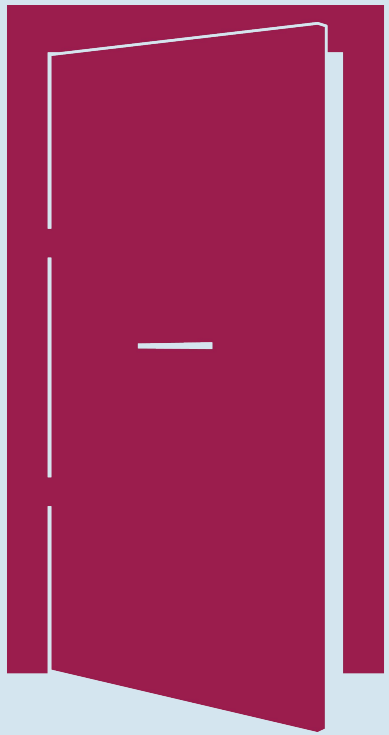
Beyond cost

Making energy efficiency measures accessible to low-income homeowners



citizens advice

October 2025

Executive summary

Too many people struggle to stay warm at home each winter, and 3 in 10 households found it difficult to afford their energy bills last year. (1) Upgrading homes to make them more energy efficient can cut energy bills and make homes healthier and more comfortable to live in. But despite these benefits, homeowners on lower incomes are less interested in making energy efficiency upgrades to their homes than those who are more affluent.

Unlocking home upgrades for low-income homeowners will be essential to cutting fuel poverty and ensuring that the benefits of the energy transition are delivered to households with fewer resources. Citizens Advice has explored motivations and barriers to engaging with energy efficiency more widely in our reports Demand: Net Zero and Consumer attitudes to retrofit. Now new research explores perceptions among low-income homeowners in England and Wales, and looks at the support people need to engage with retrofit.

The upfront cost of home upgrades remains a key barrier for homeowners with lower incomes, as well as a lack of awareness around the available financial support to address this. But low-income homeowners are also more likely to perceive the home upgrade process as risky than those on higher incomes, and this perceived risk can outweigh the potential benefits of improving energy efficiency. Where homeowners are coping with tight budgets and limited resources, it can feel too dangerous to disrupt the status quo and risk negative consequences if things go wrong.

This means that it will be important to carry out multi-pronged engagement with homeowners on lower incomes. While financial support is crucial to help low-income consumers access upgrades, cost is not the only barrier to interest and engagement. This means that the Government will also need to look beyond cost to help give homeowners on lower incomes the confidence that they will not be left in a worse position if they take action.

As the Government launches its Warm Homes Plan and considers the design of future support schemes following on from ECO4, it must consider the key motivators for low-income homeowners. These include:

- Funding for upgrades that is easy to understand and apply for.
- Information about the benefits of energy efficiency and the support available, including myth-busting around Government energy efficiency schemes
- Assurance that installations will be high quality and that there will be meaningful and accessible redress if things go wrong
- Support and advice throughout the process

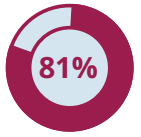
Introduction and methodology

Home upgrades can deliver particularly strong benefits to households on lower incomes. Lower energy bills from more efficient homes can free up cash to be spent elsewhere, while improving people's experience of being in the home.

But despite healthy levels of interest in energy efficiency measures, homeowners on lower incomes are less interested in energy efficiency measures than those with higher incomes. Last year, we surveyed homeowners across the UK and found that:

of UK homeowners with a household income of less than £20,000 said they were interested in having at least one energy efficiency measure installed in the next 5 years.

This is compared to



of those with household incomes of more than £60,000. (2)

Though the cost of upgrades is the top concern for all homeowners, this difference in interest cannot be explained by cost factors alone. In fact, in our previous research low income homeowners were no more likely to cite costs as a reason not to install energy efficiency measures than those on higher incomes. This means that we need to look at other factors to understand the disparity in interest between different income groups, including concerns about the potential risk of installing measures.

Those with household incomes of less than £20,000 were 41% more likely to say they were worried about what would happen if something went wrong with their installation than those with incomes of more than £60,000.

And less than half (47%) of homeowners with household incomes of less than £20,000 said they would consider using Government grants to finance an energy efficiency installation. .

Given that many Government schemes are designed to target fuel poverty and are aimed towards those on lower incomes, it is vital to boost awareness of and interest in these forms of support.

Citizens Advice commissioned Yonder Consulting to carry out qualitative research with low-income homeowners in England and Wales to understand their perceptions of energy efficiency and the support they need to engage with home upgrades.

