealing findings of our previous study[3] as regards the then client base were the following:

- ➢ The majority of clients (68%) were aged 40 or under;
- ➢ Over a quarter (27%) were local authority tenants;
- ➢ The majority of clients (64%) depended on a social welfare payment as their first source of income (mainly Jobseekers Allowance and One Parent Family Payment);
- ➢ Average (median) net household incomes were substantially lower than that of the population as a whole;
- ➢ Nearly 60% of clients owed outstanding debts to utility companies;

[1] See: MABS statistics (various years): https://www.mabs.ie/en/about_us/mabs_statistics.html.
[2] See Central Bank of Ireland Residential Mortgage Arrears and Repossession Statistics (various years): https://www.centralbank.ie/statistics/data-and-analysis/credit-and-banking-statistics/mortgage-arrears.
[3] See: Stamp, S., McMahon, A. and McLoughlin C. (2013). A Profile of the Clients of Dublin 10 & 20 MABS, and the Extent and Nature of their Financial Difficulties (with a Focus on Utility Debt): https://www.mabs.ie/downloads/reports_submissions/fuel_poverty_report_2013_Dublin10_12MABS.pdf.

- ➢ In terms of total indebtedness, the majority of clients (64%) owed less that €10,000, and only a minority (20%) owed more than €20,000;
- ➢ Clients owed more on average to moneylenders and in respect of rent arrears than MABS clients nationally, suggesting there to be higher levels of financial exclusion among Dublin 10 & 20 MABS clients;
- ➢ Most respondents (74%) stated that their property was not insulated at all;
- ➢ Experience of arrears was widespread with regard to both electricity (53% of respondents) and heating bills (45% of respondents), and threats of disconnection were received by substantial minorities in each instance;
- ➢ Over half (52%) of respondents reported going without heat at some stage in the previous twelve months through lack of money;
- ➢ The vast majority of respondents (84%) reported having been unable to keep their homes adequately warm at some stage during the previous twelve months;
- ➢ Energy was generally paid for on a weekly basis, in cash, using local shops and post offices, and prepayment was frequent;
- ➢ Electronic payment methods were used by only a small minority (11%) of respondents, again indicative of widespread financial exclusion;
- ➢ A majority of clients were in fuel poverty on the conventional 10% measure.

In essence, both the present study and its 2013 predecessor are primarily *cross-sectional enquiries*, hence comparisons between the two within this report are generally made on this basis. However, 24 clients interviewed in 2013 are current clients of Dublin 10 & 20 MABS, and each consented to re-interview for the present study; hence our research also embodies a de-facto longitudinal dimension.

1.2. Dublin 10 & 20 MABS and its catchment area

Dublin 10 & 20 MABS, located in Ballyfermot Community Civic Centre, is part of the national network of state-funded Money Advice & Budgeting Services

(MABS), statutory responsibility for which is assigned to the Citizens Information Board (CIB). MABS' principal role is to provide "one-to-one" money management advice and support to enable people to deal with a range of financial difficulties, and in this regard, local services across the country assisted around 20,000 new clients in 2016; the MABS Helpline, which works in tandem with these services, dealt with a similar number of queries during the same period.[4] The Ballyfermot-based service has its origins in one of the five initial MABS pilot projects established by the then Department of Social Welfare in 1992.[5] The service catchment area also encompasses Chapelizod and Palmerstown, in addition to Ballyfermot and Cherry Orchard; however, the majority of current clients reside in Ballyfermot/Cherry Orchard.

Information on the current demographic and socio-economic profile of the inhabitants of the Dublin 10 & 20 MABS' catchment area is not readily available at the time of writing, as the relevant data from the 2016 Census are still to be released. Analysis of data from the previous Census in 2011[6] revealed that the Ballyfermot/Chapelizod "Partnership" area then included some of the most disadvantaged communities in Dublin in terms of socio-economic development. The findings identified a fall-out from the Global Financial Crisis (GFC) and associated recession, which had resulted in negative labour market impacts, namely a decrease in employment and increase in unemployment.

More micro-level analyses of the catchment areas of the Family Resource Centres of Ballyfermot, Cherry Orchard and St Matthews - again using Census 2011 data – further indicated relatively high levels of deprivation, male and female unemployment, and low skilled workers, and relatively low averages in terms of share of professionals and completion rates of third-level education.[7] Nationally, the economy has clearly picked up considerably post-2013 with notable growth

[4] See MABS statistics various years: https://www.mabs.ie/en/about_us/mabs_statistics.html
[5] The initial service was located in Cherry Orchard, and operated then as COMAC or the Cherry Orchard Money Advice Centre. Cherry Orchard remains part of the service's catchment area to this day.
[6] WRC Social and Economic Consultants, (2012). *The Ballyfermot / Chapelizod Partnership Area: Census 2006-2011*. Dublin: WRC Social and Economic Consultants.
[7] Engling, F. & Haase, T. (2013). *The 2011 Pobal HP Deprivation Index: Area Profile for Dublin City*. See: https://www.pobal.ie/Pages/New-Measures.aspx

in 2014,[8] 2015,[9] and 2016.[10] Unemployment has also fallen significantly over the same period. [11] Exploring whether - and if so the extent to which – this upturn is impacting on Dublin 10 & 20 MABS clients in terms of experiences around fuel poverty, is also part of the rationale for this study.

As regards demography, the 2012 WRC study into the Ballyfermot/Chapelizod area also identified relatively high incidences of reported disability, lone parent households with children, and local authority tenants; the latter two were also identified in Engling and Haase's Dublin City area profile study (ibid). Again, it is not known at the time of writing whether there has been significant demographic change within the service catchment area between the two Censuses.

It was notable that during our previous enquiry into the extent and nature of fuel poverty among Dublin 10 & 20 MABS clients in 2013, we found that the then demographic and socio-economic profile of clients largely reflected these trends. At that time, the client-base comprised notably higher than average incidences of lone parents, local authority tenants, unemployed persons, social welfare dependency, and poverty. Each of these characteristics - together with low disposable income[12] and inadequate resources[13] - is highly correlated with fuel poverty,[14] and with both over-indebtedness and financial exclusion.[15]

[8] See: "Irish economy surges ahead with 4.8% growth in 2014" (Irish Times, 12th March 2015- http://www.irishtimes.com/business/economy/irish-economy-surges-ahead-with-4-8-growth-in-2014-1.2136685).
[9] See: "Irish economic growth of 7.8% tops euro zone again" (RTE News, 10th March 2016 - http://www.rte.ie/news/business/2016/0310/773899-cso-economy/
[10] See: "Ireland set to be Europe's fastest-growing economy in 2016 after weathering initial Brexit fallout - Irish economy surges 4pc in third quarter – CSO" (Irish Independent, 3rd March 2017 - http://www.independent.ie/business/irish/ireland-set-to-be-europes-fastestgrowing-economy-in-2016-after-weathering-initial-brexit-fallout-35281302.html).
[11] See: "Unemployment rate falls to 7.1% in January - CSO" (RTE News, 31st January 2017 - - https://www.rte.ie/news/business/2017/0131/848924-unemployment-rate-falls-to-7-1-in-january/)
[12] See: Brophy, V., Clinch P., Convery F., Healy, J., King, C., Lewis, O., (1999). Homes for the 21st Century - the Costs and Benefits of Comfortable Housing for Ireland. Dublin: Energy Action Ltd.
[13] See: Watson, D. and Maitre, B. (2015). 'Is Fuel Poverty in Ireland a Distinct Type of Deprivation?', *The Economic and Social Review*, Vol. 46, No. 2, Summer, 2015, pp. 267–291.
[14] See: Scott, S, Lyons, S, Keane, C, McCarthy D. and Tol, R., (2008). *Fuel Poverty in Ireland: Extent, Affected Groups and Policy Issues*. Dublin: Economic and Social Research Institute. https://www.esri.ie/pubs/WP262.pdf
[15] Russell, H., Maitre, B. and Donnelly, N. (2011). *Financial Exclusion and Over-indebtedness in Irish Households*. Dublin: Economic and Social Research Institute; Stamp, S. (2009). *An Exploratory Analysis of Financial Difficulties Among Those Living Below the Poverty Line in Ireland*. Dublin: Combat Poverty Agency.

1.3. Fuel poverty: definition and measurement

Fuel poverty may be defined as "the inability to heat one's home to an adequate (safe and comfortable) temperature owing to low income and poor (energy inefficient) housing".[16] A conventional method of measuring fuel poverty is to define it as a situation where a household needs to spend more than 10 per cent of their income on energy in order to maintain an acceptable level of heat throughout their home.[17] This is the measure that we used in our previous 2013 study,[18] and that is used for the purposes of the present enquiry.

