



IFF Research

Consumer
Scotland

Luchd-Cleachdaidh Alba

Consumer Scotland: Energy Affordability Tracker

Jan/Feb 2025

Background and objectives



Since early 2022, Consumer Scotland have been running the **Energy Affordability Tracker Survey**, which was initially commissioned in the context of rising energy prices alongside the wider rise in the cost of living. This report summarises the findings from the **seventh wave** of the Energy Affordability Tracker Survey to continue tracking consumer experience.



The overall **objectives** of the research are to:

- ✓ Understand how consumers are **managing financially** and how well they are keeping up with their energy bills.
- ✓ Understand how consumers have **changed their behaviour** in response to increased costs of energy (for example, rationing energy use or not heating their home comfortably).
- ✓ Understand how consumers are responding to **aspects of the changing energy market beyond price** – for example, the emergence of low carbon technologies.
- ✓ **Identify the impacts** on consumers of high energy bills such as borrowing and debt, or any on their physical and mental health.
- ✓ **Assess levels of debt and arrears** and its impact on consumers.
- ✓ Track how all the above have **changed over time**
- ✓ Identify any **differential impacts** on different consumer groups.
- ✓ **Assess awareness of and access** to energy advice and support.

Method



Fieldwork and sample

- Fieldwork for this wave took place between 31st January – 14th February 2025 and will be referred to as **Jan/Feb 2025** in this report.
- Previous waves of the survey took place in the following months:
 - Mar 2022: 23rd – 31st March 2022
 - Sept/Oct 2022: 27th September – 10th October 2022
 - Nov/Dec 2022: 28th November – 13th December 2022
 - Mar 2023: 2nd – 20th March 2023
 - Oct 2023: 2nd – 18th October 2023
 - Jan/Feb 2024: 25th January – 13th February 2024
- The sample for this wave consisted of 1,656 adults aged 16 and over from Scotland



Analysis and reporting conventions

- Urban/rural areas were defined using 2-fold and 6-fold classifications as set out in the Scottish Government's Urban Rural Classification report
- Results have been weighted by age, region, gender, urban/rural area and income to ensure that the data is representative of the adult Scottish population.
- Statistically significant differences at 95% confidence with previous wave findings have been highlighted in this report. Green arrows denote positive changes, red arrows denote negative changes, and grey arrows denote neutral changes.
- New questions/statements for this wave are highlighted with these icons:

 New question

 New statement



Key Findings



The proportion of households in energy debt / arrears has increased since Jan/Feb 2024 (9% to 15%); however, over two-thirds (69%) of these households reported confidence in being able to clear their debt / arrears, increasing from 42% in Jan/Feb 2024.



General perceived management of finances has continually improved over the seven waves (up to 76% in Jan/Feb 2025). Over half (61%) reporting they are able to keep up with energy bills with ease, an increase from 35% in Jan/Feb 2024.



Approximately a third of all households reported they cannot heat their home to a comfortable level due to financial concerns (33%) and poor insulation/energy efficiency (26%), which is consistent with Jan/Feb 2024.



Reports of seeking advice about paying energy bills have increased since Jan/Feb 2024 (18% to 32%). Sub-groups that are least likely to seek advice are older age groups, those that do not have a disability or health condition, and higher earners.



Over a third of all households had experienced at least one financial impact of the cost of energy (39%), such as borrowing money from friends/family and selling items to pay energy bills.



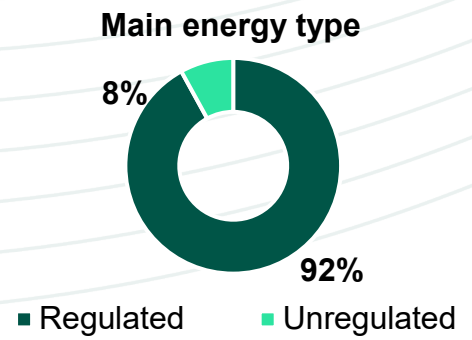
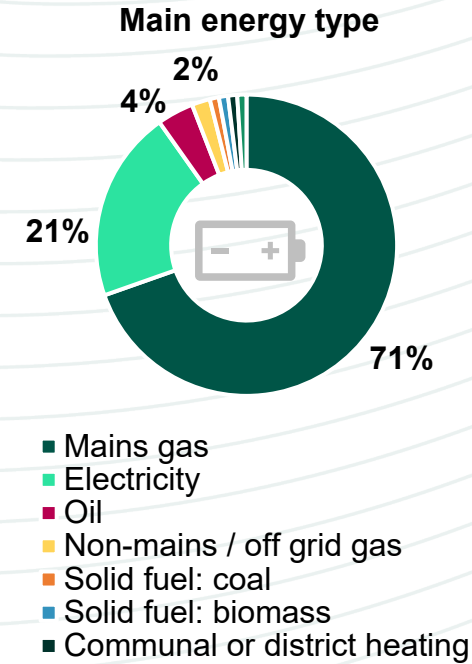
Households' levels of engagement with energy suppliers and satisfaction with energy price offered, ease of contact and language used in the energy bill have increased since Jan/Feb 2024.



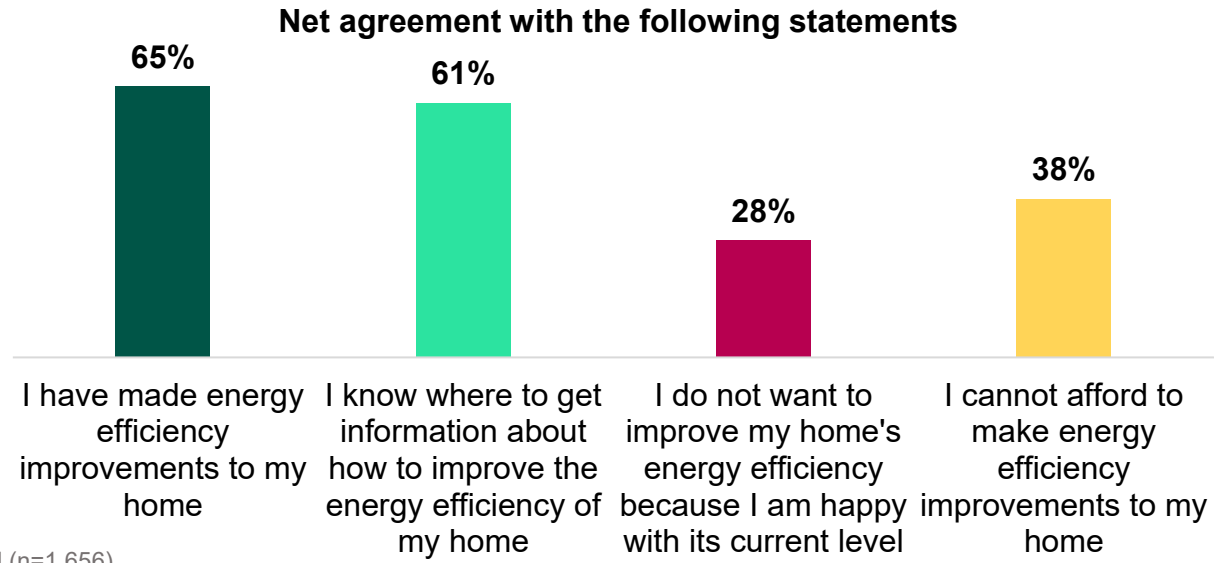
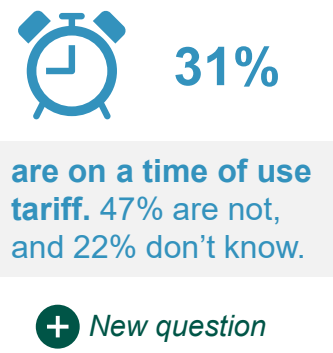
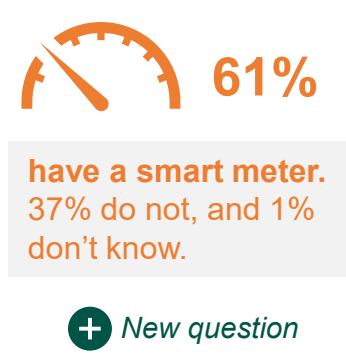
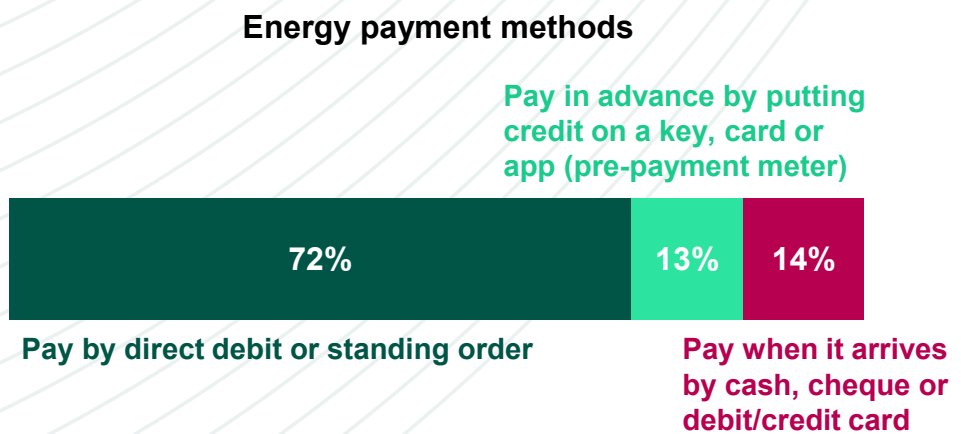
Single-person households, households with more than 5 people and those living in flats/apartments are more likely to struggle with affordability. Lower earners, individuals with disabilities or health conditions, individuals that receive benefits, households with children under 5, and multigenerational households are more likely to face both affordability challenges and energy debt.

