



ANNUAL REPORT

2025 - 2026

Ending Fuel Crisis for Good: Progress,
Prevention and the Path Forward



A LETTER FROM MATT

This year – the 2025/26 financial year – the energy market had its first stable period in years. Energy prices dipped slightly and the price cap held steady. But for the people we support, nothing truly changed.

Energy remained unaffordable, and many continued to ration their usage to levels that aren't safe or dignified – using the heating only when it's freezing, having cooked meals as an occasional luxury, and having infrequent hot baths or showers.

Despite these extreme cutbacks, 444,813 people still ran out of money to top up their prepayment meters or fuel stores and turned to us for help.

They needed us because the current system relies on people who prepay doing whatever it takes to survive – and on charities stepping in when that's no longer enough. It's a clear sign that things aren't working, and while there's a big appetite for change, it isn't happening quickly enough.

That's why this year we've pushed harder to expand our work from crisis intervention to prevention.

Crisis fuel top-ups are still essential, but we're now using them as a gateway to providing long-term support that helps people build stability. Alongside this, we've ramped up our efforts to influence the system itself, so that one day fuel crisis support won't be needed at all. And Fuel Bank can close, knowing folk can access and afford the heat, hot water and power they need for everyday life. Inside this report, you'll see how we've gone about this and the impact of that work – including the difference made by many partners, organisations and individuals striving for change. Their commitment, combined with the resilience of the people we serve, gives me hope.

Thank you to everyone who's played a part. We're proud to create change alongside you.



Matthew Cole

Head of Fuel Bank Foundation

WHAT WE DO

Ending UK fuel crisis

Our vision is of a UK where it's possible for everyone who prepays for energy to have uninterrupted access to the heat, light, and power they need to live healthily and happily, and to fulfill their potential.

Because we know that this is the enabler of a brighter, better future. While we're influencing that system change, we take action today.

We provide emergency fuel top-ups when people run out of money and are at risk of losing access to energy altogether. And we offer advice that helps them build stability and avoid reaching crisis point again.



To find out more about our work, you can read the **Fuel Bank Strategy**.

Same-day crisis fuel top-ups

Fast support that keeps people warm, lights on and hot water flowing.



444,813 people avoided losing access to heat, hot water and power through a fuel voucher or alternative fuel top-up.

Preventative advice and practical support

Helping people reduce bills, increase income, and avoid future crisis.



100% of everyone who received crisis support was also offered energy efficiency and money advice, and the most vulnerable were also gifted practical items like heated throws.

Creating a fairer energy system

Creating an energy system where fuel crisis support is no longer needed.



Our data-driven influencing work aims to create an energy system that better supports people who prepay.

One where support is proactive, protections are built into the system, and uninterrupted access to heat, light and power becomes the norm for everyone.

