



**WEST DUNBARTONSHIRE
CITIZENS ADVICE BUREAU**

**LOCAL
ENERGY
AWARENESS
PROJECT
(LEAP)**

JULY 2019

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU

LOCAL ENERGY AWARENESS PROJECT (LEAP)



Contents

- 1. Introduction**
- 2 Report Objectives**
- 3. Fuel Poverty Issues**
 - **Defining Fuel Poverty**
 - **Causes of Fuel Poverty**
 - **Addressing the Causes**
 - **Energy Inefficient Buildings**
 - **High Fuel Costs**
 - **Low Income**
 - **Energy Efficiency Within the Home**
 - **Campaigning**
- 4. Effects of Fuel Poverty**
- 5. West Dunbartonshire**
- 6. Project Results**
- 7. Working with Partners**
- 8. Moving Forward - What We've Learned**
- 9. Conclusion**

West Dunbartonshire Citizens Advice Bureau delivers free, confidential, impartial, independent information, advice, support and representation services to the people of West Dunbartonshire regardless of their age, race, religion or belief, sexual orientation, disability, gender or any other personal or social factor. The information, advice and support is provided on a very wide range of issues with the greatest demand relating to debt, welfare benefits, housing and employment advice. Where we can't help we will direct people to the appropriate services.

Like all Citizens Advice Bureau we have two main aims: to ensure that people do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and to exercise a responsible influence on the development of social policies and services, both locally and nationally.

This report was written by Joe McCormack and Linsey Close. Grateful thanks to Alan Rennie for his help with editing and proof reading. Thanks also to West Dunbartonshire Council for continued support of the Local Energy Advice Project. Finally, our thanks the advisers at our Alexandria, Clydebank and Dumbarton offices for their support in helping LEAP meet its objectives.

1. Introduction

The purpose of this report is to demonstrate the need for, and the success of, West Dunbartonshire Citizens Advice Bureau's LEAP project (Local Energy Awareness Project). The LEAP project was formally launched in January 2018 with the stated aim of providing advice and assistance to those citizens:

- experiencing difficulty with paying their fuel bills;
- experiencing fuel poverty and/or general financial problems; or,
- facing difficulties with their energy suppliers.

The project also works with local groups to raise awareness of energy efficiency issues and to ensure that fuel poverty remains at the top of the agenda.

A key objective of the LEAP project is to ensure that no local residents are disadvantaged due to lack of knowledge in relation to their consumer rights, or because of problems with their utilities suppliers or their inability to use the most up-to-date methods of communication. The service to clients can be accessed through the CAB drop-in service, during home visits where we can look at clients' heating, cooking, lighting, equipment, etc., and via outreach, surgery-type services.

Where we work directly with clients, this very often involves checking meters, looking at suppliers, reviewing tariffs, testing the energy efficiency of the home and where necessary, negotiating and advocating on behalf of utilities customers. By working 1:1 with clients, we can provide advice on how to improve their situations with support around financial management and budgeting.

The support we offer to groups is by way of information and training services and generally raising awareness of energy efficiency measures.

In the 12 months since the official launch, LEAP has contributed greatly to the work of the CAB service and because of the efforts of the LEAP staff, we have developed some excellent working relations with partner agencies. It is our hope that LEAP is here for years to come and is embedded as a core CAB service in order that we may best serve local people trying to cope with the financial pressures they face. This commitment is made in anticipation of changes to the welfare benefits system, particularly the recent introduction of Universal Credit Full Service in West Dunbartonshire, the planned migration of legacy benefit claimants to Universal Credit and the planned introduction of the Scottish Social Security System.

2. Report Objectives

This report adopts a method of data collection in the form of quantitative analysis, displaying and analysing key figures and statistics relevant to the work of the project. It is crucial to emphasise the need for the project to continue to receive funding so that it can continue to assist clients. As such, the report deals with the often complicated situations our clients face. The report also evidences the success of the project since implementation using clients' statistics and some case studies. We also use client feedback and explanations of the relationships with partner agencies. This information is presented as further evidence of our proven track record in service delivery and our ability to maintain key relationships to facilitate project development. The report will conclude by reflecting on some of the recent research in relation to fuel poverty and energy awareness and by re-enforcing the necessity for the project's continuation.

3. Fuel Poverty - What causes it? How is it calculated?

a. Defining Fuel Poverty

The current definition of Fuel Poverty was defined in The Scottish Fuel Poverty Statement 2002ⁱ which states that:

'A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income on all household fuel use. If over 20% of income is required, then this is termed as being in extreme fuel poverty.'

The statement laid out a strategy and a target of eradicating Fuel Poverty in Scotland by 2016. These targets were missed and in June 2018 the Scottish Government published a Bill which lays out a new definition which would align Fuel Poverty measurement more directly with low incomeⁱⁱ. This Bill also laid out the future targets and strategy to reduce Fuel Poverty.

