citizens advice Newcastle

NEA
Action for Warm Homes

Millfield House Foundation

It's Cold up North: Fuel Poverty and the Energy Crisis in the North East of England

National Energy Action (NEA) is a fuel poverty charity that campaigns so everyone can afford to live in a warm and safe home. This is something denied to millions because of poor housing, low incomes, and high bills. Working across England, Wales and Northern Ireland, everything we do aims to improve the lives of people in fuel poverty. We directly support people with energy and income maximisation advice, and we advocate on issues including improving the energy efficiency of our homes. www.nea.org.uk

Citizens Advice Newcastle is a small, independent charity working in the heart of the city. We provide free, confidential and independent advice to people who live, work or study in Newcastle. In supporting our beneficiaries, we are able to provide holistic advice on a wide range of issues. Staff and volunteers are trained to advise on just about any issue ranging from welfare benefits and energy to money and debt advice. We are also influential in shaping local and national policy through our research and collation of client issues. We can use our data to campaign and influence decision makers to change policies and practices. https://www.citizensadvice-newcastle.org.uk/

Millfield House Foundation funds policy work with the aim of reducing poverty and inequality in the North East of England. The Foundation promotes policy change by funding organisations and work that inform discussion and influence public policy. This report would not have been possible without the funding and support provided by Millfield House Foundation.

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Introduction

This report is a collaboration between National Energy Action (NEA), the UK's national fuel poverty charity and Citizens Advice Newcastle, a local charity providing free, confidential, independent and impartial advice on matters such as money, benefits, housing, and energy. It presents a regional view on the issues and experiences of people living in the North East of England throughout the ongoing energy crisis, which began in the UK in Autumn 2021 when fuel poverty rates stood at 4.5 million households. A timeline of the energy crisis is provided in Annex 1.

Throughout, the report draws on publicly available national and regional statistics, and also makes use of data collected by Citizens Advice Newcastle on the issues clients across the region have experienced during the ongoing energy crisis and continue to do so. Anonymised case studies of people who have been supported by Citizens Advice Newcastle are included to illustrate the lived reality and experiences of the ongoing energy crisis. The report concludes with recommendations on the critical actions that must be taken ahead of this winter to ensure households across the North East, from Berwick to Benton and from Sunderland to Saltburn, are able to keep warm and safe at home.

Sarah's story

Sarah, not the client's real name,* lives in the North East of England with her four dependent children, including her 7-year-old son, who is blind and non-verbal. Sarah and her children are vulnerable to the harms of being left without heating and electricity, and she has limited comprehension of English.
Sarah is registered on the Priority Services Register, a service offered by suppliers and energy networks to provide extra help and assistance to people in vulnerable situations, because of her and her family's multiple vulnerabilities. Despite this, her energy supplier forced a change of mode on her electricity smart meter from credit to prepayment to recover debt. The switch was implemented without warning. She was unable to top-up her meter as her card did not work, and she was left without electricity for a significant period of time before her issue was resolved.

Sarah received support from Citizens Advice Newcastle and told them that her son was very distressed and crying throughout their experience of being disconnected from supply. An energy adviser from Citizens Advice Newcastle raised a series of complaints to help Sarah get reconnected, and also submitted a successful application to the Household Support Fund on her behalf. The adviser further secured a goodwill gesture payment and formal apology from her supplier, who admitted fault.

Sarah's experience was greatly upsetting and harmful, but she is not alone in experiencing the traumas associated with the energy crisis in the North East of England. This short report aims to shine a light on how the energy crisis is affecting fuel poverty in the region, focusing on three key issues: prepayment meters; energy debt; and damp and mould. The report concludes with recommendations for policy and practice to ensure experiences like Sarah's do not become the norm.

* All case studies in this report have been anonymised, using pseudonyms to protect the identity of each client.

Fuel poverty: The national picture

Fuel poverty is defined differently across the UK but is most simply understood as an inability to heat and power the home at an affordable cost. The Warm Homes and Energy Conservation Act of 2000 states that "*a person is to be regarded as living 'in fuel poverty' if [they are] a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost*."[1] In England, the Low Income Low Energy Efficiency (LILEE) measure of fuel poverty is currently used in official data-gathering: this definition takes into account the income of a household alongside the energy efficiency rating of the property. For a household to be defined as 'fuel poor', they must live in a property with an energy efficiency rating of band D or below and have an income below the official poverty line (60% of median disposable income) after fuel costs. Previously, English households were considered 'fuel poor' if they were required to spend 10% of their income (after tax) on household energy costs.

Fuel poverty is complex. Beyond official definitions and measurement, are lived experiences of an inability to access and afford adequate energy services at home, whether that is heating, lighting, cooking, or hot water.[2] The energy crisis has underlined this. While fuel poverty has deepened hardship and energy vulnerability for many households, the energy crisis has brought about fuel poverty or energy vulnerability for the first time for many who have never experienced this before. Households that may not meet the official definition, for example those with an energy efficiency rating of Band C, have nonetheless experienced energy vulnerability or inability to achieve affordable warmth. The North East of England has the second highest proportion (52%) of dwellings rated A-C (with London on 56% and the South East on 52%[3]). By definition, using LILEE, households occupying these homes will not be counted as fuel poor in official statistics. However, we know that the energy crisis has meant households occupying these homes do experience the circumstances and consequences of what it is to be fuel poor.

> ***'Growing numbers of energy efficient homes is especially likely if some households respond to price increases by installing energy saving technologies. It seems plausible that the increase in LILEE fuel poverty over the coming year will be lower than if fuel poverty were still measured by the 10% metric.[4]'***

Fuel poverty is widely understood as being caused by the interaction of three key drivers: household incomes, fuel prices, and the energy efficiency of the home and its appliances[5], it is also linked to wider structural forces in the energy and housing markets, such as the tenure of the home, its urbanity or rurality, and – as Sarah's story shows – the payment method used by the household.[6]

Fuel poverty is associated with a range of harmful consequences. Previous work has demonstrated that fuel poverty and cold homes are linked to several negative impacts on health and wellbeing.[7] A recent review concluded that fuel poverty is associated with '***poorer general health, poorer mental health, poorer respiratory health, more and worse controlled chronic conditions, higher mortality, higher use of health services and higher exposure to health risks, with worse results for vulnerable groups across dimensions of inequality***.'[8] It is estimated to cause thousands of deaths and cost the NHS over a billion pounds every year.[9] Detrimental outcomes for children and young people, such as social isolation and lower educational attainment, are also increasingly being linked to fuel poverty.[10]

The soaring cost of energy

In the last two years, fuel poverty has soared. Since October 2021, there has been an unprecedented rise in the cost of domestic gas and electricity in the UK. In April 2022, an increase in the energy price cap, which restricts how much energy retail suppliers can charge households for units of energy, meant average bills increased from £1,277 to £1,971 per annum. In October 2022, after the price cap was forecast to reach £3,549, the UK government stepped in, introducing the Energy Price Guarantee which restricted the average household bill to £2,500. This average bill was still twice what it had been two years previously, and it was estimated that 6.7 million UK households were in fuel poverty during the winter of 2022/23.

Today, there are an estimated 6.3 million UK households in fuel poverty.

Since April 2023, energy bill support in the form of the Energy Price Guarantee (EPG) and Energy Bill Support Scheme (EBSS) have been removed from 20 million UK households[11] . As of July 2023, the average household bill stood at £2,074, with an estimated 6.6 million UK households in fuel poverty[12]. The October 2023 price cap, announced on 25th August 2023, means that from October 1st there will be 6.3 million UK households in fuel poverty with an average energy bill of £1923.

