



The Wise Group Fuel Poverty Report 2023

# LIFTING PEOPLE OUT OF FUEL POVERTY IN THE UNITED KINGDOM

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w i s e g r o u p

## EXECUTIVE SUMMARY

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We know what poverty looks, smells, sounds, tastes and feels like, and we know what it costs. This winter, our mentors conducted hundreds of frank and insightful interviews with those most in need, breaking down barriers with kindness and compassion in search of viable solutions to the cost-of-living crisis.

**As the UK's leading relational mentoring social enterprise**, every year we meaningfully support over 65,000 households to break the cycle of poverty, at home, at work and in the community. Through this crisis, we have distributed millions of pounds in financial support and cleared millions of pounds of debt – with change locked in with relational mentoring.

### OF THOSE WE SPOKE TO:

- Over **2/3rds** of people on prepayment meters said their physical health had been impacted by the cost-of-living Crisis or preferred not to say, compared to less than **50%** on other payment types
- Nearly **50%** of families in work have visited a foodbank
- Over **80%** of disabled people say their physical health has deteriorated as a result of rising bills
- **43%** of retired people say they first ration food when bills are tight, compared to **27%** of working-age households
- **4 in 5** single parents said their mental health had been impacted by the cost-of-living crisis or preferred not to say, double the rate of couples with children

**In focus groups we found that** parents and children are being hospitalised due to issues with heating, with many children being confused about the deterioration in living conditions. Some people were cut off electricity and gas for over a year, and in fear of this some households are foregoing food to hoard several hundred pounds on pre-payment meters. People unanimously preferred face-to-face support over online or telephone services.

### WE RECOMMEND:

- Introduce a permanent ban on forced pre-payment meter conversion
- Replace or amend the energy price cap so that intervention on price provides benefit proportional to need
- Phase out one-off payments in favour of longer term financial and mentoring support
- Ensure low income in-work households are not left out of support schemes
- Establish an accessible mechanism enabling removal of historic energy debt used in credit scores

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## INTRODUCTION

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Millions of households across the UK are cut off. They are cut off from vital support services, they are cut off from the digital world upon which our lives are built, almost all are cut off from decision-makers who seek to make changes to their lives. Some are cut off from the electricity and gas they need to survive.

The Wise Group seeks to restore supply. Day in, day out, our mentors lift people out of poverty through relational mentoring, and in developing trusting relationships with over 65,000 households we know their stories, their fears, and their hopes. It is the task of this report to take the voices of the people we work with to the heart of decision making, and to present measured and sustainable solutions.

In this spirit, last year we published our first insight report, Lights Off Lights On, to demonstrate the gap between living from hand to mouth and the consequential barriers faced in the ability to contribute to net zero in the aftermath of COP26.

We found that people were involuntarily becoming the greenest in society as they regularly disconnected and rationed their energy due to the fear of rising costs. In the survey individuals were asked to describe in a word how they felt when rationing or disconnecting their energy supplies. Responses included: cold, scared, miserable, unhappy, embarrassed, worried, upset, damp, helpless, sore, horrified, stiff. The energy price cap then was £1277, 26% of respondents said they were self-disconnecting or rationing. This year, over 90% of those we spoke to said they struggle to pay their bills.

This winter, peoples mental and physical health has hit breaking point as the choice between heating and eating has become a daily reality. Children are being hospitalised, medical equipment is being turned off, pensioners are foregoing food, all while unprecedented levels of financial support is rolled out to prevent a Victorian situation becoming a medieval one. Quick fixes are fixing little, and for not long at all.

Across communities, people still seek to have their voices heard and listened to, their ideas given fair hearing and their stories told. Kindness and compassion are never far, and they go a long, long way.

# THE INCREASE IN FUEL POVERTY

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## THE COST-OF-LIVING CRISIS

Evidence of the cost-of-living crisis is overwhelming and the impact devastating. This crisis is leading to a downward spiral for households across the UK from food and fuel poverty to increased destitution and dependency on food, clothes and even bed banks.

Research by the Office for National Statistics<sup>1</sup> (ONS) in their report *“The impact of winter pressures on adults in Great Britain”* shows that:

- **94% of adults** in Great Britain reported their cost-of-living had increased, compared with a year ago
- **74% of adults** reported an increase in their cost-of-living compared with one month ago
- **73% reported** being very, or somewhat, worried about rising costs of living in the past two weeks

Those who reported an increase in their cost-of-living compared with a month ago said they were:

- Spending less on non-essentials (**71%**)
- Using less fuel, such as gas or electricity, in their home (**68%**)
- Shopping around more (**54%**)
- Spending less on food shopping and essentials (**52%**)

## ENERGY INSECURITY

Last October, **4.5 million UK households** were in fuel poverty with this figure estimated to rise to **8.4 million** from April 2023.

The recent ONS research also reported that a quarter of adults (**23%**) were occasionally, hardly ever, or never able to keep comfortably warm in their living room in the past two weeks (**14% occasionally, 7% hardly ever, 2% never**).

Younger adults were more likely to report this, with around 1 in 3 (**32%**) of those aged 16 to 29 years doing so, compared with around 1 in 10 (**11%**) of those aged 65 years or older.

## THE INCREASE IN FUEL POVERTY

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**63% of adults** reported using less fuel in their home because of increases in the cost-of-living. The main actions they were taking to reduce their energy consumption, compared with the same time last year and:

- Using the heating less (**96%**)
- Using the washing machine less (**43%**)
- Using the tumble dryer less (**43%**)
- Using the bath or shower less (**38%**)

Within this research a worrying insight was **3%** of people are using medical electric equipment less, **8%** are not heating or reheating food until is piping hot; **3%** are unplugging their fridge or freezer. All the above will lead to major health implications in place of 'having major health implications.

# POTENTIAL IMPACTS OF FUEL POVERTY

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It is well established that the number of houses in fuel poverty, and the intensity of that fuel poverty for many, is increasing in the United Kingdom. Below is a brief and accessible overview of some of the consequences of this change.

## HEALTH

Healthcare leaders have warned that if households are not safeguarded from unaffordable energy price hikes, it will fall to the NHS and social care to pick up the pieces, with further increased hospital admissions and demand on GP surgeries, A&E departments and social care services<sup>2</sup>. High fuel costs and rising poverty are damaging health and this “profound impact” will worsen over the coming winter, widening inequality, according to a review, Fuel Poverty, Cold Homes and Health Inequalities<sup>3</sup>, led by IHE director Professor Michael Marmot, who warned that growing up in cold homes will have “dangerous consequences” for many children now and into adulthood.

## CHILDREN

Change to It is feared that the health and development of up to 10 million children could be affected directly or indirectly, with the potential for an increase in child mortality numbering in the thousands. As is well recognised, it’s not just children’s physical health at risk from cold, damp homes but also that cold housing is bad for children’s attainment at school, their emotional wellbeing and their resilience<sup>4</sup>.

Parents, too, face complicated decisions. The UK already has the most expensive childcare in Europe, and, for many, working from home has enabled them to save costs on the wrap-around care that they previously needed to cover travel time. This winter, for some, this situation may no longer represent a saving, and the extra cost of childcare will need to be balanced against rising heating bills. The losses here will be to family life<sup>5</sup>.

## ADULTS AND OLDER PEOPLE

Older people are particularly vulnerable to the effects of a cold winter with no heating at home. Because the heart has to work harder to keep the body warm when it’s cold, cold homes increase blood pressure, causing heart attacks and strokes in adults and older people<sup>6</sup>. Cold homes also reduce dexterity, which increases the risk of falls - a common cause of injury, loss of independence and even death for older people<sup>7</sup>.

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<sup>2</sup> [Could the energy crisis cause a public health emergency? NHS Federation. August 2022](#)

<sup>3</sup> [Fuel poverty, cold homes and health inequalities in the UK. Institute for Health Equity](#)

<sup>4</sup> Ibid

<sup>5</sup> [Can the working from home model survive the energy crisis. J Parry. The Guardian](#)

<sup>6</sup> [Age Watch. Cold Weather Health Risks? \], accessed 18 August 2022](#)

<sup>7</sup> [Friends of the Earth and the Marmot Review Team \(2011\), The health impacts of cold homes and fuel poverty](#)

# POTENTIAL IMPACTS OF FUEL POVERTY

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## PEOPLE LIVING WITH HEALTH CONDITIONS OR IN VULNERABLE SITUATIONS

While the number of households in fuel poverty continues to increase, this will be particularly tough on those with health conditions or in vulnerable situations. Examples include those living with kidney disease, who often choose to have dialysis at home. The dialysis equipment incurs high additional energy costs of between £590 and £1,450 each year – costs which were calculated before energy price increases<sup>8</sup>. Cases such as this has led to a type of ‘bed-blocking’ whereby it is not safe to discharge patients to their home due to maintenance and heating costs.

## MENTAL HEALTH

Those with mental health problems are more than four times as likely to have energy debt. The amount of energy debt owed by UK households had reached record levels even before energy price rises began kicking in from April 2022. According to Debt Justice, data from energy regulator Ofgem at this time showed that the total energy debt owed by households grew from £1.5bn to £2.1bn in the twelve months to April 2022, prior to the energy price cap rise of **54%** in April 2022<sup>9</sup>. Continuing price rises will undoubtedly exacerbate poor mental health as struggling to pay the bills and cut back on essentials such as food worsens mental health over time. This is not to mention the impact of high inflation on financial hardship as people try to cover basic living costs. If society does not tackle this energy crisis, it will have a mental health crisis to deal with as well<sup>10</sup>.

## REMOTE/HYBRID WORKERS

The ending of the Energy Support Grant in April 2023 means households of all shapes and sizes will see their bills rise further. This may have a particularly significant impact on the **40%** of adults in the UK who now work remotely or on a hybrid contract as energy bills rise. It is possible commuting costs will work out as the more financially viable option than staying at home. However, **30%** of British workers say they can no longer comfortably afford to commute to work.

The situation for people paid below the real Living Wage has severely changed over the past 12 months. **56%** of low paid workers are using foodbanks, **42%** skipping meals, **32%** are unable to heat their homes and 24% have taken out a pay day loan to cover the cost of essentials<sup>11</sup>.

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<sup>8</sup> [Kidney Care UK \(2022\), The rising costs of living.](#)

<sup>9</sup> [UK energy debt – everyone should be warm this winter. Debt Justice.](#)

<sup>10</sup> [Energy crisis has pushed families to the brink August 2022 Stein, Riddle, Richardson.](#)

<sup>11</sup> [Low paid workers say the cost-of-living crisis is the worst financial period they have ever faced. Living Wage Foundation](#)



## OBJECTIVES OF THIS RESEARCH

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At the Wise Group, we support people through a relational mentoring approach to drive behavioural change to enable people to take control of their lives.

Our approach focuses on the individual's needs foremost so everything we do is person-centred. We find this to be the most effective method in achieving sustainable outcomes and change in preventing the need for repeated crisis support, rather than issuing emergency fuel vouchers without any support to maximise income, or change energy usage.

When people come to us at the point of need with the challenges they are experiencing, our mentors work by building rapport and understanding to determine what other support they might need throughout their journey with us. Key to our success is the trust our mentors secure with those they support and the independent nature of our advice and support. We are there to help people make a sustainable change to lift themselves out of poverty.

### OBJECTIVES OF THIS RESEARCH ARE TO:

- Highlight further the impacts of the energy and cost-of-living crises are having on the most vulnerable households
- Provide insights which can improve existing and future projects
- Demonstrate the social value of our energy mentoring approach
- Demonstrate that a one size fits all approach does not work in complex cases
- Demonstrate the benefits of including relational mentoring in support for vulnerable individuals and households

## METHODOLOGY

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People tell their stories in very different ways, and this is no truer than for vulnerable groups. As such, we adopted a mixed-methods methodology for this research, and also combined qualitative and quantitative methods to find solutions to fuel poverty.

### QUALITATIVE DATA

- **Mentoring interviews:** In order to discover people's experiences of rising costs of energy and its effects over the past year our participatory interviews took place with a random sample of 290 of those we work with in HEAT
- **Mentor experiences:** Consultation also took place with three Wise Group Team Leads to examine the differences in customer support requirements and the impacts of these on mentors themselves during the past 12 months
- **Case Studies** from people the Wise Group has supported have also been examined to demonstrate some of the situations people have faced over the past 12 months, the support they have received and its impacts
- **Crisis in Communities:** Focus Groups were held with two groups of 12 individuals who are struggling with bills at Cranhill Community Trust in February 2023 to hear their experiences of the Cost-of-Living Crisis

### QUANTITATIVE DATA

The Wise Group routinely collects monitoring statistics, including customer numbers and fiscal savings made from the advice and support provided. These have been examined and compared with the previous year's statistics.

## MENTORING INTERVIEWS

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During December and January, Wise Group mentors spoke with 290 individuals in the North East of England and Scotland about their experience of the cost-of-living crisis. All individuals were eligible for fuel vouchers.

In many instances, the frank and candid nature of the conversations were only made possible thanks to the trust created through relational mentoring. Due to the stigma attached with fuel poverty, a sizable portion of individuals chose 'prefer not to say' against certain questions. To account for the likelihood that many people were having experiences linked to fuel poverty, some of our insights have focussed on those who have stated that they have not had such an experience. All feedback charts can be found in Appendix 2 and the following includes key insights drawn from the interviews.