The question is often asked why Fuel Poverty is so important when there are so many other types of poverty such as child and food poverty. However, Fuel Poverty rarely occurs in a vacuum and those people experiencing it are often experiencing poverty in a number of different ways - difficulties which can be addressed while looking at options to lift households out of Fuel Poverty.

b. Causes of Fuel Poverty

In 2016, the Scottish Fuel Poverty Strategic Working Group identified four 'drivers' of fuel povertyⁱⁱⁱ. Each of these drivers can have a different impact upon the affordability of heating. These recognised drivers are:

- Energy inefficient buildings;
- High fuel costs;
- Low income;
- The way in which heating systems are used.

It became apparent that previous strategies concentrating on the energy efficiency of buildings were not enough to eradicate Fuel Poverty and that the other drivers must be addressed.

Recently a report by Citizens Advice Scotland and the Consumer Futures Unit, published in October 2018, identified electric heating as a major contributor to Fuel Poverty. The report concluded that of households that relied on electric heating 51%^{iv} of them were experiencing Fuel Poverty, which is nearly twice the average for Scotland.

c. Addressing the Causes

The Local Energy Awareness Project set up by West Dunbartonshire CAB and West Dunbartonshire Council prioritised its objectives based on five key issues:

➤ High Fuel Costs

LEAP helps people find cheaper energy deals by conducting comparisons and advising on different products and features. An Ipsos Mori Poll for Citizens Advice Scotland in 2018^v found that the households who have the greatest need for support are often those who are not accessing it. Being unable or unwilling to switch supplier or tariffs, to achieve lower costs, is shown to be more prevalent amongst lower income and vulnerable consumers thus ensuring they must face higher costs. Ofgem^{vi}, the energy sector regulator, stated that a two-tier system is developing, that sees those who would benefit most from switching not doing so. This is identified as being due to reasons, such as not having internet access or not being aware of how much money can be saved.

➤ **Low Income**

Citizens Advice Scotland Consumer Futures Unit published a report in 2016^{vii} which concluded that lower income households spend on average a greater proportion of their income on energy than higher income households. This means that, as well as being more likely to be experiencing fuel poverty, lower income households have less disposable income for other necessities leaving them more vulnerable to hardship.

➤ **Energy Inefficient Buildings**

The Energy Efficiency Standard for Social Housing requires that social landlords make homes more energy efficient. The Local Energy Awareness Project assists homeowners and private landlords or their tenants to find grants and loans to meet improvement costs and can advise on low-cost energy efficiency measures.

➤ **Energy Efficiency Within the Home**

LEAP advises on cutting costs using simple energy efficiency measures, but can also advise on the most efficient use of heating systems. A LEAP home visit can demonstrate systems and/or look at metering issues. As stated previously, the rate of fuel poverty among households with electric heating is 51%, much higher than the national average and often people do not have any knowledge of how to best use these systems.

In addition to the fact that electricity is more expensive than gas, sometimes due to complex metering systems such as two- and three-rate meters these households find it extremely difficult to switch suppliers or find cheaper tariffs^{viii}. LEAP can assist with this and support or empower people to engage with their suppliers.

➤ **Campaigning**

LEAP raises awareness among residents and groups and contributes to national campaigns. A member of the LEAP team contributed to the research in the report Hard-Wired and in a round table consultation on 'Protecting vulnerable customers' with Ofgem's CEO and senior management team. In this way it helps keep the issues surrounding Fuel Poverty and people on the agenda.

4. The Effects of Fuel Poverty

It is commonly recognised that one of the main effects of Fuel Poverty is that some people must decide whether to heat their homes or feed themselves – the 'heating-v-eating' dilemma.

However, there are other side effects of Fuel Poverty which are not as apparent:

- ❖ Low indoor temperatures, when people cannot adequately heat their homes, have an effect on physical health with a rise in respiratory infections, heart attacks and strokes;
- ❖ If the temperature falls to below 6°C, then hypothermia can have a devastating impact on people^{ix};
- ❖ It is estimated that 9700 people die every year in the UK as a result of living in a cold home^x;
- ❖ Research conducted in England in 2010 showed that living in a cold, damp home not only impacts on physical health but is linked with poor mental health^{xi};
- ❖ The effects on mental and physical health not only impact on the individuals but also on the wider family unit.

In June 2018 the Scottish Government specifically addressed the challenges presented by Fuel Poverty in its Public Health Strategy for a fairer, healthier Scotland. This strategy acknowledged the importance of adequately heated homes and a reduction in Fuel Poverty as crucial goals in seeking to improve Scotland's health and aiming to reduce inequality^{xii}.

In addition to this effect on their health, people experiencing fuel poverty - if they choose to heat their homes despite not having the funds - can end up in debt, either to the energy supplier or to other creditors as they decide which bill takes priority. When faced with this difficult choice people can go on to have issues such as, enforcement action around rent or council tax payments.

Being unable to heat a home adequately can lead to problems with damp and mould, which as well as having an effect on health can also have detrimental impact on the fabric of the home. This can lead to further housing issues or for homeowners, further costs that cannot be met.

