

## Deepening harm, growing worry

### A view of the energy crisis from the Citizens Advice Scotland network

Across Scotland, people are desperately worried about the impact that the conflict in the Middle East will have on their energy bills. Those reliant on heating oil have felt the blow immediately, with costs soaring, while those with the limited protection of the price cap are deeply concerned about what awaits them at the end of June and beyond.

For the people who seek support from the Scottish network of Citizens Advice Bureaux (CABs) and the specialist energy casework team at the Extra Help Unit (EHU), this uncertainty and concern is another layer of pressure piled upon circumstances that are already incredibly stark.

We spoke to energy advisers across our network at the end of March 2026 to hear about their experiences, holding two focus groups with representatives from nine different CABs in Musselburgh, East Renfrewshire, Nairn, Perth, Motherwell, South West Aberdeenshire, Dumfries and Galloway, Caithness, Stirling and the EHU, who support people in vulnerable circumstances across the UK.

#### Advisers are increasingly concerned, bracing themselves for a deeper level of crisis

**Michael\***, an energy adviser at Musselburgh CAB, told us that he had been approached by a local charity to provide training for their staff on explaining the price cap, tariffs, and energy efficiency in the home. The organisation supports people in vulnerable circumstances, and staff are keenly aware that the intense pressure people are already experiencing is likely to soon worsen.

**Gemma\***, an energy adviser at East Renfrewshire CAB, said of the people she supports, "They're aware of the general noise around what's happening and are being told that things will get easier from April when the lower price cap will kick in, but they have heard so many promises about things improving that they just don't believe it. People have become resigned to the difficulty, accept that things will get worse, and just try to steel themselves against it."

**Carly\***, an energy adviser in Caithness, told us that people have been contacting the CAB "in a panic" about what will happen to their energy bills in the coming months.

**Alison\***, a member of the team at the EHU, told us that there is growing anxiety among their staff. When energy costs surged in 2022, the EHU was inundated with self-disconnection referrals for people in extremely challenging circumstances. While the team are well-equipped to deal with this, Alison said there's real concern around what will happen if prices spike in a similar way, especially as energy suppliers are now more reluctant to offer short-term loans, following recent guidance from Ofgem. Even this year, within the first three days of reopening after Christmas, the EHU received 352 self-disconnection referrals. Soaring energy prices and a less compassionate approach from suppliers could mean that swathes of people are left without heating or light.

The memory of the last crisis still resonates among staff at the EHU, and there is concern that they will once again be faced with call after call from people in absolute desperation, with many expressing suicidal thoughts.

#### People are being forced into hardship despite doing everything they can to cut costs

**Michael** visits people in their homes to deliver advice on energy efficiency, helping them make the best use of their heating systems and providing measures such as reflective radiator panels and draught

excluders, but he reports that this kind of intervention “doesn’t touch the sides” when income simply isn’t enough. He said that people who used to need support with fuel vouchers every few months are now coming every few weeks.

**experience:** came to his local CAB as working on a zero-hours contract had left him struggling to afford essentials. His rent and council tax are both set to increase, and he already has arrears for both, as well as energy debt of £2,700. doesn’t heat his home during the week and uses a single fan heater in the living room when his daughter visits at the weekend. Money’s so tight that asked his CAB adviser about having his gas meter and supply removed completely to save just £10 a month on standing charges.

has diabetes and is a recovering alcoholic; he used to go to a low-cost local authority gym, which helped him manage his conditions, and he was showering there to save money at home. He has had to give this up now, as his situation is so desperate.

Not being able to properly heat the home means damp and mould will develop, risking and his daughter’s health. told his CAB adviser that being unable to afford essentials for him and his daughter, despite having a job, has left him feeling completely helpless and ashamed.

**Gemma** said that it’s increasingly hard to help people due to the sheer cost of essentials. She recently worked with a man who had come to the CAB for support after an extended hospital stay and had fallen into rent and energy arrears. He can’t work due to ill health, and is reliant on food banks. “He suggested he could use his Adult Disability Payment to cover his ongoing energy usage and arrears – that money should be for travel to doctor’s appointments and bits of equipment he needs round the house, not swallowed up by energy costs,” Gemma said.

Advisers we spoke to strongly felt that messaging on tariff switching as a means of managing costs was problematic - telling people in real difficulty to constantly be aware of different tariffs on offer, when their circumstances afford little room for anything other than crisis management, is ineffectual and even insulting. Zara\*, an energy adviser at Dumfries and Galloway Citizens Advice Service, said:

“People shouldn’t have to be constantly staying abreast of tariffs - for a single mother on a limited income, worried, busy and stressed, she’s not going to have the time, the mental capacity to try and get a ‘good deal’ – it’s only those that are well enough off, doing OK, that this benefits. For people struggling, they’re the people for who most need to be getting the lowest cost possible, and they’re often the least able to access it.”