### AGE AND GENDER INSIGHTS

- **66%** of middle-aged people<sup>12</sup> said they had a disability or life limiting illness
- **59%** with a disability said that the rising cost of energy bills had impacted their physical health, and **64%**
- Middle-aged people are most likely to visit a foodbank, with only **38%** of 35-44-year-olds saying they had not visited one
- Just under a quarter of 18-25-year-olds who have struggled paying their energy bills are in full time employment
- Just **13%** of 35-44-year-olds stated that the rise in energy bills had not had an impact on their mental health, with over half having felt an impact across all age groups.
- Only **14%** of customers of pensionable age stated the rising costs of energy has impacted on their physical health despite **61%** have a disability
- Over half of all age groups, except 75 years and over, stated that the rising costs of energy had impacted negatively on their mental health
- Less than a quarter of 55-64-year-olds receiving fuel vouchers stated that cost-of-living crisis had not had an impact on their physical health
- Men are slightly more likely to have visited a foodbank
- Women are half as likely to miss a council tax payment than men
- Just **23%** of those interviewed were men, indicating that men are much less likely to receive or seek support for fuel vouchers

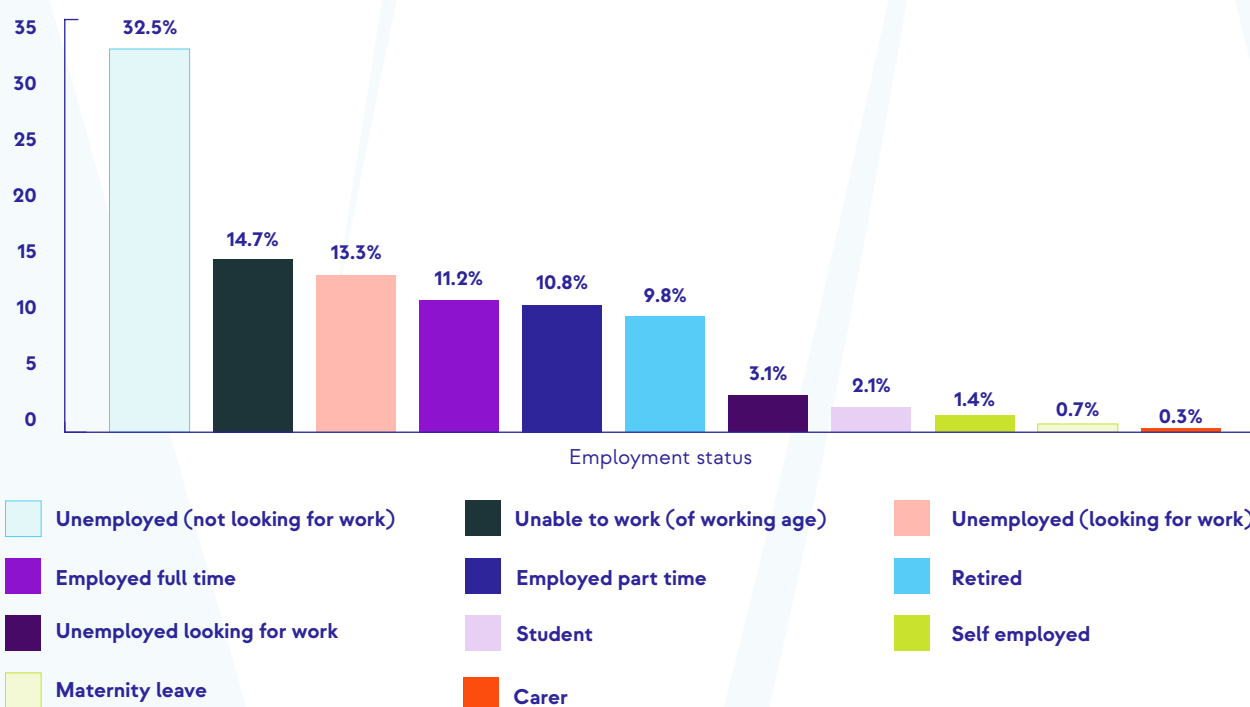
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<sup>12</sup> [45-64-year-olds](#)

# MENTORING INTERVIEWS

## EMPLOYMENT INSIGHTS

- **84%** of in work families said they had struggled to pay bills or preferred not to say
- Nearly **50%** of in-work families who are eligible for fuel vouchers may have visited a food bank
- Just **27%** of in-work respondents said they had not suffered mentally, and just **37%** had not suffered physically
- Retired people are much more likely to ration food before any other payment, with **43%** saying this would be their first port of call
- All groups had very low numbers saying the first bill to go unpaid would be their mobile phone
- In-work people are most likely to first let debt go unpaid, and to miss council tax payment



## MENTORING INTERVIEWS

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### HOUSING INSIGHTS

- Over **2/3rd's** of local authority tenants said that their physical health had been impacted or preferred not to say, the most likely to say so of any tenure type
- Home owners nearly double as likely to say their mental health has not been impacted as local authority tenants
- Over half of people with gas central heating have struggled paying their energy bills compared to **12%** of people with electric central heating

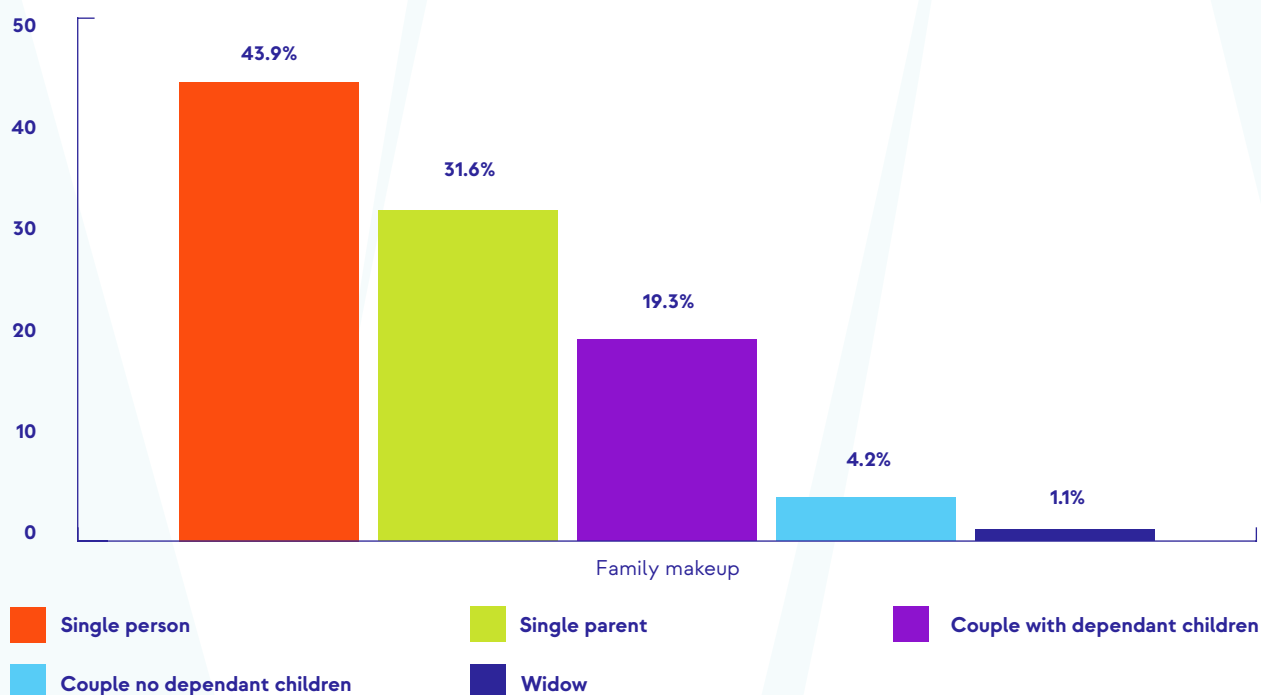
### DISABILITY INSIGHTS (INCLUDING LIMITING ILLNESS)

- Over three quarters of disabled people we spoke to were on a prepayment meter
- Just **12%** of people with a disability say their mental health has not been impacted
- Over **80%** of disabled people eligible for fuel vouchers say their health has deteriorated as a result of rising bills
- The greater the isolation (disability, unemployed, single parent), the less likely to ration internet and mobile
- Just **6%** of disabled people said they would not ration should money be tight, compared to **16%** of people without a disability. Disabled people are more likely to have rationing mindset
- Disabled people are considerably more likely to ration food when money is tight, with **37%** identifying this as the first to go, compared to **21%** of people without a disability
- **60%** of people with a disability have struggled paying their energy bills this month

# MENTORING INTERVIEWS

## CHILD POVERTY INSIGHTS

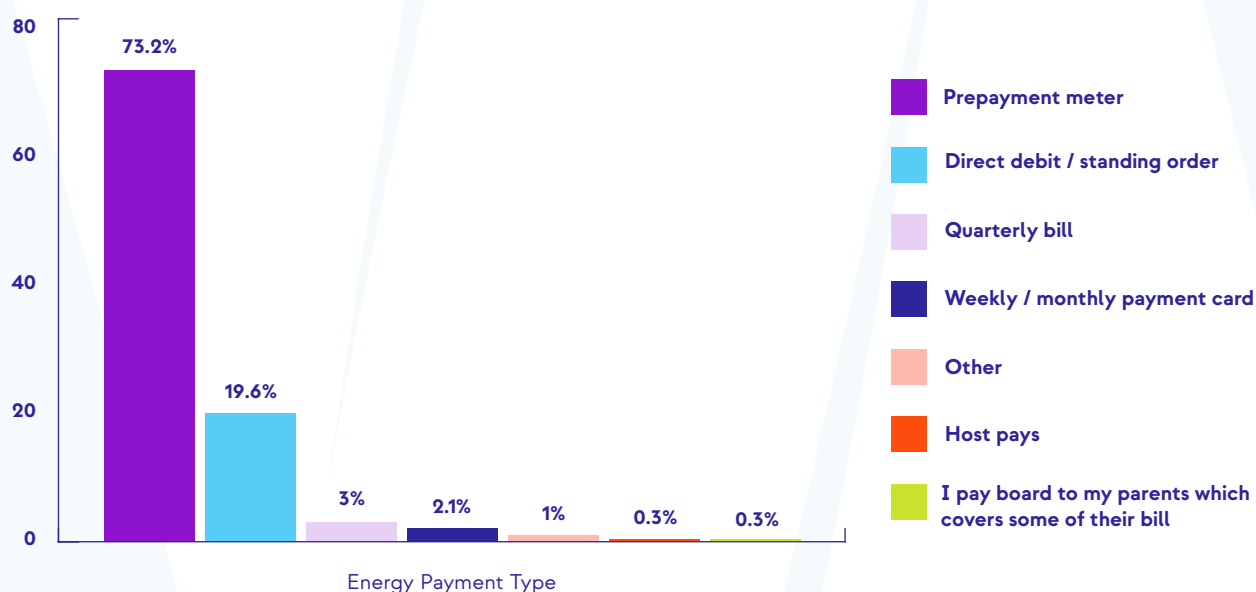
- Less than a third of households with children report no impact on physical health
- People without children at home are twice as likely to primarily ration food, whereas families with dependent children are more likely to primarily ration energy
- **10%** of single parents and single people and **11%** of couples with dependent children said that they had not received the Government's Energy Bills Support
- Single Parents are the least likely group (compared to no children or a couple) to say they have not visited foodbank, with just **36%** saying they had not visited one
- **80%** of single parents said their mental health had been impacted by the cost-of-living crisis or preferred not to say, double the rate of couples with children



# MENTORING INTERVIEWS

## PAYMENT INSIGHTS

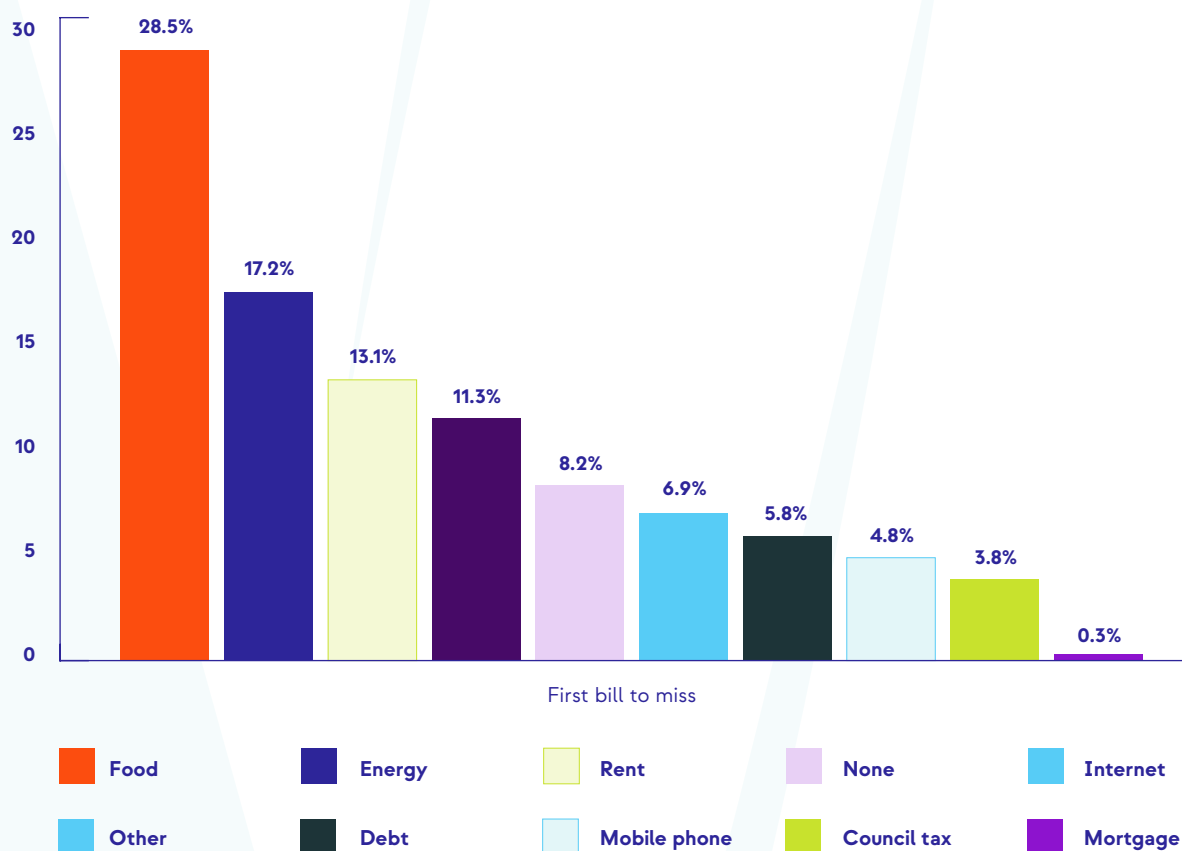
- Over half of those interviewed on a prepayment meter had a disability
- As many as **60%** of those on prepayment meter are using foodbank, compared to around **40%** not on prepayment meter
- Those without prepayment meter are over **50%** more likely to say they have not had their mental health impacted than those on prepayment meter
- Less than a third of people on prepayment meter say their physical health has not been impacted, compared to over **50%** of those on other payment types
- Those of working age receiving fuel vouchers were much more likely to be on a prepayment meter with nearly 4 in 5 of those aged between 35-44 years having one



## MENTORING INTERVIEWS

### RATIONING INSIGHTS

- Across all groups, defaulting on debt is the first port of call for less than **10%** of people, with average just **6%**
- People from ethnic minority backgrounds are less likely to say that they would ration energy, and much less likely to say they would ration food
- Just over half of people with disabilities and those economically inactive (unable or not looking for work) have visited a foodbank. **66%** of people looking for work have also visited a foodbank
- When asked if they would ration or miss multiple bills, people were twice as likely to say they would ration food than energy





## MENTORING INTERVIEWS

These are just a few responses when asked about the impact the cost-of-living has had on individuals, physically and mentally:

“

Anxiety and depression that I already experience worsened. It makes me agitated and stressed. What's next? What's going to happen next?