Period	*Typical bill*
April 2021	£1138
October 2021	£1277
April 2022	£1971
October 2022	£2100 (£2500 minus £400 EBSS)
April 2023	£2500 (EBSS ended)
July 2023	£2074 (EPG ended)
October 2023	£1923

Table 1: Typical household energy bill (dual fuel) based on Ofgem Energy Price Cap

The 'average household bill' is based on an estimate of what the typical household in Britain uses: 2,900 kWh of electricity and 12,000 kWh of gas in a year.[13] However, vulnerable households, such as those with powered essential medical equipment, cold-related health conditions, or young children, need to use far more than these 'typical' amounts of electricity and gas to stay warm and well. As such, their required energy costs will likely exceed the average bill set by the Energy Price Cap. There is substantial evidence that this is currently unaffordable for a vast number of households, and that many are being forced to cut back on heating, hot water, and other essentials such as food, travel and childcare items, leaving them cold, hungry, and trapped at home.[14]

In the autumn of 2022, research conducted by NEA revealed that 8 in 10 households planned to have their heating on less than usual over the winter, with 4 in 10 saying they would not use their heating at all.[15] NEA's research also found growing evidence of alternative (and, in many cases, unsafe) energy-related practices adopted to access some standard of warmth, cleanliness, nutrition and comfort. This includes using an oven for heating, and burning improvised fuels like books, furniture, and various forms of waste to try and stay warm at home.[15] All of this means that the 'average household bill' does not reflect the reality for millions of fuel poor households, who are

under-consuming to the detriment of their health and wellbeing because they cannot afford rocketing energy prices.

Government Financial Support for Energy Costs

In 2022, the government launched the Energy Bills Support Scheme (EBSS) in response to concern around rapidly rising costs of living[16]. For households with a domestic electricity meter in England, Scotland and Wales, an automatic payment of £400 towards energy bills was paid directly to customer accounts in six instalments between October 2022 and March 2023. Households using traditional prepayment meters were provided with redeemable credit vouchers of equal amount. Those without a direct connection to an electricity supplier could apply for a £400 one-off payment through the Alternative Funding (AF) process.

This scheme also included the Alternative Fuel Payment (AFP[17]), a one-off £200 payment for households which are not connected to the mains gas or electricity network and use alternative fuel sources as their main heating source, including wood, liquid petroleum gas or heating oil. Payments were made automatically for those with a domestic electricity supply, whereas those without a direct link to an energy supplier could apply for the payment online or via telephone. This was in recognition of the prevalence of those relying on alternative fuels, and the additional costs often associated with heating the home in this way.

In July 2023, this package of government support came to an end, coinciding with higher standing charges which have increased by 64% since the 2019 Ofgem unit price cap[18]. This means that two thirds of UK households will no longer benefit from financial support with energy costs, and despite Ofgem's price cap, many customers will continue to struggle to afford their bills, leaving an estimated 6.6 million UK households in fuel poverty[19]. Furthermore, many prepayment meter vouchers remain unredeemed[20] and there has also been criticism of the delay in providing the AFP provision for communities relying on alternative fuels, as well as the exclusion of certain groups (e.g. Gypsy and Traveller communities with nomadic or transient lifestyles[21]). Additionally, eligibility for wider 'Cost of Living' payments are typically assessed through eligibility of broader benefits, which has the potential to exclude low-income households who do not claim social security benefits.

Taken together, these issues suggest that many vulnerable customers have not fully benefitted from government financial support, and the impacts of rising fuel costs have been disproportionately experienced by low-income and marginalised households.

Fuel poverty: The problem in the North East of England

The latest statistics released by the Department for Energy Security and Net Zero (DESNZ) and Department for Business, Energy & Industrial Strategy (BEIS) show that 169,000 households (13.1%) were in fuel poverty in 2022. This represents 5.1% of all fuel-poor households in England and is just below the national rate for England of 13.4%.

Crucially, however, the official figures are out of date and do not reflect the current situation, and they are based on a definition of fuel poverty that does not properly account for the full impact of the rises in energy prices nor scale of fuel poverty in periods of more volatile energy prices.

Today, as many as 220,000 households in the North East are estimated to be fuel poor[22]

The North East faces other geographical injustices in the energy market. The Energy Price Guarantee is not the same everywhere; although standing charges for gas do not vary, different regions pay slightly different prices for electricity because of differences in the costs of distributing energy around the country. Places in the 'Northern' region, which includes the North East of England, pay around £14 more each year for their electricity standing charge (i.e. the daily charge all households pay irrespective of how much energy they use) than the average across Great Britain (see Table 1 below).[23] This means that households in the North East of England, even if they do not use any energy at all, are charged more than most of the rest of the country. This is true for direct debit, standard credit, and prepay customers.

North East households pay around £14 more in annual standing charges than the average GB household.

	Great Britain average	North East	Difference
Prepayment	£192.99	£207.32	£14.33
Direct Debit	£185.42	£199.66	£14.24

Table 2: Standing charges per annum for electricity for each payment type[†].

Despite a stalling of the rate of energy efficiency installations since 2012, the North East region has made significant improvements. The average energy efficiency rating of dwellings in the North East matches the median for England, at 68 (0 being least efficient and 100 the most efficient) – energy rating Band D (55-68)[24]. Just over half (51.7%) of homes in the region are rated as Band A-C, up from 13% in 2011, while just 3% are Band E-G rating, down from 31% in 2011. However, other factors that contribute to experience of and risks to fuel poverty are markedly higher in the region, including: greater inequalities in health (e.g., the lowest life expectancy at around three years less than the best performing regions[25]); lower incomes and higher rates of poverty (25% compared to 22% in England, driven by lower wages[26]) and higher child poverty levels in the region (35% in 2021/22 compared to 30.8% across England[27]).

[†] These figures represent what households will pay in real terms between October 2023 and April 2024, after a temporary government subsidy on standing charges is applied.

Scale of need for energy support in the region

Data from Citizens Advice Newcastle show how acute this problem is becoming. In 2022, Citizens Advice local offices supported nearly 45,000 people in the North East of England with energy related-issues: a 70% increase on 2021 (25,875) and almost 2.5 times the number seen in 2020 (18,026). Energy and housing-related issues seen by Citizens Advice local offices were multifarious, ranging from energy debt to self-disconnection to issues with housing disrepair, damp, and mould – analysis shows that 1 in 4 clients required help with an energy-related issue, the highest proportion on record.

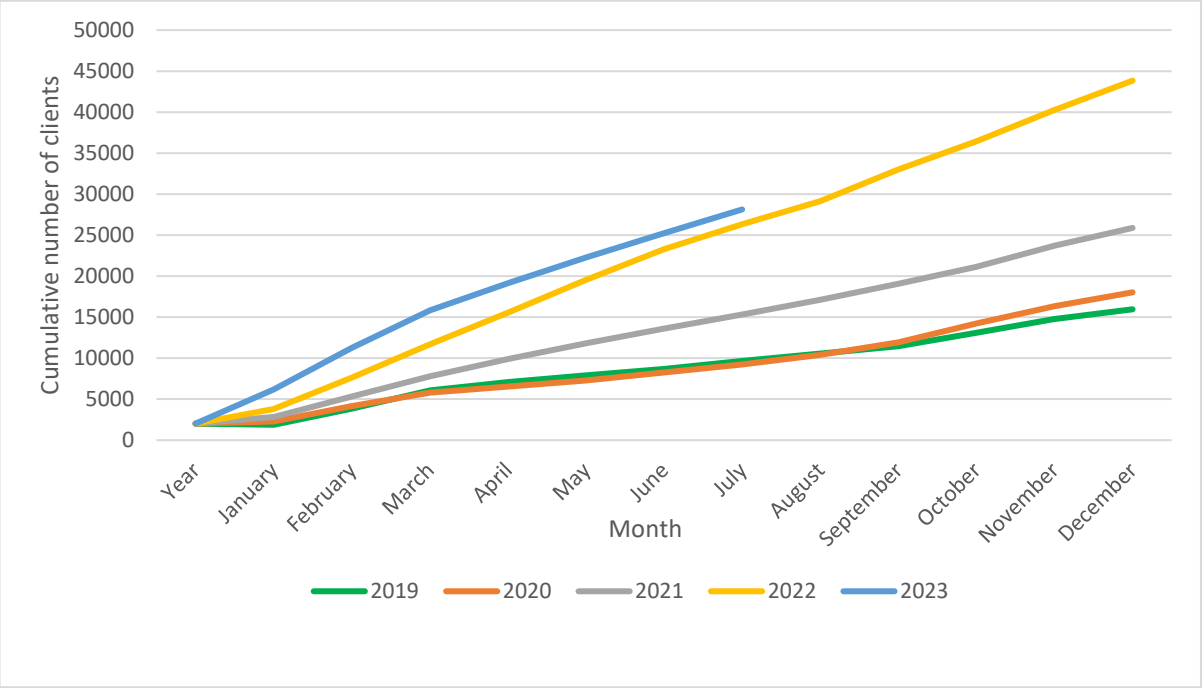

Figure 1: Cumulative number of people helped by Citizens Advice North East local offices[‡] with energy issues[§] each year

