cold homes, tough choices: fuel poverty in somerset

thrive
making somerset stronger

introduction

Behind every statistic is a story. This is humbling. Because in this case, one person out of every ten people we see in our everyday lives in Somerset is living in fuel poverty. That means 58,800 stories of Somerset people who are unable to heat their homes efficiently or effectively. There are 58,800 stories of people living in households that struggle to pay their bills; bills that are set to rise once again in the context of cost-of-living pressures that appear to be the new normal.

Yet this is not new information. Fuel poverty was coined as a term in the 1970s. It has become part of common parlance. Now it is joined by food poverty, transport poverty, bed poverty, and even digital poverty. There is a common denominator here. At Thrive we support thousands of people each year who, are quite simply, in poverty. We want to get under the bonnet of this. We want to understand what's happening in communities; what we need to do to amplify these stories and voices, and deliver meaningful change as a result. This is the first of a series of briefing papers we will publish that explore different issues our Somerset communities are facing.

We cannot do this alone. We are grateful to those partner organisations who have supported us in our analysis of the Somerset context and been so generous in sharing their data and insights; in particular Citizens Advice Somerset. We invite you, too, to join us. Share this report with your networks. Point out the statistics that present the stark reality of Somerset in the 21st century to your neighbours and colleagues.

Most of all, share the stories. Every single one matters.

Val Bishop
Chief Executive

"Tackling fuel poverty is essential: too many households are struggling to keep warm in their own homes. Rising energy bills, combined with older housing stock that is difficult to insulate, mean that families, pensioners, and low-income residents are often forced to choose between heating and other basic necessities. Living in cold and damp conditions is not just uncomfortable – it directly harms people's health, increasing the risks of respiratory illness, cardiovascular problems, and poor mental wellbeing. No one in our community should face the winter months with the worry of whether they can afford to heat their home. Organisations like Thrive play a vital role here, offering advice, practical support, and local partnerships that help households cut energy costs and stay warm.

Addressing fuel poverty is also about fairness and opportunity. By investing in better insulation, more efficient heating systems, and renewable energy, we can cut household bills and reduce carbon emissions at the same time. Supporting households to become more energy-efficient helps local people keep more money in their pockets, while creating skilled jobs in the green economy. Tackling fuel poverty is not just a matter of compassion but of building a healthier, fairer, and more sustainable community for the future."

Anna Sabine
MP for Frome and East Somerset

9%

of Thrive's village agent referrals in 2024 were directly related to fuel poverty

42%

of people seeking help from Citizens Advice Somerset in 2024 were from households with dependent children

1 in 10

people in Somerset live in fuel poverty

75%

of people seeking help with fuel debt from Citizens Advice Somerset in 2024 were disabled or had long term health conditions

very rural parts of somerset experience the highest levels of fuel poverty

the poverty lottery: heating or eating?

It's a choice you never want to have to make.

The latest Government figures suggest around 2.7 million households in England are impacted by fuel poverty. That's around 11 per cent of all households.[1] This is the lowest figure on record[2], although in 2024 the advisory Committee on Fuel Poverty reported to MPs that fuel poverty 'had not fallen to any meaningful extent' in five years. In real terms, households would need an average *annual* reduction in their fuel bills of £407 to be lifted out of fuel poverty.[3] As the public purse becomes tighter and the cost-of-living increases, the gap is going to widen further.

The big spike in energy bills in 2023 left more people struggling to pay their energy bills than ever before. Figures from energy regulator Ofgem showed almost 3.5 million households owed money to their energy companies; the total amount owed was over £4.15 billion at the end of the first quarter of 2025.[4] That leaves millions of people facing difficult decisions around whether to spend their money heating their home or putting food on the table.