”

“

It's a struggle, it's a worry all the time, no money, can't do anything, or go anywhere and it affects my wee boy. I've got to put the heater in one room and then another

”

“

I had issues with my mental health before this. But its off the scale now

”

“

Secluded myself from others. Have difficulty sleeping due to being worried and anxious about energy costs, my debt and the cost of everything else that has increased of late

”

Overall, stress, anxiety, spending more time in bed and fatigue combined with sleeplessness were among the most common issues people are facing.

“

I miscarried and had to spend time in hospital

”

“

I've had worsening sciatica and am constantly in pain. My doctor has told me it is a physical reaction to my mental stress/anxiety

”

“

Mobility issue's and simply I can't afford to be in a warm environment anymore. The financial strain is horrific

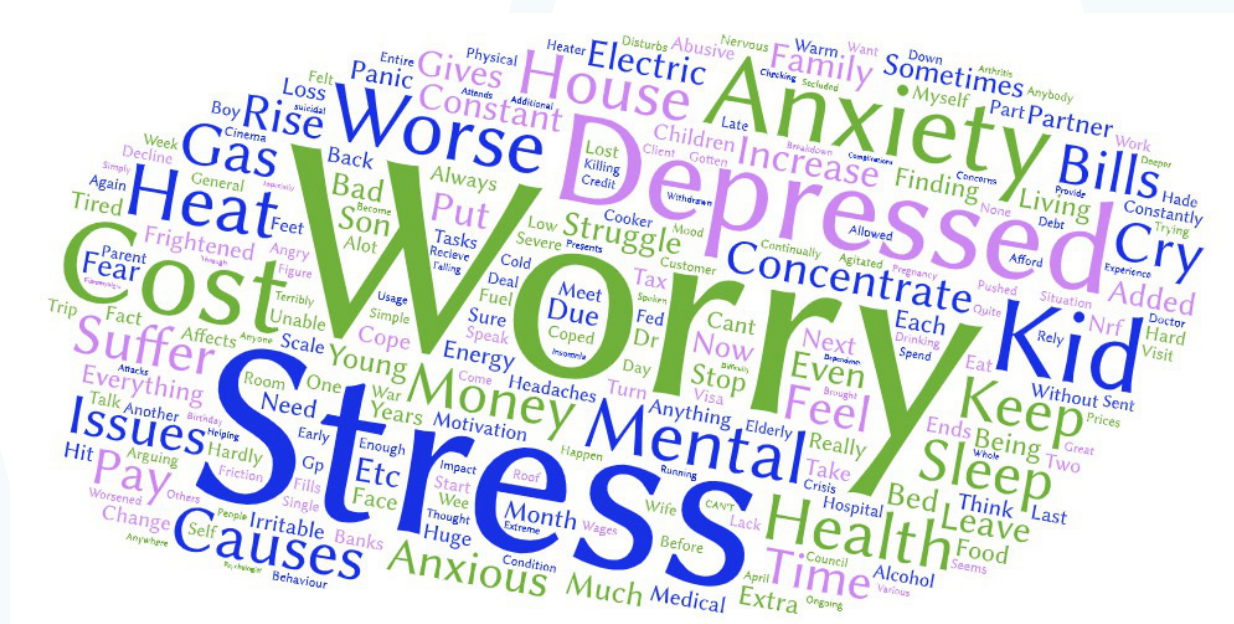
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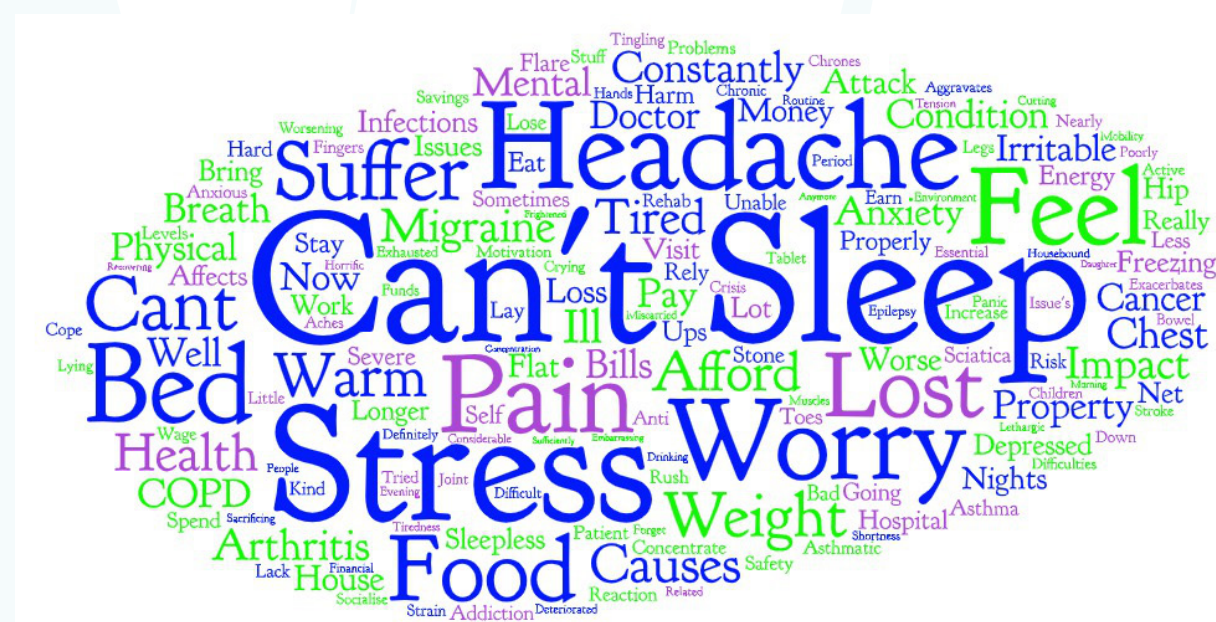
I just simply cannot keep up with the cost of everything. Feel depressed and anxious constantly

”

In the interviews, when asked what mental impacts they had seen, these were the most common answers:



Similarly, physical symptoms of the cost-of-living included:



## MENTORING INTERVIEWS

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### FEEDBACK ON SUPPORT

Over two thirds of people receiving energy support have changed the way they use their energy and almost three quarters of these people state that it is purely down to worrying about energy costs.

People were asked if they required any further support from the Wise Group and **76%** said they did not. Of the people who said they did need further support, over a third of those people indicated that they require further support with their energy bills and energy efficiency advice and almost a quarter with finance benefit and debt. This may be due to the current experiences of mentors being unable to contact energy suppliers on behalf of those they support to deal with money issues, and that a number of customers received crisis support to alleviate their issues and require more energy efficiency advice and support on reducing usage. Several respondents indicated that they would also benefit from further support in finding work, suggesting that there could be benefit in establishing a service which combines energy and employment mentoring.

### QUALITY OF SERVICE

People were asked to rate the support received from their HEAT mentors. **83%** rated them 9 or 10 (promoters) and **3%** rated them 5 or 6 (detractors), giving a Net Promoter score of **81%**.

Net Promoter Score



People were asked to how likely they would be to recommend the service to others on a scale of 1-10 where 1 extremely unlikely and 10 = extremely likely. **91% stated a 9 or 10.**

## DEMAND FOR SUPPORT

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### DEMAND FOR EMERGENCY ENERGY SUPPORT

In the past few years, we have seen an increasing demand for crisis intervention due to the rising costs of living, especially rising energy costs. The following data demonstrates how demand has changed since our research last year.

Using routinely monitoring statistics collected by the Wise Group's Home Energy Advice Team (HEAT), it is evident that there has been a significant increase in the amount of support, especially crisis interventions, that residents have required over the past 12 months. **Details can be found in Appendix 1.**

In our previous research in 2021/22 we saw a total of 13,806 customers requesting energy advice and advocacy support, and this figure has risen by **88%** during the last financial year to 26,020.

### INCOME MAXIMISATION

The number of customers receiving income maximisation advice increased from 4,948 customers to 10,393 (**110%**) demonstrating an increasing proportion of people we support were struggling with paying their energy costs due to the cost-of-living crisis.

The financial figure of the total amount of additional personal income that will be received by those benefitting from the service also saw a rise of **40%** from a total of £459,109 to £644,889. A point to note is that as the demand for support increases mentors have found themselves primarily dealing with people requesting financial crisis support.

### ENERGY EFFICIENCY ADVICE

The pattern of demand for energy advice also increased in a similar vein rising **106%** on the previous year from 6,997 customers to 14,440 customers. Again, demonstrating the huge rise in the need for generic advice to reduce their energy bills and/or contacting their energy providers to advocate for support with a variety of issues.

From the energy advice received the amount of customer savings levered also increased **196%** from £1,252,051 to £3,337,718.

The figures about demonstrate how our energy efficiency advice and advocacy can change behaviours improving usage and in turn reducing energy costs - dependent on fluctuations in energy prices and the energy cap.

## DEMAND FOR SUPPORT

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### ENERGY DEBT ADVICE

The number of people being supported for energy debt advice fell by **36%** during this financial year from 1841 customers to 1187 customers. It is thought that this has occurred due to increasing difficulties contacting energy suppliers to discuss debt due to issues with the increased general demand across the country. This is referred to in the Mentor Insights section of the report.

As energy debt advice cases decreased naturally the amount of debt written off fell by **59%** from £660,570 to £273,244. This is thought to be for the same reasons as the number of customers receiving energy debt advice.

### PROJECTED SAVINGS ACCRUED

The savings accrued by the project this year has increased by 28% from £2,616,366 to £3,337,718. Despite lower amounts of debt being written off, the savings from the service have still increased.

This information demonstrates that since the cost-of-living and energy crises there have had huge impacts on people we support in terms of income, employment, financial distress and worry of the continual rises in energy costs and all other living costs. More found themselves in need of advice and emergency financial assistance. This information also demonstrates how dedicated mentoring services can have a vital, positive impact on people in times of crisis, and more information relating to this is discussed in the mentoring interviews findings.



## MENTOR INSIGHTS

We spoke to the Wise Group Team Leads working on HEAT to discover the key issues that they and their teams have experienced in the past 12 months. We found these related to the:

- Impact of more distressing and demanding cases on Mentors delivering support services, their feelings of upset and guilt
- Increased issues with being able to speak to energy suppliers and get support
- The increasing demand for support and for people in crisis creating a significant backlog resulting in more time to get support for each person

### HEAT MENTOR TEAM LEADS

“

*When covid ended we thought the need for our support would level out and it would be back to our support being a help and not a necessity, however, that has been far from it, the need for our support has grown, The Mentors are dealing with customers who are at breaking point, the situation some customers are in is heart breaking for them but just as hard for the mentors to hear, they can be speaking to customers who are threatening to commit suicide, customers that can't afford to bath their kids or feed them, the difference in what the Mentors are dealing with now and when I was a mentor is the mentors job is they are also being a councillor, they are trying to reassure customers, even when their debt is really high and the top up we offer is just a drop in the ocean in comparison, they deal with the crisis at that time, they remain professional, they gain trust from the customers then when they have the trust of the customer they will go that extra mile to try to help that customer, whether that is applying to get debt cleared, refer to partner organisations or other help the mentor I aware of that could help. When a mentor comes off a hard call. for them it is draining and can take a lot out of them, they need to be able to walk away have a minute to themselves, be able to talk to colleagues or their managers on what happened before moving onto the next call which may or may not be same issues but different circumstances. There have been many times I have had a mentor come to me in tears, this can be for many reasons from calls but the majority of the time it is guilt, guilt that they are in a warm house with their families with food and heating and those customers they have just been dealing with don't have that luxury.*

”

## MENTOR INSIGHTS

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### HEAT MENTOR TEAM LEADS

“

*Over the past few months, we have noticed a significant increase in referrals. We are experiencing more difficulty in dealing with energy suppliers with wait times for our mentors to get through up to 5 hours, many times for them only to have calls abruptly ended with no support provided. This on top of additional people in crisis is creating a significant back log and it is taking longer to get support for each customer as a result.*

”

“

*Working with two different teams in the Wise Group I feel staff are becoming more upset/disheartened dealing with customers as the level of poverty gets greater. Having been here 5 years I am seeing more and more customers face desperation and crisis. In employability people have lost hope and Mentors need to try to rebuild this hope whilst being realistic and within HEAT, the referral numbers are so much greater staff are feeling pressured to help a vast number of customers simply heat their homes.*

”

This feedback not only highlights the ever-increasing demand for energy support, but also demonstrates how worsening cases of mental and physical health due to the crisis is also affecting the people delivering the support. The difficulties in contacting energy suppliers to deal with issues is causing great frustration as mentors wait for hours to speak to someone and are often cut off without resolution. It demonstrates that mentors also need support as the energy crisis continues to escalate.