SUPPORTING PEOPLE WHO PREPAY FOR ENERGY

Our customer group

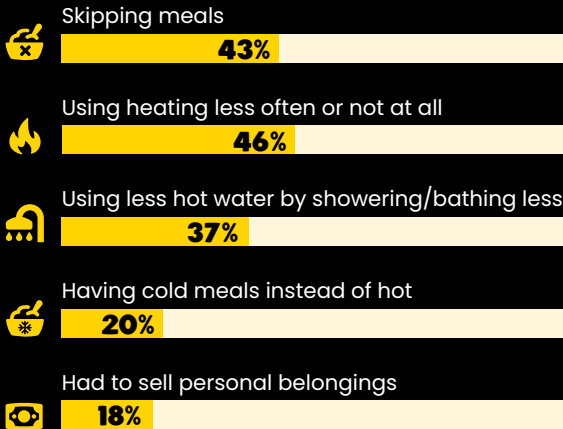
Gender split

60% were female



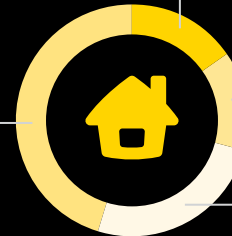
40% were male

Common coping mechanisms



Household makeup

45.4%
Single adult



15%
Multiple adults
with children

14.9%
Multiple adults
without children

24.7%
Single parent

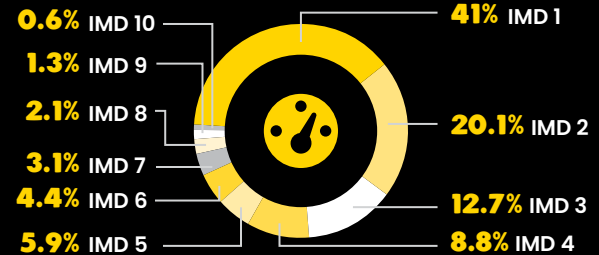
Around 40% had children living at home, 45% lived alone, and just over 7% were of pensionable age.

Council tax band



Nearly six in ten vouchers went to help households in the lowest council tax band - typically smaller, lower value homes.

Levels of deprivation



The majority live in an area that scores very high on the Indices of Multiple Deprivation (IMD).

Energy performance certificate



The majority live in homes that are rated C, meaning they're moderately efficient. Yet, these households still need our support.

OUR MODEL

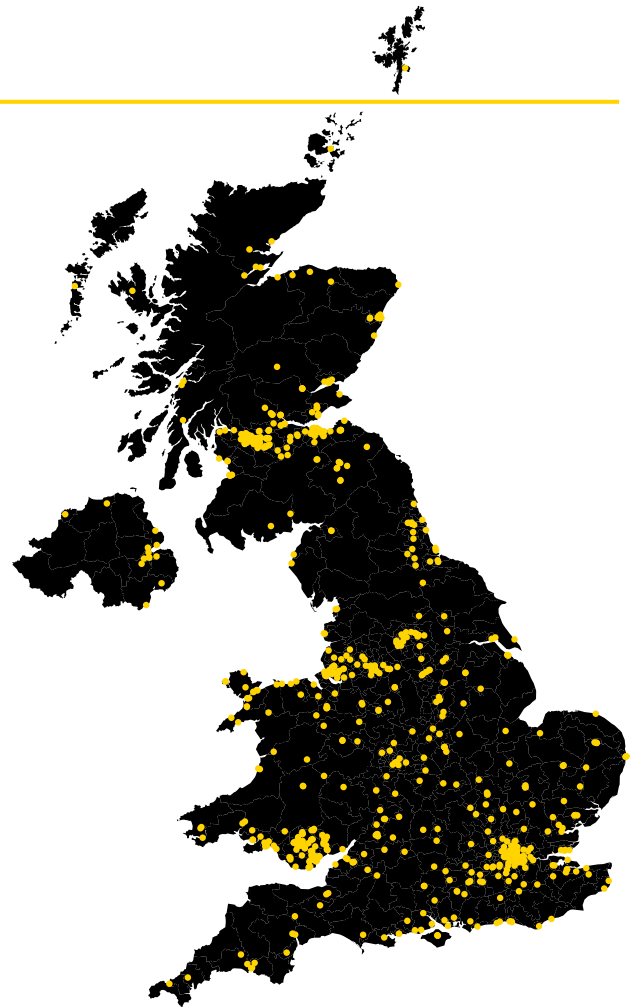
Support that finds people when they need it

Our customers don't have to seek out our support – it reaches them through the places they already turn to for help, or through organisations that identify people who need support but have not sought it out.

We work with community centres, charities, schools, GP surgeries and other trusted organisations in areas of highest need. We also partner with specialist organisations to reach specific communities, including Gypsy, Roma and Traveller families. When a partner identifies someone who may need us, they carry out a validation process to verify the person is facing fuel crisis, and apply for an emergency top-up on their behalf.



Alongside this, our in-house team supports people who come to us directly or are referred by their energy supplier because they need a more hands-on, personalised approach.



SAME-DAY FUEL CRISIS TOP-UPS

Gifting ten days' of warmth, light, and power

When someone runs out of money to top up their prepayment meter or fuel store, we gift them around ten days' worth of energy. It means they can keep their home warm, the lights and power on, and the hot water flowing - giving them some breathing space.



