



Energy Hardship : A Lived Experience Report

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Executive summary

Energy Hardship: A Lived Experience Report aims to better understand the lived experiences of electricity and gas consumers who have struggled to pay for their energy. Participants had experience of either being in debt with their energy supplier, regularly running out of energy on their prepayment meter (self-disconnection) or had significantly reduced their energy usage to levels below their daily living needs because of affordability (self-rationing). The report will provide evidence to inform the Utility Regulator's policy and regulatory decisions and projects or interventions to support domestic consumers who are struggling with or at risk of energy debt.

The study was qualitative in nature using a lived experience approach, which is a first-hand account of a person's experience, perspective, and choices of a particular circumstance. In total, 42 consumers were interviewed; 16 in-depth and 26 using a semi-structured questionnaire. The consumers were located across Northern Ireland and the interviews were conducted between November 2023 and January 2024.

The researchers would like to acknowledge and thank those who took part in the research. We appreciate that they were so open in recounting their experiences.

Background

The pandemic and the following cost-of-living crisis has affected household expenditure for everyone, but the impact has been felt unevenly across the population. Research has highlighted that families on low incomes are more likely to have had greater expenditure pressures during the pandemic and this is even more pressing during the current cost-of-living crisis, where key household needs, especially energy costs, have risen sharply.

The report is structured around the following themes – situations and circumstances, impact of struggling to pay for energy, coping strategies and support needs. The key findings from the research are outlined below.

Observations of the researchers

It is difficult to effectively convey the financial hardship and emotional distress that participants of this survey are experiencing. Often, they relayed feeling hopeless that their situation would improve and at having no means to change it. There was a level of resignation to their situation. For some their resilience came from telling themselves that there were others worse off, even though they described dire hardship to the researchers. They also wanted to maintain their dignity and often tried to soften the extent of their circumstances to the researchers. The toll this has taken on participants mental and physical health was witnessed first-hand by the researchers through their clothes not fitting, reduced bathing, lack of sleep, tears, shaking with anxiety, and cold/flu symptoms.

Situations and circumstances

All those that took part in the research had struggled with their energy bills. Experiences of participants were split between those who had no issues in the past but had encountered a life event that disrupted their finances, and those who had barely gotten by before and are now struggling or falling behind on their bills. Examples of the life events that had affected household finances included:

- Marriage/relationship breakdown (including in one case an abusive partner);
- Health issues, which meant that the participant was no longer fit to work (examples included a man in his thirties who had developed a heart condition, a woman in her sixties who had developed osteoporosis but was not eligible for a state pension yet, and a man in his fifties who was involved in a serious accident and suffered a brain injury);
- Households that experienced a drop in income because their older children, who had been contributing financially, moved out; and
- Households that experienced additional costs due to having a new baby.

Households that had someone with a disability or illness described their additional electricity and heating requirements. Those that stayed home were more likely to use heating to stay warm during the day. This ultimately increased their energy usage, and some were unable to afford these increases. However, some of those with a disability (or who had someone in their household with a disability) had rationed their energy use, with a few attributing the lack of heat to a deterioration in their health condition.

Everyone was less than satisfied with their energy spending in relation to their usage. Energy usage peaks during the winter months due to the cold and dark nights. During the winter months, for these participants, it is now standard practice to try to minimise the amount of heat used, compared to previous years. While most reported turning the heat on for one or two hours in the morning and/or in the evening, a small number disclosed that they avoided heating their home altogether.

Very few participants felt that their home was efficient at retaining heat, with many citing drafts, poorly fitted doors or windows and insufficient insulation. The motivation to improve the situation was higher among those who owned their own homes, while those who rented publicly or privately were less likely to enquire about updates and repairs.

Impact of struggling to pay for energy

The rising cost of energy has impacted every participant's quality of life, either socially, physically or mentally. Often these impacts overlapped, with the mental health effects being the most prevalent, and ranging from sleepless nights due to anxiety and stress to depression.

Electricity was more of a financial priority than heating for most households, with participants saying it was essential to the operation of everything within their home. They rationalised that even if they did not have oil or gas for heating, they could rely on alternative devices that use

electricity, including electric blankets and blow heaters, to help keep them warm. Families viewed heating as a necessity for their children, whereas some single adults go without heating altogether to save money.

In order to afford energy, and electricity in particular, it was common for participants to substantially cut back on their spending and change how they shop for groceries. It was also common for participants to share that they regularly skip meals or reduce what they eat to save on grocery bills. This was especially prevalent among parents so their children could eat.

Coping strategies

To cope with the increased energy costs, participants would drastically ration their energy usage. This included using alternative heating sources in the home that rely on electricity as they understood this to be less expensive than running their heating, heating only the rooms in use, turning off lights and devices when not in use, investing in energy saving appliances such as air fryers, and going outside the home for heat, either to family and friends, to community-based initiatives and in one case, using their free bus pass to ride around on the bus.

Coping strategies included potentially harmful or unfavourable behaviours by a few participants, such as reducing the frequency of bathing or using cold water to wash dishes. Many also explained that they try to wash their clothes less or use the tumble dryer less frequently, and instead rely on clothes racks, dehumidifiers or their radiators to help dry clothes in the winter. Some participants also revealed that they would sometimes boil the kettle for hot water to clean dishes or wash their hair to avoid turning on their immersion heater. Another participant acknowledged that they leave the oven door open to heat the kitchen.

Those on prepayment meters managed their usage around their meter, with the understanding being that they would not be cut-off from their supply at the weekends and in the evenings. Examples of participants strategic usage of the prepayment meter included the following:

- Several participants told us about deliberately using their washing machine in the evening so that it would not be cut-off mid-cycle.
- A few participants, who had their children stay at weekends, told of how they heated their homes at a more comfortable level while their children were there and allowed them to use their electronic devices. They did this even though they knew that they would be disconnected on Monday, as they could not afford to top-up the meter until they received their next payments.
- Others told us about regularly listening to the 'squeal' or 'ring' of their meters, which had gone into deficit. When this happened over the weekend, which was a regular occurrence, they knew that they had until Monday morning before being disconnected. They planned to use their Child Benefit, which is paid on Mondays, to cover their deficit. However, they were frustrated that they did not know how much their overspend would be until they topped-up.

Many were hesitant to consider taking out credit cards or other forms of debt to pay their bills, as they had no means to repay what they would owe. Others had pre-existing debt and had no further credit options available to them – a few of these participants described how they were extended well beyond their means in attempting to payback their debt.

Several participants had gone to their suppliers for support. However, it was more common for participants to not have approached their suppliers. There were a few reasons put forward for this:

- They were unaware that the supplier could provide support;
- They experienced anxiety at the thought of making a phone call to their suppliers;
- They experienced difficulties getting through to their suppliers;
- They assumed that the supplier would not be able to help; and
- Reluctance to take on debt which they could not afford to pay back. Some viewed this as a last resort.

It was more common for participants to visit charities and advice services for support than to contact their supplier, with food banks and fuel vouchers being two of the main sources of assistance. Participants from rural or small town areas felt that there was a lack of support in their areas. A number of participants commented that they felt embarrassed about seeking support with some not taking up this option, with one participant asking a friend to go to a food bank on his behalf and another travelling further afield so as not to be recognised.

Support needs

Participants were asked what support they would find helpful, based on their lived experience and needs. The most often cited intervention that participants suggested was lowering the price of energy. Similarly, many felt that lowering or capping the tariffs would be helpful. This was considered especially beneficial for mothers and young families, those with disabilities in the household, those who were working but on low incomes and those on social security benefits.

The need for more clear and transparent communication on energy tariffs and to help understand their energy usage (units of energy being used) was noted. Participants felt that this could be achieved through improved supplier communication, support to monitor household energy usage, and advise on cheaper rates. Participants wanted to be confident that they could accurately compare the deals on offer across suppliers.

Supplier support for loyalty was also requested, as many were frustrated by the market's reliance on switching for better deals. Many felt that these benefits should go to loyal customers to entice them to stay.

Other means of support that were mentioned by a few participants included:

- Advice on good energy efficiency practices to maximise heating systems;
- Increasing awareness of existing support;

- Suppliers reaching out to offer support when they notice a household's energy usage shrinking;
- Government funded community initiatives, such as warm banks; and
- Government funded initiatives to provide winter energy payment support.

Recommendations

There is a growing need for support for those on social security benefits, those working on low incomes, those with a disability or illness in the household, those with children in the household and those in rural areas or small towns. Many of these participants who are struggling to afford to live due to the cost-of-living crisis are taking on debt in order to get by and reducing their energy usage to such an extent that they are practicing concerning coping mechanisms that negatively affect their mental and physical health. These consumers need support that does not rely on them going further into debt and would ideally result in the reduction or capping of their energy tariffs so they can be self-sufficient on their incomes.

Consumers would also benefit from clear guidance on energy efficiency and usage, including ways to maximise their homes heating system and support to improve the energy efficiency of their home. Further guidance on the energy usage of appliances and other energy saving strategies would be beneficial for determining how to maximise energy usage based on spending.

Suppliers should be transparent about the support they can provide to consumers, especially if this includes help with payments that does not need to be paid back. Many participants were unaware that their suppliers could or would provide support and others were embarrassed asking for support. An outreach program for the suppliers to make their customers aware of their support practices would be beneficial to many. Similarly, suppliers should provide transparency on current tariff prices, upcoming changes in the price, and educating consumers on cheaper tariff options. This is especially important for customers on prepayment meters who were not aware of the tariff prices until after they topped up their meters, which limited their ability to financially plan and factored into their distress.

Introduction

Background

The Utility Regulator (UR) is the independent non-ministerial government department responsible for regulating Northern Ireland's electricity, gas, water and sewerage industries. As part of its mission, the Utility Regulator aims to protect the short and long-term interests of consumers of electricity, gas and water, with a vision to ensure value and sustainability in energy and water. Providing the highest level of consumer service and protection is one of the UR's objectives under its Corporate Strategy for 2024 to 2029¹.

Aim of the study

The aim of the study was to better understand the lived experiences of consumers on lower incomes, who have struggled to pay for their electricity or gas. As a result, they may be cutting back on their energy use (self-rationing), running out of energy on their prepayment meters (self-disconnection) or have been unable to pay bills for their electricity or heating.

Terms of reference

The Utility Regulator (UR) identified the need to better understand the experiences of consumers dealing with energy debt or with rationing/self-disconnecting on prepayment meters because of being unable to afford to pay for energy. To do this, UR commissioned Perceptive Insight to undertake qualitative, lived experience research with electricity and gas consumers who have encountered these issues. The findings from this research will help inform UR's interventions to help support domestic consumers, in line with their Consumer Protection Program.

The research study included 26 semi-structured interviews of 40 to 60 minutes (three in each of the six counties of Northern Ireland plus an additional two in each of the four areas of Belfast – North, South, East and West as defined by the electoral commission) and 16 in-depth interviews/case studies of 60 to 90 minutes, which provided more detail on the lived experience of participants (two in each of the six counties of Northern Ireland plus one in each of the four areas of Belfast). It was required that a minimum of 50% of the semi-structured interviews and all of the in-depth interviews were completed in person. Quotas were set for gender, age, disability, heating type, payment type, housing tenure, household type and employment status.

¹ [Corporate Strategy 2024-2029 | Utility Regulator \(uregni.gov.uk\)](#)

Acknowledgement to participants

We would like to thank the participants of this study. We sincerely appreciate your openness and honesty in telling us about your experiences throughout the interviews and acknowledge the emotional impact that reflecting on your situation may have had.

Methodology

The paragraphs in this section provide an overview of the methodology used in this study from recruitment of participants to the qualitative analysis of the data.

The study used a lived experience approach, which is a first-hand account of a person's experience, perspective, and choices of a particular circumstance.

Recruitment of participants

We developed and agreed a screening questionnaire, participant information pamphlet and consent forms alongside UR. The screening questionnaire was used to recruit participants to take part in the research. Recruitment was undertaken by our team of experienced qualitative recruiters, who work to the standards of the Interviewer Quality Control Scheme. They were fully briefed on the requirements of the research.

A total of 42 participants were recruited, which included 26 who took part in a semi-structured interview and 16 who participated in in-depth case studies. The following tables detail the primary criteria that were applied to the recruitment process, alongside the secondary criteria that we endeavoured to achieve.

Primary criteria

Low-income gas and electricity customers who are experiencing energy debt and/or self-disconnection or self-rationing of energy.

County/Region

	Semi-Structured quota	Semi-Structured achieved	In-depth quota	In-depth achieved	Total
Antrim	3	3	2	2	5
Armagh	3	3	2	2	5
Derry/Londonderry	3	3	2	2	5
Down	3	3	2	2	5
Fermanagh	3	3	2	2	5
Tyrone	3	3	2	2	5
North Belfast	2	2	1	1	3
East Belfast	2	2	1	1	3
South Belfast	2	2	1	1	3
West Belfast	2	2	1	1	3
TOTAL	26	26	16	16	42

Urban/Rural

Minimum six rural participants, with one per county

	Semi-Structured minimum quota	Semi-Structured achieved	In-depth minimum quota	In-depth achieved
Antrim	1	1	3	0
Armagh	1	1		2
Derry/Londonderry	1	1		0
Down	1	2		1
Fermanagh	1	1		2
Tyrone	1	1		1
TOTAL	6	7		3

Secondary criteria (target minimum numbers to achieve)

	Target minimum quota	Total achieved
Gender		
Male (40%)	16	14
Female (40%)	16	28
Age		
18-34 (20%)	8	14
35-64 (20%)	8	22
65+ (20%)	8	6
Disability		
Disability	10	23
'End of life' interview	1	0
Heating type		
Gas (50%)	21	20
Economy 7	2	1
Payment type		
Prepayment meters (60%)	24	39
Housing tenure		
Private rented home (20%)	8	9
Public rented home (20%)	8	25
Own home (2 with variable rate mortgages) (20%)	8	8
Household		
Single adult (including single parent household) (20%)	8	26
Couple (20%)	8	16
Children		
With children (20%)	8	23
Without children (20%)	8	19
Employment		
Employed (20%)	8	22
Unemployed (20%)	8	20

Implementation

The semi-structured and in-depth interviews were conducted mainly face-to-face at neutral venues. In four cases, the semi-structured interviews were conducted by video. Interview topic guides were developed and agreed with the Utility Regulator research team, which formed the basis of each discussion.