Figure 1 above shows the cumulative numbers of clients supported by Citizens Advice local offices in the North East for energy issues from January 2019 to July 2023. After the energy and cost-of-living crises, local offices saw a 69% increase in the number of clients seeking help for energy issues by the end of 2022, when compared to the previous year. The energy crisis is forecasted to continue to impact local people, and based on projections, Citizens Advice estimates that the number of clients expected to require help with energy issues in the North East will exceed 45,000 by the end of 2023.

[‡] Citizens Advice North East offices include Newcastle, Gateshead, County Durham, Sunderland, South Tyneside, North Tyneside, Northumberland, Hartlepool, Middlesbrough, Stockton, and Darlington, Redcar and Cleveland.
[§] This includes support with a range of different issues such as energy bill affordability, debt recovery action, and issues with billing and customer service.

Disconnection by the back door: The injustices of prepayment meters

Research by NEA, Citizens Advice, and several other organisations reveals the disproportionate impact of the energy crisis on households using a prepayment meter to heat their homes.[28] Prepayment metered households have faced some of the biggest challenges in accessing government support and remain at acute risk of self-disconnection even during the warmer months, while those using legacy prepayment meters who cannot afford to top-up, then there is no other option than self-disconnection – leaving them in the cold and dark at home.[29]

What are the different kinds of prepayment meter?

According to data from Ofgem, there were approximately 4,200,000 electricity and 3,200,000 gas prepayment meters in Great Britain in 2022.[30] Using a prepayment meter means that a household has to pay for any gas or electricity they need to use before they can access it– on a pay-as-you-go basis.

There are two main kinds of prepayment meters. The first are called **legacy (or traditional) prepayment meters**, that operate with a key or card. They are topped up by taking the key or card to a shop like a local Post Office, where credit can be added. The key or card is then inserted into the meter at home to access gas and electricity. Legacy prepayment meters can be requested by a household, but as the energy crisis accelerated in 2022, were increasingly installed by energy suppliers to recover debt via a court warrant.

The main kind of prepayment meter is a **smart meter**. According to Ofgem, there were approximately 2,000,000 smart electricity and 1,500,000 smart gas meters in Great Britain in 2022[30]. In prepayment mode, they can be topped-up online or via an app, and the credit is added to the meter remotely, and does not therefore require a visit to a shop or manually adjusting the meter itself. They can also be used in credit mode, whereby energy is paid for after usage, such as by direct debit or quarterly/monthly billing based on estimated or actual consumption. In 2022, there were reported instances of smart meters being remotely and forcibly switched from credit to prepayment mode by energy suppliers to recover debt[31].

Citizens Advice report a five-fold increase in the number of people using their service in the first half of 2023 that could not top-up their prepayment meter compared to the same period in 2021.

In 2022, Citizens Advice saw more people who couldn't top up their prepayment meter than all years in the previous decade combined.[32] This data showed that, as of January 2023, more than 2 million people were disconnected from their energy supply at least once a month, and for 1 in 5 of these, they had been disconnected for over 24 hours at least once. The number of people who visited Citizens Advice who were unable to top up their prepayment meter has continued to rise in 2023. In the period between January and June 2023, 18,980 people were unable to top up, which is an 83% rise when compared to the same period in 2022, and a staggering five times the number observed in 2021[33].

Over the winter of 2022/23, Citizens Advice, NEA, and other organisations identified a large increase in the number of clients, many in vulnerable situations or circumstances, being forcibly moved to prepay methods. Based on Ofgem figures, Citizens Advice estimated that 600,000 people were forced onto a prepayment meter because they couldn't afford their energy bills in 2022.[32] After the practices of forced prepayment by energy suppliers and third-party agencies was exposed by The Times, involuntary prepayment meter installations were indefinitely paused by the Department for Business, Energy and Industrial Strategy (BEIS) and Ofgem to enable a review of supplier methods to take place.

In April 2023, Ofgem published an updated Code of Practice[34] following the earlier review, with input from stakeholders including Citizens Advice and Energy UK. This Code of Practice builds upon existing protections for vulnerable or at-risk customers regarding involuntary installation of prepayment meters and outlines best practice for supporting customers experiencing financial difficulties.

The framework specifies greater responsibilities for suppliers when seeking to justify forcible instalment of prepayment meters, using this as a last resort only when other solutions for debt recovery and customer support and advice have been exhausted. The document notes that prepayment meters should not be used for debts of less than £200 per fuel, or where there is already an existing repayment plan or an agreement to move to a repayment plan. Additionally, suppliers must evidence greater efforts to contact customers in a range of modes and accessible formats and conduct a site welfare visit (using appropriately trained staff or representatives) before an involuntary prepayment meter may be installed.

The framework distinguishes between levels of risk for households, with key considerations including age of residents and medical/health vulnerabilities, which must be assessed by the supplier and evidenced prior to a decision being made. For households assessed to be at 'high risk' and in need of a continuous energy supply, suppliers should not install prepayment meters, and for households assessed as 'medium risk' they must take steps to ensure that installation is "safe and reasonably practicable" on a case-by-case basis.

Whilst all British domestic energy suppliers have signed up to this updated framework, it is perhaps too early to evaluate the impact on vulnerable customers and industry practice. Energy suppliers will not be able to recommence involuntary installations until they have assured Ofgem that their practices are compliant with this new Code of Practice. However, the Committee on Fuel Poverty's 2023 Annual Report described the updated Code of Practice as "disappointingly limited in ambition" and questioned whether energy suppliers should restart the practice of involuntary prepayment meter installation at all[35]. While the new framework provides clearer guidance on the practice of forcible installation, it does not call for a complete stop to the practice in all circumstances.

Disconnection by the back door: The problem in the North East of England

Figures published by BEIS in 2017 reveal that there were approximately 125,000 prepayment electricity meters in the region, comprising around 5% of the total number of electricity prepayment meters in England.[36] Analysis of these figures alongside deprivation statistics suggests that there is a greater prevalence of prepayment meters in the more deprived parts of the North East of England.[37] However, when using the latest EBSS data[20] of households eligible to receive vouchers in Winter 2022/23, as a proxy for an estimate of the total number of households using a prepayment meter in the North East, it is estimated to be around 75,000**.