5. The Situation in West Dunbartonshire

In West Dunbartonshire 22% of households are reported to be experiencing Fuel Poverty and 5% of households are deemed to be in Extreme Fuel Poverty.^{xiii} It is of note however that these figures are gathered between 2015 and 2017 and since they were published, gas and electricity prices rose sharply in 2018. The majority of suppliers increased their prices twice, with some companies raising prices three times. This has impacted on people already struggling with their everyday living costs. The Price Cap that was introduced in January 2019 to protect those on Standard or Default Tariffs, was increased in April 2019. It is estimated that the average bill for those affected by this Cap will rise by £117 a year^{xiv}. It must be noted that this is not simply about people in these households being cold, but recognising that there are serious health and financial consequences as a result of these factors.

Statistics show that West Dunbartonshire already has lower than average wages (earnings by place of residence), lower than the national average in terms of job density and higher than average numbers of people claiming out-of-work benefits^{xv}, resulting in the resident population being more at risk from fuel poverty driven by low income.

The magnitude of the problem is further supported by the latest SIMD data for this area^{xvi} which shows that West Dunbartonshire has some of the largest increases in the number of datazones in the 20% most deprived in Scotland. When looking at the proportion of datazones each local authority has in the most deprived 20%, West Dunbartonshire has 40% with only Glasgow City and Inverclyde having higher proportions. 40% of all datazones in West Dunbartonshire are in the 20% most income deprived in Scotland and 41% are in the 20% most employment deprived. This can be seen as an indication that income maximisation provided by local advice agencies, is an essential tool in reducing Fuel Poverty in West Dunbartonshire. The fact that low income households pay more for goods and services has been widely discussed and reported^{xvii}, so reducing household costs and reducing the 'Poverty Premium' paid by those households can be an essential part of freeing up money for other expenses.

Although the correlation between the effects of Fuel Poverty and health were discussed earlier it must be reiterated that the population of West Dunbartonshire has higher than average numbers of people claiming sickness and disability benefits, figures which can be seen as an indication of increased numbers of the population having ill health comparative to other areas^{xviii}.

The average life expectancy in West Dunbartonshire is far lower than other more affluent areas indicating more illness and poorer health within the area. West Dunbartonshire^{xix} has an average

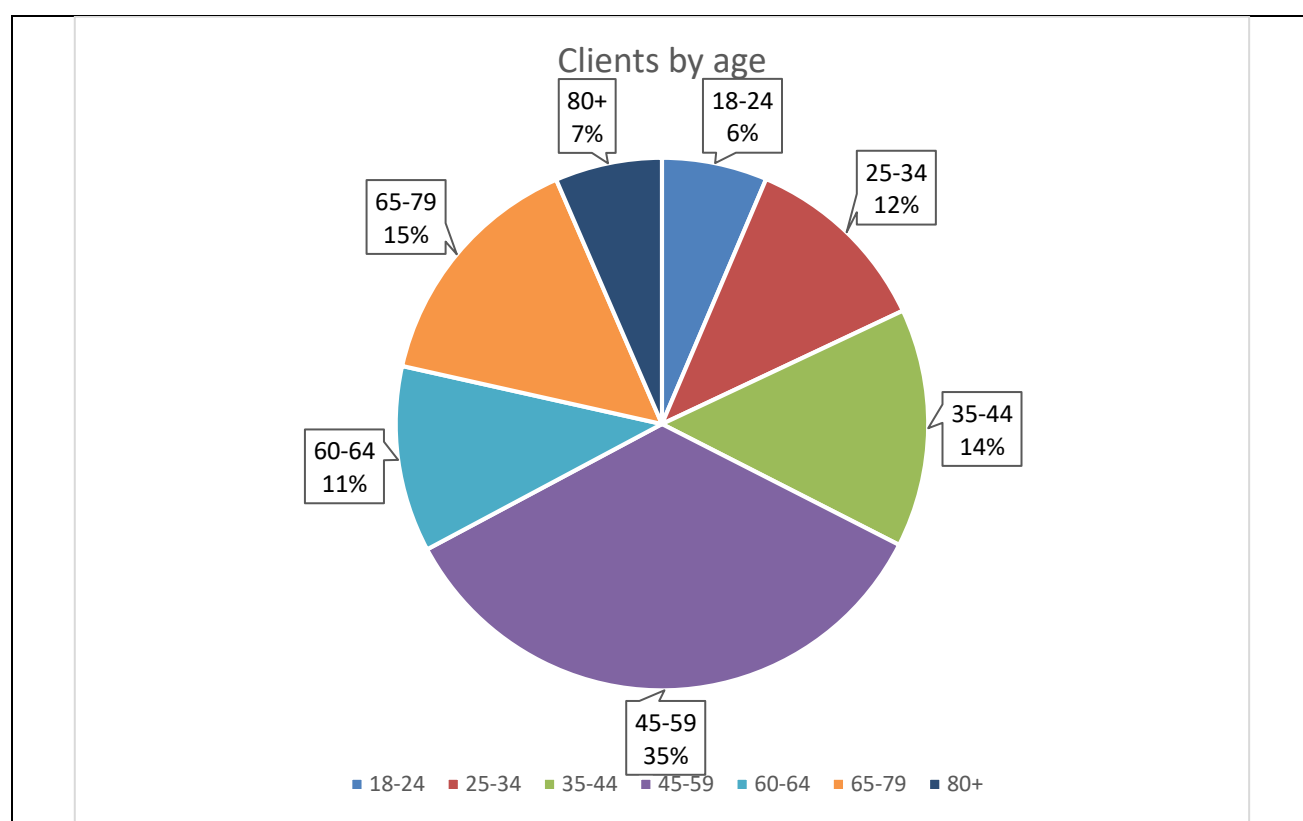
life expectancy of 75 years for males and 79.1 years for females in comparison to neighbouring East Dunbartonshire with a life expectancy of 80.1 years for males and 83.3 years for females, a difference directly attributed to socioeconomic factors. The higher numbers of people with ill health and lower incomes within the area leaves the population more at risk of the effects of Fuel Poverty and the effects on the health of people who are unable to adequately heat their home. It is essential that Fuel Poverty is addressed within the area to help reduce health inequalities and other forms of poverty.

