

# Worried this winter

## How hard-to-reach and vulnerable consumer groups are experiencing the cost of living crisis

December 2022

In October 2022 eight Citizens Advice Bureaux (CABs) across Scotland held a series of focus groups with hard-to-reach and vulnerable consumers. The aim of these sessions was to gain an insight into how the energy crisis was impacting on them, and to inform the development of a campaign to encourage such people to seek help and advice through the crisis.

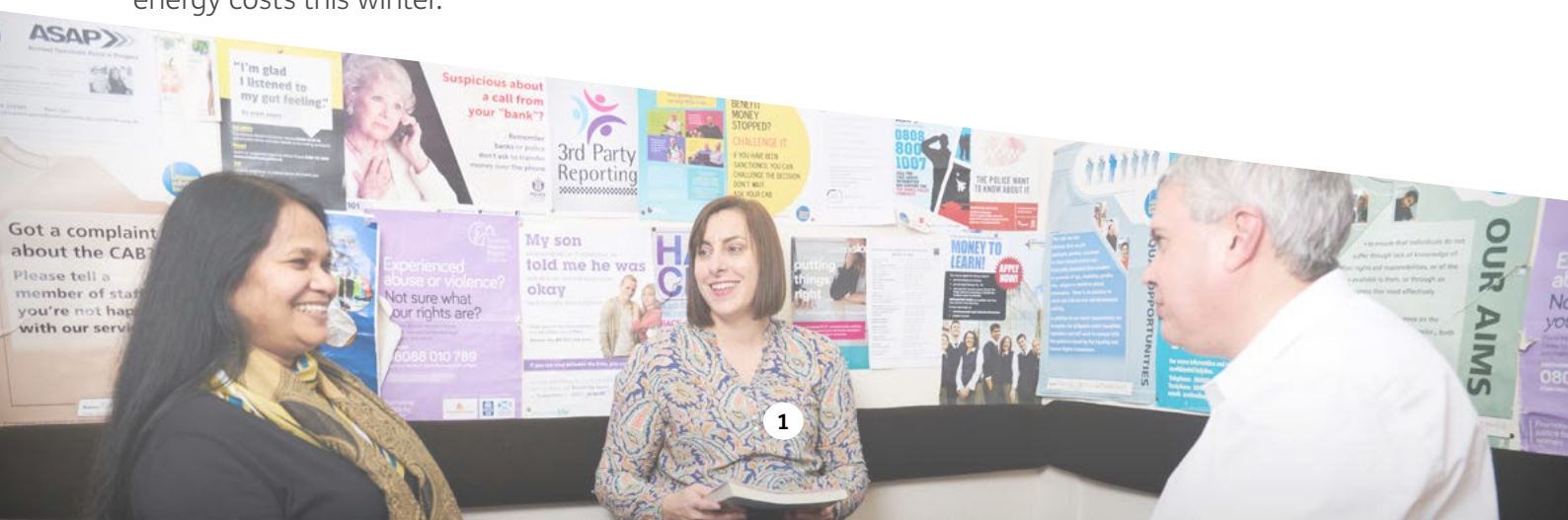
### These groups gave us a valuable picture of how people are experiencing the energy crisis now, such as:

- > High levels of stress and anxiety around the impact of energy bills on household budgets.
- > Additional strain on households with health conditions or disabilities, with one respondent saying they had to choose between buying food and charging their mobility scooter.
- > People already rationing their energy use through changes to how they cook food, clean themselves or use domestic appliances.

### The feedback also highlighted a number of key factors that any organisation seeking to engage with hard-to-reach groups during the cost of living crisis need to be aware of:

- > In a busy landscape around energy, information from trusted brands - particularly local ones - tend to have more success in cutting through to consumers than new or un-tested ones.
- > Face-to-face advice is essential. While online and telephone advice both have an important role to play, they can't replicate the personal touch of the one-on-one conversation, particularly for vulnerable clients and those with complex cases.
- > There is no 'silver bullet' when it comes to communicating a service offer. A combination of local outreach, media work and advertising is necessary.

The feedback from these groups has been used by Citizens Advice Scotland (CAS) as part of the co-design process for [Big Energy Saving Winter](#), an information campaign we are running from December 2022 to February 2023, which aims to give consumers the help they need with the high energy costs this winter.



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### CABs involved and the groups they spoke to

The eight CABs who took part in this project represented a broad geographical spread and a diverse range of urban, semi-rural and rural areas. Each specifically targeted people in their community who are harder to reach and/or particularly vulnerable. Haddington CAB spoke to service users at our Community kitchen, some of whom were carers and others who had a range of health conditions.

