



**SHINING A
LIGHT ON THE
PEOPLE LIVING
IN FUEL CRISIS.**

FOREWORD.

Matthew Cole, Chief Executive



The UK is in the midst of an energy affordability crisis, and it's leaving people across the country in the lurch. At the Fuel Bank Foundation, the only UK charity to focus exclusively on the challenges of people living in fuel crisis, we know that this phenomenon is growing and the households who we help are finding it harder than ever to make sure their prepayment meter is topped up.

Fuel crisis isn't about low affordability, it's about no affordability. Households in fuel crisis have no money for energy at all, and either have no access to heat, light, hot water, or power immediately, or will lose access within a few days. And fuel crisis is unique to households who prepay for energy. They need immediate financial help to escape fuel crisis, and long-term support is needed to prevent it from recurring.

We periodically carry out research to identify the impact and demographic trends of living in fuel crisis. Our findings highlight the millions of people whose health, wellbeing, and futures are held back by being in fuel crisis. Without better support, we know that the situation will continue to deteriorate. We must help everyone to recognise the signs and understand the interlinked nature of poverty. No child should be at risk of poor mental or physical health due to living in a cold, damp home. Nor should their parents need to choose between washing their school uniforms or cooking their child a hot dinner, or even going without food themselves. And single-person households shouldn't be suffering in silence, unsure if and how they can access support. But this is happening across the country on a daily basis.

The urgent need for support is underlined by some concerning milestones that we as an organisation expect to hit in 2026. Firstly, we will likely issue our one millionth fuel voucher, and we will have provided around £50 million in support to vulnerable households. We will also be very close to supporting our one millionth child, demonstrating the significant impact fuel crisis is having on families across the country. I'm immensely proud of the vital work that we do, but the fact that there is a growing demand for Fuel Bank Foundation's support should concern everyone.

I would like to thank all our supporters, including the public, for their generous donations, our partner organisations who deliver Fuel Bank support directly in our clients' communities, our Challenge Panel of energy and charity sector experts who help steer the work we do, and our customer panel partners. Only through their generosity of time and resource are we able to help those in fuel crisis. Unfortunately, without further support, and urgent action, from Government and industry, then the situation will get worse before it gets better.

Foreword Jonathan Brash MP.

It is a privilege to host the Fuel Bank Foundation in Parliament and to thank them for the extraordinary work they do to support people in crisis.

Their impact is felt right across the country, but nowhere more so than in Hartlepool; the constituency in England where they have provided the most support this year.

That fact speaks volumes about both the scale of the challenge and the compassion that drives their work. Every day, the Fuel Bank Foundation steps in to help families who would otherwise be left without heat, light, or power. They offer practical help, dignity, and hope when people need it most.

Hartlepool is a proud and resilient town, but too many of our residents continue to face the sharp end of the cost-of-living crisis. The work of the Fuel Bank Foundation shows what can be achieved when we combine local understanding with national action, and I am deeply grateful for everything they do for our community.



Executive Summary

Right across the UK, households are struggling to afford basic energy for heating, cooking, and lights. In fact, **40% of households** receiving our fuel vouchers choose between topping up their prepayment meter and buying food at least once a week.

We're uniquely focused on people that prepay for their energy, and more than two in every five households we provide support to have children. Between 40-50% of these have children aged five or younger. This means that, since 2019, we've provided support to more than 150,000 children under the age of five.

The data we compile on children receiving support remains consistent year on year, but in our latest survey, it was revealed that half of the people receiving a fuel voucher were first-time voucher recipients, signalling the increase in demand. However, while demand for vouchers is high, the very real and positive impact they have for people is clear to see, with recipients reporting significant improvement to their mental and physical wellbeing as a result of the voucher.

When two in five voucher recipients are choosing between food or energy at least once a week, and over half of the recipients either partially or fully use the voucher to pay off existing debt, we cannot simply stand by and allow this to continue. Around half of the people we support are either suggested to go onto a prepayment meter by their energy supplier, or the supplier forcibly installs one. This is part of the reason we believe energy suppliers must do more, as part of their licensing conditions, to offer support to prepayment customers that are struggling to top up their meters.