The research used a mixture of online focus groups supplemented by online depth interviews with homeowners across England and Wales. 21 homeowners participated in total, all of whom had low incomes or were facing financial challenges.

Cost and comfort are key motivators

As prices have risen over recent years, keeping homes warm has become more front of mind for many people - especially those in energy inefficient properties. People told us that paying to keep their homes warm in the winter was a consistent source of stress.

> *"As soon as it starts getting cold, **it is a worry**"* Nicola, homeowner in Wales

And Citizens Advice's previous quantitative research has found that homeowners across incomes are most motivated by cost and comfort when deciding to make energy efficiency improvements.

58% of homeowners with household incomes of under £20,000 who are interested in energy efficiency measures say they are motivated by reducing energy bills.

53% cite reasons around improving warmth and comfort in the home.

> *"**You just want to feel comfy.** You want to walk about your house and think, oh, it's warm everywhere"* Sarah, homeowner in England

This was reflected in our new qualitative research, where participants consistently cited energy bill savings and making homes more comfortable as key advantages of energy efficiency measures.

Participants also responded positively to the idea of being able to help the environment through energy efficiency measures. Many talked about the idea that environmental concerns "should" be the most motivating factor due to the impact of climate change, but that in reality people were forced to prioritise more immediate considerations around costs.

> *"As every year goes on now you're made more conscious of the global warming and the rest of it, so it's both [financial and environmental] really. But I suppose **your first and foremost is going to be your pockets**."* Nicola, homeowner in Wales

This meant that carbon savings alone were often not enough of a reason for people to act. However, it was clear that tying environmental benefits to more tangible bill savings for the household could make energy efficiency upgrades even more attractive and make people feel positive about the idea that they were helping the planet as well as their finances.

> *"I think the ultimate benefit for most people is saving money. And **if you can reduce your carbon footprint as a byproduct, then all the better**."* Michael, homeowner in England

Opportunities: Making financial support effective

Low income homeowners are less able to prioritise long-term investments

While concerns around cost, comfort and carbon could encourage interest in energy efficiency measures, previous quantitative research has also found that homeowners on low incomes were less motivated by promises of increased property values.

Only 16% of homeowners with household incomes of less than £20,000 were interested in energy efficiency as a way to improve the resale value of their property, compared to 22% of those with household incomes of more than £60,000.

And in our qualitative research, low-income homeowners felt that they only had the bandwidth to address immediate priorities. The ability to consider long-term benefits such as property value was seen as a luxury when people were struggling to make ends meet or dealing with urgent day-to-day issues.

*"If it's an imminent problem right now that needs changing because it's dangerous or it's not efficient, then obviously I will make that investment and make that change. But **I don't have the luxury to…do that because I know it'll increase the property value**. I don't have that luxury."* - Alex, homeowner in Wales

This also meant that smaller-scale changes were seen as more realistic than larger or more invasive interventions, which were viewed more as a distant or long-term prospect. This pattern can also be seen across homeowners of all incomes, who generally have low levels of urgency around installing more expensive measures. Our recent report on Consumer attitudes to retrofit found that solar PV was the most popular measure among homeowners when asked about improvements they planned to make over the next 5 years. But when asked about the next 12 months, cheaper and less disruptive measures like loft insulation and draught-proofing became the most popular planned measures.

But among those on lower incomes, this is not only a "present bias" in decision making but an urgent need to prioritise when incomes and resources are under more pressure.

*"**I deal with what's in front of me and I prioritise by need**. And right now maybe getting a heat pump is a long way off but insulating the loft is not."* - Mark, homeowner in Wales

This suggests that it is important to highlight the tangible and immediate benefits of energy efficiency in order to unlock interest among homeowners on lower incomes. Where measures are more expensive or invasive to install, higher levels of support will be needed.

Opportunities: Making financial support effective

Low-income homeowners need robust financial support to make changes

The upfront cost of installing energy efficiency measures remains a key concern for homeowners across incomes. Among all homeowners who were interested in energy efficiency, 66% said they were concerned about the cost of measures, making this the most common concern. Most homeowners don't have enough savings to cover the upfront cost of a whole-house retrofit, and household budgets are too tight for many to be able to afford monthly repayments.

Homeowners on lower incomes saw costs as a key barrier, even if they would otherwise be interested in energy efficiency measures.

> *"In an ideal world, I'd have solar panels, electric batteries and a heat pump…but* ***it really is cost dependent****."* Mark, homeowner in Wales

And homeowners with lower incomes are particularly reluctant to borrow money to fund energy efficiency improvements and low-carbon heating.