439,769 people who use a prepayment meter received an emergency fuel voucher from us, along with preventative advice.



5,044 people living in a home not connected to the mains gas grid received an alternative fuel top-up from us.



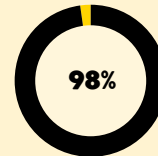
£12,475,152 spent on helping people meet their basic needs for warmth, light, and power.



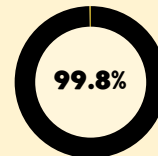
I was worrying extremely and crying... getting these vouchers saved me at that time more than you'll ever know.



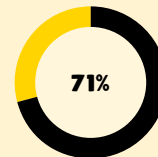
Our analysis shows that ten days offers a meaningful level of support, giving people enough time to stabilise their situation and address any underlying issues, while avoiding creating or enabling dependency on external financial support.



of our emergency fuel top ups went directly to people in fuel crisis, as shown by our quality standards tracking.



of people got a same-day crisis top-up voucher.



of people offered digital advice went on to visit our Advice Hub, engaging with an average of 3 pages of advice during each visit.

SUPPORTING LONG-TERM RESILIENCE AND STABILITY

Customer advice and preventative support

Once people feel confident they'll have heat and power for around ten days, we help them get back in control. Our advice focuses on helping them stay connected to energy long-term without cutting back to unsafe levels. This can include reducing bills, increasing income, and using simple budgeting tools.

We've traditionally shared this advice through a leaflet, but we've been testing and refining a new digital advice programme with a proportion of our customers. It allows us to provide more timely advice in bite-sized chunks with messaging tailored to customers' circumstances. Because it's had such a positive impact, we'll roll it out to all customers next year.

We also offer onward referrals to specialist advice partners for people with very complex or acute needs. Many have been searching for help but haven't found support that fits their situation. When we spot that someone needs more specialist guidance, we connect them with an expert partner who can provide it.



5,844

people received a free heated throw to help them stay warm more economically.



1,570

people joined the Priority Services Register, giving them access to extra support from their supplier that's tailored to their needs.



978

people got a free carbon monoxide alarm to support their safety at home.

OUR ADVICE SERVICES



20,286

people got advice via our digital advice programme

- 52% took action after receiving it
- These **customers were 37% less likely** to need long-term crisis support



4,890

people got advice from one of our specialist advice partners

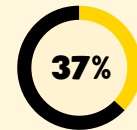
- They received a total confirmed **financial benefit of £620,755**
- **243 people got free energy efficient white goods** - via grants - to help reduce their energy bills



419,483

people got a Fuel Bank advice leaflet

AND



reported taking **action** after reading it



CLAIRE'S STORY

From emergency top-up to efficiency pro

Mum of two and nurse, Claire, recently moved back to Huddersfield to be nearer to family and friends due to difficult personal circumstances.

Starting again – a new home, new schools for the kids, and a new job, was overwhelming and expensive.

When she moved into her privately rented home, her landlord had kindly left a small amount of credit on her prepayment meters.

But it ran out almost immediately and with no money to top up, Claire found herself with no access to energy. She said: "I was left in the dark."

Claire's energy company gave her around £20 emergency credit, but again it ran out quickly.

She was offered more credit, but was worried about being unable to repay it.

So, even though she never usually asks for or accepts help, when she was referred to us, she did.

The support that helped Claire get back on her feet

Claire's prepayment top-up voucher arrived the very same day she was referred to us, and kept her family warm for nearly two weeks. We also sent her a heated throw, which meant she and her children could stay warm without running the heating constantly.

Claire told us about her situation, and that she'd been struggling to manage her mental health condition after the move.

Recognising she had complex needs and would really benefit from additional support to get on top of the underlying challenges, we referred her to several advice partners that help people maximise their income, get in control of their household budgets, and stay warm more economically.

Speaking of the blanket she said: "It heats up really quickly, and then we turn it off and it stays warm for ages. We all snuggle in bed with it across our feet. It keeps us really cosy."



