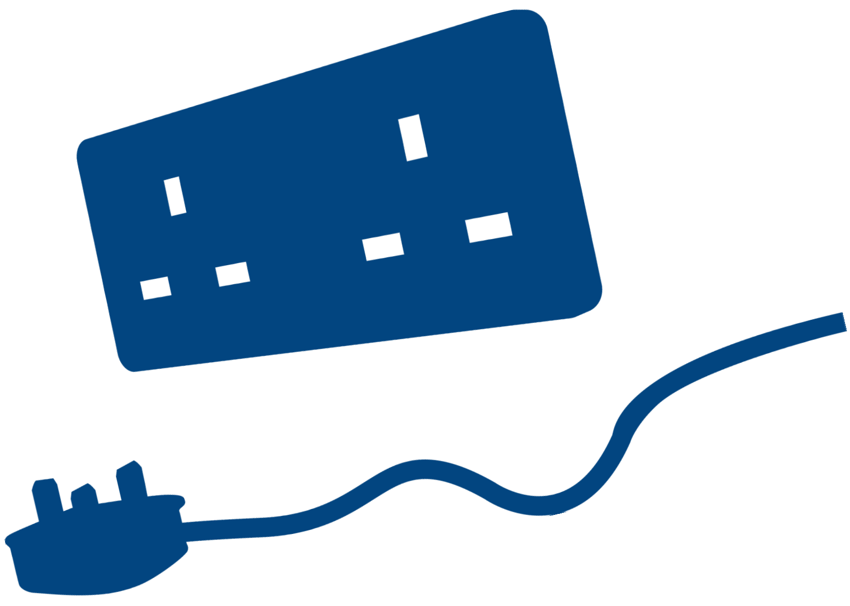
Off the grid, off the radar

The hidden reality of fuel poverty in rural Wales



cyngor ar bopeth
citizens advice

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Executive Summary

The aim of this research was to examine fuel poverty in Wales through a rural lens. It looks at how energy unaffordability manifests, what impact it has, what coping mechanisms are deployed to deal with the higher prices, and whether support mechanisms, including retrofit schemes, are adequate. Although the focus is on communities in rural Wales, the findings are not limited to this group, and also describe wider experiences of low income households.

Our research confirmed that energy unaffordability can be felt disproportionately by rural communities. This is due to older housing stock, a higher cost of living, and less awareness and engagement with support services. Rural households are also less likely to be connected to the mains gas grid, making them vulnerable to price fluctuations in the alternative fuel market - as illustrated by the recent increase in domestic heating oil prices due to the latest Middle East crisis.

People living in rural areas spent a higher percentage of their income on energy than those in urban areas: 5.6% on average compared to 4.6%. Similarly, a higher percentage of people living rurally reported having high energy bills despite moderating heating use. People we interviewed highlighted that generally higher costs of living, combined with the prevalence of old, poorly insulated homes, make energy costs even less manageable.

Around a half of those struggling with energy bills reported negative impacts on their physical and mental health, particularly those in rural households. Cold homes exacerbated existing conditions, including arthritis, respiratory illnesses and chronic pain, while the stress contributed to anxiety, depression, feelings of hopelessness and reduced self-worth.

Respondents living rurally also reported cutting back on social activities, reducing contact with friends and family, and feeling embarrassed about inviting others into cold or damp homes. For many, fuel poverty contributed to increasing isolation and a reduced quality of life.

Households are responding to rising costs through increasingly severe cutbacks. Many reported turning down or switching off heating, heating only one room, using hot water bottles and heated blankets, wearing extra layers and reducing hot water use. Others described cutting back on food and social participation. Many participants felt they had already exhausted realistic opportunities to reduce spending, leaving them vulnerable to future increases in living costs.

People in rural areas were less likely to know about and to have used ad hoc support schemes, such as the Discretionary Assistance Fund, fuel vouchers, and the Heat Fund. They were also significantly less likely to access support from a charity or a free advice centre. Interviews highlighted digitally excluded people living rurally experience the most acute barriers to accessing support schemes, with applications requiring either internet access and digital fluency, or a visit to an advice provider or other support organisation, which could be especially costly for this group.

Most respondents who had received energy-efficiency improvements or low carbon heat options through retrofit schemes reported positive experiences and welcomed warmer homes, lower energy use and improved heating systems. However, poor-quality installations (predominantly associated with ECO) and misconceptions or insufficient guidance on how to use new technologies, such as heat pumps, were also regularly mentioned. Those who described their experiences with retrofit less favourably were primarily disappointed that they had noticed little financial benefit since the improvements were made.

Many households who would benefit from retrofit support were unable or unwilling to access it because of confusion over eligibility criteria, low awareness, or concerns about disruption or the legitimacy of the schemes. These barriers were particularly pronounced in rural areas, in spite of the need for retrofit being generally higher due to older housing stock and reliance on heating sources where prices can be more volatile.

Interest in retrofit schemes is relatively strong, with two-thirds of people who took part in our survey expressing some level of interest, mostly if it is a fully funded opportunity. While this is encouraging, our research concludes that an evident reliance on sorting things out for themselves, instead of turning to the range of support that's available, creates challenges for how best to identify, engage and help rural households who are struggling to afford energy bills. Improving communication, particularly around eligibility criteria and the benefits of schemes, would help increase appeal. Greater transparency on costs (even if measures are free) and who would be delivering the work, is also essential to provide reassurance on the credibility of schemes.

We are calling on the Welsh Government to:

- Commit the significant investment necessary to make Welsh homes warmer, healthier, and more energy efficient to meet the growing and urgent need.
- In designing future retrofit schemes the Welsh Government should actively assess the needs of rural households and communities by 'rural proofing' schemes in line with Government ambitions.
- Protect future funding of the Discretionary Assistance Fund (DAF). Keep the value and frequency of emergency payments under review to enable the Fund to respond to any increases in demand for emergency support as a consequence of world events.

Further details on **all** our recommendations can be found at the end of this report.

Introduction

Approximately 340,000 households in Wales (25%) are in fuel poverty and 63,000 (5%) are in severe fuel poverty[1]. This means that a quarter of the Welsh population risks needing to make impossible choices between heating and powering their homes and paying for other essentials.

Cost of living pressures are likely to be particularly felt by people in rural areas who experience higher essential costs, such as transport, food and utilities[2], and have less access to face-to-face support services. The cost of energy is one of the main contributory factors, particularly in recent years.

Many of the 19% of households who aren't connected to the gas grid live in rural areas, which means that they mainly rely on oil and Liquefied Petroleum Gas (LPG) for heating and/or hot water. These options are unregulated, which means there are far fewer consumer protections, such as the Ofgem energy price cap or the requirement to provide affordable repayment plans. Off-grid households therefore often pay more for their energy and are more vulnerable to external shocks and market fluctuations - as illustrated by the recent spike in domestic heating oil prices due to the latest crisis in the Middle East.

Wales has some of the least energy-efficient homes in the UK, meaning families face a steep inefficiency penalty just to keep warm. This is likely exacerbated for rural areas, where retrofitting is more complicated and costly.

This research looks at whether and how these additional burdens impact the experiences of fuel poverty in rural areas. It investigates the specific factors affecting energy affordability; how people manage such costs; the impact living in fuel poverty has on people's physical health, mental health and social life, and awareness and availability of financial support. Lastly, it evaluates attitudes towards retrofit schemes to help identify the best approach to making rural homes in Wales more energy efficient and environmentally friendly.