Only 9% of homeowners with household incomes of under £20,000 would consider using a credit card or unsecured loan to pay for improvements. They were half as likely to consider using these methods as those with household incomes of over £60,000, where 18% would consider these types of borrowing for upgrades.

And in our qualitative research, low income homeowners were particularly concerned at the idea of taking on debt to fund improvements, particularly if this would be a long-term financial commitment.

Several participants in our research had experienced drastic deteriorations in their financial situation due to unforeseen life events such as bereavements, job losses or developing serious health conditions. This made people acutely aware that their living and financial situations could change again in unexpected ways. And this meant people could be reluctant to commit to longer-term borrowing, which could become unaffordable in the future.

> *"You just don't know what's coming round the corner to you. So* ***when you're committing to debt, you've got to be wise****."* - Nicola, homeowner in Wales

While Government-backed low-interest loans could be a key mechanism to address upfront costs for some more affluent consumers, it will not be workable or appropriate to expect low income homeowners to take on debt to fund these upgrades.

This means it is essential that support schemes, including any future iterations of the Energy Company Obligation (ECO), continue to provide low-income households with funded upgrades. The Government must ensure that these are genuinely fully funded and accessible in practice.

Opportunities: Making financial support effective

Clear communication can help tackle concerns around hidden costs

Many participants in the research expressed concern about the possibility that there would be extra or "hidden" costs, even when financial support was available.

There was often confusion between different types of financial support, given that some schemes such as the Boiler Upgrades Scheme (BUS) can still require recipients to make large upfront contributions in addition to the support they receive. There was also a sense that available support would include "small print" meaning people would have to pay.

There needs to be more clarity on the differences between these kinds of schemes, and fully funded support for low income homeowners.

*"There is a grant for [heat pumps] but I think **it's still quite expensive and I don't know what the benefit is**."* Nicola, homeowner in Wales

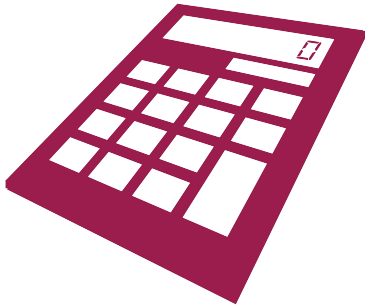
*"I do think **it's really misleading** because a lot of the time it says free and then you ring up and it's not free."* Chloe, homeowner in England

Previous qualitative research has found that consumers do report being asked to pay for schemes such as ECO4, which shouldn't ask for consumer contributions.(3)

And others can struggle to find clarity on costs when using schemes, or paying for work more widely. It is essential that consumers aren't asked to pay towards schemes that should provide full funding, and that where there are consumer costs these are communicated clearly.

Some participants in our research were concerned at the idea that costs could spiral and they could end up paying more than expected.

*" [I want to know that] **the price they give you will be the price** and you're not going to start adding more."* Sarah, homeowner in England



Opportunities: Making financial support effective

Different homeowners prefer different routes to financial support

We tested homeowners' attitudes towards communicating with energy suppliers or local authorities to receive funded upgrades. We found that opinions differed among consumers, often based on previous experiences of interacting with these organisations.

- Some participants felt positively about communicating with energy suppliers, with some feeling that suppliers were an obvious choice to deliver this support given their focus on energy. Some also felt that this would be the most efficient route to receive support.

  However, some people felt wary about the idea of energy suppliers being involved as profit-making companies, and suggested that this could reduce their trust in schemes.

  "They're providers, they're business people, ***they're running a business at the end of the day****. So you're not necessarily going to get the best deal."* Fiona, homeowner in Wales

- Some participants felt that local authorities would be a natural choice due to being non-profit entities, and their role in supporting local residents. Some had also had previous experiences of receiving support from their local council, for example through the Household Support Fund, which made them more likely to consider local authorities as a source of help.

  However, others felt sceptical about the possibility of extra bureaucracy or local authorities' ability to administer schemes effectively - especially if they had previously had negative experiences with their own council.

This suggests that it there is no clear consumer preference around which organisations should deliver schemes. It will be important to balance the value of providing individual consumers with choices around the organisations they interact with, with the urgent need to provide clearer and more simple routes to accessing financial support.

A 'front door' portal, which can act as a single point of contact for consumers to access information about support and be signposted to their preferred route, could help to maintain this balance between choice and simplicity. Whichever route consumers take, there should be transparency around the roles of different organisations in order to increase trust.

Opportunities: Making financial support effective

Key motivations

While lowering the cost of energy bills can be a key motivator for all homeowners, cost remains a key barrier. Most low income homeowners will not be able to afford to pay for upgrades, and will have barriers to taking out finance to fund these measures.