Sample profile: Energy use

Sample profile: Energy use

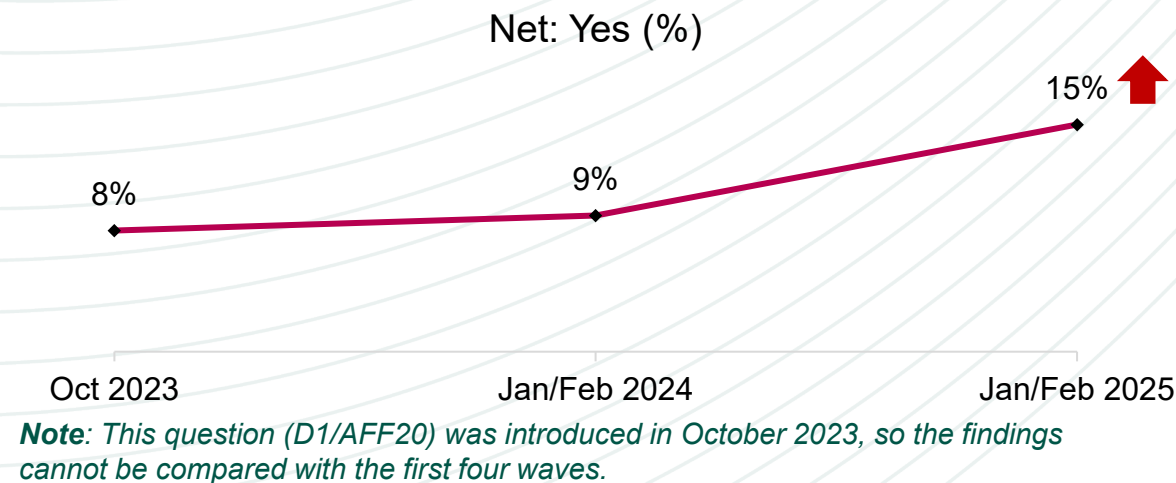


A2Dum. Main energy type. Base: All (n=1,656)
A6/SUPP8. How does your household pay for your main energy source? Base: All (n=1,656)
A7. Does your home have a smart meter? Base: All (n=1,656)
*NEW QUESTION A8/TAR. Are you on a time of use or type of use tariff? Base: All (n=1,656)
*NEW QUESTION E1/EPC1. Do you know your home's EPC rating? Base: All (n=1,656)
E6.1/EPC2 To what extent do you agree with the following statement about your home's energy efficiency: Base: All (n=1,656)




Energy debt

Most households reported that they are not in energy debt or arrears, however the proportion of respondents in debt has increased compared to Jan/Feb 2024.




Length of time in debt	Jan/Feb 2024	Jan/Feb 2025
Longer than 12 months	18%	16%
10-12 months	2%	10%
7-9 months	2%	8%
4-6 months	13%	18%
2-3 months	13%	23%
Less than one month	5%	12%
Don't know	41%	*3%
Prefer not to say	7%	10%


Groups most likely to be in energy debt or arrears




Children under 5 in the household (26%) compared to those without children under 5 in the household (14%)




Households with three or more (52%) or two generations (23%) of the same family living together compared to non-multigenerational households (10%)




Those that have a disability or health condition (24%) compared to those that do not (11%)




Younger age groups (25-34, 25%) compared to older age groups (65+, 3%)



Lower earners (less than £20,000, 22%) compared higher earners (between £40,000 to £59,999, 10%)



Those that receive benefits (20%) compared to those that do not receive benefits (10%)

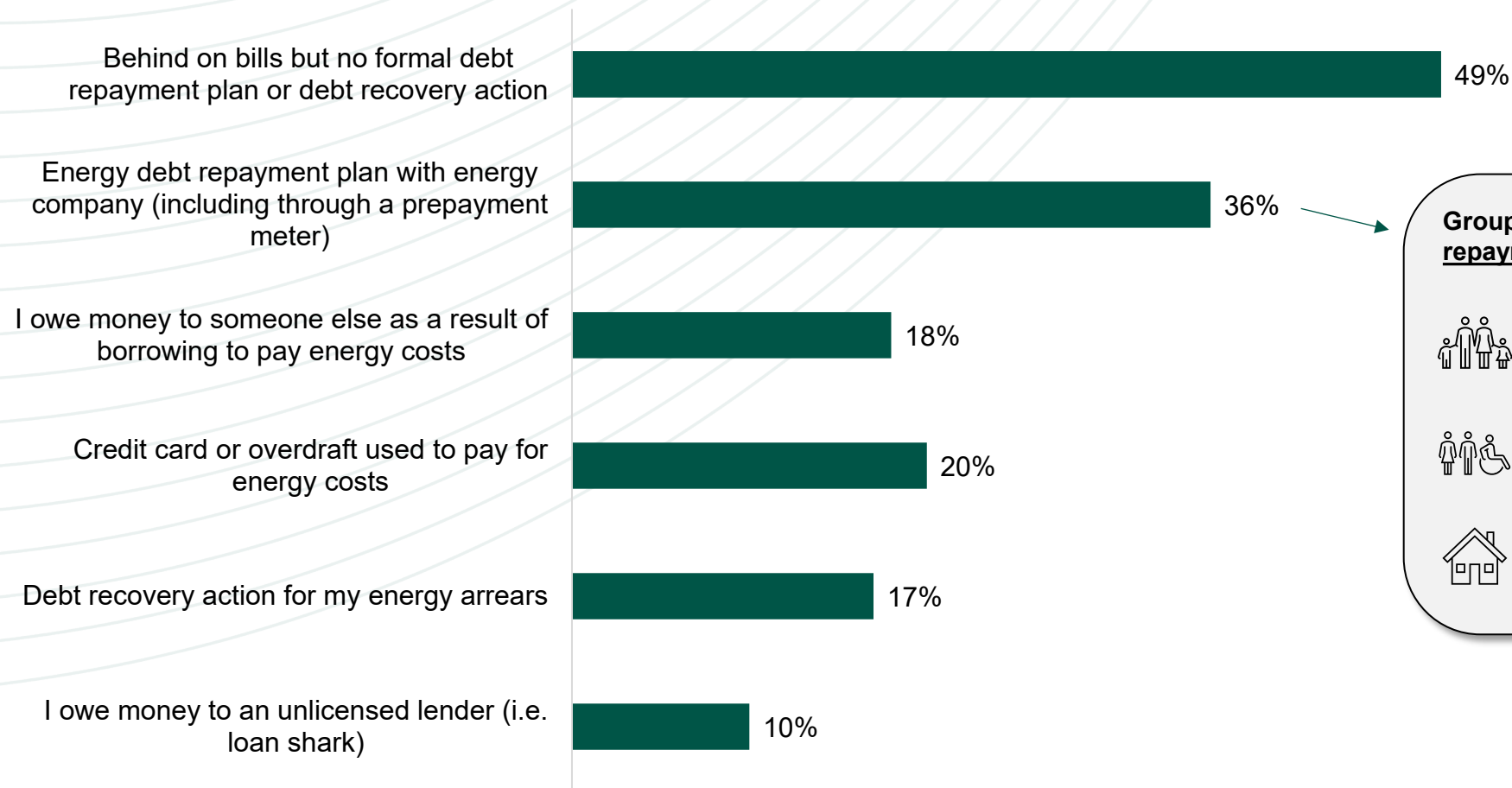


Live in large urban areas (19%) compared to accessible rural areas (9%)

**Note: This decrease may be because the question has changed, with the addition of follow up categories in Jan/Feb 2025*

D1/AFF20. Are you in energy debt or arrears? Base: All (Jan/Feb 2025 n=1,656; Jan/Feb 2024 n=1,609; Oct 2023 n=1,589)
D3BANDED/AFF22. Roughly, how long, in months, have you been in debt or arrears? Base: All in energy debt or arrears (Jan/Feb 2025 n=272; Jan/Feb 2024 n=135)

Half of the households that are in energy debt reported that they are behind on bills but do not have a formal debt repayment plan in place. Just over a third of households in energy debt reported they have an energy debt repayment plan in place with their energy company.



Amended question codes so unable to compare findings with previous wave.