Fuel poverty is an issue long associated with the Ballyfermot area. Several years ago, local concerns led to the carrying out of energy audits in 2004 and 2005 within the community, with Dublin 10 & 20 MABS acknowledged as having played a pivotal role as the catalyst for this work. These audits focused on home energy ratings, associated fuel costs and environmental impacts, and highlighted the importance of improvements in respect of insulation, central heating, boiler systems and weather glazing in addressing fuel poverty and its environmental dimensions. [19]

More recently, Codema (City of Dublin Energy Management Agency) - in association with Dublin City Council - has undertaken a Dublin-wide investigation into energy demand, which highlighted specific issues in the Ballyfermot area.[20] This research, published in June 2015, estimated energy use by type and location across the City - and the associated costs - by drawing on two discrete, official data sources, namely: the 2011 Census, and the National

[16] Clinch, P. and Healy, J, (2001), cited in "A Review of Fuel Poverty and Low Income Housing", *Sustainable Energy Ireland*, November 2003, p.10. http://www.seai.ie/Grants/Warmer_Homes_Scheme/Fuel_Poverty_Report.pdf. See also: Healy, J. (2004). Housing, Fuel Poverty and Health: A Pan-European Analysis, Ashgate: Aldershot.
[17] Boardman, B. (1991). Fuel Poverty: From Cold Homes to Affordable Warmth, Belhaven Press: London. See also: McAvoy, H. (2007). *All-Ireland Policy Paper on Fuel Poverty and Health.* Dublin: Institute of Public Health in Ireland.
[18] Clear majorities of both Dublin 10 & 20 MABS clients (60 per cent) and MABS clients nationally (54 per cent) were in fuel poverty at that time on this measure.
[19] See: http://energyaction.ie/wp/wp-content/uploads/2013/09/ballyfermot_report_final_sept06.pdf
[20] See: http://www.codema.ie/images/uploads/docs/Dublin_City_Spatial_Energy_Demand_Analysis_-_June_2015.pdf

BER Research Database produced by the Sustainable Energy Authority of Ireland. By in effect "mapping on" unemployment data (as a proxy for low household income) to small areas identifiable as having a preponderance of energy inefficient homes,[21] Codema were able to isolate ten discrete electoral districts most at risk of energy (fuel) poverty; two of these were located in Ballyfermot.[22]

The report acknowledges, however, that honing these findings would require access to intra-household data in terms of net, disposable income, data that were not available at the time of the enquiry:

> *"Without knowing the income levels in each small area to compare with estimated costs from this analysis, the best way to try to map areas most at risk of energy poverty is to overlap the known data and compare the energy efficiency levels of homes with levels of unemployment in each small area".*[23]

By dint of its work and relationships with clients built over time, MABS services are uniquely placed in this regard, having access to specific – and current - details of household income and expenses in respect of thousands of clients. As with our 2013 study, we hope to throw light on this often elusive "intra-household" dimension to fuel poverty by examining the Dublin 10 & 20 MABS client cohort as it presents in 2017.

1.4. Research objectives

Building on - and learning from - our 2013 study, three specific objectives were set for this subsequent enquiry:

[21] These were highly correlated with rented properties, particularly in the older areas of the city.
[22] The Muskerry Road area, and Landen/Lally Road, both in Ballyfermot. See: http://www.irishtimes.com/news/environment/half-of-dublin-rented-homes-have-poor-energy-ratings-1.2322318
[23] Codema, ibid, page 26.

- To identify the extent and nature of fuel poverty among MABS clients resident in Dublin10 & 20, together with any noticeable changes since 2013;
- To identify possible factors and characteristics associated with clients most at risk of fuel poverty, together with any changes since 2013;
- To identify emerging issues which may be impacting on the experience of fuel poverty locally.

1.5. Methodology

Three sources of data were used for the purposes of this study, namely (i) Current MABS clients living in the Dublin 10 and 20 area (Ballyfermot, Cherry Orchard, Palmerstown and Chapelizod); (ii) The MABSIS[24] database; and (iii) Money Advisors in Dublin 10 & 20 MABS working with clients in financial difficulty and on utility issues specifically.

(i) Primary data sourced from a sample of 'active' MABS clients resident in Dublin 10 and 20

In order to examine the extent of fuel poverty among the Dublin 10 & 20 MABS client base, to identify factors that may help to explain the reasons for it, and to make comparisons with our 2013 study, an interview survey based on the principle of informed consent was again carried out using a sample of such clients living within the Dublin 10 and 20 area.[25]

Interviews were conducted during April – May 2017, a relatively mild period as it transpired in contrast to our 2013 enquiry.[26] The structured questionnaire used in 2013 had worked well as a research tool and was re-used, subject to some modifications to facilitate identification and exploration of issues that have emerged since our previous study. A copy is included in the Appendix. An

[24] This is the national database used to collate case information from the various MABS services.
[25] Clients previously interviewed in 2013 but no longer dealing with the service (n=79) were not approached for ethical reasons.
[26] See: http://www.met.ie/climate/monthly-weather-reports.asp. Our previous enquiry took place during February-March 2013, which was a particularly cold period by comparison.

independent interviewer[27] was again used to lessen the demands on advisers and to ensure consistency in the collection of data. Among other matters, interviewees were again asked about the following:

- Household and socio-economic characteristics
- Nature of accommodation
- Insulation and weather-proofing
- Use of energy
- Arrears and disconnection
- Supplier of energy
- Payment method and frequency
- Ability to heat the home
- Fuel costs relative to income.

A total of 100 existing MABS clients, all from the Dublin 10 and 20 area, completed an interview. This figure includes n=24 clients previously interviewed for the 2013 study, and all n=9 Traveller clients living on a local halting site; each of these groups was specifically targeted for interview in accordance with the research framework. A further n= 67 clients were interviewed to reach a target of n=100 in line with our previous study. A total of n=35 clients were also approached, but we were unable to carry out an interview in these instances for the following reasons:

- Unable to make contact (n=17);
- Utility bills in another name (n=8);
- File closed since client list drawn up (n=8);
- Too ill to participate (n=1);
- Declined to participate (n=1).

(ii) MABSIS Data

[27] This was the same person who conducted the interviews in 2013.

In order to contextualise the results of the primary data analysis, MABSIS administrative data relating to 'new'[28] clients presenting to MABS services over a twelve-month period (January 1st to December 31st 2016) were kindly provided and anonymised by MABSndl.[29] As in 2013, these data were subjected to secondary data analysis to develop an overall socio-demographic/economic profile of MABS clients[30] in respect of: gender, marital status, age, tenure status, employment status, and primary income source.

(iii) Money advisors working in Dublin 10 & 20 MABS

The casework or "coal face" experiences of money advisors working with large numbers of clients, often over considerable periods of time, are an important resource in terms of identifying emerging policy issues. Preliminary meetings held with money advisers to "frame" the research elicited two areas of concern that had arisen within the client catchment area since our previous enquiry, namely:

- The incurring of administration charges by certain clients when making payments in local shops or outlets, and;
- Utility provision and costs relating to certain Travellers in Ballyfermot.

Each of these dimensions is, therefore, explored within the current study.

1.6. Study limitations

Personal finance is a sensitive topic and, as described above, several clients we approached could not be interviewed for various reasons. Nonetheless, the final sample of clients is broadly reflective of the Dublin 10 & 20 MABS' client base. However given its size, and that it is not randomly or representatively drawn in the strict statistical sense, the analysis presented here focuses on identifying possible associations and relationships rather than causal links or pathways,

[28] These include re-activated clients.
[29] We would particularly like to thank Thomas Nolan at MABSndl for all his help in this regard.
[30] Both nationally and with respect to Dublin 10 & 20 MABS specifically.

which can only be demonstrated using regression analysis or some type of more sophisticated multivariate analysis.[31]

[31] The findings within the report are largely based on univariate and bivariate analysis, and thereby point towards potential associations between different variables, characteristics and conditions, rather than causality.

Section 2. Fuel poverty: Extent and Nature

2.1. Incidence

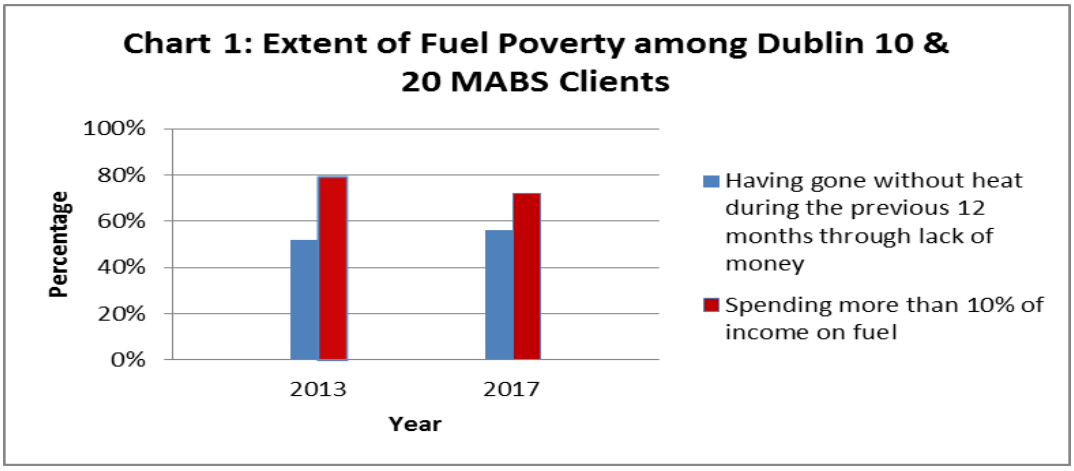
Here, we are interested in two related questions, namely:

(i) What is the extent or incidence of fuel poverty among Dublin 10 & 20 MABS clients in 2017, and

(ii) Has this figure increased or decreased since our previous research in 2013?

Our findings indicate that the incidence of fuel poverty among clients remains high but has decreased slightly, with around seven in ten spending more than 10 per cent of disposable income on fuel (Chart 1). An apparent consequence of this is that over half (56 per cent) reported having gone without heat at some stage in the twelve months prior to interview; the comparative figure for the population at large on the most recent data available is around one in seven (13.6 per cent).[32] This means that local MABS clients are over four times as likely to encounter such a negative experience, with comparatively little having changed in this regard in the past four years.

Chart 1: Extent of Fuel Poverty among Dublin 10 & 20 MABS Clients



Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017.

[32] Central Statistics Office, (2017). *Survey on Income and Living Conditions 2015*, Cork: Central Statistics Office. See: http://www.cso.ie/en/releasesandpublications/er/silc/surveyonincomeandlivingconditions2015/. The corresponding figure for 2013 was 15.7 per cent.