[1] The Welsh Government defines fuel poverty as the need to spend over 10% of the household's income to afford maintaining a "satisfactory heating regime". For severe fuel poverty, this rises to 20%. Data tables are available here and relate to October 2024.
[2] Rural Services Network, Rural cost of living: Overview of key differences in cost of living between rural and urban locations, July 2022

Methodology

The research was conducted during March and April 2026 with the support from Walnut Accenture. Methods included:

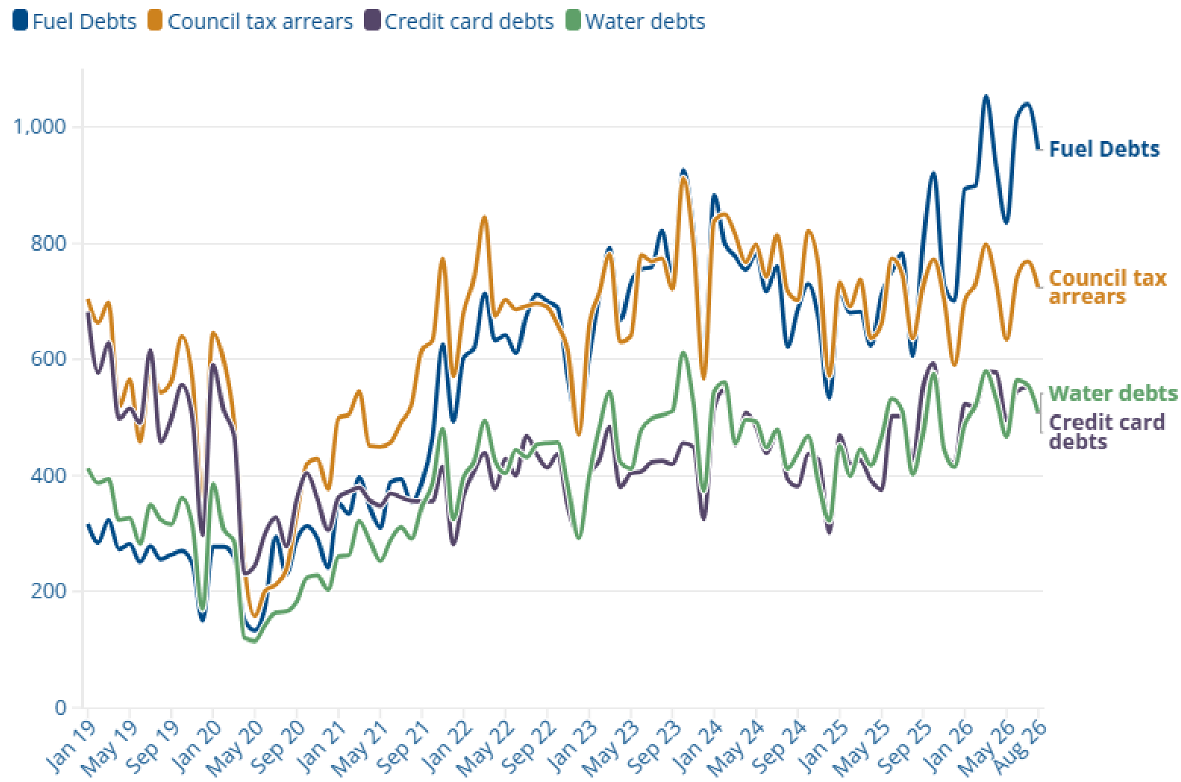
- A Wales-wide online survey with a representative sample of 1,583 respondents, including 437 people living rurally[3], and 51 people who are digitally excluded (conducted via the phone), including 28 rural households.
- 17 qualitative interviews with people struggling with energy costs living in rural Wales (15 with survey respondents who agreed to be recontacted by Walnut Accenture for research purposes and 2 with Citizens Advice clients).
- 2 Focus Groups with Citizens Advice advisers (7 people contributing in total). 5 people participating were energy specialists and 2 were generalist advisers.
- A review of Citizens Advice internal datasets, including debt data and evidence notes logged by our advisers to flag specific cases or recurring issues.

[3] For the purposes of this survey, we classified villages under 2,000 and open countryside as rural). The details of the sample can be found in Annex 1.

Energy affordability in rural Wales

Levels of debt are one of the starkest indicators of unaffordable energy. Ofgem's latest debt and arrears data shows total domestic energy debt now stands at a record £4.79 billion.[4] In the past year, energy debt was the most prevalent debt issue our local Citizens Advice offices helped with[5]. As shown in Figure 1 below, our evidence highlights how more and more people find themselves unable to cope with higher energy prices, alongside the general high cost of living.

Figure 1: Top 4 debt-related issues in Wales (numbers of clients)



Some of the challenges are more prevalent in rural areas. In 2022, the Bevan Foundation[6] described this as a "triple squeeze": people living outside of urban

[4] Ofgem, Total financial value of domestic customer debt and arrears (existing for more than 91 days), Q1 2026
[5] Between 1 September 2025 and 31 August 2026, our offices in Wales helped 7,754 people with fuel debt, which is the most prevalent type of debt, followed by council tax arrears, water and credit card debts. The total number of people coming with debt issues in this period was almost 25,700.
[6] Bevan Foundation, The rural cost of living crisis, 17 August 2022

hubs generally have higher costs, lower incomes and less access to support. The "triple squeeze" concept is supported by this research.

Our survey respondents living rurally were, on average, **paying a higher percentage of their incomes on fuel**: 5.6% compared to 4.6% in urban areas[7].

Respondents from rural areas were also more likely than urban residents to report having high bills. Yet, at the same time, they were less likely to say they struggled with energy costs (43% compared to 48% in urban areas). This is likely due to rural residents' greater propensity to moderate their energy use by turning heating down or spending less on essentials. People we interviewed highlighted the heightened ability of those living in remote areas to respond to adversities.

However, looking at low income households specifically, this trend gets reversed, with 56% of respondents living rurally reporting problems with affording energy bills, compared to 50% of people living in urban areas.

44%
of people in the open countryside said they have **high energy bills despite moderate heating use,** compared to **29%** of people in urban areas.

56%
of people on low incomes in rural areas **struggled with energy bills,** compared to **50%** of people in the same group in cities and towns.

41%
of our respondents from rural areas were not on the gas grid compared to **21%** in urban areas.

Interviews and focus groups indicated that higher costs of energy are, on many levels, affecting rural communities more. Firstly, the general cost of living is higher. People pay higher prices in local shops, unless they can access supermarkets. A heavier reliance on cars and a lack of reliable public transport means that the cost of travelling is also significantly higher.

[7] We calculated this by matching the reported monthly spend on energy against the reported household income. People who preferred not to share their income or energy costs were disregarded. This means the gap is likely to be more significant, given rural respondents were more likely to decline the income question.

I literally feel like I am just working to pay bills. And I feel like if it does keep increasing, that it's gonna come to a point where I'm having to sacrifice more and more, and it is gonna become unmanageable to pay. - Research Participant

Secondly, the prevalence of older, poorly insulated houses means that it can cost more to heat them.

If your house hasn't been done up to standards ..you know, no insulation etc, it costs more to heat the home. So there's nothing you can do but kind of leak money into that. It's literally throwing money, yeah, out the window, absolutely. - Citizens Advice adviser

On top of this, energy standing charges are higher in Wales, with North Wales (and Mersey) experiencing the highest charges and South Wales still paying more than an average customer in Great Britain[8]. A number of factors affect this including population density and the cost of building and improving the energy network. It particularly affects low income households who end up paying the most relative to their usage[9].

Some of our interviewees were generally disillusioned with clean energy, such as wind farms and hydroelectric power, highlighting the lack of correlation between regional energy generation and prices. Ofgem is currently launching a pilot of lower standing orders tariffs[10], but this is unlikely to rebalance the regional differences in prices.

Impact of the war in the Middle East

Households relying on oil and LPG are more likely to be affected by market volatility. Soon after the start of the latest Middle East crisis, domestic oil prices increased significantly, doubling or even tripling overnight. Citizens Advice clients also reported suppliers routinely cancelling orders, even though the payment

[8] Paul Bolton and Iona Stewart, Domestic energy prices, House of Commons Library, June 2025
[9] Welsh Government, Ofgem call for input on standing charges, February 2024
[10] Ofgem, Lower standing charge tariffs: next steps, July 2025

had already been taken. This made it hard for some people to secure an alternative order before receiving a refund.

> *The situation in the Straits Of Hormuz has shown very much how we are dependent, overdependent on oil. [...] World events have proven that, you know, we are hostage to that*. - Research Participant

One participant told us that the organiser of their collective order decided the prices were too high for them to commit to bulk buying, which led to the need for individual orders. They made an order from their local supplier for 500 litres at a higher price (around 81p per litre at the time, up from 55p per litre for their last order). This order was then cancelled a week later, when the prices reached £1.54 per litre. Advisers told us that recent price hikes exceeded any previous crises.

> *And we have no alternative because, being in a rural area, we can't tap into the gas because there isn't any gas.* - Research participant

Another client came to us for help after a supplier aborted a pre-paid heating oil delivery of £411 and delayed the subsequent refund. The client found themselves unable to rebook as the price for the same volume of fuel surged to £787. This 91% price increase rendered this essential utility unaffordable, leaving the household in a cold home where the client's ill partner was forced to remain in bed all day to keep warm. The situation had reached a critical point.

The number of clients our local offices across Wales helped to access the Discretionary Assistance Fund off-grid emergency payments increased by 285% during the first half of this year - going from 66 clients in January to 188 clients in June (with a peak of 414 clients in April).