Groups most likely to have an energy debt repayment plan in place



Households with three or more generations of the same family living together (56%) compared to single households (21%)

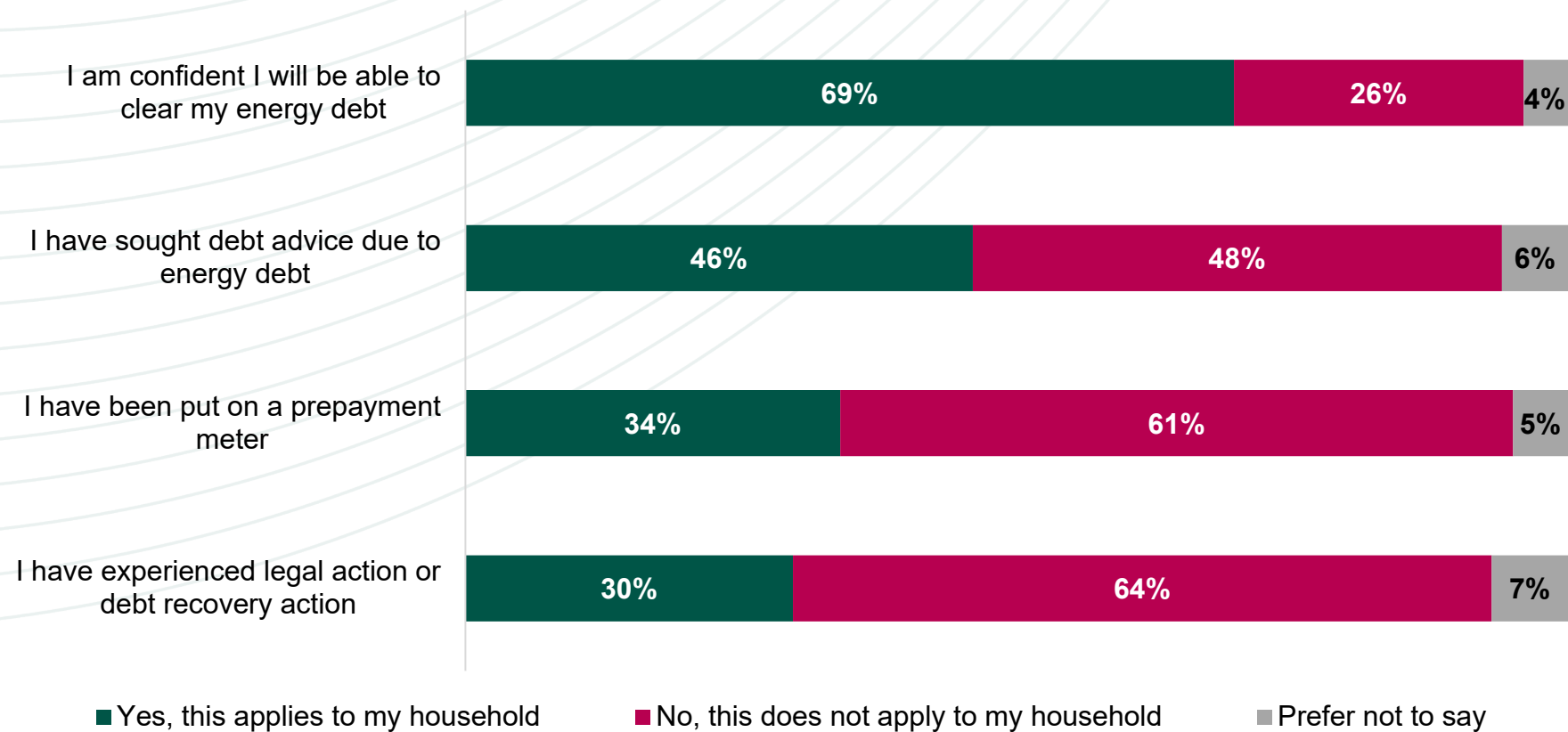


Those that have a disability or health condition (44%) compared to those that do not (28%)





Those that live in a house (43%) compared to a flat/apartment (30%)

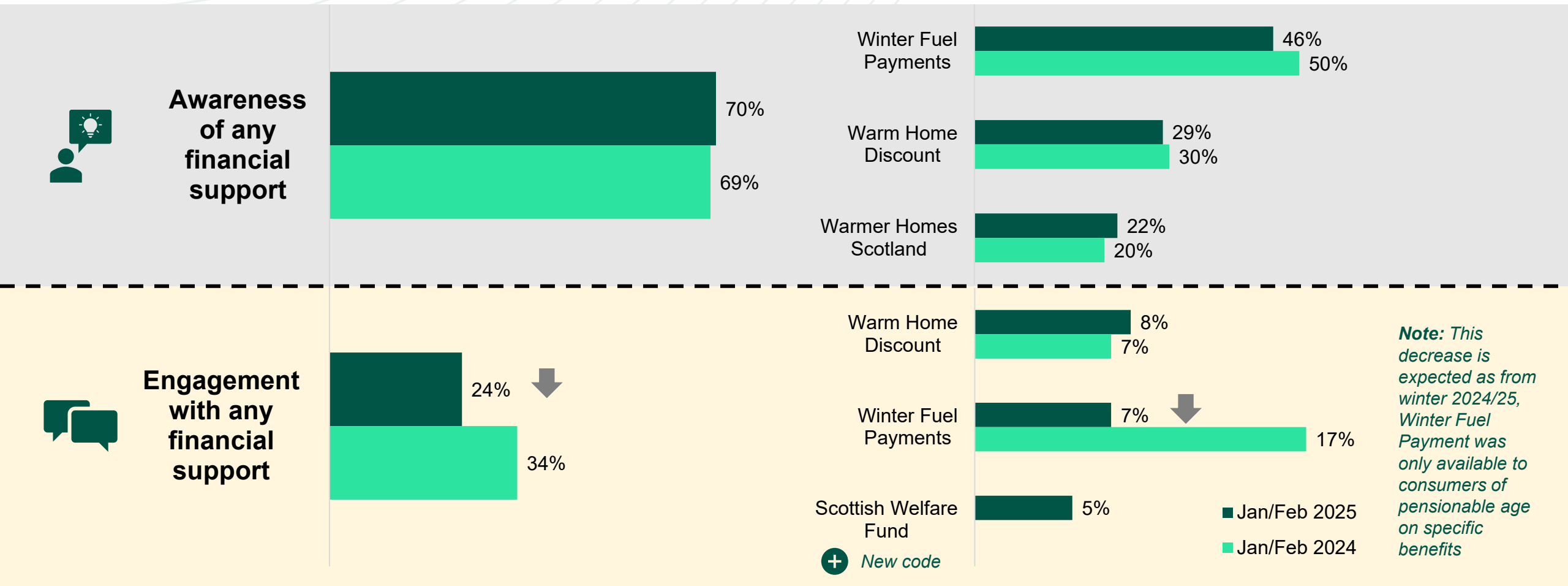
Most households that are in energy debt are confident they can clear their debt, and this has increased since Jan/Feb 2024. Households are relatively split in whether they have sought advice.



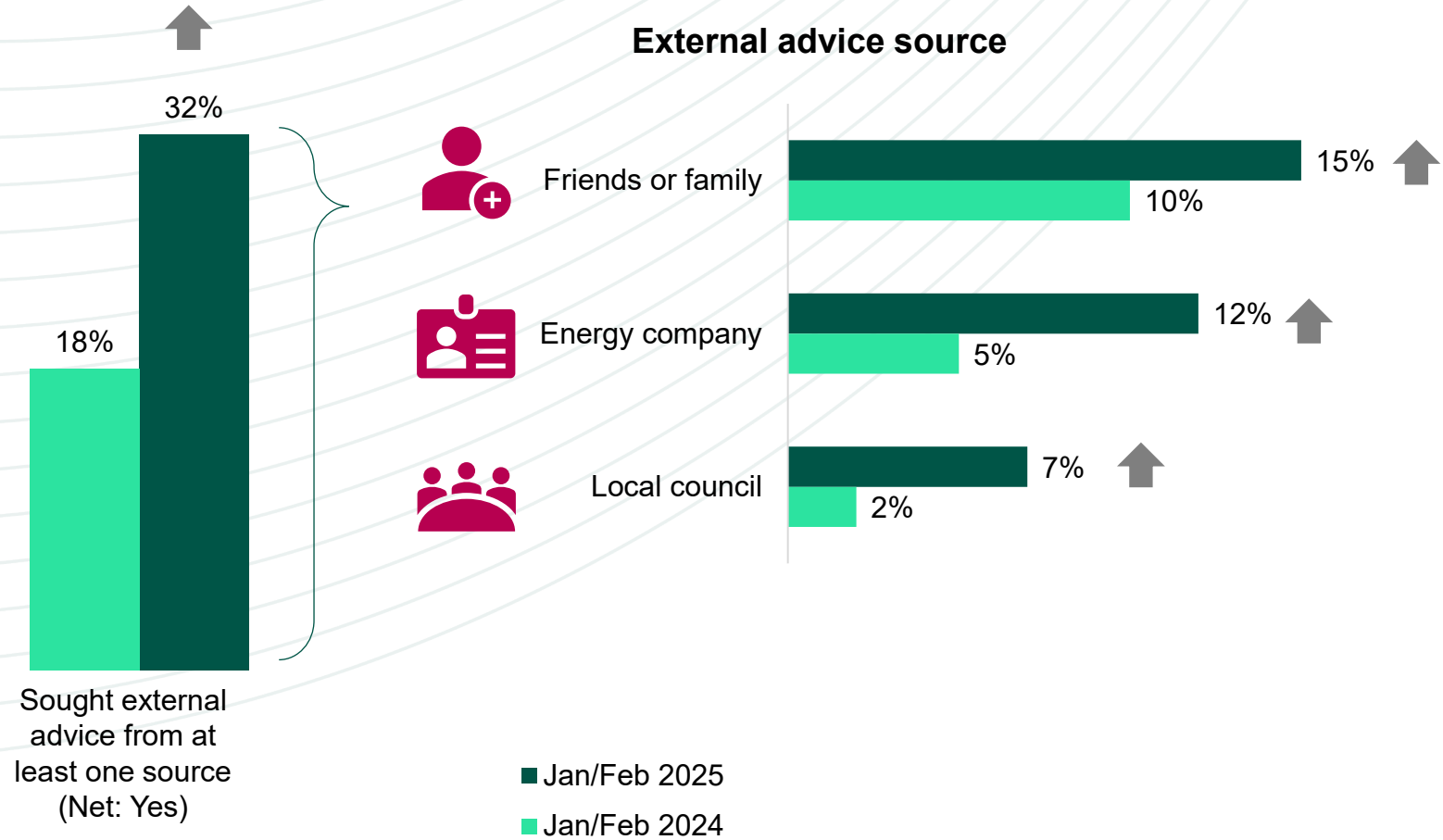
'Yes, this applies to my household'