2.2. Inability to service boilers

Lack of resources could also result in some clients not having the money to service their central heating boiler where it was their responsibility to do so,[33] a situation which has potential health, environmental as well as efficiency and cost implications. If we examine the cohort of owner-occupiers (n=56) within the sample,[34] the following picture emerges (Table 1):

Table 1: Dublin 10 & 20 MABS client owner-occupiers unable to service their boiler for at least 12 months[35] through lack of money.

	Total (n=56)	**Boiler not serviced for > one year through lack of money**
Mortgaged	40	21
Owner	14	3
Shared ownership	1	1
Tenant purchase	1	1
TOTAL	56	26

Source: Fuel survey of sample of Dublin 10 & 20 MABS Clients, April-May 2017.

Just short of half the owner-occupying cohort were thus unable to afford to service their boiler periodically. This percentage closely mirrors that in our previous enquiry in 2013, suggesting there to be a persistent issue here among owner-occupiers in the Dublin 10 and 20 area.[36].

2.3. Self-disconnection

As reported earlier, a majority of clients continue to go without heat as a result of inadequate resources to meet the associated costs. A substantial minority (30 per cent or almost one in three) also reported going without electricity at some time within the previous twelve months, again through lack of money. These are worrying figures, but perhaps of more concern is that a majority of clients

[33] The local authority is responsible for servicing the boilers of its tenants for example.
[34] Those who own their home or are purchasing it through a mortgage, tenant purchase or shared ownership.
[35] Only those clients who specified a period of more than 12 months are included here.
[36] As a result of this finding, such clients were advised about the Better Energy Homes Grant Scheme administered through Sustainable Energy Ireland (SEI).

continue to report an inability to keep their homes adequately warm at some stage during the previous 12 months.

Although there has been a notable and welcome improvement here,[37] over 6 in 10 clients reported such an incidence within the twelve months prior to interview in Spring 2017; again, to put this finding in context, relative to the general population, *a MABS client living in Dublin 10 or 20 is seven times as likely to report such an eventuality* (Table 2).

Table 2: Inability to afford to keep the home adequately warm: Dublin 10 & 20 MABS clients, 2013 and 2017 (national population figures in brackets).

	2013 (%)	**2017 (%)**
Inability to afford to keep the home adequately warm during the previous 12 months	84.0 (10.0)	63.0 (9.0)

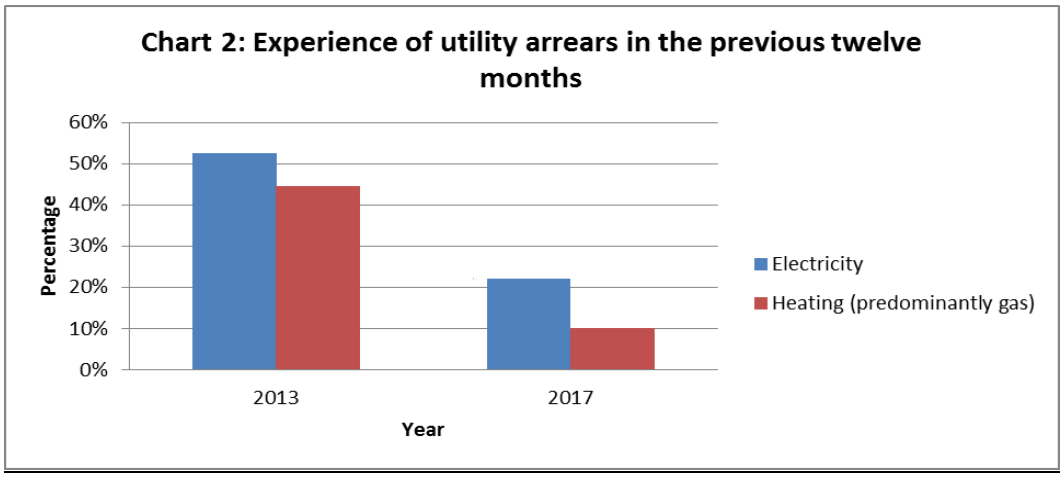
Source: Fuel Surveys of Samples of Dublin MABS Clients, February-March 2013, and April-May 2017; Surveys on Income and Living Conditions, 2013 and 2015.

2.4. Utility arrears

In our previous enquiry, there was a roughly 50:50 chance of a MABS client resident in Dublin 10 & 20 having experienced arrears on their respective utility bills during the twelve months prior to interview. There has been a considerable improvement in this regard as shown in Chart 2 *(below).* The main reason for this is a substantive move towards pre-payment - by way of token meter - among the client base as a whole, which is discussed in detail below.

[37] The timing of the survey may be a relevant factor (ibid).

Chart 2: Experience of utility arrears in the previous twelve months: Dublin 10 & 20 MABS clients, 2013 and 2017.

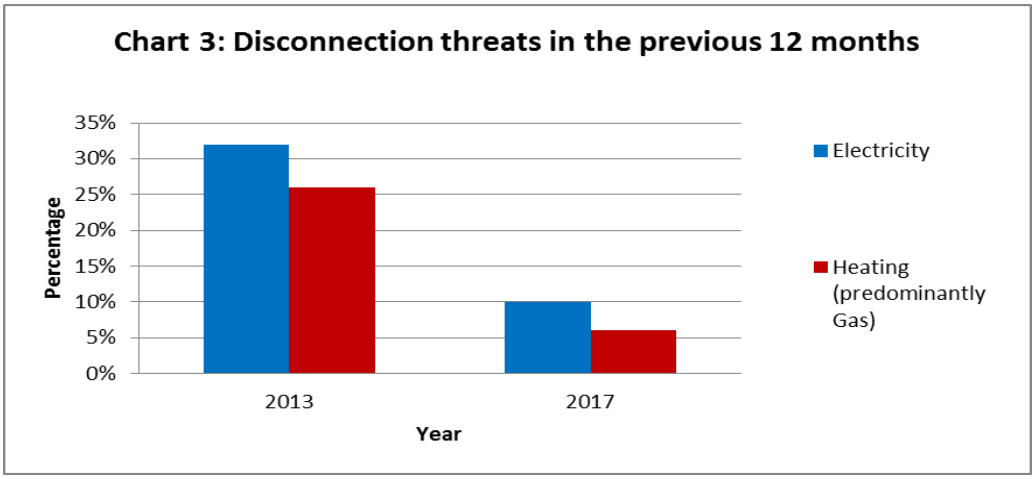


Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

2.5. Disconnection

As with arrears, the move towards prepayment meters has also resulted in a substantial drop in the number of clients receiving threats of disconnection or being disconnected by their supplier; taken together, less than one in ten are now in such a situation, again a marked improvement on 2013 (Chart 3).

Chart 3: Disconnection threats in the previous twelve months: Dublin 10 & 20 MABS clients, 2013 and 2017.



Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

Section 3. Fuel Poverty: Contributory Factors and Characteristics

In this Section, we examine both the factors contributing to fuel poverty, and the characteristics of the client households experiencing it. For the purposes of the analysis that follows in this section, these households are defined as being in fuel poverty *only if they meet all three of the following criteria*,[38] namely:

(i) Spending more than 10 per cent of household income on fuel (n = 72);
(ii) Unable to heat their home by reason of un-affordability (n=63);
(iii) Going without heat at some stage in the past year (n=56).

There are n=44 such households within our sample. Although this is a relatively small sample size as discussed above, this composite definition enables us to explore the salient characteristics of Dublin 10 and 20 resident MABS clients who are experiencing fuel poverty in 2017, relative to those who are not (n= 55)[39], and where possible, to the broader client base and population at large.

The factors contributing to or compounding fuel poverty are manifold as identified by previous research. Our research draws on this previous work and thereby focuses on four potentially related aspects, namely:

- Household and equivalised[40] income;
- Poverty;
- Utility costs, management and payment;
- The accommodation or family home itself.

[38] Hence we are focusing here on a very severe form of fuel poverty given the need to satisfy all three criteria to be considered fuel-poor.
[39] In one case, sufficient information was not provided by the interviewee.
[40] The equivalence scale used is: 1.00 (for the household head). 0.66 (for each additional adult within the household) and 0.33 (for each child within the household). Thus 66% of household income is assigned to each extra adult within it, and 33% of household income to each child. So a household with 2 adults and 3 children is said to comprise 2.65 "equivalised adults".

3.1. Household and equivalised income

Low income has long been associated with fuel poverty.[41] Our 2013 enquiry revealed that MABS clients resident in Dublin 10 and 20 were both in receipt of noticeably lower incomes than the population at large, and at relatively higher risk of income poverty, thereby going some way to explaining the extent of the phenomenon among the client base at that time. This remains the case in 2017, as shown in Table 3 below.

Table 3: Weekly household and equivalised incomes: Dublin 10 & 20 MABS clients, 2013 and 2017 (national population figures in brackets).

Dublin 10 & 20 MABS	**2013 (€)**	**2017 (€)**
Median household income	420.00 (671.28)	450.00 (726.00)
Equivalised income	191.45 (351.19)	191.64 (384.61)

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017; Surveys on Income and Living Conditions, 2013 and 2015.

What is particularly noteworthy is that although average client household incomes appear to have increased[42] (as might be expected given the economic upturn), when these are equivalised or individualised the figures remain strikingly consistent. This is due to the composition of these households and specifically the numbers with "grown-up" children over 18 residing within them, who are therefore classified as adults for the purpose of these calculations; over a third of the interviewed households (n=36) contain such persons.