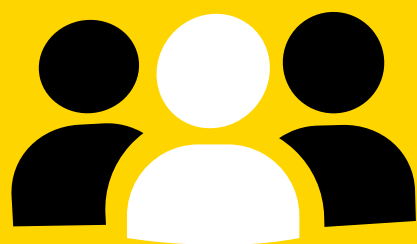


**OVER
£12.6
MILLION**

Worth of vouchers given to households to support their basic needs



93%
of people supported
are of working age



492,000
Individuals supported



187,000
Children supported



6 MILLION

Households now living in fuel poverty in the UK

**OVER
229,000**

Emergency vouchers delivered to households in crisis since August 2024



OUR **THREE** ASKS.

1

Target Government action to recognise the unique needs of different households and ensure immediate support is available automatically, without needing to apply.

2

Simplify prepayment to smooth the peaks and troughs of what people pay to keep warm.

3

The Government should prioritise retrofitting existing homes to ensure they are good quality and energy efficient.

➔ Find more about our key asks on page 14 & 15.

About FUEL CRISIS.

It's not uncommon to hear people talk about fuel crisis simply meaning living without heating, or choosing between heating or eating.

But it's so much more than this.

As they can't afford to keep their fridge or freezer on, people are making the choice to only eat tinned food which risks missing out on a balanced diet and exacerbating health issues. They're unable to charge their phones or laptops frequently, meaning children are struggling to complete homework, and parents don't feel able to reach out for support. Families aren't able to sit down together to watch their favourite TV show, parents aren't able to keep their children entertained while they do the housework. Similarly, people are restricting the number of showers they take, or how often they wash their clothes – all of which makes social interaction outside the home more difficult without being stigmatised.

And the sad truth is that **fuel crisis affects millions across the UK**, and it's getting worse. The impact of this is felt most by vulnerable households on prepayment meters, such as those on low incomes, those with long term mental or physical disabilities and illness, and single-parent households. Having a prepayment meter means people have to find hundreds more pounds each winter than they would for the rest of the year, while a neighbour on direct debit can have smoothed out payments over twelve months. Our tracker data for 2024-25 shows that more than a third of Fuel Bank Foundation fuel voucher recipients run out of money to top up their meter at least once a week, and when people who prepay for fuel run out of money, they are simply left without. No heating. No lighting. No hot food. No hot water. No working from home. No entertainment or friends over. **This is fuel crisis.**

Since 2021, rising energy prices, prolonged inflation, stagnant incomes, and the cost-of-living crisis have pushed more families into energy insecurity, forcing them to make impossible choices between warmth, food, and other essentials. Fuel crisis has far-reaching consequences beyond financial and physical hardship and costs the nation in other areas, such as the NHS in direct hospital and care costs, and the wider economy through lost productivity each year. It also increases pressure on public services, disrupts children's development, and causes widespread distress and poorer mental and physical health outcomes.



Summary of key findings

Our findings demonstrate widespread hardship among vulnerable groups, with increased demand for vouchers overall, high numbers of children being supported, and a significant number of people experiencing forcible installations of prepayment meters. Fuel poverty is increasingly affecting single-person households and older working-age women, many of whom are unable to work due to physical or mental health conditions.

➔ **50% of voucher recipients** are first-time voucher users.

➔ **93% of people** receiving support are of working age.

➔ Around **two in five households** have children at home, but single-person households receiving vouchers are also on the rise.

➔ Around **half of people** with prepayment meters either had them forcibly installed by suppliers, or their energy supplier said they should have one installed.

➔ Customer experiences with suppliers are improving but gaps remain, with more recipients recalling receiving energy advice, but **nearly half rating suppliers as not helpful.**

➔ **An all-time high in reporting of improvements to mental and physical wellbeing** following receiving vouchers and low reports of customers experiencing more financial worry compared to 12 months ago.

➔ **93% of voucher recipients** are aged 18–65, with a growing share over 45.

➔ **38% of recipients** now live in single-person households.

➔ **50% of respondents** were first-time voucher users.

➔ **42% of recipients** run out of money to top up their meter at least once a week.