Jan/Feb 2024	Jan/Feb 2025
42%	69% 
+ New statement	
16%	34% 
26%	30%






Households' awareness of financial support remained stable, however, fewer households reported engagement with financial support compared with the last wave.



Over a third of all households have sought external advice from at least one source, an increase since Jan/Feb 2024, and the most reported advice source is from family and friends.



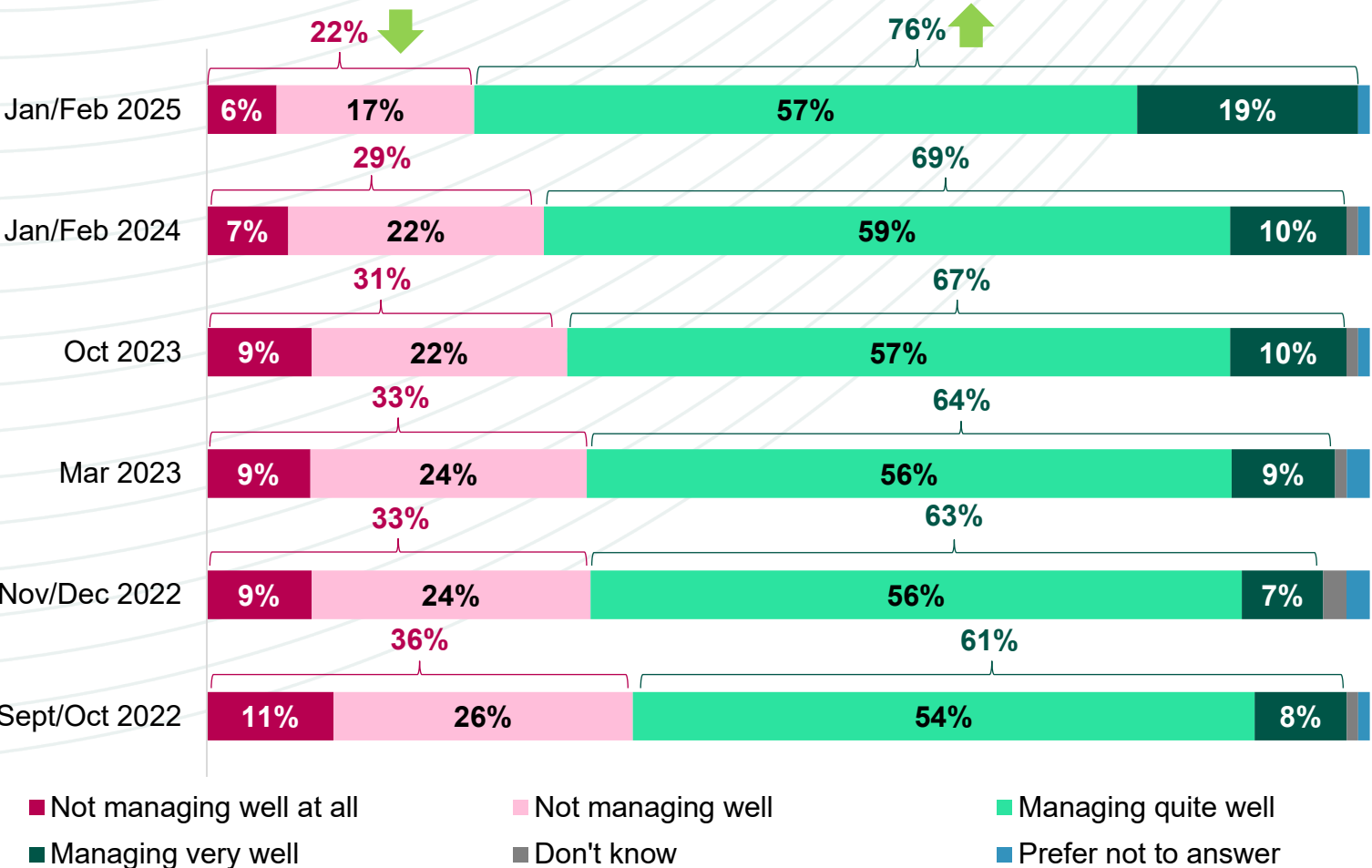
Groups least likely to seek external advice

-  Older age groups (65+, 10%) compared to younger age groups (16-24, 72%)
-  Live in remote rural areas (15%), accessible small towns (21%), accessible rural towns (21%) and other urban areas (26%) compared to large urban areas (35%)
-  Over 65s in the household (19%) compared to those with no over 65s (37%)
-  Those that do not have a disability or health condition (26%) compared to those that do (43%)
-  Higher earners (over £60,000, 27%) compared to lower earners (less than £20,000, 44%)


D7/AFF18. In the last 3 months, which, if any, of the following have you sought advice from about paying your energy bills, this could be online, over the phone, or in person (unless stated otherwise in the options below)?. Base: All (Jan/Feb 2025 n=1,656, Jan/Feb 2024 n=1,609)

Affordability


Three-quarters of households reported that they are managing well financially, an increase compared to the Jan/Feb 2024. This has consistently and gradually increased since Sept/Oct 2022.




Groups most likely to not be managing well financially




Lower earners (less than £20,000, 37%) compared to higher earners (over £60,000, 9%)




Those that have a disability or health condition (34%) compared to those that do not (17%)



Single households (32%) compared to households of 2-4 people (20%)



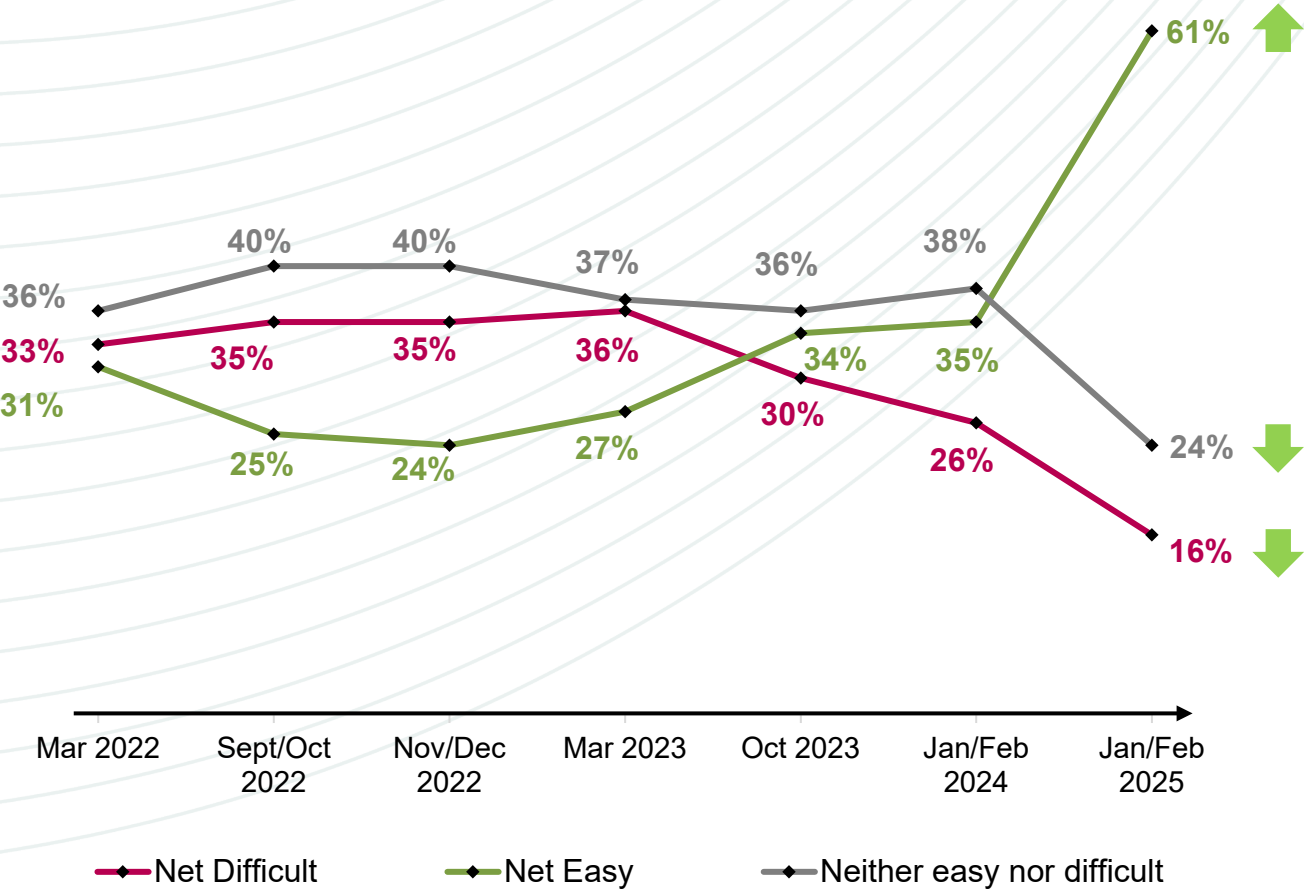
Those that live in accessible small towns (30%) compared to large urban areas (21%)








