

RUNNING ON EMPTY

Unpaid carers' experiences of
fuel poverty in the UK

**CARE
FULL**

ABOUT CARE FULL

Care Full has a vision of social and economic systems that centre care - in all its forms - by design. We understand this will require transformative change that engages with the root causes of marginalising care in our economy. Our role is to drive forward that change; building essential evidence, catalysing a movement of solidarity and shifting narratives towards a more expansive and collective understanding of care.

ABOUT CARERS TRUST

Carers Trust works to transform the lives of unpaid carers. It partners with its network of local carer organisations to provide funding and support, deliver innovative, evidence-based programmes, and raise awareness and influence policy. Carers Trust's vision is that unpaid carers are heard and valued, with access to support, advice and resources to enable them to live fulfilled lives.

ACKNOWLEDGEMENTS

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Our thanks also to Sutton Carers Centre and Make Build Grow for their support in delivering this research and their insights along the way. And to all the partners who supported us to share this research with unpaid carers across the UK.

Thanks to the team at Carers Trust for their expert input into the writing process.

FOREWORD

Every day, unpaid carers provide essential support that keeps people in their homes, strengthens our communities and sustains our health and social care system. Yet too often their own needs - and the financial pressures they face - remain unseen.

This report brings these realities into sharp focus. It highlights the experiences of those of us who are caring, unpaid, for a loved one with a disability, health condition or addiction, and the deepening challenge of fuel poverty. It spotlights not only the ongoing impact of the cost of living crisis, but also the choices carers are forced to make and the emotional toll of trying to keep themselves and the people they care for. warm, safe, and well.

The cost of living crisis persists. Carers are one of the groups who have borne the brunt of the ongoing increase in prices for basics. Often, carer incomes are low and fixed, and with higher outgoings, too many carers live on or below the breadline. Action is needed to ensure carers get the financial support they need.

I would like to extend my sincere thanks to Care Full for conducting this vital piece of research, fusing complex data with the voices of carers. Its work will shed light on issues that urgently need national attention and action. Most importantly, I want to thank the unpaid carers who generously told their stories.

We know that speaking about such personal experiences is not always easy, especially when you are already stretched thin. Carers' willingness to share their realities has made this report possible and their insights drive the change we want to see.

I hope that this report not only informs but inspires action. Unpaid carers deserve better - better support, better recognition and a better future where no one providing care has to choose between heating their home and meeting other essential needs.

*Kirsty McHugh
Carers Trust, Chief Executive*

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Appendix 1: Demographics and fuel poverty in multi-person households

EXECUTIVE SUMMARY

An estimated 6.1 million households in the UK are in fuel poverty, their finances strained under the costs of energy bills¹. And, in the UK, those with caring responsibilities are more likely to experience poverty². But there is no equivalent evidence for the intersection of care and fuel poverty.

Care Full was commissioned to undertake this research on behalf of Carers Trust to explore the extent and impact of fuel poverty on unpaid carers. We utilised the Understanding Society data and spoke with unpaid carers across England, Scotland and Wales to understand the scale and nature of fuel poverty within this important population. We find:

- In households with a single adult, more than a quarter (28%) of unpaid carers live in fuel poverty, rising to a third (36%) in single adult households with children.
- Fuel poverty is on the rise; amongst unpaid carers caring in multi-adult households, fuel poverty almost doubled between 2021-23 and 2022-24, from 6% to 11%. In single adult households, fuel poverty amongst unpaid carers rose from 17% to 28% over the same period.
- Where there are multiple adults in the household, around one in ten unpaid carers (11%) live in fuel poverty, rising to one in seven (14%) when that care takes place within the home (significantly higher than the 9% of non-carers in households with multiple adults).
- Fuel poverty is higher among unpaid carers receiving some benefits. Around a quarter of unpaid carers in multi-adult households and in receipt of Universal Credit (22%), and one in five in receipt of Carer's Allowance (17%), are in fuel poverty. In single adult households, 49% of unpaid carers in receipt of Universal Credit are in fuel poverty.
- Amongst unpaid carers in multi-adult households, fuel poverty is also higher for those living with children (14% compared to 11% not living with children) and those caring for at least 35 hours a week (16% amongst those caring within the home compared to 13% caring for less than 35 hours).

- Unpaid carers we spoke to talked about energy costs rising drastically across all types of fuel, with some paying up to £500 per month on energy.
- Unpaid carers shared a range of different ways their caring responsibilities directly increased their energy usage, spanning the needs and health conditions of the person they cared for. Some common reasons included:
 - Washing clothes and bedding multiple times a day
 - Keeping the heating on at all times or in multiple rooms
 - Cooking multiple meals at different times of the day for different requirements
 - Using heat pads, electric blankets and microwaveable heated cushions for pain relief
 - Pressure mattresses or hospital beds that require electricity
 - Oxygen or specialised breathing equipment

To eradicate fuel poverty for unpaid carers, and beyond, action is needed both to bring down fuel prices and to ensure everyone has a liveable income. Bringing down fuel prices will require action from both the government and energy companies. To these audiences, we make recommendations including:

1. **Introduce a social tariff** to ensure that energy is affordable for those with lower incomes or additional needs, including care and disability.
2. **Assess the feasibility of a universal energy provision** to cover basic household energy needs and ensure that no one needs to choose between heating and eating.

Ensuring everyone has a liveable income, including unpaid carers whose access to paid work is limited by caring responsibilities, we make recommendations to the government, including:

1. **Introduce an Essentials Guarantee** across the social security system - including Universal Credit and Carer's Allowance - to ensure that the system provides people with enough to survive.
2. **Reform Carer's Allowance** (and Carer Support Payment in Scotland) to increase eligibility, generosity and support for those with the most intense caring roles.

INTRODUCTION

Unpaid carers and disabled people are often at the sharp end of volatility in our economy. From cuts to public spending under the austerity programme, to the travails of the Covid-19 pandemic and increases in the cost of life's essentials, unpaid carers live at the intersection of the many crises that our society faces.

When it comes to making ends meet and covering their outgoings, unpaid carers' finances are squeezed. Unpaid carers often survive on low incomes, either being forced to reduce working hours or leaving employment altogether, or taking on low or no hours of paid work to ensure that they can provide the care they are responsible for.

Many rely on benefits, like Carer's Allowance (or Carer Support Payments in Scotland), which falls short of what is needed for an adequate standard of living. Within these strained incomes, unpaid carers also often have higher household energy bills related to those they care for or their own health needs. Carers on Universal Credit are also clearly being failed by the social security system.

In light of these challenges faced by unpaid carers and in the context of global instability around fuel prices, this research seeks to understand if and how those with caring responsibilities are able to get by.

Our conversations with unpaid carers revealed lives filled with love and care, but that are often complicated, exhausting and made more worrisome by a complex and underfunded system of support. Over recent years, concerns about fuel prices have been amplified, and fuel poverty has sharply increased amongst unpaid carers.

It was clear from our conversations that we can no longer rely on narrow solutions to reduce energy use. Unpaid carers are already working hard to maximise their income, be thrifty spenders and deploy a range of creative ways to reduce their energy use as much as possible.

We advocate for an approach that goes beyond individual burden towards collective support from wider systems to overcome fuel poverty for everyone. We take the starting point that access to enough energy to survive is a right, not a nice-to-have.

METHODOLOGY

This report draws on analysis of Understanding Society and interviews and workshops with unpaid carers across England, Scotland and Wales.

Understanding Society is a national study of people across the UK and covers income, wellbeing, care and expenditure amongst other things³. Each wave of the study covers an 18-month period, with the most recent data covering interviews from January 2022 to May 2024. In this wave, over 35,000 people 16 years and older were interviewed and included in the main dataset.

In our qualitative research, we spoke to 30 unpaid carers and 8 carer support service staff (the majority of whom were also unpaid carers). We worked with local support services to reach these unpaid carers, and our interviews spanned England, Scotland and Wales.

Given the use of support services to share information about this research, those we spoke to were all connected to a service in some way and may be more likely to know about the support available than others.

Through this report, we distinguish between those living in single adult households and those living in households with two or more adults (multi-adult households). This distinction is important because single adult households are more likely to be in fuel poverty and shoulder fuel costs alone.