- > **Haddington CAB** spoke to service users at their local 'Community Kitchen'. Some of these people were carers, while others who had a range of health conditions.
- > **Perth CAB** held four focus groups, meeting with a total of 39 individuals and covering ethnic minorities, carers, clients sourcing mental health support and retired/semi-retired people, many on fixed incomes.
- > **Argyll and Bute CAB** focused on speaking to people from remote communities, as well as both younger age groups and those over 65.
- > **Inverness Badenoch & Strathspey CAB** spoke to older people and single-person households.
- > **Glasgow North West CAB** interviewed womens' groups, including one for whom English is not a first language.
- > **Peebles CAB** interviewed older people and service users of a foodbank.
- > **Angus CAB** interviewed older people.
- > **Western Isles Citizens Advice Service** spoke to groups with a focus on remote and island communities

**Participants were asked how the energy crisis had affected them. A common theme across the groups was a sense of anxiety about the prospect of the upcoming increase in their bills, and the reality that people were already rationing their energy use, even before the weather turned cold (these groups took place in October when the weather was still relatively mild). Some participants said they were looking at alternative ways to heat their home that could ultimately be dangerous.**



"...All of the users have found their own ways to cut energy use. Some won't turn on lights in the evening and will sit in the dark. No one has the heating set to come on automatically: they all hold out until the cold is unbearable, and then they turn the heating on for 1 hour. They have all bought more layers and blankets to wear at home along with hot water bottles. They are all avoiding using the oven, and some will only cook one meal a day."

"All in attendance noticed an increase in cost for basic essentials such as bread, butter and milk."

"Cutting back on leisure activities such as going out for a coffee with a friend, or spending money in restaurants. Worrying about being able to buy essentials such as pet food and cuts to Christmas shopping...using a thermos rather than boiling a kettle, using an egg timer in the shower"

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“Already very frightened to put heating on. Changes to lifestyle included: bought oil radiators so only heating one room at a time; showering less; trying to cook using fewer pots\*; going to bed earlier to stay warm; eating less so children have food; using washing machine less and hand-washing in sink with colder water.”

“It was pointed out that the energy crisis was nothing new for the Western Isles, having endured the highest level of fuel poverty in the country for decades.”

“I’m using my local council leisure card to go to the leisure centre twice a week for a shower. At 50p a time, it is cheaper than using the energy at home.”

“People are scared to use things in their home. Most participants in the group of 10 people have stopped using certain appliances – e.g. dishwashers, boiling things in saucepans (whether gas or electric hobs), choosing extra duvets and layers of clothing instead of having the heating on, fewer pots\*; going to bed earlier to stay warm; eating less so children have food; using washing machine less and hand washing in sink with colder water.”

“Examples given included looking old paraffin heaters, only using candles as a source of heating and bringing old fireplaces back into use which have not been maintained or swept.”

## Anxiety is also created by confusion, uncertainty and misconceptions around the crisis



“Confusion over what support is currently available.”

“Contact made to energy suppliers is creating confusion. Examples given of fluctuating monthly direct debit amounts proposed, some ranging to £100 plus per month.”

“Misconceptions over the £2500 ‘cap’ on energy, with feedback indicating a belief that this may be the ceiling on energy costs.”

“Householders are unable to budget due to uncertainty about when and how the £400 energy payment will be made.”





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**When asked if there was anything about their own circumstances that make the crisis more challenging, some people highlighted language barriers and health concerns, and a very clear picture emerged showing that the crisis is impacting more acutely on people with health conditions and mobility issues.**



“Many felt that health difficulties are not being taken into consideration and no extra help is directly available to recognise the need for consistent warmth, or the running costs for medical equipment

“Many service-users suffer from anxiety and other mental health conditions, which creates significant barriers and accessibility issues. For example, a service-user may be unable to phone a supplier or contact an advice service by themselves.”

“Residents having to heat their homes for longer or at higher temperatures due to health conditions.”

“I sometimes have to decide whether to charge my mobility scooter or eat. I have higher electricity usage anyway due to power-hungry medical devices. This increase in energy prices is really hitting me hard.”

“Anxiety for others too, such as people who do need to keep warm, bringing on health issues – arthritis, impact on general health and mental wellbeing – belief that this issue is an under-anticipated aspect of price rises, and how related health issues will impact on many. Particularly true of older people and those unable to predict what their bills may be, switching everything off.”

“I find that breathing in cold air is giving me health issues.”

“The pensioners we spoke to were very concerned about the rising cost of heating their homes, particularly those with disabilities and those caring for people with disabilities, where they required to have their home heated throughout the day. The foodbank clients quoted the heating or eating fears that so many people, especially those with young children, have.”

“The high proportion of the Western isles population who use oil tanks, solid fuel stoves are not covered by the more generous subsidy for electricity gas consumers.”



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**Groups were asked to consider what factors would stop them engaging with the campaign. What came through was a need for referrals and engagement from trusted and local sources.**



“The hardest-to-reach people in crisis wouldn’t engage with the campaign if the initial engagement was not face-to-face. This is due to feeling anxious and low. Should they be in a position on a certain day to ask for help to deal with additional barriers their preferred method would be to come in and be seen face-to-face, as otherwise they are unlikely to engage with calling on the phone.”

**Broadly the trust in the CAB brand was seen as a way of driving engagement, even if people had already taken steps to reduce their energy usage**



“All the group said they would engage with this campaign and seek the help of CAB for peace of mind. They really value and trust the CAB... There was agreement that although some of the group thought they had reduced their usage and looked into all options of help, they would always contact the CAB to double check, especially if prompted by a campaign like this.”