When the first proposal in relation to Fuel Poverty was made the landscape in West Dunbartonshire had a different appearance. As a result when funding became available the fuel poverty project became the Local Energy Awareness Project. Whilst being based in the CAB, the service operated very much in isolation from other services, despite the early initial attempts to develop strong working relationships with partner agencies.

That landscape has now changed and the national approach to issues around poverty has been significantly influenced by the Scottish Government's Child Poverty Strategy^{xx} (Every Child, Every Chance). The Partners in West Dunbartonshire recognise that no single measure to address poverty will succeed if there is a lack of co-ordinated work between partners. Whilst we may think in terms of Fuel Poverty we must also recognise that the very same households will be affected by food insecurity, low income, reliance on benefits, issues around financial management, other social issues such as mental health problems, addiction issues, learning difficulties and a general need to reduce household costs. For families in particular the reduction of household costs would include reduction in the cost of the school day.

6. Project Targets and Results

During the period 1st November 2017 – 31st March 2019, LEAP assisted 480 people in relation to energy issues. Of these the following age groups were seen by LEAP



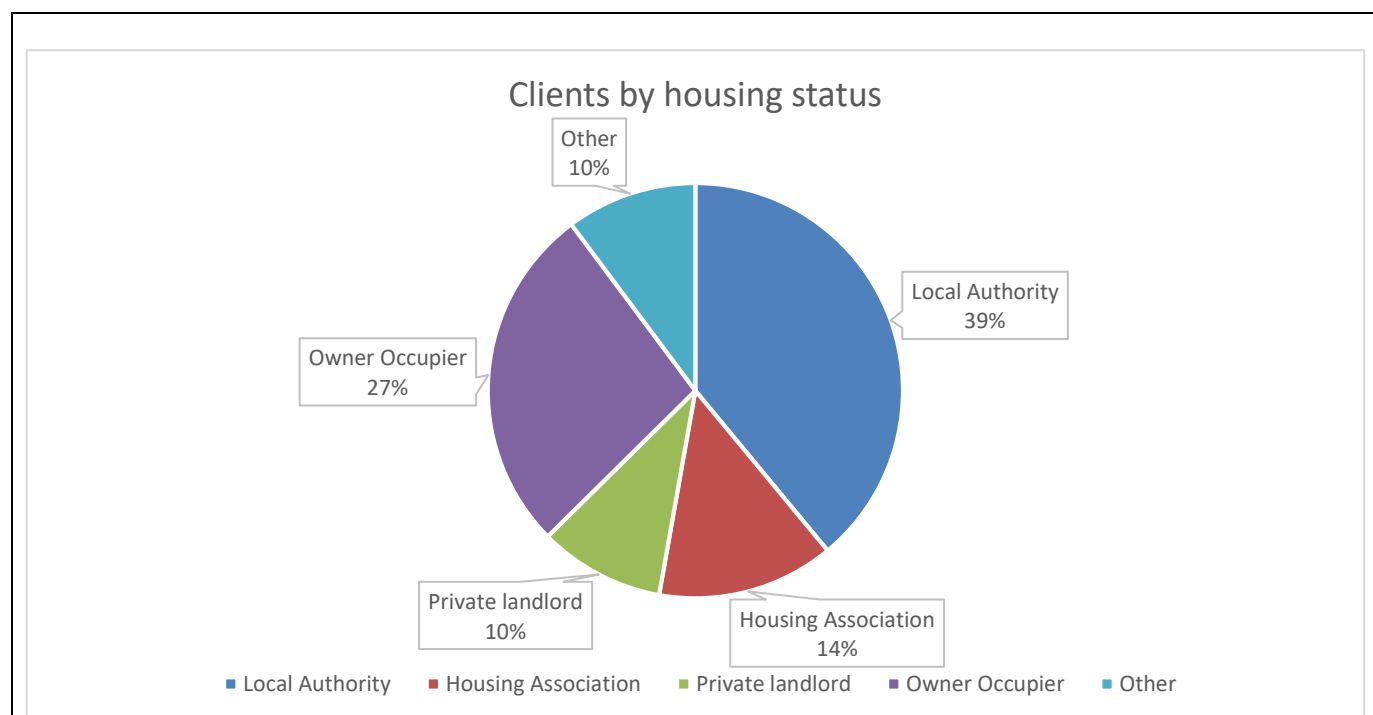
The largest age group engaging with LEAP were within the 45-59 years age band. However, at present the age that people are considered vulnerable to the effects of fuel poverty is in the over 60 age group^{xxi} (although this is liable to change). When taken together the percentage of clients in this age group is 32.8% - approximately a third of the clients seen.