Qualitative analysis

Upon completion of the semi-structured and in-depth interviews, we undertook thematic analysis of the qualitative feedback received from participants. This involved identification of key findings and themes and the transcripts were reviewed to assign viewpoints to each of the themes.

We undertook a number of steps to analyse the data from the discussions and to bring the key findings together. These included:

- Each audio-recording was reviewed and electronically transcribed using specialist software;
- The transcriptions were initially reviewed to identify the key themes from the research;
- The transcriptions were analysed further to identify the range of views expressed around each of these themes. In particular, we compared and contrasted the findings from each interview; and
- We identified quotes from the discussions to substantiate the range of points that had been made around each theme.

In addition, each of the in-depth interviews were written-up in case study format. The case studies were summarised under the key themes and presented in an anonymised and concise format.

The remainder of this report is structured around the key themes, including:

- Situations and circumstances;
- Impact of struggling to pay for energy;
- Coping strategies; and
- Support needs.

Ethical considerations & safeguarding

No interviewing was attempted without the informed consent of the participant. Prior to commencement of an interview, we outlined to a potential respondent; the nature of the research, the purpose for which their data is being collected and provided assurance of the confidentiality of the interview.

Perceptive Insight has safeguarding measures and procedures in place, including a traffic light system for raising alerts. All interviewers and recruiters receive safeguarding training and are Access NI checked. At the close of each interview, participants were provided with written signposting to support organisations.

Situations and circumstances

The following section reviews the reported energy needs and usage of participants interviewed during this study. It covers the following themes:

- Circumstances that impact energy need and use;
- Changing financial circumstances and experiences of debt; and
- Energy efficiency of homes and quality of housing.

Circumstances that impact energy need and use

Respondents were asked about their regular energy usage throughout the day and year. This included their payment method and the amount of regular spending. The main themes that impacted energy use included:

- Time of year and weather; and
- Disability and illness.

Overall, most participants were not satisfied with the amount of money they have to pay for energy in their homes to meet their daily living needs. Many were upset or frustrated that they could not run their heating to more comfortable levels because of these costs, especially during the winter months.

Time of year and weather

School and work schedules

For many participants, their energy usage revolved around their work schedules or their children's school schedules. This generally consisted of the heating being turned on for an hour or two at a time, in the morning and in the evening.

"If he's at school, then I try and ration up, so I would have the heat on in the morning for him, and then I would turn it off and put a dressing gown on over my clothes and then whenever he's due to come home, put it back on again for a couple of hours"
(Female, 40-49, Urban)

"I'm usually not there, so it's usually morning times and then after 3pm when the kids are home from school"
(Male, 40-49, Urban)

"I try not to turn it on. There's quite a few drafts in my place [...] But I would turn it on in the morning, I would probably get, maybe if I'm lucky, three hours out of £5 [...] lately the most I did in one day at one time was three hours in the whole day. I try not to go over that"
(Female, 40-49, Rural)

"In the morning time I'd maybe have it on for an hour. In the evening if we're cold, maybe about two hours a day"
(Female, 30-39, Urban)

For those that worked from home or who were otherwise at home throughout the day, energy usage was limited to a single room in the house. These individuals often relied more on electricity heating options or open fires if they had them. This choice was made because these heating options were considered to be more cost effective.

“You just have to freeze. I don't care [...] I'm not turning on heating just for me [...] I know that leads to damp and condensation and all the rest, but open the window and let it blow through. But I'm not putting it on. You can't actually physically afford to put it on”

(Female, 50-59, Rural)

“I have the stove in the sitting room that I burn turf and stick some coal in. So I stay in that end of the house, and then the rest of the house is cool”

(Female, 50-59, Rural)

“I know we're going to be sitting in the living room for a good bit. I'd bring the portable radiator down and plug it in instead of having the heating on. That way it's more cost effective”

(Female, 20-29, Rural)

If the heating was only used in the communal spaces during the day, then occasionally families would also turn the heating on in the bedrooms just before bed. This practice was mostly done with electric heaters or electric blankets but also included using the heating system on occasion.

“Just to heat for bedtime, for an hour or two”

(Female, 30-39, Rural)

“Just TV at night and have the blower on in that other wee room. And then we would be tempted to stick upstairs [on] for half an hour before we go to bed”

(Female, 40-49, Urban)

“And then again whenever they're going to bed or if somebody needs a shower or something, stick it on for an hour so it's not freezing getting out of the shower for them”

(Female, 30-39, Urban)

Only one person spoke about running the heating while he was away from home in the winter. He explained that he had medical reasons for needing to keep his home constantly warm but did not have a way to schedule when the heating comes on. However, he is looking into this to save on his growing gas bills.

“The past couple of weeks, I have been turning it off. There's an app you can buy on your phone, apparently, where you put it into your boiler, and then you can go up from your phone and stuff to turn your heating on so [I'm looking into this]. So at least whenever I arrive home, I'll be walking in that warm house”

(Male, 30-39, Urban)

There were also a few cases where people had stopped using their heating altogether. These experiences will be covered further in the section of the report on Coping Strategies under behavioural strategies of disconnecting.

Cold and dark winter nights

Everyone who took part in the study explained that they use more electricity and heating during the winter months. This is due to the longer nights and bad weather that prevents people from spending time outside. Instead, during the winter months, most of the participants explained that they watch TV or spend time online during the evening. This inevitably increases electricity usage compared to summer months.

Similarly, everyone we spoke to explained that they get by with using very little heat in the summer months. The energy during this period is mostly used for heating the water for showers or for cooking. During the winter is when people heat their homes, although the rate at which participants turn on their heating was variable depending on financial circumstances and the amount of people in the household.

“Definitely the wintertime. As I say, [during] summertime you could be walking in the evenings or trying to entertain your mind to get out of the house. You're not using anything in the house [apart from] the basics, but at the wintertime, I'm a hermit”
(Male, 30-39, Urban)

“Christmas would be the worst time [with the] colder months. You're depending on your heating more. You have to use your tumble dryer more because you can't put your clothes out in sun”
(Female, 30-39, Rural)

“Especially during the winter because you're turning on the lights more [...] And you're thinking, 'I'm going in through the door, and that's three lights I've turned on in the space of 20 seconds”
(Female, 20-29, Rural)

Disability and illness

Just over half of the participants have a disability themselves or live with someone who has a disability. For some, this included the necessity to run medical equipment on their electricity or to keep the house warm at a certain temperature. Often this meant that participants either could not afford the amount of energy needed to manage their condition so they would go without, accrue debt or make cuts elsewhere in their spending.

Reliance on heating for healthcare needs

Warmer temperatures in the home were needed for several reasons, including conditions affecting the skin, joints and lungs. This often meant either running the home heating system more regularly or relying on alternative heating devices that run on the electricity.

“If I lived in a cold house, my joints would get worse, so I would need heat. I find myself cold in bed sometimes”
(Female, 50-59, Urban)

“I have fibromyalgia, so I need to be kept warm. And I have a real problem with my feet and my legs getting cold”
(Female, 50-59, Rural)

“Well, that's part of the reason why I do have the heat on, because I do have a wonderland of health conditions. Psoriatic arthritis [...] is one of the reasons why I keep the heat on [and it has] flared up this past couple of weeks”
(Male, 30-39, Urban)

“I have to keep [my daughter] warm. She's got chronic lung disease. So you're balancing keeping her warm with [...] a house coat or dressing gown. You're balancing how much energy you put on, literally”
(Male, 40-49, Urban)

“I can't really budget with electricity or gas with my son, because of his disability, he tends to just take his clothes off. So you have to [take] that into account and he runs from room to room, so he's in perpetual motion”
(Female, 40-49, Urban)

“I have asthma. If I get too much cold that affects me, I have to go to hospital. I have to heat my house”
(Male, 40-49, Urban)

Reliance on electricity for healthcare needs

Several participants relied on electricity for their healthcare needs. Some of the electrical devices that were needed or helpful for various disabilities included:

- Nebuliser;
- Breathing machines;
- Air purifier;
- Electric blanket;
- Electric heaters; and
- Sensory equipment.

“I have a nebulizer. But it's very rare. But this last week now my chest has been bad, I always get a bad chest this time of year”
(Female, 30-39, Rural)

“I'm looking for different types of massaging things, but I just can't afford anything at the moment [...] So ideally, I would like to have equipment that helps my disability, but at the moment, all I've got is an electric blanket”
(Male, 30-39, Urban)

“I have sensory equipment for my son that does tend to use quite a lot of electricity, like a sensory bubble lamp”
(Female, 40-49, Urban)

Changing financial circumstances and experiences of debt

Participants were asked about changes to their energy spending over the last few years. They were also asked about circumstances that have changed in their lives, which have made it more difficult for them to make their payments. The categories of responses are reviewed in the sections to follow:

- Changes in energy spending;
- Changes in circumstances; and
- Experiences of debt.

Changes in energy spending

Everyone who participated had experienced exceptional increases in their energy bills in the last two years prior to the interview. The increases during the last year in particular have left many feeling hopeless against the rising costs.

At the same time, everyone reported that they have tried to reduce their energy usage, in many cases to a considerable extent, to bring their energy costs down to a manageable amount. These practices will be explored further in the section on Coping Strategies. Despite these changes resulting in less usage, every participant still expressed frustration that their energy bills were continuing to increase.

Many reported being satisfied a few years ago when they did not have to constantly consider their energy spending. Now, their energy usage and spending has become a significant part of their budget.

“See since times got so hard, I've tried to cut down on a load of things. You're constantly worrying about '[are] the sockets off, [are] the light switches off' [...] I'd worry about it far more than I did before [...] So, it is more stressful now because it does affect you”
(Female, 40-49, Rural)

“This sounds stupid as well, but see, to have a bath like none of us do anymore. Not at all. Because it would just be the shower because it comes off the gas, [it's a] fortune, it just burns. And I don't know how many units that would cost to have a bath [...] That shouldn't be the case”
(Female, 50-59, Rural)

“No, I'm definitely not using three times more electric. I have blankets and duvets and stuff on the couch to sit and keep warm. Me and the dog, she's really warm”
(Female, 40-49, Urban)

Lack of understanding of energy usage and how this informs spending

There were several participants who were aware that their energy spending had increased from their bills/statements, but they did not know exactly how much more they were spending or were unclear on how much more energy they were using. For some participants, this was due to their coping mechanism to use more electricity in place of their heating, while others were unaware if their home was sufficiently insulated and subsequently were not retaining the heat. Several participants reported that they struggled to understand tariffs or changes to their energy bills.

“It's the changing, the up and down of the units and up and down on the prices makes it very difficult for someone like me. They know, because they're different energy companies and the different prices, it's hard to keep in top of everything, and everything changes so much. Then you hear somebody else is only paying £20 on their electric a week, and you're paying £30, £40 a week, and you're thinking 'how?’”
(Female, 30-39, Urban)

“I'll be honest with you, I don't know which one is cheaper, which one is good for me”
(Male, 40-49, Urban)

“Never been in the attic [...] I would say there is insulation [...] I must look and see [...] I would say it's whatever was required whenever it was built 20-25 odd years ago?”
(Female, 50-59, rural)

“It seems to be when you turn the heat on, an hour later, it's cold again, I think it needs more insulation or proper heating so that it actually holds heat instead of burning it constantly. I don't know, putting something in the walls so it's not constantly switching it on every hour”
(Female, 40-50, urban)

Similarly, a few of the younger participants were unaware of what devices in the house ran on electricity or through the gas/oil heating system. This affects their ability to effectively manage their energy usage if they are unclear on the source. Decisions other participants were making, such as prioritising electricity use, would be more difficult to determine if young consumers are unaware or unsure what energy sources their appliances use.

“My shower works for the heating of the water, I'm not too sure because it's a big tank and there's a switch for the tank which heats the water. So I'm thinking it maybe is electric, but no cord to turn it on”

(Female, 20-29, Rural)

“My shower runs off the gas. Well, I think it's the gas because it's got a wee water heater on it”

(Female, 30-39, Urban)

Changes in circumstances

Many participants agreed that there had been circumstances or events that had made it more difficult for them to manage their expenses. The two most common circumstances mentioned were changes within the family or personal health changes that affected their household income.

Family changes

Some of the family changes mentioned in the interviews included divorce or separation, their partner being out of work, their partner being unwell, children's health diagnosis, moving house, and older children moving out. These impacts either reduced the amount that the household was earning (by losing one income) or increased its financial spend (such as with a child or partner being in poor health).

Mr. B is a single father of four children. His youngest has cerebral palsy and one of his middle children has autism. He used to have a well-paying job but had to leave work to be a full-time carer for his children. Lately, he has been struggling to keep up, especially over the last year with the cost-of-living crisis, and has fallen behind on his bills. He estimates that his spending on energy had doubled during this time, along with increases to his groceries, petrol, and rent. The stress over how to manage his expenses has been keeping him awake at night. He thought he could receive more support from the government but was told he had too many children and his income was just over the threshold. As a result, he must increasingly rely on credit cards and the credit union. He already has debt from a decade ago that he cannot pay off so he is unsure how he will pay off the debt he is accruing now.

As a result, he recently moved his family into public rented accommodation. This accommodation was not furnished and as an outcome, he had to source furniture for the entire house, which was an additional and unforeseen expense. To do this he has relied on charities and friends but has also had to buy some items, which disrupted his budget for his children's Christmas gifts.

In some single parent households, a child's disability diagnosis meant that the parent had to leave work to become a full-time carer. This was especially difficult where the single parent had multiple children and was struggling to provide for them all in the cost-of-living crisis.