As a result, homeowners on low incomes should be offered fully funded upgrades. Homeowners on lower or middle incomes should be able to access grants tapered by household income, while Government-backed low interest loans should be available for those who aren't eligible for full funding. We set out our full recommendations for funding low carbon home improvements in our report Home Stretch: How to make energy efficiency upgrades affordable to all consumers.

Fully funded upgrades for low-income homeowners could be delivered through Government energy efficiency schemes. However it will be vital to make sure these schemes are accessible and offer a positive experience to participants. Citizens Advice research has found that while schemes can offer life-changing benefits, they are currently being held back by low awareness, varying experiences of the process, and a lack of support and advice. Our report Building Support: Improving consumers' experiences of energy efficiency schemes has full findings.

Opportunities: Raising awareness

Some measures are less well-understood than others

While participants in our research generally recognised the benefits of energy efficiency, some measures were less well-understood or prompted more concerns. And even for better-understood measures such as solar panels, participants didn't always know the practical implications of installing and using the technology.

Many participants said they had low awareness of low-carbon heating in particular, which meant they often didn't consider systems like heat pumps as part of energy efficiency. Technologies that were more unfamiliar felt less relevant and attractive, as people found it harder to think of what the benefits might be.

> *"I don't know how [a heat pump] works, so it wouldn't be relevant to me.* ***Maybe if somebody explained it all****."* Sarah, homeowner in England

Some participants also had negative perceptions of technologies such as smart metering. This was partly due to the feeling that smart meters were being imposed on people, as well as the impact of issues around smart meters not working as expected. Citizens Advice has highlighted that 20% of people with a smart meter report regularly needing to submit manual meter readings, with more needing to give them occasionally. (4)

But even where smart meters were working, many low-income consumers in our research saw them as a source of stress rather than savings. Participants described the anxiety of seeing the cost of energy mounting in real time, while feeling that they weren't able to cut down on their usage any more than they were already doing. Some people who had smart meters said they had disengaged from them, for example turning In Home Displays (IHDs) around to avoid seeing the numbers.

> *"These meters don't work. They're broken or they don't work and people are still having to submit manually their meter readings. So they haven't been the great success that people envisioned or hoped they would be.* ***I've got friends with them in who wish they hadn't had them installed****."* Mark, homeowner in Wales

> *"You spend your time looking at them and stressing about them. Then you've got to have a word with yourself and say, 'Well, I gotta have the heating on'…When it's on, it's because it's cold…****I think it's a sheer waste of time****."* Nicola, homeowner in Wales

This suggests that there is more work to do on making consumers aware of the wider benefits of smart meters and the ways they can be used to save money, for example through unlocking access to Time of Use tariffs.

Opportunities: Raising awareness

There is a need for mythbusting around Government schemes

Government schemes delivering fully funded upgrades will be a crucial tool to support homeowners with lower incomes to improve the energy efficiency of their homes.

But, concerningly, our quantitative research found that those on lower incomes are less open to Government support than more affluent homeowners, despite often being the primary target of such schemes.

Less than half (47%) of homeowners with household incomes of less than £20,000 said they would consider using a Government energy efficiency grant. This is compared to 53% of those with household incomes of more than £60,000.

Our qualitative research found that while low income homeowners generally had positive feelings around the idea of Government-funded upgrades, many felt that schemes would be extremely difficult to access or that there would be a "catch" to using them. People were often sceptical that upgrades would be genuinely free, and were concerned about signing up for something and later finding out that there were hidden requirements or downsides.

> *"[Government schemes] are notoriously difficult to get.. **It seems pie in the sky**."* Michael, homeowner in England

In some cases, people's perceptions of energy efficiency schemes were shaped by their experiences of accessing other types of Government support. For example, one participant suggested that funding for upgrades would need to be repaid based on his experience of accessing support loans for small businesses during the coronavirus pandemic.

Others also assumed that funded upgrades were for social housing properties only and wouldn't be available for homeowners.

> *"**The council are going to look after their own properties**. They're not going to look after private properties."* - Elinor, homeowner in England

Opportunities: Raising awareness

There is a need for mythbusting around Government schemes

This shows that there is an acute need for awareness raising around available support, to give people confidence that schemes are available and legitimate. Participants said they would find it helpful to see information in trusted settings such as doctors' surgeries, as well as through marketing tactics such as leafleting. And people agreed on the importance of making information available for those who don't have internet access.

This awareness raising should include mythbusting around eligibility and costs to recipients, with clear communication around the differences between fully funded upgrades and loans or partial grants.