## CONVERSATIONS IN COMMUNITIES

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The Wise Group Insight and Influence Team sat down with two groups of 12 individuals who are struggling with bills at Cranhill Development Trust in February 2023. This is their experience of the Cost-of-Living Crisis in their own words:

### WHAT DIFFERENCE HAVE YOU FOUND BETWEEN THIS WINTER AND LAST WINTER?

- J:** £60 a week is my difference, that's the difference I pay.
- B:** I was left without power for a year in my house. I was still getting bills from the last tenant and I was off. When that cold snap came there I was put down as priority, but it was still 3 weeks until they put a new meter in. I had 5 hours on the phone until I would get an answer. I only got the meter changed because my mentor put in a formal complaint.
- D:** Sorry can I interrupt you? See, Heather was dealing with mine and it was similar in they didn't think I exist. They kept sending me debt letters but when I reached out they said I was a customer that didn't exist. I spoke to James at the Wise Group and in 3 weeks he had the Scottish Power key fixed with £100 on it. It was mental.
- E:** I was sent a bill for £400 a month on the electric.
- D:** Is that just on your gas and electric?
- E:** No just the electric I couldn't believe it!

### PPMS HAVE BEEN IN THE NEWS A LOT RECENTLY, WHAT ARE YOUR THOUGHTS ON THEM?

- M:** As I see it, even if you are out by thirty quid, the government have given the major power companies a free role to go into your house and change your meter without your consent. That should be abolished. *\*murmur of general agreement that it should be abolished\**
- L:** Aye I saw that this morning on GMB showing the police going with them into houses.
- K:** Its vulnerable people's houses they are going into, just vulnerable people and with the police. They are going to people who can't defend themselves and can't tell them to get out and that is why they are doing it.
- B:** And if you try to get them to leave you'll be charged with assault in your own house. If I broke into their houses I'd get the jail. *\*a show of hands shows unanimous agreement that forced entry should be banned\**
- M:** Problem with the smart meter is that they've got complete control of turning your power off without even having to go into your house.
- D:** And it's just another thing you need to plug in. That's why I wouldn't touch them.



## CONVERSATIONS IN COMMUNITIES

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### HAVE PEOPLE FOUND THE LAST YEAR AS A WHOLE DIFFERENT IN OTHER WAYS?

**L:** I'll go into a shop and put things down because I'll think that's two hours of gas for me.

**M:** I think the prepayment meter customers will notice it more too.

**L:** Aye and the prepayment meters cost more for how much energy you use and all.

**S:** The general information is now that the gas price in the world market decreased at the moment, but we can't see that on our bills. Why is nothing changing about the price? In Poland, Germany, where I have family the fuel price is now costing less than at the height of the crisis. For me it is strange to understand why our government is not having the same impact.

**M:** In the past you got a social tariff when you were unemployed. But because of the mess the government have done to society, this now affects the working class. People who are employed are having the same effect. There are people out there working their socks off to better themselves, and they get caught in the same crossfire, and they get caught out because they are paying their taxes and we don't think of them.

**I:** That's how my mum is she's out working, same as my step dad 5 days a week and she's had nothing, nothing at all. They are working overtime just to make ends meet.

**L:** That's the same with my mum, she was overjoyed when she found out she was getting the £66 because she'd assumed she wasn't getting it.

**S:** I got my first one yesterday.

**I:** They don't get the child payment or nothing.

## CONVERSATIONS IN COMMUNITIES

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### WHO DO YOU THINK SHOULD NEED A SOCIAL TARIFF?

- M:** They say they don't know how to do it, it's just common sense. Just check the bill from the previous year and it will say how much it is costing extra.
- D:** But what about people on sixty grand a year? For me this is just about bringing the price down again, there's no reason it should be that high.
- B:** They just want to get richer and richer. These companies have got more money than cronus. Even people in employment are struggling to pay their bills.
- K:** In covid we put all our money into buying gas and electricity I just can't understand why it would rise. It's the one thing we had to pay for during the whole thing. I don't get it.
- H:** There's a big pot of money there too and so many aren't accessing it.
- J:** I think that's the better route is to have some of your gas and electricity covered because then everyone benefits the same.
- B:** See if government want to hear things from groups like this, I don't want to be disparaging about this, the general public, but if they run the country and they are so good at what they do then why can't they come up with the answers? Because they've all got money. They all grew up together. They don't know what it means to heat or eat.

## CONVERSATIONS IN COMMUNITIES

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### WHAT ARE YOUR THOUGHTS ON THE ENERGY CRISIS?

- J:** What was the idea behind the £67 vouchers only being for electricity?
- E:** Cause everybody's got electricity? Because that was what I was buzzing about when I opened it thinking great I'll save on my gas bill, but on my electricity it's just like #30 a week. It would have been much better going onto my gas.
- M:** Now they've got the technology to end fossil fuel, and that's going to happen eventually right. So the big companies are trying to get as much as they can now.
- B:** The Church has gave us phones and free wifi, for people in internet poverty. It makes a difference.
- Y:** I think all households should have free internet.
- J:** During covid the weans got free internet, but they are still doing their work at home its no different.
- P:** Some companies have come out with packages for people on universal credit too, but what the speed is I don't know.
- Y:** I remember when Tony Blair was in government this was bandied about then, but it never happened. Felt a bit like a political tactic.
- L:** We got a leaflet through the door too that said there would be a load of power cuts again, saying you should stop using power while you are trying to feed your wean and they are trying to black you out.

## CONVERSATIONS IN COMMUNITIES

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### HOW HAS IT BEEN AFFECTING CHILDREN?

- E:** Hygiene probably. People too scared to give them baths every single night.
- B:** And mentally.
- K:** I have my wean asking me if its alright to boost the heating now and he's never asked me that before. But he needs to ask now and its crap.
- L:** Weans probably notice it more now with how much parents are spending on them, and they are not getting taken out. Less presents at christmas.
- S:** I have 3 kids, so I have seen my bills double when I compare year to year. I now think twice before I spend any pounds, before holiday, before takeaway, even now I don't use the washing machine. Even with the solar panels we've seen the bills increase.
- K:** I think the warm space thing is just an absolute insult. It's disgusting.
- L:** Is that that warm bank thing?
- B:** I was going up to the hospital to see the wean and there was a wee woman on the bus and she said that's where she was going. An old woman, came out, pissing rain.
- I:** People leaving them to go back to cold houses I just don't get it.
- P:** We've got one across the road and I don't think anyone knows. Its open 5 days a week and I don't think one person has used it. Its a cold room with one table a group of chairs and an empty urn. The staff are very much of the opinion they are there to open up and close up.
- T:** Foodbanks were the first to be asked to do it and the food banks totally refused, on the basis that that's why they're now there, because it was a temporary measure to get food banks set up and ten years on they are still there. So its a solution for the government they don't need to look into.

## CONVERSATIONS IN COMMUNITIES

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### WHAT WOULD PEOPLE FIND USEFUL GOING FORWARD IN THE NEXT YEAR AND A HALF TO MAKE ENDS MEET?

- P:** Wages need to go up, as inflation goes up wages need to go up. For inflation to start coming back down.
- T:** I want people to recognise how people who work are affected. benefit recipients are getting a 10% rise in April but the workers aren't getting a 10% rise.
- Y:** I've noticed a big difference in the NHS recently.
- B:** I fractured my neck in august, went to hospital, was told to get physiotherapy and I'm still waiting. Whenever I've asked about it doctors have said 'Oh you know the state of the NHS right now' that was their answer to me. So I have to put up with constant pain because they've not got the time, the resources, the people, to me its a bit of a joke.
- K:** See speaking of the NHS, my wee nephew was not well and my sister took 103 calls to the GP before they answered to be told there's no more appointments, she then took him to the NHS that night and waited 6 hours before anybody even seen him and he's five year old.
- T:** My grandson has a bowel complaint and we've been waiting to hear back and we got a letter saying it would be 6th of March for a telephone consultation.
- B:** See a lot of people up here, a lot of drug users and ex-drug users and the doctors I'm with, I won't mention them, but I feel like they pigeonhole drug users and just think f\*\*k it he a drug user or ex-drug user. To me that's the way it works. I spoke to my social worker as well and he agreed it's about where you come from and what they think of you, see what I mean? If I was a 43 year old guy who worked in, I don't know, a 49k job a year, I could get the help I need. But I'm an unemployed ex-drug user. To me it's just, he's full of drugs, f\*\*k em, excuse the language.
- I:** I think a lot of the time this doesn't break through to government. Theres too many people with a vested interest in it not getting out.
- L:** Then even sometimes it does get to them, deaf ears.

## CONVERSATIONS IN COMMUNITIES

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### WHAT IS ONE THING YOU WOULD LIKE TO SEE CHANGE?

- I:** For me, I don't know about bills as I stay with my family, but I've seen how much everyone who works in my family is struggling so for me I would like to see support for the working. My mum is having to do overtime every weekend so she is only just meeting ends. See my gran, she's not pre-payment, so I'm not sure if she's noticing it up but my mum is.
- P:** I think we need a change in government. Nobody listens.
- B:** Send me in.
- J:** I'd like to see gas and food and electricity come down.
- K:** Just the same for me probably, help the working.
- J:** That's the biggie. That really annoys me when they don't help the working. Westminster needs to pull their finger out their arse and I'm sorry for swearing but that's how I feel. Would you write that down?
- E:** Mines is the same about that, when they bring out all these fuel plans why can't they make it for every single household can they stop discriminating if they are on this benefit or that we are all on the same boat. Maybe some people are on yachts or wee speed boats or wee canoes but its the same freaking boat. Stop discriminating.
- P:** They are not interested, everyone's the same. As soon as they get in its back to the beginning again. Or behind.
- Y:** The one thing I've noticed is people would come and see me for fuel help, and people are saying I'm putting this on gas this on electricity. Now I have my own house I'm like, what the f\*\*k? I'm dead paranoid going down the hall to the thermostat thinking have I turned the gas off, scared to put it on, and no matter what I do I'm 60, 70 a week. And I'm not living it large I'm properly monitoring and yet I'm still between 60 and 70 a week I don't get it! So I need that down. But the thing is I'm employed I can make cuts, but the chances you have when your on benefits where can those cuts come from.
- K:** See for me, What I don't get is my emergency credit limit has gone up to #30. Now to get your gas back off that you're going to need to spend 45. That's not fair, they did that on my meter without letting me know. I work and I can get out of it, but for someone who is out of work they might never get out of that black hole.

## CONVERSATIONS IN COMMUNITIES

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- D:** I'll tell you a friend of mine who has a mental health problem, and he's absolutely petrified of his energy that its going to get cut off. And he constantly puts money into his online account. But he can't afford. So much so he's 600 in credit with his electricity. Just for the fear he's going to get cut off he doesn't't understand. And I say you're going to need to stop doing that.
- L:** Can they cut you off or is that illegal?
- K:** Oh they can cut you off.
- B:** Outside your house?
- S:** It's probably very very rare.
- M:** That's what I'm saying, see with the smart meter, they don't need to come out, that's why they are wanting everyone on it.
- B:** They can do it from their side.
- Y:** The thing is they need to think about what the household composition is, there are some you just couldn't think about cutting off.
- P:** I was on to my power company for hold for 2 hours, and then I was on an online chat for another 2 hours.
- R:** Aye I had that too. I was waiting and they then told me I was getting put in a queue for another department but then they close at 5 and I'm like tell that to the kids who are needing electricity tonight.
- I:** Who has two hours in their day to sit about waiting to not talk to anyone?
- E:** I think face to face is a lot better than over the phone.
- K:** Over the phone they just tell you what you want to hear. *\*Asked for a show of hands, every participant says they prefer in person\**
- B:** I'd like to see the price of food come down. You go to that shop up the road and one day a loaf of bread is 1.20, then the next day its 1.50. Its just crazy how much they go up. See the price of toilet roll that's what's got me!
- L:** But that's probably because they are having to increase their prices to pay for their gas and electricity so where does it end?
- P:** They are just taking the opportunity to put things up.

## CONVERSATIONS IN COMMUNITIES

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**B:** A roll tattler scone was just 20p.

**P:** How much are things now in schools?

**I:** About a fiver or something?

**J:** I've seen weans with bank cards.

**K:** The food is ridiculous though, like the food bank we use I'll call up and they'll say they've got no food left.



## PEOPLE'S STORIES

To discover the extent to some of the issues a variety of individuals and specific household types are facing, we examined some case studies that are routinely collected by the Wise Group team following support to see first hand some of the experiences people are having and how the Wise Group service is successful in helping to alleviate or eradicate these types of issues.

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### **SINGLE PERSON - LOOKING AT A WARRANT TO CHANGE TO PRE-PAYMENT METER**

Customer had a severe mental health condition and unable to leave house. There was a warrant out to force access and change his meters to pre-payment which would have caused the tenant difficulty in getting topped up. Customer had large debt on gas and electricity £1632. Mentor had a three-way call with energy supplier and arranged to cleared this debt and setup £25 direct debit for gas and electricity. This support prevented forced entry and installation of inappropriate PAYG meters.

#### **Mentor observation:**

*Customers mood improved significantly during call and a follow up will be done to check his tariff and make a Warm Home Discount application when the scheme opens.*

”

“

### **WORKING SINGLE MUM, 3 CHILDREN**

The customer works for the NHS. She separated from husband in 2014. He used to look after energy payments. Since then, the customer has been topping up the electricity meter not realising she has a credit gas meter. The original pay-as-you-go gas meter had been replaced in 2014 due to a fault but was replaced with a credit meter and no payment plan was ever established. Further to that the energy supplier did not produce a bill until late 2019. This was for £7,008.28.

HEAT support engaged with the energy supplier and had back billing applied to the account reducing debt by £3,102.84. Also applied to the Hardship Fund and had 50% of the remaining balance was cleared amounting to the sum of £1,952.72. The total savings to customer was £5,055.56.

#### **Mentor observation:**

*This outcome took 6 months to achieve and frequent calls and emails to both the energy supplier and The Hardship Fund before the various issues were resolved.*

”

## PEOPLE'S STORIES

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### **SINGLE PERSON, VERY ILL AND DISCONNECTING**

This lady is undergoing treatment for cancer and is poorly. Macmillan's had contacted us because she had switched off her heating through fear of costs. When I spoke with this customer, she told me she was in a private let and the landlord had put in a fancy new heating system.

