

Brighter Futures

A Social Impact Report on
the Benefits of Alleviating Fuel Poverty
in the South Hams



The ScottishPower
Energy People Trust

Supporting Communities Since 2005

Report produced and written by

Virginia Marsh and Lin Etherden

Citizens Advice South Hams

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Executive Summary

The Brighter Futures project was designed to alleviate fuel poverty among the poorest families in the South Hams, a rural district of Devon. We set out to identify fuel poor families who had young children, or who had not previously had contact with Citizens Advice. We then made a series of interventions to help these families take practical steps to achieve affordable warmth and make sustainable changes to enable them to maintain this.

This report examines the **social impact** of the project. Specifically, it looks at two hypotheses:

- That assisting tenants to meet their fuel costs helps with other housing costs and therefore helps to create a more sustainable housing situation;
- That tackling fuel poverty has a measurable and beneficial impact on client health and well-being.

Our research confirmed official statistics pointing to high levels of fuel poverty in our region and even suggested a worse situation: more than a third of families had fuel debts while some households on prepayment meters could not afford energy at all.

Project participants were positive about our intervention. Nearly two thirds of the families we helped made savings on their fuel bills. Similarly, nearly two thirds said our intervention had been beneficial and improved their well-being.

The most tangible outcome of the project was in income maximisation and debt management, financial gains that will help families with their ongoing housing and energy costs. The average generated per household was just over £700. In addition, more than £180,000 of debt was written off. These financial outcomes are conservative given that we continue to work with many project households.

Many families had complex and deep-rooted problems, meaning our intervention went well beyond tackling fuel poverty. We uncovered a host of social and other problems: from the many households failing to claim all their benefit entitlements to landlords unwilling to invest in energy efficiency, poor infrastructure, confusion over energy tariff levels and switching, and of course high levels of debt.

Such was the crisis in some families that they were seen more than 10 times. Our research shows much more needs to be done to address fuel poverty and its causes and consequences.

“If people can’t afford to heat their homes or are spending too much on energy, their health and well-being will suffer, and they face a circle of decline,”
Project Lead, Lin Etherden

Why Fuel Poverty?

Fuel poverty in the South Hams is a significant social issue. According to government figures nearly 5,000 households in the South Hams are in fuel poverty. At 12.4 per cent, this is significantly higher than the national average of 11 per cent. Moreover, some areas of the South Hams experience fuel poverty of 16 per cent or more, placing them in the highest 10 per cent in England.¹

There are two main measures of fuel poverty, according to BRE, the building research organisation which has recorded fuel poverty on behalf of the UK government since the 1990s.

“A safe and warm place to live is a basic human requirement,” BRE²

The first identifies fuel-poor households as those that spend 10 per cent or more of their income on fuel to achieve adequate levels of warmth³ in their home and to meet other energy needs. The second, the so-called Hills LHC definition, identifies fuel-poor households as those that have relatively low income (below the official poverty line) coupled with higher-than-average fuel costs.

Both measures are based on a notional requirement for fuel, rather than actual consumption, recognising that households in fuel poverty may not be heating their homes adequately – a factor borne out by our research.

“Fuel poverty is often the result of other things going wrong. It is very engrained. There is no quick fix.” Lin Etherden, Brighter Futures Project Lead.

As well as low income and high costs, energy efficiency plays a key role in fuel poverty. Our project ran just before further legislative changes to improve efficiency standards: from April 2018, landlords of privately rented domestic properties in England or Wales must ensure that properties they own reach at least an Energy Performance Certificate (EPC) rating of E before granting a new tenancy to new or existing tenants.

This change is of particular relevance to the South Hams in that nearly 18 per cent of privately rented domestic properties are rated below an E (see case study Lauren’s Story). This is much higher than the national rate of 10 per cent, causing significant

¹ Department of Business, Energy and Industrial Strategy, *Sub-regional fuel poverty data*, June 2017

² BRE, *Measuring Fuel Poverty*, 2016

³ Adequate warmth is defined as 21° to 23° C in the main living areas and 18° C in other areas.

extra costs to tenants.⁴ The average annual cost of energy for an EPC band G property is £2,860, more than £1,100 higher than the average of £1,710 for an EPC band E property, according to government figures.⁵

Finally, fuel poverty is, in part, a rural phenomenon. Research by National Energy Action and the Campaign to Protect Rural England has found that the average annual energy bill for rural households is £1,324, 55 per cent more than the average for people in cities⁶.