“My eleven-year-old, she has cerebral palsy, so she can't walk. She's physically demanding. [...] I'd love to be working [...] I had to leave [work] to look after my children”
(Male, 40-49, Urban)

“Before I had my son, [...] I would have been working full time. So because I'm off with him, there's obviously been quite a big dip in money that way. And then because I'm a single parent as well [...] I thought I would have been back and then obviously circumstances changed and stuff, with my son obviously having additional needs, so I have nobody to take him”
(Male, 40-49, Urban)

“Stay at home and I'm a carer. For my eldest daughter. My oldest daughter has disability needs”
(Male, 40-49, Urban)

Similarly, families with a new child are also struggling to manage all their increasing payments and the additional costs. This is especially true when weighing the cost of childcare against their income. This leaves some families not earning enough on a single income but spending more on childcare if they are both working and ending up with less money to pay their expenses.

“Because you're sterilising bottles. I am constantly with bibs, so it's a lot of washing. You're doing a load of washing for him alone in a day. Not including your bath towels etc. You understand things like that. Boiling the kettle more, making bottles. So yeah, with the baby here, the electric is definitely more”

(Female, 30-39, Rural)

“[My maternity allowance] ends in January, but the job that I was on before I got pregnant was temporary, so coming off maternity I'm currently unemployed. So that's where I'm trying to figure out what to do next [...] But there's also weighing up the options now of, is it worth my while going back [to work] because of the pay and how many hours I can only work? Is it worth my while with childcare? Do you know, by the time I get my wage and pay out childcare and bills and whatever. I'm still trying to look into is there something else I can get”

(Female, 30-39, Urban)

Health changes that affect ability to work

Several participants also had to leave work, either permanently due to worsening health conditions or temporarily to recover from an injury or illness. These instances left couples without two full incomes. Those that stay home during the day are conscious of their energy usage and try to minimise it as best they can. Meanwhile, single participants that have found themselves out of work due to health reasons have been left without an income and struggling to understand the benefits system. Some of these individuals have drastically minimised their energy usage.

“I ended up in intensive care on life support. It's gone from two incomes to one, so it's tight [...] and dramatic changes. It's taken me years to adapt to not being able to financially support the home”

(Male, 50-59, Urban)

“I haven't worked since May, due to health reasons. So I've worked for 47 years of my life and then from last Christmas I wasn't feeling well, and it just sort of snowballed from there [...] it's just ongoing. But the benefit system is a nightmare and you're just getting pushed from pillar to post and not really getting anywhere fast”

(Male, 60-69, Urban)

“I've been off since the end of July [...] I have to learn how to try and walk again. I just had a very bad trauma”

(Female, 40-49, Urban)

“Because I'm recovering from a cornea transplant. I'm not working at the moment”

(Female, 20-29, Urban)

Experiences of debt

Several participants had past experiences of debt, usually from the credit union, loans or credit cards. The experiences of accumulating this debt varied from struggling to get by to being young and unaware of their finances. Many of those who had experiences of debt were still making repayments. This adds another monthly outgoing that they must worry about. Although several also admitted that they have stopped making payments towards their debt in order to have money for their priority payments.

Ms. L lives in a rural area with her teenage son in public rented housing. She has two younger children who come to stay with her at the weekend and is expecting her fourth child soon. Ms. L stays at home most days as she has sciatica and suffers from poor mental health but receives enhanced PIP for these conditions. In the last year, she has switched from Economy 7 heating to gas heating, which she pays for via a prepayment meter. Initially she thought the switch would be worthwhile to lower her electricity bill, however she has not noticed a huge difference in her gas bill and unfortunately feels that her home is not as warm.

To help manage her spending, she only runs the heating for one to three hours in the day, so she has enough for when her younger children come to stay at the weekend. Sometimes she has to rearrange their visits until after she gets paid so she can buy gas or she borrows money from friends. More regularly, she borrows² from her electricity provider so that she has enough to pay for her gas. This has put her in debt of about £300 and she must pay back a percentage every time she tops up. Ms. L is very concerned with how she will manage once her fourth child arrives and when her two youngest children will return home full-time.

"I'm only affording to survive. All my bills have to be paid. I don't have any money for my bills. So, we got money for my gas and electric and food. Anything else I've had to put on the back burner".

She has a bad credit score because of a past partner who left her with a large amount of credit card debt, so she cannot get approved for another one. She is also in debt with the Social Fund and cannot rely on them for additional help now until she pays it back. About a year ago, when her mental health really deteriorated, she was no longer able to make her mobile phone payments and is now in debt with her provider. She also owes money to the credit union but can't afford to make those payments either.

"I feel like I'm having to get myself into debt just to survive".

"I got myself in an awful lot of debt back when I was younger [...] and then just took out bankruptcy when I just couldn't afford to pay them anymore [...] More or less credit cards. There was maybe a personal loan in there, a small one"

(Male, 30-39, Urban)

"It was when I lived in England with the girls' father and I was working full time, but he sometimes couldn't keep a job. So in between jobs, then it was difficult just paying the bills and then on a monthly wage and then having nothing, then credit cards came into place"

(Female, 30-39, Urban)

"When I was 21, I took out a loan [...] that snowballed. But I would have taken out loans. See, when I was younger, just to survive, I had lots of zero-hour contracts"

(Female, 30-39, Urban)

"I think I'm probably about £6,000 in debt, not including the student loan [...] it was paying incidentals and then it added up and got too much because I had other things to pay for. I just put it on the back burner and forgot about it [...] I've tried to reduce it overall because most months I was paying quite a lot and then most months, like in the summer I could pay a wee bit more, but I had to reduce it because I was struggling in the winter to pay that back.

So, it's going to take me longer"

(Female, 40-49, Urban)

² The term "borrowing" from suppliers is referring to a supplier adding credit to a meter or establishing a repayment plan to help with bill payment. The consumer then pays this credit back through their top-ups or bill payments. The term "borrowing" does not refer to the supplier giving money to the consumer.

“About twelve years ago I had debts, and I had a nice big house and got that repossessed. So, I owed £65,000, for example. It's not good being repossessed either. Credit cards I've done arrangements with, but that was when I came out of work, I just haven't paid them”
(Male, 40-49, Urban)

Energy efficiency of homes and quality of housing

When asked about the energy efficiency of their homes, few participants felt that their home was efficient at retaining heat. The motivation to improve the situation was higher among those who owned their homes, while those who rented privately or lived in public housing were less likely to inquire about improvements and repairs.

Rented accommodation

Public rented housing³

Participants living in publicly rented housing were generally either satisfied with their homes' energy efficiency or greatly dissatisfied. Of those that were dissatisfied, many reported leaks and drafts in their home.

“I have leaks in my ceiling and my bedroom is damp. And they're still fixing it. They've put more vents in and [...] it's still damp. I still have to continue with the wee bags up everywhere and that kind of thing”
(Female, 30-39, Rural)

“Not really. The bathroom window, the latch on it has been broken for over a year and I've said to the [housing provider] multiple times, and they keep saying they're going to fix it and they haven't”
(Female, 40-49, Urban)

“It's drafty. This is why we're getting new windows and a new kitchen. New windows, new kitchen, a new front door, new back door. And they told me that years ago. So, every couple of months I ring them up and say, ‘any word of this?’ I was cross over on the phone there about two months ago because they said, ‘don't be set on something [happening] down here in the middle of winter’. Just asking, when do you think this will be done? ‘It's on the cards’, ‘the boys are working on it’, and ‘I'll get an engineer out’. I suppose you want to come out and measure the windows for the fourth or fifth time. There are only two houses in our park that haven't been done up. We still have the brown windows, the wood windows, and they're rotten”
(Male, 50-59, Rural)

When asked if they had approached their housing provider about repairs many responded that it was not worth the effort based on previous experiences.

“My previous home before this one, it was exactly the same. And I had spoke to them about putting more insulation in the attic and they just came out and said that it was up to specification. So, I didn't even attempt this time because I get the feeling they're going to say the same”
(Male, 30-39, Urban)

³ Public rented housing refers to those who rent their homes through social housing or through a registered housing association.

"[I'm] just sort of living with it. Because [the windows are] not that bad that you wouldn't notice unless you're sitting and you're completely incensed, then you would notice the draft then. I think I've [gotten used] to it now"
(Female, 20-29, Rural)

"You just get used to it. And it was a kitchen window, so you tend not to spend an awful lot of time in the kitchen anyway, so you can live without it. All of a sudden, after 16 years, [they] come to fix your window between 8am and 1pm on Monday morning"
(Male, 60-69, Urban)

Those that were satisfied reported that their homes had recently been upgraded to improve their energy efficiency. This included new windows, insulation, and in some cases installing gas.

"When I got the gas, and I got an extra radiator in my living room. Because I only had one in the living room and my living room is long and I got all new radiators all around the whole house"
(Female, 50-59, Urban)

"They just said, if you get the gas, then we'll insulate and give all new pipes, all new radiators. So, my whole house was wrecked. I'm sitting there with no carpet on the stairs because they had lifted all the floors upstairs and all. But it's brilliant. Brand new radiators, pipe and boiler. Everything is brand new"
(Female, 40-49, Urban)

"Because the house used to be tin, but they did update all that and it's plastered now, and it's added insulation and new windows and all that"
(Female, 30-39, Urban)

Private rented housing

While some felt content in their privately rented accommodation, there were others who recognised that improvements needed to be made to their homes. However, in these cases, they rarely received support from their landlords either because they were fearful that their landlord may raise their rent, which they could not afford, or their landlord was unable to afford the upgrades.

"It's terrible because I have damp. I'm [in an] end house. Against the gable wall, one side of the stairs, the wall, just soaking all the way up and then in the bedrooms as well, just the same. Then mould and just constantly cleaning the mould [...] when I moved in, I got a guy around from the health department, from the council, to have a look at it, and he said [...] 'There's really not anything you can do'. That was it [...] my landlord has a few houses, and he said the same, literally the same"
(Female, 50-59, Urban)

"I made an agreement with him that if you put a new kitchen in, I'd pay half of it. So, I'm paying half of it. But it was an agreement as well that he wouldn't put my rent up for five years. I made him sort of write it and write the book and sign it and date it, and I signed and dated it. So, I thought, well, that's fair enough"
(Female, 40-49, Urban)

"They don't have the funds for it. It's been touch and go with my house because he has really told me that he struggles to keep up. And then that's a constant worry. When does he come to me and says, 'right they're for sale?'"
(Male, 40-49, Urban)

Homeowners

About one fifth of participants owned their own homes, with nearly half of those having already paid off their mortgage. These participants were generally in the 65 plus age category and retired. They had been in their homes longer compared to renters and had made considerable repairs to their homes over the years. They also had fewer financial concerns without a mortgage payment.

“Well, we put triple glazing in. And the walls were pumped with damp proof bead insulation. Long time ago”

(Female, 60-69, Rural)

“So, it's like 18 inches of insulation in a roof space. [...] it's double glaze windows we put in. They're probably 15-year-old now. But they're still working fine [...] So efficiency wise, I think it's just probably as good. Not much more can be done”

(Male, 60-69, Rural)

Of the remaining participants who had a mortgage, many were in the process of slowly making upgrades to their homes. This was often contingent on when they had money available, if they received a grant or if they were given materials to do the repairs themselves.

“There's a massive draft coming in the front door. It wasn't fitted properly and it's the wrong standard door for the house. It's just a shell of a door, whereas I need a composite door. I tried to save up money for it and I had to cancel it because I had a pay up for my daughter's accommodation at university [...] I had put a down payment on a stove, and I had to cancel it because I just couldn't make ends meet. Plus, the fellow that was going to install the front door, said the composite door would cost, I think he said around £2,600”

(Female, 50-59, Rural)

“My daddy was able to get [insulation] from work, so it's sitting out back. So, it's just [a matter now of] getting it up and into the attic. But I've had someone come out to check that we had it in the cavity wall insulation [...] We were fortunate enough we could put new windows and doors on, but we still need to change the radiators now, so that will be next [...] We wouldn't have been able to pay to get someone to do it. And then the cavity wall one was a scheme.

Somebody recommended it to me”

(Female, 30-39, Urban)

“All brand new, insulated and brand-new roof insulation and new wall insulation [...] it was done through the grant scheme”

(Male, 30-39, Urban)

“It was a loan through the credit union. It was £5000 [...] It's £120 a month. And that was for the first batch of cowboy builders to shaft us [...] And the reason why we got the second cowboy builders was, there was a leak in the roof. They hadn't connected the building in with the expansion [...] So the water was just running down [...] I did get that Affordable Warmth Scheme. I think it was nine years ago where they put the double [or triple] glazing on [...]

And that really was a massive help”

(Female, 30-39, Urban)

Impact of struggling to pay for energy

The following section considers participants financial situations when dealing with the energy price increases of the last two years. It includes:

- Prioritising payments and the impact on other household expenditures; and
- Impacts to quality of life.

Prioritising payments and the impact on other household expenditures

During the interviews, participants were asked about their priority payments each month. Those that participated in the depth interviews were also asked to arrange a series of cards, naming different expenses, in order of priority. During this activity the following themes emerged:

- Prioritising electricity over heating; and
- Effects on monthly spending.

Prioritising electricity over heating

Many participants interviewed expressed that they prioritise their electricity usage over their heating and, for many, all other bills. They reasoned that the home could not function without electricity but they could survive without heating if necessary. Others reasoned that running an electric blanket, electric heater or even an open fire in a room was cheaper and more effective than turning the heating on for the entire house.

“I don’t put the heat on. I have [electric heaters] around the house because it saves on the oil. They’re quick at heating up, but I think they’re a bit sore on the electric”
(Female, 40-49, Urban)

“I’m hearing that gas is absolutely astronomical. So, I think [economy 7 is] a blessing in disguise at the minute. But whereas before it was just extortionate”
(Female, 30-39, Urban)

“You just can’t be without electric and especially with my son at tech he needs a tablet to do his schoolwork”
(Female, 40-49, Rural)

“I have a fire, so at the moment, we don’t have any oil, so we’re just burning coal. And that would heat the house. So that’s cheaper to get my hands on”
(Female, 30-39, Urban)

“Electric and groceries. I wouldn’t prioritise oil because it’s not a monthly thing”
(Female, 30-39, Urban)

There was also a considerable difference in energy usage between struggling families and struggling single individuals. Participants with children in the household were more likely to prioritise both their heating and electricity usage for their children. They would still ration this usage and rely on electricity or other devices to supplement their gas/oil heating systems but noted that heating was an essential for their children. To pay for their rising heating payments, some have gone into debt or cut back on other essentials.