Those that receive benefits (26%) compared to those that do not (18%)

S2a/HF1. Which of these phrases best describes how you and your household are managing financially these days? [not managing well at all to managing very well]. Base: All (Jan/Feb 2025 n=1,656, Jan/Feb 2024 n=1,609, Oct 2023 n=1,589, Mar 2023 n=1,579, Nov/Dec 2022 n= 1,621, Sept/Oct 2022 n=1,586)


Over half of households reported that it is easy to keep up with their energy bills, an increase compared to Jan/Feb 2024.



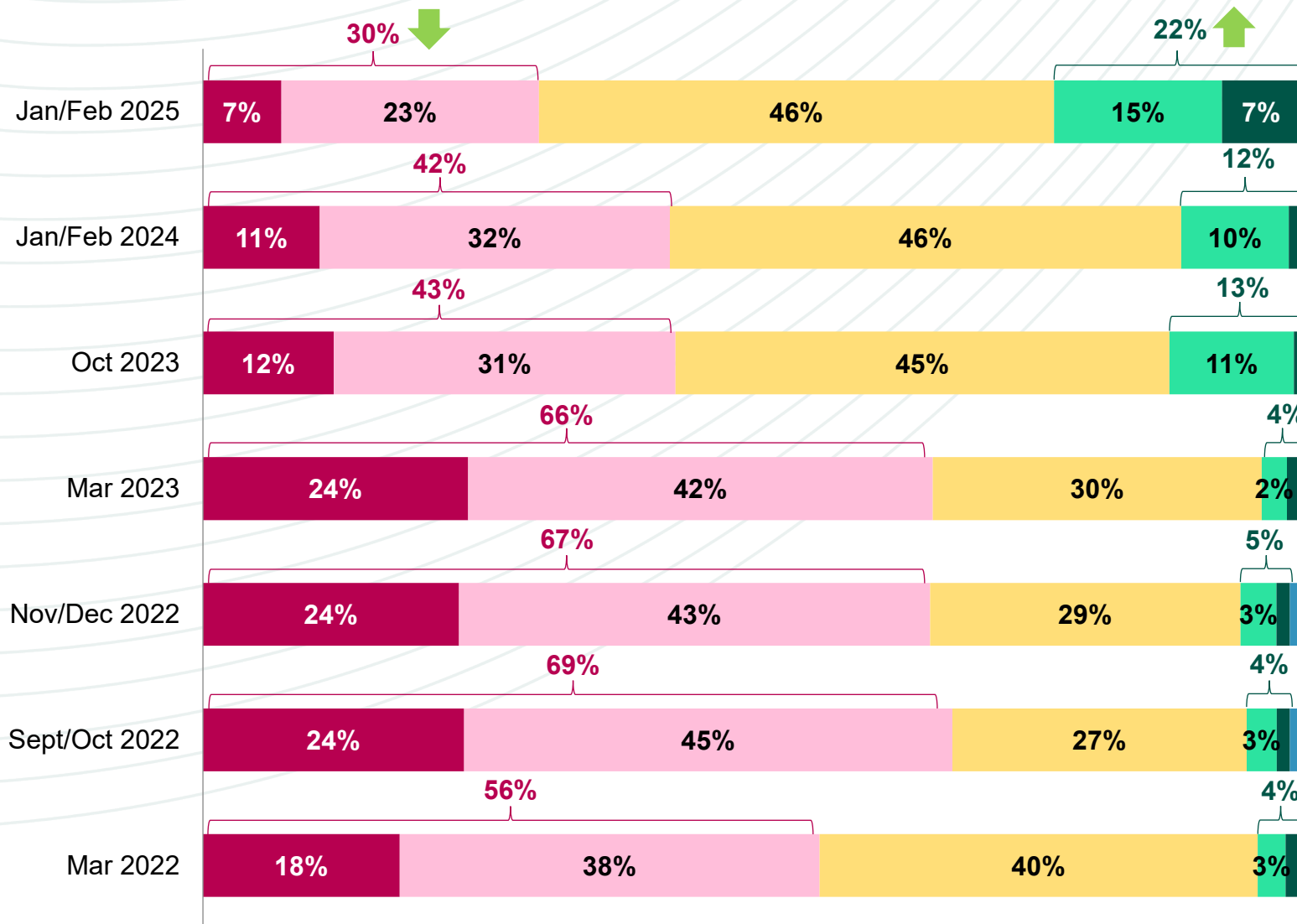
Groups most likely to find it difficult to keep up with energy bills

-  Have a disability or health condition (24%) compared to those that do not (12%)
-  Lower earners (less than £20,000, (23%) compared to higher earners (over £60,000, 6%)
-  Single households (20%) compared to households of 2-4 people (14%)
-  Females (19%) compared to males (12%)
-  Receives benefits (18%) compared to those that don't (12%)

Groups most likely to find it easy to keep up with energy bills

- The opposite of the above characteristics, plus:*
-  Older age groups (65+, 65%) compared to young age groups (35-44, 55% and 45-55, 54%)

More households reported they have found it easier to keep up with their energy bills compared with this time last year.



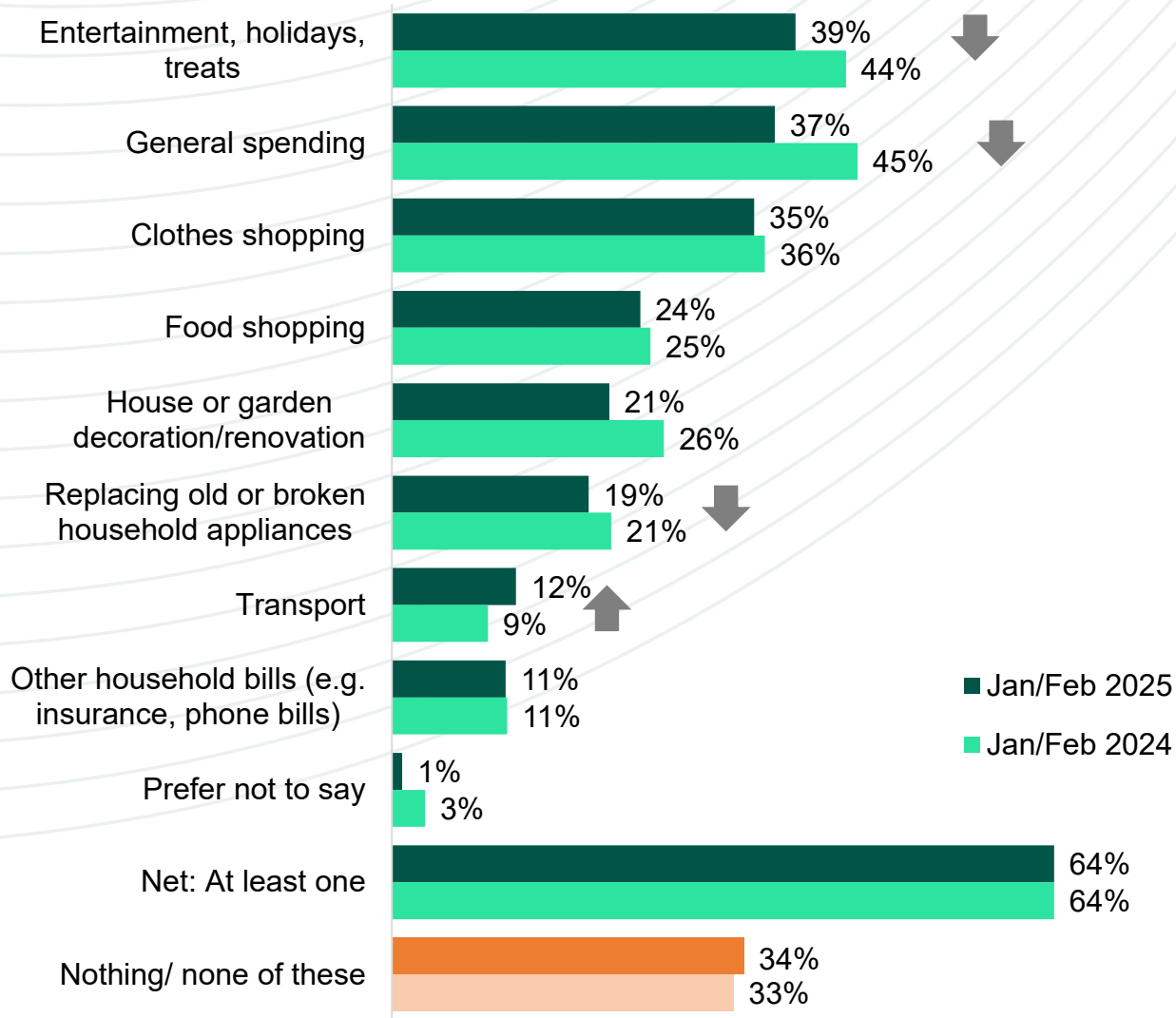
Groups most likely to have found it more difficult to keep up with energy bills compared to this time last year