Claire told us she'd benefitted the most from speaking with one of our energy efficiency solution partners, YES Energy Solutions, whose advice helped her reduce her energy costs even more: "My electricity is actually lasting a little bit longer."

Small changes made a big difference, like only boiling the amount of water she is going to use, and only heating the rooms they're using while keeping the doors closed to retain the warmth. And she didn't keep that knowledge to herself.

Claire has been teaching her children how to manage the heating room-by-room, and even found herself advising friends and family on energy efficiency: "I'm sort of an expert now."

Claire also switched energy supplier to get a cheaper tariff. While this has helped her reduce her every day energy costs, her new supplier offers much smaller amounts of emergency credit so she's mindful that she needs to be on top of her energy usage at all times; "I've noticed that emergency credit is only £10, so I'm dreading that if I run out, that will get used up so quickly. So I need to think ahead and think faster to avoid disaster."

Building long-term stability and supporting others to do the same

Today, Claire is preparing to start a new part-time nursing job that will allow her to balance her health and family responsibilities.

She says the support she received did far more than keep the lights on — it gave her a sense that she wasn't facing everything alone.

“

The help was really, really beneficial... I never knew it existed. I spoke with a few ladies at the mums and babies group and told them about the vouchers and the blanket.

I said if they're struggling, just to speak with their supplier because help is out there.

”

She finished by telling us: "It's the little things in life that add up. People with money may be more careless about such things [boiling only the amount of water needed] but they are probably what's going to make the earth last longer in terms of pollution, too.

I have gained so much wisdom and am now always correcting people. They now call me the house police and I own it!"

CREATING AN ENERGY SYSTEM THAT WORKS FOR PREPAYMENT CUSTOMERS

Influencing change

To end UK fuel crisis for good, the energy system must change.

Our policy and influencing work is award winning and rooted in what we learn directly from communities – through our own research, and through the real-life experiences we witness every day.



Our policy asks



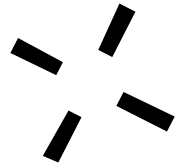
Automatic and immediate energy bill support that's tailored to the needs of people who prepay.



Simpler, fairer prepayment structures that smooth the peaks and troughs of what people pay to keep warm.



Urgent Government investment in retrofitting homes to ensure they are good quality, energy efficient, and economical to run.



A few of the ways we campaigned for change

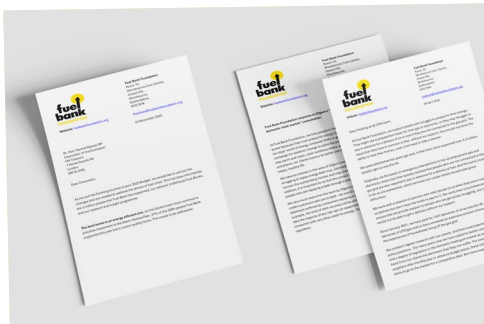


Fuel Crisis Report 2025

We launched this year's Fuel Crisis Report in the Houses of Parliament at an event hosted by Jonathan Brash, MP and attended by key decision and policymakers. We shared our insights on fuel crisis, including who's affected and the trends we're seeing. Finally, we shared our recommendations on how we can end UK fuel crisis for good.



[Click here to read our 2025 Fuel Crisis Report.](#)



Consultation responses, open letters, steering groups, bilateral meetings and more

We continued to respond to relevant consultations, write open letters to MPs, and more. We share our insight-backed recommendations to help ensure our customers' needs are considered and catered for by new and changing policy. We also carried on our media work, explaining how policy change impacts everyday people in an honest and straightforward way. Raising this awareness is a huge priority for us, as it helps people become stronger advocates for positive change.



2025 Race to End Fuel Crisis

While travelling thousands of miles to meet Fuel Bank partners and customers across the UK, Matt Cole heard directly from the people and communities affected by fuel crisis.

After, he shared this real-world evidence with the regulator, funders, the energy industry and government, helping to drive fairer policies and meaningful systems change.