“Definitely gas. And electric, obviously. But I think because I’ve noticed gas is quite expensive, so I’ve just been conscious of it”
(Male, 40-49, Urban)

“I do tend to put [the gas] on when [the children] come [...] But I do dread them coming home because [...] like getting up in the morning, it’s freezing, whereas I would just put a jumper on or just get on with it and my son would do the same, whereas they’re young, they’re nine and ten and there’s a baby on the way and you’re thinking ‘oh God, how am I going to do it then’”
(Female, 40-49, Rural)

“If it’s during the day and my sons are at home, then I would put the heating on in rooms that he would be in, which is a few, because he runs around [...] If he’s at school, then I try and ration up, so I would have the heat on in the morning for him, and then I would turn it off and put a dressing gown on over my clothes and then whenever he’s due to come home, put it back on again for a couple of hours”
(Female, 40-49, Urban)

Alternatively, single adults were more likely to not prioritise their heating, explaining that it was not an essential since it was just them at home. This reasoning was accompanied by severe rationing, with some admitting that they have stopped using their heating systems altogether.

“[The heating is on] a lot less and [it’s] never on when the children aren’t there. I physically can’t afford it”
(Male, 30-39, Urban)

“That’s when I started going down to the one hour in the morning and the one hour in the evening. During the day if I save a few bob on the electric, I might throw the electric heater on for twenty minutes or ten minutes, just to give the room that extra heat. But the gas I won’t be using”
(Male, 30-39, Urban)

“I don’t use [the gas] anymore because I can’t afford it”
(Male, 60-69, Urban)

Effects on monthly spending

The increase in participants energy bills along with, for some, their life changing circumstances, have had an effect on their monthly spending. Many reported changing the way that they shop and cutting back on expenses.

Reducing food intake

It was also very common for participants to explain that they have reduced their food intake or skipped meals in order to lessen their grocery bills. This is especially prevalent within families with children, where they want to provide their children with food to eat so they go without. A few commented that they had lost weight due to their reduced food intake over the last year.

“You see to the boys first; you make sure they have stuff in for them. You don't think about yourself as long as your kids are fed”

(Female, 40-49, Urban)

“I'd give them all dinner and if there's some left for me. Fair enough. If there's not, I just have tea and biscuits or something. I would go without dinner”

(Female, 30-39, Urban)

“There was a stage where I was actually eating once a day. For a lad of my size, it's definitely not enough. The first six months of this year, the adjustments of the price of gas and electric going up from last year, that's what all kicked it off because I don't have the money. That's when it got to the stage where I started lying in bed because I got so down about it [...] I wasn't eating a breakfast or eating a meal, it was just a dinner. And then obviously maybe a cup of tea [or] a coffee in the morning. Just that's the reality of it. But I'm sure you've heard a lot worse. But that is the reality of life”

(Male, 30-39, Urban)

“I've lost quite a lot of weight because I'm not eating as much [...] About a stone now. I've lost a lot of weight over a year. And I'm a small woman like. I would eat with the children because I want them to know you need to keep doing this. And especially with my son needs to, he's learning different textures and things. So, I don't want him seeing me not eating”

(Female, 30-39, Urban)

Changes in grocery shopping

Changing the way that they shop for groceries was commonly cited by participants as a way to bring down their expenses in order to pay for their energy payments and other priority bills. This included shopping around for the best deals, buying cheaper products, buying less miscellaneous items, changing where they shopped to more affordable retailers, and trying to manage their larger shops between pay checks.

“I used to go and do a big shop, and then I found out that sometimes day to day is better [...] I find day to day using what you use works out cheaper. I just think this past year, you've really, really had to adjust your whole living standard just to get through”

(Male, 40-49, Urban)

“You're going to the [shop] more, then you're watching out for the offers [...] You might be spending a little more on fuel, driving to three different places, but you're still saving maybe £30 on your monthly shop”

(Male, 60-69, Urban)

“I would do one big shop and then I would do small shops, but in that big shop I'd make sure I have everything that's going to last me a month, if not two months [...] I wouldn't be going into some of the shops and being like, ‘oh, I'll just take that. I'll just take that’. I'm looking at the prices and saying this is the better deal if there's offers on it”

(Female, 20-29, Rural)

“Just buying less. Which probably isn't a good thing because we're having to go to the shop more frequently. And it's the little impulse buys that can catch you out. For a while there, we had done online shopping and noticed that it had actually helped because you don't go into the shop and think, ‘oh, look at that offer’ [...] And you always find a way of justifying, it's a bargain. It's not a bargain if you don't need it”

(Female, 30-39, Urban)

Cutting back on spending

Cutting back on their spending was another commonly cited way to manage rising energy payments. Depending on the financial situation of the participant before their energy bill started

to rise, these cuts were made to a variety of expenses, which ranged from broadband and subscriptions to activities outside the home.

“The broadband we didn't have it for a while, and I just got it put back on. And again, if there isn't enough funds and I need to fund something else, then sometimes you must take the luxuries away. And it's the same with clothing. Sometimes we can't get it this month, but we can do it next month. So especially like, seasonal holiday events. I did my best with the kids, but this year we just couldn't do anything for the summer”
(Male, 40-49, Urban)

“I'm having to cut things that I wouldn't have cut before. I mean, we would have always had, like, [streaming subscription service]. I don't have it any more because I just can't. Because some of these things you're paying £6.99 a month. That all adds up. And I just have noticed all those little things have stopped [...] I had to stop it all”
(Male, 40-49, Urban)

“If I had money, I would love to go and get my hair done professionally. But [my friends and I], we bleach each other's hair and stuff [...], this is like luxury stuff I can't afford”
(Female, 30-39, Urban)

“Well, [the car is] all through my son's disability, so it's a mobility car, but the cost of petrol has gone up and I've found that I'm trying not to use the car as much. It's another way for my son to get his sensory needs as well. Like we used to go out driving on a disco drive and I would just play music and sing, and we would go over country roads and everything and he loved all the dips, he loved all that. So, we're not really doing disco drives as much as we used to”
(Female, 40-49, Urban)

“I used to go to London because all my friends and family are in London and I used to go over there every 27th, 28th December just to get some support for me and it's nice to see them and now I won't do it because I can't afford it. I'm not taking four kids on a plane or especially on a boat for 8 hours. It's painful and it's expensive. The ferry crossing was £680. That's just to get on the ferry. But you add on the petrol to drive from Liverpool down to London and even on the plane you go to [fast food] at [the airport]”
(Male, 40-49, Urban)

Impacts to quality of life

Participants were asked how these rising costs have impacted their quality of life. Almost all of those interviewed were able to describe how their lives have been impacted across the following ways:

- Lack of social life;
- Impact on physical health; and
- Impact on mental health.

While not everyone expressed all three areas, most at least experienced two, with the exceptional person only impacted with one area. Often these experiences overlapped. Across all participants, the most prevalent impact was mental health.

Ms. H lives in public rented accommodation with her two children. She was working full time but left after her youngest was born and is now a carer for her oldest child, who has been diagnosed with Autism Spectrum Disorder (ASD). Over the last few years her electricity has doubled in price from about £20 lasting two weeks to £30-40 lasting only a week now. Her gas heating is currently not working because her radiators are full of black sludge. While she reported this issue a month ago, no one has come out to fix them yet. Instead, she was given an electric radiator to use for the entire

house. The rest of her bills and grocery payments have also gone up, and with no support from the children's father, she is not keeping up and struggling to buy essentials.

Her mental health has suffered the most throughout this time and she has been struggling with depression. She was seeing a psychologist through the NHS but has been on a waiting list to see a mental health team since moving towns a few years ago. Due to her depression and anxiety over her family's financial situation, she has been prescribed sleeping tablets and anti-depression tablets over the years, which has caused her to gain weight and affected her physical health. The longer she has been struggling, the more her eldest child has noticed and has also shown signs of depression and is now refusing to go to school. With the heating not working, Ms. H also explained that they have all been sick in the last month. This has been especially troubling for her toddler who constantly takes off their shoes and socks. She also explained that due to her mental health and stress over the finances, their social lives have become non-existent.

"[I've] put on loads of weight. I've tried antidepressants, but I just came off them because I've actually gained more weight. So, me and my daughter would go to the swimmers in the gym quite a lot, but there's been quite a few times where the gym membership has bounced. So I've had to just not go for a period of time and I think, if that's something you enjoy, it's really important for your health and well-being and even just like silly things like excursions for my daughter, taking her to soft play at £7 [...] and there's been times where I really wanted to take her, it's freezing outside and [we can't] go to the park to let her run about [but] £7 could be us eating tonight"
(Female, 30-39, Urban)

Lack of social life

Changes to participants social lives were expressed frequently. This was prevalent among those who had children. These changes usually consisted of activities they used to take their children to but can no longer afford, including the cinema, days out, and fun zones. Quite a few participants also commented that they do not drink alcohol and their social life is minimal because of costs. Several participants reflected that they used to like going out with friends for a few drinks but no one they know can afford it anymore. A few had adjusted the frequency of going out and the places they go to, in order to minimise the cost. Others were embarrassed that they were not able to afford to go dating and have stopped trying to find a partner altogether.

"It's just sad you're not being able to do stuff with the children. I am in the house quite a lot. And with my children who come to me twice a week, it makes me feel like they don't want to come. There's nothing to do. 'Come over to mummy's' and I'm always just sitting there. I can't really afford to bring them out anywhere or anything anymore. I just don't have the money to do it. Before I would drive to [a soft play venue], you would have done something, but now I haven't in months. Now I just can't afford to do it [...] But it's just sad. It would upset me"
(Female, 40-49, Rural)

"Maybe go to a friend's house or a friend calls in on me, something like that and we'll have a coffee"
(Female, 60-69-Rural)

"We would more make food and then just get a few bottles of wine. Just chill out. I do like going out, but it's too [expensive]"
(Female, 30-39, Urban)

"I don't go out because I would rather have my money aside and not go spending it unnecessarily. So that area of our life has definitely changed. And then doing things, with

[our child]. We're doing more outdoors, walks, parks, rather than paying to use the bowling alley or the cinema"

(Female, 30-39, Urban)

"My social life has definitely changed. I would have went out every weekend and I had fun. But that's completely changed. I very rarely go out at the moment because you can't really spend that much, even if you were to go out, you would spend a lot of money because of the rise in even buying a drink"

(Female, 30-39, Urban)

One participant expressed her anxiety about being a bridesmaid for her sister. She recalled saving £2 per week over six months towards the hen party and is now concerned about the cost of attending the actual wedding.

"[My sister is] getting married in March, and we had her hen party in September. And I was saving up, it was only £2 every week, but I've been saving up since her birthday in March when she told us the hen party was going to be in September and it wasn't a lot, [but] then I had to contribute the end of the hen party stuff as well. I know it doesn't seem like a whole lot, but when you haven't got it. And that's what I mean, it was for that specific thing. And I know coming up to the wedding, that's another pressure on me. We've been saving for that as well"

(Female, 30-39, Urban)

Impact on physical health

Many of the participants were sick/disabled or had someone who was sick/disabled living in their home at the time of the interview. When asked about their health, some believed that their poor health was a direct result of their rationing of the heating, especially when considering damp in the home and the inefficiency of their home at retaining heat. Those with disabilities affecting their lungs were especially aware of respiratory issues that they say have been caused or exacerbated by their home environment. Others had never thought about this connection before but could not deny that the lack of heat might be contributing to their poor health.

"With my back issues, I would get muscle rubs for the bath [but] I can't have a bath really now. Now you're getting a quick shower. So, I miss being able to, when my back is playing up or at night. I always would have got a hot bath at night to help me to get into sleep and to relax my back muscles [...] That's one of the things I would have depended on regarding back issues. I can't do that no more. I just couldn't afford to do it"

(Female, 40-49, Rural)

"The partner, as I say, struggles to walk. That's the arthritis. It's worse with the cold weather. He would have been a fisherman, too, so it's killing him not being able to walk or to get out fishing"

(Female, 30-39, Urban)

"I think maybe with the respiratory side of it all because my asthma came back and there is a bit of damp in my house in the bathroom. So, I think that has definitely affected it"

(Female, 30-39, Urban)

"I don't know if [the respiratory issues are] because of the COPD or the damp, it is obviously not helping it"

(Male, 60-69, Urban)

"We tend to get sick very often but whether it's a direct cause of the mould in the home remains to be seen. I have a lot of respiratory issues myself as well. I never actually thought about it until you mentioned it there"
(Male, 30-39, Urban)

Others mentioned how they have been eating poorer quality food or less food, in order to save money. As a result, their health has declined or they have either gained or lost weight. Additionally, a few participants reported gaining weight on anti-depressants but not being able to afford new clothes or to go to the gym. Especially for those whose weight has fluctuated, this had an additional impact on their mental health and body image.

Impact on mental health

Most participants admitted to feeling stressed trying to figure out how to pay for their rising bills. Numerous participants explained that they become especially anxious at night when they have time to think, which unfortunately results in losing sleep as they try to work out how they will continue to get by.

"The only time I really struggle is at nighttime, and that's to physically shut down. There's some nights I won't even get to sleep because there's just too much [...] it's a nightmare"
(Male, 40-49, Urban)

"The doctors have me on sleeping tablets a few times. They're a bit hesitant about giving them, obviously, because I'm a single parent, especially with the baby, but they've had to because [...] I'm with my doctor all the time because she knows, obviously, that my mood hasn't been great. And then, my overall general health hasn't been good. My wee boy hasn't been that good either"
(Female, 30-39, Urban)

"Last year was horrendous. I tossed and turned. I was having nightmares up and down during the night, rechecking the bills and rechecking, counting the money that I had saved up and thinking, 'right, I have one, two, seven months left now. How am I going to do it?'"
(Female, 50-59, Rural)

"I can't sleep at all; sleepless nights are not good"
(Female, 50-59, Urban)

"Literally losing sleep over it. I'm lucky if I get four hours sleep a night. That's a good night's sleep for me. There are bouts of like three days in a row where I haven't slept [...] but I'm used to it. I can't switch off. I'm always thinking [...] before you know what, it's time to get up and the children need fed"
(Female, 30-39, Urban)

A few others also talked about dealing with depression or being unable to get out of bed, which then affected their physical health. This became cyclical with a few acknowledging that they felt like a failure or were embarrassed.