Applying our composite measure to the 2017 survey data clearly illustrates that relatively low incomes continue to be a major factor contributing both to fuel poverty and to financial difficulty more generally (Table 4). The differential

[41] See Brophy et al (ibid); also, Scott et al (ibid).
[42] On these figures, household incomes among clients have increased by 7.1 per cent, as compared to 8.1 per cent among the household population as a whole.

between average incomes and those of people in financial difficulty is considerable, and bears out the findings of previous studies relating to various aspects of financial difficulty.[43]

Table 4: Fuel poverty among Dublin 10 & 20 MABS clients by household and equivalised income

	Fuel poverty cohort (n=44)	**Not in fuel poverty cohort (n=55)**	**National Population (SILC-2015)**
Median household income	€378.12	€504.61	€726.00
Equivalised income	€191.64	€233.84	€384.61

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017, Survey on Income and Living Conditions 2015.

3.2. Income poverty

As with our 2013 study, we again use the Central Statistics Office concept of "At Risk of Poverty" (AROP) - defined as a situation where an individual has an income which is less than 60 per cent of the national average (median) – to compare Dublin 10 & 20 MABS clients to the population. The most recent data available (for 2015) indicates the national 'poverty line' - or at risk of poverty threshold - to be €228.13 per week or €11,863 per annum, with 16.9 per cent of the population being below this line, or "at risk of poverty" as of 2015.

By way of comparison, over half (58 per cent) of the Dublin 10 & 20 MABS client households surveyed in 2017 have an individualised income which is below the 2015 national poverty line figure; this is identical to our 2013 findings when the

[43] Stamp, S. (2009). *An Exploratory Analysis of Financial Difficulties Among Those Living Below the Poverty Line in Ireland.* Dublin: Combat Poverty Agency http://www.combatpoverty.ie/publications/workingpapers/2009-02_WP_FinancialDifficultiesAmongThoseLivingBelowThePovertyLine.pdf (see p39);
Homeless Agency and MABS (2010) *Housing Costs Survey* of MABS Clients 2009-2010 (Internal Report of the Homeless Agency in conjunction with MABS- copy available on request);
Stamp, S., McMahon, A. and McLoughlin C. (ibid);
Downey, D. (2015). *Addressing and Resolving Mortgage Arrears in Dublin City Council*. Presentation to DCC Housing SPC, May 6th 2015. http://www.dublincity.ie/sites/default/files/content/YourCouncil/StrategicPolicyCommitteeandCorporatePolicyGroup/Housing/May6th_DDowney_DCC_HsgSPC_pres.pdf;
South Mayo MABS, (2016): *'An Analysis of Mortgage Arrears Among South Mayo MABS' Clients: A Spatial Dimension to a National Problem?'* Castlebar: South Mayo MABS. https://www.mabs.ie/downloads/news_press/South_Mayo_MABS_Mortgage_Research_August2016.pdf, p38.

corresponding figure (again compared to the poverty line two years earlier) also stood at 58.0 per cent. Even accounting for possible changed poverty risk rates in the interim –and these have remained at around 15-17 per cent since 2010 –a Dublin 10 & 20 MABS client remains three times as likely to be "income poor" relative to the population at large. The correlation between income poverty and fuel poverty is illustrated in Table 5:

Table 5: Fuel poverty and Dublin 10 & 20 MABS clients by income poverty risk

	Fuel poverty cohort (n=44)	**Non fuel poverty cohort (n=55)**
Percentage at risk of income poverty	75.0	45.4

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

3.3. Utility costs

Energy costs to households have been falling periodically since the end of 2014, but increased charges look likely at the time of writing. [44] The evidence from our current and previous research enquiries suggests that although little has changed in terms of the average amounts of money being spent on electricity, spend on heating has reduced to some degree (Table 6):

Table 6: Weekly spend on fuel: Dublin 10 & 20 MABS clients (2013 and 2017)

	2013 (€)	**2017 (€)**
Average weekly spend on electricity (median)	25.00	25.00
Average weekly spend on heating (median)	30.00	25.00
Total average weekly fuel costs (median)	50.00	50.00

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

[44] See: http://www.irishexaminer.com/ireland/energy-price-rises-on-the-way-444153.html. See also: http://www.independent.ie/business/personal-finance/there-will-be-a-huge-increase-in-electricity-bills-from-october-35977939.html

When we compare across income deciles with the population as a whole, client households look to be spending considerably more on fuel and light across the income distribution, as shown below (Table 7).

Table 7: Comparison: Average spending on fuel and light, Dublin 10 & 20 MABS clients and the general population

Cohort by net household income (€)	**Average percentage spend on fuel and light (%)**	**Average weekly amount spent on fuel and light (€)**
< €252.21 Sample (Population)	20.5 (9.2)	40.00 (28.38)
<€414.25 Sample (Population)	12.9 (8.8)	50.00 (29.34)
<€540.41 Sample (Population)	11.6 (6.9)	52.00 (33.35)
<€698.04 Sample (Population)	10.2 (5.9)	60.00 (37.02)
<€867.73 Sample (Population)	7.6 (4.8)	60.00 (37.53)
Average (Sample)	11.9	50.00
Average (Population)	4.6	38.56

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017, Household Budget Survey 2015-2016 (Central Statistics Office): http://www.cso.ie/en/releasesandpublications/ep/p-hbs/hbs20152016/hexp/

Furthermore, those in fuel poverty appear to be spending somewhat more on utilities –and particularly on heating - as shown in Table 8 below:

Table 8: Weekly amounts spent on fuel relative to fuel poverty: Dublin 10 & 20 MABS clients

	Fuel poverty cohort (n=44)	**Non fuel poverty cohort (n=55)**
Average weekly spend on electricity (median)	25.00	25.00
Average weekly spend on heating (median)	30.00	25.00
Total average weekly fuel costs (median)	60.00	50.00

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

Thus, we see a combination of relatively lower incomes and higher utility costs within the fuel poverty cohort of Dublin 10 & 20 MABS' clients.

3.4. Utility supply

The most marked changes since 2013 however relate to supplier and method of payment. There is a clear trend (Table 9) among Dublin 10 & 20 MABS clients away from the more traditional utility suppliers and towards those who operate pre-payment facilities, such as Prepay Power. This trend is discernible in both the fuel poverty and non-fuel poverty cohorts.

Table 9: Dublin 10 & 20 MABS clients by type of energy supplier (2013 figures in brackets)[45]

	Electricity supplier (%)	**Heating supplier (%)**
ESB Electric Ireland	42 (51)	10 (8)
Bord Gais	9 (16)	64 (75)
Airtricity	5 (10)	1 (4)
Prepay Power	33 (21)	8 (4)
Local authority	7 (2)	-
Pinergy	2 (0)	1 (0)
Npower	1 (0)	-
Oil	-	6 (4)
Other	-	6[46] (4)

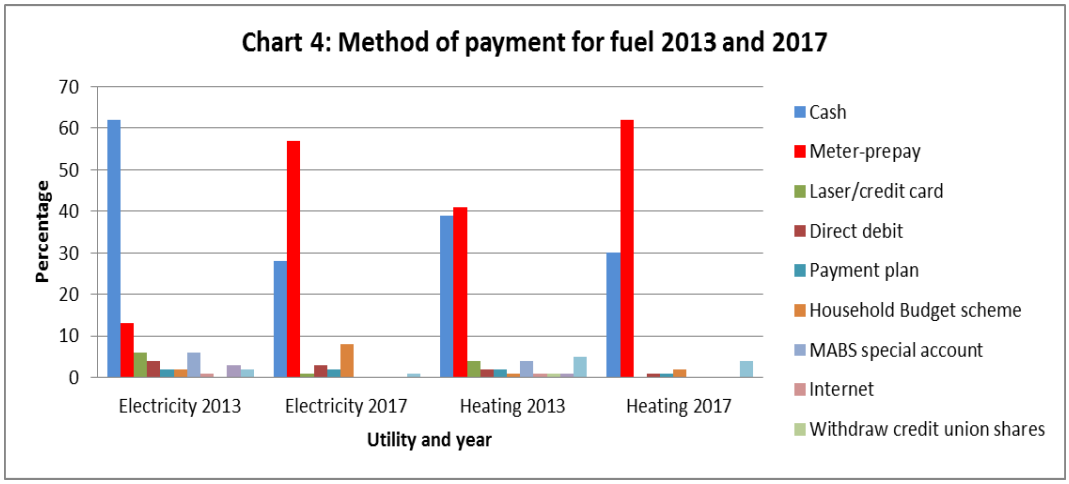
Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

3.5. Utility management

The trend towards managing utility bills by way of prepayment is illustrated by the increase in the percentage of clients now using such meters to manage both electricity and heating costs (Chart 4). Again, this is evident across both the fuel poverty and non-fuel poverty cohorts.

[45] In a small minority of cases, these details were not obtained.
[46] This figure includes bottled gas (n=4) and wood burner (n=1).