*"**They have to spread the word around to make the people feel comfortable**, know that there is something genuine."* Omar, homeowner in England

Previous research has also found that many consumers find it difficult to navigate information around the complex landscape of different energy efficiency schemes, and can struggle with application processes. And participants in this research told us that they would feel more able to engage with schemes if more of the burden of researching and applying was taken away. There was a sense that consumers would be happy to try out the process if the perceived work and risk was removed.

*"If there was a grant and someone said I'll help you and tell me it was good then yeah, **I'd give it a go**."* Nicola, homeowner in Wales

This shows that schemes need to be as simple and straightforward to access as possible, and that help with understanding and applying for support should be available where needed.

Spotlight on 'Nest' in Wales

While homeowners in Wales weren't always sure where to go for advice or support on energy efficiency, awareness of schemes appeared to be higher than those living in England. Participants living in Wales were more likely to recall energy efficiency schemes unprompted, with spontaneous mentions of the Welsh Government 'Nest' scheme.

This may reflect the more centralised approach to advice provision in Wales. Nest, part of the Welsh Government's Warm Homes Programme, has been running since 2011 and offers a combination of free, impartial advice and home energy improvements.

The scheme is open to all households for advice, and can provide free measures, such as insulation and low-carbon heating, to eligible households. This includes low income homeowners or private renters who live in inefficient homes, typically EPC E or below or EPC D for those living with certain health conditions. (5)

The stronger awareness of Nest among Welsh participants suggests that a clear, consistent, and trusted national scheme can make it easier for people to understand what support is available and take action to improve their home's energy efficiency.

Opportunities: Raising awareness

Word of mouth recommendations can make or break schemes

Unfamiliarity of measures and schemes was a key barrier that could put participants off engaging with home upgrades. People often wanted to see "social proof" of improvements and financial support working for people they knew, and could be discouraged if they didn't know anyone who had successfully applied for a scheme.

This reflects wider findings around the importance of family and friends as a source of influence and advice around retrofit. Previous Citizens Advice research has found that family and friends are the second most common source of advice on retrofit, after tradespeople. And our report Building Support found that for people engaging with energy efficiency schemes, speaking to people in their network who had already engaged with these programmes was a key tool in building confidence and reassuring themselves that these offers of support were legitimate.

Where participants in this research had already made energy efficiency improvements, speaking to friends or neighbours was a key trigger to action.

One participant described having a heat pump installed after seeing his neighbour having work done under a scheme and realising he could also qualify.

> *"**Next door had the work done on the grant and they gave me the details**. And I spoke to the guys while they were working and that's when I realized I'd qualify."* David, homeowner in Wales

Finding out about schemes and measures in this way could increase trust, and reduce the amount of proactive research consumers needed to do in order to find details of schemes or contractors.

However, reviews from friends and family could also undermine trust where people have had negative experiences. Participants in our research cited negative stories they had heard from their personal networks or the media as reasons they were wary of engaging themselves.

> *"A friend of my mum's, [solar panels] have absolutely ruined her roof…it makes you sort of jittery about having things like that done."* **Fiona, homeowner in Wales**

Opportunities: Raising awareness

Key motivators

It will be important to continue to raise awareness of the benefits of energy efficiency upgrades, particularly less familiar measures such as heat pumps. This should include both information and awareness campaigns, and links to more holistic and personalised advice.

And it is also vital that consumers who are theoretically interested in energy efficiency upgrades are also aware of the support that can make this realistic in practice.

With ECO4 and GBIS coming to an end in 2026, the Government should consider how to make sure future schemes are accessible and effective. Consumers will be more motivated to engage if schemes are:

- Well-known and simple, with clear information about eligibility and available support.
- Consistent in the consumer experience they provide.
- Backed up by independent and personalised advice.

We set out full recommendations for improving access to Government energy efficiency schemes in our report Building Support: Improving consumers' experiences of energy efficiency schemes.

Opportunities: Protecting consumers

Some homeowners on lower incomes feel that the risk of making changes outweighs the potential benefits

Homeowners in our research generally recognised the potential benefits of making changes to improve their energy efficiency, such as lower bills and a more comfortable home. But this didn't mean that they were ready to consider these upgrades in practice.

While some simply didn't have the bandwidth to think about energy efficiency measures, there was also a sense that the potential risks of taking action could outweigh the potential benefits the changes might deliver. When people were in more precarious financial positions, it could feel too risky to upset the status quo, even if their current situation wasn't ideal.