"When your mental health goes, your body deteriorates and that affects the rest of your family and then what can you do. It just spirals down to something so simple as that"
(Male, 60-69, Urban)

"I'm waiting to see the mental health team because my mental health is just in the floor and it's really, really hard to have any sort of positive outlook whenever you're going 'what have I honestly got to be positive for?' It's not really living [...] You're just surviving on basic needs at the minute. And even at that, it's a struggle"
(Female, 30-39, Urban)

“Just my depression and headaches, the disc in my back. When my depression is bad, I would find it hard to leave the house. When I get into that routine of not leaving the house, then it'd be really difficult to leave the house or there's been times that I have not left the house in weeks and I would go out and quite bad, I'll be with my head down and I wouldn't be looking at you in the eye. I would feel uncomfortable, like ‘everybody's staring at me’ and like, ‘oh, I can't wait to get home’. So, I am in the house a lot, mainly full time, so that's doing my health, too. So, it's just being in the house so much that I'm feeling it a lot, not having the money for the gas”

(Female, 40-49, Rural)

“Not having that money and struggling so much and I would get paid and then within a couple of hours I have no money left. So that has affected my mental health. I can't live like this anymore, this is horrible. And if I get stressed out, I have adjustment disorder, I will cry, and I can't control it. It's uncontrollable”

(Female, 40-49, Rural)

“Just depression. Severe depression with the children, depression with me [...] I literally didn't even have a pound to my name”

(Female, 40-49, Urban)

“Since I've got this job, it's been so much better. But last year I was actually crying just being like, ‘I can't afford to live’ [...] I was just really anxious. I just didn't know how I was going to provide for myself and my daughter [...] rent is just going up and up and up and everything's more expensive. Like, wages aren't really budging. But at times I've been really depressed and anxious and I just didn't know how to get through. Nothing really changes when it's like that, but again, it's extortionate”

(Female, 30-39, Urban)

“You're always worried, you're depressed, you're worrying about everything”

(Female, 50-59, Urban)

For many, these combined issues have contributed to feeling hopeless, and assuming that there is no solution to their financial and energy circumstances.

“My entire life is consumed by not being able to afford other things because of my energy bills”

(Male, 30-39, Urban)

“Two weeks ago, in the depths of January blues, I transferred 90p from my savings account into my current account so that I could top up on electricity. I thought to myself, this is a new low”

(Female, 40-50 years old, Urban)

“You don't really see any way out because there's no let up every way that you look at things”

(Female, 40-50 years old, Urban)

Coping strategies

The following section reviews the coping strategies adopted by participants to manage their finances amidst the rising energy costs. It covers:

- Behavioural strategies;
- Financial strategies;
- Supplier support; and
- Charities and advice.

Behavioural strategies

As mentioned already, participants have made changes to reduce their spending. This section considers the behavioural changes participants have made to reduce their energy usage, and this section will cover the following:

- Self-disconnecting; and
- Self-rationing.

Mr T lives alone in public rented accommodation. Up until May he was working but had to leave as his health was growing exceedingly worse. He has been with the same energy providers for the last twenty years and pays by direct debit for both gas and electricity. Despite his job, he had been rationing his energy usage long before the increases a few years ago and at the time was spending about £100 a quarter on his energy bills. He explained that he would choose to microwave soup or have a sandwich each day to save on groceries and the energy costs of using the cooker. Four years ago, he also removed his washing machine and now does his laundry when he can afford it.

When the prices increased, he decided to stop using the gas for heating altogether and has since limited his electricity usage down to about £30 a quarter by only using a reading light, TV, microwave, fridge, kettle, and electric blanket. He has been trying to register for Personal Independence Payment but is struggling to understand the benefits system. Since leaving work in May, he has spent the savings he had and cannot afford most essentials now. Mr.T admitted to being too proud to seek support from charities and does not think his suppliers would do anything, but he did acknowledge that his children have given him money on occasion. In between managing his health issues and doctor visits, he spends most of his time reading at home or, to keep warm, sitting over a pint in a bar or using his free bus pass.

Self-disconnecting

Self-disconnection is when a consumer runs out of energy on their prepayment meter because they cannot afford to top up the meter. Many participants had stopped using their heating supply or could not afford to top up for several days or weeks after running out. During these periods without heating, many resorted to turning on the immersion or boiling the kettle when they needed hot water for bathing or cleaning, as well as electric heating sources to help keep them warm in the colder months. Some participants with children explained that they have also left the home during these periods and had gone to stay with

relatives. Many participants who had oil heating⁴ ran out often and struggled to afford to re-fill their tanks. The struggles oil consumers faced will be covered further in the section on charities and advice.

Prepayment meter customers for both gas and electricity who could not afford to top up reported often borrowing money from friends or family and hoped to pay them back when their next pay or benefits payment arrived. These were much smaller amounts than those with oil but happened more frequently.

“My daughter gets really cold that I have had to ask for friends, for help, for lending money”
(Female, 40-49, Rural)

“Then the other month's rent was due, I had to go and borrow from the credit union to pay my gas bill, [it] was 200 and something pounds in a quarter”
(Female, 60-70, Rural)

“I stayed at my friend's house for three nights two weeks ago because I didn't have electric and I had to wait to get paid to get electric”
(Female, 30-39, Urban)

“I've run out of gas before [...] I ended up having to borrow money for it because I'd already used the emergency and I wasn't due to be paid for another few days”
(Female, 30-39, Urban)

Self-rationing

Self-rationing is when a consumer is reducing the amount of energy they use to levels below their daily living needs because of affordability, this can include lowering energy use to unhealthy levels. Every participant was rationing their energy usage to some extent in order to save on their energy costs. Most explained that they have become accustomed to turning appliances off at the wall and lights off around the house, although, this was more difficult for families with children where the children do not follow the same practice. One participant, who had started to turn off appliances and lights, reported making a ‘significant’ savings on their electricity, which they estimated was £1 to £2 per week.

“Well, my mother used to say, ‘turn the light off at the wall’. So, on standby, you tend to switch that off”
(Male, 60-69, Urban)

“I know last winter [...], I felt like all my money, everything I had was literally going into the electric [and the gas] all the time [...] And going back, making sure everything's turned off switches and that shouldn't be like that for one person, living in house”
(Female, 50-59, Urban)

“I keep telling [the children], ‘turn that light off, turn those plugs off’. Because they're not paying it, they don't care. Some do, some don't. I was probably doing £50 on electric”
(Male, 40-49, Urban)

“With three kids in the house, you just can't keep up sometimes. But the likes of the tv is on all day, all day long. The night light goes on all night in both rooms. And then the kettle stays on, but everything else is switched off”

⁴ Although UR does not have the power to regulate the oil sector, we understand that it represents a large consumer base in NI and have therefore included the views of these individuals in our report. The struggles these consumers face to afford oil are especially relevant as it often resulted in additional electricity usage, which the UR does regulate.

(Female, 30-39, Urban)

“Every light in the house used to be on and everything was on standby, but now I turn everything off and they don't be left on standby [...] I noticed quite a bit of difference. A pound odd per week. It might have been over a pound. So, it was quite significant”

(Female, 60-69, Rural)

Strategic usage of prepayment meter

Some participants with prepayment meters explained how they were rationing their energy usage around the operation of their meter, with the knowledge that suppliers would not cut off their energy supply in the evenings or at weekends. Most commonly referenced were people running large appliances, such as washing machines and tumble dryers after 6pm and at the weekend, as they were of the understanding that the meter would not disconnect during this time, and any overspend would not show until the next day or Monday. As a result, they often had a debt on Monday morning that they had to pay off before being able to top up for the week. While no one liked the extra payment they had to make, especially on Monday, this was a fairly common practice.

“Well, I tend to try to not use as much until after 6pm because you know that it won't run out after six. I won't put the washing machine or anything until after six if I need to, so that it won't go out”

(Female, 30-39, Urban)

“I would always be in the minus on the Monday. Like this Monday, it was so cold over the weekend [...] So I was minus near £20 on the Monday”

(Female, 40-49, Rural)

“There's many Fridays it's ringing, and I'll have to wait until the family allowances in on the Monday to top it up and it doesn't go off. It rings over the weekend. It won't go off after 4pm on Friday. It won't go off until eleven on a Monday morning to give you time to top up. But your child benefits in the Monday morning so you can top it up then. That way it doesn't go off”

(Female, 50-59, Rural)

Additionally, some participants had been told ways to manage their usage, in order to save on their energy.

“Regarding the washing machine, I just use it at night because I think somebody had said to me it was cheaper to run at night”

(Female, 60-69, Rural)

“It was actually an energy provider told me about doing it because when you're putting your heat on for an hour at a time, it's just heating the air, whereas if I have it at a constant temperature, it heats the whole house and it stays at that temperature. So, I found it a lot cheaper. I've been doing it for the past six months and I found a big difference in the price”

(Male, 40-49, Urban)

There were other single parents, who shared custody of their children, who rationed their usage when the children were with the other parent so that they could have energy during their stay.

Energy saving strategies

Participants highlighted the methods they used in an attempt to cut back on their energy spending, which included cutting back their usage or completely removing appliances that they believed use a lot of energy. Instead, participants used appliances that were thought to be cheaper to run or adopted methods that they believe are

more cost effective. For instance, several participants explained that they removed their tumble dryers or are trying to use them less and have bought drying racks instead or were drying clothes over radiators. Laundry was especially difficult for families with children as many expressed that they wished they did not need their tumble dryers. Others allowed ironing and washing to build up to a fuller load and ran their washing machines on shorter cycles in an attempt to cut back on electricity usage.

"I do use the tumble dryer. But [...] I went and got a clothes rack just for the towels. Because my child is at football every other day, so it's literally towels. And it's them that kills the tumble dryer"

(Female, 40-49, Urban)

"Instead of putting the heating on, I have a dehumidifier running all the time to dry the clothes so that they don't stink"

(Female, 40-49, Urban)

"You're talking £30-£40 a week at the minute. I can't even afford that. And that's the truth. [...] I've actually sold my tumble dryer [...] there's a clothes horse and I also hang clothes off the radiator"

(Male, 30-39, Urban)

"The washing, that was one of the things [...] we've cut back on doing as many washes I've had to cut the washing short because if I put on a long wash, it eats a lot of your electric.

And [I] do that once or twice a week"

(Female, 30-39, Urban)

"I let the ironing build up and then do a lot of it rather than having the iron on, off, on, off. And as I said, the washing machine. It's always just a full load every time"

(Female, 60-69, Rural)

"We use the heating to dry clothes as well. So that's saves on the electric with the tumble dryer, it's like a dual use and we try to not have it on for the whole entire day, and it would only really be in the winter"

(Female, 30-39, Urban)

"I used to have a washing machine, used to use the cooker, then the washing machine [broke], then just got rid of it and the cooker stopped working"

(Male, 60-69, Urban)

Others have started to rely on air fryers more now as they use less energy and take less time than the oven. For this reason, many participants who had air fryers considered them to be a good investment.

"We bought an air fryer, which is a lot easier on electric than the cooker. I got the air fryer last year and found out a big difference now. A massive difference."

(Male, 50-59, Rural)

"On energy saving. It's even the cooker. I don't use my cooker anymore. I have an air fryer"

(Female, 30-39, Rural)

"The air fryer seems to be a bit lighter on the electric"

(Female, 60-69, Rural)

"All our friends had got an air fryer. Prior to that our daughter had got one. It's quicker, it uses less electric. It's more energy efficient"

(Male, 60-69, Rural)

Similarly, participants explained that they had started batch cooking so that they are not having to cook every night and ultimately save on energy.

“And if you make a big bowl or a big pot of broth or stew, it does for two to three days. So, you're not actually cooking every day to waste more electric”

(Female, 40-49, Urban)

“If I cook something like spaghetti Bolognese, I leave the other half of the mince because it'll do for the next day for dinner”

(Female, 40-49, Urban)

“One meal would do for two, cook one night and have enough for it to do the next night rather than burning the gas again”

(Male, 60-69, Urban)

“I would bake and cook in bulk and freeze it”

(Female, 60-69, Rural)

Alternative heating sources in the home

When participants were asked if they used any alternative heating sources within the home to reduce their heating costs, most confirmed that they had one or more options at home. As already stated, many relied on electrical heating devices to cut back on their main source of heating usage. These included electric heaters, blow heaters, oil filled heaters, electric blankets, and electric mittens. One participant turned her oven on and left the door open to help heat the kitchen. In addition, everyone explained that they “layer up” often with warm clothes and blankets to avoid turning the heating on. Some also supplemented the heating with hot water bottles.

“Going into winter our back bedroom is a lot colder. It's the coldest room in the house [...] So my daughter, she has an electric blanket which helps her”

(Male, 50-59, Rural)

“I've got the one electric heater in the living room I try not to use, but if it's really cold, I do use it too. I do have to with being pregnant too. I'm afraid of a flare up. So, I have, since I've been pregnant, maybe used it more than I would have before, but, it's always hoodies and blankets, doubling your socks up”

(Female, 40-49, Rural)

“She'll have a fluffy blanket [and] she has on fluffy jammies and a hoodie. She can't regulate her body temperature very well, so she needs all those to keep her warm in bed”

(Female, 50-59, Rural)

“Hot water bottles all the time. Hot water bottles and blankets”

(Female, 20-29, Rural)

Alternative heating sources outside the home

Additionally, there were some participants who have significantly rationed their energy usage or turned their heating off completely. These participants have taken to leaving their home to spend time somewhere with heat or even to shower. Some expressed that they felt ashamed or embarrassed at having to resort to these measures just to survive.

