GROWING UP IN THE COLD

A Policy Briefing on the Nature and Extent of Energy Poverty in Households with Children

Produced by SVP Social Justice and Policy Team, December 2019

Society of St Vincent de Paul

1. INTRODUCTION

Light, heat and power are fundamental requirements to participate in society and a prerequisite for social inclusion. However, for the many thousands of people the Society of St Vincent de Paul (SVP) supports, opening a utility bill is a major source of stress and anxiety. As well as supporting households to manage their finances, the Society also works with families and individuals to try to help reduce their energy bills and advocates for changes in policy and practice that can alleviate energy poverty and debt. In recent years, we have seen the positive impact of the roll out of Pay-As-You-Go meters and the implementation of the Energy Engage Code.

Despite these positive changes, last year, SVP spent more than €5 million helping people with the cost of energy - an increase of 20% on the previous year. [1] We are therefore concerned about the current and future impact of energy price increases on the households we are assisting - the majority of which are families with children. Furthermore, amid the current housing crisis, SVP members are meeting more and more families who are forced to put up with substandard accommodation, with issues like damp and mould commonplace. Members are particularly worried about the risk of poor health for children living in these conditions for long periods of time.

Importantly, the Strategy to Combat Energy Poverty 2016-2019 identifies households with children, in particular those headed by one parent, as a key target group for energy poverty alleviation measures. However, to date, in Ireland, research has focused almost exclusively on energy poverty among older people and relatively little is known about the nature of energy poverty in households with children. [2] As the current Strategy comes to an end this year, there is an opportunity to develop a new set of policy responses that are based on a solid understanding of children's experiences of energy poverty.

The purpose of this briefing is to provide up-to-date and comprehensive data on the extent and nature of energy poverty in households with children. The overarching aim is to identify policy levers that can reduce the incidence of energy poverty among children and families.

BRIEFING OVERVIEW

01 **DEFINE**
How is energy poverty defined and measured?

02 **EXTENT**
How many children are potentially affected by energy poverty?

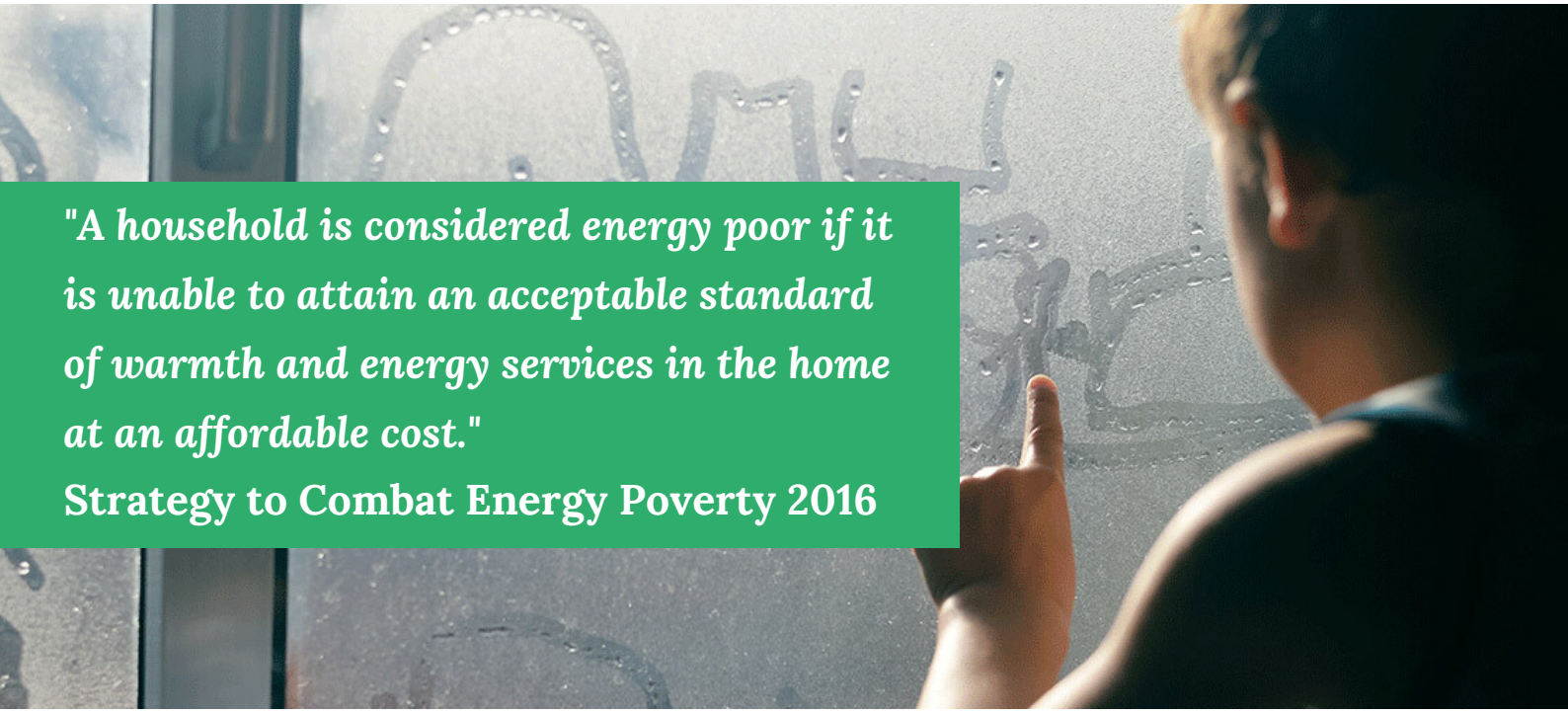
03 **COMPARE**
How do Irish rates of energy poverty compare to other European countries?