- Households with 5+ people (41%) and single households (34%) compared to 2-4 people (28%)
- Households with two generations of the same family (37%) compared to households with three or more generations (18%) living together
- Those that live in accessible small towns (40%) and other urban areas (34%) compared to large urban areas (26%)
- Those who have a disability or health condition (38%) compared to those who do not (26%)
- Lower earners (less than £20,000, 37%) compared to higher earners (over £60,000, 18%)

■ A lot more difficult ■ A little more difficult ■ No difference ■ A little easier ■ A lot easier ■ Prefer not to answer

C2/AFF4. Compared with this time last year, how much easier or more difficult is it for your household to keep up with your energy bills nowadays? Base: All (Jan/Feb 2025 n=1,656, Jan/Feb 2024 n=1,609, Oct 2023 n=1,589, Mar 2023 n=1,579, Nov/Dec 2022 n=1,621, Sept/Oct 2022 n=1,586, Mar 2022 n=2,012).

The overall proportion of households making cuts to spending behaviours to pay for energy bills remains the same as Jan/Feb 2024.



Groups most likely to have cut back on at least one spending behaviour to pay for energy bills:



5+ people in household (86%) compared with 2-4 people in household (62%)



Younger age groups (16-24, 85%) compared to older age groups (65+, 41%)



Households with three or more (84%) or two generations (78%) living together compared to non-multigenerational households (57%)



Households with children under 5 (79%) compared to with not (63%)



Lower earners (less than £20,000, 80%) compared to higher earners (more than £60,000, 51%)

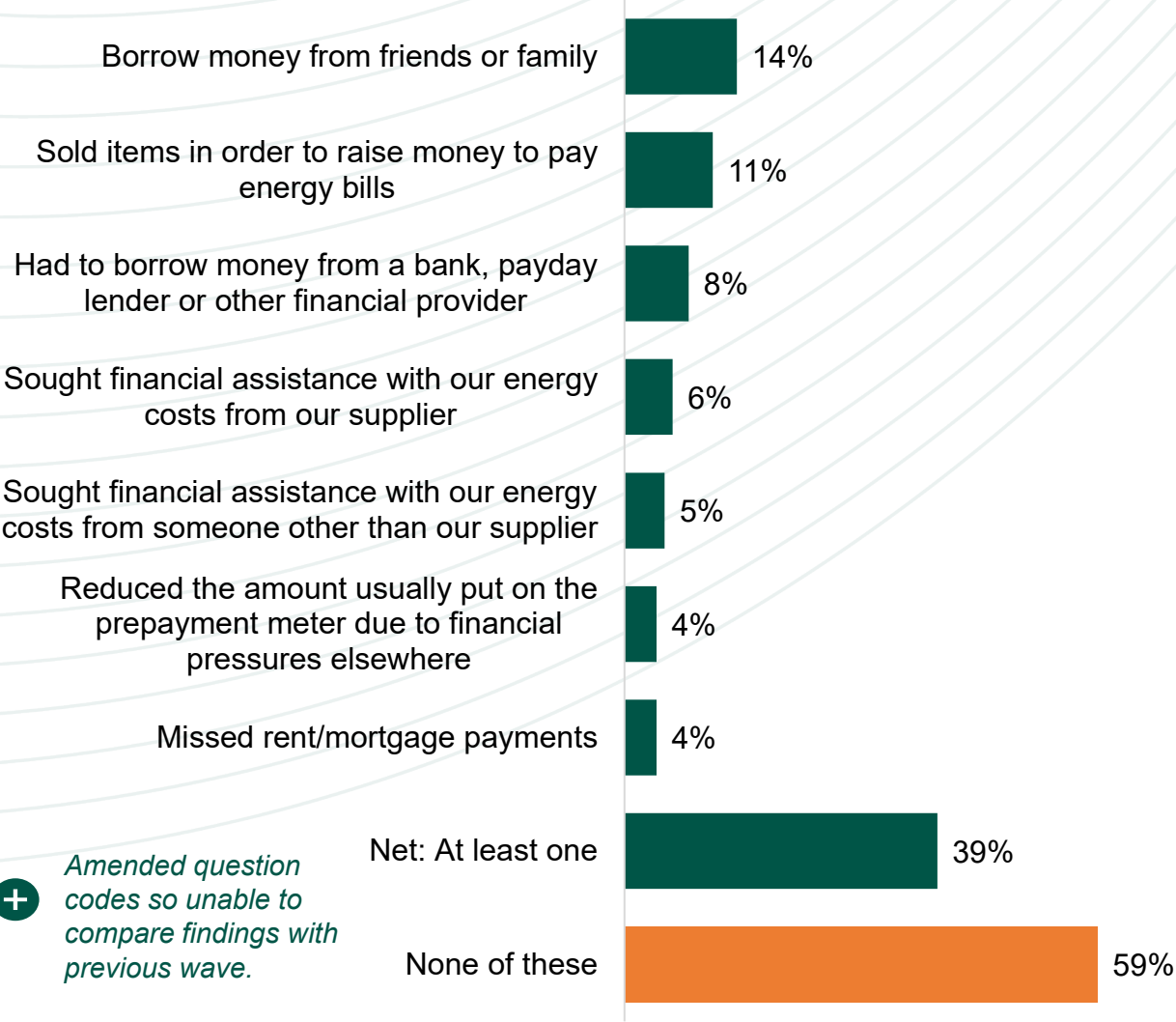


Those that have a disability or health condition (76%) compared to those that do not (58%)












Those that live in a flat/apartment (69%) compared to those that live in a house (62%)

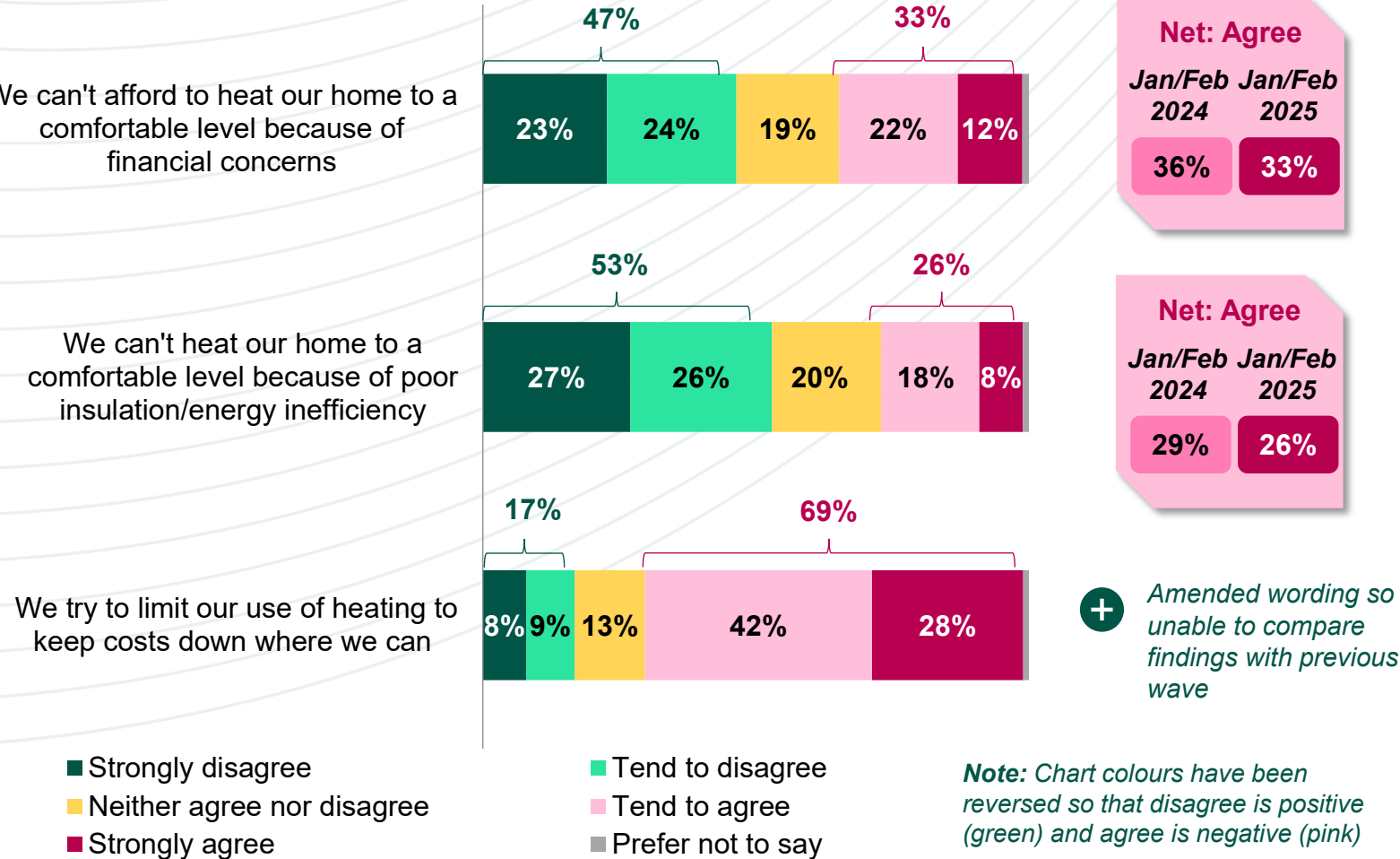
Over a third of all households had experienced at least one financial impact of the cost of energy, such as borrowing money from friends/family and selling items to pay energy bills.