Where sample size allows, we also differentiate between unpaid carers who care within a multi-person household and those who live in multi-person households but who care exclusively for someone outside the home.

Our full methodology can be found in the technical appendix.

DEFINITIONS

Fuel poverty

In this report, we defined an individual as being in fuel poverty if in their household at least 10% of net household income after housing costs is spent on fuel⁴.

Fuel poverty itself is a household-level measure, calculated based on information about the household as a whole. This means that if an unpaid carer is in fuel poverty, then everyone living with them is also in fuel poverty. Because of this, individual characteristics like gender, age or personal income are often less clearly correlated with fuel poverty status as they are individual-level characteristics.

When interpreting the data in this report, it is important to remember that: fuel poverty is a household-level measure, and our reporting is of unpaid caring individuals within these households. This means that if an unpaid carer is in fuel poverty, everyone else in their household is too, and vice versa.

Unpaid carer

An unpaid carer is anyone who is supporting a friend or family member who, due to illness, disability, mental health problem or addiction, can't cope without their support.

In the Understanding Society data used for this analysis an individual is identified as being an unpaid carer if there is anyone (living with them or not) who is sick, disabled or elderly and why they look after or give special help to (for example, a sick, disabled or elderly relative, husband, wife or friend etc)⁵.

THE SCALE AND NATURE OF FUEL POVERTY AMONGST UNPAID CARERS

Fuel poverty is higher in single adult households

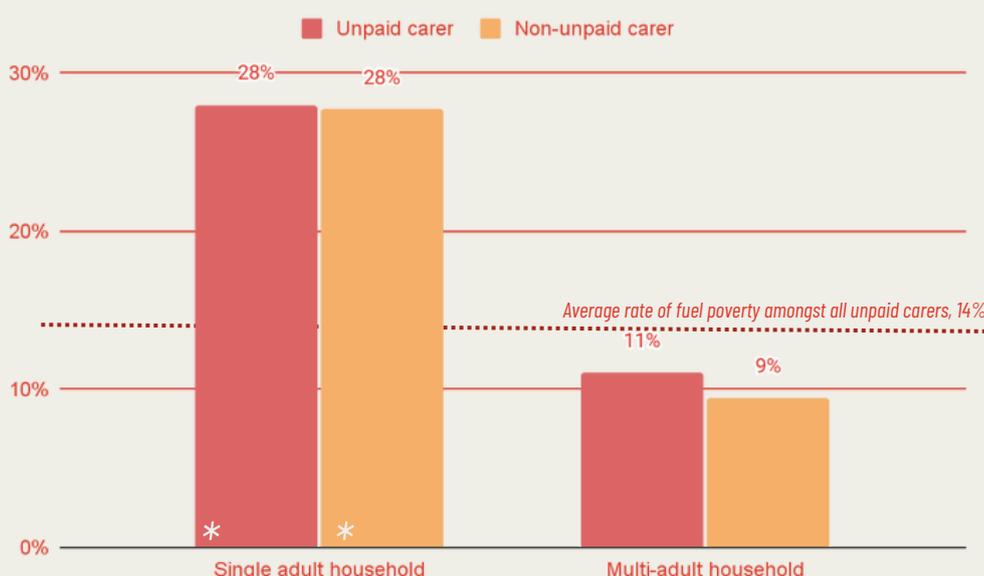
Overall, our analysis shows that fuel poverty is more common among people who provide unpaid care within their own household and has steeply increased in the last five years.

In 2022-2024, 13% of the UK population were in fuel poverty when defined as a household where 10% or more of the combined income after housing costs is spent on fuel (Figure 1)⁶.

In the UK, fuel poverty rates are generally highest for adults living alone, with around one in four unpaid carers. A quarter of people in this household type (28%) are in fuel poverty.

There is no significant difference between unpaid carers and those who are not unpaid carers, suggesting that, where care takes place outside the home, any additional energy needs may be shouldered by the person receiving care rather than the unpaid carer.

Figure 1: Prevalence of fuel poverty



* - significantly higher than unpaid carers / non-unpaid carers in multi-adult households

In households with multiple adults, fuel poverty is higher amongst those who care for someone within the home

In larger households, where there are two or more adults, fuel poverty is typically lower than in single adult households, but we do see a significant difference depending on caring responsibilities.

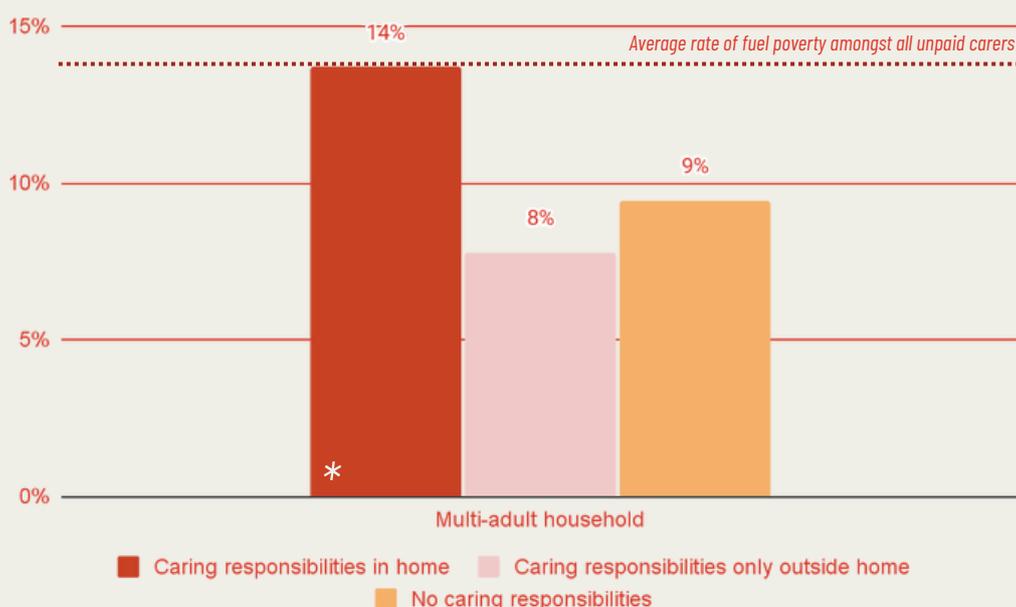
In these multi-adult households, around one in seven unpaid carers (14%) caring for someone in their household are in fuel poverty (Figure 2).

This group has a higher risk of fuel poverty than people in multi-adult households who are not

providing care within their own household, including those who may provide care elsewhere (8% in fuel poverty) and those with no caring responsibilities at all (9% in fuel poverty).

These findings indicate that when care takes place within the home, unpaid carers may face increased energy use and costs, which can place additional financial strain on households that may already be vulnerable to fuel poverty.

Figure 2: Prevalence of fuel poverty in multi-adult households



Fuel poverty has soared amongst unpaid carers in recent years

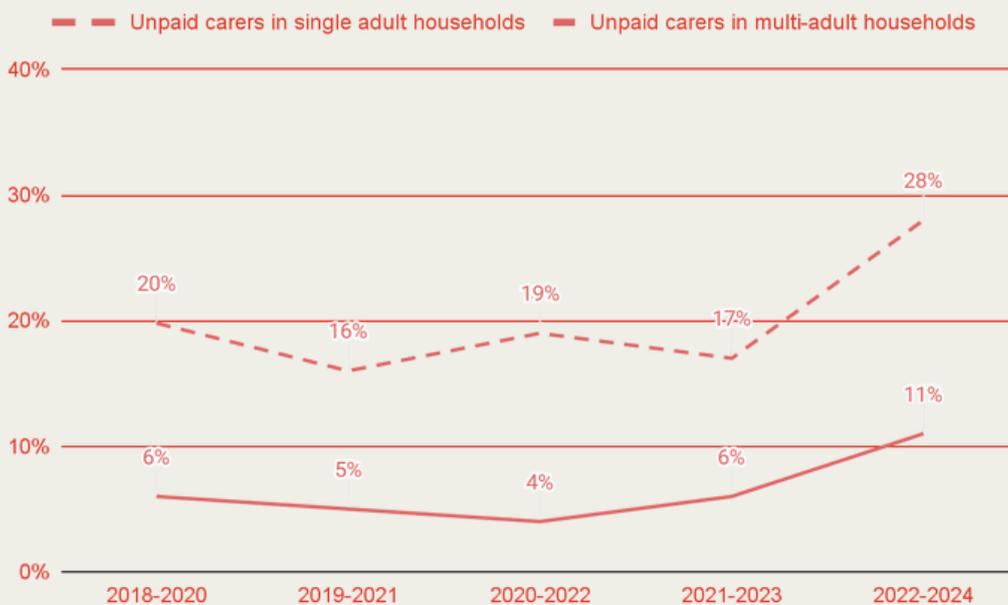
Fuel poverty amongst unpaid carers in multi-adult households almost doubled between 2021-23 and 2022-24, from 6% to 11%. Over the same period, fuel poverty amongst unpaid carers living in single adult households rose by almost three quarters, from 17% to 28% (Figure 3).