Chart 4: Dublin 10 & 20 MABS client by method of payment for fuel

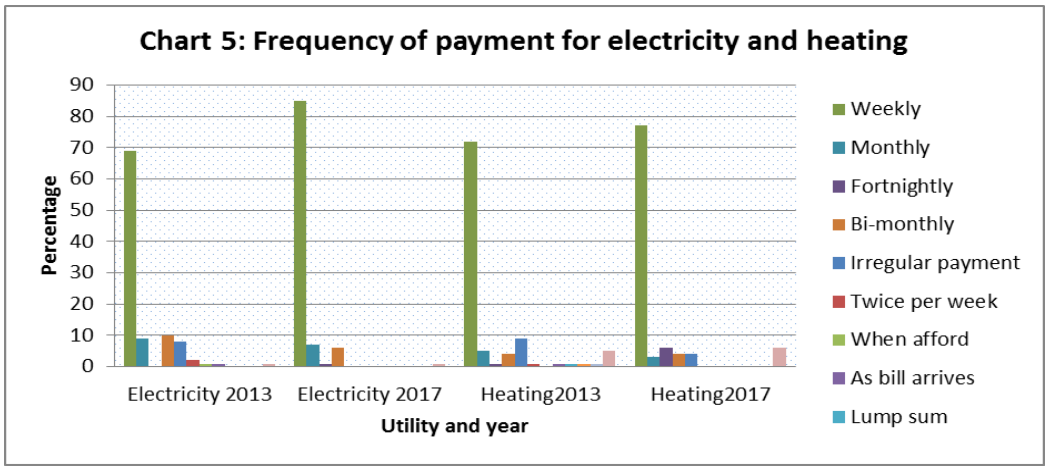


Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

3.6. Utility payment

Our previous study also revealed a preference for weekly payment, and for the use of local post offices and shops to carry out the payment transaction itself. Each of these trends have continued (Chart 5) with the vast majority of respondents continuing to pay for their fuel bills on a weekly basis, with the percentage having risen from 70 per cent in our 2013 survey, to around 80 per cent in 2017.

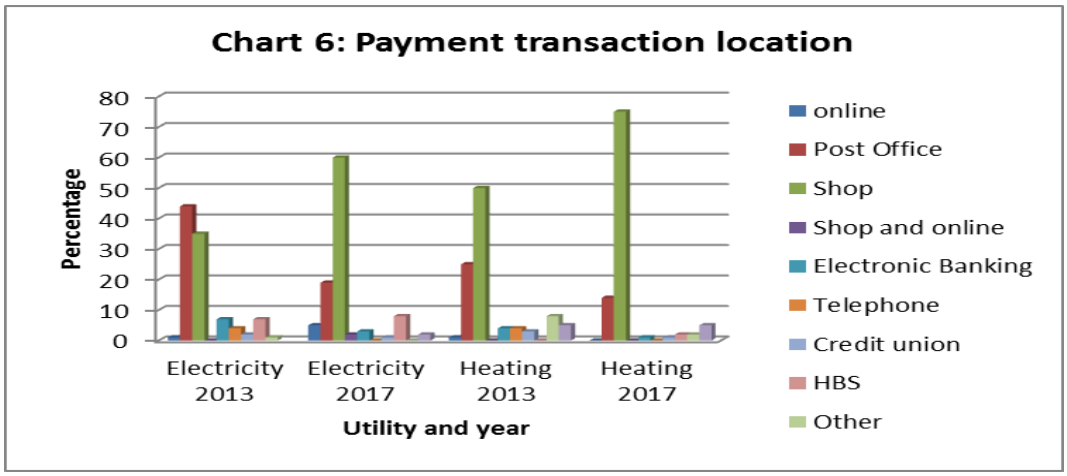
Chart 5: Dublin 10 & 20 MABS clients by frequency of payment for fuel



Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

The vast majority of respondents continue to use local service providers to make their weekly payments or to top-up their prepayment meters (Chart 6). However, there has been a notable shift in favour of the use of local shops and away from post offices, again reflecting the move towards pre-payment meters for both electric and heating costs as the cards associated with these meters can only be topped up through such outlets.

Chart 6: Dublin 10 & 20 MABS clients by payment transaction location



Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

3.7 Financial exclusion

What is also notable about the chosen methods of management and payment is that they suggest continuing – and very high - levels of financial exclusion among clients, a feature highlighted in our previous study. Only n=7 were using online facilities for electricity payments (in 6 cases to prepay meter top-ups), only n=3 were using direct debits for this purpose, and just one respondent was using a debit card. Notably, all on-line payees fall into the cohort not experiencing fuel poverty. In contrast, 7 of the 8 respondents paying electricity costs by way of the Household Budget Scheme would be classed as "fuel poor" using the ten per cent measure (but only 5 of the 8 respondents would be so classified on our composite measure).

No-one at all reported using online facilities for heating payments, and only one client was paying these by way of direct debit. In contrast, budget type payment

in cash using local shops and post offices, although much reduced in terms of payment for electricity due to the "boom" in prepayment meters, remains the method of choice for around thirty per cent of clients.

Thus, we see the emergence of a trend among clients that involves largely prepaying - by way of token or prepayment meters - on a weekly basis in local shops for both types of utility. Many of these meters are fitted for the twin purposes of arrears management and avoidance of disconnection. There can be, however, an additional weekly cost to clients paying in this way in the form of a payment administration charge; responses to our survey – although far from unanimous - suggest that such charges are occurring in the majority of cases[47] where a client has a prepayment meter is fitted, and in the majority of outlets being used for this purpose.

[47] A total of 39 out of 57 respondents in the case of electricity prepayment-metered clients, and 42 out of 62 in the case of gas prepayment-metered clients, reported incurring such a charge. These findings have been conveyed to the relevant statutory authorities.

Section 4. The Family Home and Energy Conservation

4.1. Type

As in our 2013 sample, the vast majority of respondents live in a house as shown in Table 10 below. What is worthy of note, however, is that 6 of the 7 Travellers living in a caravan/mobile are in the fuel poverty cohort whereas conversely, all 6 living in an apartment are not.

Table 10: Dublin 10 & 20 MABS clients by type of accommodation

Accommodation	**Percentage of respondents**	**Fuel poverty cohort (n=44) %**	**Non-fuel poverty cohort (n=55) %**
House	82.0	79.5 (n=35)	85.5 (n=47)
Apartment	7.0	0 (n=0)	10.9 (n=6)[48]
Flat[49]	3.0	4.6 (n=2)	1.8 (n=1)
Bungalow	1.0	2.3 (n=1)	0 (n=0)
Living with parents	0	0 (n=0_	0 (n=0)
Caravan/Mobile/ Other	7.0[50]	13.6 (n=6)	1.8 (n=1)

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

4.2. Tenure

An important question in terms of policy is whether tenure type makes a difference in terms of fuel poverty. Our findings suggest not as can be seen by Table 11 below (the higher than anticipated number of owner occupiers in the fuel poverty sample is due to the high number of Travellers with owned accommodation - 6 out of 7 - within it):

[48] One client residing in an apartment could not be classified for our fuel poverty measure.
[49] A 'flat' is defined as a converted or sub-divided house, whereas an 'apartment' is purpose-built.
[50] All 7 were Travellers living in caravans/mobiles on a local halting site.

Table 11: Dublin 10 & 20 MABS clients by tenure type and fuel poverty risk

Tenure type	**Percentage of respondents**	**Fuel poverty cohort (n=44) %**	**Non-fuel poverty cohort (n=55) %**
Mortgage	40.0	38.6 (n=17)	41.8 (n=23)
Owned outright	14.0	22.7 (n=10)	7.3 (n=4)
Local authority	32.0	29.5 (n=13)	34.6 (n=19)
Privately renting	7.0	2.3 (n=1)	10.9 (n=6)
Housing association/social housing	3.0	4.6 (n=2)	1.8 (n=1)
Shared Ownership	1.0	0	0
Tenant purchase	1.0	0	1.8 (n=1)
Other	1.0	2.3 (n=1)	0
Not stated	1.0	0	1.8 (n=1)

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

4.3. Age

The average age of properties (median) has increased slightly to 48.5 years as compared to 40 years when our previous enquiry was conducted some four years ago, and again the most frequently reported age of property is 60 years.[51] Hence as per our last survey, most properties (63 out of 99) in which clients live were built between the 1950s and the 1970s.

A key question here is whether fuel poverty is associated with those living in older properties[52], and there is evidence of this within the sample. As shown in Table 12 below, almost two thirds (64 per cent) of fuel poor households live in

[51] These figures are based on self-reported dwelling age data.
[52] See Codema's research (ibid), also Healy, (2004), ibid.

accommodation which is over 40 years old, compared to just under half (47 per cent) of those not experiencing fuel poverty.

Table 12: Dublin 10 & 20 MABS clients by age of accommodation in which they reside

Age of accommodation (years)	Percentage within sample (n=100)	% within fuel poverty cohort (n=44)	% within non fuel poverty cohort (n=55)
1-10	3.0	2.3 (n=1)	3.6 (n=2)
11-20	16.0	9.1 (n=4)	20.0 (n=11)
21-30	6.0	4.6 (n=2)	7.3 (n=4)
31-40	21.0	20.4 (n=9)	21.8 (n=12)
41-50	11.0	15.9 (n=7)	7.3 (n=4)
51-60	33.0	36.3 (n=16)	30.9 (n=17)
61-70	9.0	11.4 (n=5)	7.3 (n=4)
71+	1.0	0	1.8 (n=1)

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

4.4. Size

As regards the size of accommodation, again the sample profile is very similar to that of 2013, with over half of respondents - 51 out of 99[53] - living in 3 bedroom accommodation, and again around a third (n=36) in 2 bedroom properties; only a small number (n=7) have one bedroom or 4 to 5 bedrooms (n= 5). There are no noteworthy differences between the fuel poverty and non-fuel poverty cohorts in this regard. [54]

[53] This figure was 55 per cent among the 2013 sample.
[54] It is not possible to derive overcrowding from the data i.e. on occupancy by house size. Overcrowding is an associated indicator of fuel poverty (Healy (2004), ibid).

4.5. Insulation and weather glazing

Our previous enquiry identified a clear distinction between the incidences of insulation and weather glazing in that whilst a majority of homes were weather glazed in 2013 (77 per cent), only a minority (25 per cent) were insulated. This time around, the percentages in respect of each had increased, particularly so in terms of insulation[55], which has almost doubled (to 45 per cent). In all bar one case where accommodation was insulated, it was weather-glazed as well.