**However perceptions persist around the CAB brand only being for certain demographics.**



“Some were aware of CAB but thought that it “wasn’t for them” as they were working, or retired and not on any benefits.”

“Perception that CAB can only assist people in receipt of benefits.”

**Other reasons for people not engaging with the campaign included language barriers and an unwillingness to seek support.**



“Language difficulties for those from minority communities.”

“The group felt they ‘just need to get on with it’, pointing out that they would just wear extra jumpers instead of making a fuss. One participant said they managed before when they were younger and would just have to again.”

**The CAB network offers a wrap-around advice offer, and we have seen during the cost of living crisis so far a strong link between demand for energy advice and that for food insecurity advice. Participants were asked if this ‘holistic’ advice offer would encourage them to engage with the campaign or confuse them.**

**Broadly people wanted a clear focus on energy to establish a connection with their circumstances, but recognised the value of the holistic offer as a way of bringing people in.**



“A concise message on what the campaign is about is most important, and not to dilute the aims of the campaign.”

“Listing some additional services would be useful.”

“...widespread support for a line such as, ‘We can help you with energy and cost of living worries,’ as a catch-all phrase (strong belief that most people understand “cost of living” as a phrase).”

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“Open message with a focus on energy, as well as the cost of living crisis generally.”

“Yes. The promotion, nationally and locally of the holistic advice offer is important as a ‘one stop shop.’ The ‘first port of call’, a trusted brand able to genuinely provide free, independent and confidential advice.”

“In general, the holistic advice offer would encourage the group to engage with the campaign as they could see the wider potential benefits on offer.”

“One participant said debt was a big worry, but after the group discussed it further they felt if debt was added to an energy campaign it would confuse the messaging, but they felt that cost of living-related offers within the energy campaign wouldn’t.”

“Most people with a view said they would not be confused, and were very aware of the holistic approach to advice the CAB provides.”

**Participants were asked how they would want to be reached by this campaign. There was a strong preference for local engagement, whether that is advertising, local media or outreach work.**



“Local radio, local press...along with some campaign outreach in community spaces where people could have an initial chat with someone. Posters in GP surgeries.”

“Feedback didn’t support campaigning at a scale not relatable, (referring to slick, broader campaigns). Again much to do with the crowded energy news arena and sources of help already in existence. If anything, area-specific approaches ... were viewed as the only meaningful way to encourage those most vulnerable in society to seek advice.”

“Some preferred the physical events at libraries, shopping centres, CAB offices. Some listened to the radio a lot so would welcome mention via that method. Facebook was a regular source of local community news and events, although there was a discussion about those who are digitally excluded.”

“All the group thought a poster campaign would catch their attention, if presented in GP’s, libraries, community notice boards and community centres.”

“Local news media and physical posters and leaflets were all a popular option, with the younger people also stating that they would look on social media.”

“The group agreed that they don’t like outreach campaigns (e.g. having a table set up in a supermarket) – they feel annoying and intrusive. The group’s preference would be for posters in libraries, GP surgeries, hospitals and on the local buses. All participants of the group agreed that if they saw a poster that applied to their circumstances, that they would then seek out the help for themselves.”

“The group felt that if flyers were included in with newspapers, or were posted through letterboxes, that they would bin them.”

“A few participants thought that radio and TV ads would be good, but others said they didn’t have a TV and/or didn’t listen to the radio, so that wouldn’t reach them.”

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**Finally, participants asked about channel choice - namely how they wanted to receive their advice. Their responses made clear there was no one preferred delivery channel and a mix of options is necessary, with face-to-face advice being essential, particularly for those with complex cases or in vulnerable situations.**



“The group was divided: some were capable and happy to use online tools and services over the phone. For others a targeted face-to-face approach was more appropriate, via outreach and/or drop-ins. These people in time - after the initial support - could use phones and perhaps online tools, but they would need to engage in person at first.”

“The groups we engaged with all preferred ‘in person’ advice as opposed to online due to a mixture of being non-tech savvy and language difficulties.”

“The group stated that varied methods of advice-giving were important, but especially a face-to-face service where vulnerable clients, or clients in crisis, can get access to immediate support.”

“Internet advice not preferred. Face-to-face or telephone service preferred. Not everyone in attendance was confident using digital services such as webchat or email.”

“...There was a clear message that communities with strong support networks - people supported by link workers, health professionals or trusted groups, such as foodbanks - are more likely to follow/seek advice if they are referred to the bureau in such a manner.”

“The CAB brand remains a strong asset. There are numerous sources of energy and holistic help cropping up online and through targeted Facebook ads - not all being trustworthy. The sheer range of information and offers to help is causing confusion and therefore a heavy reliance on the CAB brand is vital.”

“The preference was for in-person advice, followed by telephone advice. The group preferred the personal aspect of these channels. Webchat was also seen as an option that this group would use: they viewed it as a quick way into the system and likely to get a quicker response initially.”

“Many of those who expressed a view said that they like to speak to someone at the CAB, either on the telephone or face-to-face, with an easy-to-understand website and the potential for webchat being popular with younger people.”

“The group would be happy to have face-to-face advice and said that they were pleased to know that they could come into CAB offices for appointments again.”

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