



# The Energy Brief:

## Evidence and insight from Citizens Advice Scotland

Volume 7, May 2026

### Record levels of energy debt recorded across the Citizens Advice network in Scotland as price cap rises sharply

The conflict in Iran has caused global energy shocks. For some, the impact was fast and harsh; for thousands of others and the advisers that support them, there is a tangible sense of deep anxiety as record debt levels were observed across our network.

From January to March 2026



The average debt brought to CABs by people was on average over **£2,800** rising to over **£3,200** in rural areas

**Over 9,000**

people came to their local CAB for support with energy issues



The Extra Help Unit (EHU) handled **6,566 urgent and complex cases** across Great Britain, **480** in Scotland alone

### Acute levels of energy debt are set to worsen, with impactful debt relief yet to reach people

From January to March 2026



A total of **£2.7 million** of energy debt was brought to our network in the first 3 months of 2026 alone



**On three quarters of occasions (74%)**, energy debt support was delivered alongside other advice



**Seven in ten (70%)** of people who needed support with energy debt were living with a long-term health condition or disability

**This quarter, our advisers supported people with the highest quarterly level of energy debt seen by the Citizens Advice network in Scotland – over £2.7 million.** The debt relief scheme from Ofgem, first announced in December 2024, has still not been rolled out. With every passing day, any beneficial impact of the scheme risks being diluted as debt continues to rise. This will be further compounded by the increase in prices.

The psychological toll of living in debt cannot be overstated, especially for those with unavoidable high usage, such as disabled people. Given that reducing costs is not possible for people, mounting debt is sadly inevitable.



### Jane's experience

Jane was referred to her local CAB by her mental health nurse due to energy debt and ongoing costs. She's a full-time carer to her disabled adult daughter and has essential medical equipment in the home including a ventilator and an electric wheelchair. Jane's sole income is via social security, which isn't enough to cover ongoing usage. Her electricity debt is over £12,000 so the supplier offered a weekly direct debit of £248 to address this. This is impossible for Jane to afford, and she cannot reduce ongoing costs. The burden of mounting debt, on top of the pressure of caring for her daughter, has taken a profound toll on Jane's wellbeing.



### The CAS solution

**A robust, comprehensive and accessible energy debt write-off scheme** must be implemented with urgency. It is vital that this is coupled with solutions to tackle affordability, like a **social tariff**. Without this, debts will continue to rise, and the cycle of harm will go unbroken.

## Delivering crisis support remains an essential service delivered by our network

Evidence from across our network of local CABs and specialist caseworkers at the EHU shows that thousands of people spent the last few months of the winter unable to heat and light their homes, in need of urgent support.

### From October to December 2025



Almost **2 in 5 (39%)** of people who came to a CAB for energy support needed a fuel voucher



Almost **4,000** people sought crisis support from their local CAB to stay on supply



Over **two thirds (67%)** of cases referred to EHU from across Great Britain were for people who could not afford to top up their prepayment meters (PPMs)

Our evidence demonstrates that people in employment are not immune from the harms of high energy bills and the need for crisis support, with **more than 1 in 10 (16%) of the people who came to us for energy advice in full- or part-time work.**



### Amir's experience

Amir came to his local CAB as working on a zero-hours contract left him struggling to afford essentials. His rent and council tax were both about to increase, alongside an energy debt of £2,700. Amir doesn't heat his home during the week, using a single fan heater when his daughter visits on the weekend. Money is so tight, Amir asked about having his gas meter and supply removed completely to save £10 a month on standing charges. Amir told his CAB adviser that being unable to afford essentials for him and his daughter, despite having a job, has left him feeling helpless.



### The CAS solution

The UK Government and Ofgem cannot delay any longer; a **social tariff for people on low incomes and those with unavoidably high usage** linked to disability or rurality must be developed and introduced as a matter of urgency.

## As access to financial support tightens, more people are at greater risk of being left in the cold and dark

Last year, as part of its wider strategy for tackling debt, Ofgem issued guidance to energy suppliers on limiting the use of short-term PPM loans known as Additional Support Credit (ASC).

Across the first 3 working days in January 2026, **the EHU received over 350 referrals for people unable to top up their PPMs**, as some suppliers tightened their policies for issuing ASC. EHU caseworkers also made over three times as many referrals for fuel vouchers compared with the previous 3 months, citing suppliers' unwillingness to issue ASC as a key driver. Limiting crisis support at a time when an increasing number of people in vulnerable circumstances urgently need help will have a detrimental impact on households.



### The CAS solution

Ofgem must ensure a **sufficient safety net for people with PPMs** who cannot afford their essential energy costs. This should include reducing the unit price for those in the most vulnerable circumstances as well as ongoing financial support, like access to ASC, is available to guarantee people can stay on supply.

## 'We're seeing people who used to need a fuel voucher every few months now coming every few weeks': View from the CAS frontline

People reliant on heating oil have felt the impact of the Iran conflict immediately, while thousands of others brace for another level of increased and unsustainable pressure on finances that cannot be stretched any further.

For our advisers and caseworkers dedicated to supporting those in the most difficult circumstances, working in the context of a system that is failing people is increasingly challenging.



**Matthew\***, a CAB adviser said “Providing draught excluders and advising people how to turn down their thermostat doesn’t touch the sides when incomes aren’t enough.”



**Alison\***, a member of staff at the EHU said “There’s growing anxiety about the coming months.” The memory of when prices last surged in 2022 still resonates strongly among staff, **where caseworkers took call after call from people in desperation, many of them expressing suicidal thoughts.** In the first 3 months of this year, staff had already dealt with 70 incidents of this nature.



**Marion\***, a CAB adviser who supports many people reliant on heating oil, said “**£300 of government support isn’t enough when it’s £750 - £800 for 500 litres - people will end up going without if they can’t make up the shortfall.** For some folk, unaffordable fuel has been a problem for years. There’re people on social security-only income who’ve never filled their tank. **People going 2, 3 years without heating or hot water.”**

Our evidence paints a picture of **an energy system that is failing people across Scotland.** As well as the long-term systems change required to radically reform the energy market, urgent action to protect those in the most vulnerable circumstances from further harm is needed.



### The CAS solution

The UK Government should ensure that any **short-term support** is targeted, with **proportional consideration given to those with unavoidable higher usage**, such as disabled people and those on the lowest incomes.

\*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 Citizens Advice Bureaux (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.

### For more information please contact

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To see more of our work on energy, please visit  
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