> *"Sometimes it's better the devil you know, and **you just stick with what you know**."* - Fiona, homeowner in Wales

Our quantitative research found that low income homeowners were more likely to be worried about what would happen if something went wrong with an energy efficiency upgrade. 24% of those with incomes of under £20,000 had this concern, compared to 17% of those with household incomes of more than £60,000. Lower income homeowners were also more likely to express concern around:

- The effectiveness or durability of products (30%, compared to 25%)
- Contractors' claims about energy savings (33%, compared to 25%)

Low income homeowners in our qualitative research also raised concerns around potential unforeseen additional costs, particularly if measures didn't work or caused damage to their homes. This felt particularly risky when people knew they wouldn't be able to afford to pay for fixes if there were issues. And homeowners on lower incomes often felt that their property represented security, meaning they didn't want to risk anything that could damage it.

> *"**What happens if I get damp and need a new roof like my neighbours did?** I just don't know what I'd do, I wouldn't be able to afford a new roof."* - Sarah, homeowner in England

This means that encouraging interest in energy efficiency among homeowners on lower incomes will involve not only convincing people of the benefits of these measures, but also de-risking the installation process and giving people confidence that they will not face unintended consequences.

Opportunities: Protecting consumers

Strong protections can make home upgrades feel less risky

It is clear that well-publicised issues with some forms of retrofit are still shaping people's perceptions of home upgrades, with participants proactively mentioning issues with previous rent-a-roof schemes or external wall insulation as off-putting factors. Since our research was carried out, the National Audit Office has found that 98% of external wall insulation installed under the ECO4 and GBIS schemes had major failures. (6)

But as well as being more concerned around the potential risks of retrofit, homeowners with lower incomes are also more motivated than more affluent households by guarantees that any issues would be fixed quickly. This suggests that strong consumer protections can give people the security they need to engage with home upgrades.

A Government-backed form of accreditation can also be particularly useful in reassuring consumers about the potential risks of home upgrades.

Participants also expressed concerns around ongoing maintenance for new measures, and wanted to know that they would be supported after making home upgrades as well as during the installation process.

"There's a lot of stories with the external wall insulation stuff. It makes people's houses worse. I've heard, I read it. ***I read all these danger stories about it, and I don't think I'd ever dream of having that put in****."* Tom, homeowner in Wales

*"****I would want Government guarantees*** *or a Government approved company with a guarantee.* ***That would make me a lot more confident****...A seal from the government to say, this work is guaranteed for 10 years. Any issues, it'll be fixed or rectified. You know, we're not just going to do the work and then leave you...****I'd like some kind of future proofing****."* Mark, homeowner in Wales

Opportunities: Protecting consumers

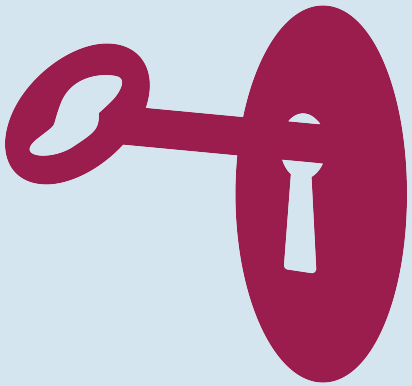
Key motivations

For lower income homeowners, the process of making changes to the home can feel riskier, especially where people are aware that they wouldn't be able to afford to fix any damage or replace faulty measures. This means that as well as raising awareness of the benefits of energy efficiency measures, it will also be vital to help homeowners neutralise the perceived risks of home upgrades.

This can partly be achieved through giving people transparency around the upgrade process and any costs. But it is also essential that consumers have strong underlying protections to ensure that any work performed in their home is completed to a high standard, and that they don't face unfair detriment in cases where things go wrong.

Citizens Advice has proposed an end to end protections and quality framework to cut complexity and increase positive outcomes for people making changes to their homes. This should embed the key principles of:

- **A single quality scheme** for the low carbon home improvements market.
- **Regulation to make sure consumers can access a simple redress process when things go wrong,** underpinned by a single Ombudsman.
- **A legal enforcement regime** with appropriate powers to tackle wrongdoing.
- **Access to independent advice** throughout the process.



We set out a full framework for how the Government can reform the system of consumer protections and quality assurance in our report Stepping Up: Reforming protections in the retrofit market.

Opportunities: Advice and support

People are unsure who to go to for trustworthy advice and information

Homeowners in our research were generally open to getting information from a range of sources but were less certain about who to turn to for trustworthy advice before making changes. In our quantitative research, low-income homeowners in particular were more likely to say they didn't know who they would consult about energy efficiency upgrades.