Research from the Resolution Foundation finds that rising energy prices - and therefore bills - are driven not by household behaviour but by wholesale prices (accounting for 71% of the increase to gas bills in the last decade) and government policies (accounting for 46% of the

increase in electricity bills in the last decade)⁷.

The dip in fuel poverty in 2021-23 may be accounted for by the Energy Bill Support Scheme, which provided all households in the UK with a £400 payment to help with rising fuel costs between October 2022 and March 2023⁸. While this support appears to have eased pressures temporarily, the subsequent rise underscores the ongoing vulnerability of unpaid carers to increases in fuel costs after the scheme ended.

Figure 3: Prevalence of fuel poverty amongst unpaid carers over time



WHAT AFFECTS UNPAID CARERS' EXPERIENCES OF FUEL POVERTY

Unpaid carers in fuel poverty live with low incomes and high energy costs

When looking at the incomes and outgoings of households where at least one person is an unpaid carer and who experience fuel poverty, compared to those

who do not experience fuel poverty, we can see how both income and outgoings shape the financial precarity of this group. This is true for both single and multi-adult caring households.

Figure 4: Average household income and fuel costs by experience of fuel poverty and caring

	In fuel poverty	Not in fuel poverty
Household income		
Unpaid carer in single adult household	£906	£1,937
Non-unpaid carer in single adult household	£902	£1,979
Unpaid carer in multi-adult household	£1,848	£4,256
Non-unpaid carer in multi-adult household	£1,578	£4,473
Household fuel costs		
Unpaid carer in single adult household	£177	£85
Non-unpaid carer in single adult household	£160	£83
Unpaid carer in multi-adult household	£288	£150
Non-unpaid carer in multi-adult household	£242	£145

Incomes of caring households in fuel poverty are less than half of those not in fuel poverty (47% across single adult caring households and 43% across multi-person caring households). Additionally, fuel

costs are around twice as high in caring households in fuel poverty compared to those not in fuel poverty (2.1x across single adult caring households and 1.9x across multi-adult caring households).

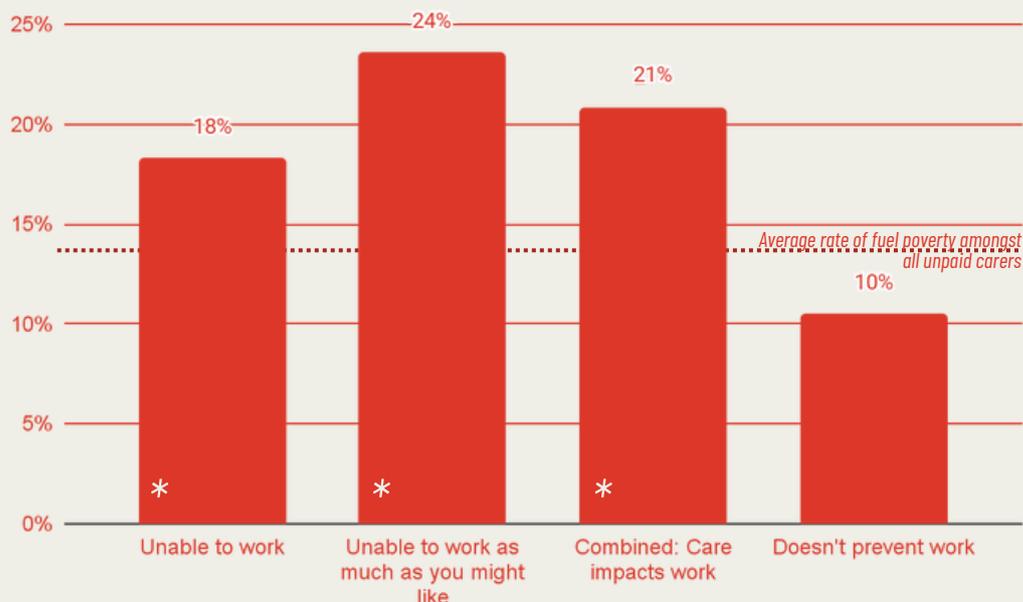
1. Income

When caring impacts the ability to do paid work, fuel poverty is more prevalent

One in five (21%) unpaid carers who care for someone in the home and find their paid work affected by the care they give, either because they are unable to work at all or as much as

they would like - are in fuel poverty (Figure 5). This is double the rate of fuel poverty amongst those who care for someone in the home but don't find that it affects their work (10%).

Figure 5: Prevalence of fuel poverty amongst individuals caring within the home by effect of care on paid work



* - significantly higher than unpaid carers whose care doesn't prevent work

*Note: this question is asked only of those who care within their home and includes single adult and multi-adult households

The data bears out what we heard across our interviews and workshops: that when care limits your ability to work, managing to get by at all, let alone cover energy costs, is incredibly difficult. We heard from parents who had to leave work to homeschool children

who fell between the gaps of mainstream and specialist provision, from children and partners of people living with complex health needs that meant work just wasn't feasible, and from some who cared for both children and adults in their homes.

"I was a teacher, but it was taking all my evenings, when... condition is at its worst. So, I've got a new job but it's paying a lot less." - unpaid carer, Stockport

Case study: Sophie

Sophie is a mother of four caring for her two children with autism in North Ayrshire, Scotland. Her eldest, Stephen, is in his final year at secondary school and her youngest, Mary, is in her final year at primary school. As a single parent, Sophie had been proud of the work she'd managed alongside parenting and had worked her way up to a leadership role. But over time, she found she just couldn't keep up with work. School days are particularly hard and she'd often get a call from one of the schools needing one of her children to be picked up.

Eventually, Sophie decided to leave her job and take on more flexible, part-time work as a cleaner. But with her children struggling with getting to school, this change didn't make things easier for her. So, despite wanting to work, Sophie also had to leave this job. As a full-time carer, she can now be on hand for her children. With her eldest in school about one day a fortnight, this is essential for her.

Sophie was able to get advice on claiming benefits to support her and now receives Universal Credit, Carer Support Payments and some benefits go directly to her children too. Sophie told us about how her fuel costs were a worry, not just because her income was now more limited but also because, with someone almost always in the house, energy was being used almost constantly.

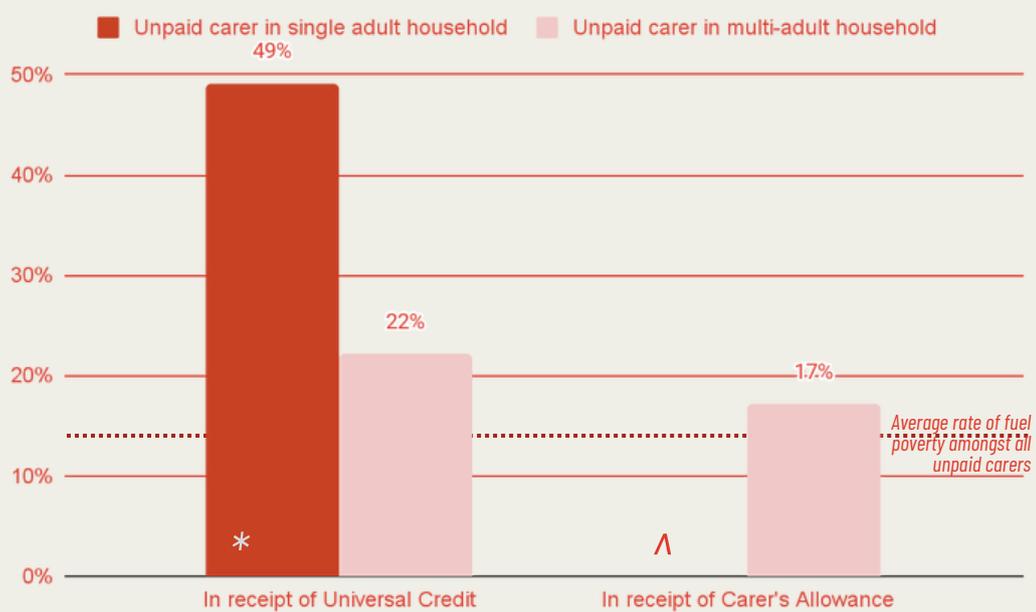
The benefits system falls short of a true safety net for carers