Case Study: Lauren's Story

Lauren's case illustrates common challenges we found in private rented accommodation.

When we first engaged with Lauren, in early 2017, she was living in a property with an energy efficiency rating of F, the second lowest category. The rooms in her rural cottage were damp and there was condensation on the windows.

The family had run up fuel debts of over £1,000 trying to keep the house warm, and Lauren and her husband's health and ability to work were compromised. Lauren's asthma had been exacerbated by the poor living conditions, the couple's 11-year-old daughter had frequent coughs, and both parents were taking anti-depressants.

We referred Lauren to the Local Energy Advice Programme (Leap) to access grants for energy efficiency saving measures. However the landlady declined to insulate the loft or install a new boiler and relentlessly blamed the clients for the damp in the property, stating it was their 'clutter' that was causing the problems.

The family's total indebtedness exceeded £7,000 and, because of glitches in the benefits system, Lauren's Housing Benefit had been wrongly cancelled. We asked the council to recalculate her award and also helped her access discretionary support that she had not known was available. Resolving the benefit issues took time so we issued her with foodbank vouchers for 12 weeks.

It was thanks to the project tackling all three angles of debt, benefits and energy that Lauren eventually found solutions to her situation. While she knew she could contact us for help with benefit issues, she had been resigned to putting up with the poor living conditions.

Sixteen months on and the family has moved into a better property with lower rent and cheaper energy bills. Lauren and her husband have been keeping up with a payment

⁴ Dave Sexton, Environmental Health, South Hams District Council

⁵ <https://www.gov.uk/government/publications/the-private-rented-property-minimum-standard-landlord-guidancedocuments>

⁶ 2015 figures, The Observer, August 20, 2017.

plan with their energy supplier and, with our support, have initiated a Debt Relief Order to clear their other debts. Everyone's health has improved. Lauren's husband has been able to increase his work hours while Lauren has started to study and work.

"We are so much happier in our new home," says Lauren. "We were paying far too much in rent and in heating.

"Citizens Advice has helped me keep things in perspective and deal with all these problems. You've helped an awful lot."

Methodology

The Brighter Futures project, funded by ScottishPower Energy People's Trust, began in January 2017. It was open to all residents of the South Hams and was run in partnership with the Children's Centres in Totnes, Ivybridge, Kingsbridge and Dartmouth. In total, the project helped 705 fuel poor/vulnerable people in 205 households.

At the outset of each intervention we undertook an income and expenditure check and, for those families we saw face to face, a well-being check. We then took steps to maximise the income of each household, to explore the energy usage and efficiency of the home, to reduce debt and energy bills, and to ensure any debt maintenance was affordable and prioritised correctly.

Upon completion, clients were asked to answer a questionnaire (see appendices), either electronically or on the telephone. Further research was conducted through analysis of the Citizens Advice database, desktop research, and through interviews/email correspondence with clients, the Project Lead, Children's Centre support workers, and Citizens Advice South Hams Sustainable Tenancies project coordinator.

We had 21 respondents to the electronic questionnaire and a further 22 responded to the telephone questionnaire, making a response rate of 21%.

Case Study: Tracey's story

Tracey used to run a successful business but gave up work following the birth of her second child who has serious health issues requiring frequent hospital visits.

Her story demonstrates the complex set of circumstances that many fuel poor households face – from multiple debts and court proceedings to difficulties with benefit claims.

When we met Tracey, the family's debts exceeded £7,000, including over £600 on a dual fuel account. The debt prevented her from switching supplier; instead, she was obliged to move to a prepayment meter.

Even though Tracey's husband was working extra hours, the bills continued to mount. Combined with long days and high travel costs to the children's hospital in Bristol, this

was creating considerable stress at home. Tracey felt her marriage was on the brink of breakdown.

