

The Energy Brief:

data and insight from Citizens Advice Scotland

November 24

Outside social security, we provide more advice on energy than any other issue

In 2023-24, our network gave 112,052 pieces of advice to 26,818 people who sought help with energy-related issues. Our advisers supported people with a broad range of energy queries, including fuel voucher applications, accessing credit for prepayment meters, billing issues and energy debt. This level of need reflects Scotland's deep-rooted problems with fuel poverty, energy affordability and energy debt.

Energy prices impact people who are disabled, ill and living on low incomes

Our demographic data for 2023-24 shows demand for energy advice is highest among key groups, those who are hit especially hard by high energy prices and experience most harm.



Among people who provided information on their background and personal circumstances, more than **two thirds** (68%) of people who sought energy advice had a health condition or disability, while **one third** (33%) were unable to work due to ill health.



More than **2 in 5** (42%) lived in the most deprived areas and (41%) were single (non-pensioner households).

Without a major change in how we support people with energy bills – and in the design of the social safety net – these groups will remain exposed to high energy costs and all of the challenges that come with that.

From crisis to chronic struggle

Recently it has been common to talk about the 'energy crisis'. That framing is no longer accurate. The situation has moved on from an acute crisis to a chronic problem. As a proportion of all people who engage the CAB network, those receiving advice on gas and electricity had increased by a worrying 45% between 2021/22 and 2023/24. This figure shows that the problems with energy are getting worse for many people



From April to June 2024 around **1 in 8** people who got help from a CAB received advice on gas and electricity, including fuel debt. Many people require emergency support to keep using electricity and gas.



During this period, our network provided advice on fuel vouchers and energy trust fund applications to around **2 in 5** of all the people who received advice on regulated fuel during this period, a **76%** increase from the same time in 2021/22.



There was also a **60%** year on year increase from that period of people seeking advice on discretionary credit for prepayment meters

These statistics indicate that unaffordable energy costs push people to seek fuel vouchers and discretionary credit in response to crises. Energy remains too expensive for too many people.



Yusuf

Yusuf approached his CAB because he had only 67p on his electricity meter and no credit on his gas meter. He had accessed the Scottish Welfare Fund on three occasions – the maximum number allowed and his supplier did not offer discretionary credit. He had reached the limit for fuel vouchers from the organisation that had supported him. His local CAB was able to source a fuel voucher from an alternative source. Yusuf's experiences show what advice providers can do to resolve emergency situations. Preventing crises from recurring requires a different approach to energy affordability and debt.



The CAS solution:

Without structural change to the energy market, people will remain trapped in a cycle of repeatedly seeking crisis support. CAS believes that introducing a social tariff, which is effectively a discount on bills aimed at people living on low incomes and unavoidably high energy consumption, is one long-term solution required to make energy more affordable. A social tariff represents a significant but practical change that would make a genuine difference for people unable to deal with high energy costs.

Energy debt: a serious problem with damaging consequences

High energy costs have caused a spike in the number of so-called self-disconnection – people not using energy because they have run out of credit on their prepayment meter and cannot afford to top up. It is important to be clear about what self-disconnection means: no heat, no hot water, no cooked meals, no lights, no television, no internet, no way to charge a mobile phone. For people on credit meters, the response to high energy costs may be to self-ration their energy use by cutting back on the amount of heat and electricity they use. The fact that people feel forced into taking this disruptive and dangerous action is a searing indictment of a broken energy market.



Marjorie

Marjorie visited her local CAB for advice after her energy bills soared. She told her CAB adviser that she was so worried about energy costs that she had cut back her energy use to almost nothing. Marjorie ate fewer meals and only cooked with a sandwich toaster. She had stopped using gas entirely, which had made her osteoarthritis worse.

The Citizens Advice network in Scotland plays a leading role in supporting people dealing with self-disconnection. Our Extra Help Unit, based in Glasgow, has a GB-wide statutory remit to support people, including those experiencing vulnerable situations, who are at risk of self-disconnection or have already self-disconnected. Referrals to the EHU have rocketed in recent years. Between September 2023 and September 2024, the EHU has fielded 1,429 self-disconnections cases in Scotland. A wide range of financially vulnerable consumers can be impacted by self-disconnection or self-rationing of energy. The EHU has noticed significant numbers of people with long-term health conditions and households with children making contact about this issue. Self-disconnection has detrimental mental health impacts, too. In one instance, an EHU client reported feeling ashamed that she had experienced fuel poverty for the first time.



Helen

Helen was struggling to keep her gas and electric prepayment meters in credit and was forced to self-disconnect as a result. Having no electricity meant she was unable to keep her medication properly refrigerated. This situation compounded Helen's health conditions, which seriously reduced her mobility and required care from her daughter. Her supplier had offered support through additional support credit, which Helen had repaid in full. The Extra Help Unit liaised with Helen's supplier and managed to get her prepayment meters exchanged for credit meters, helping her avoid self-disconnection.



"The EHU staff were brilliant...it was a weight off my shoulders" – Helen

Energy affordability does not exist in a vacuum. Issues that, at first glance, might not seem connected to energy problems can interact with them and make people's circumstances more complicated. Our most recent data shows that two in five people who visit their local CAB for energy advice also get information on other topics. On half of the occasions where we provided information on issues beyond energy, it related to social security, and on 20% of occasions, it related to debt.

The connection between energy and other policy areas is illustrated further by the fact that 1 in 5 people who received energy advice also required advice on food banks. The cost-of-living crisis is often framed around the idea of heating versus eating. For too many people, the reality is that they can afford neither.



William

William attended his local CAB for support in managing his financial affairs. His income is the standard allowance of Universal Credit with a Housing Element and Council Tax Reduction. He was subject to deductions to repay an advance loan and Council Tax arrears, leaving him with a shortfall of -£60.54 and unable to meet his basic needs. William's key concern was his inability to repay the debt he has accrued with his energy supplier. He advised the CAB that he had exhausted all avenues of assistance to top up his gas supply (Scottish Welfare Fund, crisis grants, fuel vouchers and discretionary credit) and has stopped using electricity. William's situation shows how receiving a Universal Credit advance led to spiralling financial problems and struggles to meet his basic needs.



The CAS solution

Universal Credit must support people through life's fluctuations, which requires abolishing the two-child limit and benefit cap. UC should be paid upfront to successful claimants with choices available over payment periods.

About Citizens Advice Scotland

The Citizens Advice network in Scotland is Scotland's largest independent advice provider. Advisers across our 59 Citizens Advice Bureaux (CAB) support communities across Scotland. Our Extra Help Unit (EHU), based in Glasgow, helps people resolve complex and time-sensitive energy problems. In 2023-24, our network supported over 188,000 people with almost 1.1 million pieces of advice. During this period, we unlocked over £158 million of financial gains for more than 42,000 people. Our advisers look at a person's complete circumstances and helping so many people provides an unparalleled insight into the scale and complexity what's happening in communities throughout Scotland.

For more information please contact

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