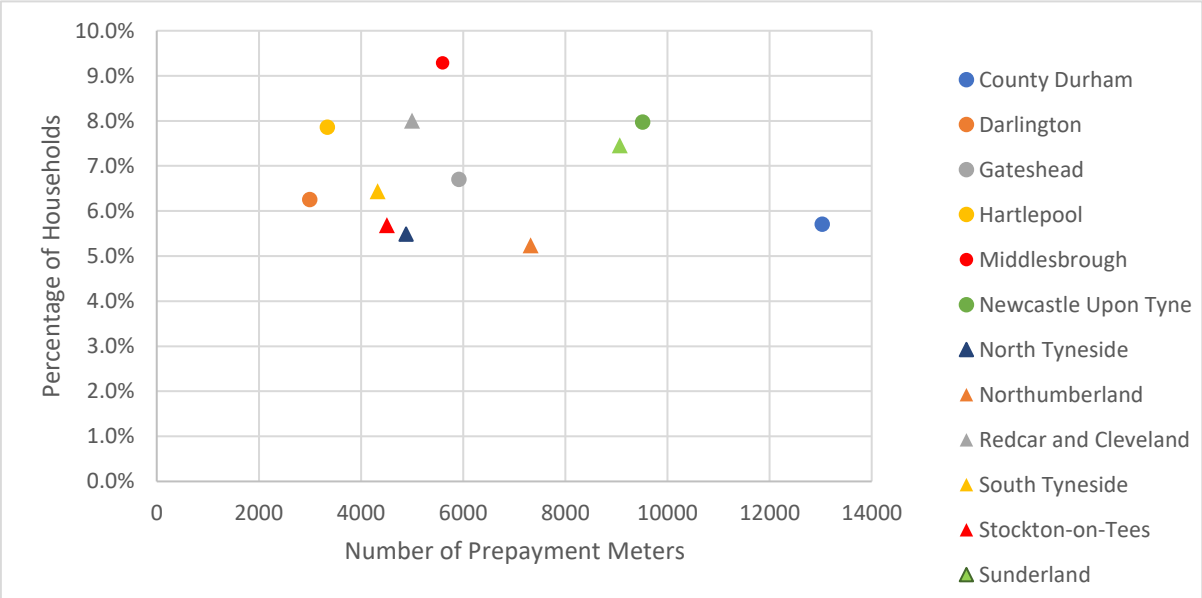

Figure 2: Numbers and percentages of Prepayment Meter Households per Local Authority Area in the North East

Local authorities in the region with the greatest number of electricity prepayment meters are County Durham, Newcastle upon Tyne and Sunderland**, as shown in Figure 2. However, when considering variations in household population in each local authority[38], Middlesbrough had the highest rate of prepayment metered households (9.3%), then jointly followed by Redcar and Cleveland and Newcastle upon Tyne (both at 8%) and Hartlepool (7.9%). All of these customers are potential self-disconnections waiting to happen.

** As each prepayment metered household received six vouchers, the total number of estimated prepayment meters can be calculated from the EBSS data detailing numbers of vouchers distributed.

Sheila's story

Sheila lives in the North East of England with her three grandchildren. After she fell into arrears on her electricity, her energy supplier forced a change of mode from credit to prepayment to recover the debt. This happened despite Sheila being vulnerable due to lung conditions, including COPD and emphysema, and having sole care and guardianship of three grandchildren. Sheila had experienced problems with the app used by her energy supplier in the past, and she is worried that if this happened again, she would be left without supply in the winter months. This issue had previously caused her to lose supply for several hours.

In December 2022, more than 1,000 clients contacted a Citizens Advice office in the North East of England because they needed an emergency top-up fuel voucher.

National data from Citizens Advice shows that, in the month of December 2022, 5,190 people were unable to top up their prepayment meter, which represents a staggering 442% increase from the previous December[33]. Similarly, regional data from Citizens Advice Newcastle also shows the number of clients unable to afford to top-up their prepayment meter and in need of fuel vouchers soared in 2022. In the month of December 2022 alone, 1,125 clients in the North East needed a fuel voucher because they couldn't afford to top-up their prepayment meter; this is despite the package of government support available under the EBSS.

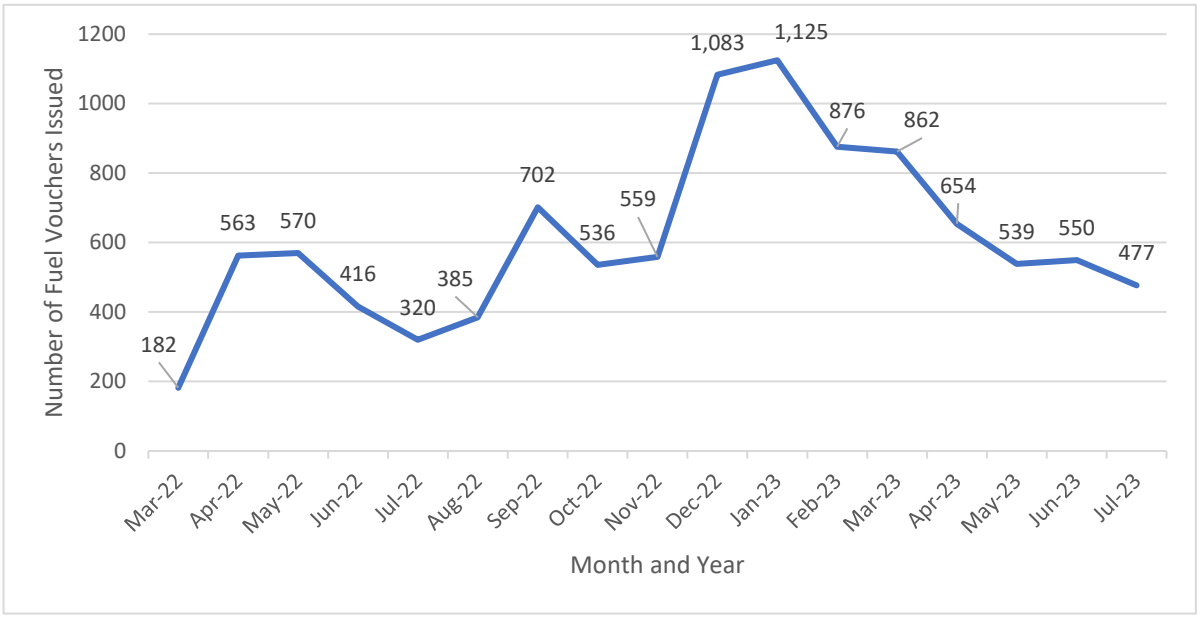

Figure 3: Number of North East Clients Needing Help with Fuel Vouchers at Citizens Advice North East Local Offices

Citizens Advice local offices in the North East of England also witnessed record high numbers of clients asking for help because they had a prepayment meter fitted to pay off debt. This includes those on smart meters who can be switched from credit to prepayment mode remotely.