It had cost her £110 for 10 days.

I submitted an application to Home Heat Advice Fund which was successful. When I called her back a couple of days later to advise her of the award of £821.97 she was overwhelmed. Even her daughter had been trying to get her to put the heating on for her health and recovery. With that credit in her account, she promised to put her heating on.

”

“

### **SINGLE MAN, SEASONAL WORKER WITH A DISABLED 35-YEAR-OLD DAUGHTER**

This is a man in his 50's on a pre-payment meter for his energy. His adult daughter is 30 years old and lives with him. She has severe and debilitating mental health problems. She is chronically agoraphobic. Indeed, he advised she has not been out of the house in over 5 years. He uses most of his money to keep the home as comfortable as he can temperature wise for his daughter. He called me to see if there was any more, I could help him with - he had been given a couple of vouchers in November 2021. He is someone who works as a gardener during the growing months but is paid off in the winter months and then on basic Universal Credit. Given the changes to this year's Home Heating Advice Fund- extended to include pre-payment meters I submitted an application for him.

When I called him to let him know he had an award, I asked for his email address first. I sent the award information to him before I told him how much had been awarded, so he could see it in print. The man covered the phone to muffle his sobs.

I was away too. Through his tears he said “ I don't know what to say, xx thank you for your kindness. This will make a huge difference.

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## PEOPLE'S STORIES

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### VERY ILL FAMILY AWAITING AN INCREASE IN BENEFITS

B and his family advised they are struggling to pay gas and electricity bills as they have risen. B is undergoing chemotherapy after colon cancer operation and requires heating to be on all day. Both B and his wife are no longer working and claiming ESA. They have submitted a PIP application and awaiting a decision.

Their direct debt has increased to £264. Last month's energy usage was £439.31. They are both very worried about accumulating energy debt alongside dealing with worry of health issues.

£49 top up provided and submitting a Home Heating Advice Scotland Hardship application. Any financial support will reduce this worry.

”

“

### WORKLESS SINGLE PARENT WITH THREE CHILDREN

Lady has emailed in looking for some fuel support and advice, she is around £1000 in debt and doesn't really know how to get out of this. She lives with her 3 kids.

The lady has significant debt on Electricity (£1,299) and gas accounts (£345). She has set up a repayment plan but struggling to make these payments. This is affecting her mental health.

I made an application to Home Heating Advice Scotland Hardship Fund and contacted the energy supplier on her behalf. We discussed options and the lady has arranged for prepayment meters to be installed.

£1,700 was provided by Home Heating Advice. This will allow the lady to pay for the energy she is using and remove the worry and burden of the debt.

#### Customer quote:

*“Good morning & thank you so much for this great news! I'm deeply grateful for all your efforts and support towards the success of this application. This has brought my children and I a big sense of relief and a peace of mind today. We pray God bless you and your organisation for being there for us at such a time.”*

”

## PEOPLE'S STORIES

“

### ENERGY SUPPORT AND MORE – BLIND LADY WITH SEVERELY DISABLED SON

This was a lady assisted with a payment of £137 for gas and electricity costs. On chatting with this lady, it became apparent she had complex medical issues, primarily losing her vision. She also had a quadriplegic 30-year-old son living with her.

My first step was to ensure she was on the Priority Services Register. Then I made the payment to her energy account. We had a lengthy chat about general energy efficiency but realistically with both their health conditions there was little more they could do to reduce usage.

With regards to her sight loss, she was struggling to get her appointment with her Consultant and her referral to RNIB for visual aid information. I spoke with a former colleague of mine who is registered blind but maintains his employment as an IT consultant. He is also active in the local community advising business groups about visual impairments and things they can do to support people with visual issues better. He is also a runner and swimmer. He provided me with a list of tech Apps that could assist her in navigating better in a sightless world. He also offered to call the customer to speak with her.

I know this is not energy related but she sounded so dejected and a little scared, it was nice to be able to extend a helping hand from a distance even for emotional support. The whole thing made me feel rather humble and blessed.

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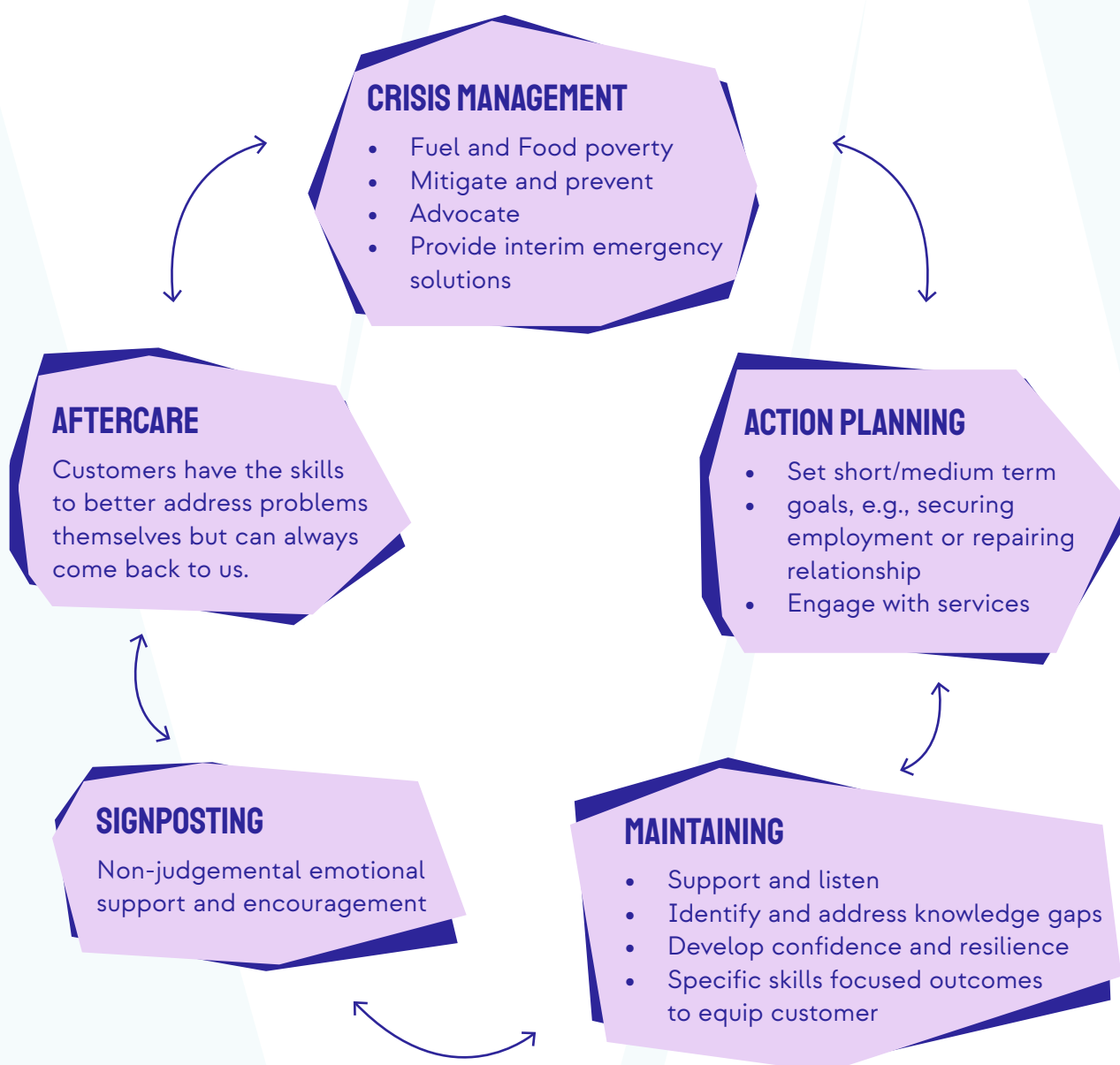
These stories demonstrate the awful situations various households have found themselves in since the costs of energy began to rise. The final quote is an excellent example of relational mentoring, where the mentor has not simply dealt with the issue in hand but listened and realised that there is more that can be done to support by referring the person to somebody who could help improve her life generally. Next, we look at the Wise Group's approach to relational mentoring.

## RELATIONAL MENTORING

Relational mentoring is the careful construction of a trusting, authentic relationship with another person in order to holistically uncover barriers to an individual's progress, to address them with that person and relevant services, and to set them on a path of self-reliance.

At the Wise Group relational mentoring is what we do. Our mentors help individuals to reveal the right pathway for them, rather than telling them what to do. This allows us to work with people who need support, stakeholders, and each other to inspire positive change.

The diagram below shows our model of relational mentoring support, followed by an example of energy support.



## RELATIONAL MENTORING

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The following is a typical roadmap following a request for help with energy.

### CRISIS MANAGEMENT

- Resolving complex fuel debt issues that arise
- Advocate on behalf of customer to energy suppliers
- Provide interim emergency solutions

### BEFRIENDING – BUILD TRUST AND RAPPORT

- Non-judgemental emotional support and encouragement
- Listening to fuel and related worries and concerns
- Support to connect to wellbeing/community services to alleviate stress

### COACHING – BUILD KNOWLEDGE AND UNDERSTANDING

- Identify home energy knowledge gaps
- Bespoke action plan focused on household's needs
- Specific skills focused outcomes to equip customer

### MENTORING – DEVELOP CONFIDENCE AND RESILIENCE

- Personal reflections on previous actions to recognise and prevent future risk of crisis
- Advice and guidance on range of effective tools/solutions available to meet different needs
- Support to adopt sustainable behaviour and attitude change

Once the initial issue is addressed, our mentors support people to identify any further requirements they may have to improve their situation. For example, whether they need support to budget; whether they are in receipt of the correct benefits; whether they need support to improve their employability skills and experience and help them find employment. We will continue in work support to ensure that their employment is sustainable and provide aftercare until the person feels that they no longer require our support and we have an open-door policy where customers can return for support when they need it. Support also includes signposting to other partners that can support the person in any way.

Without mentoring support people's knowledge, skills and behaviours rarely change and their situations can remain the same or worsen. Creating trusted relationships and a holistic approach to mentoring has proven to be transformational for many people.

## THE VALUE OF RELATIONAL MENTORING SERVICES

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As part of a wider consideration of the Wise Group's social value we carried out a preliminary Social Return on Investment (SROI) forecast study for HEAT.

Social value is an umbrella term for capturing the full net value an organisation provides to society. This can include how we support the local economy, for example by helping local people into employment or buying from other local businesses; or activities that provide other benefits, such as promoting opportunities for disadvantaged groups or reducing waste.

Social value also ensures that our interventions have society at their heart, delivering results which are focused on communities, ensuring every possible penny is spent to benefit the service users. It has a huge potential to help us change the way we understand the world around us and make decisions about where to invest resources. It helps us understand the worth of changes to people's lives.

There are a number of approaches to measuring social value – and one of the most effective approaches is the Social Return on Investment (SROI) framework. This approach allows us to work with stakeholders to understand what has changed in their lives and value those changes.

The research used secondary data statistics routinely collected by the HEAT team. The bid was to deliver the service to 15,000 customers and £1,000,000 of funding.

# THE VALUE OF HEAT SERVICES

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The outcomes expected include:

## SHORT TERM OUTCOMES

- Improved knowledge of how to maximise income
- Improved knowledge of dealing with energy debt
- Increased awareness of energy efficiency measures

## INTERIM OUTCOMES

- Increased household income/decreased fuel costs
- Increased use of energy efficiency measures
- Improved mental health and wellbeing
- Improved accessibility to advice and information services
- Increased mental health and wellbeing
- Improved physical health

## LONG TERM OUTCOMES/IMPACT

- **Customers:** Reduced fuel poverty
- **NHS:** Reduction in Health costs
- **Government:** Improved educational attainment

Each of these outcomes are allocated a proxy value<sup>15</sup> and the total value of the outcomes, minus deadweight, displacement, attribution and drop off is divided by the total investment into the programme.

The methodology showed that for every £1 spent, £44.74 of social value was created, demonstrating the impact of the programme and how valuable the mentoring approach is for stakeholders.

Whilst this was for a different programme, the service offers are the same and we can see that changes that can come about from this mentoring approach and demonstrates the huge potential value of the service.

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<sup>15</sup> Financial proxies are used to value an outcome where there is no market value. The use of proxies in this SROI forms a critical component of the valuation exercise as most of the outcomes identified have no market values. Within an SROI, the financial proxy reflects the value that the stakeholder experiencing the change places on the outcome



# RECOMMENDATIONS

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## PRIMARY RECOMMENDATIONS

- Introduce a permanent ban on forced prepayment meter conversion**  
 Forced prepayment meter conversions are disproportionately impacting vulnerable households and are causing families to live in fear. If an individual is struggling with payment, the choice between a sustainable energy plan, a voluntary installation of a prepayment meter, or another appropriate alternative should be offered.
- Replace or amend the energy price cap so that intervention on price provides benefit proportional to need**  
 As it currently stands the more energy you use, the more savings you make. Not only does this benefit the most well off in society disproportionately, but it is also harmful to the drive towards net zero and efficient energy use. A new system rebalanced towards need can function effectively within similar or even more modest financial constraints than the present system.
- Phase out one-off payments in favour of longer term financial and mentoring support**  
 Our evidence has shown that payments are broadly failing to deliver even short-term relief to the stress, anxiety and health conditions caused by the cost-of-living crisis. With focus groups unanimous in their preference for face-to-face relationships, and the social value of relational mentoring having been evidenced, such support should be extended at scale.
- Ensure low income in-work households are not left out of support schemes**  
 This report has established that in work, low income households have had similar experiences to those out of work, though have been unaware, have felt excluded, or have been excluded from support. As such, support schemes, including financial and mentoring support, should include low income, in-work households as a vulnerable group, and efforts made to ensure such groups are aware of such schemes.
- Establish an accessible mechanism enabling removal of historic energy debt used in credit scores**  
 The extreme rise in price for electricity and gas could not have been foreseen or fully budgeted for by low-income households, and resulting debt is more reflective of a national crisis than a personal financial failure. Individuals should not have mortgages, business loans and other financial decisions hindered by energy debt resulting from international crises.