Beth’s story

Beth* lives on her own in a council rented property in rural Wales. She has damage in her spine, which means she feels discomfort in her legs, and has recently been diagnosed with a brain cyst. She uses baths and hot water to relieve the pain in her legs.

Beth uses oil as a source of fuel, and occasionally heats the house by burning coal. At the beginning of March, she was quoted around £1000 for a 500 litre oil tank, up from £370, although her monthly income only just exceeds this amount. She decided to only use coal until the price goes down, which means she might not be able to relieve the pain in her legs, as she cannot run baths without oil.

Beth does not have anything to cut back on - she doesn’t socialise anymore, gave up TV subscriptions and swimming and regularly uses food banks. The sudden increase in oil prices, together with cost of living generally, has had a grave impact on Beth’s physical and mental health.

* All names have been changed.

The latest Middle East crisis hit rural communities particularly hard in other ways too. The increased price of petrol meant that those who rely on cars were less able to afford to travel to nearby cities/towns to do shopping, attend appointments, or meet with family and friends. One person we spoke to was unable to visit her disabled mum who lives two hours away. She told us it had already been difficult to see her, but the recent price increases made it impossible.

Impact of fuel poverty

Fuel Poverty is often interwoven with other cost of living issues. Many factors that affect energy unaffordability overlap with low incomes more generally - making it even more difficult to lead a healthy and comfortable life. This research explored a range of impacts specifically linked to, or exacerbated, by energy unaffordability. Those relate primarily to physical and mental health, as well as the social cost and financial resilience.

66%
of people living rurally who struggled with energy bills said it had a negative impact on their mental health compared to **52% of those in urban areas.**

53%
of people living rurally who struggled with energy bills said it had a negative impact on their physical health compared to **37% of those living in urban areas.**

29%
of the rural population with affordability issues said their relationships suffered as a result. This was similar in urban areas (**26%**).

Physical Health

Financial wellbeing is one of the building blocks for good health. Our advisers see the reality of this every day. When one improves, so can the other, creating a positive cycle. But the opposite is also true, where worsening financial wellbeing or health can create a downward spiral.[11]

Fuel poverty can create or exacerbate physical health conditions. Among people struggling with energy costs, 46% said their physical health had been negatively affected, including 7% who reported a very negative impact. These figures were even higher in rural areas, where 53% reported negative impacts on their physical health and 10% described the effects as very negative.

[11] Public Health Wales, Financial wellbeing as a building block for health, February 2026

Interviews, focus groups and over 700 open-box survey responses[12] also painted a bleak picture. Many respondents described how cold homes worsened chronic pain and existing health conditions, including arthritis, back problems, respiratory diseases, immunosuppression, multiple sclerosis, eczema, allergies and Raynaud's disease.

> *I'm so cold to the point my hands and feet are turning purple. It's making me miserable.* - Research participant

The effects of cold were felt particularly strongly by people with arthritis, with one interviewee reporting wearing gloves indoors to manage the symptoms. People with this condition also reported constant pain in their joints and restricted mobility during the colder months. Similarly, people with chronic obstructive pulmonary disease (COPD) described suffering in insufficiently heated houses, with damp and mould contributing to chest infections and exacerbating the symptoms even further.

> *I have COPD and it's agony breathing cold air.* - Research participant

The stakes of energy unaffordability are also higher for people who rely on electricity to manage their conditions. A bedbound survey respondent said they use an electric, adjustable bed to lower and raise themselves. Any power cut or inability to pay for electricity means that the bed cannot function. Another person said the difficulties with paying energy bills affect their ability to store their medication.

Low temperatures can also affect people with conditions linked to sensory sensitivity, such as autism. One participant described experiencing hypersensitivity to cold and coping by wearing a neck warmer and sleeping with a hood on.

Another person we interviewed suffered from fibromyalgia, which made their joints and muscles stiff and painful - especially in cold temperatures. Warm baths were described as essential for managing symptoms, despite the additional energy costs. Another interviewee, who has a damaged spine and no

[12] We asked those who either struggled with energy bills and/or were in debt to their energy providers about the impacts this had on their health.

feeling in one leg apart from constant pins and needles, described hot water as their only effective form of pain relief aside from strong prescribed medication.

> *We have a little plug in the house, which tells you how much oil you've got, and it just wasn't registering anything at all. And I was panicking, thinking - I need that. That's my pain relief. Because even though I'm on morphine, my water is my pain relief and I could be having baths throughout the night on the cold day. So I can say to you, I can get in the water and it's pain free, I can get out of the water - bang its back*. - Research participant

Older people are especially vulnerable to cold, with 56% (aged 55+) noticing the negative physical health impacts compared to 46% of people overall. In addition to generally weaker immune systems, limited mobility can prevent older people from warming themselves through movement, leaving some confined to a single heated room. Citizens Advice advisers we spoke to also mentioned older people relying on small portable gas heaters, despite them being potentially unsafe and expensive in the long run.

People with no underlying health conditions who compromise on adequate heating also get unwell as a result of the cold. A strong theme among this group was struggling with constant colds, sore throats and coughs.

> *I have had an awful chest infection and bronchitis for 8 weeks, I cannot get rid of the cough. I feel like a failure working but not able to pay bills which affects my mental health.* - Research Participant

Mental Health

Many people we spoke to associate the inability to pay bills with an individual failure. They felt a combination of helplessness with a sense of personal responsibility for matters ultimately beyond their control.

> *I felt a sense of failure because I worked very hard. I don't have much responsibility financially in the household, but this is my bill, the one that I'm in charge of. [...] I thought I was on top of things. [...] I'm feeling very pressured and at times very down and feeling like I'm unable to cope -* Research Participant

A worrying majority of our interviewees mentioned that rising bills increased their stress and anxiety, even though they didn't necessarily link it to "mental health problems". This was reflected by the open box responses in the survey, where people talked about problems with bills contributing to their depression, low mood and feeling of worthlessness - anxiety was mentioned 58 times, worry 57 times and stress 121 times.

> *I just felt more dirty, tired and depressed -* Research Participant

There was a sense of general helplessness and sadness across the responses; people mentioned working two jobs, just so they could afford the bills, feeling isolated, and worrying about the future.

> *I already struggle with mental health and it [problems with bills] made me feel more worthless and anxious. Afraid to see the mail or not answering phone calls. -* Research Participant

Sitting in the cold and dark, or staying in bed to keep warm, also contributed to mental health decline. Respondents reported changes in appetite due to stress, sleeplessness, general malaise, fatigue and depression. Some people who fell behind on bills said they were scared to pick up the phone or open the door; others reported chronic anxiety leading to panic attacks and the feeling of "living on the edge". In some cases, energy unaffordability has put a strain on relationships, with respondents saying their lives turned into "survival mode".

A particularly sad pattern existed across struggling parents, who felt the pain and guilt of not being able to keep their children warm.

It affects mental health when your children are cold but you can't afford to put the heating on till payday - Research Participant

Social Impact

Energy unaffordability has complex social implications. The most frequently mentioned issue was the inability to socialise - whether it is visiting family or going out with friends. One participant mentioned that since energy prices spiked, she would need to make excuses to avoid attending work meals with colleagues. Another person was worried about not being able to treat their grandchildren to days out together.

It shouldn't be this difficult to, you know, afford your energy, and you still be able to have a decent social life. And I think at the moment, I'm definitely having to choose one or the other - Research Participant

Many people said they don't go out anymore. A lady in her 50s, whose bills have dramatically increased over the winter, said she used to go to bingo with friends once a week, but had to give it up. A self-employed couple from a village in south Wales were no longer able to socialise, and had given up a weekly Saturday lunch. Another person reported that the high petrol prices, together with unaffordable bills, made them unable to visit their family. Expenses like coffee with friends or going to the cinema become unjustifiable luxuries.

There is also an element of shame, linked to mouldy and cold properties - one of our energy advisers mentioned parents reluctant to have their children's friends around out of embarrassment over the state of their house. One survey respondent conveyed a similar sentiment in being "embarrassed to have friends over because of the cold". Another reported being embarrassed about declining hygiene due to high hot water costs, which prevents them from seeing friends.

I don't socialise with friends because I try to avoid having baths [and] I'm scared I'll smell. My mental health is in shambles because I'm worried financially - Research Participant

All of this needs to be seen against the backdrop of rural communities dying out. Advisers we spoke to observed that local amenities and places where people could previously seek relief are closing, leaving people without the sense of community and warm places. The reluctance to host friends and family and the unaffordability of socialising due to higher energy costs deepens social isolation in rural areas further.