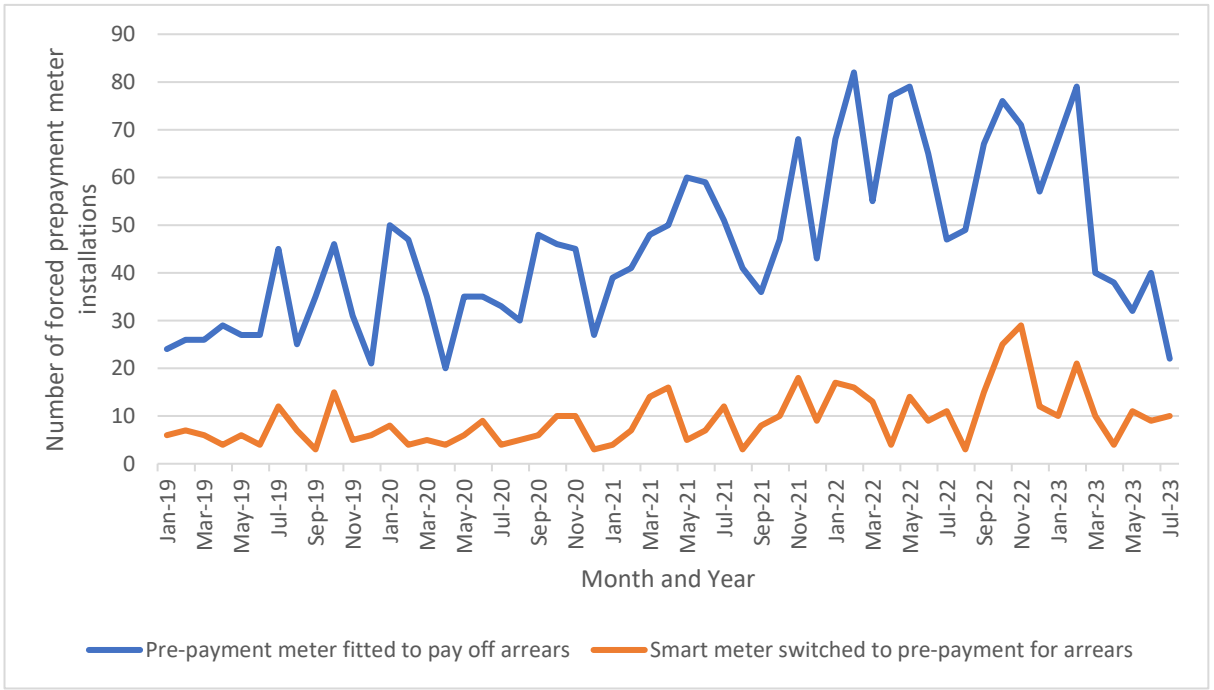

Figure 4: Numbers of Forced Prepayment Meter Switches in the North East – Citizens Advice Data

The numbers of new prepayment meter installations displayed in Figure 4 above are small, and only represent those clients who presented to Citizens Advice North East local offices for advice and support, and therefore may not represent the true scale of these issues. However, despite these limitations, the data does reveal an increase in these issues beginning shortly after the first COVID-19 lockdown in 2020.

The Energy Bills Support Scheme (EBSS) was a discount of £400 from the government, that every household with a domestic electricity connection received as a credit to their electricity account between October 2022 until 31 March 2023. In most cases this was done automatically, however for a significant number of others it had to be applied for and/or vouchers redeemed. This was the case for households using non-smart prepayment meters who should have received voucher in the post, by email or by SMS.

For those who received payments automatically to customer energy accounts as part of the EBSS, the rate of payments undelivered by suppliers (i.e., for reasons such as tenancy changes, vacant properties, or deceased customers[39]) was less than 1% across England, Scotland and Wales[40]. In the North East, this ranged between 1.02% in Newcastle upon Tyne, to 1.64% in Hartlepool[40]. Households with traditional prepayment meters were not automatically granted this discount. These households were given monthly credit vouchers which could be redeemed at PayPoint outlets, with a cut-off date of June 30 2023. The additional actions required for prepayment meter customers to access this financial support has resulted in a much higher rate of unredeemed payments for those on legacy prepayment meters, whereby vouchers were not used by eligible customers within the cut-off period. The latest figures suggest that, as of July 2023, there were around 1.4 million unclaimed vouchers in the UK, with around 13% of vouchers going unclaimed by eligible households using traditional prepayment methods[40]. In the North East, as of June 2023, there were around 88,650 unclaimed vouchers, equating to just under one in five of all vouchers delivered (19.6%)[40]. This means that many eligible households will have missed out on crucial financial support, funding which must now be returned to the government by energy suppliers. This is even more concerning given the inequalities already experienced by individuals with prepayment meters.

As households self-disconnect and direct debit payments are raised, many households are left unable to afford their energy costs. This is leading to unprecedented levels of energy debt. Data from Ofgem show that the average electricity debt level with no arrangement to repay the debt reached £1,214 in Quarter 1 of 2023, with the average gas debt level at £965 (see Figure 5 below for further information).[41] This represents a 40% and 34% increase respectively between Quarter 1 of 2022 and Quarter 1 of 2023. Concerningly, the total debt reported by Ofgem has increased by more than 70% from £1.32 billion to £2.25 billion between Quarter 1 of 2020 and Quarter 1 of 2023.[42]

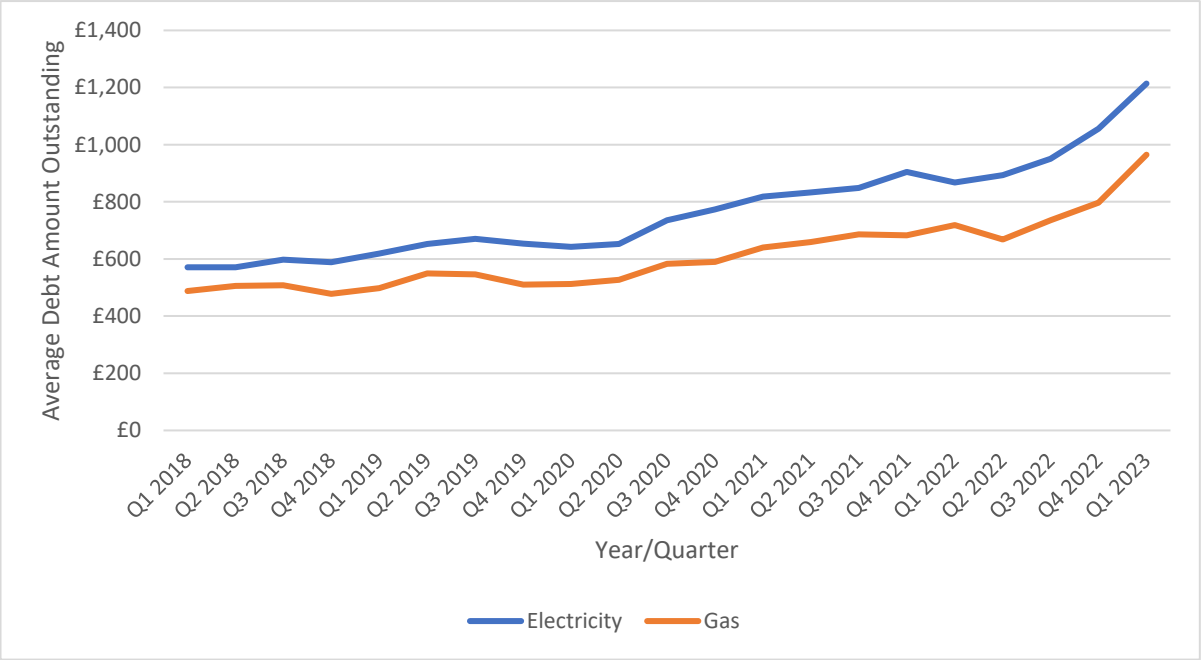

Figure 5: Average Debt Amounts for Gas and Electricity with No Arrangement to Repay the Arrears

The number of accounts with a customer repaying an energy debt also soared in 2022, with over 1 million gas and electricity accounts in arrears halfway through the year, although this figure has since begun to fall (see Figure 6 below).[43] The figures observed in Quarter 2 of 2022 represent the largest number of customer accounts in debt since Ofgem records began. Whilst the number of households in debt has begun to fall since the peak in 2022 (see Figure 6), the average amount of debt continues to rise, and at a faster rate for those without a payment plan compared to those with a payment plan in place[44].