Groups most likely to have experienced at least one financial impact of the cost of energy

-  Households with three or more generations (78%) or two generations (48%) living together compared with non-multigenerational households (30%)
-  Younger age groups (16-24, 70%) compared to older age group (65+, 18%)
-  Households with 5+ people (62%) compared to households with 2-4 people (36%)
-  Lower earners (less than £20,000, 56%) compared to higher earners (over £60,000, 26%)
-  Households with children under 5 in (61%) compared with not (36%)
-  Those that have a disability or health condition (55%) compared to those that do not (30%)
-  Live in rural areas (44%) compared to urban areas (37%)
-  Those that receive benefits (43%) compared to those that don't (33%)
-  Live in a flat/apartment (45%) compared to a house (35%)

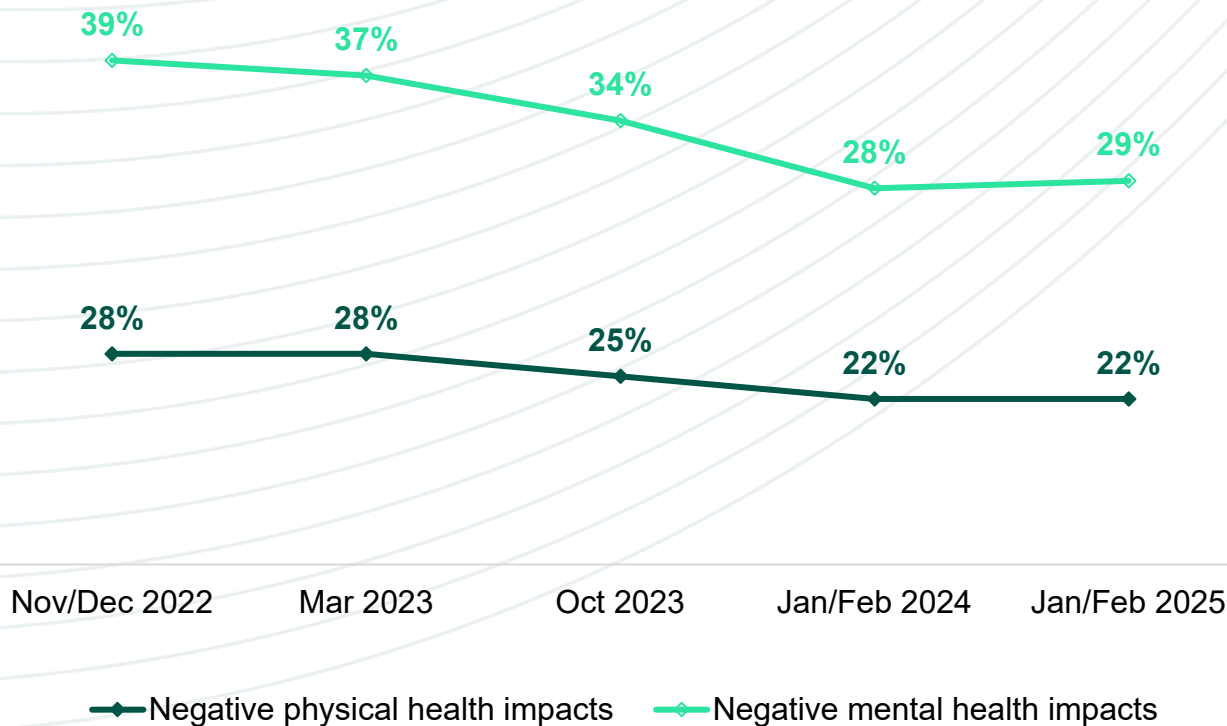
The proportion of households reporting they can't afford to heat their home to a comfortable level because of financial concerns is consistent with Jan/Feb 2024.



Groups most likely to not be able to afford to heat their home to a comfortable level because of financial concerns










- Households with three or more (51%) or two (38%) generations living together compared to non-multigenerational households (26%)
- Lower earners (less than £19,000, 51%) compared with higher earners (over £60,000, 16%)
- Have a disability or health condition (48%) compared to those that do not (26%)
- Single households (43%) compared with households of 2-4 people (30%)
- Younger age groups (16-24, 41%) compared with older age groups (65+, 26%)
- Receive benefits (38%) compared to those that do not (28%)
- Live in a flat/apartment (38%) compared to a house (31%)

Approximately a third of all households reported negative mental health impacts due to keeping up with their energy bills, while just over a fifth reported negative physical health impacts. These findings are relatively consistent across waves.



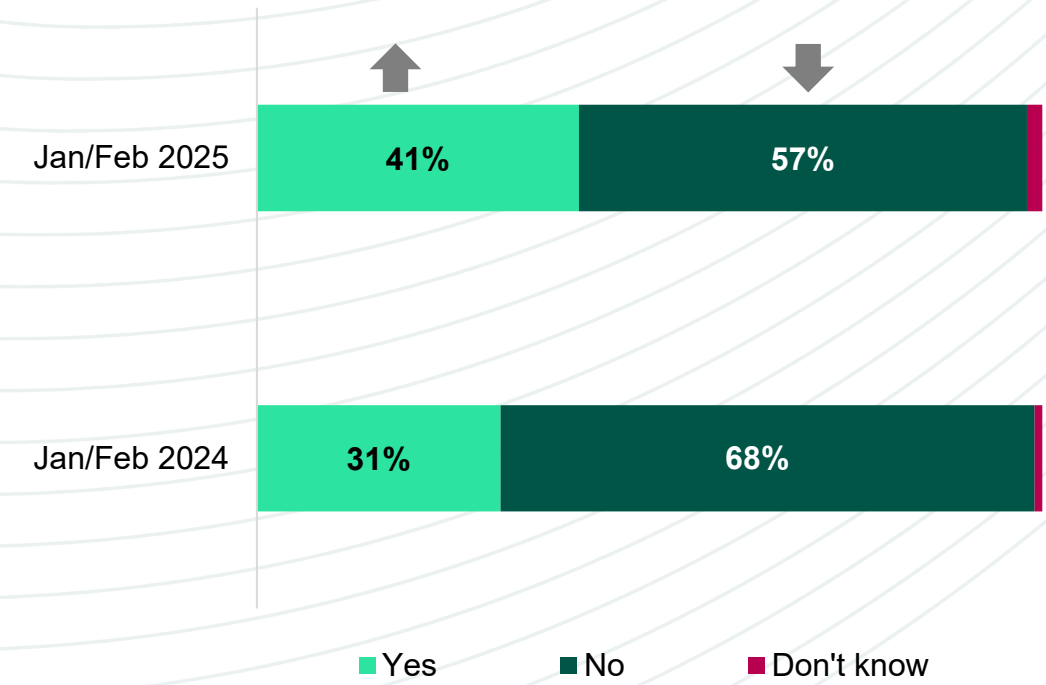
Note: This question was introduced in Nov/Dec 2022

Groups more likely to report negative mental health impacts

-  Those in energy debt or arrears (66%) compared to those that are not (22%)
-  Households with three or more generation (56%) or two generations (39%) living together compared to non-multigenerational households (24%)
-  Those that have a disability or health condition (50%) compared to those that do not (20%)
-  Younger age groups (16-24, 43%) compared to older age groups (65+, 10%)
-  Lower earners (less than £20,000, 41%) compared to higher earners (over £60,000, 19%)
-  Households with children under 5 (43%) compared to without (28%)
-  Households with 5+ people (39%) compared to 2-4 people (29%)
-  Live in a flat/apartment (37%) compared to a house (26%)
-  Receive benefits (33%) compared to those that do not (25%)

Experience of energy supplier

More households reported contacting their energy supplier compared with this time last year.