## RECOMMENDATIONS

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### SECONDARY RECOMMENDATIONS

- Introduce a permanent ban on cutting electricity and gas to people with a health condition which would deteriorate rapidly in such conditions.
- Create a new and inclusive definition of fuel poverty across the nations
- Begin urgent review of technical failings of smart meters in tracking energy usage
- Bring attention and awareness across relevant public bodies and departments that individuals in fuel poverty are twice as likely to initially ration food over energy
- Recognise the importance of digital connectivity for the mental wellbeing of individuals living alone and single parent households
- Investigate how to close the gap in provision between tenure type at scale
- Offer in home relational mentoring to those in fuel poverty
- Explore why men are considerably less likely to access fuel poverty support schemes, and how to engage men in or at risk of fuel poverty

This report has sought to provide original insights in the fight against fuel poverty. It has answered the question of heating or eating – those with children are choosing eating, and all other groups are choosing heating. As we have seen, this has resulted in widespread mental and physical decline across all age groups – this is the true cost-of-living for millions of households in the United Kingdom.

We would like to encourage decision makers to utilise these insights and recommendations, and to employ similar methods working directly with those experiencing the worst of the cost-of-living crisis in developing solutions for them, and for everyone else.

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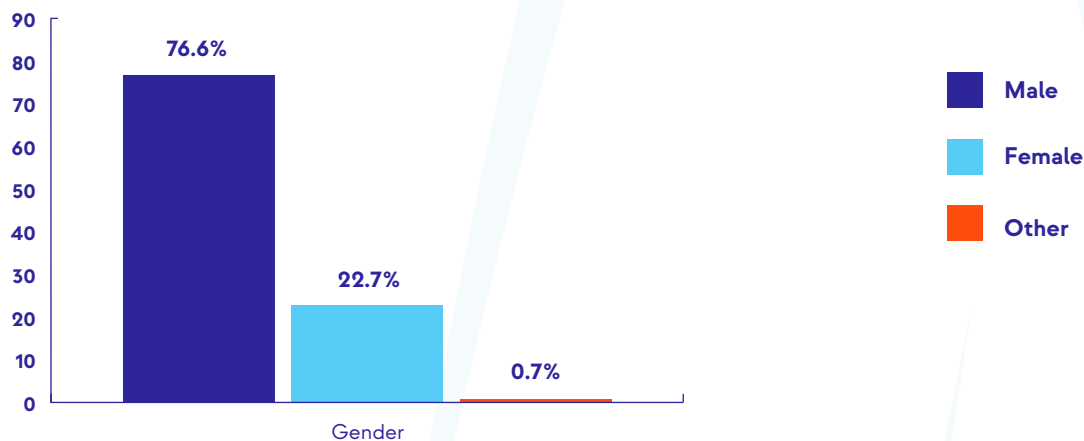
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13. [Financial proxies - Guide to SROI](#)

## APPENDIX I: HEAT SERVICES MONITORING DATA

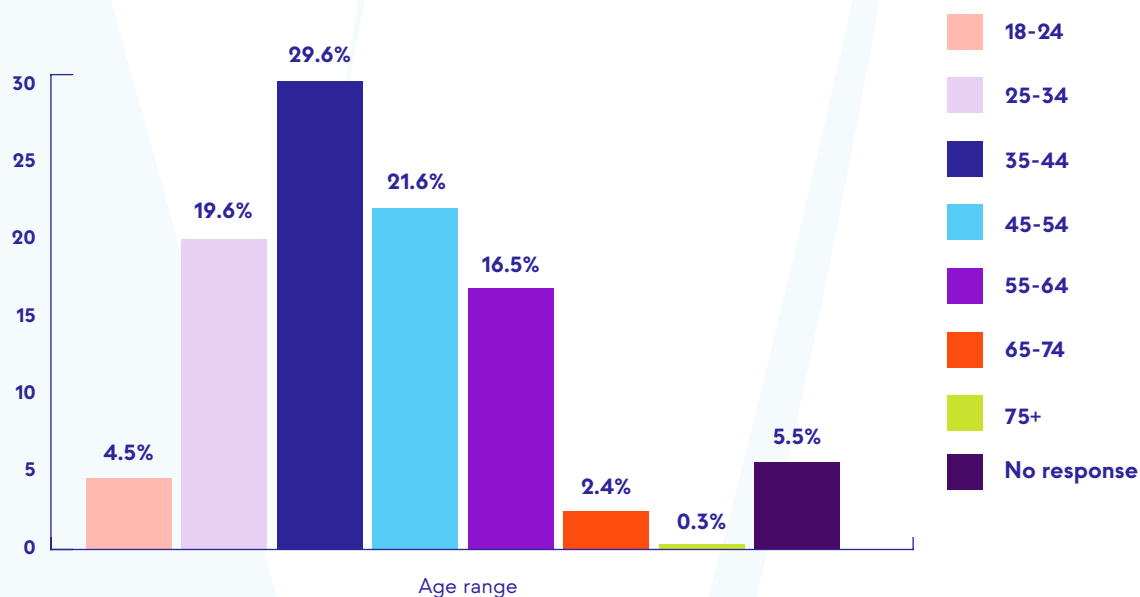
Activities	2021/22	2022/23	Difference	% Difference
Total number of customer provided with a service	13,806	26,020	12,214	88%
No. Customers receiving income maximisation advice:	4,948	10,393	5,445	110%
Estimated amount of additional benefit levered	£459,109	£644,889	£185,780	40%
No. Customers receiving energy advice:	6,997	14,440	7,443	106%
Estimated amount of savings levered from energy advice	£1,252,052	£3,703,047	£2,450,996	196%
No. clients receiving energy debt advice:	1,841	1,187	-654	-36%
Estimated amount of debt write off	£660,570	£273,244	-£387,325	-59%
Total project savings accrued:	£2,616,366	£3,337,718	£721,353	28%

## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### GENDER

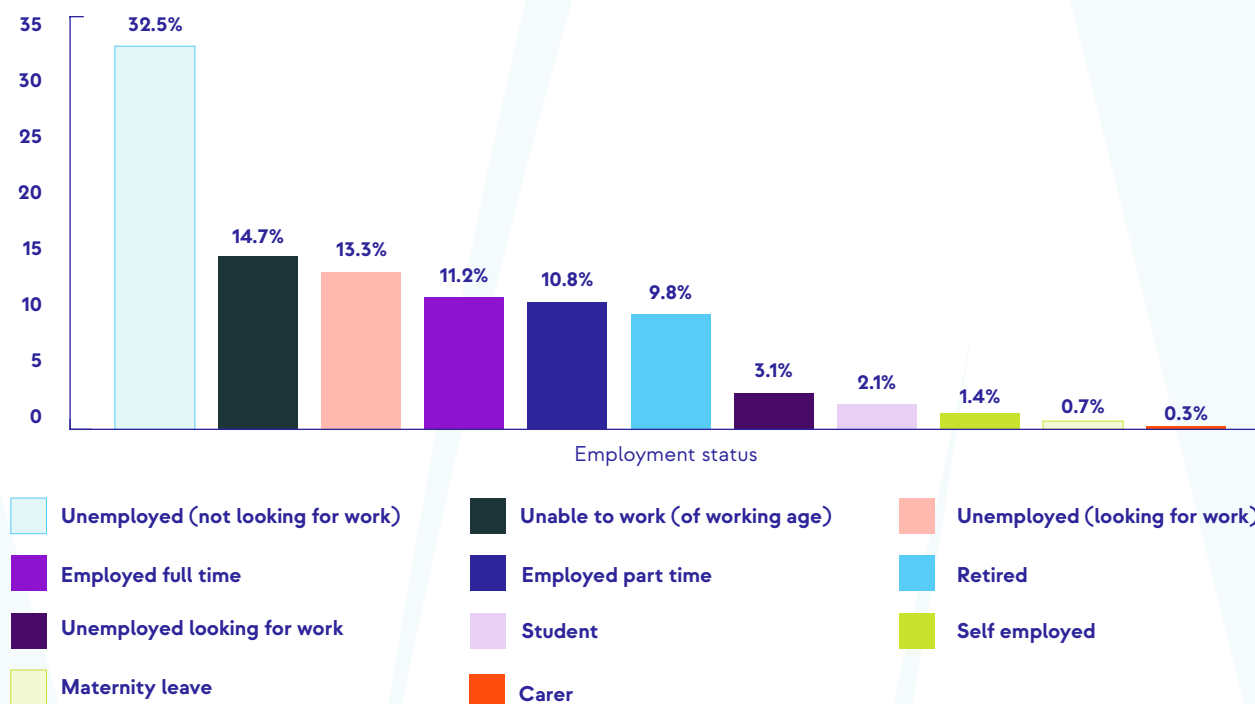


### AGE

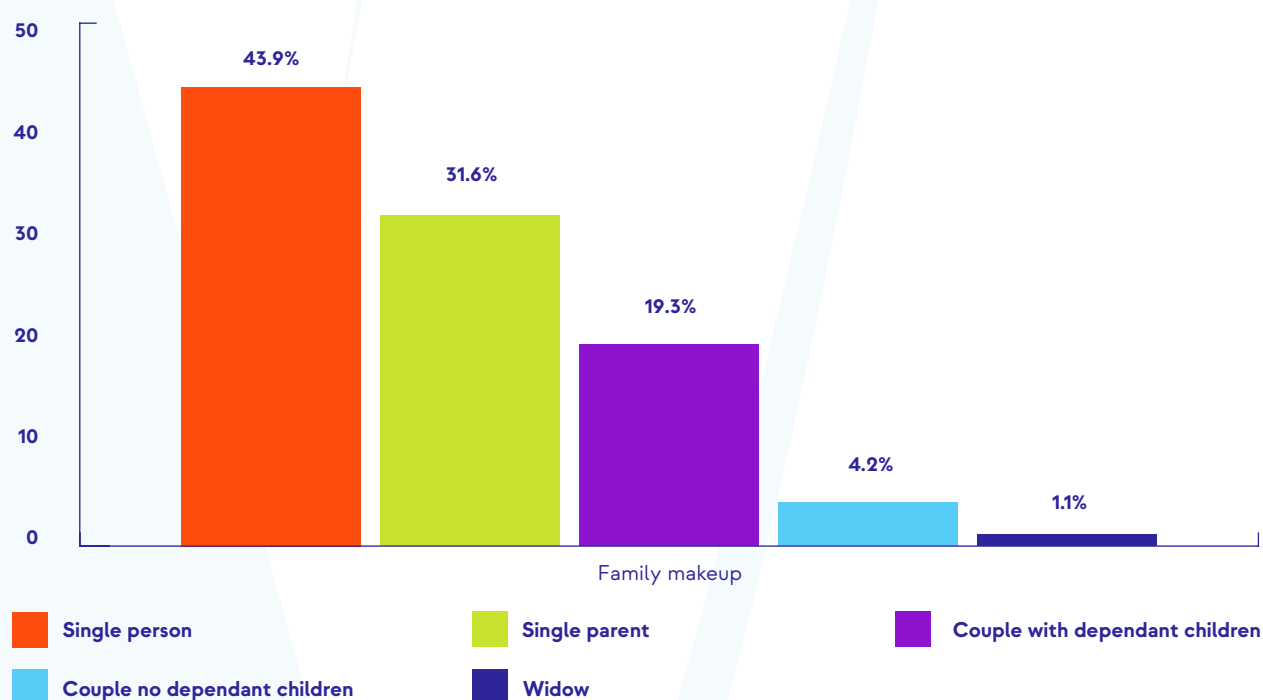


## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### EMPLOYMENT INSIGHTS

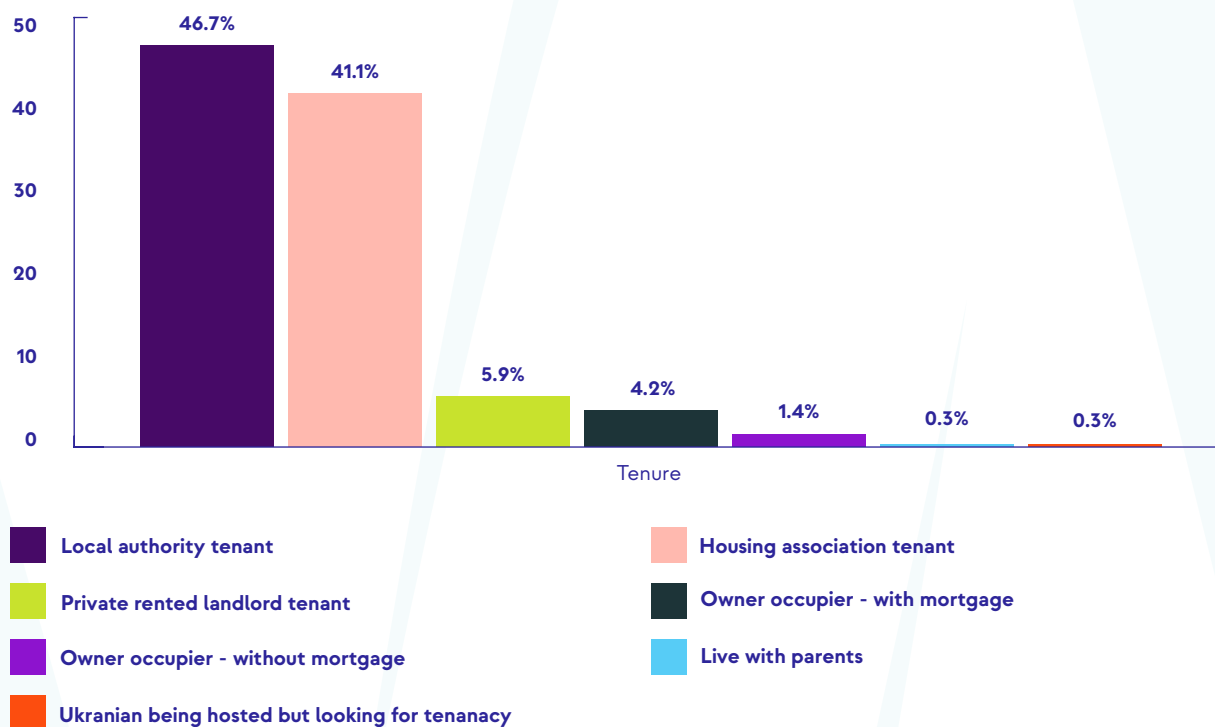


### CHILD POVERTY INSIGHTS

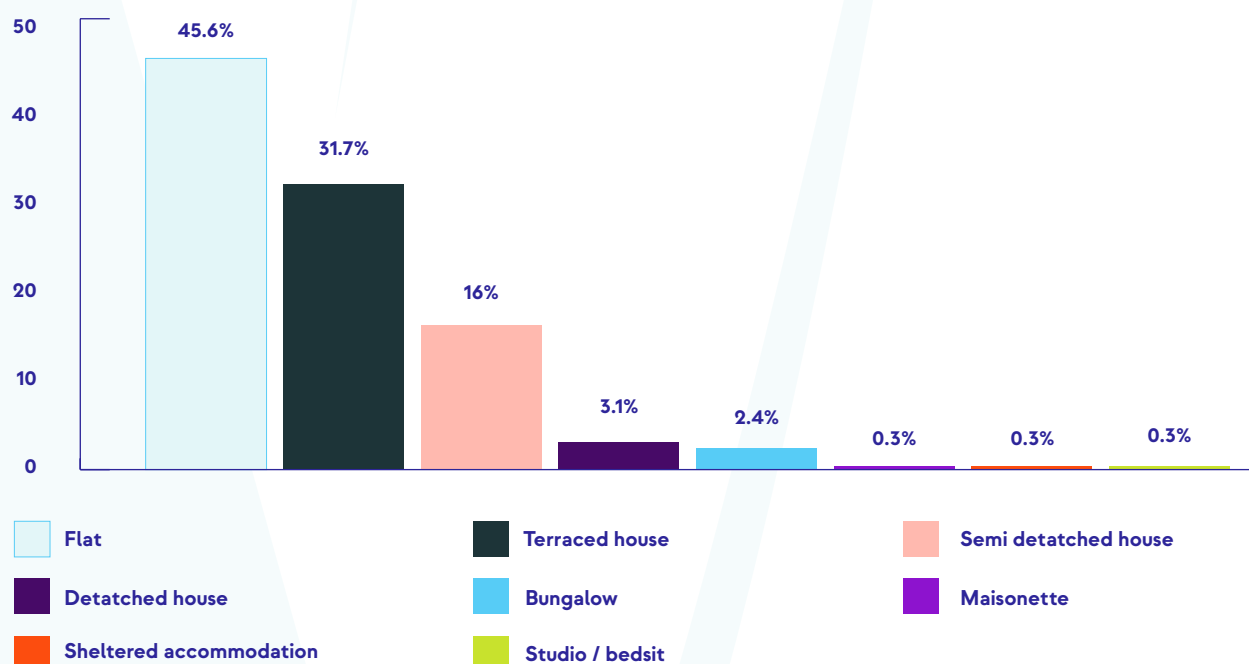


## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### HOUSING INSIGHTS

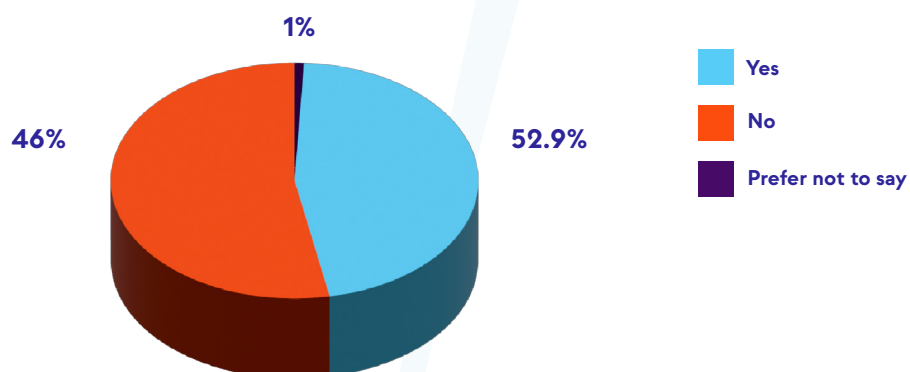


### PROPERTY TYPE

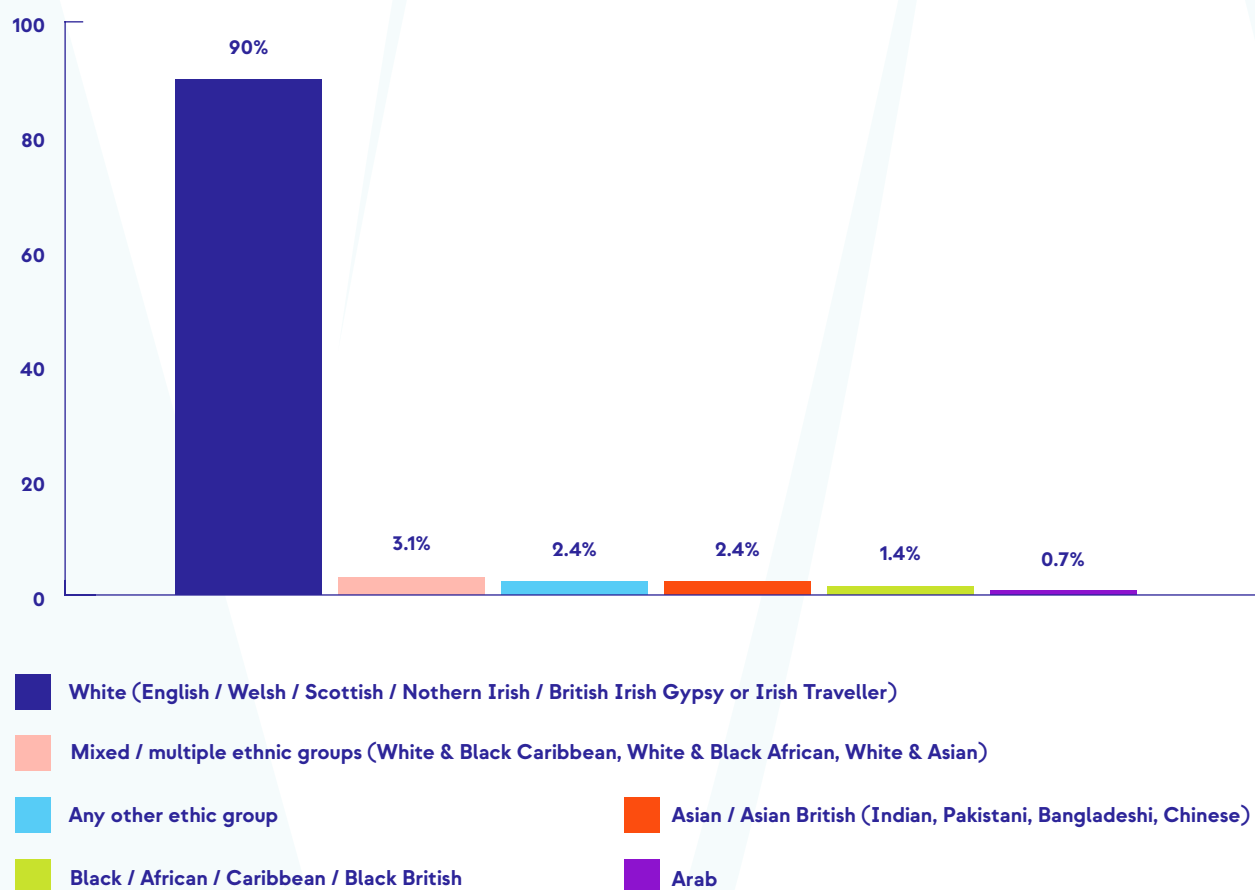


## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### DISABILITY INSIGHTS (INCLUDING LIMITING ILLNESS)