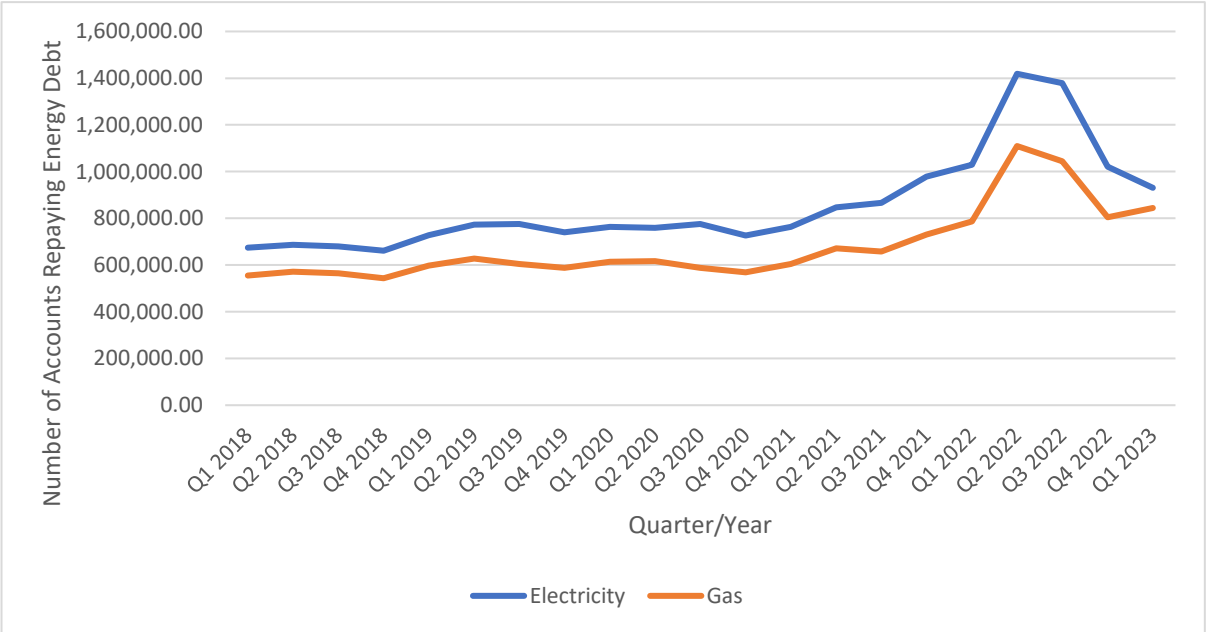

Figure 6: Number of Accounts with a Consumer Repaying an Energy Debt

The energy debt timebomb: The problem in the North East of England

David's Story

David was paying around £60 per month by direct debit on a dual fuel gas and electricity account but hadn't received a bill for years due to problems with his gas and electricity meters. David knew he wasn't paying enough and had tried to contact his energy supplier multiple times to get to the bottom of the problem. David became so worried about how much debt he was accruing that he moved to live with a family member to avoid using energy at home.

Citizens Advice Newcastle contacted David's energy supplier on his behalf and escalated the issue. Despite this, slow responses from the supplier meant it has taken over a year to try to fix. At the time of writing, his meters are still broken and there is therefore no way of David knowing how much he might be charged for his usage. It is likely that if he does owe any outstanding payments as arrears, he will be transferred to a prepayment meter until it is recovered.

Too often, like for David, debt is accrued through incorrect billing or malfunctioning meters. It can drive households into the hands of loan sharks and other illegal or informal lenders. NEA's research has shown that the use of high-interest overdrafts, illegal lending services, and Buy Now Pay Later services has become widespread as the energy crisis has deepened,[45] something that has also been observed in research by the Vulnerability Registration Service.[46]

Data from Citizens Advice Newcastle show that regional levels of fuel debt have reached the highest levels observed in years. Across the North East in 2022, each and every month over 600 people needed help with energy debt, with the number per month soaring to almost 1,000 as the winter approached. Figure 7 below shows that the increasing number of clients seeking help for debt issues each year has continued into 2023 at the same pace, with no sign as of July 2023 that the rate of requests for support is slowing. As the government package of financial support through EBSS came to an end in July 2023, the trajectory of rising numbers of clients seeking help may well increase even further in the coming months.

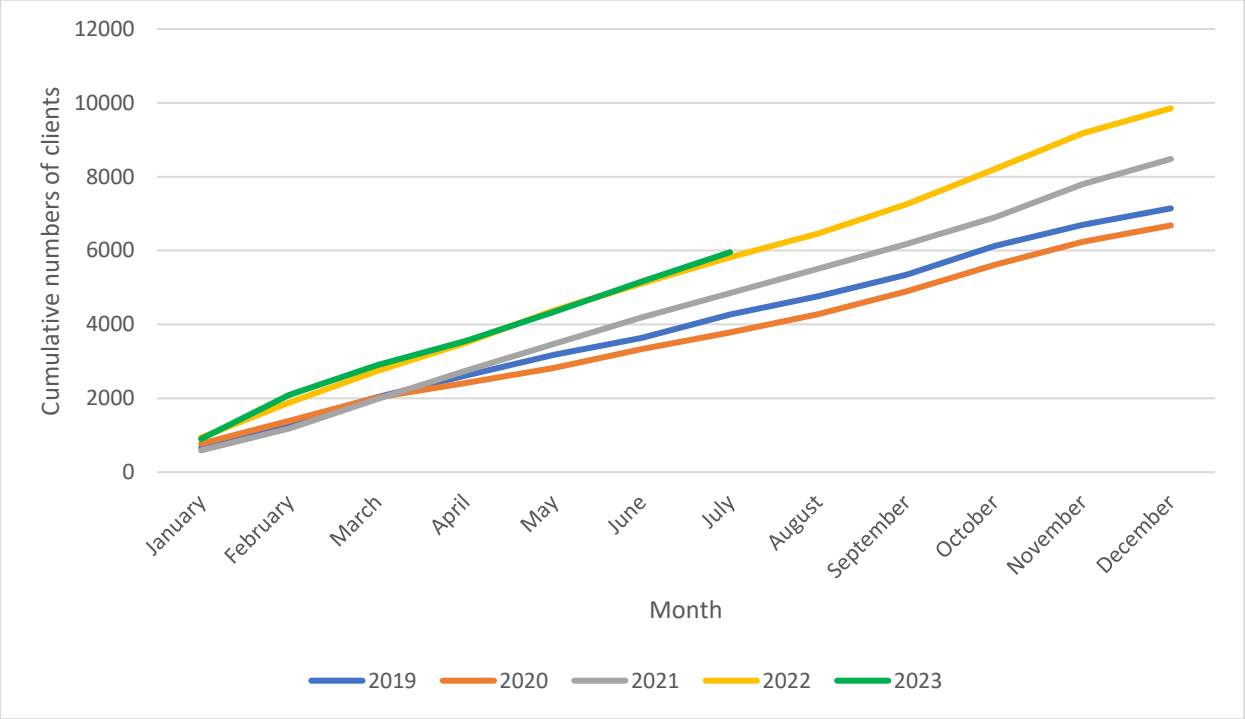

Figure 7: Trends in cumulative numbers of clients needing support for fuel debts across Citizens Advice North East local offices each year

It is well established that just being in debt can itself have negative consequences on people's mental health with half (46%) of people in problem debt also reporting a mental health problem[47].

Data from Ofgem suggests that debt in the sector has been an increasing problem since the start of the Covid pandemic. In the first quarter of 2023, total debt on energy bills stood at £2.25bn, compared to £1.32bn in the first quarter of 2020. A 70% increase in three years. In the same period, the number of households in debt to their supplier reduced. While this is good news, it does however follow that the households that remain in debt are now more in debt than before, with average debt levels increasing substantially. This is a significant issue. When this debt is formal debt that is linked to a debt repayment plan, it results in a higher effective price of energy, and ultimately more rationing of energy from indebted households. This can lead to the severe health consequences that can result from living in a cold home.

