

# Fuel Poverty Survey 2019

## Results

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June 2019

[www.sfha.co.uk](http://www.sfha.co.uk)

**sfha**  
Scottish Federation of  
Housing Associations

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We are housing Scotland

# Introduction

SFHA is the membership body for housing associations and co-operatives in Scotland.

In April 2019, SFHA conducted a survey of its members on the impact of fuel poverty. In total, 52 members responded to the survey. This report provides an overview of their responses.

The SFHA has released the findings ahead of the stage three proceedings of the Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill on Thursday 6 June.

This data is not intended to be representative of the SFHA's membership as a whole but instead serves to provide a snapshot of SFHA members and their tenants' experiences of fuel poverty.

For further information regarding the survey or this report, please contact SFHA Research and Policy Officer Conor Hill at [chill@sfha.co.uk](mailto:chill@sfha.co.uk)

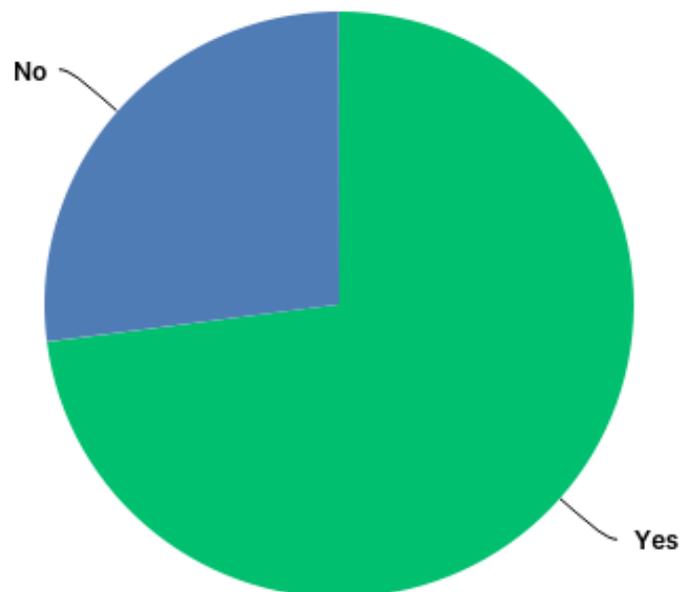
Sally Thomas, SFHA Chief Executive, said:

“It is shocking how many people are struggling to afford to heat their homes. The UK Government must take urgent action to raise social security in line with inflation to ensure no-one has to choose between heating or eating.

“Social landlords are working hard to make homes more energy efficient and reduce the cost of heating them for their tenants. However, in order to end fuel poverty, it is vital social landlords are eligible for grant assistance from the Scottish Government.”

## Increases in fuel poverty levels

*Has your organisation noticed any increase in the number of tenants experiencing or at risk of fuel poverty?*



*Of the 37 members that responded to this question, **73%** (27 members) reported an increase in the number of tenants experiencing or at risk of fuel poverty.*

*When asked why fuel poverty levels/risk had increased, members suggested that fuel poverty is particularly linked to:*

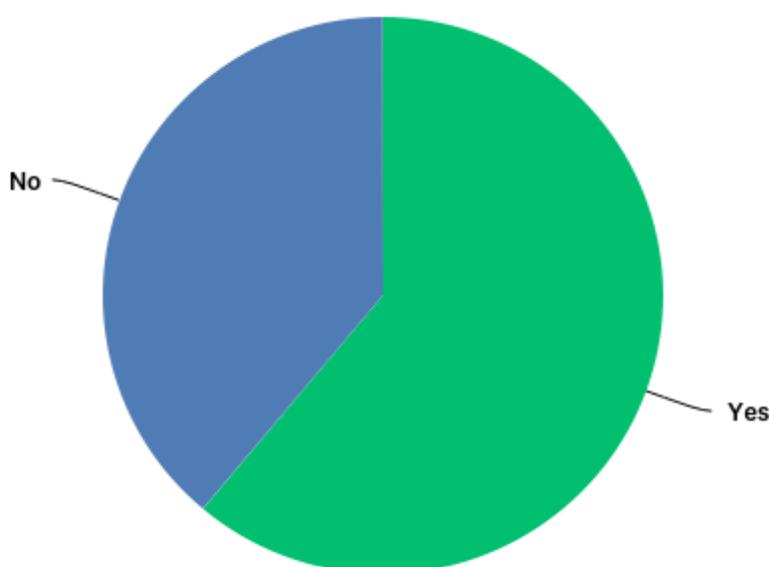
- *wider poverty issues (e.g. welfare reform and rising cost of living)*
- *rising energy prices and increased fuel debt*

Of those organisations that answered the question, four provided additional information about levels of fuel poverty among their tenants:

- Forty-two per cent of tenants in extreme fuel poverty. **[Scottish Borders-based housing association]**
- Seventy per cent of tenants spend more than 10% of their income on energy. **[Argyll and Bute-based housing association]**
- Sixty-seven per cent of tenants fall within Scottish Government's definition of fuel poverty. **[Islands-based housing association]**
- Sixty per cent of tenants are experiencing fuel poverty. **[Glasgow and West of Scotland-based housing association]**

## Self-disconnections

*Has your organisation noticed any increase in the number of tenants disconnecting their own power or heating due to fuel poverty?*



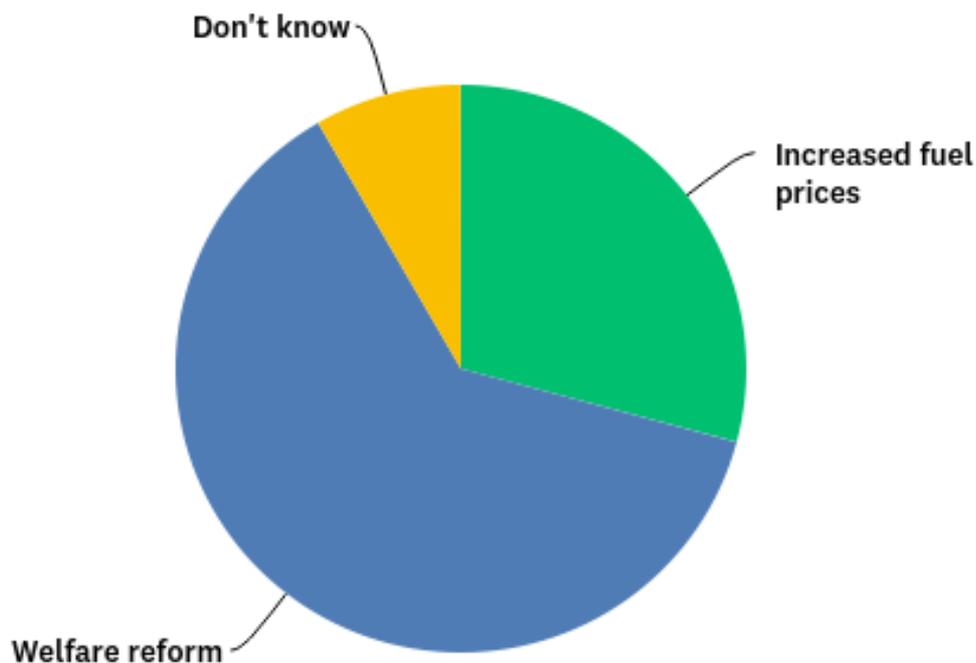
*Of the 36 members that responded to this question, **61%** (22 members) reported an increase in the number of self-disconnections due to fuel poverty.*

*“This is something I see on almost a daily basis. It’s a simple choice between heating and eating for a lot of tenants.”* **[Fife and Central Scotland-based housing association]**

*“In my role as an energy adviser, over nine years, I have seen a year-on-year increase in the number of tenants self-disconnecting from their gas supply, resulting in meters being capped.”* **[Glasgow-based housing association]**

## Causes of self-disconnections

*Where there has been an increase in self-disconnections, what do you believe is the cause of the increase?*

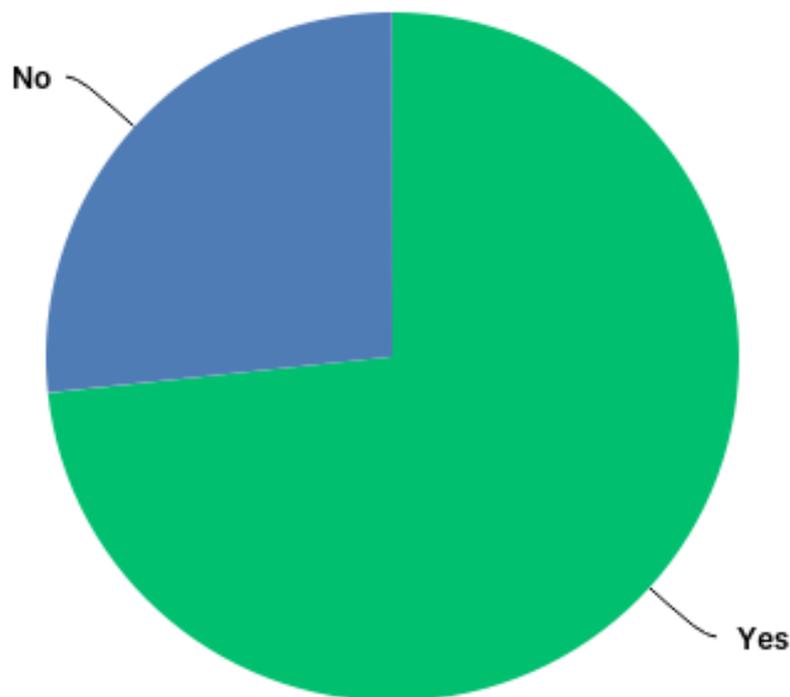


*Of the 24 members that responded, **63%** (15 members) attributed the rising rate of self-disconnections to **welfare reform**, while **29%** (seven members) blamed **rising fuel***