Financial Resilience

The link between higher costs and financial well-being goes beyond limited spending ability. Advisers we spoke to highlighted the increased normalisation of paying for utilities with credit cards and previously unregulated credit services like 'buy now pay later'. People are taking money from their pensions and life savings just to stay afloat or cover already existing debts.

This reality is particularly harsh for off-grid households. While regulated energy suppliers are compelled to provide support to struggling consumers as a part of their licence conditions[13], people relying on heating oil and LPG have no such safety net. What's more, unlike most people on the gas grid, they can be disconnected the moment they run out of fuel. One of our advisers mentioned that when off-grid households find themselves in debt to their supplier, that debt might need to be first cleared before making a fresh order. This sometimes means that if those households secure ad hoc support (such as a DAF off-grid emergency payment or the Heat Fund), this would need to go towards the debt, rather than a crisis purchase - leaving those households still unable to afford fuel for current and ongoing needs.

The average energy debt for a Citizens Advice debt client has more than doubled in recent years, **rising from £751.14 in 2019 to £1,597.85 in 2025**, an increase of 113%. Worryingly, there is an increased number of people who find themselves in debt whose incomes are too high to be eligible for any benefit support. Given the ongoing impact following the situation in the Middle East, and the continuously high cost of living, a lot of affected households are unable to manage this debt and make further sacrifices - if they have anything left to cut back on.

[13] Ofgem's advice for households, available here

Coping mechanisms

The primary way people manage energy affordability is by cutting back or stopping non-essential expenses - the meaning of which has been progressively expanding as the situation for many intensifies. For some households, this means buying supermarkets' own brands and avoiding take-outs or travel. For others, this means skipping meals and washing themselves with water from kettles instead of taking a shower.

> *Back over the last few months with the work being so quiet, we've had to decide whether, you know, do we really need a bag of frozen chips tonight, or should we put a couple of pounds on the electric? It has come down to that on a few occasions.* - Research Participant

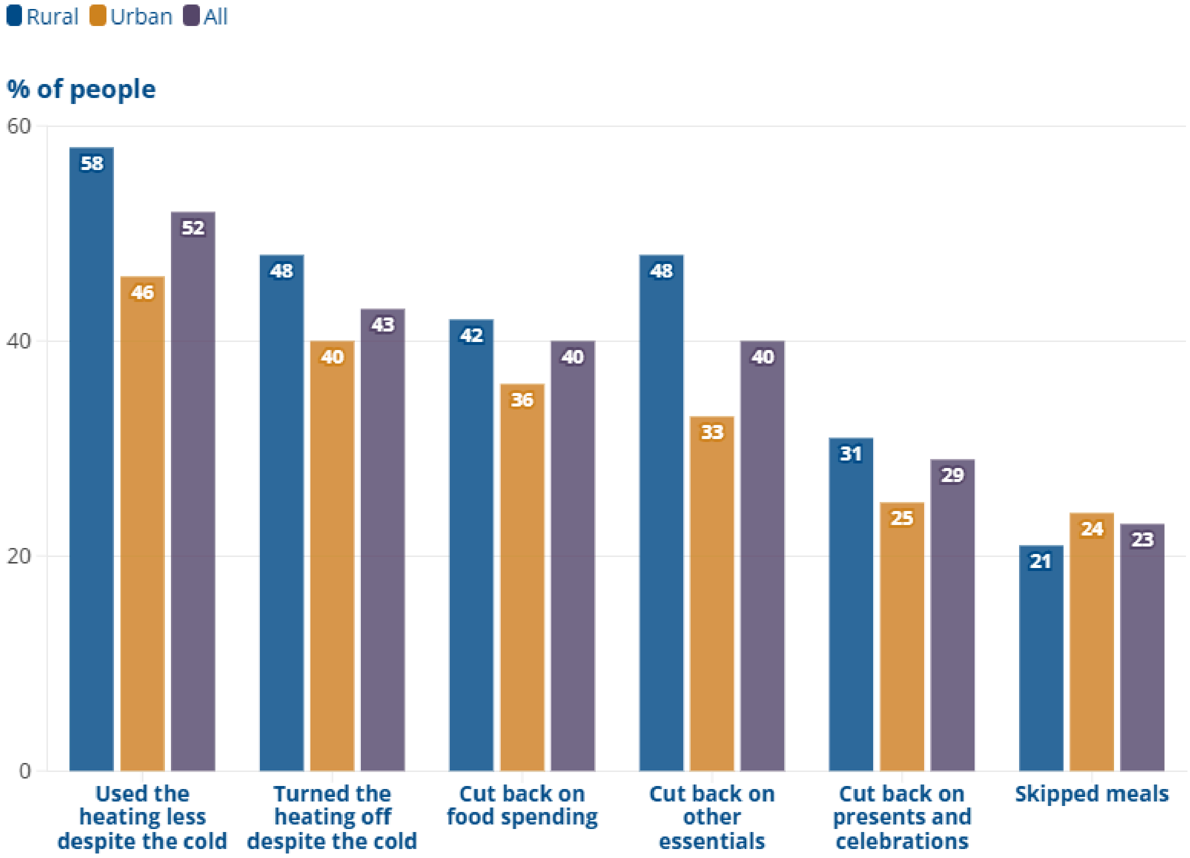
According to our survey, people living rurally were more likely to take practical steps to address their energy bills, such as turning the heating off or down, even if it was cold, or cutting back on essentials. They were also more likely to make social sacrifices, such as cutting down on celebrations, leisure and seeing friends and family. The gap between rural and urban areas grows bigger when looking specifically at households with a disabled person.

58% of people living rurally who struggled with energy bills reported using less heating, compared to **46%** in urban areas.

58%
of people living in the open countryside who struggled with bills reported cutting back on food spending. **In urban areas, this was 36%.**

48%
of the rural population with affordability issues cut back on other essentials, compared to 33% in urban locations.

Figure 2: Coping mechanisms among respondents struggling with bills



People we interviewed often described efforts to heat themselves first, before heating the house. They reported using heated blankets, hot water bottles, wearing extra layers of clothing, including gloves indoors and hoods during the night. Other common ways of coping were using cold water to wash hands and skipping showers.

> *Even when it's cold, I'm not putting the gas on. I'm leaving it off. I'm getting a hot water bottle, extra layers, and putting blankets on my dogs. I'm sleeping with a hood over my head to try and insulate my head and keep myself warm.*
> *– Research participant*

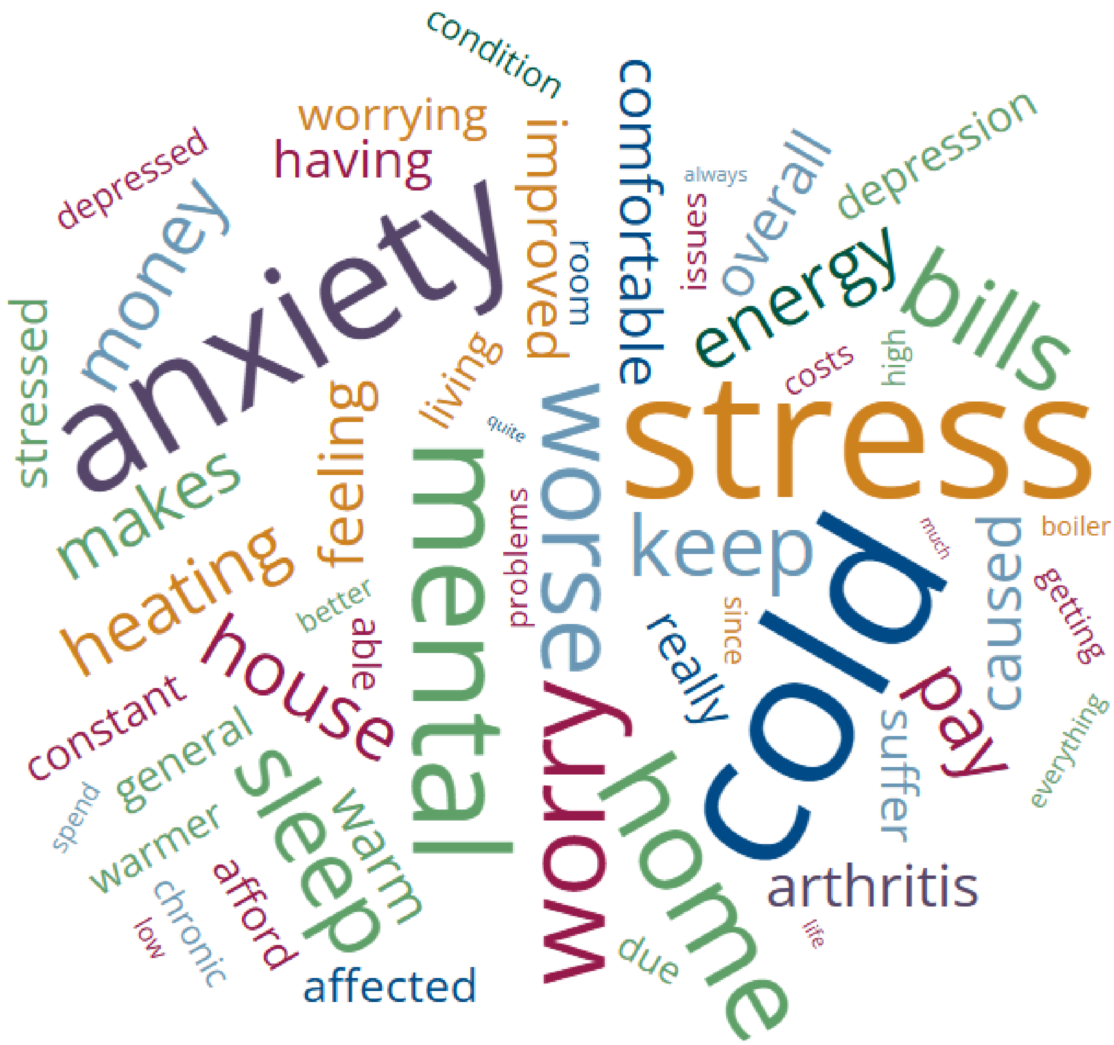
The ways households deal with high costs can make matters worse in the long run. For example, cutting back on food and being cold has obvious mental and physical consequences. Turning the heat down contributes to mould growth, which in turn can also have health consequences - on top of its impact on house aesthetics and comfort.