Fuel poverty, like poverty in all its forms, can affect people of all ages, ethnic groups and in all parts of the UK. It has a huge impact on people's physical and mental health and leads to thousands of deaths every year, although estimates of the scale of deaths can vary [5 6]. The advisory committee on fuel poverty reported that people living in privately rented homes, ethnic minority households and those using prepayment meters were most at risk of not being able to afford fuel, and living in a cold home.[7] Not only does this put people's health at risk, but it also exacerbates existing social inequalities. Poverty is intersectional and multifaceted.[8]

Living in a cold home can cause or worsen respiratory conditions, such as COPD (chronic obstructive pulmonary disease), bronchitis and asthma. It can lead to heart attacks and strokes, make people more susceptible to illnesses like flu, and intensify mental health conditions like depression. It can exacerbate conditions like arthritis, reducing a person's grip and thereby putting them at greater risk of falls.[9 10 11 12] As cost-of-living pressures increase for pensioners, so do pressures on their wellbeing. Those who are living with Alzheimer's or dementia are also at particular risk as they may forget to put their heating on or wear suitable clothing.[13 14] A 2025 report from health charity Medact revealed two-thirds of the 2000-plus UK health staff polled say they see patients who live in excessively cold homes, while three-quarters see patients whose poor housing is likely to be harming their health. More than 60 per cent of health workers reported hearing of damp or mould in patients' homes.[15]

2.7 million

households in England are impacted by fuel poverty

1. Annual Fuel Poverty Statistics report 2025 **| 2.** Committee on Fuel Poverty: summer update - GOV.UK **| 3.** Annual Fuel Poverty Statistics report 2025 **| 4.** Committee on Fuel Poverty: summer update - GOV.UK **| 5.** The impacts of fuel poverty | Fuel Poverty Action **| 6.** Excess Winter Deaths and fuel poverty **| 7.** Fuel poverty has not fallen 'to any meaningful extent' in 5 years - GOV.UK **| 8.** Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE **| 9.** Fuel povertya is intimately linked to poor health - The University of Liverpool Repository **| 10.** Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE **| 11.** The impacts of fuel poverty | Fuel Poverty Action **| 12.** People living in poverty are twice as likely to end up in hospital fighting for breath | Asthma + Lung UK **| 13.** Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE **14.** Looking after a person with dementia in cold weather - Dementia UK **| 15.** Home, Sick Home: Frontline views on the public health crisis of unhealthy homes - Medact

Cold homes have a dramatic effect on children, including increasing the risk of developing respiratory diseases, reduced nutritional intake, increased social isolation and lower school attainment.[16 17] This stacks the odds against young people who are already facing inequality, generational cycles of poverty, and social mobility challenges. According to Medact, two-thirds of UK health staff saw children whose respiratory conditions are caused or worsened by mould or damp at least once a month.[18]

Cold and damp homes have a dramatic impact on the already stretched NHS. It was estimated in 2019 that the NHS spends at least £2.5 billion per year treating illnesses that are directly linked to cold, damp and dangerous homes – money that could so easily be put to better use within the health service.[19 20] As a system, we need to refocus on the wider determinants of health in order to better understand how to drive change. As national policy looks to shift towards prevention rather than cure, fuel poverty - and how to deliver meaningful change - must be part of the conversation. We cannot look at it in isolation.

£2.5 billion

per year is spent by the NHS treating illnesses that are directly linked to cold, damp and dangerous homes

Whilst we tend to talk more about fuel poverty in the colder months, climate change means that people can also be impacted by fuel poverty in the summer, and this is likely to increase in a country that is ill equipped to cope with the heat. The World Meteorological Organisation has predicted an 80 per cent chance that at least one of the next five years will experience a warmer year than 2024, which was the warmest on record.[21] This means many people are finding themselves in summer energy poverty, where they cannot afford to adequately cool their homes.[22 23]

Energy inefficiency: Who pays the price?

Government figures show a high level of regional variation in fuel poverty figures in England in 2024. The East region had the lowest proportion of households in fuel poverty at 9 per cent, while the West Midlands had the highest at 16.4 per cent.

The South West is at the lower end of the range with 10.1 per cent of households in fuel poverty. However, the region had the highest average fuel poverty *gap* – the annual reduction in fuel bills that would be needed to lift households out of fuel poverty. The average figure in the South West was £576 compared to the English national average of £407. The region with the lowest fuel poverty gap was the North East, where fuel poor households would need an average reduction in their annual fuel bills of £289 to lift them out of fuel poverty.[24]

16. Social workers report housing crisis for children - SWU Social Workers Union **17.** Cold homes and children's health **| 18.** Home, Sick Home: Frontline views on the public health crisis of unhealthy homes - Medact **| 19.** Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE **| 20.** The cost of unhealthy housing to the NHS, House of Commons, 26 February 2019 | Local Government Association **| 21.** WMO Global Annual to Decadal Climate Update (2025-2029) **| 22.** How Fuel Poverty is Still an Issue Throughout the Summer Months **| 23.** How fuel poverty is still an issue during the summer **| 24.** Annual Fuel Poverty Statistics report 2025

out in the cold: the impact of fuel poverty in somerset

A rural idyll?