FUEL POVERTY, AND INDEED ALL POVERTY, IS INCREASING ACROSS MOST DEMOGRAPHICS.

Household profiles and children

Over the last year, we've supported over 193,000 households, and two-fifths of these households have children living in them. Alongside these stark figures, the number of single-person households we're supporting has been steadily rising for several years, and **38% of households we support now are single-person.**

It's also clear that fuel crisis is disproportionately impacting women, with just over two-thirds of the people we support being a woman.



40% of households we support have children at home



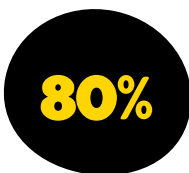
32% have a child below the age of five



8% of households with children have a baby less than a year old

Working Status

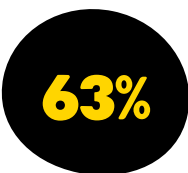
Considering just 7% of the people we support are of retirement age, and nearly two-thirds of people are aged between 36 – 55, it's clear to see that fuel crisis is dramatically impacting younger and middled aged people. In fact, **18% of people need our support despite being in paid employment.**



80% of people we support are not in paid employment and receive benefits



18% of people we help require our support despite being in paid employment



63% of people we support are unable to work because of physical or mental health



What did they use it for?

Nearly three-quarters (73%) of people we support have a prepayment meter for both electricity and gas. And just shy of half (49%) of people either had their prepayment meter forcibly installed by suppliers, or their energy supplier said they should have one installed. The way people use our energy voucher to top up their meters tells a worrying story.



53% of households used their energy voucher to pay off debt



56% of households either had their meters switched off or were on emergency credit



Of the people with prepayment meters for both electricity and gas, 74% used their energy voucher for both prepayment meters



Younger people were more likely than older to: not buy clothes they or their children needed; take on extra work; sell belongings; and to borrow from family.

Parents were more likely than their counterparts to: take on extra work; and borrow from family.

Furthermore, **58% of recipients had to cancel or delay payments** for more than one bill while receiving a fuel bank voucher, including phone bills, TV subscriptions, council tax, rent, and other household bills.

40% were choosing between food or energy at least once a week. **1 in 12** experience this every day and this is especially prevalent amongst those in debt on their meter, those in critical need, and those not in work. **46% of recipients** were choosing between cooking hot meals or energy at least once a week.

Frequency and critical need

Normally, just over a third of people we support are first-time voucher recipients. However, this jumped to 50% in our latest survey, demonstrating the increasing impact of fuel crisis and the need for our support.

Around 40% of voucher recipients reported having a critical need for fuel – and this is very stable over time. We define this as the necessity to run something essential for the health of the recipient or their family. For example, using energy for medical devices, heating to manage health conditions, or other vital needs that directly impact physical or mental wellbeing.

58%

of people were going without heating or using it significantly less than normal

41%

of people were skipping meals to save money

34%

of people were running out of money to keep their prepayment meters topped up at least once a week

49%

were borrowing money from family and friends

19%

were selling their personal belongings

FUEL BANK FOUNDATION'S IMPACT.

70%

Over 70% of customers said our fuel bank vouchers lasted at least a week after topping up their meters. For 40% it lasted at least 2 weeks. It is worth noting that Fuel Bank Foundation updates the value of fuel vouchers on a monthly basis to ensure vouchers consistently provide around 10 days support. Additionally, between February and May 2025, Fuel Bank Foundation lengthened the number of days that the voucher was designed to last a household, **by increasing the voucher value.**

92%

50% of voucher recipients recall receiving energy saving advice, an all-time high, **with 92% finding it useful.** Of those who remember getting advice, over half took action, including implementing small or no cost changes. 94% agreed that the help and advice provided made a real difference to their ability to cope financially at that time, which remains consistent with our findings over time.

96%

Regarding people's health, **just under two-thirds (65%)** felt that their mental wellbeing improved as a result of receiving the voucher, and 61% reported their physical wellbeing improving. **96% of people agreed** that receiving the fuel vouchers was a "huge relief" and 93% said the voucher had a very positive influence on stress levels.