We have clients who say they don't shower as much as they used to shower, because the electric showers are so energy intensive, not putting the heating on or focusing their heating on the individual rooms rather than the whole house. And then you have all the issues with condensation and dampness and the rest of the house that's cold. - Citizens Advice adviser

The overarching feeling from interviewees, Citizens Advice staff and informal conversations with charity partners, is that many people have nothing more to cut back on. Those who can work and access two jobs are already doing that, and those who can't maximise their income any further go into debt. For those on low incomes, especially those in rural areas, simple joys in life such as going to the gym, cinema or a pub have become prohibitively expensive. People we spoke to reported planning their income to a single pound, and others deciding against a coffee with friends to put some money on the meter. This research shows that despite making all those sacrifices, people still feel the stigma of asking for help.

The government has been pushing changes to your lifestyle for energy efficiency purposes, but everybody's been doing that for the last few years, and the prices still go up, so it's having very little impact. [...] we're seeing more people cutting food, because everybody's already reduced the Sky TV or their mobile package, the internet or the Amazon spending. There's very little budgeting people can do anymore. This has been going on far, far too long. - Citizens Advice adviser

Figure 3: A word cloud of the open box question about the health impacts on those in debt to their energy suppliers and those struggling to pay the bills (circa 700 responses).



Ad hoc support

People in financial crisis can access specific sources of help with their energy costs.

Support available in Wales:

Discretionary Assistance Fund (DAF) Emergency Assistance Payments (EAP): a Welsh Government grant to help with essential costs, such as food, gas, electricity, heating oil or emergency travel for people in "extreme hardship". This can be claimed three times in a 12 month period, with a minimum of 7 days between payments.

DAF emergency off-grid fuel payment - a type of EAP for off-grid households to help with purchasing tanks of heating oil or LPG. This has recently been temporarily increased from the £500 maximum award to £750. Following the crisis in the Middle East, this support can be claimed two times in any 12 month period, rather than once (on top of the regular DAF EAPs).

Fuel vouchers - support available through the Fuel Bank Foundation (and other charities), funded by the Welsh Government, specifically for households with prepayment meters.

Heat Fund - Fuel Bank Foundation - emergency, one-off support for off-grid households unable to pay for essential heating. It assists with costs for heating oil, LPG, coal, or wood, helping to fill tanks or bottles to avoid going without heat.

Help from energy providers - some companies provide support to their consumers. This could include loans, grants, tailored repayment schemes, heated blankets and hot water bottles.

As referred to above, in response to the crisis in the Middle East the Welsh Government has announced additional support for off-grid properties hit by soaring oil prices. The support includes:

- Increased support via the DAF (as above) and,
- £200 one-off payment for low-income households in receipt of a Council Tax Reduction who use heating oil/LPG.

Since the start of the war, our local Citizens Advice offices have seen a steep increase in people seeking help to access the DAF (as mentioned earlier in this report). Our advisers welcome the DAF being used for this purpose as it helps to make the process quick and simple. However, the core challenge is to ensure take up by people that need it the most. Older people are underrepresented across recipients of DAF EAPs with only 1% being awarded to people over 70 and 4% to people between 60-69[14]. Further efforts need to be made to enable this group to claim the support they need. This is especially because the older population in Wales is significantly more likely to be fuel poor[15].

There has also been a steady rise in the number of people seeking our help with fuel debts in the first half of 2026, compared to the same period last year (up 29%). Since the start of July the latest Ofgem price cap has increased by 13%, pushing average annual energy bills up to £1,949 in North Wales and Mersey and £1,882 in South Wales[16] (the most expensive and third most expensive in Great Britain). We are very concerned about people's ability to manage even higher energy costs in the future. It will therefore be critical that the adequacy and availability of support is kept under constant review over the coming months.

Awareness and understanding of support

One of the core problems with crisis support is that often people are not aware of it being available. Only 43% of people we surveyed were aware of the Discretionary Assistance Fund. This was even lower for rural areas, where 34% of respondents knew about the scheme (which fell further to 25% when looking specifically at people over 55 living rurally). 49% of people had heard of fuel

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[14] Discretionary Assistance Fund: analysis report 2025, available here

[15] Over half (51%) of all fuel poor households had a household reference person aged 65 or over according to the Welsh Government estimates, available here

[16] Money Supermarket, 'Average gas and electricity bills in the UK', 2 July 2026

vouchers (36% in rural areas) and 26% were aware of the Heat Fund (16% in rural areas)[17]. Those numbers were generally higher for those on low incomes, with 52% of this group aware of the DAF, 40% having some knowledge of fuel vouchers, and 17% reporting having heard of the Heat Fund, with proportions similar across both rural and urban areas.[18]

> *Without that support [DAF], I don't know what I would've done. I would've been really stuck. Possibly they would cut off my energy supply. It was really helpful. It helped me with basic essentials and topping up the gas and electric*
> *– Research participant*

Advisers we spoke to said some rural areas are very hard to reach, but generally social media posts from local charities do make a difference for those who can access the internet.

Around a third of people living rurally had heard about DAF and fuel vouchers, compared to **a half in urban areas**	**8%** of people living rurally, who have struggled to pay their energy bills, sought support from a charity or free advice provider, compared to **19% in cities and towns**	**60%**[19] of people living in urban areas used some form of support, compared to **50% of those living rurally**.

Apart from low awareness our qualitative research identified a range of misconceptions around who qualifies for support. This manifests itself in 3 ways:

- People assume support is only for those with irregular/ no reliable form of income

[17] Due to the relatively low number of Heat Fund awards since its launch, it is possible that some respondents indicating awareness might be confusing it with other sources of support.
[18] It should be noted the sample size for rural low income households was relatively low (90).
[19] This number is relatively high, because it encompasses the UK-wide schemes, such as Winter Fuel Payment, Warm Home Discount and Cold Weather Payment. For reference, 12% of people in urban areas used DAF compared to 8% living rurally (for DAF off-grid payments, it's 8% and 3% respectively). For fuel vouchers, those numbers are 8% vs 3% and for Heat Fund, 6% vs 1%. Additionally, the question did not specify the time, so it covers the historic use of schemes.

- Some assume that this support is only available to those receiving means-tested benefits
- Rejected applications can reinforce confusion about eligibility, even when someone may still qualify for support.

If there is assistance through a fund or fuel vouchers, that's great. But I wouldn't know who would be eligible, or what level you need to get financial support. Usually it is just for people on full benefits – Research participant

Wider barriers to making an application

Digital exclusion

For people living in rural areas the physical isolation from essential services and face-to-face advice cannot always be mitigated with accessing them online. Those living rurally who are digitally disengaged are often at a double disadvantage when accessing support. Our advisers said they have many people coming for help with online forms and applications in person, but for people in remote locations, getting there is costly and timely.

