

PAISLEY HA ENERGY SURVEY 2023 OUTCOMES

1. Introduction

Paisley HA is committed to assisting our tenants to deal with fuel poverty and we wanted to better understand how the recent volatility in the energy markets had affected our tenants.

In our Tenant Satisfaction Survey, which was conducted in September 2022, we had asked our tenants about how they managed their energy usage. This information was gathered before the worst parts of the current volatility took effect. As such we decided to revisit this topic and carry out a more detailed survey to inform delivery of our Fuel Poverty Strategy.

2. Method

We used an online survey, a link to which was issued with our bi-monthly bulletin which is issued by email to the vast majority of our tenants. Where we do not hold an email address for a tenant the bulletin is issued in paper format, in this case tenants were issued with a paper survey form to complete and return in a prepaid envelope. The survey was open for 15 days, with 133 responses being received within the first 3 days of the survey being open.

Overall, 145 tenants responded the survey.

3. Sample Size

Paisley HA has 1285 tenants, the response to this survey of 145 tenants equates to 11.3% of our tenants. The response to the previous Tenant Satisfaction Survey was 304 tenants, which is significantly larger. However, the satisfaction survey was conducted by a social research company who were able to devote a full month to gathering the data. This sort of resource was not feasible and as such the smaller sample size is acceptable. Particularly given that there does seem to be some correlation between the outcomes of some of the questions.

4. Benchmarking

In the Tenant Satisfaction Survey (September 2022), tenants were asked 2 questions in relation to fuel poverty. Details of the questions and response to this are below:

- How easy do you find it to afford your electricity and/or gas bills for this property?

Answer	Very easy to afford	Fairly easy to afford	Just about affordable	Fairly difficult to afford	Very difficult to afford
Number of tenants (%age in brackets)	2 (0.7%)	45 (14.8%)	177 (58.2%)	59 (19.4%)	21 (6.9%)

Total number of responses 304

- How do you pay for your electricity and gas?

Answer	Prepayment	Quarterly when bill received	Monthly by direct debit	Other
Number of tenants (%age in brackets)	181 (59.5%)	16 (5.3%)	102 (33.6%)	5 (1.6%)

Total number of responses 304

5. Limitations

There are some limitations to a survey of this nature, which should be acknowledged, these are as follows:

- Completion of the survey is easier online, as such the responses are likely weighed more to people of working age. Although a paper survey was offered this would require more commitment to complete and return.
- No equalities questions were asked, there was a concern due to the length of the survey that additional questions would have lengthened the survey and affected the number of responses. This will be considered for any future surveys.
- The subject matter and some of the questions involve a degree of subjectivity, therefore it is advisable to view the trends rather than specifics when analysing the data.
- It is likely that, tenants struggling with their energy usage were more likely to respond to the survey and therefore any negative outcomes may be skewed. However, it is tenants that are struggling that would be the focus of any measures that the Association would take to provide support. Therefore, the potential of skewing of data is acceptable.

6. Main Questions Responses

Our main purpose for the survey was to assess the ability of our tenants to pay for their gas and electricity. In doing this we asked the following questions:

a. How affordable are your energy costs.

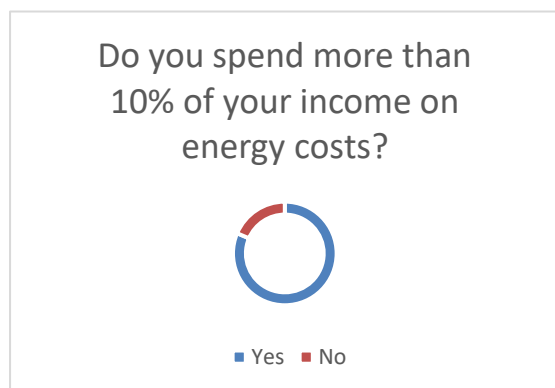
The response to this question was as follows:

Answer	Affordable	Just about affordable	Neither affordable or unaffordable	Just unaffordable	Unaffordable
Number of tenants (%age in brackets)	13 (9%)	45(31%)	29 (20%)	24 (16.5%)	34 (23.5%)

Total 143 responses

This shows a broad trend towards energy being less affordable compared to the benchmark. Whilst it is a minority that are saying that their energy costs are unaffordable, it is a significant minority and this has to be given due cognisance and weight.

b. Do you spend more than 10% of your income on your energy costs?



Spending more than 10% of your income on energy costs, is the generally agreed measure of fuel poverty. The response to this question is noted in the chart to the left. We had 145 responses to this question, 118 tenants (81%) indicated that they were spending more than 10% of their income on energy costs and are therefore classed as being in fuel poverty.

c. How do you pay for your energy usage?

In asking this question we broke this down per fuel type (i.e. electricity and gas/heating). For electricity, we had 144 responses to this question. 90 tenants (62.5%) paid by prepayment meter, 54 tenants (37.5%) had a credit meter.