CHRIS, 68 LIVING WITH CRITICAL HEALTH NEEDS



'Chris' and his wife live in Merseyside in a privately rented house and have dementia and Parkinson's respectively. They are both retired, reliant on pensions and PIP without any savings and were last year made ineligible for the Warm Homes Discount which had saved them £150 the previous year. A combination of his wife's illness, Covid-19 and the cost-of-living escalated the couple's financial difficulties when working out how much they can put on their prepayment meter.

“It was ongoing things, we just started to struggle. We just keep managing, we'll just do what we do. Then you start getting a little bit overwhelmed because one thing comes after another.”



IMPACT OF FUEL VOUCHER:

Chris was directed to Fuel Bank by Citizen's Advice around 2 years ago, during a particular time of financial difficulty. Fortunately, he found the entire process simple and easy, with only 48-hours between his initial phone call and receiving the voucher.

This case highlights the urgent need for targeted support for households with critical health needs, including priority access to vouchers and integration with health and social care services.



DALIA, 39 CHILDREN IN SUBSTANDARD ACCOMMODATION



'Dalia' is a single mother with two children who lives in Essex in a privately rented flat with damp and mould which she believes is causing health issues for her daughter. She receives an income from her part-time job and gets Universal Credit every four weeks. She tries to save what she can each month but is never sure how long her money will last. Her income is not sufficient to meet her needs, and she often runs out of money by the end of the month.

“I'm always on the minus on my account by the time it's the end of the month. The house is always so cold, I can't live like that.”



IMPACT OF FUEL VOUCHER:

Dalia emphasises how the financial support provided by Fuel Bank provided relief during a difficult time, when she was struggling both mentally and financially. The voucher allowed her to feel more secure about her gas and electric, knowing they would last longer. Although Dalia feels better about her situation, ongoing costs and bills are still a concern. Her priorities are managing the conditions in her flat, and she is hoping to be moved somewhere soon with no damp or mould.

This case demonstrates the need to improve the quality of housing stock, making it more energy efficient and free from damp and mould, to help with choices around energy usage.

SAM, 24 STRUGGLING ALONE



'Sam' is a care leaver who lives alone in London and has physical and mental health issues. He has a job but he struggles to pay his bills and make ends meet. Sam faces unrelenting financial pressure as he tries to keep warm, buy groceries and pay other bills, taking a toll mentally and physically. He uses food banks when he can but regularly goes without food. Due to his need for a consistent supply of electricity, Sam's energy supplier suggested that he switches to a direct debit meter. However, after many weeks of promising to install the new meter, this has still not yet happened.

“My supplier told me it would be cheaper to pay monthly and I agreed that it would be better. They told me it would take a week and we agreed a date, but it wasn't done on that date and now a month and a half has passed.”



IMPACT OF FUEL VOUCHER:

Sam has received help from FBF in the past, most recently receiving a £60 voucher which he divided equally between his gas and electric. The voucher boosted his morale and bought him much needed heat and light for a short period of time. This case shows the need for suppliers to engage proactively and compassionately with customers to meet their needs.

OUR ASKS.

The interlinked nature of poverty cannot be understated, and we would like to see a focus on long-term prevention and outcomes instead of short-term solutions.

We urge the Government to consider how to fund long-term programmes through future savings in other policy areas such as education, skills and health to provide the much-needed support to reduce fuel crisis in the UK.



1

Target Government action to recognise the unique needs of different households and ensure immediate support is available automatically, without needing to apply.

For the poorest in society, even the smallest amount of energy to heat and power their home can be unaffordable, and the most vulnerable need targeted Government support. This is vital to help these people avoid a cold, damp and dark home with the knock-on impacts on physical health, wellbeing and life outcomes. This support must:

- ➔ **Recognise unique needs**, such as disabilities, employment status and the age and needs of children in the household.
- ➔ **Be provided automatically** to give people the immediate support that they need, without needing to apply.
- ➔ **Mandate energy suppliers** to more proactively and empathetically support their vulnerable customers.
- ➔ **Introduce a social tariff** – a variable, dynamic tariff that directly lowers the energy bills for vulnerable and low-income households.

2

Simplify prepayment to smooth the peaks and troughs of what people pay to keep warm.