04 **EXPERIENCE**
What is the lived experience of energy poverty?

05 **IMPACT & RISK**
Is living in energy poverty linked to poor child health and which children are most at risk?

06 **POLICY**
Is current policy working and what can be done?

1. DEFINING ENERGY POVERTY



"A household is considered energy poor if it is unable to attain an acceptable standard of warmth and energy services in the home at an affordable cost."
Strategy to Combat Energy Poverty 2016

It is widely accepted that energy poverty is a function of three factors: household income, the cost of energy and the energy efficiency of a home. However, there is no agreed definition of energy poverty in Ireland or internationally but approaches to measurement tend to fall into two categories:

- subjective (self-reported data on ability to keep your home warm, utility arrears etc.) and
- expenditure based methods (the proportion of household income spent on energy).

According to the Department of Communications, Climate Action and Environment households are defined as energy poor if they spend more than 10% of their disposable income on energy costs in any one year, in severe energy poverty if spending more than 15%, and in extreme poverty if spending 20% or more. [3] Based on this approach, the ESRI estimated that in 2019, one in six households (17.4%) in Ireland were spending more than 10% of their income on energy, with older people living alone and lone parents significantly more likely to fall into this category. [4]

A disadvantage of the expenditure measure is that it would categorise a low-income household spending less than 10% of its income on energy because they are living in the cold, as non-energy poor. [5] In practice that may mean families are reducing their energy expenditure by self-disconnecting from pre-pay meters, reducing the comfort level of their home by cutting back on heating, or by living in one or two rooms during the colder parts of the year. That's why self-reports by households of their capacity to afford to purchase the fuel and energy they need are necessary complementary measures. [6]

SVP understand that the CSO are developing methodology which links data on household income, expenditure and the energy efficiency of a dwelling to derive the estimated energy expenditure required to adequately heat a home. It is widely accepted that this is an optimum method.

In this briefing we refer to both subjective and expenditure based measures, while recognising their limitations.