When we spoke to participants, many questioned the motivations of those offering support or advice. Whilst most were not against receiving advice or a scheme from a number of organisations, there was some wariness of energy or building companies, seeing them as driven by profit as well as some scepticism about government schemes, expressing concerns that grants or loans might come with strings attached or involve too much red tape.

*"**I'd imagine there'll be a small print**, something, something that the government gets back from you. **It'll not be beneficial just for the sake of [being] beneficial**, you know, the government will want something."* - Alex, homeowner in England

*"Thinking in particular with the smart meters, that's why they're pushing so much. **I think they've got to deliver so many homes** otherwise they get fined quite, you know, millions of pounds, I think it is."* - Rhys, homeowner in Wales

There was also a widespread sense of caution more generally. Participants displayed clear concerns about scams, misleading claims or offers that appeared to be 'too good to be true'.

Many were sceptical about the intentions of private companies who reached out to them first but didn't necessarily feel confident about who was best to approach for up-to-date and accurate information.

*"**I'd probably be a bit more wary of random companies** offering things that seem to be too good to be true."* - Hannah, homeowner in England

*"You're not gonna participate because you're just wondering and then you're certainly not going to give over your bank details and stuff for you because **we don't want to get stung**."* - Fiona, homeowner in Wales

Opportunities: Advice and support

People want to make informed choices

After the upfront cost of upgrades, homeowners are most concerned about whether making improvements would lead to energy savings and cost reductions - cited by more than a third (34%).

In our research it was clear that participants wanted to understand both the benefits and risks of energy efficiency measures so they could make informed decisions and choose changes that would make a meaningful difference.

'Show me the difference. Give me the central heated home, show me the heat pump home. ***Tell me the costs and let me see if I believe that it's worth making that financial commitment*** *and crossing over. Like I said, in an ideal world, if I won the lottery, I'd go and get a net zero, energy efficient house tomorrow.'* Mark, homeowner in Wales

"I want to know the upfront cost and how long it takes to do these things. And the cost...and then you can work out from there. ***It's hard to say without knowing in the first place****."* Susan, homeowner in England

We heard that the landscape of home energy improvements can seem confusing and potentially contradictory. Participants mentioned hearing mixed stories from the media - they hear that some people feel the measures have paid off whilst others regret doing them or even experience damage as a result.

As a result, some homeowners seemed unsure who to believe or what was worth carrying out on their home.

*"****It's a mixed bag out there,*** *you know, some people are saying, I wish I'd never had it done. And other people are saying, oh, it's been a fantastic saving. And you've got everything within that spectrum."* Mark, homeowner in Wales

Opportunities: Advice and support

People are unsure which measures would deliver real benefits for their home

One key concern for participants was understanding what would work for their property type, particularly those living in multi-occupancy buildings or flats. Whilst people were interested in making improvements, some felt unsure about what would benefit their home or what changes they would be able to make.

One participant, facing financial difficulties and living in a flat that is hard to heat, spent considerable time researching and applying for schemes. She was later told that none of the eligible measures were suitable for her property as she lived in a flat. The experience left her feeling frustrated and disengaged.

> *"**I wouldn't have wasted days and weeks going through it all and trying to research it all** and apply for everything if I knew that I was not, you know, able to access it in a flat."*
> Chloe, homeowner in England

In other cases, we saw that people assumed that measures would not be relevant for their property or situation, which could lead to them not engaging at all. For example, while many schemes are aimed at low-income households, many participants had assumed that they would not meet the income threshold before being shown the eligibility criteria.

> *"**We need to be told more and to be told what is available out there**. A lot of people cannot afford to have energy efficient equipment in their house because they can't afford it because of the state of the country at the moment...we need to be told what's what, who can have what, who can apply and how much we can get off or is it free whether we're on benefits or not."* Gemma, homeowner in Wales

Providing a tailored advice service would provide a clear route for people to explore their options and ease the burden on individuals who are already motivated to seek support.

Opportunities: Advice and support

People felt more confident when they had clarity about the process of installation

Most people accepted some disruption as part of making energy efficiency improvements - especially if the long-term benefits felt clear. But they wanted clarity over how long the work would take and what to expect.