We helped Tracey prioritise her debts – she had been paying off some non-priority creditors when the family was in danger of eviction for rent arrears of nearly £2,000 and of prosecution for Council Tax arrears of more than £2,700. We then helped her negotiate with non-priority creditors to bring repayment levels under control and arranged for some of the debts to be written off.

To boost the family's income, we helped her apply for Disability Living Allowance for Tracey's daughter. This was initially rejected but Citizens Advice supported Tracey in a successful appeal.

There were difficulties with her Housing Benefit, tax credit debt and water bill administration.

"Many of these organisations had not taken vulnerability or affordability into account or tried to advise on options," says Lin Etherden, Project Lead.

In contrast, the landlord, Westward Housing, was exemplary, arranging a home visit to complete an income and expenditure before agreeing a payment plan to clear the debts - a model for how housing associations could manage rent arrears.

Having stabilised her situation, Tracey decided to wipe the slate clean and pursue a Debt Relief Order. "I cannot thank you enough for your help as I was slowly drowning in it all," she says.

"You have been my lifeline."

Client profile

Clients typically had low incomes, were below 40 years old, lived in more densely occupied homes than average, were tenants rather than owner occupiers, and frequently had debts.

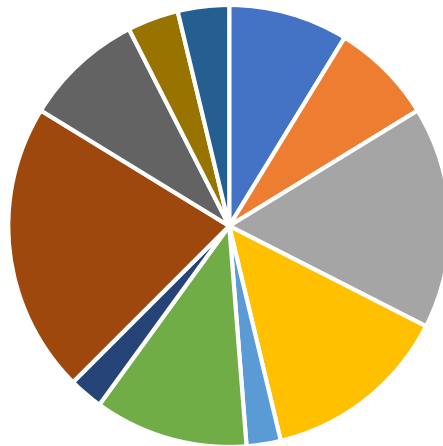
The average annual income of households accessing the project was £14,582 putting them in the bottom 20 per cent in the UK, and well below the national median of £27,200⁷.

Households comprised 3.43 inhabitants per dwelling, against the national average of 2.3⁸, suggesting a link between fuel poverty and family size.

⁷ Office of National Statistics, 2017

⁸ ONS, 2011 Census

Household Income Profile



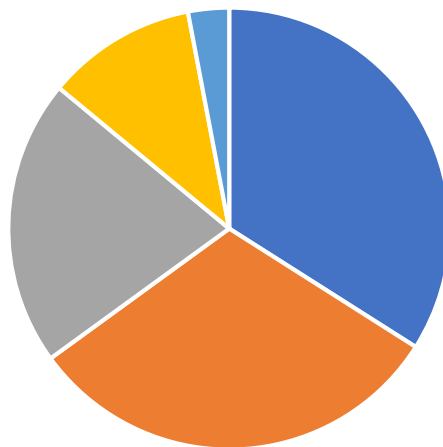
- < £400 pcm ■ £400-£599 ■ £600-£799 ■ £800-£999 ■ £1,000-£1,499 ■ £1,000-£1,300
- £1301-£1,499 ■ £1,500-£1,999 ■ £2,000-£2,499 ■ £2,500-£2,999 ■ >£3,000

The average age of the member of the household with whom we had contact was 36, and the mean was 30-34, reflecting our focus on a younger demographic than in our core service.

We found high incidence of debt and, where there was debt, it was significant at an average of £8,940 per household.

Just over half of households lived in housing association properties with about a third in private rented accommodation.

Housing by Tenure



- Private Rented Accommodation ■ Devon and Cornwall Housing ■ Other Housing Association
- Owner-occupied ■ Living with family

Our Findings

We found a very high incidence of energy bill arrears. More than a third – 35 per cent - of project households had gas and electricity debts, well above the national figure of 2.5 per cent of fuel customers.⁹

Similarly, fuel poverty rates were well above the national average. For those households where we calculated the percentage of income spent on gas and electricity bills, the average rate of fuel poverty was 15.2 per cent, significantly higher than the 10 per cent or more considered ‘fuel poverty’.

There were also households that simply could not afford to put money in prepayment meters and were going without energy. Others were frustrated that money they paid into the meter was covering the daily charge and arrears instead of providing heat when it was needed.