“Now I've got a free bus pass. I sometimes just get on the bus. Because it's warm and just ride about”

(Male, 60-69, Urban)

“We went to the swimming pool to get washed because we've had no gas. I've slept at my friends because I've had no electric. I contacted 30 charities because I had no electric. And not one of them would do anything for me. It's crazy”

(Male, 30-39, Urban)

"[My son] would tend to go to his nanny's more [...] you feel so guilty, you feel awful. You do feel like a failure"
(Female, 40-49, Rural)

"The warm room was started up by [the] council. It means that you come in and get a cup of tea or coffee, the heating will be on in there a couple hours Friday morning [...] Last year, now they've done like a wellness thing. Massage, hand massage. The police called out to do security checks. There's lots of different things [...] instead of having to put the heating on your own house. So, it means anybody if they're at loose end, for a couple of hours, if it's a cold day, you can come down and still haven't put the heat on in your house, while kids are at school"
(Female, 60-69, Rural)

Financial strategies

In order to pay for their rising bills, several participants reported having to resort to the following:

- Informal borrowing methods: friends and family; and
- Formal borrowing methods: credit cards and loans.

Some have also sought financial support from their suppliers, which will be covered in the following section on Supplier Support.

Informal borrowing methods: friends and family

Participants were asked if they ever borrow from their friends or family in order to pay for their bills and/or energy costs. Some admitted that they did sometimes borrow. This was rarely a first choice for many, who preferred to not ask friends or family for help.

"I would never ask for it. But [my family would] give it to you in a sneaky way [...] It's just all with birthday cards or cheques or the Christmas time is normally sent a cheque. But I don't go out and say I need money. Again, it's a pride thing, probably"
(Male, 60-69, Urban)

"I hate doing that. If I have to do that it would be a last-ditch effort. So, I rely on the credit union"
(Male, 40-49, Urban)

"I might have to ask someone. Maybe get my wages a bit early, and then I'm catching up with them, too. But my bosses are very good to me down there. They will help me if I need it"
(Female, 30-39, Urban)

"I would try not to, but if I would, it would be from my mum or my sister [...] and it would only be to tie me over for that week"
(Female, 30-39, Urban)

One participant explained that he would borrow from friends on occasion to top up his electricity. He also has lent his friends money, which he assumes also goes towards their electricity when they run out but no one acknowledges to each other that they are struggling. Another commented that they would have normally relied on family for additional support. However, the cost-of-living crisis has also affected their incomes and they are no longer able to provide additional support.

"[My friends] would be, but they don't say, 'lend me a tenner for electric'. They just say can you lend me a tenner. So, I'm sure some people have, but I couldn't guarantee it is for electricity"

(Male, 60-69, Urban)

“My sister would have helped me out quite a bit in the past, but she's in the same situation as me now”

(Female, 30-39, Urban)

Formal borrowing methods: credit cards and loans

Participants were asked if they have ever used credit cards or taken out a loan to pay their bills. Most explained that they were trying to avoid going into debt as they did not have a means to pay it back in their current financial situation.

“I don't even know if I'm getting £15 a month. So, you can't take £15 off something that's not there”

(Male, 60-69, Urban)

“I don't borrow. I tend to balance my money”

(Male, 40-49, Urban)

“No, don't do credit cards. I don't think I would cope”

(Female, 20-29, Rural)

However, some have had to take out credit card debt to survive. This was never a participant's first choice but they found themselves in such financial difficulties that they had to seek support through debt. Some participants did have credit card debt but it was from a previous financial situation. Many of them were still paying this debt off, although it was also common for them to admit that they had to stop making payments as they could not afford it with all the additional rising costs.

“I hate borrowing money off people and I'll always pay it back early because it's just constantly in my head. I just hate borrowing money. But I've used the credit card more now than I normally would. And even doing that, I try and do more than the minimal amount and just I'm juggling three of them”

(Male, 40-49, Urban)

“I was actually having to get people to take out credit cards in their name for me, and I am stuck at the point where I owe their credit card bill and can't even pay it back”

(Male, 30-39, Urban)

“My credit cards and loans are just getting more and more expensive. And I have accrued about £10,000 worth of debt in the last six months”

(Male, 30-39, Urban)

The most likely form of borrowing currently was through a credit union to afford their bills. This often happened as a result of an unexpected expense, such as their home needing repaired or something breaking.

“This year I had to borrow £5,000 from the credit union to purchase the oil because all my money has been taken up by paying for my daughter to go to university and we just can't budge [...] And trying to build up, to save up and not squander, because the rates are coming now in April and we'll definitely need another fill of oil and then groceries and fuel and all that on top of it”

(Female, 50-59, Rural)

“Then the other month rent was due, I had to go and borrow from the credit union to pay my gas bill, it was 200 and something pounds in a quarter”

(Female, 60-69, Rural)

“We had to go to the credit union and they were able to give us a loan to pay it. So, then we were also paying back a credit union loan”
(Female, 30-39, Urban)

Supplier support

A few participants interviewed had gone to their supplier for support. However, it was more common for participants to not have approached their suppliers, assuming that they would not be able to help or that any support would have to be paid back, which they could not afford on their income. These themes will be explored in the following sections:

- Communication and awareness;
- Experiences of contacting suppliers for support;
- Barriers to contacting suppliers for support; and
- Switching suppliers.

Communication and awareness

When asked about supplier communication, most of the participants said they knew how to contact their suppliers but few had actually communicated with them. Several also indicated that they or someone they knew would have anxiety at the thought of making a phone call to their supplier. Those who had tried to phone their suppliers expressed frustration trying to get through to someone. Depending on the type of payment method, most participants explained that their main communication with their supplier was through bills, quarterly statements or when they came out to read the meter⁵.

“I don't really care because at the end of the day, they send you a bill and you pay it [...] Pretty much every quarter. They just tell me about price rises or reductions. Slight variance, which to me is like learning emojis”
(Male, 60-69, Urban)

“An email once a month, maybe not even, [they] send you a statement every three months”
(Female, 30-39, Rural)

“I have to think. I've haven't heard from gas since I got it in. Yeah, I haven't really heard from them at all”
(Female, 40-49, Rural)

Experiences of contacting suppliers for support

A few participants acknowledged contacting their supplier for support with their energy bills. Several participants on prepayment meters were able to top up using the supplier's phone app. They explained there was a button to borrow⁶ £5 from the supplier. They then had to repay the £5 before they could top up again. These participants found this method of borrowing very efficient and helpful.

“You can just go in and [press] ‘lend me a fiver’ [...] Well, it works for me because if I have to wait for my pension to come in to pay it, I don't mind as long as I know I have fire to keep me going a couple of days”
(Female, 60-69, Rural)

⁵ Even though meter reading is the responsibility of NIE Network.

⁶ The term “borrow” from suppliers is referring to a supplier adding credit to a meter. The consumer then pays this credit back through their top-ups. The term “borrowing” does not refer to the supplier giving money to the consumer.

"It was very difficult after my divorce, when I was on my own struggling, I used to borrow £5 on electricity"
(Male, 40-49, Urban)

A few participants recalled having to phone their suppliers to 'borrow'⁷ credit for their prepayment meter or to set up a repayment plan to help pay their bills. Borrowing credit was only attempted as a last result, as participants assumed this would need to be paid back and were reluctant to add to their debt. Those on prepayment meters were automatically set up on a repayment plan where they paid back 20% of what they borrowed each time they topped up. Only a small number of those who were on direct debit had phoned their suppliers for support. Those that established a repayment plan with their suppliers had generally found the experience to be clear and effective.

"I am definitely going to go and try and get another provider. Because I had to [borrow] money off them. I had to ring them and say, well, look, I didn't realise I was spending that. So, can you lend me money until I get paid to cover it? Embarrassing"
(Female, 40-49, Urban)

"My balance [with my electricity provider] is up to £300 that I owe them. So, I'm thinking, 'oh, I can't keep doing that'. I'm sure they're sick of me anyway. Like last week I did it and I was thinking if they could help me up with the electric, I'll get £25 [of] gas and then they help me with the electric"
(Female, 40-49, Rural)

"I actually remember the kids were there, that's how I know. And they were running their things, and I was never going to say no, I was going to just do without [after the children left] and just say nothing, it's just what you do. And that's the time I actually rang [my supplier] on the Monday to say, look, I'm basically sitting here with no electric. I'm in the minus. And then they said they would give me a 30-pound loan on the electric, but also clear the [minus]. So just to agree on £40. It was just a general conversation"
(Male, 30-39, Urban)

"It was last month. I just rung them and told them, 'Look, okay, I'll give you', I think, my bill last month was £370. I said, 'I'll give you £70 to not cut me off'. I said, 'you're not getting the other £300 until I get paid at the end of month. I don't have it.' Just explain to them I've got other bills. So, she said she'd note the account. She said, she'll not cut me off. She hasn't. Hopefully"
(Male, 30-39, Urban)

"So, I called them and I just said that because I know you can do a thing where you can ask them for emergency credit. It's not the £3.50 emergency. This is where they'll give you a week's worth. So, I phoned them, and they put £13 on my credit meter, they gave me a thing to top up with [...] because I then moved on to a bill that was then just, I think, put onto my bills"
(Female, 20-29, Urban)

All participants who had sought support from their suppliers were fairly satisfied with the service. Although a few mentioned in frustration that they did not have another choice.

"I have no choice. It's either that or no electric"
(Female, 40-49, Urban)

⁷ The term "borrowing" from suppliers is referring to a supplier adding credit to a meter or establishing a repayment plan to help with bill payment. The consumer then pays this credit back through their top-ups or bill payments. The term "borrowing" does not refer to the supplier giving money to the consumer.

Barriers to contacting suppliers for support

One of the key barriers for participants when it came to contacting suppliers was that they did not believe there was anything the supplier could do to help. This ranged from those who had not considered their supplier at all or were unaware that it was an option to those that had thought about it but concluded the supplier was a business and more interested in making money, thus unlikely to help. There was also a sense of futility expressed about contacting suppliers, as participants assumed that any support provided would have to be paid back and they did not have the financial means to do this. For these reasons, a few expressed that they would only contact their suppliers as a last resort.

"I've never gone directly to [my provider] and said, 'listen, can you help me?' Because I don't think they would, to be honest"

(Male, 40-49, Urban)

"I didn't know that you could"

(Female, 30-39, Urban)

"Haven't thought about it because I didn't know that there was any such thing that you could find out"

(Female, 40-49, Urban)

"I'm sure there's plenty that they could do, to be honest, but they just don't care. They're a business at the end of the day"

(Male, 30-39, Urban)

"I think if they could do something, you wouldn't need to ask them [...] If they could do something, they would do it rather than have to be asked"

(Female, 60-69, Rural)

Switching suppliers

Respondents were asked how long they have been with their current providers and if they had ever thought of switching.

Generally, people discussed switching in relation to their electricity bills. Switching gas providers was less frequently discussed, and in some areas, this was not possible due to a lack of market competition.

Loyal customers

Many acknowledged that they have been with their current providers for a number of years or since their last home move. These customers have chosen to stay with their energy providers either because they do not understand tariffs and usage or because they do not think it would make a significant difference.

"I would stay with the supplier that I've been since I was married"

(Male, 70-79, Rural)

"I'm not sure if we have ever changed, [we have been] with them since 2007 [...] I have [considered switching], but I can't be bothered with the hassle"

(Male, 60-69, Rural)

"Never switched. People say, 'have you not switched?' Okay, but you're switching who supplies the electric to your switcher? How many switchers went bust, was it last year, the

year before? People were left with no electric wasn't it, for weeks, and then they swapped back to [supplier]. It's the devil you know, I suppose"

(Male, 60-69, Rural)

"I used to look about, but we're limited in Armagh. I've only had [supplier] for gas so I can't even price about to get different gas suppliers in Armagh because it's only [supplier] down here. All the electric providers even if I went to change now [...] There's a lot of changing and there's 0.02p of a price difference, it's not that much"

(Male, 30-39, Urban)

"They're all very similar. To be honest, no matter who you use, they might get you initially in at a low price, and then it goes up. Usually [that's] the way it works, there's no point, really"

(Male, 50-59, Urban)

Serial switchers

There were a number of participants who frequently switched their providers. These participants appeared to have a strong understanding of tariffs and their usage. They also incorporated their contracts ending into their budgeting to account for any price rises and/or sign on bonuses with other providers.

"Basically, how you maintain the cheapest rate is by jumping from supplier to supplier [...] At the end of every year, it tends to go up. Then your original supplier tends to actually come back and offer you something better and you end up staying. That's typically what happens"

(Male, 30-39, Urban)

"I'll find out exactly when my switch over date is and I'll ring them up and say, listen, what can you do for me?"

(Male, 40-49, Urban)

"It's [supplier] at the moment. I'd jump and change around"

(Female, 60-69, Rural)

Switching explorers

In addition, there were a few participants who had recently decided to look into switching for the first time. These decisions were made as a result of an exceptionally high energy bill.

"Once I get the repayments done with the electricity, then I would definitely consider changing it only for the fact of saving money, not from the experience I've had with them because I've had a good experience with them. But it's what people do these days to save money"

(Male, 30-39, Urban)

"I rang them there last week. I'm going to change, go through and see which one's cheaper because I went through £10.45 in one day last week [...] it's crippling me, to be honest"

(Female, 40-49, Urban)

Doorstep switchers

There was a further group who had switched due to a doorstep seller alerting them to the fact that they could be paying less. Satisfaction with their providers after the switch varied.

"I think it was just before Christmas they swapped me over because some fellow came to my door and said, 'we're going to be cheaper and we'll give you money'"

(Female, 30-39, Urban)

"I can't remember what company I had been with before, and I think it was 30 credits they gave me. But then this gentleman called at the door one day from [supplier], and they offered me the £80, so I went with that immediately"

(Female, 60-69, Urban)

Charities and advice

Many of the participants had visited charities and advice services for support with managing their rising costs. The following themes were observed:

- Home heating oil support;
- Acceptance of food banks;
- Christmas support for families with children; and
- Rural or small towns with minimal support.

In addition, many participants referenced the use of charity shops for buying clothes and seeking referrals through the third party supports.