*“It’s a mix of everything to be honest. Fuel price increases, welfare reform, and general cost of living.” [Fife and Central Scotland-based housing association]*

## Fuel debt

*Has your organisation noticed any increase in the levels of fuel debt experienced by tenants due to fuel poverty?*



*Of the 30 members that responded to this question, **73%** (22 members) reported an increase in the levels of fuel debt experienced by tenants.*

Of those organisations that answered the question, several provided additional information about levels of fuel debt among their tenants:

*“The levels of fuel debt are certainly higher than I had previously noted, with many struggling with managing their budget and choosing not to pay for gas.”*

**[Glasgow-based housing association]**

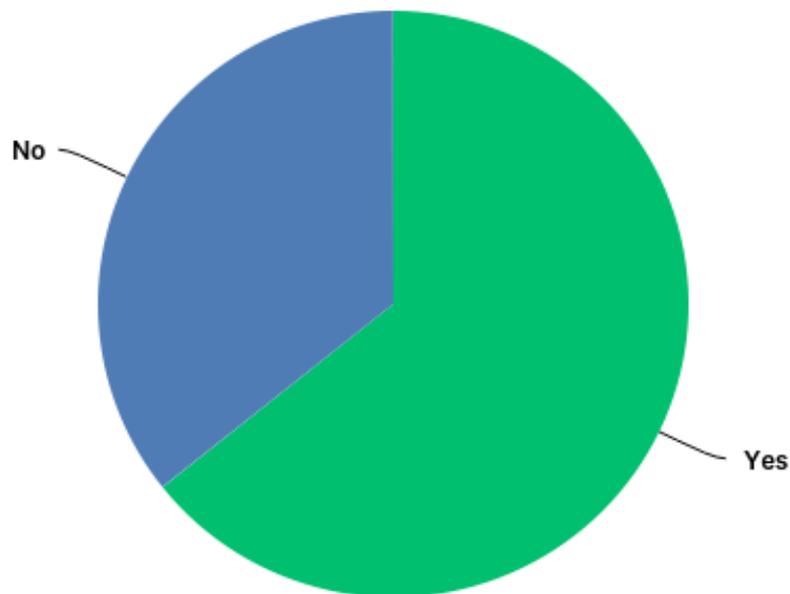
*“Average debt has increased by around 8%.”* **[Glasgow and West of Scotland-based housing association]**

*“From September 2018 to March 2019, 24 people who were receiving energy advice disclosed fuel debts totalling £9,185 for gas and £5,812 for electricity.”* **[Glasgow-based housing association]**

*“The association’s money adviser has managed £63,040 in fuel debt for clients.”* **[Glasgow-based housing association]**

## Rent arrears

*Has your organisation noticed any increase in rent arrears for those tenants experiencing fuel poverty?*



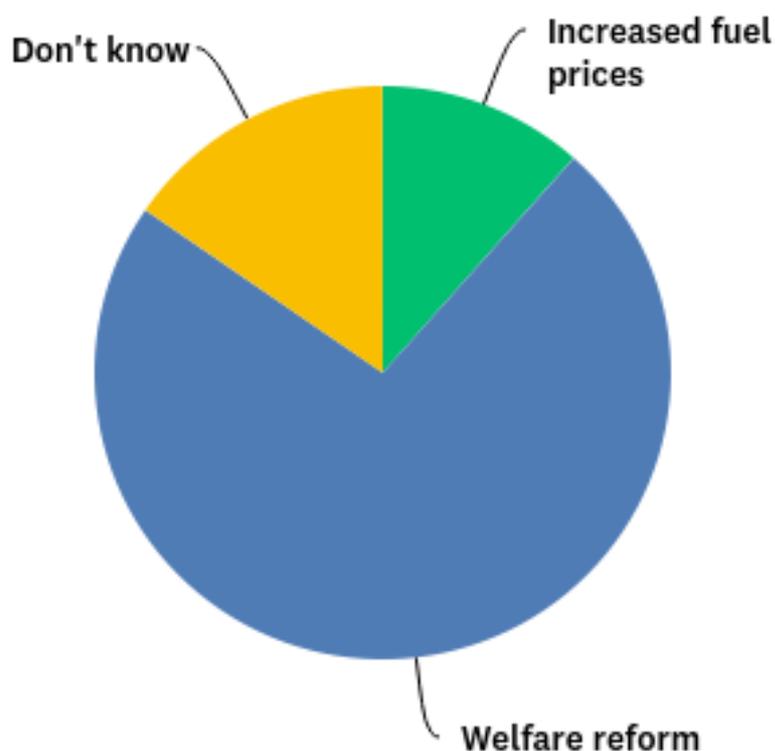
*Of the 28 members that responded, **64%** (18 members) reported an increase in rent arrears for those tenants experiencing fuel poverty.*