For gas/heating we had 131 responses, 76 tenants (58%) paid by prepayment meter, 46 tenants (35%) paid by credit meter and 9 tenants (7%) paid a heating service charge to Paisley HA. The remaining tenants, likely live in a property such as Oliphant Court which is not connected to the gas network.

d. Energy Debt

In asking this question, we broke this down by fuel type (i.e. gas and electricity) and asked if tenants were currently in debt with their supplier. The responses are broken down in the table below:

Debt (Yes/No)	Electricity	Gas
In debt	24 (17%)	29 (24%)
Not in debt	119 (83%)	91 (76%)

We also asked if people were willing to tell us an approximate amount of their energy debt, not everyone was, but from those that responded, the breakdown is below.

Debt Level	Electricity	Gas
£0 to £500	17	22
£500 to £1000	1	3
£1000 to £1500	1	1
Over £1500	0	0

This indicates that tenants are more likely to have smaller amounts of debt, although it should be noted that this snapshot was taken in November before the colder winter months which could cause debt to increase.

Of the 90 tenants with prepaid electricity meters 15.5% were in debt to their supplier and of the 76 tenants with prepayment gas meters 28.9% were in debt to their supplier. This indicates that the tendency for electricity debt on credit or prepayment meters is similar regardless of meter type. For gas meters there is an increase in the number of tenants on prepayment meters who are in debt to their supplier. One explanation of this is that it is common for tenants not to top up their gas over the summer months which results in a build up of debt due to unpaid standing charges.

Standing charges are charges by almost all energy providers, with the notable exception of Utilita who instead charge an increased unit rate for the first energy units (kWh) of energy used in a day. The number of tenants who are on prepayment meters, who have debt to their supplier could be reduced by those tenants switching to Utilita. Although as an Association, we cannot be seen to be promoting a particular supplier it may be possible to consider this as properties become void.

e. Smart Meter take up

As the UK transitions to Smart Meters for electricity and gas, we wanted to assess how many tenants had switched to the new Smart Meters. The details of this are highlighted below:

Do you have a Smart Meter?	Electricity	Gas
Yes	88 (62%)	62 (51%)
No	54 (38%)	59 (49%)

This indicates that the roll out of Smart Meters has progressed further for electricity than gas meters, and perhaps a reluctance of tenants to switch their gas meters to a Smart Meter.

7. Paisley HA Heating Charge Properties

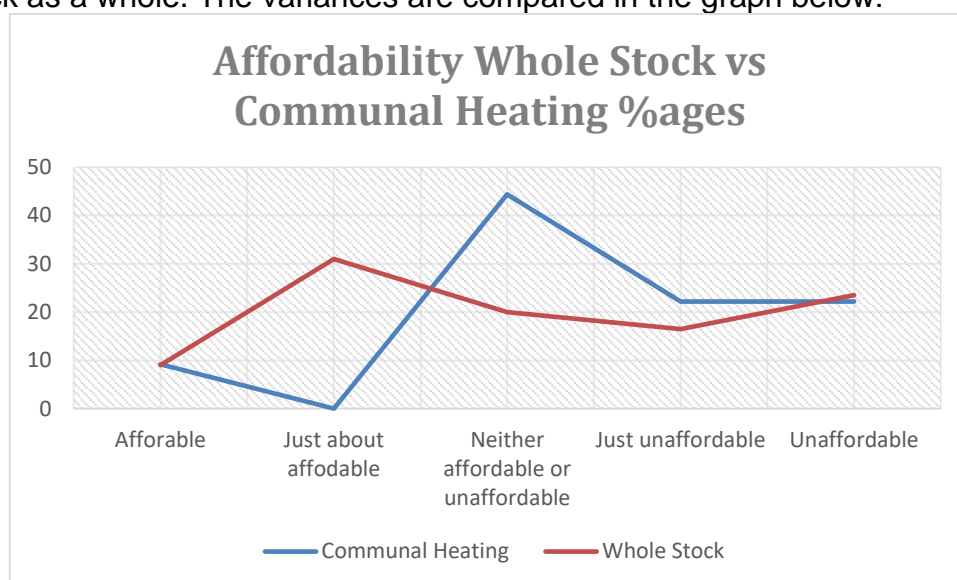
As Paisley HA is also a heating provider for 57 properties, we were able to drill down to the responses for these properties, in terms of affordability. We had 9 responses from these properties, which is a response rate of 15.8%, slightly higher than the response rate from our stock as a whole. Although caution should be taken with the robustness of the data due to the small sample size.

a. How affordable are your energy costs?