The incredibly low level of Carer's Allowance was regularly cited as causing financial hardship amongst those we spoke to. This reinforces Carers Trust's call to reform Carer's Allowance⁹. At £83 a week, we heard from recipients that the income isn't enough to support people's basic needs, even if they are also able to earn the

permitted £196 a week alongside this income. So, with eligibility criteria that are too high and the financial support it provides too low, it is no longer fit for purpose. Several unpaid carers we spoke to thought of Carer's Allowance in terms of its hourly rate, noting that this was far below the minimum wage and not enough to live on.

'I would care for my son without money... but they give us £83 and if we were in work we'd get more than that' - unpaid carer, Sutton

Figure 6: Prevalence of fuel poverty amongst unpaid carers by benefit receipt¹⁰



Around a fifth of unpaid carers in multi-adult households and in receipt of Universal Credit (22%) or in receipt of Carer's Allowance (17%) are in fuel poverty. This is double the fuel poverty rate amongst unpaid carers not in receipt of Universal Credit (9%), suggesting that benefit incomes are a factor in whether or not unpaid carers can cover their bills. Amongst recipients of Carer's Allowance in multi-adult households, an

average monthly fuel bill of £128 is equivalent to a third (35%) of a Carer's Allowance income.

The situation is more stark for unpaid carers in receipt of Universal Credit in single adult households. Almost half (49%) in this situation are in fuel poverty, again more than double the rate amongst their peers not in receipt of Universal Credit (21%). There is no significant difference here to those with no caring responsibilities.

Navigating a confusing system

Some we spoke to received Carer's Allowance in combination with Universal Credit, but highlighted a challenge in how they interacted. As Carer's Allowance is deducted from the Universal Credit income of those we spoke to, they were left confused about what their entitlement was made up of and worried that the care they gave was a financial cost to them rather than a source of support from the social security system.

Others talked about those they care for falling short of thresholds for benefits like Personal Independence Payment (PIP) or Disability Living Allowance (DLA) and taking the Department for Work and Pensions to tribunals, only to be later found to be entitled to a benefit. As Carer's Allowance is dependent on the benefit receipt of those they care for, this can leave households without any income when they are entitled to it.

"It's probably one of the most stressful things trying to claim PIP or DLA." - unpaid carer, Stockport

Two parent-carers we spoke to had appealed a negative PIP outcome at tribunal because the income was felt to be essential for their families. With 33% of mandatory reconsiderations of

PIP in the last five years, and 68% of tribunals leading to a change of award in favour of the claimant, many families do end up missing out on an entitlement on their first application¹¹.

Case study: Casey

Casey lives with her husband (Jim) and four children (Elsie, Jack, Oliver & Sam); all members of the family except Casey have a long-term health condition or disability that Casey provides care for. Because of the health-related requirements of the family, bills were extremely high. Despite two unpaid carers in the household - Casey and her husband - and five people receiving care - Casey's husband and their four disabled children - the family was only able to make two claims for Carer's Allowance.

This is because each person being cared for can only have one carer receiving Carer's Allowance, and each carer is only entitled to a single payment even if they care for multiple people. Casey and her family were left with an income that she felt did not reflect the costs that came with the additional needs of her family members and didn't account for her loss of income after having to leave her job to care for and homeschool her children.

'When unpaid carers were able to take on work, we heard of careful management to avoid losing entitlement to Carer's Allowance. Unpaid carers in receipt of the benefit lose their entire entitlement if they earn even £1 more than the permitted income from paid work. This cliff edge (rather than taper found with other benefits) caused tangible financial hardship and worry.

Overall, amongst many we spoke to, there was a sense of

frustration at a system which left unpaid carers feeling like they were misunderstood and undervalued.

In the context of a limited social security system, some were grateful for any support. We heard from one unpaid carer in Wales who spoke of the worry and anxiety caused by the cost of heating, but perceived her and her son as "lucky ones" because they were exempt from council tax and she was entitled to Pension Credit.

2. Fuel outgoings

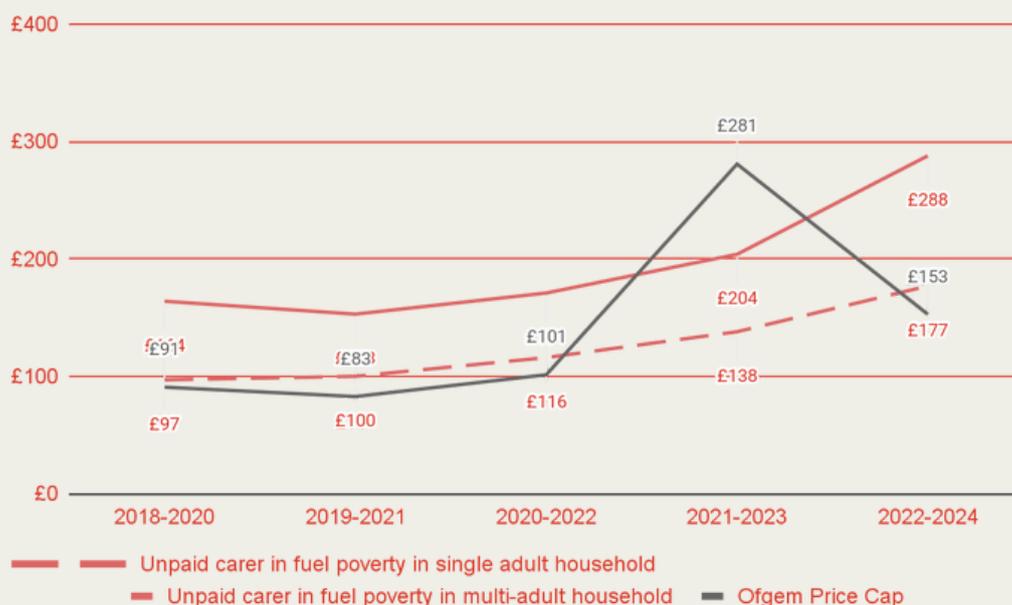
Caring leaves unpaid carers with high fuel needs

Over five years, fuel costs for single adult caring households in fuel poverty doubled from £86 to £177 (Figure 7). Meanwhile, for two-or-more-person caring households in fuel poverty, bills rose by 70% from £163 to £288. These figures reflect the impact of a sharp and sustained rise in household fuel costs as demonstrated by the Ofgem fuel price cap trends¹².

Unpaid carers we spoke to talked about energy costs rising

drastically across all types of fuel, with some paying up to £500 per month on energy. In addition to the trends in our quantitative data, some carers we spoke to noted the steep rise coincided with losing access to the Warm Home discount due to the inclusion of the “too high to heat” eligibility¹³. Although this has been removed for 2025/26, unpaid carers are left confused and insecure about the future amidst shifting policies and support schemes.

Figure 7: Average household fuel costs for unpaid carers in fuel poverty households over time



We heard of a range of reasons why unpaid carers had high energy usage, many of which those we spoke to directly attributed to their role as an unpaid carer. The reasons for increased usage were dependent on the needs and health conditions of the person they cared for, but often shared common themes such as frequent washing, cooking and

keeping the home warm. For example, people who experienced incontinence needed to have clothes and bedding changed and washed more regularly than those who didn't, which meant that the cost of washing and drying laundry was significant. For those whose conditions meant they needed heating on more, or fans or dehumidifiers, bills increased.