When we correlate with the experience of fuel poverty, we see that there is a relatively small, but identifiable difference as regards the extent of insulation; almost half of non-fuel poor clients (49 per cent) report that their homes are insulated, compared with just over four in ten (41 per cent) of those in fuel poverty (Table 13).

Table 13: Dublin 10 & 20 MABS clients by insulation and weather glazing of accommodation in which they reside

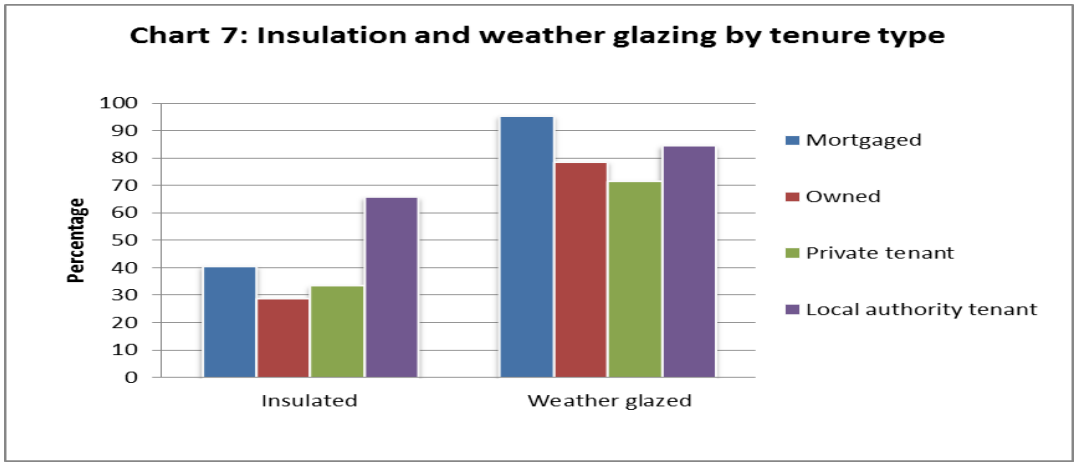
	Percentage within sample (n=100)	**Number within fuel poverty cohort (n=44) %**	**Number within non fuel poverty cohort (n=55) %**
Accommodation insulated			
Yes	45.0	40.9 (n=18)	49.1 (n=27)
No	54.0	59.1 (n=26)	49.1 (n=27)
Unsure	1.0	0	1.8 (n=1)
Weather glazed			
Yes	86.0	81.8 (n=36)	89.1 (n=49)
No	14.0	18.2 (n=8)	10.9 (n=6)

Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

[55] The question posed here referred to insulation in general.

Much more noteworthy, however, is the suggestion in the data that privately owned or rented properties are considerably less likely to be insulated and therefore perhaps an area for renewed policy focus locally. As shown in Chart 7 below, only a minority of those in the mortgaged, owned and privately rented categories have their accommodation insulated.[56]

Chart 7: Dublin 10 & 20 MABS clients, and weather glazing and insulation of accommodation by tenure type



Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

[56] None of the n=7 Travellers living in mobiles/caravans have their accommodation insulated, although a majority (n=4) of caravans/mobiles are weather glazed.

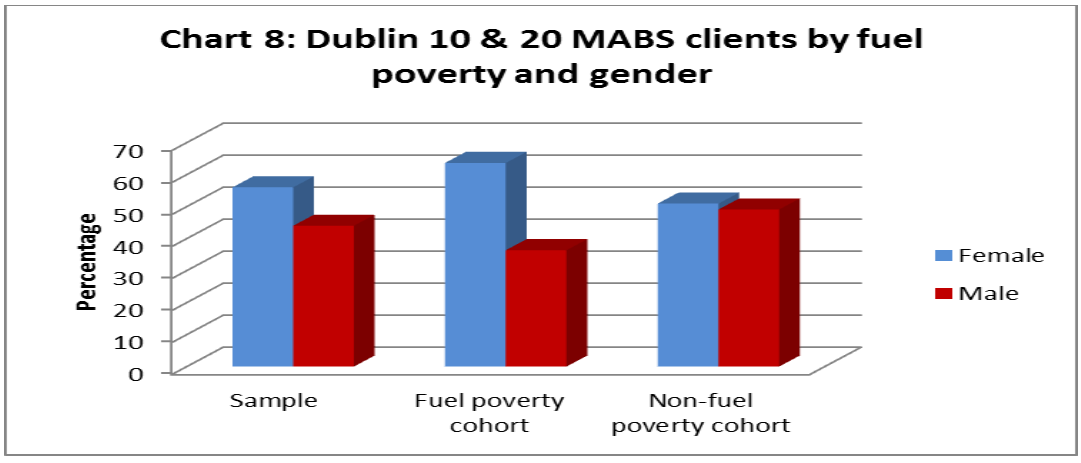
Section 5: Demography and Socio-Economic Characteristics

In this final section, we explore the profiles of the clients and households in our sample who are in fuel poverty. The purpose here is to identify potential associations worthy of further investigation, and to inform the targeting of local policy initiatives in this regard.

5.1. Gender

A gender dimension to fuel poverty is identifiable among Dublin 10 & 20 MABS clients (Chart 8 below). Almost two thirds (64 per cent) of clients in this cohort are female, which is considerably higher than the percentage in the non-fuel poor cohort (which amounts to just over 50 per cent). This figure is also high relative to the MABS client base; gender analysis of national MABS data for Quarter 1 2017 reveals for example that 53.2% of new clients were female, and 46.8% male. It is, however, in line with the local (new) client cohort for the same period, where the respective percentages were 63 per cent female and 37 per cent male. The possible gender dimension to financial difficulty more broadly was an issue we raised in our previous study, and remains an area where further research is needed.

Chart 8: Dublin 10 & 20 MABS clients by fuel poverty and gender

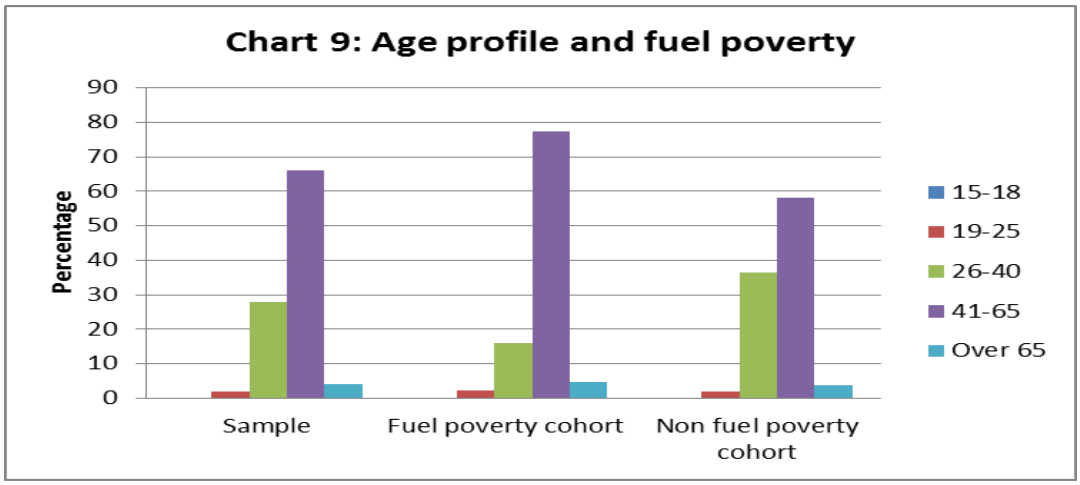


Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

5.2. Age

Money advisers routinely record client age by range, and these are the data we rely on here for our survey sample. The following categories are used: 15-18 years; 19-25 years; 26- 40 years; 41-65 years; and over 65 years.

Chart 9: Age profile and fuel poverty: Dublin 10 & 20 MABS clients



Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

As shown in Chart 9 above, fuel poverty locally is highly concentrated within the 41-65 age group, with over 3 in 4 such clients (77 per cent) falling into this category. As with gender, this reflects a trend among the MABS client base – again both locally and nationally – which has been gradually "ageing" since the Global Financial Crisis.[57] However, again as with gender, the national trend seems to be reflected - and perhaps amplified - within the fuel poverty cohort, as can be seen (Table 14) if we compare data from the full year prior to our previous study (2012) with that prior to the most recent one (2016).

[57] See: MABS statistics, various years: https://www.mabs.ie/en/about_us/mabs_statistics.html .

Table 14: Dublin 10 & 20 MABS and national MABS clients by age profile

Age profile (new clients)	2012 (%)		2016 (%)	
	MABS National	MABS Local	MABS National	MABS Local
15-18	0.1	0.0	0.1	0.0
19-25	5.9	9.3	3.0	3.5
26-40	49.8	53.0	36.2	44.4
41-65	42.2	36.7	56.0	46.5
Over 65	2.0	1.0	4.7	4.3

Source: MABSIS

5.3. Marital status/household composition

The composition of the household also appears to have some impact on the risk of fuel poverty, albeit perhaps to a lesser degree than age, gender or employment status (as discussed below). As can be seen in Table 15, one discernible difference between the cohorts relates to single persons (with or without dependent children), who appear slightly more prominent in the fuel poverty sample than might be expected. As noted earlier, a feature of the interview sample as a whole was the number of households that contained "adult" children[58] (n=36); this may well be a factor in compounding fuel poverty, given that 43 per cent (n=19) of fuel poor households contain such persons, compared to just 30.9 per cent (n=17) of those not in fuel poverty as defined.