Saving and Switching

In terms of savings on energy bills, 63 per cent of respondents to our questionnaire said their fuel bills had gone down following our intervention. In 40 per cent of cases, savings were more than £150 a year while 23 per cent had saved up to £150.

More than half of respondents – 56 per cent – had not switched suppliers. In 29 per cent of cases, energy arrears prevented households from switching, with a further 12 per cent unsure whether they could switch or not.

Clients on prepayment meters generally only save £10-12 a year by switching. Access to the Warm Home Discount and debt write off was therefore usually the priority for these households.

Energy Efficiency

Our research indicates more needs to be done on energy efficiency. Nearly three quarters – 73 per cent – of respondents did not know the energy rating of their home. Even more – 81 per cent - were unaware of new legislation requiring landlords to make improvements to homes with EPC ratings of F and G. This is an issue given the substantial cost savings that can be made through efficiency measures (see above) and is a particular concern in the private rented accommodation sector (PRS). Citizens Advice analysis suggests 30 per cent of energy clients in this sector in the South Hams are living in properties rated F and G.

“There is a clear pattern of clients from private rental sector presenting with energy issues, often linked to debts or struggling to afford to keep their homes warm and free of damp, living disproportionately in properties with lower EPC ratings,” says Nick White, Sustainable Tenancies project coordinator, Citizens Advice South Hams.

⁹ Ofgem, *Vulnerable Consumers in the Retail Energy Market*, 2017

Sustainability and Well-being

Respondents were almost evenly divided as to whether our intervention – both on energy and in other areas such as debt – had helped make their tenancy more sustainable: 53 per cent said it had, against 47 per cent who said it had not.

Findings were more conclusive regarding well-being: 63 per cent said working with Citizens Advice had been beneficial and improved their well-being, 21 per cent said it had not, while 16 per cent were unsure.

“The advice I have been given has had a positive impact on mine and my family’s life. I am extremely grateful. I will definitely use the service again,” Brighter Futures client.

Further advice

Just over half of respondents – 53 per cent – said they would like further energy advice from us. This reflects, in part, the length of time it can take to stabilise a household’s financial situation while simultaneously addressing energy issues. Many of the new clients continue to engage with us: there have been several more Debt Relief Orders initiated since the project ended, for example.

A new demographic

We set out to reach a different demographic and succeeded in this goal. Of the 205 households, 59 per cent were new clients. The average age of the member of the household with whom we had contact was 36 and the mean was 30-34, far younger than in the core service where the mean is 50-54.

The project also took us into homes in remote rural locations, something Children’s Centre staff found especially valuable.

“The project has been very useful in more rural areas where transport and cost of getting to the towns is an issue,” says Natalie Harrison, Children’s Centre family support worker.

Income gains

In cases where income was gained, the average improvement was £3,603. This is a substantial sum given that project households’ income was so low on average.

The substantial gains in income and in debt management are the most tangible and lasting benefits of the project. In many cases, financial and crisis management became the focus of our intervention: managing energy costs could only be achieved as part of a

substantial and broader package of support. Many families were seen up to ten times, some even more.

The percentage of households in significant debt was high: just over 13 per cent undertook debt relief during the project, compared with 2 per cent among core clients. Where there was debt, the average was £8,940 per household, with £184,000 the total written off. This is a conservative figure given that we continue to engage with many clients; several others are considering or have taken out Debt Relief Orders since the project ended.

Income maximisation was key: we found that of those with incomes of less than £8,000, about three quarters were missing out on benefit entitlements. In addition, our project ran at a time when there were glitches in the administration of Housing Benefit resulting from new procedures and introduction of an online claiming service. We spent considerable time resolving Housing Benefit issues with many families.

“People do not have the mental space to think about switching or getting their storage heaters fixed if they are worried about being evicted, about bailiffs pursuing them, about council tax arrears and so on,” says Lin Etherden. “You have to sort these emergencies out first and get the basic income and expenditure under control.”

There were more families than expected with incomes of over £16,000 who still found themselves struggling to pay their bills. This group often had larger than average families, with four or more children, some of whom had been adversely affected by the benefits cap. More broadly, this issue reflects high rent and property costs coupled with low and/or seasonal income, one of the South Hams’ most significant social problems.