Somerset is a beautiful place in which to live and work. It is often viewed as one of the more prosperous parts of the country, and many people choose to retire to the county.

But this can disguise a multitude of problems, including pockets of deprivation, debt, and food and fuel poverty. Whilst we await the first rural indices of deprivation in Autumn 2025, figures from the IMD published in 2019 showed that within Somerset there are 29 areas among the 20 per cent most deprived parts of England. Some 47,000 people, or eight per cent of Somerset residents, live in one of those areas. Parts of Bridgwater, Taunton, Glastonbury, Highbridge and Yeovil featured in the 10 per cent most deprived areas of the country.[25] This does not take into account however the struggles seen in rural areas, which are, at this time, not sufficiently understood. 48 per cent of Somerset's population live in rural districts.

The Government does produce estimates of fuel poverty by parliamentary constituency that drill down to smaller geographical areas, but warns that these are based on multiple data sources and so may be less reliable than the national and regional figures. The 2023 data suggests some very rural parts of the county have the highest levels of fuel poverty, with 16 per cent of households in Williton, Quantock and Stogursey estimated to be in fuel poverty and 15.3 per cent in Dunster, Dulverton and Exmoor.[26] This is likely to be exacerbated by older housing, an older demographic and off-grid fuel requirements in very rural areas. In addition to this many pensioners struggled without the winter fuel payment last year.

Estimated fuel poverty by constituency in Somerset[27]

Constituency	Estimated households in fuel poverty	Estimated percentage of households in fuel poverty
Bridgwater	4,517	9.9%
Frome & East Somerset*	4,147	10.1%
Glastonbury & Somerton	4,885	11.5%
Taunton & Wellington	4,645	9.2%
Tiverton & Minehead*	5,382	12.4%
Wells & Mendip Hills*	4,254	10.5%
Yeovil	4,890	9.9%

* Some parts of these parliamentary constituencies lie outside the county of Somerset.

25. https://www.somersettrends.org.uk/topics/wages-wellbeing/deprivation/ **| 26.** Local area data: fuel poverty **| 27.** Local area data: fuel poverty

Our own data shows that we receive hundreds of referrals for Somerset people facing fuel poverty issues.

During the year April 2024 to March 2025, we received 739 referrals to support people with issues around fuel poverty – nine per cent of all referrals. They came from all parts of Somerset and across all age ranges, although most were for people of working age, with a third (247 referrals) aged 26 to 45 and 36 per cent (266 referrals) aged 46 to 65. Almost 2000 of our referrals were for people seeking help with finance and benefits.[28]

The impact of fuel poverty in the county is corroborated by Citizens Advice Somerset. In the same year they report supporting 719 clients with fuel debt. Nearly three-quarters of those seeking their help with fuel debt were disabled or had long-term health conditions and 42 per cent were from households with dependent children. Almost 60 per cent were housing association or council tenants, 24 per cent were renting privately and more than one in ten owned their own home outright or had a mortgage. More than a quarter of clients with fuel debt were in some form of employment and six per cent were unpaid carers.

Citizens Advice Somerset state that more than five per cent of those they supported with fuel debt issues reported spending 20 per cent or more of their monthly income on fuel. This is a trend that many of our Village Agents also see. Worryingly, many clients had multiple other debts in addition to their fuel debt, with almost half (48 per cent) reporting they also had council tax arrears, more than a third (39 per cent) having water and sewage debts and more than a quarter (27 per cent) having debts to credit or store cards.[29] We cannot see fuel poverty in isolation from other issues.

739 referrals

were made between April 2024 and March 2025 to help people with issues of fuel poverty

In November 2024 Citizens Advice Somerset produced a report **Somerset's Flooring Lottery**, which examined social housing providers' policies on the provision of flooring in social housing in the county.[30] It highlighted inconsistent and opaque policies across the county and urged social housing providers to retain floor coverings for their tenants whenever they can.