[58] Every "other adult" was a child of the respondent who happened to be 18 years of age or more.

Table 15: Dublin 10 & 20 MABS clients by fuel poverty and household composition

	Number[59] within sample (n=100)	**Number within fuel poverty cohort (n=44)**	**Number within non fuel poverty cohort (n=55)**
Couple	2	1	1
Couple with children	3	1	2
Couple with children and other adults	0	0	0
Couple with other adults	1	1	0
Married	13	5	7
Married with children	13	3	10
Married with children and other adults	13	6	7
Married with other adults	9	3	6
Single	21	10	11
Single with children	12	5	7
Single with children and other adults	3	3	0
Single with other adults	10	6	4

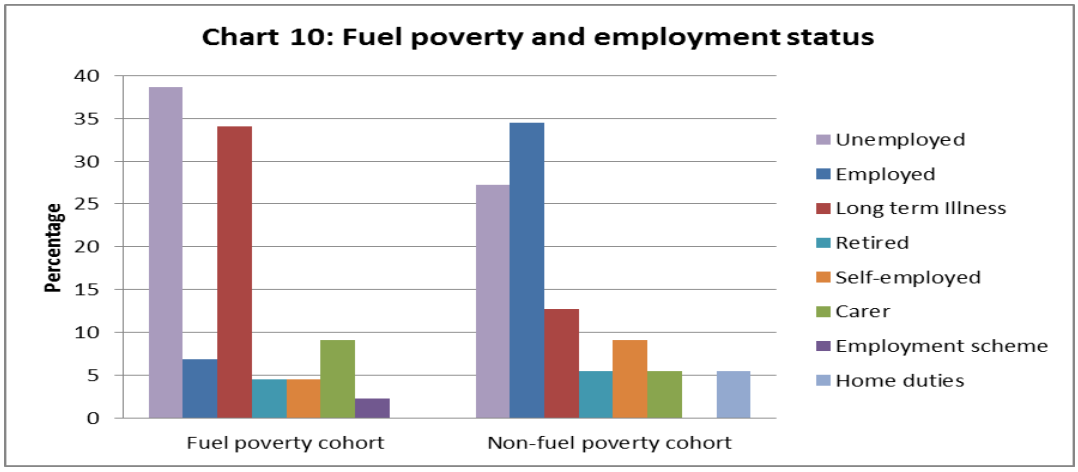
Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

5.4. Employment status

Perhaps the most salient feature of the fuel poverty cohort is the prevalence of unemployment and long-term illness or disability within it; clients in these two categories combined made up over 70 per cent of this group (Chart 10). Almost four in ten gave "unemployed" as their principal employment status, over one in three stated it to be "long term illness or disability", and only one client was in "full-time employment". As with gender and age, the fuel poverty sample again appears to be magnifying MABS local and national trends.[60]

[59] The sample size is too small to derive meaningful percentages here.
[60] Analysis of MABSIS data for 2016 indicates that around 60 per cent of then presenting clients –both locally and nationally – depended on some form of social welfare payment as their primary source of income.

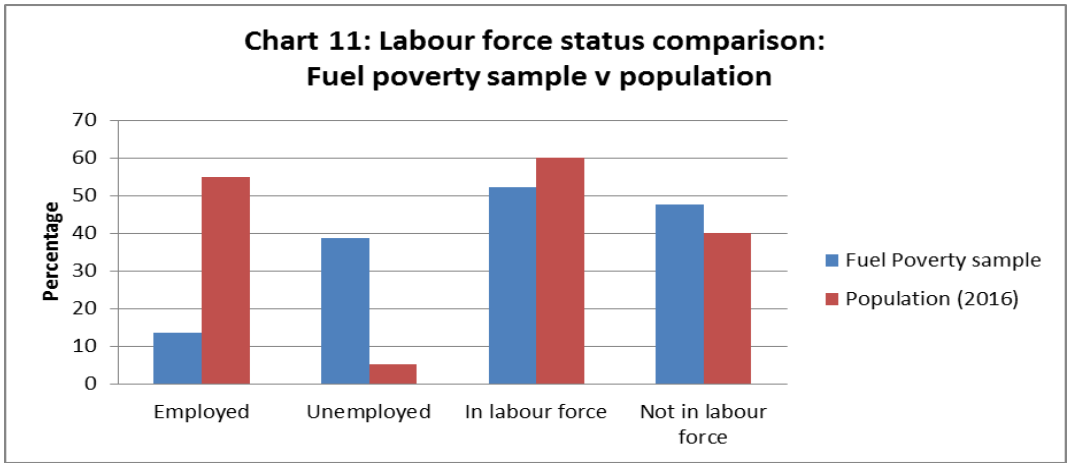
Chart 10: Dublin 10 & 20 MABS clients by fuel poverty and employment status



Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017

When we compare these figures to the general population (Chart 11), we see the extent to which such clients differ from employment societal norms.

Chart 11: Labour force status[61] comparison: Fuel poverty sample v population



Source: Fuel Survey of Sample of Dublin 10 & 20 MABS Clients, April-May 2017, Central Statistics Office, 2016.[62]

[61] The category "employed" includes those at work both full-time and part-time, and who are self-employed; those "not in the labour force" include those on home duties, carers, people who are retired, and those unable to work through ill-health or disability.

[62] See: http://www.cso.ie/multiquicktables/quickTables.aspx?id=qnq37

Section 6: Traveller Respondents

As part of our sample, we interviewed n=9[63] service clients who are members of the Traveller community and live on a local halting site. The profile of clients in this cohort is as follows:

Demography

- All were female;
- All bar two were in the 41-65 age category (the remainder were aged 26-40);
- All bar two were living as part of a couple;
- All bar one had children;
- Family size was considerably larger than that of the overall client sample with on average 4 dependent children per family;
- Each family (8 out of 9) contained dependent children, and n= 4 contained five children or more;
- A total of n=5 of the 9 Traveller households also contained "adult" children i.e. aged 18 years or more

Socio-economic characteristics

- No client respondent was employed (n=6 were unemployed, n=2 were carers, and n=1 reported long-term illness);
- In only one of the n= 7 couple households was a partner employed (in this case part-time);

This is of course a small sample on which to base any definitive conclusions, but there was a notable consistency in terms of response in several instances. The findings here suggest there may be particular issues in terms of the three components of fuel poverty, namely low income, high cost and accommodation issues.[64] The principal findings here are as follows:

[63] Again, these findings are presented with the caveats associated with such a small sample size.
[64] As a result, we have passed on our findings - including some associated qualitative data - to a local Traveller group, and to National Traveller MABS.

Accommodation

- All mobiles/caravans were owned outright (the remaining two Traveller respondents lived in rented local authority housing);
- The average age of a mobile/caravan was 15 years;
- No mobile/caravan was described as insulated, but the majority (4 out of 7) were weather glazed;

Electricity

- Electricity was provided through the local authority in the case of all respondents living in a mobile/caravan;
- All such respondents reported having been in arrears at some stage in the previous twelve months;
- Disconnection notices were reported by n=4 (including one local authority tenured respondent);
- Just under half (n=4) reported going without light through lack of money at some time within the past twelve months;
- A majority (n=7) reported there being a time in the previous twelve months when they were unable to afford to keep their homes adequately lit;
- All Travellers preferred weekly payments, the majority (n=5) by way of the Household Budget Scheme;
- In contrast to the client sample as a whole, only one respondent used a prepayment meter (this was one of the two Travellers living in local authority accommodation);
- Electricity costs were considerably higher than average (with a median of €40.00 per week).

Heating

- The majority (7 out of 9) had central heating; for those in mobiles/caravans, these were fuelled by oil, wood burner, or bottled gas;
- There were no reports of arrears in terms of heating, nor of disconnection notices;
- All bar one respondent reported going without heat through lack of money at some time within the past twelve months;
- All respondents reported there being a time in the previous twelve months when they were unable to afford to keep their homes adequately warm;
- All bar one paid for heat in cash, mainly (n=7) on a weekly basis, and predominantly (n=7) through a local shop or garage;
- A majority (n=4) of those living in mobiles/caravans reported never having had their boiler serviced;
- Heating costs were considerably higher than the client average (with a median of €55.00 per week).

Income and Poverty

- Median household income was relatively higher than the sample as a whole, at €507.42;
- However, median equivalised income at €191.48 was almost identical to the sample average as a result of composition and larger than average household size;
- Every client household is at risk of poverty on an individualised basis using the most recently available (2015) poverty threshold of €228.13;
- All Traveller clients were in fuel poverty on the ten per cent measure, with the average (median) percentage of household disposable income taken up by fuel costs amounting to around one fifth (21 per cent).

Section 7: The Re-interviewed Cohort

MABS is in essence an advocacy service, but it is also an empowering one, hence we did not expect there to be many clients interviewed for our 2013 survey engaging with Dublin 10 & 20 MABS in 2017. Although this largely transpired to be the case in that three quarters of clients (n=77) were no longer service clients, around a quarter (n=24) of those originally surveyed were clients as of April-May 2017 at the time the 'repeat' survey was conducted (most having become re-activated clients during the intervening period). All were thus approached and, with their informed consent, re-interviewed for the present enquiry. Although the sample size is relatively small, and there are caveats associated with it, the data provide some insights in terms of changes over time that we share here.