"It's a single brick house with no insulation in the walls so in the winter it's freezing and in the summer it's boiling. It costs an absolute fortune to heat it and it doesn't hold the temperature." - unpaid carer, Stockport

Some of the additional uses included:

- Washing clothes and bedding multiple times a day including caused by incontinence and avoiding skin irritation
- Keeping the heating on at all times or in multiple rooms
- Using dehumidifiers
- Putting and keeping fans on both to regulate temperature and for comfort
- Cooking multiple meals at different times of the day for different requirements
- Using heat pads, electric blankets and microwaveable heated cushions including to relieve pain and other symptoms
- Pressure mattresses or hospital beds that require electricity
- Oxygen or specialised breathing equipment
- Multiple baths, longer showers or taps being left running

"I have to do four or five loads [of laundry] a day." - unpaid carer, Sutton

Some unpaid carers were at home most of the day, including those who home-schooled their children as part of their care and those who were unable to work, and explained how this impacted their bills. These households had to use energy for many more hours of the day compared to those who might go out to work or school during the day.

We also heard how some unpaid carers who supported someone living somewhere else contributed to their fuel costs or other household expenses. As Understanding Society only covers household bills for the house the respondent lives in, it's not possible to quantify this experience with the data we have. One unpaid carer talked about using her Carer's Allowance to cover bills for her parents, who lived separately.

In a complicated system, carers aren't always getting the best deal

All unpaid carers we spoke to, whether caring for someone in their home or outside, expressed challenges linked to managing their energy bills and energy use

Many spoke of the complexity in finding the best deals and some had only been able to find them with support from their local carers service or similar.

"It's understanding it as well, it's so hard to understand energy. I follow Martin Lewis, I've watched so many videos to try to understand. I've really tried to figure things out but it's still so overwhelming." - unpaid carer, Stockport

The complexity in understanding how energy is calculated, what standing charges were for, how bills and payments are calculated, along with problems contacting energy providers, were regularly highlighted by unpaid carers. When this is coupled with unpaid carers already complicated and stressful lives, it becomes another item on the long list of challenges they must face.

These outgoings reflect an administrative burden that managing multiple households or managing bills alone can have on carers; these experiences are compounded by providers who do not understand who or what an unpaid carer is. One unpaid carer in Stockport we spoke to described navigating the system as 'overwhelming', with another reflecting that 'you can't make a decision if you're not informed'.

Amongst the carers we spoke to there was a mix of direct debit and prepayment meters. Those on direct debits preferred to smooth out their costs over the year and avoid pressure over winter, whilst those on pre-payment meters preferred the control and being able to avoid unexpected bills. Some of those on pre-payment meters knew this could be a more expensive option for them but thought this was a necessary cost.

Unpaid carers also had challenges dealing with energy providers when contacting them about the person they cared for's bills. This included lack of

consistency in knowledge by staff, not being able to deal with the same person, having no system to record the name of the carer and the permission that the provider can speak to them as the representative of the bill payer.

Unpaid carers also talked about the challenges of engaging with energy providers about the Priority Services Register for "vulnerable" customers. This was because the person they cared for was eligible, not them as carers. The list is designed to enable providers to support those most at risk and is focused on emergency situations.

"The help changing each year.. the government.. they changed the threshold for the winter fuel payment or whatever it might be, kind of, not knowing if the help is going to be available the next year or if the thresholds are gonna change. Then when they change the threshold from everyone getting it to you having to meet some kind of criteria.. I had to keep arguing with them, til we got it." - unpaid carer, Stockport

Fuel poverty isn't the only financial strain unpaid carers face

Rising fuel costs do not sit in isolation; many unpaid carers talked about the challenges of this in combination with rising food prices and the increasingly punitive and shifting social security system. For unpaid carers, this can be compounded by additional needs for those being supported; we spoke to people managing specialised food, supporting those they care for with eating disorders, and within households where one or more person couldn't eat the same food as the rest of the family. Some families had to shop every day, while others made multiple different meals at the same time. All of this had a dual impact on their household finances and on their bills.

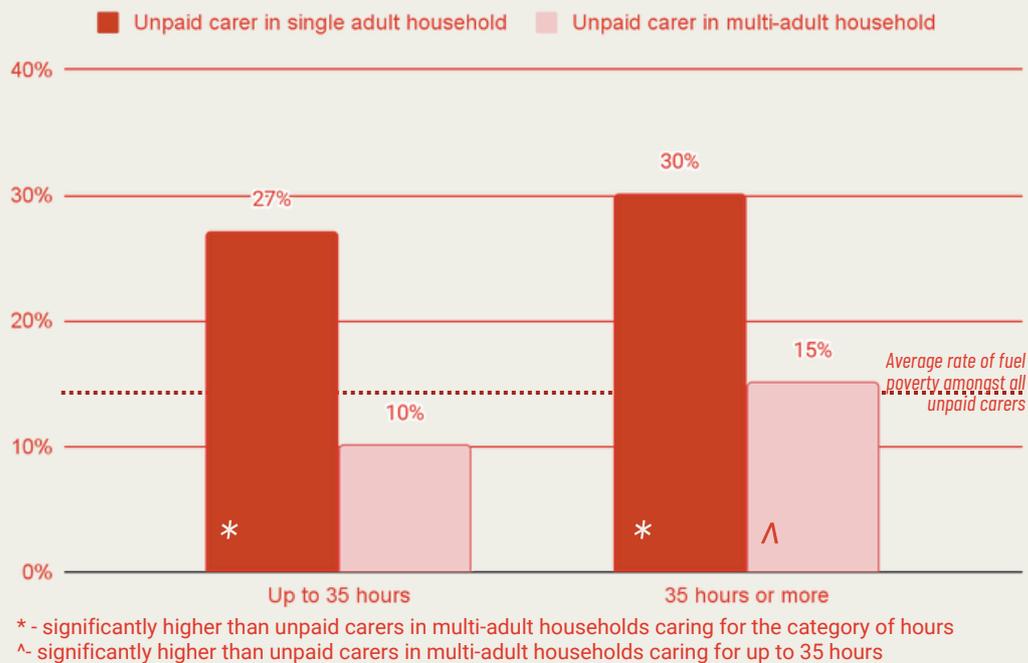
3. Differences among unpaid carers

Unpaid carers taking on higher intensity care experience higher fuel poverty

Unpaid carers who care for the equivalent of full time work or more (35 hours or more) are more likely to be living in a household in fuel poverty in multi-adult households.

Almost 1 in 7 unpaid carers (16%) caring for 35 hours or more in multi-adult households were living in fuel poverty, significantly higher than the 1 in 10 (10%) caring for less than 35 hours (Figure 8).

Figure 8: Prevalence of fuel poverty amongst unpaid carers by household size and hours of care per week



Young unpaid carers are more likely to live in households experiencing fuel poverty

Almost 1 in 5 young carers (aged 16-24 years old) (19%) in multi-adult households are living in a household in fuel poverty. This is higher than the rate of fuel poverty amongst unpaid carers in other age

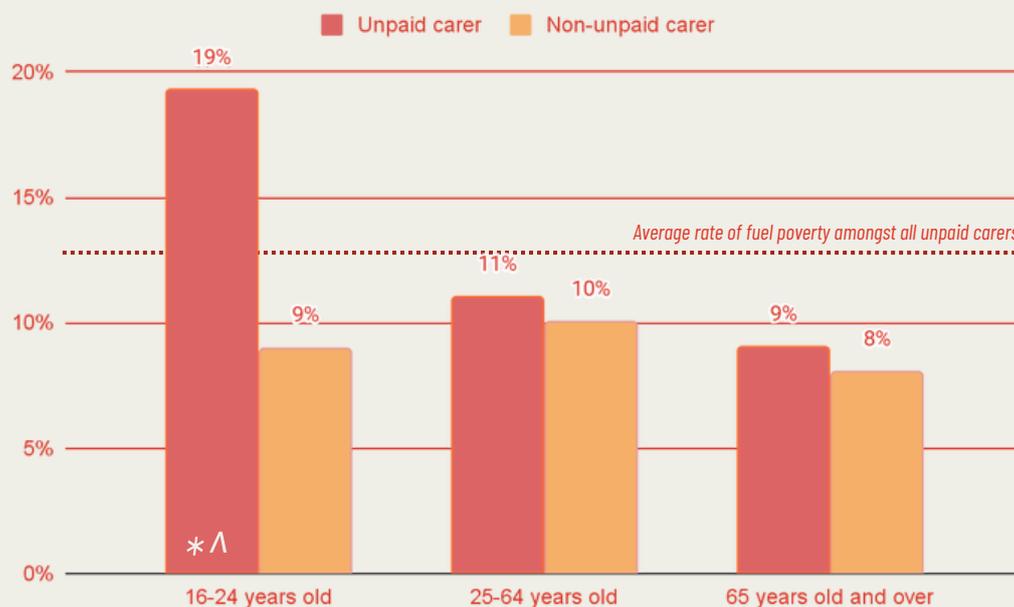
groups. There may be a number of reasons for this, including young carers caring for an adult or parent who themselves is unable to work.