2. EXTENT OF ENERGY POVERTY

2X

HOUSEHOLDS WITH CHILDREN ARE MORE THAN TWICE AS LIKELY TO BE IN ARREARS ON UTILITY BILLS THAN HOUSEHOLDS WITHOUT CHILDREN

140,000

CHILDREN ARE LIVING IN HOMES THAT HAVE ISSUES WITH LEAKS, DAMP & ROT

31%

OF LONE PARENTS ARE SPENDING MORE THAN 10% OF THEIR INCOME ON ENERGY

1-in-7

LONE PARENTS ARE IN SEVERE ENERGY POVERTY.

According to the Survey of Income and Living Conditions (SILC), there was a marked increase in the proportion of households with children who are unable to keep their home adequately warm – from 4.3% in 2009 to 11.5% in 2013. Year on year there has been a welcome decline in the rate to 4.6% in 2018. [7] However, last year, over 10.5% of one parent households reported that they could not afford to adequately heat their home - the highest rate for all household types.

Households with children were more likely to be in arrears on their utility bills. In 2018, 11% of households with children were in arrears on their utility bills, compared to 8.6% of the total population, 3.3% of households with one adult over the age of 65 and 4.7% of all households without dependent children. [8]

It is estimated that 12.3% of children in Ireland were living in homes that have a leaking roof, damp walls, floors or foundation, or rot in window frames or floors. [9] The rate was the same for the population aged 18-64 and for those aged over 65 the rate was 9% in 2018.

ESRI research found that lone parents stand out as a group experiencing high rates of energy poverty on both the subjective and official expenditure measures (at 23.4% and 31.1% respectively). [10] Children in lone parent households were almost twice as likely to live in homes that had issues of damp, leaks and rot than other households with children in 2018 (19.6% compared to 6%). [11] Therefore, children growing up in lone parent households are more at risk of exposure to energy poverty and the associated health risks.

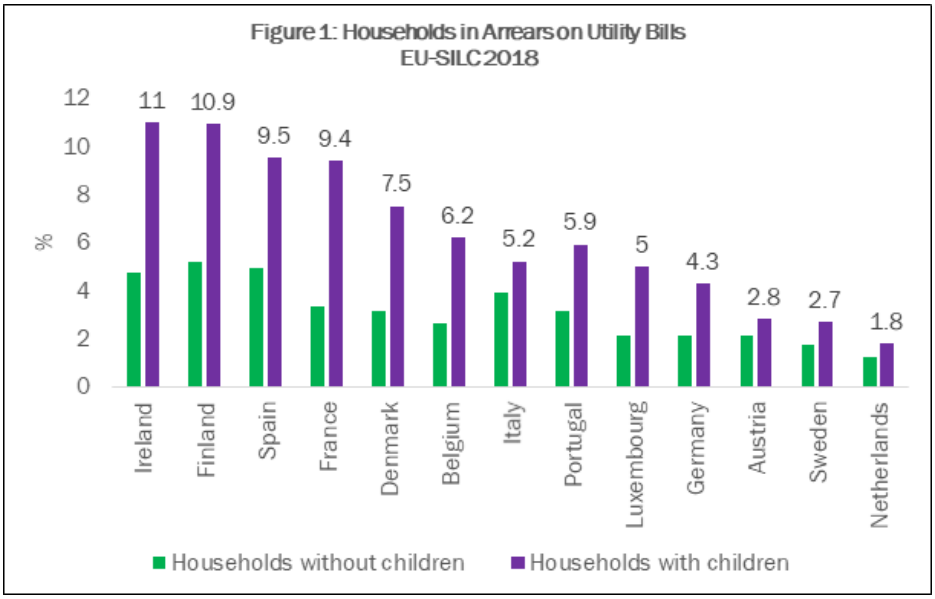
3. COMPARISONS WITH EUROPE

Are children in Ireland more at risk of energy poverty than children in other countries?