Of the clients engaging with LEAP, 59% were female and 41% were male.

The aim of LEAP is to benefit all residents of West Dunbartonshire, whether tenants of the local authority, housing associations, private sector or owner-occupiers. Of those who engaged with the project, the largest group were local authority tenants followed by owner-occupiers.

An elderly client had been trying to resolve an issue with Scottish Power since 2014. From that date she had continually been sent incorrect bills. The client had raised complaints with the company but even though they acknowledged that she was correct it was not resolved. The client was concerned that at some point a large bill would be generated. The situation was causing great stress and affecting the client's sleep.

After a home visit from the LEAP team to record the latest meter information, Scottish Power were contacted. SP acknowledged they were at fault and would resolve the situation. When they still had not resolved the matter, the LEAP Energy Advice Officer helped the client raise a complaint with the Energy Ombudsman. The Ombudsman found that SP had failed in five separate areas of customer service. The resolution put in place meant that the company were given 28 days to send an accurate bill using the actual meter readings available, could not bill the customer for energy used prior to getting the accurate reading and would pay the client £150 compensation for inconvenience. SP accepted the resolution and the billing is now up to date with the client also being refunded £290. The client says she is relieved that after all these years the situation is finally settled and her bills are accurate.



When looking at the wider information:

- 20% of clients identified as the carer of an adult, child or older person with disabilities;
- 36% of clients were single and had never been married;
- 59% of clients lived in households where they were the only adult;
- 23% of clients had dependent children;
- 57% of clients identified as having a disability and of those the majority said that their disability meant they were very limited in carrying out day-to-day activities.

One of the drivers of Fuel Poverty is low income. Detailed below is the employment status of clients given advice and/or support by the project. It should be noted that others within the household may have a different employment status but, of those who used the project, the highest group were those who were unable to work due to ill health or disability, followed by retired people, those who worked part time or were unemployed.

Employment	%
Full time – over 30 hours a week	9.6
Part time –less than 30 hours a week	13.4
Looking after home/family	5.6
Not seeking work	3.3
Retired	21.9
Self employed	3.3
Student	2.4
Unable to work due to ill health/disability	25.1
Unemployed	13.3
other	2.1
Total	100

There were 1883 issues in relation to gas and electricity energy enquiries addressed through LEAP. In addition, 117 fuel debt issues were addressed.

In the same period WDCAB as a whole dealt with 1954 issues relating to gas and electricity and 230 fuel debt issues. LEAP works closely with the WDCAB Money Advice service, as often households are experiencing a multiple debt situation – not just fuel debts.

The breakdown of the issues that were addressed by the LEAP is:

Fuel debts - regulated (gas, electricity)	Number	%
Direct deductions from benefits/meter	16	13.7%
Difficulty making payments	53	45.3%
Enforcement action including disconnection	11	9.4%
Liability for debt	17	14.5%
Other (including complaints)	20	17.1
Total	117	100.0%
Fuel - regulated (gas, electricity)	Number	%
Billing / meter reading	270	14.4%
Change of tariff (with existing supplier)	145	7.7%
Charges	140	7.5%
Complaints(including Green Deal/ redress/cancellation)	215	11.4%
Contract terms and conditions/service/goods/delays	38	2.0%
Disconnection of supply/prepayment credit issues	38	2.0%
Energy assistance applications	169	8.9%
Methods of payment (not pre-payment meter)	124	6.6%

Prepayment meter	102	5.4%
Priority Services Register (added to)	81	4.3%
Switching supplier (including unwanted)	200	10.6%
Warm Home Discount	168	8.9%
Other (including smart meters, repairs)	193	10.3%
Total	1883	100.00%

The client who is a homeowner with health issues and also a carer for an elderly relative who lives in the property, had to give up work in 2012. In late 2013 the gas boiler broke down and client could not afford to get it replaced.

The client has managed since then using electric heaters and an electric shower as hot water but this is expensive and the home is hard to heat. As the client is in receipt of Carers Allowance they were eligible for one of the schemes accessed through Home Energy Scotland regarding the heating system but there were arrears on the account of nearly £900 and the gas supply was capped, but the meter was still in situ. The client had not realised that unless the meter was removed the daily standing charge still accrued.

With the clients consent the energy company were contacted and the client was added to the Priority Services Register so the company had a record of the health issues in the home. The company were then asked to clear the charges as they were all standing charges and it was clear there had been no gas usage since late 2013 and the supply was capped. They have now cleared the charges and the client was referred to Home Energy Scotland. Home Energy Scotland have carried out a technical report and the client is getting a new gas central heating system installed, new loft insulation and a new front door at no cost.

7. Working with Partners

Partnership working between organisations is held up as best practice in tackling the causes of poverty. The Joseph Rowntree Foundation^{xxii} in 2016 called on organisations and individuals to work together to address poverty and the Scottish Government positively promotes the benefits of partnership working in reducing Fuel Poverty.