Answer	Affordable	Just about affordable	Neither affordable or unaffordable	Just unaffordable	Unaffordable
Number of tenants (%age in brackets)	1 (9.2%) no variance from whole stock	0 (0%) -31% from whole stock	4 (44.4%) +24.4% from whole stock	2 (22.2%) +7.7% from whole stock	2 (22.2%) -1.3% from whole stock

Total 9 respondents

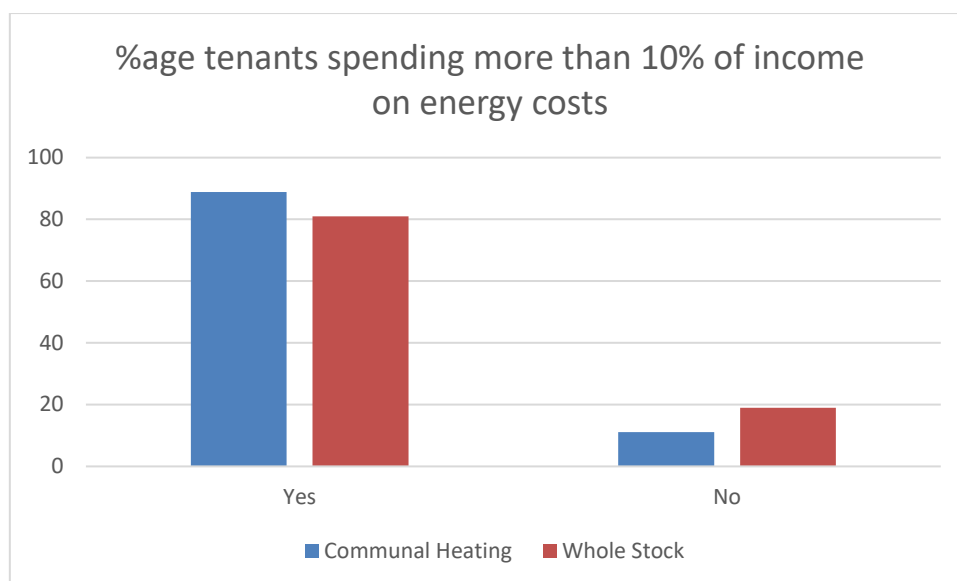
Although the number of respondents is limited, there does appear to be an overall variance which is generally showing a movement towards being less affordable than our stock as a whole. The variances are compared in the graph below:



b. Do you spend more than 10% of your income on your energy costs?

In comparing our communal heating properties to the stock as a whole we also looked at the percentage of people stating that they spent more than 10% of their income on energy costs.

In this measure we found that the 8 respondents (88.95%) said they were spending more than 10% of their income on energy costs and were therefore in fuel poverty. 1 respondent (11.1%) said that they spent less than this. The percentage of tenants saying that they spent more than 10% income on energy costs was 7.9% higher than that in our housing stock as a whole. This variance is illustrated below.



8. Other Questions

a. Spread of providers

Provider	Electricity	Gas
Scottish Power	40	31
British/Scottish Gas	20	21
EON Next	4	9
EDF	3	3
Octopus	6	5
Utilita	17	13
Other	14	14

The results of this indicates that there is limited competition in the market, that the traditional providers that originated from the nationalised energy sector are still dominant. There seems to be an increasing number of tenants provided by Utilita who specialise in prepaid meters and are therefore more used by lower socioeconomic groups.

b. Health Conditions

62 households declared that they had a health condition. Of these households, the following types of health conditions were reported (please note that some households had more than one type of health condition)

Type of health condition	Number of households reporting
Mobility Problems	25
Physical Health Impairment	27
Mental Health Condition	38
Learning or Behavioural Issue	8
Addiction	1

Of these households 39 were in receipt of a disability benefit (i.e. DLA, Attendance Allowance, PIP, Adult Disability Payment or Child Disability Payment)

c. Number of households with a child under 16 in the property.

105 tenants answered this question, 50% had a child under 16 in the property.

9. Next steps

We gave the tenants the opportunity to be kept notified about any grants or assistance that might be available. 108 tenants said that they wanted to be kept informed.

The information provided will be used in the following way:

- We plan to send email/letter bursts to the tenants that participated in the survey in order to advise them of certain services that the energy companies provide (i.e. Warm Home Discount and Priority Service Register)
- For the respondents who are currently in debt with their electricity or gas provider, we are tasking one of our Benefits and Energy Advisers to make contact with these tenants to support an application to one of a number of grants which can support consumers to get debt written off.
- There are a number of tenants who have declared that they have health problems but are not in receipt of any disability benefits, we intend to offer a benefit check to them to assess if an application for a disability benefit will be successful.

We will also:

- Use the results of this survey to inform delivery of our Fuel Poverty Strategy.
- We intend to conduct another survey in 12 months to assess whether the situation has improved.

10. Conclusion

The current high energy prices have reduced the affordability of energy prices for our tenants, this can come as no surprise to us. Whilst energy prices seem to have stabilised from the historic highs of Winter 2022/23, they remain high and the energy price cap has risen 5% in recent weeks.

Paisley HA provides significant direct and indirect support to tenants to help them cope with their energy costs. These measures include:

- Energy Advice (focussing directly on how tenants pay for their energy)
- Our Fuel Bank scheme.
- Benefits Advice to maximise income
- Working with tenants to ensure that repayments of rent arrears are affordable.

It is clear these measures, while they will have helped and it is likely that the picture would have been worse otherwise, have not provided sufficient mitigation to tenants to make their energy affordable. However, given the scale of the crisis this would likely have been impossible.

The outcomes clearly show that there is considerable work ahead to attempt to do what we can to make energy more affordable for tenants. We recently approved our Fuel Poverty Strategy, which gives a framework for the Association to work towards as a whole and the data from this survey should be used to inform delivery of this.