So we get loads of people struggling with, you know, doing anything online, then we do all that stuff for them in house. But we still get calls on the phone [from] people that will live further up in north Wales. It can be more difficult for us to go through that information with them. - Citizens Advice adviser

For the DAF, people can no longer make a telephone claim so, if they cannot complete an online application or access family and friends support, they are compelled to use a support organisation, such as Citizens Advice. Due to evidential requirements, a face-to-face appointment can be necessary, which means that the support for people in crisis relies on their ability to travel to a designated organisation by car or public transport. This is prohibitively expensive for some people in need.

On the day of a crisis, the quickest way to do it used to be, phone them up. You can get a response in 24 hours. But now it's adding to that time. It's the expense of getting to the office, maybe needing two trips, with the public transport being unreliable, and it's all of those barriers that have been put in place for our clients, and again, particularly the more vulnerable. - Citizens Advice adviser

The digitally excluded population is also less likely to know about the support at all. For example, the digitally engaged survey respondents were more likely to report awareness of DAF than digitally disengaged respondents[20].

Evidence requirements

Some advisers also made a point that some people - especially older people - have issues producing a photo ID, which is required by the DAF. If that can't be provided, a National Insurance-type document is normally acceptable, but some struggle to find and send one of those too. In general, though, advisers were complimentary about the DAF support team, recognising their high workload under very limited resources.

The opinions on accessing the Heat Fund were largely negative. The process was described as strict and intrusive, with applicants expected to produce detailed bank statements and account for any more-than-minor transaction. Such an approach makes the application laborious, but also uncomfortable - advisers said people often feel judged when their expenses are analysed with such rigidity.

Heat Fund it's not a fun process [agreement across the group]. It's quite invasive. They go through the client's complete bank statements for a number of months, and they have to explain every single transaction that's above 50 pounds. So it's, it's mortifying. A lot of clients really struggle. - Citizens Advice adviser

This is not only a major barrier for people in need. The lengthy application means the process can last much longer than a single appointment, which can reduce the capacity of advice-providers to help other clients.

[20] The exact difference was 44% vs. 9%, although the digitally disengaged subgroup had a low base size and findings should therefore be treated cautiously.

Table 1: Comparing sources of support with off-grid fuel costs

Source of support	DAF	Heat Fund
Process	Straightforward application	Intrusive and time-consuming process
Time to process when approved	Relatively fast payment once approved	Relatively fast payment once approved
Significance of savings - eligibility	Extremely hard to get an award with savings	Reasonable savings might be allowed
Making a claim without photo ID	Extremely hard to get an application approved without a valid photo ID	Advisers reported successful claims with no photo ID needed
Option to apply via the phone	No option to apply via the phone	No option to apply via the phone
Number of awards made	175,000 from May 2024 to April 2025 (avg £80)[21]	Over 5,000 people helped across the UK in the last financial year[22]

Other barriers

Research participants identified other barriers to seeking or accessing support. These include:

- Unclear or insufficient information, particularly linked to eligibility - making it difficult for people to determine if the schemes are relevant to them

[21] Welsh Government, Discretionary Assistance Fund, analysis report: 2025, January 2026
[22] Fuel Bank Foundation, Annual report 2025 - 2026, June 2026

- Pride, anxiety, a reluctance to seek help - some participants expressed a sense of pride or anxiety about asking for help, fearing rejection or being told to cope alone, which leads to avoidance of these schemes.

Retrofit Schemes

A number of programmes have been in place in recent years to help people improve the energy efficiency of their homes or provide support to switch to low carbon heat options. There have been two core programmes offering energy efficient home improvements to people in Wales:

- The Welsh Government's Warm Homes Programme delivered through the **Nest scheme**: a fuel-poverty and home energy efficiency scheme providing universal free advice and home improvements for households who meet certain eligibility criteria; and
- **ECO4** (Energy Company Obligation): a GB-wide scheme funded by energy suppliers to improve the least energy-efficient homes.

The fourth (and final) iteration of the ECO scheme officially came to an end this year - leaving Nest as the only current route to accessing free retrofit in Wales. To compensate for this, the UK government announced an additional £1.5bn for their Warm Homes Plan, with Wales receiving some Barnett consequentials.[23] This provides an opportunity for the Welsh Government to reflect on the operation of past and existing retrofit schemes and potentially rethink the future retrofit offer.

Awareness and usage of retrofit schemes

Amongst our survey respondents, people living in urban areas are more likely to have heard of, and used, retrofit schemes - although usage is relatively low amongst both groups, with just 10% saying they'd used the Nest scheme and 9% saying they'd used ECO.

[23] UK Government, Warm Homes Plan, March 2026

52% of people living in urban areas have heard of **Nest**, compared to **40%** in rural areas.

34%
of people living in urban areas have heard of **ECO**, compared to **20%** of those in rural areas.

72%
of the rural population are **not aware of any schemes being used** at their property within the last 5 years, compared to **58%** in urban locations.

Experiences with retrofit

The majority of survey respondents who have used retrofit schemes were positive about their experiences (over 80%)[24]. In open responses, they pointed to them being "fast and efficient" and contributing to lower energy prices. Many also highlight great customer support and general gratitude for improvements being made at no, or lower cost. Some were happy with heat pump installations or having boilers installed which finally did not break, while others mentioned their houses getting warmer.

> *[Prior to the retrofit] we had to buy coal and wood and kindling and travel it back up, back and forth. And it was such an effort. So in a way, that [air source heat pump] really changed our life*. - Research Participant

Those who described their experiences with retrofit less favourably were primarily disappointed that they had noticed little financial benefit since the improvements were made. This mostly related to the unsatisfactory operation of newly installed heat pumps. One of the respondents said that the pump was not giving enough heat and was unaffordable. This perception was echoed by our advisers. Some of their clients had experienced higher bills after the retrofit. One client had even paid to have his boiler reinstalled after finding a heat pump more expensive.

[24] The specific percentages of positive experiences included : 88% for the ECO4 scheme and 81% for Nest

Quite often the retrofits just don't work. People feel they've been missold - their energy bills are going up and they're cold. It's impacting their health and their general well being. - Citizens Advice adviser

There are a number of factors that might account for heat pumps not working properly or people seeing their bills increase including:

- faulty design or installation (e.g. wrong sizing)
- the pump being installed without insulation, which can increase running costs, and/or
- a lack of aftercare and advice, meaning people are not using their heat pumps effectively. For example, some people tend to switch off their heat pumps overnight, hoping to save money, but this can then increase their bill due to the energy needed to bring the heating back up again.

Genuine issues such as these, alongside common misconceptions, can leave people feeling very reluctant to have heat pumps or other retrofit measures installed. A number of our research participants mentioned they would be wary of installing a heat pump because of the noise they generate (in reality heat pumps are generally no noisier than a fridge), as well as perceptions about the unsuitability for older properties and the space required.

I've had people knock the door in the past and talk about solar panels, but I always thought it was a scam, so I never spoke to them - Research Participant

In terms of more general experiences, while a couple of our research participants flagged issues they'd had with improvements via the Nest scheme, our advisers generally perceived Nest as trustworthy. They particularly valued area managers (regional representatives of the scheme), whom they found to be very approachable and more than happy to help with client queries.

Conversely, despite it being well-reviewed by our survey respondents, advisers reported routine problems with the ECO4 scheme. The core issues were poor quality work and the lack of a redress mechanism. Other issues associated with ECO4 included workmen being intimidating or damaging the property.

Margaret's story

Margaret* is an over 80 years old homeowner living alone in South Wales. Through the ECO4 retrofit scheme, she received a new air source heat pump and heating upgrades intended to make her home warmer and cheaper to run. However, the system was left unfinished, leaks developed repeatedly, and parts of the installation did not fit properly - when she complained about the cylinder being too large, she was told that it was "in there now ". Margaret experienced ongoing heating faults and had to arrange several contractor visits to address recurring issues.

Shortly after installation, she received an electricity bill of around £800. An independent engineer found that the heating system had been configured incorrectly, causing it to run at excessively high temperatures and increasing energy usage. It was also discovered that the valves in the heat pump had been fitted upside down and that its electrical components were overheating.

Margaret became increasingly anxious about the safety of her home and worried about leaving the property unattended in case of fire. The stress and disruption affected her mental wellbeing and social life. After many months of complaints supported by Citizens Advice, remedial works have been completed.

*All names have been changed

To help encourage further take-up of retrofit measures, and overcome any underlying scepticism, it is vital that adequate consumer protections are in place to ensure installers are held to delivering higher standards. These standards need to be both technical (so installations are undertaken properly) and relate to the conduct of installers (to ensure appropriate aftercare and explanations are followed).