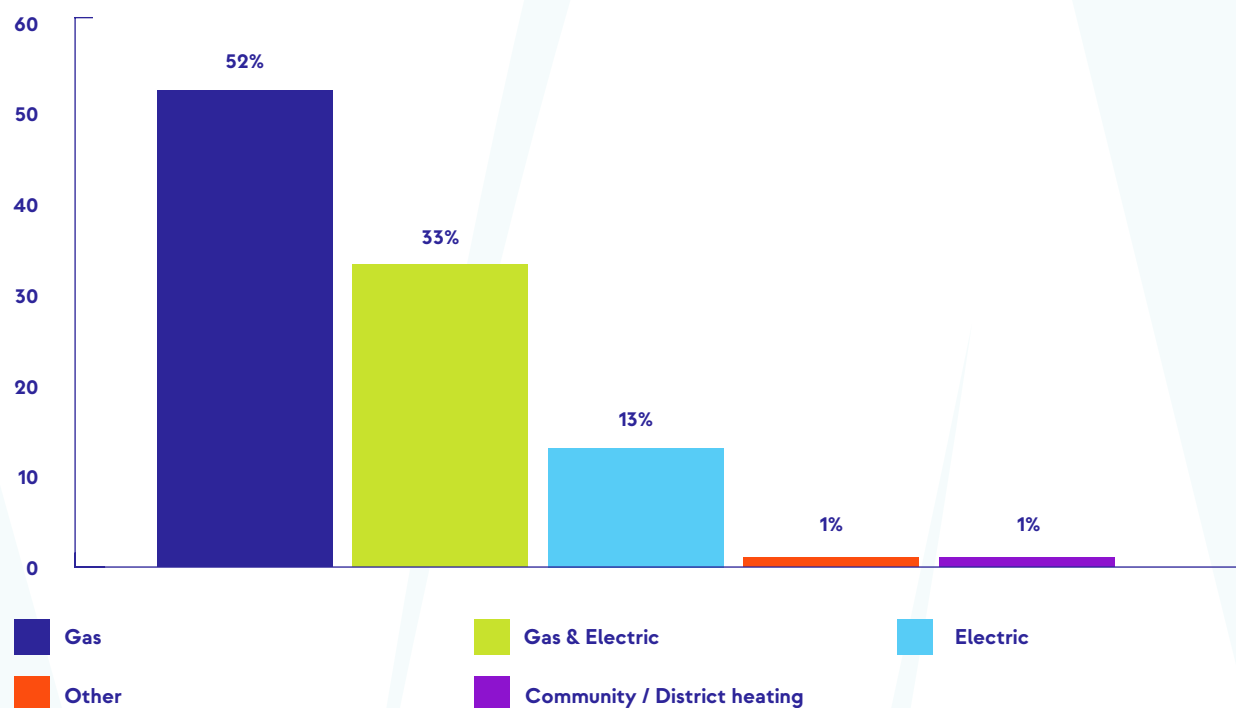
### ETHNICITY



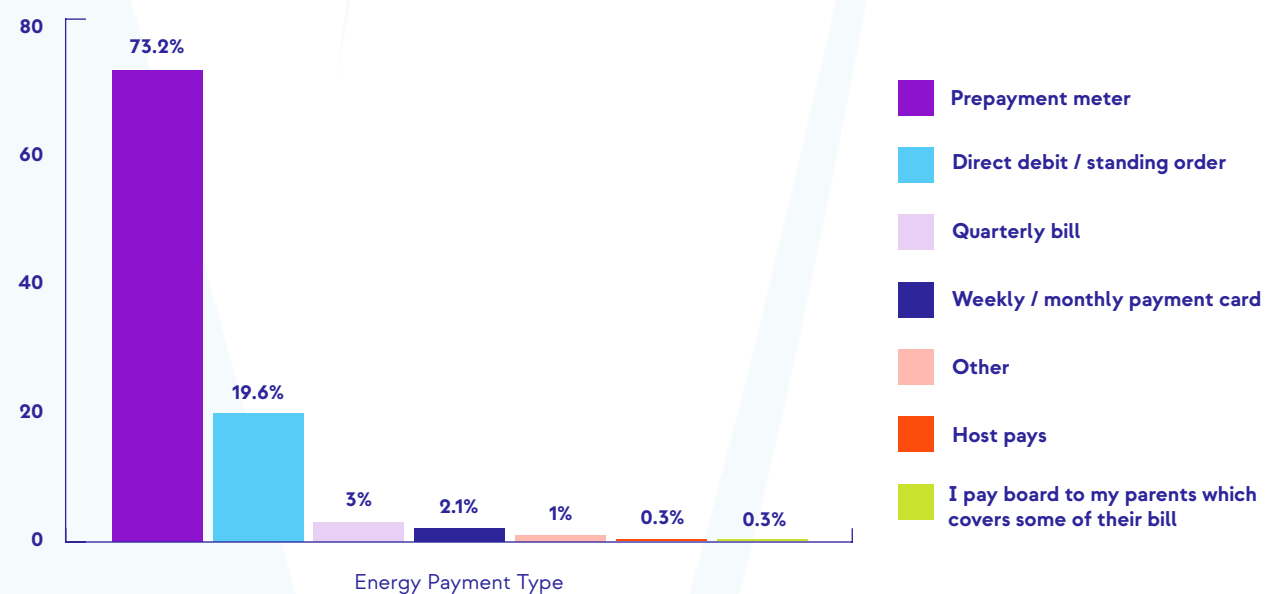


## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### HEATING TYPE



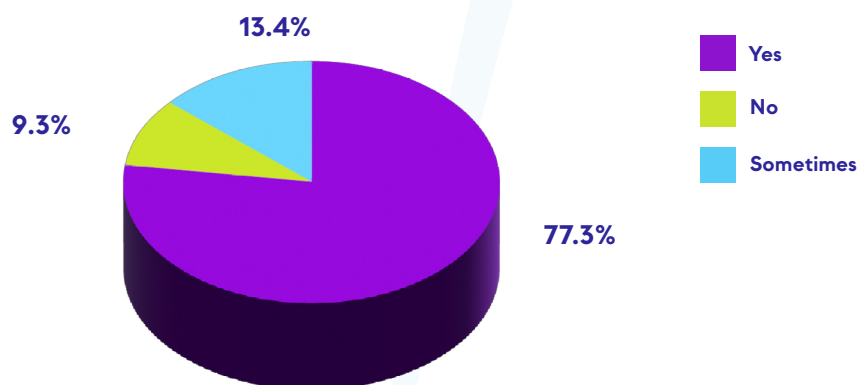
### PAYMENT INSIGHTS



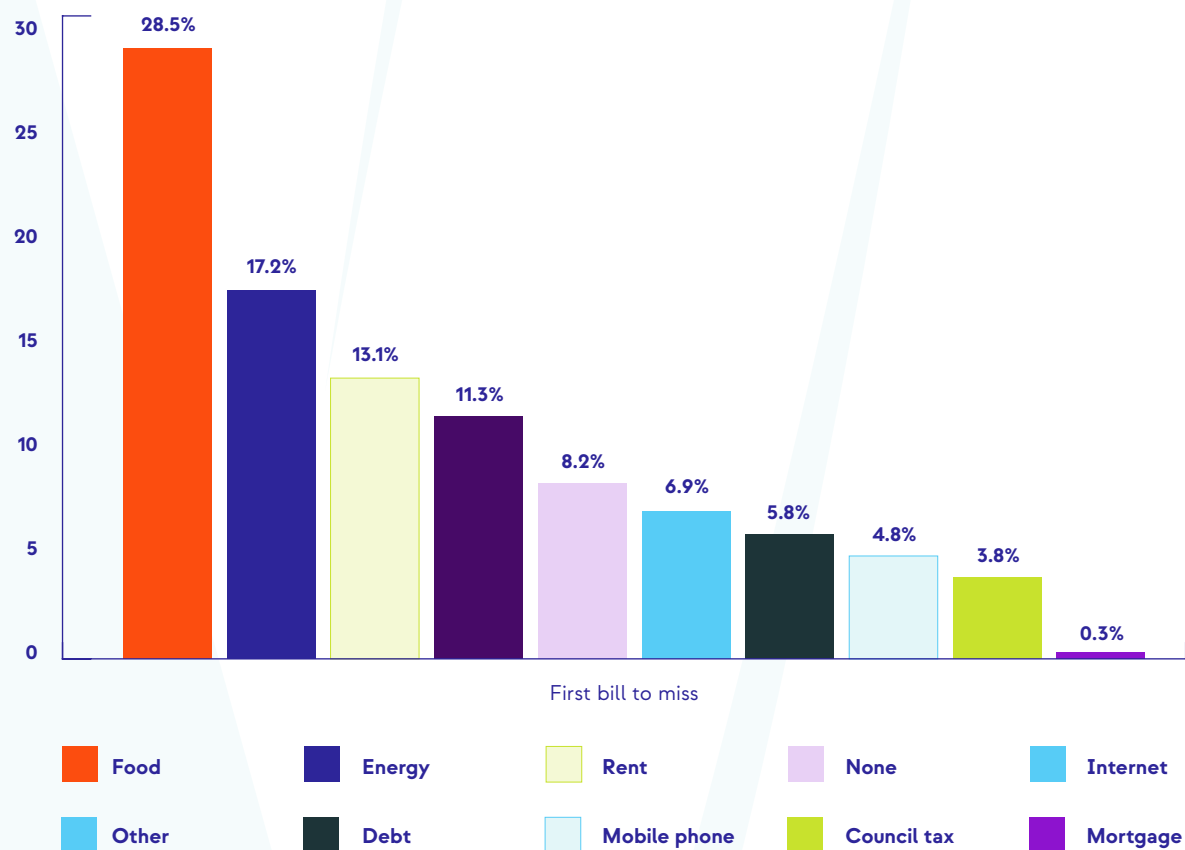
## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### BILL INSIGHTS

Struggled with energy bills last 12 months



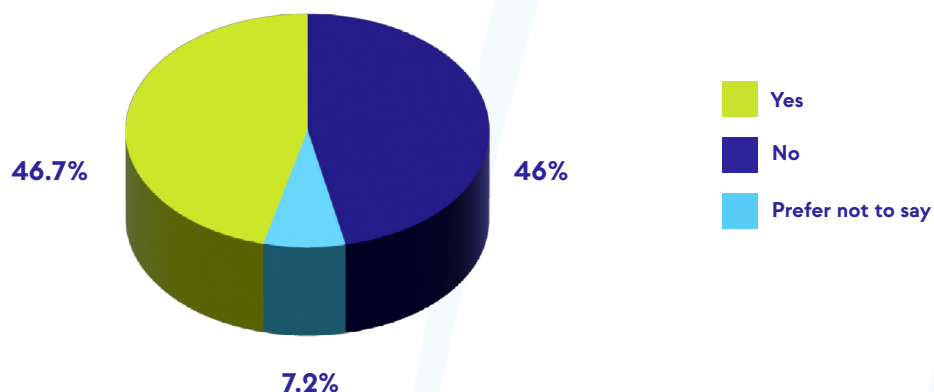
### RATIONING INSIGHTS



## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

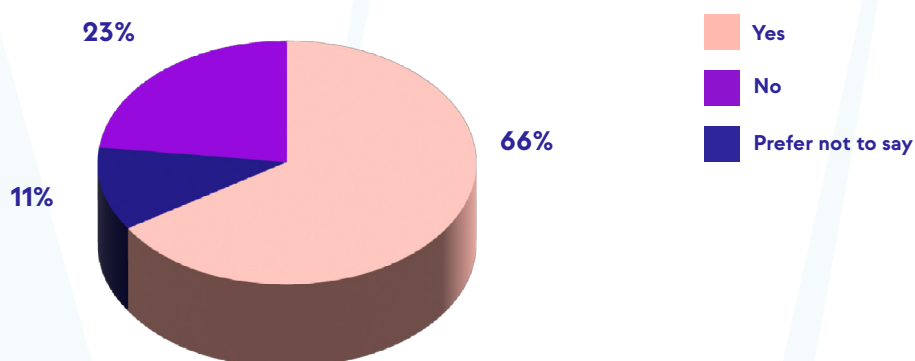
### FOODBANK INSIGHTS

Visited foodbank



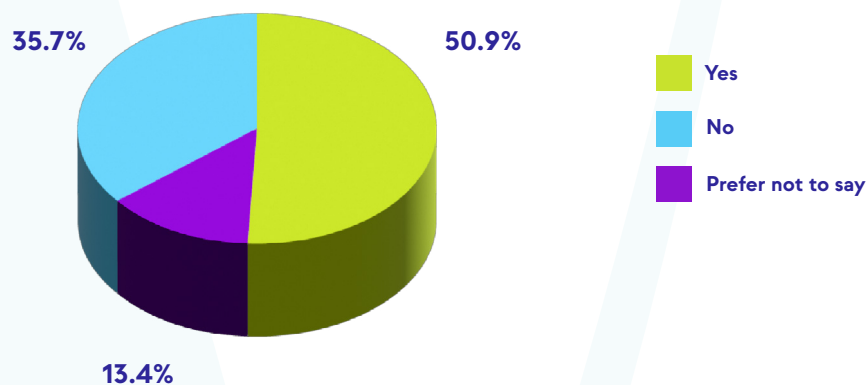
### MENTAL HEALTH INSIGHTS

Dealing with the rising costs of energy impacted mental health



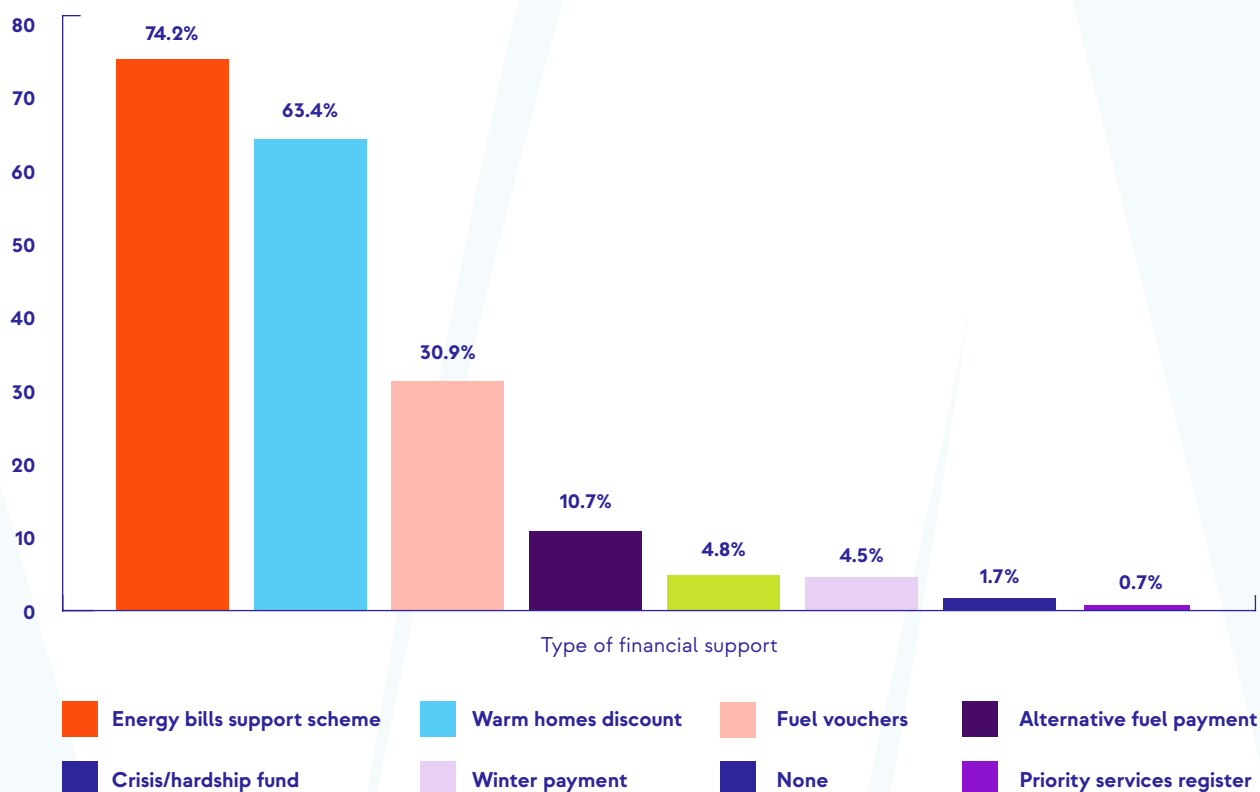
### PHYSICAL HEALTH INSIGHTS

Rising costs impacted physical health

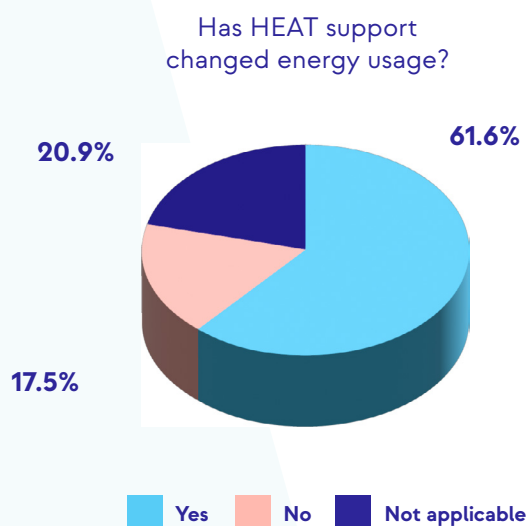


## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### FINANCIAL SUPPORT INSIGHTS



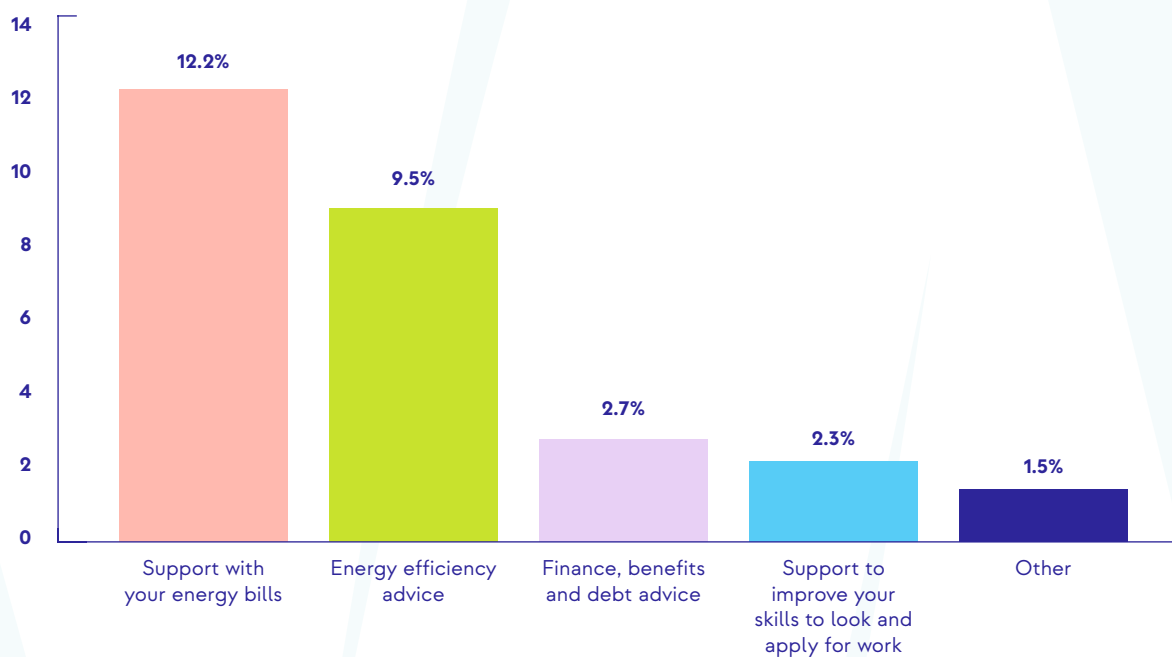
### HAS SUPPORT CHANGED ENERGY USAGE (HEAT ONLY)



## APPENDIX 2: CUSTOMER CONSULTATION FEEDBACK CHARTS

### FURTHER SUPPORT INSIGHTS

Do you require further support?





## INSIGHT REPORTS

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For more information contact:

**[buildingbridges@thewisegroup.co.uk](mailto:buildingbridges@thewisegroup.co.uk)**