Thrive is also aware of multiple cases in which families have moved into social housing where the previous tenants' carpets were removed, leaving bare floors. Consultation with the Village Agent team showed this was common for clients that presented with fuel poverty across Somerset. Superficially it seems a small issue when compared to crippling debt and unpayable bills; but taken with so many other financial pressures it can sometimes be years before people can save up enough to put down carpets or flooring. Homes with bare concrete floors are more difficult to keep warm and energy efficient, leading to those impacts on physical and mental health outlined above.

Just a short hop across the Bristol Channel, the Welsh Government introduced the **Welsh Housing Quality Standard 2023** to improve the quality of social housing there.[31] This included a new regulation that at change of tenancy, social landlords must ensure all habitable rooms, staircases and landings have suitable floor coverings. As a result of their report, Citizens Advice Somerset are working with social housing providers to support their commitment to a pilot project to test what difference retaining flooring in houses at a tenancy changes makes. This marks a significant change for tenants in social housing, should it be successfully rolled out.

There remains the need however for a shared policy principle for all housing providers and Somerset Council to commit to, which will mean that tenants do not have worry if they move between housing providers, and can be assured of consistency across the county. Should Somerset achieve this, it would be significant for our clients who live in social housing, however there are a significant number of tenants in the private sector who continue to struggle, especially in rural areas where housing stock is older, and less energy efficient. There is further work to do to engage with private landlords on the issue of poor flooring.

The increase in people who are working and struggling to pay their bills that we saw last year is set to continue this year, with no relief from cost-of-living pressures on the horizon.

If we do not address the challenges in Somerset that contribute to, or stem from, fuel poverty, individuals and households will remain trapped in a pattern of cold homes and rising debt.

Choosing between heating and eating is a choice that no one should have to make.

28. Home - Thrive **| 29.** Citizens Advice Somerset - Free, confidential, advice to help you. **| 30.** Somersets-Flooring-Lottery-November-2024.pdf

31. https://www.gov.wales/welsh-housing-quality-standard-2023-0

the true cost of keeping warm

Behind all statistics are human beings.

The crippling reality of fuel poverty and how it invades every aspect of daily life can be found in the stories of these individuals in Somerset. Their experiences are a stark reminder that for many, warmth and comfort in winter come at a price far greater than pounds and pence - it is a choice between health, dignity, and survival.

sarah's story

"Sarah was spending far more than 20 per cent of her income just to keep her home habitable."

When Sarah moved into her new housing association flat, in February 2024, she hoped it would be the beginning of a new chapter in her life.

Almost immediately however, she noticed damp creeping across the walls. Within days, black spots of mould appeared - most alarmingly in the bedroom, where her bed was never quite dry and the curtains and blinds gathered a persistent, musty covering. Sarah's physical and mental health began to suffer.

Sarah did everything she could. She budgeted carefully for all her monthly costs. To improve ventilation, she opened windows every day and left doors ajar to encourage the air to circulate.

But keeping the flat warm and dry came at a price that Sarah couldn't afford. Constantly running the heating drove her energy bills sky-high. Forced to make impossible choices, Sarah began to cut back on food. Eventually she resorted to sleeping on the sofa and heating one room.

The housing association painted over the mould, but the problem came back. They gave Sarah a dehumidifier but running it meant even higher bills. The underlying issues of poor energy efficiency and neglected maintenance left Sarah feeling desperate. Sarah was spending far more than 20 per cent of her income just to keep her home habitable. She was forced into a situation of compromising her health for a roof over her head.

Sarah's Village Agent[32] referred her to the Centre for Sustainable Energy who provided guidance and support. Thrive was also able to award her a Surviving Winter Grant, funded through Somerset Community Foundation, to help with her bills. The Village Agent organised regular food parcels. Most importantly they stood by her side in every meeting about her housing conditions. Sarah was able to move to a temporary property while hers was being mould washed, and then after more meetings and a further decline in her mental health the housing association agreed that she could stay in her temporary accommodation permanently. Sarah is happy and settled in a fresh, clean bungalow.