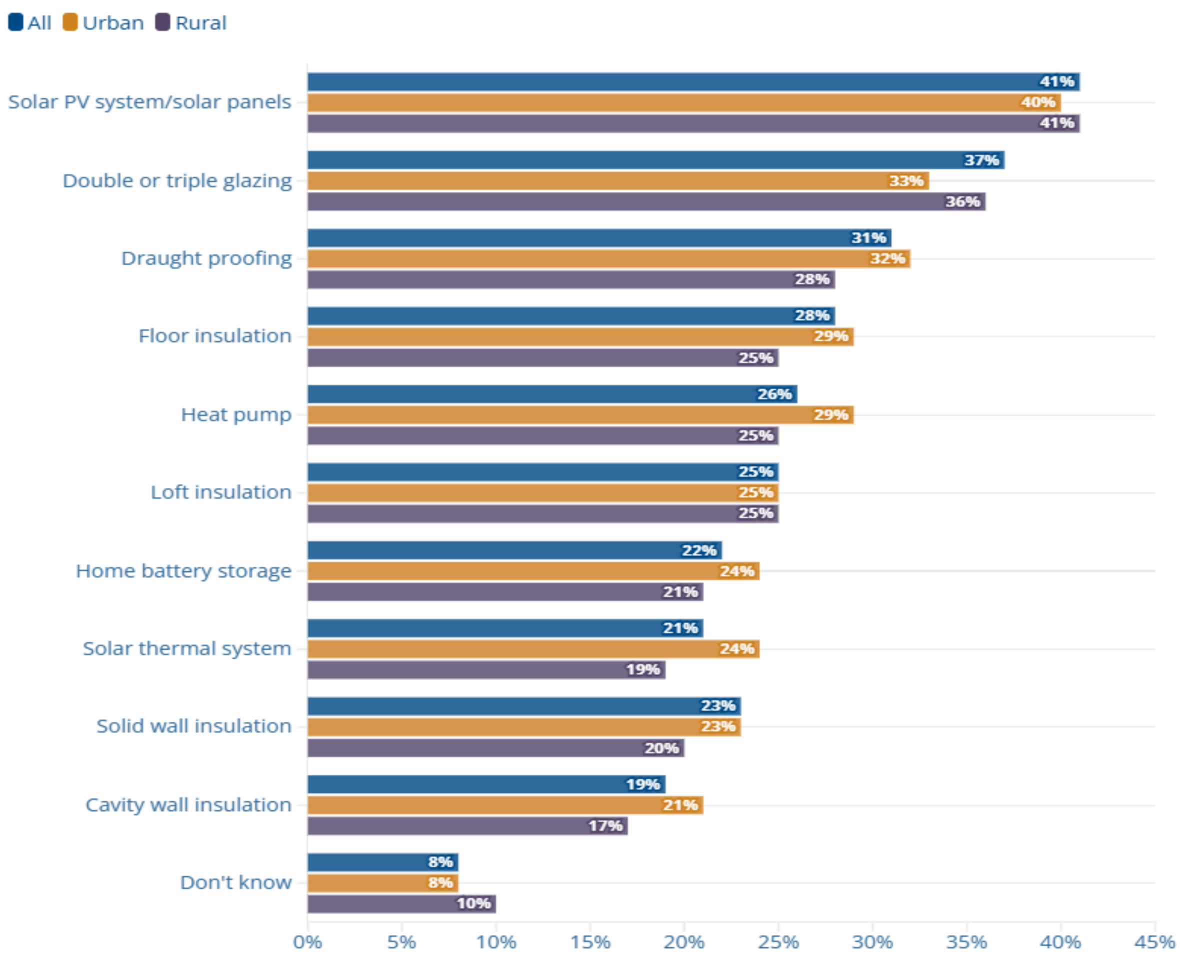
Interest in retrofit

Interest in retrofit schemes is relatively strong, with two-thirds of people who took part in our survey (67%) expressing some level of interest, mostly if it is a fully funded opportunity (41%). Despite reporting more issues with higher bills and heat retention, rural households are slightly less likely to be interested in receiving support from a retrofit scheme (62%, compared to 71% of those living in urban areas).

In part this is due to the fact that around a quarter of people who aren't interested in a retrofit scheme (26%) believe their home is already energy efficient, including 29% of people living in rural areas. While others want to have more control over what happens to their home and when - 24% of disinterested respondents living rurally said if they decide to improve their home they want to do it on their own terms. Those living in urban areas were slightly more likely to be worried their landlord (either private or social) wouldn't agree to any changes (26%). 16% of disinterested respondents overall said that it would be too much effort and they wouldn't want the disruption.

Amongst those who expressed an interest, the main reasons given are to save money on bills, increasing home comfort and/or warmth, and making their home more environmentally friendly. As Figure 4 shows, solar panels/solar PV systems are the most popular type of improvement people would like to see installed in their home.

Figure 4: Type of improvement



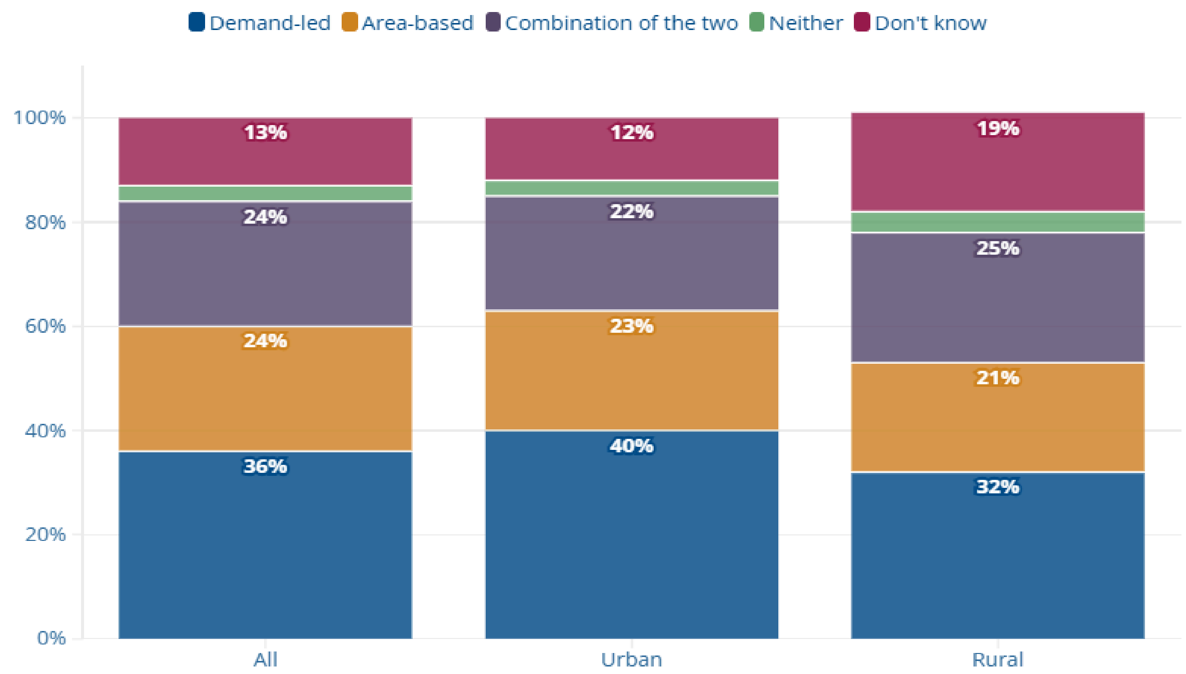
When asked who they would trust most to administer a retrofit scheme, the highest ranked option overall was their energy supplier, with an outsourced specialist company being ranked the lowest. It should be noted however that almost two fifths (38%) of people living in rural areas said they wouldn't trust any of the options provided (which also included the Welsh Government and their local authority), as did 29% of those living in urban areas.

We also asked the respondents who were not interested in a retrofit scheme what factors, if any, would make them more willing to consider having energy efficiency measures installed in their property: clear evidence that improvements would lead to energy savings was the most popular response (26%), followed by a guarantee that if any issues develop, they would be resolved quickly (20%), along with assurance that there would be minimal disruption and inconvenience during the installation process (19%).

Interestingly, autonomy over what type of improvements will be installed is especially important for those in rural areas (20% compared to just 9% of urban respondents). This reflected the sentiments shared with us during interviews. When asked about concerns around retrofit, participants mentioned the uniqueness of many rural properties, which they felt would require a bespoke approach.

Most respondents to our survey are split over whether retrofit schemes should be demand-led, area-based, or a combination of the two.