Young adult carers spoke to us about taking on responsibility for household bills (including energy) at 15 or 16 years of age; managing a high level of responsibility and understanding. One young adult carer we spoke to reflected that moving away from home to university did not lessen the challenges. Instead, they had to remotely manage household finances and contribute to bills when their family was struggling. Another young adult

carer we spoke to was caring for multiple family members across two households, both facing high heating costs. They talked about the stress of managing bills and worrying about people becoming ill due to the impact the cold had on their mental health.

For those who were over 65 years old, the financial challenges of keeping the heating on meant that they often maintained a household temperature lower than was adequate for their needs.

Figure 9: Prevalence of fuel poverty amongst individuals in multi-adult households, by caring status and age



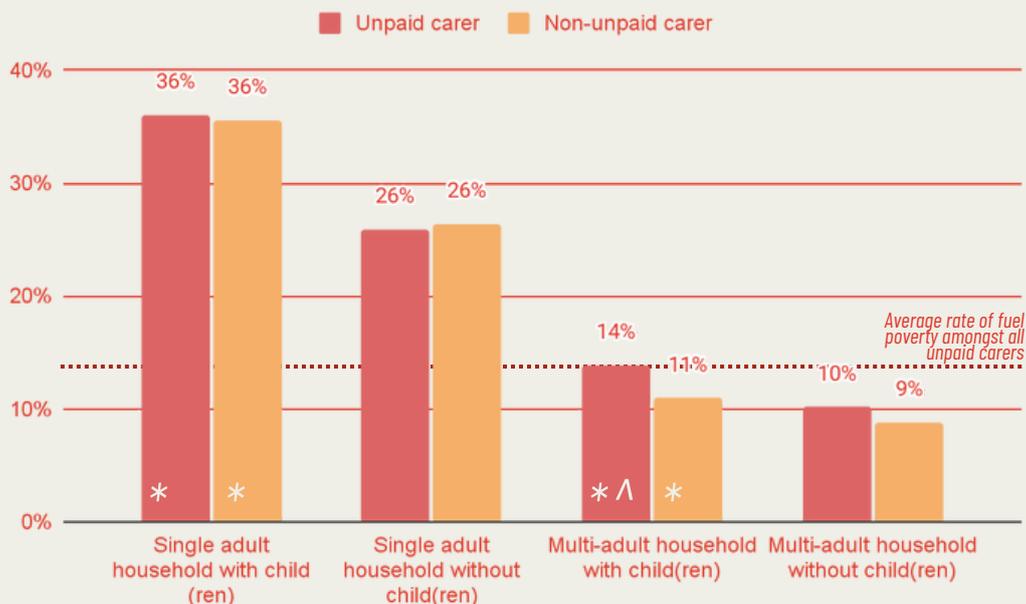
* - significantly higher than older unpaid carers in multi-adult households
 ^ - significantly higher than non-carers of the same age in multi-adult households

Single parents face additional risk of fuel poverty

Single adult households with children - both with caring responsibilities and without - are the most likely to be experiencing fuel poverty at over one third (36% for unpaid carers and 36% for non-unpaid carers, though the difference between these two groups is not significant) (Figure 10). This

is significantly higher than the quarter (26%) of single adults living alone. In multi-adult households, the same trend is replicated, though caring households with children are more likely than those with no caring responsibilities to experience fuel poverty.

Figure 10: Prevalence of fuel poverty by household type, caring status and children in household



* - significantly higher than individuals with same caring status and household size but no children
 ^ - significantly higher than non-carers in multi-adult households with child(ren)

THE IMPACT OF FUEL POVERTY ON UNPAID CARERS

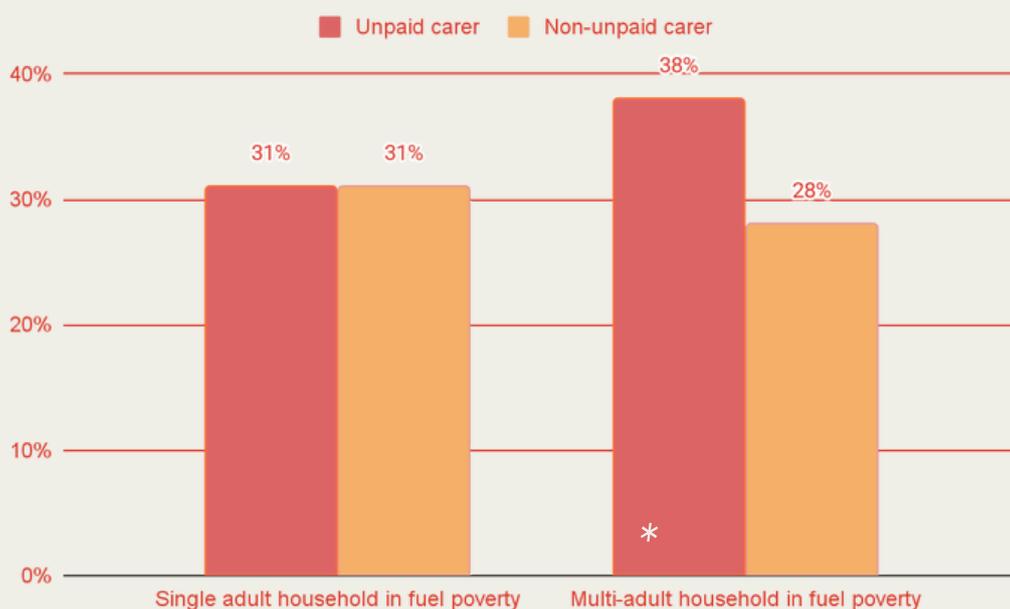
Financial worry is higher amongst those with caring responsibilities

Unpaid carers in fuel poverty are more worried than those without caring responsibilities in both single and multi-adult households (Figure 11). A third of unpaid carers in single adult households (31%) and in multi-adult households (38%) report feeling that their finances will get worse over the next few years. A feeling that things will be worse is higher amongst unpaid carers in multi-adult households compared to non-carers.

'What can you do to not worry about it, it's still going to be there' - unpaid carer, Stockport

This worry was reflected in our conversations with unpaid carers. Every unpaid carer we spoke to expressed a deep worry about how they would continue to manage bills; many had sought help and advice, and despite ensuring their income was maximised and they had the best tariff possible, the nature of their caring circumstances meant that financial worries would continue. Some were despondent about the potential for change, believing that the financial causes of worry would always be there.

Figure 11: Proportion who think they will be worse off in the future



* - significantly higher non-carers in multi-adult households

Unpaid carers take on different strategies to cope, sometimes affecting their own wellbeing

We heard how unpaid carers tried to mitigate these additional costs by cutting down on their own usage. Some explained that they would turn the heating off when they were home alone, keep it off in their own bedrooms, or cut down on their own food to find more money for the energy and food those they care for need.

“When you have sorted your worry out then you’re worrying about something else....it’s a hard one.” - unpaid carer, Stockport

Unpaid carers are employing a range of methods to be as energy efficient as possible, these include:

- Smart plugs
- Airfryers
- Timers
- Hot water bottles
- Heated blankets
- Slow cookers
- Batch cooking

Yet, despite this, their bills remained high, demonstrating that individualised solutions were not enough to address the rising cost of energy and fuel poverty.

Several unpaid carers experienced issues with the quality of their housing, which resulted in mould and damp, which was exacerbated by the temperature of the property. Dehumidifiers were regularly used, especially in properties with people whose conditions made them vulnerable to mould and damp.