32. 'Village Agents' are based in parishes, village, towns and neighbourhoods and support the most vulnerable people in our communities who are experiencing challenging times or facing a crisis. They help people and their families for as long as they need it.

fred's story

"Fred's* experience highlights the many facets of fuel poverty, and how it can force vulnerable individuals into living in homes that are hard to heat simply because they cannot afford basic necessities like carpets."

Fred faced a heartbreaking and bewildering ordeal after the loss of his mother. Suddenly alone in their two-bed housing association bungalow, Fred was given notice to leave. Fred has a learning difficulty and struggled to understand the single occupancy policy amidst his grief. With no family to guide him, and little knowledge of managing bills or benefits - his mother had always taken care of those tasks - Fred was left vulnerable and distressed, with limited financial resources to keep himself afloat.

A Village Agent was able to contact the housing association, successfully supporting his application for an Extra Care Housing flat. But there was an unexpected complication; although the flat was fully carpeted during his viewing, on moving in he found that all the carpets had been removed. This was a standard policy at the time, even though the carpets were nearly new. Facing a move in winter and the prospect of bare concrete floors, Fred became deeply anxious about keeping warm and maintaining a comfortable home. His first attempt at heating the flat resulted in a huge bill.

With the support of his Village Agent, Fred was awarded a Surviving Winter Grant and support through Citizens Advice Somerset, providing vouchers for rugs, blankets, thick lined curtains, and heavy door curtains to help combat the cold. Citizens Advice Somerset also helped Fred to manage his electricity debt and budget for his new circumstances.

Fred's experience highlights the many facets of fuel poverty, and how it can force vulnerable individuals into living in homes that are hard to heat simply because they cannot afford necessities like carpets.

* Not the individual's real name

angela's story

"Do you put the heating on or do you get food? It literally makes you shake inside."

Angela, a resident of Glastonbury, found herself facing an impossible winter last year. Despite owning her own home, she was struggling to make ends meet after having to take time off work to care for her mother. With her income drastically reduced, and electricity costs soaring, the cost of keeping the house warm became overwhelming. Angela's love for animals meant she had eight cats to care for, adding further strain to her finances.

"Do you put the heating on or do you get food? It literally makes you shake inside," Angela told her Village Agent, reflecting the stark choices she faced each day.

Thanks to the Village Agent's help, Angela was able to access the local foodbank, taking some of the financial pressure off. Working alongside Citizens Advice Somerset, Thrive was able to provide vouchers, which she used to buy two low-energy portable heaters - enabling her to heat just one room at a time and avoid the cost of warming the whole house. An air fryer was also purchased with voucher support, allowing Angela to make hot, nourishing meals using less energy. Electric and gas pre-paid vouchers further eased the burden.

With this, and advice on other support available to her, Angela was finally able to find some respite from the relentless anxiety about heating costs.

"It's been so scary, when you don't have that much money and you have responsibilities and bills to pay."

what are we going to do about it?

In our work...

We will explore how we can work with local firms and businesses to provide more affordable flooring for households and clients.

We will work with communities to explore money saving initiatives that have worked well elsewhere, such as community washing facilities.

We will create, share and circulate 'Warm Home' checklists to vulnerable households and individuals.

We will seek to engage with private landlords, particularly those who let out older buildings, to help them understand what can be done to increase energy efficiency in their housing stock.

With our partners...

We call on housing providers and Somerset Council to build on their commitment to retain flooring where possible, and agree one basic policy standard principle for all providers in the county.