Those that had not sought support were more likely to be retired or temporarily off work due to an injury. When asked why they had not sought support, many expressed that charities and advice bodies were for people who were worse off than themselves.

"People suggested stuff like that, but I haven't got to that stage yet. [...] They can benefit a lot of people. But again, it's all new to me. What do you do? I've never had to before, why do we need it now?"

(Male, 60-69, Urban)

"I am in such a fortunate position compared to most. Even some of my friends are just struggling. Struggling massively, or working in hospitality, and they're getting sick and they're not getting paid and they can't pay their rent, and there's no support"

(Female, 30-39, Urban)

Mrs. D lives with her husband, two children and pets in a home they are paying for on a variable rate mortgage. Both adults work full time and receive Universal Credit but are finding it hard to keep up in the cost-of-living crisis and no longer have enough money for most essentials. They used to have money to take their children to the cinema and various after-school activities but now they cannot afford these activities and instead have made cuts to their budgets for subscriptions, clothes and transportation. They have also reduced the amount of TV they watch, cook less, shower less and wash dishes and laundry in cold water. Mrs. D also admitted to skipping breakfast and lunch so her children could have enough to eat on their grocery budget. The anxiety and stress of their financial situation keeps Mrs. D awake at night, resulting in an average of four hours of sleep.

To help alleviate some of the financial burden, they have started visiting the food bank and warm banks on occasion. Over the last two years, Mrs. D also visited a few charities for women and children over the holiday period to get gifts for her children. Their home is also in need of repairs but they cannot afford to fix various leaks or install insulation to improve its energy efficiency. Years ago, they were able to install double glazed windows as part of the Affordable Warmth scheme and Mrs. D is hopeful that another scheme might become available.

They can only afford to fill their oil once a year and limit their usage to the winter months. In the last year they have run out of oil and could not afford to refill. They ended up staying with Mrs. D's parents and eventually borrowed money from her boss to finally refill the oil. When asked if she had considered a charity for an oil refill, she explained that she had sought third party support, but they told her she was not eligible for anything else. This has deterred her from looking for additional support. Instead, she relies on borrowing from friends and family or from the credit union.

Home heating oil support

Similar to self-disconnection, those who were under 65 and living in a home with oil frequently ran out and struggled to afford to re-fill their tanks. The logistics of not knowing how much oil they were using at a time and needing to spend a large minimum amount just to get the oil delivered made the cost of maintaining their heating especially expensive.

"I would say we haven't had oil now since probably about October-November. But only because we've had to really tighten up. Just for Christmas. I'm hoping once we get on to January, then we'll reevaluate"

(Female, 30-39, Urban)

"I had to get that oil from social services. Because I ran out of oil"

(Female, 30-39, Urban)

It was fairly common for those with oil heating to say they had gone to a third-party support in the last year for help with filling their oil tank. However, there were some instances where participants were not aware of this type of support.

"[In] July, my oil ran out. I just kept pushing through because it was warm. And then when we started really getting cold, I was like, right, where am I going to go. So, I was actually having to go to the garage and buy barrels and throw it in, which cost me more. And that's when I contacted [oil support charity]. Thankfully, they came out and they topped it up. That will be the second time that I've had to turn to them in the past couple of years, which I've never done before"

(Male, 40-49, Urban)

"I don't have [any] savings and I do find it a lot [that] my daughter gets really cold [so] I have had to ask friends for help, for lending money. And I've had to depend on [oil support charity] quite a lot as well [...] It's so embarrassing to have to ring [and ask], 'can you help me?' I need to get this for the children. It's horrible that you can't feed your children, keep the house warm, you just don't have the money. But I didn't have to do that a couple of years ago. In these last couple of years, I've had to depend on other help far more"

(Female, 40-49, Rural)

"I work at [oil support charity] through the retail, but through the charity I had to seek help at Christmas time. It's just I'm new into this job as well. [They] had put in 300 litres at Christmas [...] It's my last port of call but I knew I had to"

(Female, 30-39, Urban)

Several expressed that they would prefer a prepayment meter option with gas and felt that it would help them manage their usage better by spacing out smaller payments over time and being able to monitor how much energy they were using. However, there was some hesitation regarding the price of gas.

Acceptance of food banks

The use of food banks was also fairly common among participants struggling to meet their household costs. There was an acknowledgement that participants felt a level of shame having to use it for the first time, while others proudly stated that they had not needed their support recently.

"I do go to the food bank maybe every other Monday or well, it's not as often it's as that. The odd Monday and every two months"

(Female, 30-39, Urban)

“The embarrassment of asking for help. When I first went to the food bank, I was crying. I was so embarrassed that I had to come to the food bank. It broke my heart. And I came home with bags of food and I was crying”

(Female, 60-69, Rural)

“The food banks, are becoming the norm, which is ridiculous”

(Male, 40-49, Urban)

“In reality, now we're at the mercy of a food bank and children have to understand they can't have those things anymore. It's just the way it is. Everything's increased in price. The final straw, that was last week when I [saw] the price of potatoes [had] went up”

(Male, 30-39, Urban)

“Well, because I'd never had to do anything like that before. I found it quite hard. I wouldn't go to [nearest town] I took it to [town further away]. I could think it was more just embarrassment, I didn't want anybody seeing me going in or coming out. But if I was to do it now, I wouldn't give, it wouldn't bother me. But I don't know why I just felt that I was embarrassed about it”

(Female, 60-69, Rural)

“In the past it was food banks, but I'm too proud to go to them now”

(Female, 50-59, Urban)

Christmas support for families with children

Additionally, those with children were likely to mention that they sought support over the Christmas period. The support was either to help with heating costs, as the family was home inside during the holiday period, or to help with securing Christmas gifts for their children.

“You're constantly worried. Even times at Christmas when you've got four kids. And if they have to choose between a pair of trainers or gas, they'll choose a pair of trainers or I'm going 'gas is important guys'. So, you are trying to manage the whole expectations. A lot of stuff that I buy is from charity shops [...] their expectations are good. They kind of know the craic, which is good”

(Male, 40-49, Urban)

“And then I got £200 there for electricity. That must have been through NI Direct or through the government, because that person was able to help me get it [...] That was a massive difference for me, that was able for me to get £200 in toys for Christmas”

(Female, 40-49, Urban)

“[A children's charity] around April time gave me a £300 or £500 voucher for [grocery store]. Both [women and children's charities] have given me presents for Santa”

(Female, 30-39, Urban)

“[A women's charity was] able to help with the children and the clothing, toys. They would donate a couple of things at Christmas time as well”

(Female, 30-39, Urban)

Rural or small towns with minimal support

There was also the view from those in rural locations and smaller towns that there was no support available to them in their location. They may have visited a few charities in their area but felt that they might have more options if they lived in an urban location.

“I just feel people have been left more or less to fend [for themselves]. And there probably is additional stuff out there that you can get, but we're just not aware of it”

(Male, 40-49, Urban)

“So that's all there really is in the town, I think, from what I've seen”
(Female, 40-49, Rural)

“The things I've been through to try and get any kind of support and there's just no support, especially in Derry. If it was Belfast, [it would be a] different situation, but especially in Derry”
(Male, 30-39, Urban)

“Just to see if there's anything out there [like] grants. See how everybody else is coping in the area?”
(Male, 30-39, Urban)

“I was trying to see [third party advice service], to see about my benefits, but again, they weren't much use”
(Female, 30-39, Urban)

Support needs

The following section reviews the types of support that participants suggested would be helpful for themselves and others in similar circumstances. It covers:

- Capping or lowering tariffs;
- Clarity of tariffs;
- Supplier communication;
- Support to monitor energy usage;
- Supplier support for loyalty; and
- Government support.

While these themes emerged through discussion, most participants started their responses with requests for the cost of energy to be reduced.

“Certainly, dropping the prices to give people a chance [...] I'm really screaming inside to drop the prices”

(Male, 30-39, Urban)

“Without lowering the price of energy, there's no other way that support can be provided, I think [...] because I'm having to pay for gas and electric, then my health is suffering”

(Male, 30-39, Urban)

“It'd be great if the prices went down a bit. It's hard to live at the minute with the prices”

(Female, 40-49, Rural)

“Lower the units [...] or to stop the prices from going up”

(Female, 30-39, Urban)

“Bring all the prices down”

(Female, 60-69, Rural)

“Just more money, please [...] They just need to reduce the tariffs or give people more money or both”

(Female, 40-49, Urban)

Capping or lowering the tariffs

Similar to calls to reduce the costs of energy, many felt that capping or lowering the tariffs would be beneficial to reducing costs. This was considered especially essential for the following groups:

- Young families;
- People with disabilities;
- Those who were working but on low incomes; and
- Those on social security benefits.

There was a strong concern among participants that they could not cope with the continued rise of the tariffs and energy prices. Many felt that the best way to provide support was to minimise the threat of the tariffs continuing to rise through capping them. Some thought that a consistent and stable energy bill would help them better manage their finances, and potentially

help some regain their financial security.

"I think they should cap it or do something. Everybody should be in the same boat"
(Male, 30-39, Urban)

"They should be capping the amount that they're allowed to charge for the cost [of] the electric"
(Female, 30-39, Urban)

"I think somebody should draw a line and say, this is it. You can't keep raising the price. You just can't"
(Female, 40-49, Urban)

"I just hope they cap the price of the electric and gas. I hope they don't just keep going up and up and up especially when the money you're getting is not going up. Just stay paused for a while. It would be a help"
(Female, 40-49, Urban)

Similarly, there was also frustration over the various tariffs between providers and how singular providers also fluctuate their tariffs. Finding a way to reduce these variable rates was essential for many to start to manage their finances again.

"I can't understand why it's not one tariff for all [...] It's all made in the one place. Why isn't it universal?"
(Female, 50-59, Rural)

"Well, as far as I'm aware, there's different tariffs for different places in regard to gas. There're no other gas providers up here. There's no competitiveness, there's no market. So, everybody's at their mercy"
(Male, 30-39, Urban)

"I would like it if they all worked off the same tariff, if that was possible"
(Male, 50-59, Rural)

Young families

Mothers of young families and those that knew families with young children were especially vocal about their need for support. One participant commented that many of the families in her neighbourhood had been going without heating during the winter in order to survive and pay their other bills. The participant was very upset by the commonality of these families' circumstances and how they could not seem to find enough support to allow them to run the heating.

"I'm a single person living [on my own] and that's what it's costing me. I can get my bills paid. Just about get there, just about get it done. What if it's like a mum and dad who have got three or four kids [...] they're going to be using a lot more electric than what I'm using and their bill is now like three or four times the price it was the previous year. Because I constantly think, I feel so lucky that my children are all like grown up and independent. I haven't got that worry"
(Female, 50-59, Urban)

"Especially people that I've seen with young families. 'No, you can't have that on. No, you can't get that because we need electric. No, you can't be warm. No, we can't buy you this because we need to be warm.' Children don't understand that. And then they just feel worse"
(Female, 50-59, Urban)

People with disabilities

Additional support was also considered essential for households with disabilities who required additional electricity or heating to maintain their health.

“Somebody that relies on electricity to keep alive, I think that should be reduced [...] My young boy, at a time, they tried to just feed him through a pipe. There's electricity all the time. So, I think there should be a bit of allowance for people like that who are using electricity and it's not a choice, that they have to use it as it's essential to their health or wellbeing. There should be some sort of free or at least reduced tariff for them people”
(Male, 60-69, Urban)

Those working but on low income

Throughout the interviews it was common for participants who were working to not feel entitled to support. This generally stemmed from a belief that they should be able to provide for themselves and/or their families on their income as they had done previously.

“[People] think you shouldn't be struggling when you're working. But it's not the case”
(Female, 40-49, Urban)

However, the rapid increases in inflation, due to the cost-of-living crisis, has not been reflected in all their incomes. Those who were forced to take leave from work for health reasons are also now operating on less income than before. This has left many people in need of support despite having jobs.

“It just doesn't feel like people are making enough money to pay for what we need to, or the prices are too high for what we're making”
(Female, 30-39, Urban)

This has left many people in need of support despite having jobs.

“I wish there would be something put in place from the government for other people like myself to offer some support. Just because we're not over 60 or whatever it is, we shouldn't be excluded from getting help”
(Female, 30-39, Urban)

“Recognise that there's a lot of people who live on that minimum wage and rather than gas and electric being a luxury, it's an essential. With the price that they're upping it to, it's becoming almost a luxury rather. So just to recognise that people aren't rich, they can't spend £60, £70, £80 a week on their energy. Maybe even subsidy or top up. They have helped with the winter fuel payments and things like that, but they're minimal compared to the rise in the bills [...] Everyone's using it less. Even if you have money. No one wants to spend the price of a mortgage on the gas and electric every month”
(Female, 30-39, Urban)

Uprate benefits in relation to the cost-of-living crisis

Similarly, participants who receive in-work benefits found it difficult to survive on what they receive due to the cost-of-living increases. However, they told us that if they took more hours at work and lost their benefits then they could not survive on their wages alone. Several acknowledged that they would sometimes work cash-in-hand to get by in addition to their jobs, especially when dealing with an unexpected expense or bill.

“Universal Credit should be reassessed [...] You’re literally being given the bare minimum [...] like I’m on 16 hours a week, which is the bare minimum, to allow that money to be released. And the way I was told at the start was if you work over what you’ve declared, then your benefits can be cut. If they’re cut, childcare is cut. If I don’t have childcare, then I can’t go to work. If I don’t have work, then I can’t pay my mortgage. And again, that’s just the domino effect. I think Universal Credit really needs to be looked at, reassessed, and made better, because it’s not a good system at all. And there’s so many times that [Universal Credit] underpay me and you’re needing to be paid. Your childcare isn’t going to take an underpayment, but we’re still expected to pay what is required for them to take your children on and look after them”
(Female, 30-39, Urban)

“I’m just over the threshold of what I earn and they said, ‘if you’re a penny over or a million pounds over, we can’t help you [...] And if you had less children, you’d be underlying’. Children cost more. So, I didn’t understand the rationale”
(Male, 40-49, Urban)

Clarity of tariffs

In addition to lowering or capping tariffs, many participants said they would benefit from more clarity and transparency on tariff prices, especially for those on prepayment meters dealing with fluctuating tariffs.