Overall, we helped generate income gains of £144,000, an average of £703 per household. Again, these are conservative estimates given our ongoing support to many clients.

Further Findings

As described above, the inability of many vulnerable families to switch supplier due to energy arrears is a social justice issue. As we saw during the project, many fuel poor households are stuck in a vicious circle: they cannot pay their energy bills nor bring down their energy costs.

We have also discussed above the problem of low energy efficiency housing, especially in the private rented sector.

Further to this, some tenants reported that housing association new build properties they had moved into were over insulated and under ventilated. They were having to leave windows/doors open to keep the temperature down. Electricity costs remained

high and we never got to the bottom of what the electricity was being used for. More research into this issue is needed; we have advised those tenants who have smart meters to track the consumption and feed back to us.

Around 30 per cent of clients had Economy 7 storage heaters. We observed these heating systems were generally old and frequently broken or working poorly, and that most residents (and presumably also landlords) did not know how to use them properly (see case study Jane's Story). In addition, there appears to be a trend for landlords to install supplementary heaters which, when run on Economy 7 tariffs during peak hours, can result in very high outgoings. Again, this had frequently not been explained to tenants or understood by landlords. "I noticed many times that landlords in both the private and social rented sectors are causing hardship for tenants by replacing storage heaters with ordinary heaters in E7 properties and not informing tenant about the different rates or how to use storage heater controls," says Lin. "They are clearly acting in good faith, believing they are making improvements, when in fact they are causing the tenant's bills to sky rocket".

On prepayment meters, credit checks appear excessively stringent, with residents being obliged to install them or inheriting them from previous tenants when they move into new dwellings (see case study Hannah's story). This is a social justice issue that Ofgem, the regulator, has also raised, given the higher rates paid by prepayment customers. More than a third – 37 per cent – of project households had prepayment meters.

"Some large suppliers continue to refuse a substantial number of requests from debt-free prepayment customers to switch to a credit meter. Even with the prepayment price cap cutting the average standard variable tariff, prepayment customers could save up to £208 a year where they are able to switch to the cheapest market direct debit tariff," Ofgem says.¹⁰

The Warm Home Discount provides a £140 annual credit to the electricity account for eligible households. However, not all suppliers are part of the scheme while each supplier has its own eligibility criteria, creating inequality. Moreover, some suppliers have a window of just three to four weeks when households can apply, meaning that many miss the deadline. Furthermore, public information around the Warm Home Discount is poor: we found information was geared to those in the so-called 'core group' who qualified automatically (recipients of the Guarantee Credit of Pension Credit). Information on eligibility for those who do not qualify automatically is confusing. As a result, many low-income families were not claiming this benefit before our intervention.

¹⁰ Ofgem, *ibid.*

Conclusion

Our research confirmed official statistics pointing to a high incidence of fuel poverty and, where it existed, it was severe, at an average of more than 15 per cent of household income being spent on keeping properties reasonably warm.

Our proactive approach uncovered many households facing complex financial difficulties: nearly 60 per cent of clients were new to Citizens Advice. The impact of fuel poverty was often dire: more than a third of project participants were in arrears to their energy supplier while 13 per cent could no longer manage their debts and required Debt Relief Orders – far higher than the 2 per cent rate for DROs in our core service.

The project helped us access a younger demographic of families where parents were often too busy ‘fire-fighting’ to get on top of energy usage and high bills, or often even to claim all their benefit entitlements. Many parents found themselves insufficiently empowered to take action or in need of extensive support to turn their circumstances around.

Project participants were positive about our intervention. Nearly two thirds of the families we helped made savings on their fuel bills. Similarly, nearly two thirds said our intervention had been beneficial and improved their well-being.

Substantial savings and income gains were made, with the average generated per household exceeding £3,600 for those where gains were made, the equivalent of just over £700 per project household. These are significant sums given average income of less than £15,000 per household. Together with the £184,000 of debt written off, the gains for the local community amount to nearly £330,000.