*“We have long seen a link between rent arrears and fuel poverty levels, exacerbated more now by benefit changes.” [Fife-based housing association]*

*“We have a referral system for income management colleagues to forward us issues where tenants advise that energy costs are contributing to their difficulty in paying.” [East and Central Scotland-based housing association]*

## Causes of debt and arrears

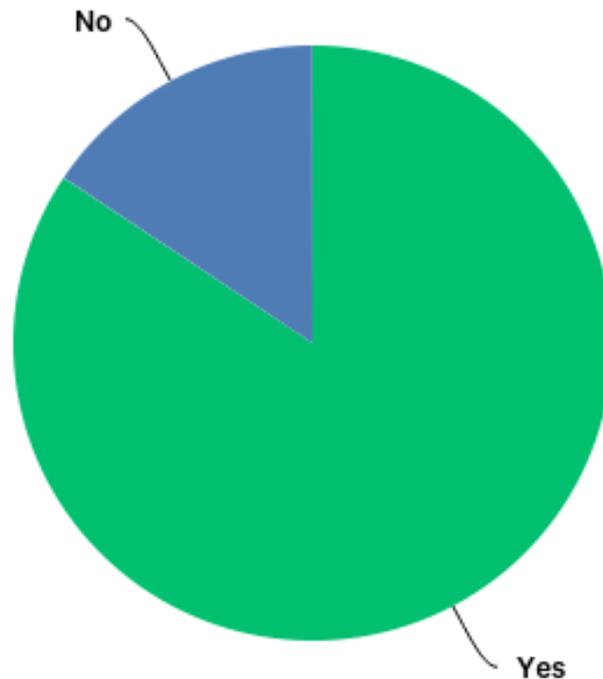
*Where there has been an increase in fuel debt and arrears, what do you believe is the cause of the increase?*



*Of the 26 members that responded, **73%** (19 members) attributed rising levels of fuel debt and rent arrears to **welfare reform**.*

## Advice and advocacy

*Does your organisation work with any advocacy or advice providers in relation to fuel poverty?*



*Of the 32 members that responded to this question, **84%** (27 members) work with advocacy and/or advice providers in relation to fuel poverty.*

- *Fifty-six per cent use external agencies to provide advice/advocacy services*
- *Twenty-eight per cent rely on in-house advocacy/advice services*
- *Sixteen per cent use a combination of both in-house and external services*

## Additional case studies

*“Nearly all clients that approach our money advice service have fuel debt of varying degrees. Our money adviser has used fuel grants, Warm Home Discount Scheme, and the Ombudsman complaints process for compensation to reduce tenants’ fuel debt, and she successfully reduced our tenants’ fuel debt by over £19,000.*

*“We have a tenant who was found fit for work by the DWP, despite numerous physical and mental health problems. His only option was to claim Universal Credit, but he found it impossible to navigate the system himself.*

*“He shut himself away and would not answer the door to anyone. He lived for over nine months with no income at all, no gas or electricity – through the winter – and lived on charitable donations. Eventually, he opened the door to us.*

*“The advice team assisted him with a Universal Credit claim, helped him to obtain I.D. and open a bank account, and accompanied him to every appointment and assessment to help maintain his Universal Credit claim. We requested Housing Benefit for a closed period, arguing his previous claim should not have been closed but assessed on a nil income, and he received a £3,000 backdate to help reduce his arrears.*

*“We are currently assisting him with an appeal regarding his fitness for work and addressing his fuel debt, so he has access to utilities.*

*“Without our assistance, and large commitment of time and effort across the organisation, he would have been evicted and homeless, and the association would be left with large arrears and void costs.” **[Glasgow-based housing association]***

*“A number of tenants have stopped using heating, because they can’t afford it...mostly it’s because they don’t want another bill to worry about, so they do without whenever possible.”* **[Argyll and Bute-based housing association]**

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*“We have several cases where the gas is capped – essentially disconnected – as the tenants cannot afford to pay the arrear, and the essential servicing is unable to be completed. In these cases, we will try for charitable clearing of the debts, but we are finding these are becoming oversubscribed and harder to access.*

*“We are also seeing an increase in people requiring budgeting support due to increased financial hardship. The budgeting support includes assisting tenants to reduce payments towards gas and electricity arrears.”* **[West of Scotland-based housing association]**

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## Get in touch

For more information please contact:



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