LEAP made significant inroads in raising awareness and developing relationships with West Dunbartonshire Council, NHS, Third Sector and Community Organisations. In this way, it succeeded in promoting uptake of the service but also brought added value to the users of existing services. Having information readily available and being able to refer service-users and/or clients to a complementary service that assists people to heat their homes can only be of benefit to the whole community.

LEAP works closely with West Dunbartonshire Council, particularly Working4U at the Family Opportunity Hubs, and participates in the Inspire courses by delivering a session on energy awareness. In addition to referrals from Working 4U and Family Opportunity Hubs, the Macmillan Benefit Team regularly refer to LEAP - a reciprocal arrangement.

LEAP has had support from the WDC Tenant Participation Team and, as well as speaking at their Tenant Participation events, regularly features in the Housing News. WDC's support and promotion of LEAP helped foster relationships with many of the Tenant and Residents Associations within West Dunbartonshire. In addition, recent participation in a joint exercise with

Housing Services allied with delivery of information sessions to Housing Staff and Service users, has strengthened the relationship with the department, creating a better understanding of roles.

Carers of West Dunbartonshire were also keen to develop a working partnership with LEAP and we delivered information sessions to staff and attended Carers groups, who in turn refer to LEAP. Both organisations have participated in joint home visits enabling delivery of a holistic service for service-users.

Information sessions were provided for other voluntary organisations:

- Members of Dumbarton Area Council on Alcohol with an outreach session was provided at their premises;
- Service users and staff of Alternatives;
- Tenants and residents associations across West Dunbartonshire.

LEAP staff deliver an Outreach Energy Advice Clinic at Knowes Housing on the last Thursday of the month and promoted the service to their tenants and residents, via their newsletters, on a regular basis. Centre 81 Climate Challenge Project started a new project and the LEAP team have met with the project staff to provide support and discuss possible ways of working together.

The Health Improvement Team has supported LEAP and supplied information to HSCP members regarding the work of LEAP, which resulted in information sessions to both staff and service users. Information sessions were also delivered to Health Visiting Teams and this has resulted in the referral of several young families.

8. Moving Forward - What We've Learned

Engagement and Access

With the Project having been officially launched in January 2018, it is time to review what has worked well, what did not work so well and to identify areas for further development or change.

One of the more disappointing results the project found was that, as identified by other research, those who would most benefit from our help were the hardest to engage. This group also had the highest rate of not attending appointments. The Project will therefore look at different ways in which residents of West Dunbartonshire may access advice and support in a way that is convenient to them.

Holistic Advice

The majority of the clients who approached, or were referred to, the LEAP team had other issues. Energy issues and fuel poverty do not exist in a vacuum and are often the result of benefit issues or exist alongside other debts. LEAP does not just address the presenting issue regarding energy advice but, via the CAB and partnership working, seeks to provide a holistic service to ensure that the cause of fuel debt or fuel poverty is considered and addressed. The Project has provided another route for people to engage with Advice Services on a range of issues in addition to Energy. Working with partners ensures that clients can access the widest range of services available.

Therefore, to provide that best service to the residents of West Dunbartonshire the Project will continue to develop relationships with new partners and strengthen existing partnerships, seeking always to develop confidence in the service.

Increasingly it is acknowledged that poverty does not have one cause and LEAP will continue to develop ways to assist people not only to engage with the energy market and suppliers but to ensure that: they are claiming all the welfare benefits they are entitled to; they maximise income (including uptake of grants when appropriate); people are supported to cut their household costs.

Energy Switching

Research conducted for the energy regulator,^{xxiii} Ofgem, showed that nearly all consumers were aware they could switch supplier and save money. The research showed that the reasons people did not switch were given as financial concerns such as costs going up (mentioned by 26%) and not saving as much as they thought (18%). Less commonly mentioned potential risks are double billing (15%) and being cut off (11%). This research reflects the concerns expressed by several LEAP clients. When clients did engage and compared energy suppliers and tariffs with a view to switching supplier, often they remained reluctant to switch supplier even when they could save £200-£300 per year. This is illustrated by the research by Ofgem - in 2018, 14% of consumers did a comparison but did not switch.

However, many clients, after having a comparison carried out by the LEAP Energy Advice Officers, and having had a chance to discuss the different features and the process, did switch when they had not previously done so. They reported feeling more confident after receiving independent advice and support.

Figures released by Citizens Advice Scotland in January 2019^{xxiv} showed that only 17.5% of households in West Dunbartonshire switched supplier in 2018, leaving room for many more households within the area to benefit from switching.

Prepayment Meters

Although previously prepayment meters have a reputation as being extremely expensive, the introduction of the Prepayment price cap in 2017 means they can be an attractive option for some. As a result of the changing energy market post Price Cap introduction in some circumstances prepayment has been a cheaper option than other payment methods. It is unclear if this will continue in the long term but would have been unprecedented in previous years. Although consumers cannot access the cheapest deals on the market, many wanted to continue paying by prepayment as they considered that they could budget better.