“I think especially with electricity companies, they need to be more transparent on their pricing, on how they deliver. I’ve never once had a letter from [supplier] stating their rates or what’s happening with the rates or this hike in the rate. I’ve only ever found out by topping up”
(Male, 40-49, Urban)

Some participants thought this could come from a body, such as the Utility Regulator, either by directly reaching out to individual consumers or through the creation of a reputable website to compare tariffs. The importance of support for those in vulnerable circumstances who had not switched tariffs because they were not aware of their options was noted.

“[The suppliers] don’t text you; they don’t let you know as a company. So they should maybe send you a text message saying, you’re on such and such a percent, they should let you know or even send you like a picture of different electric companies, then what each electric company offers”
(Female, 30-39, Rural)

“And I think the regulators should be doing something. There should be a responsibility. If someone hasn’t changed, maybe for three years, there should be something in place to help people who aren’t computer savvy, [those with] mental health issues or the older generation, and they’re probably still paying 42 where I’m paying 28. So, I do think the regulator should have something in there to look after the most vulnerable”
(Male, 40-49, Urban)

“People, especially pensioners [could be] sitting on the highest tariffs, and they don’t know. So, everything should be transparent, made clear just to what you are paying and what they are. If there’s cheaper tariffs out there, they should be told there’s cheaper tariffs out there, even within the one energy group”
(Female, 60-69, Rural)

Supplier communication

Communication with suppliers was explained as being relatively minimal throughout the interviews. However, many participants felt that additional communication from their suppliers would be beneficial. This was especially important to help address the growing number of people who might be embarrassed or fearful of asking for help. Many thought that if the suppliers reached out to offer support when they noticed a household's energy usage shrinking, then more people might utilise their support more.

"I think communication is a big thing. Communication breaks down with a lot of people and there are a lot of organisations who don't communicate with the customer. I think that could be amended a bit. It could be a bit more flexible [...] 'Are you available for a zoom' or 'are you available for a call', which I think would help mental health of a lot of older people [...] they would be scared of speaking up because they'd be embarrassed to say that they were in this position and they would just not do it [...] They're too proud to ask for help"
(Female, 60-69, Rural)

"People aren't aware that there's help out there, financially, there should be more awareness. Like, don't be embarrassed about it"
(Female, 40-49, Urban)

"Well, if they did come out and check the systems and check the installations that they have requested us to have in our homes to make sure that they are in running order and that we are satisfied, and if we were overspending, how we could get that down, is there something else we could install to lower the price?"
(Female, 50-59, Rural)

Support to monitor energy usage

A few suggestions emerged in relation to the monitoring of energy usage. These included:

- Clarity on energy usage in household appliances;
- Cheaper options for oil filling; and
- Increase convenience for prepayment meters.

Clarity on energy usage in household appliances

Similar to participants who struggled to understand the various tariff options from suppliers, there were also those who found it difficult to know how much energy they were using from running different appliances.

"I'd love to find out where all my electric is being used. I would like to know that because we're not in the house. [I] don't know what plug or what socket is using all the electric. Because that, to me, it doesn't make sense using £80 a month of electric. Whenever I'm never in the house, nothing's really on"
(Female, 20-29, Rural)

Cheaper options for oil filling

Throughout the interviews, the minimum cost of an oil delivery was often cited as the reason why participants went without oil for so long and/or resulted to seeking support from an oil charity. Due to this, participants hoped there could be a way to avoid this situation.

“Pay as you go oil would be great. I don't know how that would work, but there has to be some way, because oil is so expensive. If you haven't got the money in your gas, you can't use it. [It's so much easier to afford a] top up of £5 of gas than it will be to get £50 for your oil. Because they're not bringing anything less than 100 litres”

(Female, 50-59, Rural)

Increase convenience for prepayment meters

Participants who had the option to top up through their supplier's mobile app were generally satisfied with their experience. Ways this could be improved were also considered, such as expanding the apps to additional providers and through being able to access your current balance when you're not physically at home. Others in rural areas or with disabilities in the household reflected that they would prefer an easier way to top up that did not require them to go to the shops.

“With the app [I wish] that you can check how much you have on your balance? [...] How much your balance is without having to physically open [and] unlock the meter and check it outside. Then you can just check it [on the app] and be like, ‘okay, [we] need to cut back a wee bit more or we need to top up”

(Female, 30-39, Urban)

“But even the inconvenience of going all the time and topping up all the time, and they could make life easier, I think, and treat people with less money the same as people with money”

(Male, 40-49, Urban)

Supplier support for loyalty

A common element of dissatisfaction with energy suppliers was in relation to their perceived lack of support for loyal customers. Instead, participants reported that incentives were given to customers to entice them to switch. Other participants had discovered that if they threatened to switch then they would be offered these rewards with the original provider. However, most participants said they would prefer to avoid this situation altogether and be awarded benefits for their loyalty.

“In terms of the companies, loyalty reward cards to give something back for the customer. Even if it takes two years to get it, still offer that because there are people like me who've been with them three years and got nothing from them”

(Male, 30-39, Urban)

“I think these providers [are] all businesses, but they wouldn't be a business if they didn't have the customer base. And I think there needs to be more incentives from these companies towards their customer base, because that's why you get so many people that's chopping and changing constantly to all these different providers”

(Male, 40-49, Urban)

“Well, if they can do that for new customers, why can't they do for the current customers who's keeping them going?”

(Female, 60-69, Rural)

Government support

At the time of the interviews, the Northern Ireland Executive had not returned yet. Participants found this frustrating and felt that a functioning government would help provide funding for

support and help with regulation of the energy prices. They believed that this would help lower the tariffs and subsequently lower their energy spending so they could afford to pay their bills again.

“We don't have a government [...] It's got to do with the economics of the country [...] There's not enough social housing [...] The infrastructure isn't there either for the gas [...] I know coal is not a renewable thing and they don't want you to use coal and they don't want you to use this and that. But houses were definitely warmer whenever we used coal and back boilers. The kids weren't cold in bed at night”
(Female, 50-59, Rural)

“There's nothing else we can do. I don't think we could change much unless the governments get back and try to change things”
(Male, 60-69, Urban)

“I think the government should really do more because they do nothing [...] They should be looking after the people over here instead of running them into the ground. They should be back in Stormont and trying to get things sorted over here instead of being like, no, we can't come to an agreement, so everybody else has to suffer [...] definitely shouldn't have to rely on the community”
(Female, 30-39, Urban)

“You need to start with them in Stormont, you need to get some funding in”
(Male, 60-69, Urban)

Conclusions and recommendations

It is difficult to effectively convey the financial hardship and emotional distress that participants are experiencing. Often, they relayed feeling hopeless that their situation would improve and at having no means to change it. There was a level of resignation to their situation. For some their resilience came from telling themselves that there were others worse off, even though they described dire hardship to the researchers. Overall, many participants preferred for the costs to decrease or for their incomes to increase, so that they can be self-sufficient, as many of them were a few years ago, instead of being given temporary support to cope with the rising costs.

The following section sets out the key findings from the study and recommendations to inform the development of future policy and/or consumer protection projects.

Situations and circumstances

Going into debt to survive

Many participants we spoke to were trying to avoid going into debt as they had no means to pay it back. Indeed, many described how they micro-managed their budget to live within their means. However, there were several who either had pre-existing debt that they could no longer pay back, which was growing in interest, or they were taking out as much debt as they possibly could to survive as a last resort. Often this included the use of credit cards, credit unions and bank overdrafts. Even more common were participants borrowing from friends and family when they were tight on funds. This creates further disadvantages for those in financial difficulty to manage their expenses when they have had to resort to borrowing, with minimal likelihood of repayment.

Contacting energy suppliers for support was not a well-known option to many. Many participants explained that they could benefit from financial support but did not think a business would give out this kind of support. A few participants had approached their suppliers for support and were given the option to borrow credit for their meter, which they had to repay a percentage of with each top up/bill. While participants were happy this option existed, so they did not have to go without energy, they were also frustrated by the fact that they now have to pay more for less energy and are having to go into debt just to afford their reduced usage.

There is a growing need for additional support for participants that does not rely on them going into debt. While there was plenty of reliance on support from charities and advice services, several participants reported that the food banks or charities they visited were also struggling to handle the demand. There were also less support services available in rural areas and small towns, leaving participants feeling helpless. Similarly, there appears to be a group of people who are missing out on charitable support due to their embarrassment about accessing help. In addition, many felt that there should be less reliance on charities and community support and that the government should be providing more support for those in financial difficulty.

Impact of struggling to pay for energy

The mental and physical health impacts from struggling to pay for bills

Most of the participants fell into two groups. Either they had been struggling previously and are now falling behind, due to the rapidly rising costs of all of their bills and expenses, or they had gotten by previously but suffered a life event that left them struggling or falling behind due to the cost-of-living crisis. This latter example was most often the case for those who had been working but then had to leave work due to an injury, an illness or to care for a child who fell ill. Often, these participants were struggling to figure out the benefits system for the first time or did not know what they were entitled to, assuming support would be reserved for people in worse situations. These changes have impacted every participants quality of life in some way, with many reporting overlapping effects to their mental health, physical health and social life.

The mental health effects of struggling to pay their bills was the most commonly expressed disruption to participants quality of life. This ranged from people's stress and anxiety keeping them awake at night to several participants struggling with depression and feeling like a failure for their financial hardships. This was sometimes linked to whatever life event they had experienced, such as divorce or separation from a partner, but was always related to their struggle of affording their bills and expenses. This has had additional impacts on their physical health, such as weight gain or loss and sedentary behaviour, as well as a lack of interest in or embarrassment around socialising.

Many reported that their home had developed damp and their household had been more sick than usual as a result of either running the heat less or going without altogether. This was especially apparent to those with pre-existing respiratory issues.

The social impact many participants reported was in relation to the full cost-of-living crisis, with many activities costing more so they opted to staying home more often. Some commented that they had started going to different places that were affordable to seek warmth outside of the home, such as warm banks, community centres, and friends/relatives.

Reducing or capping the tariffs for those who are struggling financially would help alleviate some of the financial burden they are experiencing in the cost-of-living crisis and help reduce the impact to mental health. This would be especially beneficial for those on benefits, those working but on low incomes, those with a disability or illness in the household and growing families.

Coping strategies

Behaviours for reducing energy usage

In light of the rises in energy prices, everyone that took part in the research told us that they have been reducing their previous level of energy usage in order to save money. This is especially important due to the cost-of-living crisis. As a result, heating is being used sparingly or not at all. This is especially challenging as everyone explained that their energy usage peaks in the winter, due to the cold temperature and long nights. While their main source of heating usage is reduced, many also reported supplementing this usage with other alternative heating sources, such as electrical devices, open fires or log burners in their homes.

Electricity usage was also reduced by switching appliances and devices off at the wall to save on standby electricity. Many also reported changing their habits in terms of cooking less or in batches, using their washing machine and tumble dryers less, watching less TV and switching lights off when they are not in use.

Further guidance on energy efficiency and usage, especially in relation to electrical appliances, would be beneficial to consumers looking to strategically manage their energy usage to reduce spending. Similarly, clear guidance on ways to maximise heating from consumers' boilers and support to improve energy efficiency in the home is necessary to help consumers make the most of their heating systems.

Concerning coping mechanisms

Many relayed that their energy usage was becoming more of a luxury spend than a necessity, with some single adults going without heating altogether. In order to afford their energy in relation to the rest of their rising bills, many have resorted to skipping meals and a few even reported bathing and washing less to save money.

Reducing energy usage was especially difficult for families with children and those with someone who has a disability in the household that required additional electricity or heating usage. Young children posed an additional challenge in that they do not understand the costs associated with energy usage and parents want to be able to provide for their needs. Concern was expressed for those vulnerable groups in particular. A number of participants suggested that reducing or capping the tariffs for those with children, disabilities in the household, working on low incomes and those on social security benefits would help to alleviate some of the financial burden these groups are experiencing in the cost-of-living crisis and help reduce some harmful behaviours, such as going without heat in the winter and skipping meals.

Improving supplier transparency and communication

The main reason participants had not reached out to their providers for support was that they did not think there was anything they would do to help. For many this fell to simply being unaware of supplier support due to a lack of outreach. Another barrier mentioned was embarrassment over their financial situation, which prevented participants from reaching out. This was especially concerning for older participants who, many thought, would not be comfortable asking for help. A further issue that deterred consumers from seeking supplier support was the assumption that it would be monetary, and they would have to pay it back. They did not want to be in further debt, especially as they did not see their financial situations improving.

Suppliers should be more transparent about the types of support they can provide to customers and should take efforts to make this known to the public, so if consumers are struggling, they know their supplier is an option. Finally, consumers may also benefit from suppliers reaching out to them to inform them of support to alleviate any embarrassment or anxiety associated with asking for help.

Improving supplier outreach and consumer understanding would have additional benefits for clarifying tariffs. Direct debit participants reported receiving communication about tariffs changing but many prepayment customers were unaware of the current tariff until they topped-up. Those on prepayment meters requested more communication and understanding of tariffs, while some of those on direct debit who already received this communication thought that it could be improved, as they were still unclear on how to understand tariffs and interpret their

usage. Improving consumers knowledge of tariffs and usage would help them manage their energy usage better and help control their spending.

Changing customer incentives from switching to loyalty programs

Some participants shared that they would switch suppliers regularly in order to get the best deal with the sign-on incentives. Regardless of whether the participant switched frequently or not, a large number of participants were frustrated that there were no incentives for customer loyalty. Instead, the incentive system promoted switching, which takes time and effort on the part of the customer to shop around to find the best deals.

Similarly, a few customers reported switching from prepayment meters to direct debit, even though they expected that it would be more expensive. This was often justified by those in rural areas or by those who had a disability and found it difficult to get to the shops to top-up. However, many of those on prepayment meters preferred this method as they felt they could better manage their budget. Improving the convenience of topping up and managing usage on prepayment meters would be beneficial to many in these circumstances. Some suppliers had apps that many found helpful for these purposes.