In 2018:

- **11% of households with children in Ireland were in arrears on their utilities compared to an average of 6.3% among peer countries.**
- **12.3% of children in Ireland were living in households with leaks, damp or rot compared to an average of 15.6% among peer countries.**
- **4.6% of households with children in Ireland were unable to keep their home adequately warm due to cost compared to an average of 7.1% among peer countries.**

Indicators provided by Eurostat shows that the proportion of Irish children living in damp conditions and poorly heated homes is similar to other European countries, with rates below the EU peer average. [12] Ireland performs poorly regarding the proportion of households with children in arrears on utility bills as illustrated in Figure 1. For all countries, rates in households with children are more than double those without children.



This is to be expected as the demand for energy increases with household size and on average Ireland has a higher number of people per household compared to other European countries. [13] However, Ireland also stands out from other EU countries in terms of the cost of energy. Last year Ireland had the fourth most expensive electricity among EU 28 countries, while it had the second most expensive for gas usage. [14] Some of the main driving factors in Ireland's high cost of energy is the over reliance on imported fossil fuels, in particular oil, the continued need for investment in the grid due to increased demand and the amount of taxes applied to customer bills. [15]

Therefore, the high cost of energy here in Ireland should be considered a key contributor to utility arrears and the inability of people to adequately heat their homes. It is clear there is a need to future proof energy prices through enhanced regulation and income supports to protect those on the lowest incomes from the impact of future price hikes and to mitigate the regressive application of the carbon tax and Public Service Obligation (PSO levy). This is discussed further in Section 6 of this briefing.

4. THE LIVED EXPERIENCE

In 2014, SVP published research which explored the experiences of lone parents who were assisted by the Society. Energy poverty was a significant problem for almost all of the 61 one parent families interviewed and it was the initial reason for contacting SVP for assistance. [16] Many of the parents were in debt and their incomes were inadequate in meeting their costs. Parents' stories also illustrated the link between energy poverty, poor housing conditions and thermal inefficiency in the private rented sector.

Similar experiences were found in our 2018 study *Stories of Struggle*, which was carried out by the Vincentian Partnership for Social Justice (VPSJ), and explored the experiences of households with children living below a Minimum Essential Standard of Living (MESL). [17] All of the families who were interviewed had recently gone without sufficient heating, and regularly did not have enough money to cover household bills. It also found that rural households particularly struggled with energy costs as they couldn't afford to fill the tank with oil and often had to resort to buying containers of kerosene which is unsafe and more expensive. For some families in private rented accommodation, there was also lower energy efficiency. Houses were poorly insulated or the method of heating the home was wasteful.

"I can't afford to fill the oil tank; I can fill a barrel with kerosene from time time or get fifty euro of briquettes or coal. It's a big home but very cold and my daughter is asthmatic"
(Stories of Struggle, 2018)

"There are six of us with two bedrooms, living room, kitchen and bathroom. We have one small heater, and we move it from room to room."
(Stories of Struggle, 2018)

"The problem is that we can't heat it (the house) properly, especially in the bad weather"
(Stories of Struggle, 2018)

International research shows that living in cold and damp homes creates a number of mental health stresses. Financial worry associated with energy debt, cutting back on food and other essentials to meet energy costs impacts on people's well-being and can increase the risk of anxiety and depression, which in turn can impact children's well-being. [18]

5A. IMPACT ON CHILD HEALTH

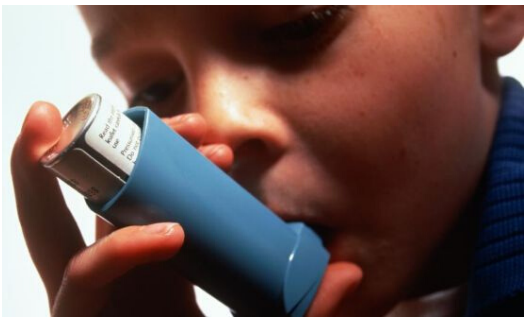
Evidence from the UK, which considered the health impacts of living in a cold home on children, showed significant adverse effects in terms of infants' weight gain, hospital admission rates, developmental status and the severity and frequency of asthmatic symptoms. [19]

Using data from the Growing up in Ireland Study (GUI) , we examined whether the same links between energy poverty and poor child health are found here in Ireland. The GUI contains subjective measures of energy poverty which allowed us to follow the same methodology used by Watson and Maitre (2015) who define it as: "living in a household experiencing at least one of these three types of deprivation: going without heating, unable to afford adequate warmth and arrears on utility bills". [20] The dataset also includes detailed information on children's family circumstances and their health including prevalence of asthma and antibiotic use.