It can therefore be concluded that our first hypothesis, helping address fuel poverty helps with broader housing costs, was achieved. Whether, in the longer term, this will create more sustainable housing tenure remains to be seen, given the South Hams’ high housing costs and low-income economy. Our case studies also show, among other things, that informed engagement from the landlord is essential to dealing with fuel poverty in the rental sector.

On the second hypothesis, whether our intervention had a beneficial impact on their well-being, 63 per cent of clients said it had helped while just over half said they would like more advice on energy from us.

Looking ahead, it is clear more needs to be done to highlight tenants’ rights in relation to the energy efficiency of rented properties and to make landlords aware of their responsibilities, not least because the legal onus on landlords will rise again in April 2020. Subsidies to encourage landlords to implement these changes would be helpful, as well as meaningful penalties for not making them.

Other areas of ongoing concern include the social injustice surrounding the inability of many low-income families to switch suppliers and access better rates, even when they are debt-free.

We are grateful the project gave us the opportunity to delve further into fuel poverty, its causes and impact on our community, and to tackle the consequences comprehensively. We have developed significant expertise in helping families address the many issues related to their energy use – expertise we are using and building on in other areas of our work.

“Our money situation is much better. Me and my husband are less stressed by it all. Your help was brilliant,” Brighter Futures client.

Appendices

- A. Additional case studies
- B. Interview questions

Appendix A – Additional Case Studies

Case Study: Hannah’s Story

Hannah is an example of a vulnerable individual whose circumstances suddenly worsened when her partner died unexpectedly while in his mid-20s. Her story also shows the difficulties energy prepayment meters can cause and the challenges of living remotely.

When we visited Hannah in August 2017 not long after she had lost her partner, she had debts of about £15,000, including £1,000 to her electricity supplier and a £1,000 loan taken out in her name by her late partner without her knowledge. She was living in a cold, remote home with broken storage heaters. She had no transport, underlining the value of our Project Lead being funded to visit people in their homes.

We helped Hannah move quickly to get her financial situation under control: she completed a Debt Relief Order within three months. Two of her children were already in receipt of Disability Living Allowance; we referred her to Quids for Kids for support applying for DLA for the third. We also referred her to the SWW/Citizens Advice Water Debt Gateway to claim discounted water tariffs.

Hannah was also encouraged to contact her landlord about her broken heaters: these were subsequently repaired, and the landlord has also agreed to replace them.

However, before she was referred to the project, her electricity supplier had applied to the court to install a prepayment meter because of her fuel debt. She says the meter was a problem during this winter's frequent cold snaps, sometimes consuming £80 a week, well beyond her budget.

With the village post office only open three days a week, she had to top up her meter in town, running up big taxi bills in the process. She would have been able to refuse the prepayment meter on these grounds, but she was not aware of this until after the court order had been made. With other clients we managed to intervene in time and convince the supplier to apply for an attachment to benefit instead of prepayment meter.

Hannah says: "I am debt free now and looking to change suppliers and cut my costs.

"The Debt Relief Order is the best thing I ever did. I hadn't even heard of DROs before being in touch with Citizens Advice.

"The project helped me so much at a very difficult time."

Case Study: Tess's Story

Tess's case shows the complex situation of many low-income families and how energy issues can only be tackled as part of a far deeper intervention. It also shows the value of partnership working with the Children's Centres.

When we met Tess, a 27-year-old mother of twins then two years old, she was in substantial financial difficulty, having suffered mental health issues, domestic violence and a relationship breakdown, and been out of work.

She was referred to us by her family support worker also because of the poor state of her privately rented home - it was cold, damp, draughty and mouldy with outdated storage heaters that did not work. Her Housing Benefit had been suspended due to missing paper work and her Child Tax Credits were also in disarray.

Her energy company was a small online provider and Tess did not know how to read the meters and thus receive accurate bills. The supplier was demanding payment of £187 a month to clear her debt.

While we immediately started to work on her energy issues, the bigger issue, says Lin Etherden, Project Lead, was insufficient income: "There was no way we could deal with the energy bills until we got her income in order."

Much effort was put into gathering information so Tess's housing benefit and tax credits could be assessed accurately and into building Tess's financial capability. A Debt Relief Order was completed for debts of £11,897 including a staggering £5,200 to her electricity supplier, accrued in the space of only a year. This was due to her supplier's

meter reading software rejecting her readings and her absentee landlord's failure to fix the faulty water tank and broken heaters despite numerous attempts to contact him.