Groups most likely to have contacted their energy supplier

- Households with three or more generations living together (76%) compared to non-multigenerational households (38%)
- Those in energy debt (68%) compared to those that are not (36%)
- Younger age groups (16-24, 56%) compared to older age groups (55-64, 31% and 65+, 34%)
- Use regulated energy supply (55%) compared to unregulated energy supply (40%)
- Households with children under 5 (54%) compared to without (40%)
- Have a disability or health condition (48%) compared to don't (39%)

Just over three-quarters of households have not been contacted by their energy supplier about low-carbon emitting technology.



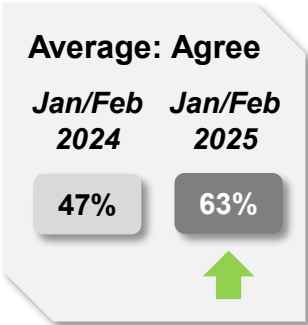
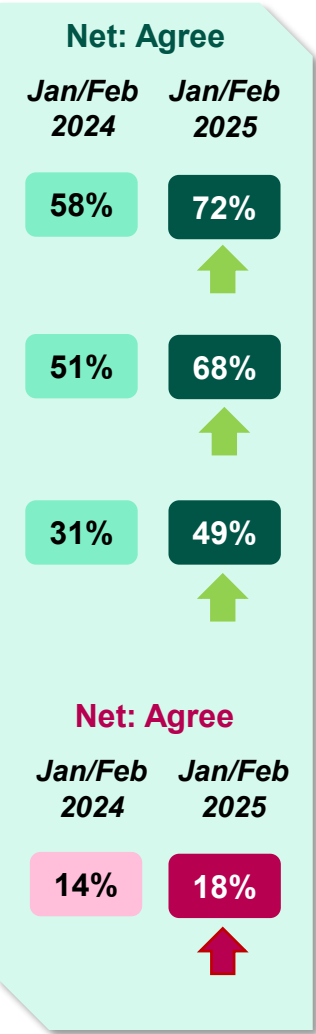
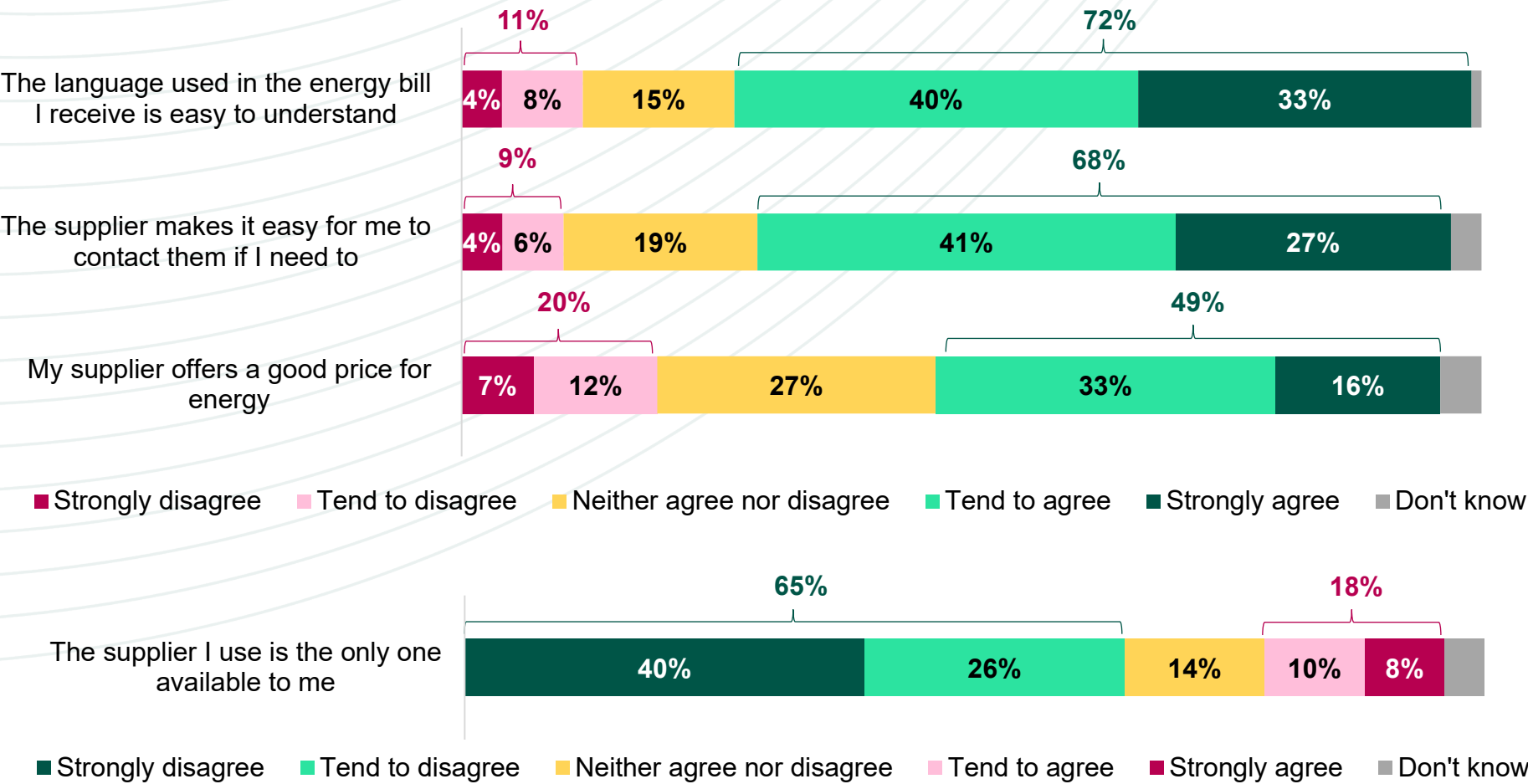
76% of respondents' energy supplier did not contact them about low-carbon emitting technology

New question

***Note:** It is an expectation for suppliers to get in touch with customers to help with their bills. This could include informing them of how low-carbon emitting technology can reduce their bills and directing them to financial support, such as the Energy Savings Trust.*

B1/SER2. Have you contacted your supplier for any reason in the last six months?. Base: All (Jan/Feb 2025 n=1,656; Jan/Feb 2024 n=1,609)
B3. Has your energy supplier contacted you about low-carbon emitting technology (LCT)? Base: All (n=1,656)

More households consistently reported a better experience with their energy supplier compared with this time last year.



Appendix: Demographics

Demographics: Characteristics

Region	
Central, Mid-Scotland and Fife	21%
North East Scotland	16%
South Scotland	15%
Lothians	15%
West Scotland	14%
Glasgow	12%
Highlands and Islands	7%

Ethnicity	
White	90%
African	3%
Indian	2%
Pakistani	1%
Chinese	1%
Black	1%
Any mixed or multiple ethnic group	1%

Urban/rural area (2-fold)	
Urban	83%
Rural	17%
Don't know	1%

Urban/rural area (6-fold)	
Large Urban areas	35%
Other Urban Areas	27%
Accessible Small Towns	8%
Accessible Rural Areas	8%
Remote Rural Areas	3%
Remote Small Towns	2%
Don't know	17%

Gender	
Female	54%
Male	46%

Disability/health condition	
No	65%
Yes	33%
Prefer not to say	2%

Employment status	
Full time paid work (over 30 hours per week)	44%
Retired	22%
Part time paid work	14%
Unemployed	9%
Self-employed	4%
Other	4%
Full time education (school/college/university)	3%
Prefer not to say	1%

Age bracket	
16-24	8%
25-34	21%
35-44	18%
45-54	15%
55-64	14%
65+	24%
Prefer not to say	1%

Household income	
Less than £5,000	4%
£5,000 to £9,999	5%
£10,000 to £14,999	7%
£15,000 to £19,999	7%
£20,000 to £24,999	9%
£25,000 to £29,999	10%
£30,000 to £34,999	8%
£35,000 to £39,999	8%
£40,000 to £49,999	10%
£50,000 to £59,999	9%
£60,000 to £69,999	6%
£70,000 to £99,999	8%
£100,000 to £149,999	3%
£150,000 and over	2%
Prefer not to say	4%

Demographics: Household makeup

Priority service register	
Disability, medical or mental health condition	23%
Over the age of 65	23%
Children under the age of 5	9%
Vulnerable situation for another reason	8%
Pregnant	4%
None of these	45%
Don't know	2%
Prefer not to say	1%

Number of people in household	
1 person	21%
2 people	37%
3 people	18%
4 people	16%
5 people	4%
6 people	1%
Prefer not to say	1%

Demographics: Property characteristics

Tenure type	
Own outright	37%
Own with a mortgage or loan	25%
Social rented by council, housing association or registered social landlord	19%
Private landlord or letting agency	13%
Shared ownership	2%
Other private rented	2%
Live rent free	1%
Don't know	1%

Property type	
House	54%
Flat, apartment or bedsit	32%
Bungalow	9%
Maisonette	2%
Temporary building	1%

Property age	
Pre 1919	10%
1919-1944	10%
1945-1964	15%
1965-1982	18%
1983-2002	17%
Post 2002	19%
Don't know	10%

Number of bedrooms	
1	11%
2	32%
3	39%
4	14%
5	3%
6+	1%



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