Overall, 23% of the GUI sample (9,001 five year olds and their families- collection in 2013) were experiencing one or more forms of energy poverty. The majority experienced one form of energy poverty (16%), 6% experienced two forms and just 1% (n=96) were experiencing all three forms of energy poverty. Similar to SILC, the most common reported form of energy deprivation was being in arrears on utility bills (17%).

The data analysis found that five year olds living in energy poor homes had an increased risk of asthma (10% compared to 8%) and to have had two or more courses of antibiotics in the past twelve months (38% compared to 24%). The differences were statistically significant. This is inline with international experience on the effect of cold and damp on child health. However, a key question is whether the health impacts of energy poverty are distinct from the effects of income poverty and general childhood deprivation.

Multivariate analysis* controlling for a range of child and family characteristics, including household income and basic deprivation, found that children living in energy poor households were 1.3 times more likely to have asthma and 1.4 times more likely to have two or more courses of antibiotics in the past twelve months. The findings shows that although their causes are inter-related, the effects of energy poverty are distinct from the effects of income poverty. Therefore, this suggests that policy levers to alleviate energy poverty among children will lead to significant health benefits and a reduction in health expenditure in the future.



About the Growing up in Ireland Study

The Growing Up in Ireland is the national longitudinal study of children. It tracks the development of two cohorts of children over time: the Infant Cohort (born in 2008) and the Child Cohort (born in 1998). Data is collected from parents, teachers, childcare providers, and from the study child once they reach seven years old. The data presented in this briefing is from Wave 3 of the infant cohort (born 2008), when the study child is five years old. This Wave and Cohort of data has the most complete information on energy poverty and housing standards. At age five years, data collection took place between March and September 2013. There were 9,001 study children at age five years, representing 81% of the 11,134 respondents who had participated at nine months of age. The sample was reweighted to ensure that it was nationally representative. It is important to note that given the date of data collection (2013), at the time of interview, a larger proportion of families and children were experiencing economic and financial difficulties, and consequently energy poverty, than currently. However, the main objective of the analysis presented in section 5a and 5b is to gain a better understanding of how growing up in a cold home impacts children's health and to establish the specific risk factors of energy poverty for children, rather than to document the prevalence of energy poverty in households with children.

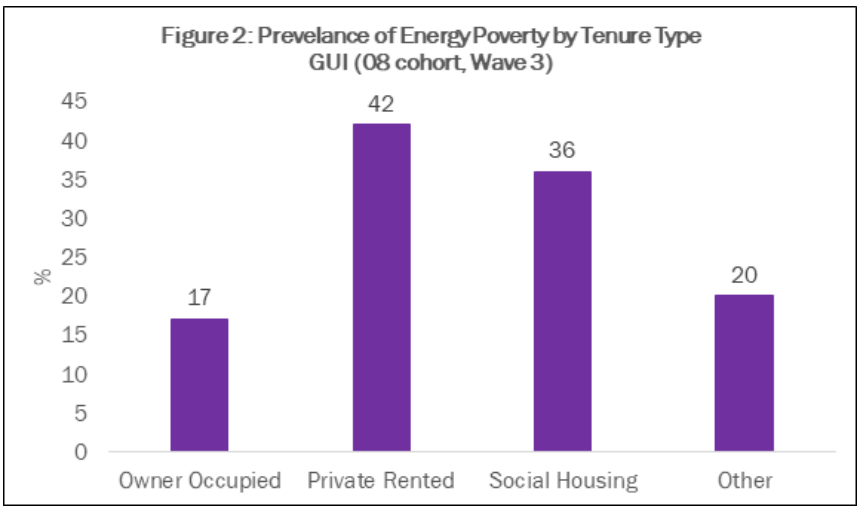
*A detailed outline of the analysis presented in this section is available at: https://www.svp.ie/social-justice/social-justice publications.aspx