Prepayment meter customers are uniquely exposed to seasonal changes in temperature and in many cases do not have the financial capacity to set aside money for the cold winter months, leading to painful decisions when choosing how to use the limited energy that they can afford, or other ways to spend the money. Over the 2025-26 financial year, we estimate that the average prepaying customer spends almost as much in the four peak winter months compared to the rest of the year (£843 for Nov-Feb vs £869 for April-October and March), and the average prepaying customer will spend £255 more than households paying by direct debit where costs are smoothed over the year.

To help make things easier for prepayment meter customers, suppliers should be mandated to:

- ➔ **Be more proactive** in how they use their data to identify and support vulnerable customers, and encourage them to sign up to the Priority Services Register.
- ➔ **Pause debt repayments** over the winter to ensure every penny pays for vital warmth in the coldest months when need is greatest, with debt recovered in the warmer months.
- ➔ **Change how standing charges** are collected, such as increasing them over the summer and reducing them in the winter.
- ➔ **Regularly monitor** the financial health of their prepayment meter customers using indicators such as household composition, payment patterns, benefit status and health indicators to target households at risk of fuel crisis.

3

The Government should prioritise retrofitting existing homes to ensure they are good quality and energy efficient.

It is welcome news that the average household energy bill will reduce by over £150 from next April thanks to announcements in the Budget, and that the Warm Homes Plan is receiving additional funding, taking the total investment for the Warm Homes Plan to nearly £15 billion. This additional funding is focused on tackling fuel poverty, and we urge the Government to prioritise publishing the Warm Homes Plan as soon as possible so families can feel the benefits sooner rather than later. Similarly, we believe the Warm Homes Plan equivalent for all devolved nations should focus on tackling systemic fuel poverty.

However, it is vital that any fuel poverty intervention does not simultaneously drive people into fuel poverty, as we believe was the case with the ECO scheme. Eligibility in the Warm Homes Plan should be expanded to a greater proportion of households, driving uptake of energy saving measures and empowering households through better retrofit advice.

Support must be extended to more households and aim higher in our EPC rating standards to ensure everyone has a safe, warm and affordable to run home – especially as 40% of the people we support live in a home with an EPC rating of D or below.

ABOUT THE FUEL BANK FOUNDATION.

The Fuel Bank Foundation (FBF) is the UK's leading charity providing emergency fuel support to households in crisis.

Founded to ensure that no one is left in the cold, FBF delivers same-day fuel vouchers to people who are unable to afford energy for heating, cooking, or lighting. The fuel vouchers are used to top up the prepayment meter for users who are at immediate risk of disconnection, or a bulk delivery of oil, LPG or coal is arranged. In both cases, simple, easy to access and actionable advice is provided, alongside the emergency fuel. Since its inception, FBF has supported people over 2 million times, offering not just financial relief but also dignity and stability during moments of acute hardship. The Foundation's work is grounded in data from its annual tracker research, including lived experience as well as in-depth demographic data, capturing the voices and needs of thousands of voucher recipients across the UK.

FBF works closely with a wide network of over 850 partners including local authorities, housing associations, energy suppliers, food banks, and advice services to identify and reach those most in need. It also engages with policymakers, MPs, and parliamentary committees to advocate for systemic change and better protections for vulnerable energy customers. Its mission is not only to provide emergency help but also to raise awareness, influence policy, and drive long-term solutions to energy insecurity. Whether supporting families with young children, individuals living alone, or those with critical health needs, FBF's work is vital in tackling one of the UK's most pressing social challenges.



FOUNDATION
Helping our communities



nationalgrid



ABOUT OUR RESEARCH.

This year, we used evidence from Fuel Bank Foundation's 2024/25 tracking research conducted by Bluegrass Research Ltd, including a quantitative survey of 1,015 voucher recipients and in-depth interviews between December 2024 and May 2025, as well as FBF's own bi-annual customer survey data. We also included personal testimonies to illustrate the human lives and real-world struggles behind the statistics and the unique circumstances in which our fuel vouchers provide relief to households across the UK.



For more information

If you would like to know more about Fuel Bank Foundation, our work, and how you could support us:

Visit: fuelbankfoundation.org

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