*"**Just their reassurance that when they're going to say they're going to come and do the work, they're going to come and do it**. And okay, I'm not leaving you hanging about for weeks."* Sarah, homeowner in England

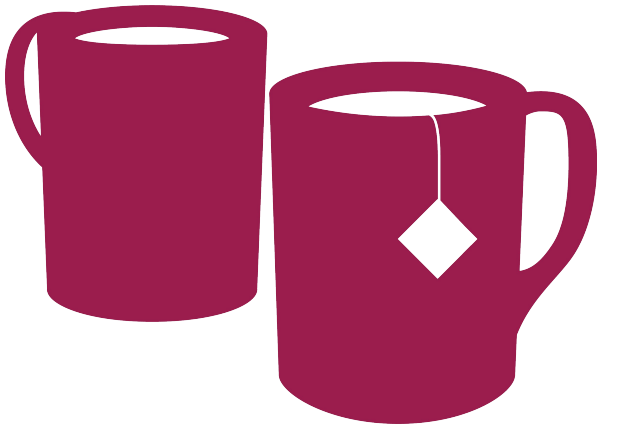
*"**Just pre warning it. Just be honest.** If something's going to be a week, tell them a week. If it's going to be XYZ, just tell them and then you can make an informed decision."* Nicola, homeowner in Wales

A common concern about the process was the reliability of contractors or builders. A number of participants said they'd previously been let down by contractors or builders who didn't turn up or follow through on a project.

*"The amount of [contractors] that say they're coming and don't turn up is unbelievable. So that's my worst scenario. **If that happens, it puts me off doing something again for six months**."* Nicola, homeowner in Wales

Concerns about disruption also often depended on how well people understood the installation process. Measures that participants felt were easier to picture, including solar panels or insulation, were generally seen as less disruptive.

The impact of disruption was raised more as a concern by participants in households with children, those working from home, or those with health needs, who may be more affected by disruption at home.



Opportunities: Advice and support

Key motivations

Our research highlights the need for tailored, accessible advice to help people navigate decisions around energy efficiency improvements. While there is interest in making changes, many homeowners, particularly those on lower incomes, feel unsure about what measures would actually benefit their home and whether they would see real results.

Uncertainty about making changes often stems from a lack of clear, personalised information about what's appropriate for different types of homes, and what outcomes people can realistically expect.

Trust also plays a major role. Some homeowners were wary of advice from energy companies or contractors, questioning their motives or worrying about poor-quality work.

A central, reliable and independent source of advice would help address these concerns - providing clear guidance on costs, benefits, trusted installers, and what to do if things go wrong. Flexibility in how people access and act on information is also important. Seeing what works for friends or neighbours often helps build trust and confidence. A national advice service should work alongside local examples and allow people to choose trusted contractors or community-based solutions.

Conclusion

At the moment, low income homeowners are less likely to be interested in energy efficiency measures, despite their potential to cut bills and improve home environments. But our research shows that many of these homeowners are ready to engage with energy efficiency, if the right support is available and the installation process is made to feel less risky.

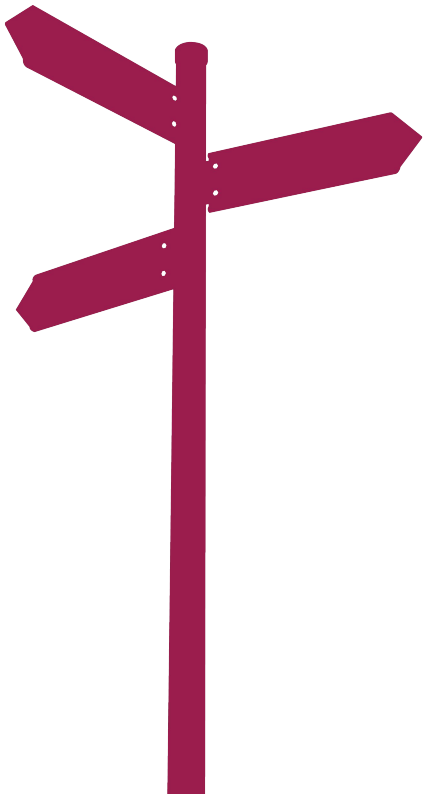
It is essential that homeowners of all incomes can experience the benefits of home upgrades, and that fuel poor households can access extra support to improve their homes. To unlock low income homeowners' interest in energy efficiency, Citizens Advice recommends that the Government considers key motivations when designing policy - including:

Addressing financial concerns by providing fully funded upgrades for homeowners on low incomes, through well-designed and effectively advertised Government schemes.

Raising awareness about the benefits of energy efficiency measures and the available support to improve homes. This should include providing information about less familiar measures such as heat pumps, and providing clear pathways to accessing financial help to make upgrades.

Providing assurance that consumers will be protected if they make changes to their homes. An effective consumer protections framework should boost standards through a single quality scheme and provide an effective enforcement regime to tackle rogue traders. It should also offer consumers a simple route to redress if things go wrong.

Supporting people through the home upgrade journey through tailored advice.



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Authors: Naomi Schraer and Amy Dutton

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