5B. RISK FACTORS

Several studies have examined the risk factors for energy poverty among the general population in Ireland.[21] However, there is little or no information on the specific risk factors for children's exposure to energy poverty. This section profiles children who are living in energy poor households and examines whether there are distinctive factors that increase children's risk of the adverse effects of growing up in an inadequately heated home.

The GUI data (collected in 2013) shows* that specific groups of children were at increased risk of energy poverty. The following differences were statistically significant:

- 29% of children living in households where **no one was in paid work** were experiencing energy poverty compared to 21% of children in households with at least one parent at work.
- 43% of children living in **households headed by one parent** were experiencing energy poverty, compared to 19% of children from two parent families.
- 32% of children whose **parent(s) had a disability** were experiencing energy poverty compared to 21% of children whose parent(s) did not have a disability.
- 76% of children living in the **lowest income groups** (bottom two income quintiles) were experiencing energy poverty compared to 6% of children in the highest income group. Indicating that income is not the sole determinant of energy poverty.
- 42% of children living in energy poverty were also **experiencing other forms of basic deprivation** (e.g. inability to afford nutritious food and suitable clothing), compared to just 9% of children in non-energy poor households.



In terms of tenure type, children experiencing energy poverty were significantly more likely to be living in the private rented sector or social housing; 42% of children in the private rented sector were experiencing energy poverty and 36% of children living in social housing. Just over 17% of children living in owner occupied housing were experiencing energy poverty. The 'Other' category refers to those who are living with grandparents and those who are living rent free in housing provided by their employer.

Are the risk factors for energy poverty distinct from the risk factors for basic deprivation?
To examine whether the risk factors for growing up in an energy poor household are unique compared to the risk factors for basic deprivation, multivariate analysis was conducted. Following the same analytical strategy as Watson and Maitre (2015), which assessed the risk factors for energy deprivation among the total population, a dependent variable which captured the overlap between energy poverty and basic deprivation (9 items relating to the inability to afford nutritious food, suitable clothing, social events and to replace worn out furniture) was created. This variable had four categories: neither energy poor nor deprived (the reference category); energy poor only, deprived only and both energy poor and deprived.

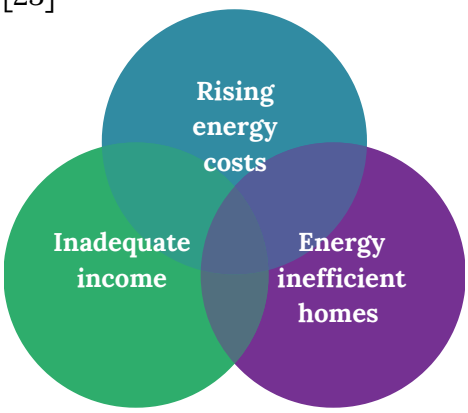
The results showed that children living in the private rented sector were significantly more likely to experience energy poverty than those not experiencing deprivation or energy poverty. This contrasts to the 'deprived only' group where there was no increased risk of deprivation associated with living in the private rented sector. Similarly, living in a rural area is a risk factor for energy poverty but not deprivation. These findings shows that living in the private rental sector (Odds: 2.2) or a rural area (Odds: 1.3) are distinct risk factors for children's exposure to energy poverty. This is an important consideration in the development of appropriate policy responses.