The issue with prepayment meters is that if the consumer runs out of funds they have no fuel for heat or cooking. The consequence of this can be a risk not only to health if people have no cooking facilities but it can also be a danger to life in extremely cold weather. Those on a low income struggling to pay bills and buy food often incur a build-up of standing charges on gas meters over the summer period and then cannot restart the supply in winter. In early 2018, during exceptionally cold weather, clients came to LEAP reporting that they had been unable to utilise their heating for this reason. These clients did not know the rights they had regarding suppliers and prepayment until they spoke to the LEAP team. A solution was found but only after they had been subjected to severe hardship.

Electric Heating

The Citizens Advice Scotland Report, 'Hard-Wired Problems', published in 2018,^{xxv} found that electric heating unit costs were three times as expensive as gas unit costs - this was reflected in the experiences of LEAP clients. As previously discussed the same report found that 51% of households with electric heating were experiencing fuel poverty. Some with electric heating who approached the LEAP team, were of the view that their heating was both overly expensive and ineffective. They reported that they did not know how to use their heating systems. Some of these clients have complicated metering systems with up to three different rates so switching supplier, although possible, can be complex and not all companies would take them as a customer. Some had moved supplier only to be left with higher charges.

The problems don't end there with electric heating systems. Several clients reported that they had switched off their storage heaters and were relying on other stand-alone heaters as they felt they had more control over them and they provided more effective heating. With a demonstration of how to effectively use their heating some people have started using it but others have not, particularly those on prepayment who are concerned that all their credit is eaten up overnight as the heaters charge. Promises that in the future smart technology will make electric heating more cost effective and metering less complex, are of little comfort to those customers at present.

Complaints to Energy Suppliers

More than 25% of clients approached the Project as they had complaints about their billing or meters. The issue that they brought to the Bureau was because of their frustration that they had complained but their complaint was not being resolved. Most suppliers have lengthy call waiting times, with some being criticised for poor communication. In September 2018, Ofgem's customer survey^{xxvi} revealed that only 32% of people who complained to their energy supplier were happy with how the complaint was handled. LEAP assisted in some cases by advising people of their rights and empowering them to take their case forward and in others by providing direct assistance with their complaint. Often complaints that had been ongoing for months or years were resolved quickly with LEAP intervention.

Green Deal issues

The company Home Energy and Lifestyle Management Systems (HELMS) sold solar panels to householders who were promised financial returns. Many later found that the money generated from selling excess electricity had been transferred to another company, leaving them paying loans but not benefitting from the Feed-in Tariff that would have generated income. HELMS was fined for their practices and ultimately went into liquidation however, the company PV Solar Investments continues to collect all the money generated by thousands of solar panels. These finance packages left people financially worse off and struggling to sell their homes.

The LEAP team are assisting some clients to complain about Green Deal loans, not just those with HELMS. The Citizens Advice Scotland report, Bad Company^{xxvii}, reported that 140 households within West Dunbartonshire have plans which were sold to them by HELMS, with 131 households having solar panels. The LEAP team will continue to raise awareness of the issue and provide information and advice to those affected.

9. Conclusion

If we are to have a meaningful, positive and sustainable influence on how families and households tackle the problems they face in relation to poverty, whether it be food poverty, fuel poverty or child poverty then there must be a co-ordinated, targeted effort to change the mind-sets in both the short term and the long term. Simply offering assistance and advice may not be enough. There is a need in the long term to secure the sustainability of the advice work, the assistance negotiating and representation offered by the local authority and by members of the Advice Services Partnership. If fuel poverty, child poverty and food insecurity are such important issues then there is a need for the support to move beyond annual funding cycles and insecure irregular funded employment opportunities for key staff.

The benefits of working in partnership with other agencies in reducing Fuel Poverty cannot be stressed enough. The effects of Fuel Poverty on health and the relationship to wider poverty issues means that partnership working is essential if we are to improve the situations of all people who access the service. Although information has been provided and some very successful partnerships have developed, as the Project matures it is essential that we develop stronger, targeted partnership and collaborative working to ensure the people of West Dunbartonshire receive the best advice and support available.



Cllr Jonathan McColl, Leader of West Dunbartonshire Council, Anna Hemphill, Chairperson of West Dunbartonshire CAB, and Lily Wallace and Linsey Close at the formal launch the Local Energy Advice Project in Clydebank Town Hall