The region's mouldy, damp homes

In colder temperatures, mainly over the winter period, warmer and more moist air inside our homes can settle on colder surfaces like windows or walls, and condensation occurs, creating the ideal conditions for the growth of mould. The presence of damp in homes is also linked to the growth and spread of mould and bacteria in homes.[48] According to the latest English Housing Survey data, almost a million homes (940,000) across England suffer from mould or damp issues.[49] Damp and mould is also more commonly found in the private rented and social rented sectors, and research by Citizens Advice in February 2023 showed that 31% of private renters felt unable to heat their home to a comfortable temperature and 1.6 million children in privately rented homes are living in cold, damp or mouldy homes.[50]

Damp and mould growth are categorised under the Housing Health and Safety Rating System (HHSRS) as a hygrothermal condition (i.e., a condition related to how heat and moisture travel through a building) that can cause harm to the health or safety of an actual or potential household occupant.[51] Put simply, damp and mould can significantly impact people's physical and mental health. Damp and mould within the home are associated with a 30-50% increase in respiratory problems, and asthma, allergy symptoms and upper respiratory tract infections have been associated with living in a damp home with mould, especially for young children. Damp and mould within a home can cause significant stress in terms of being unable to maintain a clean house with recurring mould and can often lead to people being too embarrassed to invite people into the home where visible mould or the smell of damp is present.[52]

The English Housing Survey shows that in the North East of England, around 33,000 homes[53] are afflicted with mould and damp.[54] Moreover, approximately 50,000 homes in the region are classified as having a health and safety hazard, which includes excess cold and damp, mouldy interiors[55]. As a result, approximately 100,000 homes in the North East of England are classified as non-decent under the Decent Homes Standard[56].

Data show that certain household types are at greater risk of living in a home with mould or damp. Households that disproportionately experience problems with mould and damp include those on the lowest incomes, lone parents, and individuals from Black ethnic backgrounds[57]. Nationally, the rate of mould and damp problems was also almost double that for those living in poverty, at 6.5%, when compared to just 3.3% of households not in poverty[57]. Equally concerning is the fact that those living in the top 10% most deprived areas were ten times more likely to live in a household with mould or damp compared to those in the 10% least deprived areas[54].

Data from Citizens Advice Newcastle show that in 2022, 490 issues of damp, mould, or condensation were raised by clients across the region. Over half of these were in the private rented sector, with an increasing number of issues reported in Quarter 3, especially in November and December 2022. This is mirrored by data from the latest English Housing Survey which revealed 10.8% of private sector dwellings surveyed had damp issues, compared to just 1.7% of owner-occupied dwellings[49] illustrating the disproportionate risk of living in a home which is not warm or safe among this tenure group.

Mia's Story

Mia is 27, and lives alone in a two bedroomed Local Authority flat. She has long term mental health issues and receives overnight care. She is in receipt of Personal Independence Payment and Universal Credit.

Mia has had ongoing problems with mould damage in her roof, and damp frequently streaks down her internal walls. She reported this to her social landlord, who came out to do some initial repairs. However, this was not before she was forced to throw out her bed due to the damp, and her curtains and carpets remained covered in mould.

Her loft is due to be insulated and further repairs carried out by her landlord, but Mia has been forced to spend all of her benefit payments on replacing the ruined items in the flat. She has been told by her landlord that she needs to keep her heating on low to prevent the damp and mould growing, but she simply cannot afford to do so. She needs to frequently travel for mental health support appointments and can't stretch her budget to covering travel costs as well as food and energy costs.

Mia received help from Citizens Advice Newcastle, who made a food bank referral and provided her with crisis support. They also escalated the issue with her social landlord, after which she received a compensation payment. But the mould and damp in her flat remains, still unfixed to this day.

Recommendations

Below are several recommendations on the critical actions that need to be taken across three domains: 1) Support for households this winter 2) Reform of the energy market; and 3) a fair energy future for all. Each section outlines immediate and short-term action that must be taken this winter to ensure households across the North East are able to keep warm and safe at home as well as actions for the medium-term to help secure a fair and affordable energy future. It is noted where local or regional action can be taken to support these efforts.

SUPPORTING LOW INCOME AND FUEL POOR HOUSEHOLDS THIS WINTER

Better targeted support

Too many households miss out on government support because they are not on means-tested benefits, because they are on a legacy (non-smart) prepayment meter, or because they have an indirect relationship with an energy supplier (for example, through a third party) or use alternative fuels, such as oil, bottled gas, or solid fuels. Finding ways to both deepen and widen the financial support provided to households in the North East of England is essential if we are to stop the spiral of debt and self-disconnection and harms that result from unsafe 'coping' strategies when energy becomes unaffordable and is rationed. The UK government must use all the powers at its disposal, including data sharing powers, to ensure that future financial support for energy bills can be targeted to those most in need. Careful attention should be paid to those that are known to be more vulnerable or exposed to fuel poverty risk (e.g. households in dwellings with low energy efficiency ratings, people with disabilities and health conditions and households with low incomes) as well as households and communities currently underserved or less well protected by regulation (e.g. users of alternative fuels; Travellers, Gypsy, Roma and Nomadic communities, carers and young carers, and black and minority ethnic groups). If current powers do not go far enough, new legislation should be explored.

Ensuring that those most affected by the crisis are prioritised for future support.

This may not be the last energy crisis, but it must be the last crisis that impacts vulnerable and fuel-poor households in such a disproportionate and harmful way. The UK government should examine how deeper price protection for low-income, vulnerable, and fuel-poor households can be introduced. This could take the form of a mandatory social tariff to begin in April 2024, or sooner if practicable, to provide an affordable price of energy for low-income and vulnerable households. The focus of this should be to ensure that the targeting of such a scheme goes beyond just those households that receive means-tested benefits. The government should immediately bring forward plans to consult on this and in the meantime local and regional agencies in a position to respond, should prepare for the response.

The universal support that was given last winter was welcome however the need for energy bill support, particularly among low income and vulnerable households remains. Given the short window of opportunity to act this winter, there is an opportunity through existing mechanisms and legislation to provide support to vulnerable households in society to give energy-based financial support. Mechanisms include a targeted Energy Price Guarantee, a targeted Energy Bills Support

Scheme or expanded Warm Home Discount. Citizens Advice has estimated the cost of such support this winter would be approximately £3.6bn.

While some of these actions may not be possible before this winter, there is action that local and regional governments and authorities can take to strengthen their networks and processes to ensure available support reaches those in most need.

REFORMING ENERGY MARKETS TO BETTER SUPPORT VULNERABLE CONSUMERS

Providing specific support to prepayment metered households to minimise self-disconnections

The temporary ban on forced prepayment meter installations was welcome but must be the catalyst for a wider set of interventions and reforms to the energy market. Cases of involuntary installation will return from November 2023 if suppliers can prove their adherence to the new rules within licence conditions regarding installations.

While in July 2023, the government announced that prepayment meter users would no longer pay more for their energy than Direct Debit under the July price cap, standing charges remain a concern. In August 2023 Ofgem announced a consultation on levelling the cost of standing charges on prepayment meters by socialising (or 'levelising') prices across payment types, to make them more equal (but less cost-reflective). As well as reducing standing charges (currently around £200 per year for electricity in the North East, even if not using any electricity) for prepayment customers, replacing legacy prepayment meters must be prioritised in the ongoing smart meter rollout. This will help to reduce accidental self-disconnections by making topping up easier (can be done remotely); gives energy suppliers better visibility over energy usage and potentially the ability to identify risk of self-disconnections and so better able to offer support; and energy bill support such as top-up vouchers can be applied automatically rather than requiring customers to redeem vouchers in person at a vending point.

The review carried out by Ofgem highlighted that prepayment methods, as well as the processes for installing or switching to prepayment meters, are not always appropriate, safe, or reasonably practicable for customers experiencing financial, health or other vulnerabilities. A commitment should be made to replace prepayment meters with credit meters where this is necessary to remove the risk of disconnection and where smart prepay is not available.

Addressing rising debt and providing relief

Households typically have two ways to cope with unaffordable energy bills: 1) by rationing their essential energy consumption (including self-disconnection for those on pre-ay), or 2) by accruing debts to their energy supplier. Even then, many will still find their bills unaffordable and will have the added financial burden and increased stress associated with debt.