*A detailed outline of the analysis presented in the section can be found at: https://www.svp.ie/social-justice/social-justice-publications.aspx

6. POLICY CHALLENGES

Rising energy costs

- In terms of price for kWh, average gas and electricity prices have increased by 28% since 2010. [22]
- Although the Public Service Obligation (PSO levy) on customer electricity bill decreased in the past two years; between 2012 and 2017, the levy increased by over 230%. [23]
- The Budget 2020 increase in the carbon tax, will add €61 to the annual natural gas bill from May 2020 and the PSO levy currently adds €38.69 to the average electricity bill. Both are applied equally to all customers and are therefore highly regressive.
- Pay-as-you-go (PAYG) customers can pay between €103 and €274 extra per year based on standard electricity consumption, when compared to a direct debit customer availing of discounts and the benefits of switching to a new supplier . [24] There is also a practice by which retail outlets surcharge top-ups, adding an 'poverty premium' to pre-pay customers. [25]



Inadequate Income Supports

- An additional €2 per week was added to the Fuel Allowance (FA) in Budget 2020. This brought the payment to €686. However, FA will be 17% lower in 2020 than 2010 in terms of purchasing parity due to price increases, cuts to the FA and increases in taxes and levies. [26]
- FA is highly means tested and less than half of those in the lowest income decile of households receive it [27] and just 40% of the poorest children reliant on social welfare (receiving a Qualified Child Increase) are living in households in receipt of the FA. [28]
- FA only takes account of the income levels in the household and but does not account for the energy efficiency of the dwelling.

Limited coverage of energy efficiency schemes

- The Warmer Home Scheme, which is available to social welfare recipients who own their own home, received welcome additional funding in Budget 2020 (€13m). However, there are challenges in terms of access to and take up of these schemes. Over 75% of applicants for the Warmer Home Scheme qualified based on being in receipt of Fuel Allowance— the majority of which were pensioners. [29] Therefore, this scheme may be a good option for older people who own their own homes but for energy poor households with children, it is more likely they are living in social housing or the private rented sector.
- Since 2016, 900 homes have been upgraded under Warmth and Well-Being Scheme, a targeted scheme for vulnerable households (home owner or social housing tenants) with respiratory problems, but just 30 households with children have received support under this scheme. [30] This suggests there are barriers to take up among families with children.
- Between 2006 and 2016, the number of primary school-aged children living in rented accommodation rose by over 75% [31] and it is estimated that more than 55% of private rented dwellings have poor energy efficiency [32]. It is therefore increasingly likely that a growing number of children will be exposed to experiencing energy poverty but there are currently no plans to upgrade the stock and develop fit-for-purpose rental sector. Given that living in the private rented sector is a distinct risk factor for children's exposure to energy poverty, this should be a priority.

CONCLUSION

The combination of increased energy prices, poor quality housing and the persistence of low income increase the vulnerability of people to cold homes, and the negative impacts on physical and mental health caused by living in a cold home are increasingly well recognised. However, in Ireland less is known about the nature and extent of energy poverty among households with children.

This briefing clearly shows that children are a group most exposed to the risk of energy poverty and that growing up in an energy poor household has a distinct negative impact on children's health outcomes. However, despite this greater risk for children, particularly those living in one parent families, current policies and schemes are failing to effectively target children and families experiencing energy poverty.

While much progress has been made in recent years regarding energy efficiency schemes, a lot more investment is required to further improve the energy performance of our entire housing stock, with a focus on the private rented sector. The *Climate Action Plan* commits to "review ways to improve how current energy poverty schemes target those most in need" and to "enhance the delivery model and supports for households with lower income to improve the energy efficiency and comfort of their homes". However, in terms of supporting actions, the plan did not include enough detail of how low income households could upgrade and retrofit their homes. There is a risk that if grants are enhanced without examining eligibility criteria or measures to support take up across tenure type, it will not be an effective mechanism for reducing energy poverty, in particular in households where children live.