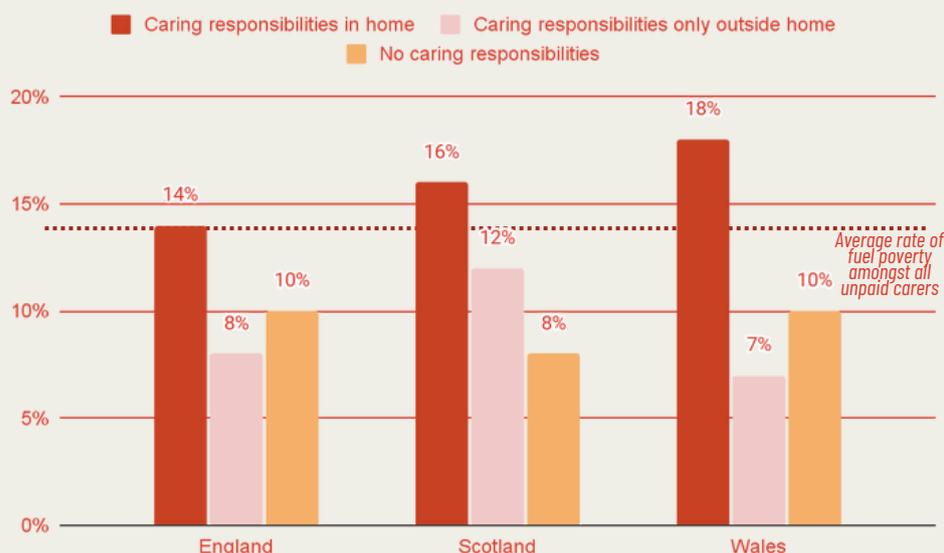
One unpaid carer we spoke to was in dispute with their social housing provider who had not addressed mould issues in their house. This was despite the impending (and now implemented) Awaab’s Law placing a duty on social landlords to address issues of mould¹⁴. Their young son had multiple complex physical health issues, including breathing issues. Fuel poverty is rarely experienced in isolation; instead, it is often one part of multiple, self-perpetuating disadvantages.

POVERTY ACROSS BRITAIN

When looking across the UK, we don't find any significant differences in the prevalence of fuel poverty amongst those who care for someone within their own home (Figure 12). Due to survey limitations, it is not possible to compare differences across those who live alone or to include data from Northern Ireland¹⁵.

Unpaid carers we spoke to across Scotland and Wales shared similar experiences in terms of their use of energy and the impact of the high costs on their wellbeing. However, unpaid carers we spoke to in Scotland and in rural areas of Wales recounted additional challenges. In particular, the more challenging weather conditions of colder and wetter weather through the year meant they often required heating to be on earlier in the year and for longer.

Figure 12: Prevalence of fuel poverty amongst individuals in multi-adult households, by nation and caring responsibilities



*Note that base sizes for Northern Ireland are too small to include in the analysis

Case study: Fiona

Fiona lives in North Ayrshire, Scotland and has been caring for her adult son, Keith, since his birth. Keith has complex physical and learning disabilities as well as autism and is now 12 years in remission from cancer he had as a teenager. Due to Keith's complex conditions (including double incontinence), the heating needs to be on all day, the television is on most of the day and laundry is being washed and dried all day, every day.

Despite caring for her son since birth, Fiona has only recently been connected with her local carers centre, who she says have "been a lifeline" and have helped her access counselling. She has also been supported by Citrus Energy's LemonAid service, which advocated on her behalf to her energy provider¹⁶.

Case study: Pat

Pat lives in Anglesey, Wales, with her husband (Rhys), who is 80. She cares for her son (Paul), who lives 300 miles away. At home, she is reliant on a wood pellet boiler, which she and Rhys switched to several years ago as their oil boiler was extremely costly (even before the recent price increases). Price hikes in the cost of the pellets recently mean that they can only have their heating on intermittently and they maintain a temperature in the house of 17 degrees. The house is ill-suited for other types of energy sources due to its location and aspect.

WHAT NEEDS TO CHANGE

The current policy landscape

The unpaid carers we spoke to often felt like they had been able to access all the support that existed for them, but were still struggling with bills. Unpaid carers reflected that this combination of support was complex and often required different criteria to be met. Some unpaid carers were able to access assistance in applying for each of these through their

local support services, but often this was the result of a member of support staff identifying their need rather than them knowing this assistance was an option. However, it is important to note that those we spoke to were already connected with local support; many unpaid carers (including some we spoke to) have been providing care for a long time before accessing support.

Social security system support

Carer's Allowance

Carer's Allowance is the main benefit to support unpaid carers in the UK (in Scotland, this has recently been replaced by the Carer Support Payment). It is a weekly payment equivalent to £83 available to unpaid carers who:

- Care for at least 35 hours a week
- Care for someone receiving a qualifying benefit including PIP and DLA
- Earn no more than £196 a week from paid work

The benefit is currently claimed by 1m of the estimated 6m unpaid carers in the UK.

Universal Credit

Universal Credit is the main benefit now that replaces a range of others for most people. Universal Credit is payable if you are unemployed or in paid work. It features a basic payment and then a range of add-ons depending on your circumstances.

Energy related support

Across the UK, there is a range of payments available to support heating bills during usual and unusual weather. These vary across the UK. Some of these payments have eligibility related to the receipt of certain households, but Carer's Allowance does not count towards eligibility in these cases.

Warm Homes Discount

The Warm Homes Discount is a one-off £150 discount applied directly to electricity bills. It is available to low-income households on eligible benefits, including the Guarantee Credit element of Pension Credit, Universal Credit and others. Carer's Allowance is not an eligible benefit²⁰. Over 6 million households are eligible for the Warm Homes Discount²¹.

Cold Weather Payments

Cold Weather Payments are automatically paid to people getting certain benefits, including Universal Credit²². Carer's Allowance is not an eligible benefit. The payments are calculated as £25 for every 7-day period of very cold weather over winter in England and Wales. The payment is not available in Scotland. Between 1st November 2022 and 31st March 2025, there were 33 triggers of the payment, with 1.4 million of the 4.1 million eligible people receiving the payment²³.

Winter Fuel Payments

Across England, Wales, and Northern Ireland, eligible people born before September 1959 are entitled to the Winter Fuel Payment, a one-off payment to help with heating bills between £100 and £300¹⁷. The payment is devolved to Scotland, where it has been replaced by the Pension Age Winter Heating payment¹⁸. This is available to people of State Pension age and covers a comparable value. After a year of discussion and eligibility changes to the payments, this year approximately 9 million people are expected to receive the payment¹⁹.

Priority Services Register

The Energy Priority Services Register is used across the UK to provide additional support and advice in relation to electricity and gas services²⁴. Signing up for the list can mean receiving additional information during an outage and connection to emergency gas and electric, but does not come with any financial payments.

Discretionary payments

In addition to these different payments and benefits available to anyone who is eligible, there are discretionary payments that households can apply for to help cover costs. The main of these, the Household Support Fund, is administered by local councils.

Household Support Fund

In England, the Household Support Fund is a payment to households struggling to pay for essentials and is paid by local councils²⁵. Each local council has different support available and eligibility and may limit applications. Some councils administer payments partially or fully through supermarket vouchers, whilst others also make direct payments. This is being replaced by the Crisis and Resilience Fund from April 2026, which aims to support people through a financial crisis and build their financial resilience.

Wales Carers Support Fund

Provides grants to unpaid carers through local organisations to alleviate financial hardship and improve their quality of life.

Discretionary Housing Payment

Households who currently get either Housing Benefit or the housing element of Universal Credit in Scotland and Wales may be able to get additional help to cover rent shortfalls, deposits, or advance rent through their local council.

Wales Discretionary Assistance Fund

The Discretionary Assistance Fund in Wales offers two grants for those experiencing hardship²⁶. The Emergency Assistance Payment for essential costs such as energy and food, and the Individual Assistance Payment to help people or unpaid carers live independently in their own home.

Recommendations

Our research shows two things: that fuel poverty is a pressing issue in the UK, and that unpaid carers are uniquely and additionally at risk of fuel poverty. Our recommendations seek to address fuel poverty for everyone and identify additional support and mechanisms to ensure unpaid carers are no longer experiencing social inequality due to their caring situation.