The Price of Warmth Immersive Events

These immersive experiences bring industry, government and regulators face-to-face with the realities of fuel crisis. Living a day in the life of a Fuel Bank customer, attendees experience how cold homes, and chronic poverty and fuel insecurity affect health, wellbeing and daily life. Many report leaving with a new understanding of the human impact of policy, and renewed determination to make a change. This year, we continued to scale this event programme, delivering it to 66 delegates at 4 events.

“ [the event] Brought to life how ‘everyday tasks’ can be such a struggle. Demonstrated how problems stack and build, and how something once small grows into something unmanageable.”



SEAN'S STORY

When an emergency fuel top-up became a turning point

For people who prepay for energy, fuel crisis is rarely the whole story.

By the time someone reaches us, their struggles have usually been building quietly in the background for some time – months of juggling bills after job loss, the expense of preparing for a new baby, or health issues that make everyday life harder.

An emergency top-up brings welcome relief, but it's not always enough to stop the same crisis from happening again.

Some people need hands-on help to steady things. Sean was one of those people.

When his prepayment meter ran out, he turned to one of our network partners – a local charity he knew.

As one of our 850 network partners, they referred him to us for a fuel voucher. It helped in the moment, but Sean soon found himself facing fuel crisis again.

After several repeat referrals, one of our team reached out to understand what was really going on. Sean had been coping with far more than an empty meter – he was living with a terminal illness.

Unable to pay for home repairs, his shower hadn't worked for three years, he'd had no carpet for two, and his washing machine and freezer were broken.

Staying warm was harder, washing clothes meant paying for a launderette, and buying cheaper frozen food wasn't an option.

Sean would clearly benefit from hands-on support, so we referred him to Make Life Better – one of our specialist advice partners who support people facing complex challenges.

Within days, they had contacted Sean and begun helping him.



They secured a new freezer, new washing machine, and new carpet through the local Crisis Resilience Fund, and worked with Care and Repair to secure £500 towards fixing his shower.



As Mark Abrams, Make Life Better CEO put it: “These were things Sean simply couldn’t tackle himself. He needed practical help—someone to solve these issues for him.”

He’d slipped through many safety nets before, but with our expanded services — and the strength of our partner network — we were able to help him escape crisis and start addressing issues he’d been coping alone with for years.

Mark says this is exactly why the partnership works: “Fuel Bank puts a lot of effort into due diligence and matching people to the right advice partner.

When they refer someone to us, we know they’re someone who will genuinely benefit from the support we offer, and we can get straight to helping them.

And because the initial crisis is stabilised, people have more headspace to talk about the bigger picture.”



OUR FUNDERS, THANK YOU!

Thank you to all our funders. You, along with our Fuel Bank network partners, referral partners, stakeholders and Fuel Bank team members, have made all of this possible. Thanks to your compassion, energy and input, 444,813 people avoided or escaped fuel crisis this year.



Cadent



drax



**Energy
UK**

Graig Fatha
wind farm



Llywodraeth Cymru
Welsh Government

nationalgrid

**Northern
Gas Networks**



**UK GAS
DISTRIBUTION
NETWORKS**



FOUNDATION
Helping our communities

XOSERVE

LOOKING AHEAD TO 2026/2027

We're writing this just after agreeing Fuel Bank's plans for 2026/27 with our brilliant board of trustees.

The recent conflict in the Middle East has demonstrated just how vulnerable energy prices are to global instability. Prices are likely to rise again in the autumn. If our forecasts are right, bills could climb to a level that puts the people we support at real risk.

This year has shown how quickly things can change. Global events may feel far away, but the impact lands hardest on families already living on the edge.

For people on prepayment meters, even a small rise in wholesale prices can mean impossible choices: heating or eating, keeping one room warm or keeping the lights on. When the world is unstable, the shockwaves hit them – the most vulnerable – first.

The future can't be one where gifting somebody a crisis fuel top-up becomes business as usual: system change is the only answer here.



And so we are setting even more ambitious targets to create meaningful change. We're also doing what we can to make every pound of funding go as far as it can in terms of helping people escape immediate fuel crisis because the need on the ground is simply too great to ignore. We'll also expand our digital advice pilot into a permanent service, open to all Fuel Bank customers, because we want people to have as much control over their situation as possible.