Despite her apparently insoluble energy problems, Tess's own money management skills improved in leaps and bounds. "Each time I saw Tess she was more and more clued up," says Lin. "She said she was tired of being dependant on benefits and wanted to see herself as a productive member of society."

One year on, Tess is doing an on-the-job NVQ and working towards becoming a manager while the relationship with her children's father has improved significantly. She is planning her wedding with her new, supportive partner.

"The project helped me out big time. I didn't have a clue what to do," says Tess. "I am much more confident now."

Close partnering with the Children's Centre was key to the turnaround in Tess's situation.

"Because I was able to work with Tess on her finances, the family support worker was freed up to assist with parenting issues and help her establish a good relationship with her formerly abusive ex-partner," says Lin.

Children's Centre staff agree: "This holistic approach [of partnership working] definitely improves outcomes long term," says Natalie Harrison, Tess's Family Support Worker.

Case Study: Jane's Story

When we met Jane, a single mother in her late 30s, her housing association property was suffering extensive damp, condensation and draughtiness. The floor in her bedroom was so wet her socks and the rug were soaked.

Her story illustrates common difficulties we found in properties with storage heaters. It also shows how support tackling poor living conditions and high energy costs can have a positive knock-on effect on a person's well-being and motivation.

Jane had complained to the landlord that the storage heaters were old and not working, and by the time of our visit a new storage heater with a non-storage day time rate 'boost' function had been installed in the living room. The landlord had told her to use it when the storage heaters ran out but had not explained she would pay for this at a premium – and keeping costs down was Jane's priority. As a result, she was spending up to three times what she had budgeted for on electricity, forcing her to cut back on other essential expenditure.

The landlord had also failed to explain how to avoid damp and mould – we quickly concluded this was being caused by condensation. We were able to go through the two-bedroom flat and show the steps needed to avoid this.

A significant issue was that, in addition to the storage heaters, supplementary plug-in electric heaters had been fitted. Jane had also not been informed about the high cost of using these heaters on the Economy 7 tariff.

Moreover, Jane was having to use a prepayment meter that was already in the flat when she moved in, another reason for her high energy bills. Having not previously incurred energy debts, she had the right to pay by direct debit. She had also been told her supplier was EDF when, in fact, it was Utilita.

We ascertained Jane was eligible for the Warm Home Discount and agreed to do a full switching check after this was paid. We also advised that the supplier might be willing to remove the prepayment meter for free if she asked for a smart meter.

Three months later and Jane reported her electricity costs had dropped by 40 per cent as a result of moving to another property. She had given up on trying to fix the multiple problems in her former badly insulated, badly fitted flat.

“You helped so much. The energy costs were so much more manageable,” says Jane, who is keen to help neighbours with switching.

She says her contact with Brighter Futures has had broader benefits, well beyond energy usage: “I was sinking with all the old flat problems. Solving the electricity costs got the ball rolling for me to feel able to make other changes.”

Appendix B

Questionnaire sent out March/April 2018

1. Do you consider you are in fuel poverty? Fuel poverty is when 10 per cent or more of household income is spent on fuel.
2. Have your electricity and gas bills gone down following your contact with Citizens Advice? If so, by how much a year?
3. Have you switched electricity and/or gas suppliers since your contact with Citizens Advice?
4. Are you unable to switch suppliers due to payment arrears?
5. Do you know the energy efficiency of your home? Ratings are on a scale of A to G, with A the best and G the worst.

6. Did you know that from April of this year landlords of privately owned rental properties must ensure they meet a minimum rating of E?
7. If you are a tenant, do you consider your tenancy is more sustainable following your contact with Citizens Advice and any savings or other changes (such as debt management) that you may have made?
8. Has working with Citizens Advice on your fuel situation been beneficial and improved your well-being?
9. Do you think you would benefit from further advice from Citizens Advice on energy savings and efficiency, and your rights in this area?
10. Overall, were you satisfied with the advice you received and would you contact us again in the future? We would be grateful if you could answer and give us any other feedback in the box below.