- ⁱ The Scottish Executive, *The Scottish Fuel Poverty Statement*, Scottish Executive, August 2002.
I SBN 0 - 7 5 5 9 - 0 5 3 5 - 0
- ⁱⁱ The Scottish Parliament, *Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill, [As Introduced]*, Scottish Parliamentary Corporate Body, June 2018.
- ⁱⁱⁱ Scottish Fuel Poverty Strategic Working Group, *A Scotland without Fuel Poverty is a fairer Scotland: 4 steps to achieving sustainable, affordable and attainable warmth and energy use for all*, Scottish Government, October 2016, p23
- ^{iv} Salter, C, *Hard-wired Problems: Delivering effective support to households with electric heating*, Consumer Futures Unit Publication series 2018/19 -11, Citizens Advice Scotland October 2018, p4
- ^v Salter, C, *Speaking up: Understanding Fuel poverty support needs*, Consumer Futures Unit series 2018-19-6, Citizens Advice Scotland.
- ^{vi} Ofgem, *The State of the Energy Market 2017*, Ofgem, 2017, p7
- ^{vii} Hogan, P, *Paying more to be poor: The poverty premium in energy, telecommunications and finance*, CAS policy series 2016/17.04, Consumer Futures Unit, p19
- ^{viii} Salter, C, *Hard-wired Problems: Delivering effective support to households with electric heating*, Consumer Futures Unit Publication series, 2018/19 -11, Citizens Advice Scotland October 2018, p16
- ^{ix} Friends of the Earth and Marmot Review Team, *The Health Impacts of Cold Homes and Fuel Poverty*, 2011, p26 Available at: http://www.foe.co.uk/sites/default/files/downloads/cold_homes_health.pdf Accessed 2/3/2019
- ^x Energy Action Scotland and National Energy Action, *UK Fuel Poverty Monitor*, 2017-18., p3
- ^{xi} Harris, J. Hall, J. Meltzer, H. Jenkins, R. Oreszczyn, T. and McManus, S. *Health, mental health and housing conditions in England*. National Centre for Social Research: London. 2010 p47
- ^{xii} <https://www.gov.scot/publications/scotlands-public-health-priorities/pages/4/>, accessed 31st October 2018
- ^{xiii} The Scottish Government, *Scottish House Condition Survey: Local Authority Analysis 2015-2017*, <https://www2.gov.scot/Topics/Statistics/SHCS/keyanalyses/LATables1517>, February 2019, accessed 3/5/19
- ^{xiv} Ofgem, *Higher wholesale costs push up default and pre-payment price caps from April*, 7th February 2019, <https://www.ofgem.gov.uk/publications-and-updates/higher-wholesale-costs-push-default-and-pre-payment-price-caps-april>, accessed 14/2/2019
- ^{xv} Nomis Labour Market report, Labour market profile, West Dunbartonshire <https://www.nomisweb.co.uk/reports/lmp/la/1946157435/report.aspx> accessed 30/6/2019
- ^{xvi} Scottish Indices of Deprivation(SIMD)2016 West Dunbartonshire, Accessed at <https://www.west-dunbarton.gov.uk/council/about-west-dunbartonshire/scottish-index-of-multiple-deprivation/>, accessed on 21/3/19
- ^{xvii} Davies, S., Finney, A., Hartfree, Y. *Paying to be Poor: uncovering the scale and nature of the poverty premium*, University of Bristol, November 2016; Caplovitz, D. *The Poor pay more*, 1967, Free Press, New York; Westlake, A., *The UK poverty Rip-off: The poverty premium 2010*, Save the Children; Hertzberg, D., Stanford, M., Williams, S., *The Poverty Premium in Tower Hamlets: a report by Toynbee Hall*, Toynbee Hall, 2014; Hogan, P, *Paying more to be poor: The poverty premium in energy, telecommunications and finance*, CAS policy series 2016/17.04, Consumer Futures Unit, p19
- ^{xviii} Nomis Labour Market report, Labour market profile, West Dunbartonshire accessed 30/6/2019
- ^{xix} National Records of Scotland, *Life expectancy for Administrative areas within Scotland 2015 -2017*, National Records of Scotland, December 2018, p9, Accessed at <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/life-expectancy/life-expectancy-in-scottish-areas/life-expectancy-for-administrative-areas-within-scotland-2015-2017>, accessed on 3/3/2019
- ^{xx} Scottish Government, *Every Child, Every Chance: The Tackling Child Poverty Delivery Plan 2018-2022*, Edinburgh 2018
- ^{xxi} The Scottish Parliament, *Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill, [As Introduced]*, Scottish Parliamentary Corporate Body, June 2018
- ^{xxii} Joseph Rowntree Foundation, *We can solve Poverty in the UK: a strategy for governments, businesses, communities and citizens*, September 2016
- ^{xxiii} Ofgem, GfK Social Research, Williams, B. Waring, G. *Consumer Engagement in the Energy Market 2018*, October 2018, accessed at https://www.ofgem.gov.uk/system/files/docs/2018/10/consumer_engagement_survey_2018_report_0.pdf accessed on 10/2/2019
- ^{xxiv} Citizens Advice Scotland, *New Data shows huge differences across Scotland in Energy switching rates*, 21/1/2019, accessed at <https://www.cas.org.uk/news/new-data-shows-huge-differences-across-scotland-energy-switching-rates> accessed on 1/6/2019
- ^{xxv} Salter, C, *Hard-wired Problems: Delivering effective support to households with electric heating*, Consumer Futures Unit Publication series, 2018/19 -11, Citizens Advice Scotland, October 2018, p7
- ^{xxvi} Ofgem, *Complaints Handling Survey 2018*, September 2018, accessed at <https://www.ofgem.gov.uk/publications-and-updates/complaints-handling-survey-2018>, accessed on 20/6/19
- ^{xxvii} Consumer Futures Unit, *Bad Company: finding solutions for the people ripped off by HELMS*, December 2018, accessed at https://www.cas.org.uk/system/files/publications/bad_company_citizens_advice_scotland.pdf, accessed on 20/2/2019



**BRIDGEND HOUSE, 179 HIGH STREET
DUMBARTON
G82 1NW
TELEPHONE: 01389 744690**