But it shouldn't have to be like this.

People shouldn't have to fight this hard to meet basic needs, and charities shouldn't be the ones filling the gaps in a system that makes it impossible for some to avoid losing access to heat, light, and power. We'll keep using what we learn – the evidence, stories, and lived experience – to push for change with the government, the regulator and the energy industry. But we need everyone to stay focused on addressing the root causes.

Too often, fuel poverty slips down the agenda: in crises, when we rush to fix symptoms; and in calmer times, when attention moves onto other, 'more urgent' priorities.

The truth is simple: solving fuel crisis needs steady, long-term commitment.

We've seen a real appetite for change — and we are eternally grateful to everyone who's worked to make a difference so far. But now we need to build on it and accelerate it, so that one day fuel crisis support is no longer needed at all.



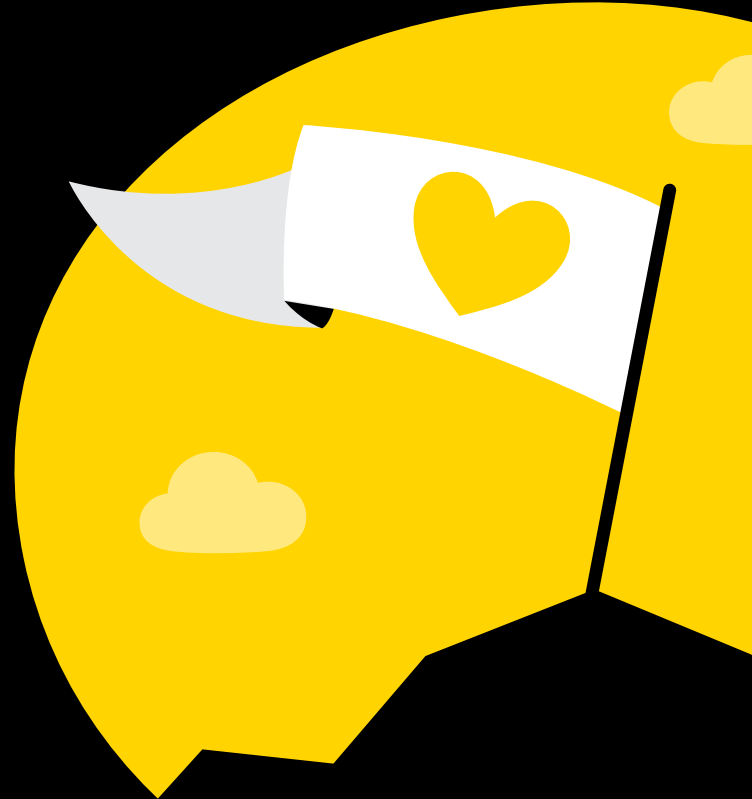
Matthew Cole

CEO, Fuel Bank
Foundation



Helen Adey

Chair of
Trustees





For more information

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

Visit: fuelbankfoundation.org

Email: admin@fuelbankfoundation.org

From 01/04/25 to 31/03/26 439,769 were helped via a fuel voucher and 5,044 were helped with a delivery of alternative fuel such as heating oil, coal or wood via Heat Fund. Heat Fund is not currently included in our advice programme, although we are in the process of rolling it out.

All data represents a date range of 1st April 2025 to 31st March 2026, except for the data showing customers' coping mechanisms.

*Customer coping mechanism statistics are based on customer survey responses gathered from 842 people who redeemed fuel vouchers between June and November 2025. We employ a mixed methods approach of survey and 1:1 interview to our customer research, carried out every month. We ensure that research is conducted with recent voucher redeemers, this aids recall of the impact the voucher had. All significance testing is undertaken to a 95% confidence level.

Fuel Bank Foundation is a registered charity in England & Wales (1175049) and Scotland (SCO48330)
Room 10, Wombourne Civic Centre, Gravel Hill, Wombourne, Staffordshire, WV5 9HA

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