Socio-economic changes

As can be seen from Table 16 below, there has been no improvement (and arguably some deterioration) in terms of employment status:

Table 16: Re-interviewed clients by fuel poverty and employment status

	2013	**2017**
Employed FT	5	2
Employed PT	1	3
Long term illness/disability	7	8
Carer	1	2
Employment scheme	2	0
Home duties	3	0
Unemployed	5	7
Retired	0	2

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

Income and poverty

What is interesting here is that although average (median) household income has risen to some extent, average (median) equivalised income has fallen, on

account of changed household composition as described above. Both income and fuel poverty risks have increased, suggesting that this cohort of individuals are relatively poorer in 2017 than they were in 2013 (Table 17); this may go some way, in conjunction with employment status changes, towards explaining why they are still interacting with the MABS service.

Table 17: Re-interviewed clients, income and poverty

	2013	**2017**
Household income (median)	€403.50	€413.00
Equivalised income (median)	€203.15	€195.86
Poverty risk	50.0%	62.5%
Fuel poverty risk	75.0%	83.3%
Percentage of income spent on fuel (median)	13.5%	12.4%

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

Management

The trend towards prepayment in the sample as a whole – and particularly in terms of electricity - is clearly identifiable within the re-interviewed client cohort: (Table 18)

Table 18: Re-interviewed clients and method of payment for fuel

	2013	**2017**
Electricity		
Cash	13	6
Prepayment meter	6	15
Other	5	3
Gas		
Cash	11	6
Prepayment meter	11	15
Other	2	3

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

Costs

- Average (median) fuel costs had remained the same over the period (at €50 per week).
- Not one of the 24 clients reported incurring a payment administration charge in 2013; by 2017, n=9 clients (37 per cent) were reporting such charges, broadly in line with the sample percentage as a whole.

Self-disconnection and heating deprivation

Enforced heating deprivation (and often associated self-disconnection) remains a problem among local MABS clients as can be seen from Table 19:

Table 19: Re-interviewed clients and heating deprivation:

	2013	**2017**
Unable to keep the home adequately warm		
Yes	14	13
No	10	10
Not stated	-	1
Had to go without heat		
Yes	10	11
No	14	12
Not stated	-	1

Source: Fuel Surveys of Samples of Dublin 10 & 20 MABS Clients, February-March 2013, and April-May 2017

Arrears and Disconnection

However, the positive trends in terms of both these dimensions are also evident within the re-interviewed cohort:

- In terms of electricity, in 2013, half the sample (n=12) reported having been in arrears at some point during the previous twelve months; by 2017, that figure had fallen to just n=3 respondents;
- No client at all reported being threatened with disconnection in 2017 (although only n=2 had reported this in 2013);

- A similar picture emerges in terms of heating in that in 2013, n=9 respondents reported arrears, but by 2017, only one client was in this situation;
- In terms of disconnection, n=7 interviewees reported having received associated threats in 2013; again, just one client responded affirmatively in 2017.

Conclusion

Fuel poverty clearly remains an issue among MABS clients resident in the Dublin 10 and 20 areas specifically. Although its extent appears to have reduced slightly since our previous enquiry in 2013, this remains very high, with around 70 per cent of clients experiencing fuel poverty using the 'ten per cent measure'.

Relative to the national population, worryingly high numbers of clients continue to report enforced deprivation both in terms of going without heat periodically and being unable to afford to adequately heat their homes. Our research suggests this is linked to considerably lower incomes (and associated inability to afford energy efficiency measures), and relatively higher costs, in many cases apparently exacerbated by payment administration charges.

The identifiable trend towards prepayment has had both advantages and disadvantages. Whilst it has undoubtedly contributed towards a decline in experiences of both arrears and disconnection, and assisted as a budgeting tool, it has also – perhaps unintentionally – compounded both self-disconnection (in terms of going without heat or light as a result of a lack of money to "top-up"), and financial exclusion.

The findings suggest that a number of (local) MABS client cohorts appear to be more prone to the experience of fuel poverty than others. The client-groups in question are as follows: owner-occupiers on relatively low incomes residing in older accommodation; women; those in the 41-65 age group; households with non-dependent children; those who are long-term ill or disabled; people who are unemployed; and Travellers. These are all areas where further research would be useful.

We hope the findings of this study will stimulate further debate and action to address the issue both locally and nationally. It is our concluding observation that a more integrated, multi-dimensional, policy approach to fuel poverty is

required, to better address related socio-economic, institutional, environmental, cultural and individual dimensions in the round.[65]

[65] The Strategy to Combat Energy Poverty 2016-2019, published by the Department of Communications, Climate Action & Environment, is an important development in this regard. See: https://www.dccae.gov.ie/documents/A%20Strategy%20to%20Combat%20Energy%20Poverty.pdf

Appendix: Questionnaire (Fuel survey of Dublin 10 & 20 MABS clients)

Q1. MABSIS No: _____

Q2. Are you

Male ☐ Female ☐

Q3. Are you

Married ☐ Single ☐ Couple ☐

Sep/Div/Widow ☐

Q4. Are you

Employed ☐ Unemployed ☐ Long term illness ☐

Retired ☐ Other ☐ please specify other

_____

Q5. If employed are you

Fulltime ☐ Part-time ☐ Training Scheme ☐

Other ☐

Q6. If a couple, is your partner

Employed ☐ Unemployed ☐ Long Term Illness ☐

Retired ☐ Other ☐ Please specify other

_____

Q7.Do you have children?

Yes ☐ No ☐

Q8. If yes, how many ☐

Q9. If yes to Q8, what are their ages _____?

Q10. How many of your children are 18 or over ☐

Q11. Are they

Employed F/T ☐ Employed P/T ☐ Education P/T ☐

Training/Employment Scheme ☐ Unemployed ☐

Ill health/Disability ☐

Q12.Do you live in a

House ☐ Apartment ☐ Flat ☐ Other ☐

Specify if other _____

Q13. How old is the property? ☐

Q14.How many bedrooms does the property have? ☐

Q15. Is the property insulated?

Yes ☐ No ☐

Q16. Does it have weather glaze windows and doors?

Yes ☐ No ☐

Q17. Is the property

Mortgaged ☐ LA/Housing Association Rented ☐

Private rented ☐ Owned ☐ Other ☐

Q.18. Who supplies your electricity?

Electric Ireland ☐ Bord Gais ☐ Airtricity ☐

Prepay Power ☐ Other ☐ Please specify if other

_____

Q.19. Have you arrears on this bill in the last 12 months?

Yes ☐ No ☐

Q.20 Are you the only user of the electricity supply to your home?

Yes ☐ No ☐

Q.21 Have you been disconnected or had a disconnection notice on this bill in the past 12 months?

Yes ☐ No ☐

Q.22. Have you had to go without light through lack of money at any time within the last twelve months?

Yes ☐ No ☐

Q.23.In the last twelve months, is there any time you have been unable to afford to keep your home adequately lit?

Yes ☐ No ☐

Q.24: Do you use your electricity for cooking?

Yes ☐ No ☐

Q.25: Do you use you electricity for heating?

Yes ☐ No ☐

Q.26: What method do you use to pay the bill?

Cash ☐ Cheque ☐ D/D ☐ Meter ☐

EFT ☐ Payment Plan ☐ Household Budget ☐

Other ☐ S/O ☐

Q.27 How often do you pay this bill /top up?

Weekly ☐ Fortnightly ☐ Monthly ☐

Two Months ☐ Irregular payments ☐ Other ☐

Cash ☐

Q.28 Where do you make these payments or top ups?

Online ☐ Post Office ☐ Shop ☐

Bank ☐ Other ☐

Q.29 If you pay by token meter, where specifically do you generally top up (which shop, location etc.)?

_____

Q.30 Do you pay a surcharge when you top up?

Yes ☐ No ☐ Don't know (Ask if can provide receipt please)_____

Q.31 Do you have central heating? Yes ☐ No ☐

Q.32 Who supplies your central heating?

ESB ☐ Bord Gais ☐ Airtricity ☐

Oil /Heat ☐ Other ☐

Q.33 Are you the only user?

Yes ☐ No ☐

Q.34 Have you had any arrears in the last 12 months?

Yes ☐ No ☐

Q.35 Have you ever been disconnected or had a disconnection notice on this bill within the last 12 months?

Yes ☐ No ☐

Q.36 Have had to go without heat through lack of money at any time within the last 12 months?

Yes ☐ No ☐

Q.37 In the last 12 months, is there any time you have been unable to afford to keep the home adequately warm?

Yes ☐ No ☐

Q.38 What do you use the utility for?

Q.39 Lights ☐ Cooking ☐ Heating ☐

Q.40 What method do you use to pay the bill/top up?

Cash ☐ Cheque ☐ Laser/Debit ☐ Meter ☐

EFT ☐ Payment Plan ☐ Household Budget ☐

D/D ☐ S/O ☐ Other ☐

Q.41 How often do you pay this bill/ top up?

Weekly ☐ Fortnightly ☐ Monthly ☐

Two Months ☐ Irregular payments ☐

Q.42 Where or how do you make these payments or top ups?

Online ☐ Post Office ☐ Shop ☐ Bank ☐

Other ☐

Q.43 If you pay by token meter, where specifically do you generally top up (e.g. which shop, location etc.)

Q.44 Do you pay a surcharge when you top up?

Yes_____ No_____ Don't Know
(Ask if client can provide a receipt please)

Q.45 How long is it since you had your boiler serviced? _____

Q.46 If it is longer than 12 months since your boiler was serviced was it due to lack of funds?

Yes ☐ No ☐

Q.47. How often do you have the boiler serviced? _____

Q.48 How much are your average weekly electricity costs? _____

Q.49 How much are your average weekly heating costs? _____

Q.50 How much is your household's total net income per week? _____

Q.51 Are you in receipt of child benefit and if so how much? _____

Q.52 What are your total weekly household fuel costs? _____

Q.53: May we contact you in the future in relation to the fuel survey? _____