

The Energy Brief:

Evidence and insight from Citizens Advice Scotland

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**citizens
advice
scotland**

Despite high temperatures, thousands remain in hardship due to energy costs and debt

Even with warm weather and a lower energy price cap from April to June, demand for energy-related support from the Citizens Advice network in Scotland remained high. With the price cap set to remain high, and impactful debt relief measures delayed, there is increasing concern for the months ahead.

From April to June 2026



Demand for energy support remained high, with almost **6,000 people** and almost **20,000 pieces of energy advice** delivered by local CABs



Deepening energy debt continues, with the average seen at local CABs at almost **£2,700 – 13% higher than the same period two years ago**



Nearly **2,500 people** needed **emergency financial support** to stay connected to their energy supply

Even in the summer, energy is unaffordable for people on the lowest incomes

From April to June 2026:



Almost half (47%) of the people seeking energy advice from their CAB needed emergency financial support to remain on supply



Over two-thirds (68%) of people seeking energy advice lived in the **most deprived areas of Scotland**



More than half (57%) of the cases handled by the Extra Help Unit (EHU) were supporting people at **risk of self-disconnection due to affordability**

Changes in temperature and daylight hours affect demand for support with energy costs, with greater hardship experienced in the colder, darker months. Yet even during a particularly warm late spring and early summer, thousands of people needed energy support from our network. Our evidence consistently shows that the harm caused by unaffordable energy costs is not confined to the winter, especially for disabled people and those in rural or island communities.

The UK Government's decision to remove VAT from energy bills from 1 October is an encouraging step: bolder action must follow. This must include long-term, targeted support for households who cannot afford to heat and light their homes. Given the scale of the issue, minor adjustments are not a substitute for impactful systemic change.



Joe's experience

Joe emailed his local CAB requesting a callback as he couldn't afford the phone credit to call himself. He'd run out of food, had just £3 on his electricity prepayment meter (PPM), and his next social security payment was 4 days away. Unable to work due to complex addiction and mental health issues, Joe is constantly forced to choose between food and energy. With no family or friends close by, Joe is extremely isolated. He told his adviser "It's mortifying having to tell people I can't cope. Living like this makes it hard to stay clean and sober, when I just want to forget it all."



The CAS solution

The UK Government must ensure that any short-term support this winter is targeted effectively at those with greatest need. This must be complemented with systemic change like the introduction of a social energy tariff for those on low incomes, and those with unavoidably high usage linked to disability and rurality.

Households remain trapped in mounting energy debt, with limited options for relief

From April to June 2026



The average debt seen at CABs in rural communities remained higher, at **£3,700**, compared to **£2,700** for Scotland as a whole



More than **1,400** people were advised on energy **debt** – with hundreds facing problems related to debt collection action



Energy debt is not happening in isolation. Three quarters of the time we provided advice on energy debt, advice was provided on other debts such as council tax and rent arrears

The legacy of years of unaffordable costs is inescapable energy debt.

Despite Ofgem announcing plans for a debt relief scheme nearly a year ago, people across Scotland are still waiting for desperately needed intervention.

While progress on debt relief has faltered, our network has seen worrying evidence that households with energy debt are facing limited options for support. With some suppliers reducing access to additional support credit (ASC) for those with PPMs, and advisers reporting tougher debt collection practices, people are facing a perfect storm of conditions conducive to real harm.



Claire's experience

Claire received support from our specialist service, the Extra Help Unit (EHU) 10 times over a 5-month period last year as she couldn't afford to top up her PPM. The PPM was eventually deemed unsafe because of Claire's health issues, and her meter was switched to credit mode. In June, Claire was referred to the EHU again after her supplier threatened to switch the meter back because of a debt of £2,150. On a low income, with unaffordable energy costs, Claire faces mounting debt, dangerous self-rationing, or a return to a PPM and the constant risk of self-disconnection. Claire is finding it very hard to cope.



The CAS solution

The UK Government and Ofgem must work together to urgently deliver a plan for comprehensive and accessible energy debt relief. In the long term, tackling the root cause of energy debt must be anchored in making energy more affordable.

For people in vulnerable circumstances, engaging with energy suppliers routinely causes distress due to poor practices

From April to June 2026



1 in 6 people (17%) who needed energy support had an issue with **billing or meter reading**



More than **1,100 people** needed support with customer service, billing or metering issues and debt recovery practices



Nearly 70% of people needing support with an energy issue had a long-term health condition or disability

Advisers across the Citizens Advice network in Scotland frequently report supplier practices having a detrimental effect on the people they support, making it harder to resolve energy issues. Often, this is the result of failures in customer service and case-handling processes. A recent survey of people supported by our EHU contained multiple reports of this.



Priya said: "I had been trying to sort this incorrect meter for 3 years and [the EHU] did it in less than a month, and she got the bill of £65k written off."



Maria said: "I was just so disheartened when contacting my energy provider directly to be met with having to repeat myself, asked to elaborate on why I was unable to afford to top up in several different ways...it felt very draining and put me off ringing them again."



Ruairidh said: "I don't think I could get anywhere dealing with all the solicitors' threatening letters. It's just threats, threats, threats."



Olga's experience

Olga was supported by her local CAB after receiving multiple letters from her energy supplier. She has significant literacy difficulties, recently had a stroke, and has been repeatedly admitted to hospital. The letters detailed a debt of £7,500, which Olga had not understood because her supplier had communicated solely through letters, despite having been notified of her additional communication needs. Faced with an unmanageable debt, while experiencing significant health issues, Olga feels overwhelmed and needs her CAB's support.



The CAS solution

Energy suppliers must ensure that their processes are robust, communication is clear and accessible, and staff are properly trained to support people in vulnerable circumstances. As Ofgem reviews the way it regulates the energy market, the experiences of those facing the greatest challenges must shape reforms so that people are protected from harm.

*All names have been changed

About Citizens Advice Scotland

Citizens Advice Scotland (CAS) is the membership body that represents the Citizens Advice network, Scotland's leading advice charity. Advisers across all corners of the country work in a Citizens Advice Bureau (CAB) to provide free, impartial and confidential advice. The Extra Help Unit (EHU) is a statutory service supporting people and small businesses in vulnerable circumstances with energy and postal complaints across Great Britain. They also support heat network customers in Scotland. Each year our network helps hundreds of thousands of people, putting millions of pounds back in people's pockets. By looking at a person's complete circumstances, CAS has an unparalleled insight into the scale and complexity of what's happening in communities throughout Scotland. .

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To see more of our work on energy, please visit
www.cas.org.uk/what-we-do/our-areas-work/energy

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