### **Unaffordable energy costs and spiralling, inescapable debt**

“Most of my inbox is energy debt. There’s just so much of it. People can’t afford their ongoing usage and they can’t afford to repay arrears.”

This is what **Sharon\***, an adviser at Perth CAB told us; we’ve heard this experience repeated by advisers across Scotland.

**Seth\***, another adviser at Perth CAB, told us about a woman he’d been supporting who had energy debts of over £3000 and was paying £200 for ongoing usage and arrears. This is completely unaffordable given social security is her only income and she has full custody of 4 of her grandchildren. She had applied for debt relief from her supplier’s trust fund and was rejected, so is now back in the process of pursuing Fuel Direct. “It’s just hurdle, after hurdle, after hurdle” Seth said.

**Gemma** also reported similar issues:

"I was helping a lady who was paying for debts and usage through Fuel Direct which was inexplicably stopped. They applied again and were rejected. She and her husband were in poor health and already struggling to engage, and they disengaged completely after that. Suppliers encourage people to get their debt resolved but when they don't actually help to do that, it disincentivises people. These are people with other priority debts, so they stop prioritising energy because there's just too much financial pressure elsewhere."

The advisers all said that when trying to set up affordable repayment plans, it feels increasingly impossible.

**experience:** was referred to her local CAB by her mental health nurse due to difficulty with her energy debt and ongoing costs. She is a full-time carer to her disabled adult daughter and has essential medical equipment in the home including a ventilator, a hospital bed, an electric wheelchair and a hoist. sole income is from Universal Credit, Adult Disability Payment and Carer's Support Payment, which isn't enough to cover her ongoing usage.

The current electricity debt is over £12,000; the supplier had offered a weekly direct debit of £248 to cover usage and debt repayments. There is no resolution available for - £1000 per month just on energy would be completely impossible, and her ongoing costs cannot be reduced. The crushing burden of this mounting debt, on top of the daily pressure of caring for her daughter, has taken a profound toll on wellbeing.

**Emily\***, who was supporting said, "If daughter was in full-time state residential care, the cost to the state would be in the tens of thousands per year."

**Our long-standing call for a social tariff for energy can no longer be ignored.** As we emerge from yet another winter of high costs, a slight reduction in the price cap from 1<sup>st</sup> April rings hollow when people are facing potentially devastating increases from July. For people on the lowest incomes like those with unavoidable high usage due to disability like and those with unaffordable costs due to living in remote and rural areas, a reduced rate of energy through a targeted social tariff would be genuinely life changing.

The effects of living with energy debt, struggling to find a way to make repayments, scared to turn the heating on, are extremely harmful. With each day that passes without the introduction of the Debt Relief Scheme, this harm is worsening, especially as the wider debt strategy seems largely concerned with suppliers limiting further access to credit. A scheme that is more comprehensive and more accessible than recent proposals must be introduced as a matter of urgency, and it must be introduced in tandem with a social tariff. Without action on affordability, debts will continue to rise. Failure on the part of the UK Government to act swiftly and boldly now will have catastrophic consequences over the coming months and years.

**Despite the announcement of support with heating oil costs, advisers in rural and island locations are still incredibly worried for the people they support.**

**said:**

"£300 of support isn't enough when it's £750 - £800 for 500 litres now in our area - people will just end up going without if they can't make up the shortfall. Some depots allow you to purchase a smaller amount of oil in sealed canister, with 75 litre capacity, so people are driving to get these instead and top

up manually. Not only is this potentially dangerous, it's also not an option for people with mobility issues or without access to a car. Someone else I'm supporting has resorted to using a second-hand gas heater in the living room as they can't afford to refill their oil tank."

The swift introduction of financial support for people using heating oil from the UK and Scottish Governments is a positive first step but is simply not enough to meet the scale of the problem. More far-reaching, longer-term support is needed as the crisis continues, with careful regulation of suppliers and swift action when necessary.

**Final Reflections** - ██████ said, "Is turning on the lights when it's dark and turning on the heating when it's cold a commercial transaction, or is it a basic right?"

This insight from colleagues across the Citizens Advice network shines a light on not only the fear people are experiencing right now but also the deep harm being endured. Only lasting, targeted and urgent action will deliver the help and hope people need.

\*All names have been changed