Figure 5: Retrofit scheme preference



As Figure 5 shows, demand-led is more likely to be preferred by people living in urban areas, while those living in rural areas are more likely to be unsure which approach to retrofit would be better, reflecting their lower interest and higher levels of uncertainty about such schemes.

Reaching people most in need is an important factor amongst those who preferred a demand–led approach, particularly amongst rural respondents (71%). Better targeting of areas in need was also a popular reason for preferring an area-based scheme (around half of urban and rural respondents). However interestingly, the most commonly cited reason for preferring an area-based approach was the fact it allows communities to go through improvements together (although this was less popular amongst those living rurally, 43%).

The need for retrofit in rural areas

> *Some of these houses, although they look quaint, they're really old and not energy efficient at all*. - Research Participant

People living rurally are more likely to be in need of retrofit measures due to older, poorly insulated houses and more reliance on carbon-intensive, unregulated sources of heat. Our research also found around a third of rural households report mould growth and damp patches on the walls or ceilings of their homes.

Despite these issues, the latest Nest annual report suggests that remote areas were under-represented in the latest tranche of installations. According to the 2024 to 2025 report[25], only 10% of homes receiving improvements were in rural areas, which is significantly lower than the proportion of people living rurally in Wales (estimated at approximately a third of the population). Households who are not connected to the gas grid constituted only 8% of the scheme’s beneficiaries.

The qualitative findings of our research confirm people living in rural areas seek greater clarity of both the process and eligibility criteria for any support that’s available to improve the energy efficiency of their homes or switch to low-carbon

[25] Welsh Government, Warm Homes Nest scheme: annual report 2024 to 2025, 26 March 2026

heat options. Written materials and direct communication are valued, especially for those less comfortable with technology, as is the desire for application processes to be as clear and simple as possible, to avoid any possibility for mistakes or friction during the process.

In addition, rural participants want assurance that improvements are proven, effective, and will deliver the claimed benefits over the long term (i.e., reduced energy usage, increased efficiency and savings). They also felt support should be flexible and tailored to the specific needs of the property (especially for older or unique homes), and delivered by a trustworthy provider (such as well-known energy companies or government-backed schemes). For area-based schemes in particular, people want the freedom to choose whether to participate in schemes, without pressure, and to have their concerns or preferences respected throughout the process.

The need for wider reform

In spite of the largely positive experiences people have had with retrofit schemes, and the essential role they play in tackling fuel poverty and climate change, our research helps to show they are not a panacea to the rising cost of living. Wider policies to help address energy affordability are also needed.

Sarah’s story below illustrates that households can remain vulnerable to high energy costs even after successful home improvements have been carried out.

Sarah's story

Sarah lives with her husband and 15 year old daughter in the house they own. She works part-time as a teaching assistant and suffers from fibromyalgia, asthma and mental health issues. Due to asthma in the family, they qualified for free insulation, solar panels and a heat pump through a retrofit scheme a few years ago.

Although the bills were cheaper as a result, this latest winter has been difficult, with bills almost tripling compared to a few years ago. Sarah had to borrow money from friends, but this hasn't lessened her stress and poor mental health. She is unable to afford petrol to visit her family and feels pressure from her husband to be on top of the energy bill, as he takes care of other expenses.

She is hoping to get a smart meter, which is necessary for a Smart Export Guarantee (SEG) tariff (allowing her to sell the solar energy back to the grid), but is struggling to get an appointment to have this installed. Had this been done as a part of the original retrofit package, she would have avoided the many logistical burdens associated with the SEG.

*All names have been changed

Throughout this research, we have also heard concerns about the income threshold linked to eligibility for retrofit schemes. Many people who struggle are in work, retired or not in receipt of means tested benefits.

While support rightly focuses on those most in need, there is a growing proportion of people who compromise on every aspect of their lives due to higher energy costs, yet they often fall short of being eligible for any type of help.

Conclusion

A reliance on sorting things out for themselves, instead of turning to the range of support that's available presents challenges for how best to identify, engage, and assist rural households who are experiencing difficulties with energy affordability.

Low awareness is one of the first barriers to overcome when promoting financial support and/or retrofit schemes to these households. Better consideration needs to be given to what communication channels work best for people living rurally, be that via post or through local community groups. Levels of trust in organisations such as local councils and charities is generally higher amongst such communities, compared to those living in urban areas.

Even when people are aware sometimes they assume that the support is not available for them and is only for those on irregular income or means tested benefits. Many also seek assurance that improvements to their home have proven, effective benefits over time and will help with energy bills. Communicating clearly both the eligibility and the benefits of any retrofit schemes would increase appeal.

Some people in rural areas also need reassurance that measures will actually be free, along with the credibility of schemes. For example, that there will be no hidden charges or future demands for payments, and that providers of improvements are reputable organisations.

Transparency on costs and who would be delivering the work, as well as the credibility of the scheme is therefore essential.

Policy recommendations

Retrofit Schemes

1. The Welsh Government should commit the significant investment necessary to make Welsh homes warmer, healthier, and more energy efficient to meet the growing and urgent need. This should include:
    a. maintaining a demand-led Nest scheme to provide trusted advice and fully funded energy efficiency and low carbon heat upgrades for low-income households, and
    b. introducing an area-based approach to installing retrofit measures, ensuring any initial pilot projects include rural areas.
2. In designing future retrofit schemes the Welsh Government should:
    a. actively assess the needs of rural households and communities by 'rural proofing' schemes in line with Government ambitions.
    b. ensure information about available support schemes is comprehensive but clear, and promoted using the most appropriate channels to reach rural communities
    c. regularly review income thresholds linked to eligibility to ensure they are routinely increased in line with inflation
    d. ensure a full explanation is given to households on how to operate and care for any new installation(s). This should include help beyond the immediate aftermath of the works.
    e. ensure all schemes adhere to defined quality standards and incorporate a standard, reliable and accessible complaints process.
3. The UK Government should overhaul consumer protections in the retrofit market by developing an end-to-end protections and quality assurance framework[26] which includes:

[26] Citizens Advice, 'Stepping up: Reforming protections in the retrofit market', October 2025

a. independent advice before, during, and after installation and throughout any redress process, building on existing statutory advice services

b. a single quality scheme for the low carbon home improvements market to provide high standards for consumers

c. a simple redress scheme if things go wrong, underpinned by robust legal enforcement.

4. The Welsh Government should protect renters from unfair rent increases or evictions that might follow energy efficiency upgrades.

Discretionary Assistance Fund and other ad hoc support

5. The Welsh Government should protect future funding of the Discretionary Assistance Fund (DAF), and keep the value and frequency of emergency payments under review, to enable the Fund to respond to any increases in demand for emergency support as a consequence of world events.

6. We welcome a review of existing Welsh benefits including the DAF, and believe this provides an opportunity to incorporate a more preventative approach into the Fund's design through an adequately resourced integrated partner system. While some form of crisis fund will always be needed, this would help reduce people's future reliance on crisis support.

7. The Welsh Government, DAF delivery partners and the Fuel Bank Foundation should:

    a. reintroduce the ability to make claims to the DAF by phone to improve access for digitally excluded applicants

    b. take action to increase the awareness of financial support schemes amongst rural communities through targeted campaigns

    c. simplify the application process for accessing the Heat Fund.

Off-grid households

8. The Welsh and UK Governments should explore what avenues of support are available and/or needed, through low-interest loans or fuel poverty

schemes, to help households reliant on heating oil and LPG make the transition to other forms of heating eg. low carbon heat options.

9. In the interim, to better protect households reliant on heating oil, Citizens Advice welcomes the Competition and Markets Authority recommendation (following its recent market study[27]), which calls for the UK Government to introduce a new, proportionate regulatory regime for heating oil suppliers.

[27] Citizens Advice, 'Response to the CMA's statement of scope on their heating oil study', April 2026. It should be noted that Citizens Advice is not the statutory advocate for the heating oil/LPG market.

Annex 1. Details of the Quantitative Survey

Survey details	
Sample	n =1,583 respondents, 1,505 online respondents and 78 CATI respondents
Quotas	Demographic quotas were set by age, gender, region and ethnicity, based on the 2021 Welsh census
Weighting	Data has been weighted to the known profile of Welsh residents by age, gender, region, and ethnicity
Language	The survey was available to respondents in both English and Welsh
Sample details	• 27% of respondents lived rurally, which we defined as open countryside or villages. A further 24% of respondents lived in small towns. • 67% of respondents used gas as the main source of heating, 10% electricity and 18% other, e.g., LPG and heating oil. • 33% of respondents reported having a disability. • 24% had a household income under £21,000.

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