Further action is required to support customers with energy debt and serious consideration should be given to proposals put forward by the Money Advice Trust and a coalition of charities to implement a ‘Help to Repay’ debt repayment scheme[58]. This would provide debt relief and offer repayment matching though existing mechanisms, such as redesigned Fuel Direct system. By matching third party payments, debts would be cleared much more quickly. This would also partially address the issues many households have experienced of having older benefits, like Income Support or Job Seeker’s Allowance clawed back to pay for debts, without their consent.

A FAIR ENERGY FUTURE FOR ALL

A fair, affordable, and safe transition to net zero

Ultimately, the long-term solution to high energy bills, energy inefficient homes, and the destructive consequences of the energy crisis is a fair and affordable transition to net zero. The UK government should commit the funding that is required to support fuel-poor homes in the least efficient properties in the North East of England, and local authorities in the region should continue to work together to ensure upgrades to fuel-poor homes are targeted at the worst first.

While energy efficiency standards in the North East are better on average than some other regions of England, homes here have an average energy efficiency Band rating of D. Improving energy efficiency of homes is a 'no regret' policy. It reduces energy demand and therefore energy bills, it reduces carbon emissions and therefore supports Net Zero ambitions, and it supports good health and wellbeing through warmer healthier homes. Additional investment into domestic energy efficiency programmes must be introduced to meet the UK Government's legal duties to upgrade all fuel poor homes to a reasonable standard of energy efficiency by the end of this decade. As part of this it is essential that homes across the North East are able to access necessary and comprehensive funding and support to achieve these ambitions. This could, for example, include reallocating underspent Home Upgrade Grant (HUG) Phase 1 funding into a new Local Authority Delivery (LAD) programme to help more low-income households living in energy inefficient homes across the regions of England. A new LAD scheme this winter would support many thousands of low-income and fuel poor households across the North East and help improve our country's long-term energy security by reducing demand for imported gas.

Introducing new protections for tenants in the social and private rented sectors

Problems with affordability, damp, and mould are acute in the social and private rented sectors. The UK government and devolved nations must accelerate plans to improve the energy efficiency of both sectors by extending the regulations in the private rented sector minimum energy efficiency standards so that all private landlords upgrade their properties to EPC C. They should also continue with plans to replicate minimum energy efficiency standards in the social rented sector and take forward the introduction of new laws to improve the safety and quality of social housing. This includes the Social Housing (Regulation) Act 2023[59] introduced to Parliament in June 2022 which encourages greater accountability and scrutiny of social housing landlords, alongside plans to ensure a fairer private rented sector[60] through the Renters (Reform) Bill[61], introduced to Parliament in May 2023, and plans to introduce a legally binding Decent Homes Standard to the private rented sector (PRS) for the first time.

This standard was originally intended to be part of the Renters (Reform) Bill, which was delivered to parliament in May 2023. However, the government stated that while it was "fully committed to implementing these reforms" it would need to continue its ongoing consultation on the sector before setting out its proposals.

Local authorities can play an instrumental role in the enforcement of standards, including the Home Health and Safety Rating system which covers 29 hazards including damp and mould growth and excess cold.

Annex 1

How did the Energy Crisis unfold?[62]

1 October 2021 – the **Ofgem Price Cap** level is increased from **£1,138 to £1,277 annually for the average household**, with Ofgem citing a 50% increase in the wholesale price of gas. **The number of UK households in fuel poverty rises to 4.5 million**, according to National Energy Action estimates.

27 October 2021 – Chancellor Rishi Sunak announces no further support for household energy bills in Autumn Budget.

3 February 2022 – Heat now, pay later £200 energy bill support loan announced, alongside £150 council tax rebate. This is for everyone who lives in a band A to D property, while in Wales anyone in receipt of council tax reduction is also eligible, irrespective of whichever council tax band they are in. Initially, the UK government announced it would be received in April but now some councils are saying 'from April'.

24 February 2022 – Russia invades Ukraine, exacerbating wholesale gas price rises.

1 April 2022 – The Ofgem Price Cap increases 54% so the **average household is now paying £1,971 annually**. The government rules out any more support until October. National Energy Action estimates that **6.5 million households are now in fuel poverty**.

26 May 2022 – Chancellor Rishi Sunak announces a series of cost of living measures:

- The £200 rebate first announced in February will be doubled to £400 and will be a grant, which means it doesn't need to be paid back (this is later known as the Energy Bills Support Scheme (EBSS)).
- People on lowest incomes/means-tested benefits – 8 million households – will receive a one-off **'Cost of living Payment' of £650**, totalling £5 billion, to be paid in July and Autumn directly to bank accounts.
- Pensioners – 8 million – who are in receipt of Winter Fuel Payment will receive a one-off pensioner cost of living payment of £300.
- Disabled people – 6 million in receipt of non-means-tested disability benefits – will receive a one-off disability payment worth £150. Many will also receive the means-tested benefits £650 payment, so a total of £800 which will offset the average price increase from October.
- Household Support Fund will be extended by £500 million from October and there will be legislation to extend it to all devolved nations.
- One-third of all households will benefit from the Cost of Living Payment.

3 August 2022 – Ofgem announces that the Price Cap will now be reviewed every quarter, instead of every six months.

26 August 2022 – Ofgem announces that the Price Cap will rise to £3,549 a year from 1 October, leading to calls for more support for households.

6 September 2022 – **Liz Truss becomes Prime Minister** and Kwasi Kwarteng becomes Chancellor.

8 September 2022 – The new Prime Minister announces the **Energy Price Guarantee**, which will commence from 1 October and will override Ofgem's Energy Price Cap. It is set at £2,500 (annually for an average household) to last until October 2024.

1 October 2022 – **The average annual household energy bill is now £2,500** as the Energy Price Guarantee comes into effect. National Energy Action estimates that **6.7 million UK households are in fuel poverty**. Also, the first of the Energy Bills Support Scheme (EBSS) payments begin for most households.

18 October 2022 – Following the market chaos of the 23 September mini-Budget, the government announces that the Energy Price Guarantee will now only last six months, ending in April 2023. There would also be a review into targeted support after April 2023.

25 October 2022 – **Rishi Sunak becomes Prime Minister** and Jeremy Hunt becomes Chancellor.

16 November 2022 – The government announces changes to the Warm Home Discount which would mean that 500,000 households across England and Wales who were previously able to receive it will now not be eligible for this support.

17 November 2022 – In the Fiscal Statement, the Chancellor announces that the **Energy Price Guarantee will now last until April 2024**, **but from April 2023 the level will be increased to £3,000** a year for the average household. There will be cost of living payments in 2023 to households on means-tested benefits, households with disabilities and pensioners.

1 December 2022 – Fuel Poverty Awareness Day 2022 – National Energy Action announces that increasing the Energy Price Guarantee to £3,000 from April 2023 (as well as the ending of the £400 Energy Bills Support Scheme) will increase the number of households in fuel poverty to 8.4 million.

15 March 2023 – In the Budget, it is announced that the Energy Price Guarantee will be kept at £2,500 from April, rather than rising to £3,000.

1 April 2023 – Energy Bills Support Scheme ends, meaning that typical households go from paying, effectively, £2,100 annually, to £2,500.

23 April 2023 – Government expands scheme offering households using alternative fuels £200 in energy bills support. Called the Alternative Fuels Payment.

25 May 2023 – Ofgem announced that, **from July, the typical annual energy bill will be £2,074**, as the Ofgem price cap comes back into effect. This means that from July, there will be 6.6 million households in fuel poverty.

30 June 2023 – Deadline for prepayment meter customers who have not yet accessed the Energy Bills Support Scheme to get their vouchers reissued.

1 July 2023 – Energy Price Guarantee ends, because the Ofgem Price Cap is lower than it. The Price Cap means the typical annual bill is £2,074. This means 6.6 million households are in fuel poverty. The prepayment meter premium ends.

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