Given the nature of fuel poverty - a result of low incomes, high fuel costs and high fuel needs - change will only come about when actors across the system engage with meaningful action. Our recommendations speak to all these actors and identify specific and connected actions.

From this systemic perspective our recommendations range from low to high systemic impact. Those that are low impact will have positive impacts for unpaid carers, but will do little to address the systemic issues affecting them. The medium and high-impact recommendations require actors across the system to take bolder steps to address the flaws in our existing energy system to help lift unpaid carers out of fuel poverty and address the long-term challenges they face. Naturally, we push for actors to be brave and make changes that will have a positive impact on unpaid carers' lives.

Throughout the system, there are actions that can be undertaken by service providers, local, devolved and national governments to address the impact of fuel costs on unpaid carers and the wider population.

For energy providers

For energy providers

Low systemic impact

Update and improve the Priority Services Register (PSR)

Unpaid carers identified flaws in the PSR process, including that many were unaware of eligibility criteria and, even when the person they cared for was signed up, unpaid carers had problems dealing with energy providers on behalf of the person they cared for.

To address this providers should - as standard:

- Identify those eligible for the register.
- Improve training for staff so they can identify people and understand that carers may be dealing with bills on behalf of the person they care for.
- Add carers to the eligible groups on the PSR.

For energy providers

Medium systemic impact

Introduce a social tariff

Introduce a social tariff (a discounted rate of energy targeted to those facing higher energy costs) and ensure unpaid carers are one of the groups eligible for this, alongside disabled people, people with additional needs and those on low incomes, to help move them out of fuel poverty. The cost of the tariff should be covered from the energy provider profits. The End Fuel Poverty Coalition finds this is a popular policy with 75% of the public in support²⁷.

For energy providers

High systemic impact

Abolish standing charges

The removal of standing charges for those on the Priority Services Register and on low incomes to improve the affordability of energy for low-income and high usage households, including unpaid carers themselves.

For support services

For support services

Low systemic impact

Improve carers assessments

Make improvements to carers' assessments and carer support plans (and social care assessments) to include identifying fuel poverty risks and make referrals to the PSR and appropriate advice and support services.

For support services

Medium systemic impact

Commit to consistent funding

Provide consistent funding to enable quality advice and support services with embedded knowledge on financial support, including energy advice to help prevent unpaid carers from falling into fuel poverty, as well as help lift them out. Consistency and quality of advice and support services for unpaid carers are crucial to improve identification and reduce hardship amongst unpaid carers.

For support services

High systemic impact

Improve referral mechanisms

Develop an automatic referral programme by NHS providers for all people with long-term conditions, disabilities, and unpaid carers to address the social impact of health-related conditions. Referrals should connect people with local support services, both statutory and third sector. Recognising that systemic inequalities (like fuel poverty) ultimately have cost implications for individual, collective, and financial wellbeing at all levels of the system.

For government

For government

Low systemic impact

Create a universal definition of fuel poverty

Create an inclusive universal definition of fuel poverty across the UK based on a household's ability to meet their energy needs within their means. Recent reporting from the Committee on Fuel Poverty concluded that the Low Income, Low Energy Efficiency (LILEE) metric used in England should be reviewed as it no longer captures the full range of households facing unaffordable bills. This recommendation reflects the need for affordability to be identified and acted on through the use of the definition. National Energy Action has recommended this in addition to the LILEE metric, whilst in Scotland and Wales, an affordability-based metric takes precedent²⁸.

For government

Medium systemic impact

Improve Carer's Allowance

The UK and devolved Governments should commit to a wholesale review and reform of Carer's Allowance, the Carer Support Payment, and the wider social security system supporting carers, looking at:

- The purpose of Carer's Allowance and the public messaging that accompanies it
- The rate is set to meet an Essentials Guarantee across the social security system (see high-impact recommendations)
- Eligibility criteria for Carer's Allowance, including:
 - The 21-hour study rule, which currently prevents full-time students from claiming it
 - The amount of care that needs to be provided (35 hours) and that care needs to be provided to one person
 - The removal of the State Pension cut off

Consider how benefits interact

Address the balancing act of social security where carer's allowance sees a deduction in Universal Credit or the benefits of the person who is cared for.

Social tariff

Introduce a requirement for energy providers to provide a social tariff. See recommendations for energy providers.

Carer inclusion

Ensure carers are included in and supported by:

- the incoming Crisis and Resilience Fund in England,
- the Carers Support Fund in Wales
- The Winter Heating Payment in Scotland

Minimum Income Guarantee

Explore a Minimum Income Guarantee for unpaid carers, which would create an accepted minimum that everyone should receive (whether in paid work or not), will improve living standards and lift millions out of poverty.

Essentials Guarantee

Commit to the JRF-led Essentials Guarantee to improve Universal Credit to meet the essential needs of households²⁹. This would not only protect people from falling into poverty but would also improve the lives of many unpaid carers, lifting them out of poverty. This should be extended to Carer's Allowance.

Community energy

Support and invest in community-owned energy, enabling communities to build their own community wealth as well as reducing costs for those experiencing the most hardship, like unpaid carers.

End standing charges

End the use of standing charges to fund the Warm Homes Discount, instead introduce a progressive tax model to fund the Warm Homes Discount as recommended by the Resolution Foundation in their recent report³⁰.

Basic energy

Commit to testing the feasibility of a Basic Services Scheme to ensure a basic level of energy through the winter months³¹. The Energy Bills Support Scheme payments from the Government between October 2022 and March 2023 show that there is state capacity to support people to cover a basic level of energy over the winter months. Analysis shows that this had a tangible impact on fuel poverty at a time when bills were otherwise soaring. The crisis caused by the increase in energy prices has not ended; bills continue to rise. Such a policy would acknowledge fuel poverty as an economic, environmental, and public health issue. University College London's Institute of Health Equity estimates 63,000 excess winter deaths in England in 2020-21 and that 10% of these can be directly attributed to fuel poverty³².

Footnotes

1. National Energy Action (n.d.) What is fuel poverty? Available at: <https://www.nea.org.uk/what-is-fuel-poverty/>
2. Joseph Rowntree Foundation (2025) Poverty in the UK. Available at: [JRF poverty in the UK](https://www.jrf.org.uk/poverty-in-the-uk)
3. University of Essex (2024) Understanding Society: Innovation Panel, Wave 14 – Technical Report. Available at: <https://www.understandingsociety.ac.uk/wp-content/uploads/documentation/innovation-panel/technical-reports/6849-innovation-panel-technical-report-w14.pdf>
4. Household income after household mortgage or rent payments paid
5. Specifically variables aidhh: Is there anyone living with you who is sick, disabled or elderly whom you look after or give special help to (for example, a sick, disabled or elderly relative, husband, wife or friend etc)? and aidxhh: Do you provide some regular service or help for any sick, disabled or elderly person not living with you?
6. Note: This is slightly higher than the official statistics for England, which estimate 11% of households to be in fuel poverty in 2024#. However, with these official statistics including criteria for fuel poverty around energy efficiency (see methodology notes), this difference is expected.
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8. House of Commons Library (2024) Fuel poverty: statistics and policy. Available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-9461/>
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14. Department for Levelling Up, Housing and Communities (2023) Awaab's Law: Guidance for Social Landlords. Available at: <https://www.gov.uk/government/publications/awaabs-law-guidance-for-social-landlords>
15. We have excluded Northern Ireland based on low base sizes for unpaid carers and unpaid carers in fuel poverty in Understanding Society data. For all base sizes of data included, see technical appendix.
16. Citrus Energy (n.d.) Lemon Aid. Available at: <https://www.citrusenergy.co.uk/lemon-aid/>
17. This threshold date changes each year. The payment is paid back through HMRC by those earning over £35,000. More information: <https://www.gov.uk/winter-fuel-payment>
18. For more information visit: <https://www.mygov.scot/pension-age-winter-heating-payment>
19. BBC News (2024) 'How much is the winter fuel payment and who will get it?', BBC News. Available at: <https://www.bbc.co.uk/news/articles/c4gv632d05lo#:~:text=After%20much%20speculation%2C%20Reeves%20announced,to%20everyone%20including%20the%20wealthiest%22.>
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30. <https://www.resolutionfoundation.org/publications/splitting-the-bill/>
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