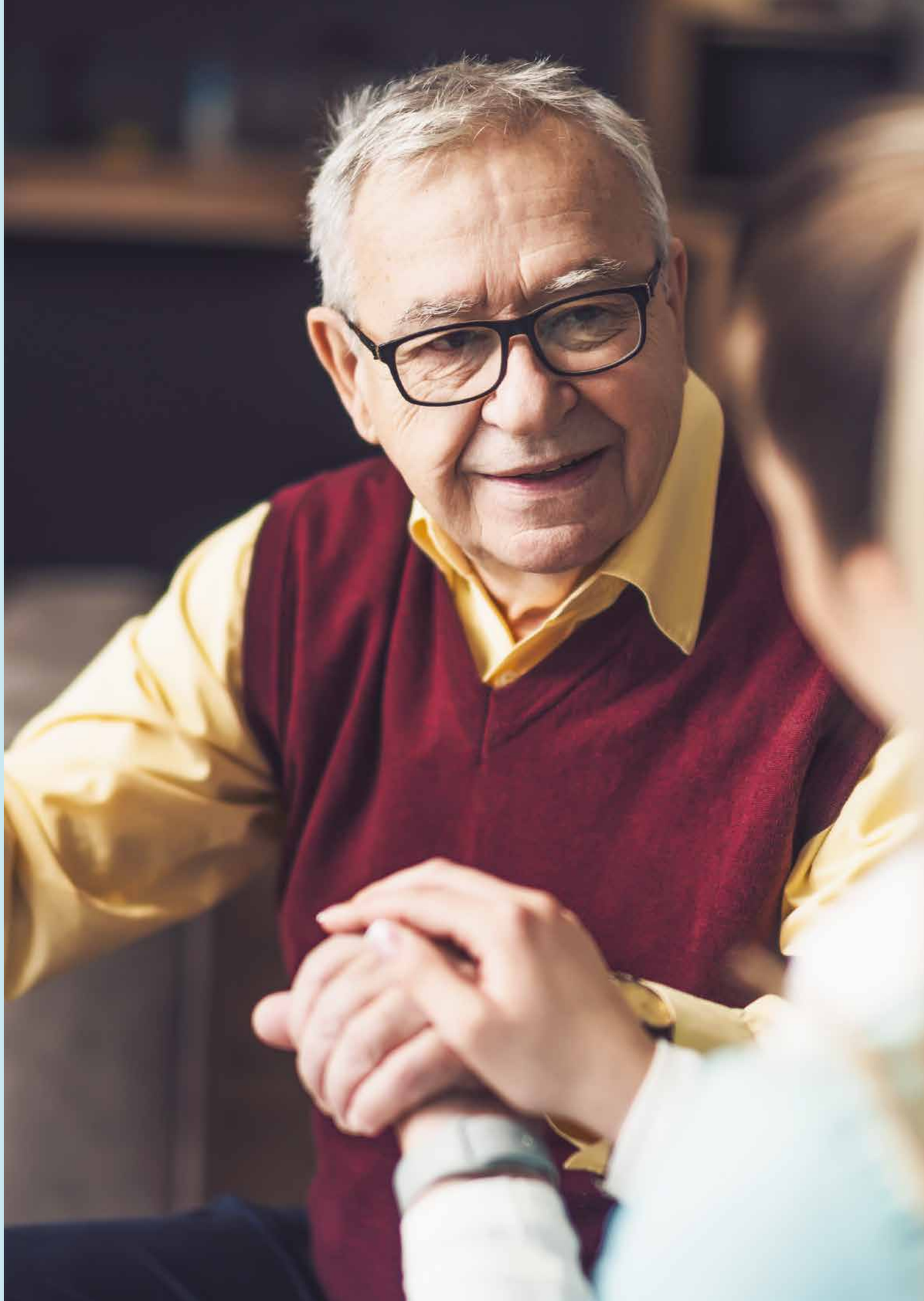
We are working with Burnham & Weston Energy and National Energy Action to create a forum for organisations supporting people with fuel poverty or energy efficiency to meet and identify ways of working together to benefit those most vulnerable in our Somerset communities.

We join National Energy Action and other local, regional and national partners in calling for:

- **More support for the poorest people in our communities to pay their bills.**
- **A fair and affordable transition to net zero including increased government support to insulate homes, and a fair allocation of costs so that the poorest people are not disadvantaged.**
- **A social tariff for energy, and a centrally run scheme to help indebted households more rapidly clear their energy debts.**

These are our ideas, but we want to hear yours! If you would like to work with us, or have ideas for new ways of supporting our communities, please get in touch.

val.bishop@thrivesomerset.org.uk



The Community Council for Somerset, operating as Thrive, is a Company Limited by Guarantee, Registered in England and Wales No. 3541219 and is a Registered Charity No. 1069260.

Thrive, Fitzwarren House
Queen Street
Taunton, TA1 3UG
01823 331 222
info@thrivesomerset.org.uk

Acknowledgements
Thanks to Rhoda Cooke, from Citizens Advice Somerset.
Written by Steve Ballinger and Alli Greed, with additional contributions from Kristy Hirons and Indie Monk, all from Thrive.