There is also evidence to suggest that children are also not being sufficiently targeted through income supports aimed at alleviating energy poverty, as over half of the poorest children in households reliant on social welfare are not in receipt of the Fuel Allowance. This means many low income families will not be compensated for carbon tax increases.

As the current *Strategy to Combat Energy Poverty 2016-2019* comes to an end, there is an opportunity to develop a new set of policy responses that will effectively reduce children's exposure to the negative impacts of growing up in energy poor homes. New initiatives and measures should be incorporated into the *Climate Action Plan* and be rooted in a solid understanding of children's experiences of living in energy poverty and poor housing.

A greater emphasis on energy poverty alleviation among children within climate and energy policy will not only contribute to Ireland's child poverty reduction target, but will also improve the living standards for low income households, reduce health care costs, enable a more efficient and better quality housing stock and help address climate change.

Failure to adequately target energy poverty alleviation schemes and programmes towards households with children will lead to longer term social, health, environmental and economic costs in the future and result in thousands of children and families being left behind in the cold.

RECOMMENDATIONS

Recommendation 1: Set a baseline for energy poverty reduction using the methodology outlined in the Strategy to Combat Energy Poverty. Set an **ambitious target to reduce energy poverty** from this baseline to 5% or less by 2030. Monitor progress on an annual basis with complementary measures from the Survey of Income and Living Conditions (proportion of the population in utility arrears, unable to keep house adequately warm, and/or who went without heating due to cost). Alongside Ireland's Climate Action targets, these poverty reduction targets should be made legally binding.

Recommendation 2: Continue to **invest in research to generate data** at an individual level which links income, household energy expenditure/costs, energy related income support, dwelling type, BER rating and main heating fuel, to prioritise retrofitting and target income support.

Recommendation 3: Publish a strategy for **introducing minimum energy efficiency standards in the private rented sector** which sets a target date by which all accommodation will meet an energy rating of a least C or higher by 2030. Minimum standards should be implemented alongside an awareness raising campaign, incentives for landlords that are conditional on enhanced security of tenure and increased funding for inspections and enforcement. Begin by delivering SEAI grants to enable landlords who provide their properties for HAP tenants to avail of energy efficiency upgrades, conditional on a minimum of a five year lease.

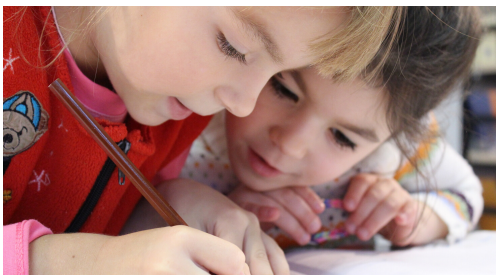
Recommendation 4: Commence a **deep retrofit programme of Local Authority Housing,** as it is estimated that approximately 30% of social housing stock is more than 40 years old, which would equate to approximately 40,000 units.

Recommendation 5: Pilot an initiative of **Community Energy Advisors** working in partnership with the Sustainable Energy Authority of Ireland to engage and inform hard to reach energy users who would most benefit from energy efficiency schemes across all housing tenures. This service should also provide information to households on how they can implement energy saving measures in their own homes.

Recommendation 6: Enhance income supports for low income households to **ensure everyone has an adequate income to meet their energy costs** and future proof payments in the context of price increases. Expand eligibility to the Fuel Allowance to households in receipt of the Working Family Payment and remove the wait period for FA for those in receipt of Jobseekers Allowance.

Recommendation 7: Strengthen the regulatory role of the State on price-setting and monitoring and conduct a feasibility analysis of **introducing price caps or social tariffs** into the Irish energy market. Encourage Local Authorities to facilitate **group switching schemes** so tenants can avail of discounted rates for new customers.





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Society of St Vincent de Paul
National Office
SVP House
91-92 Sean MacDermott Street
Dublin 1

Telephone: +35318848200
Email: Info@svp.ie
Twitter: @SVP_Ireland
Facebook: www.facebook.com/SVPIreland

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