



MONEY AND  
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## Power to help

Accessibility of energy debt support for people experiencing mental health problems

## Executive Summary

- Rising prices in recent years have increased the cost of living. This in turn has increased the demand for debt advice services and energy related debts are one of the most common issues.
- According to polling, people with mental health problems are more than twice as likely to have been behind on energy bills (11% compared to 5%) and energy related debts are often indicative of other financial difficulties.
- Access to debt advice and support can make a significant positive difference, both to improving financial wellbeing and mental health.
- Energy companies are well placed to offer support to customers experiencing financial difficulties, but in a survey of our Research Community, less than half of respondents struggling with their energy bills (46%) received any support as a result of getting in touch with their energy provider.
- Experiences of support from energy companies were mixed. Respondents described instances of positive support where their needs were understood and addressed through practical steps such as reduced payments. However, the majority of respondents had negative experiences.
- Debt advice charities may offer a generally more positive experience, but access is limited.
- To be effective, access channels for debt support need to take account of common symptoms of mental health problems such as anxiety, low motivation and difficulty processing information. Communications should avoid exacerbating symptoms through a threatening tone or confusing statements.
- Advice and support should also take account of the needs of people with mental health problems, and staff should be trained appropriately to understand individual circumstances and offer practical, realistic solutions.
- Debt advice and support can be effective in relation to short term issues, but our research suggests that in the longer term, prevailing economic conditions mean difficulties keeping up with payments will often persist. Addressing these conditions will require wider systemic measures such as debt relief schemes.

## Introduction

The cumulative impact of rising prices has increased the cost of living.<sup>1</sup> Incomes have yet to catch up with rising household bills and it is low income households that are the most affected.<sup>2</sup> With many people struggling to afford rising bills, demand on debt advice charities has rapidly increased and energy debt is one of the main debts organisations deal with.<sup>3</sup> Our previous polling shows that, at a time when energy prices remain historically high,<sup>4</sup> people with mental health problems are more than twice as likely to have been behind on energy bills (11% compared to 5%).<sup>5</sup> Falling behind on energy bills is often an indicator of greater financial difficulties.

In this context, this policy note investigates the experiences of people with mental health problems who have fallen behind on their energy bills and makes recommendations both to debt advice providers and to energy companies themselves. These supplement and reinforce the conclusions of our 2020 report, *Help along the way*, which made detailed recommendations for ensuring debt advice is accessible to people with mental health problems.<sup>6</sup>

*“People with mental illness do not fall behind intentionally and a better understanding from companies and debt advice providers can prevent the problem from escalating. Being behind on any bill causes severe distress and fear to the person anyway, lack of understanding greatly magnifies the problem in mental health sufferers.”*

### Expert by experience

Common symptoms of having a mental health problem, including low motivation, increased impulsivity and difficulty processing information, can make it harder to be in work and manage finances.<sup>7</sup> These symptoms can also impair engagement with debt advice.<sup>8</sup> Our research, set out in this policy note, clearly demonstrates the importance of access to effective debt advice for people with mental health problems. However, while we welcome initiatives that increase the provision of advice to those with energy debts, whether directly through industry or funding initiatives, this advice can only be effective if it is delivered accessibly and as part of a consistent and effective package of support.

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<sup>1</sup> Francis-Devine B. High cost of living: Impact on households. 2024.  
<https://commonslibrary.parliament.uk/research-briefings/cbp-10100/>

<sup>2</sup> Ibid.

<sup>3</sup> Greenall A. [Debt time bomb: countdown to a household debt disaster](#). Citizens Advice. 2023.

<sup>4</sup> Bolton P and Stewart I. Domestic energy prices. House of Commons Library. 2024.  
<https://commonslibrary.parliament.uk/research-briefings/cbp-9491/>

<sup>5</sup> Money and Mental Health analysis of YouGov online polling of 2,069 UK adults in October 24-25 2023.

<sup>6</sup> Ibid.

<sup>7</sup> Holkar, M. [Seeing through the fog](#). Money and Mental Health Policy Institute. 2017.

<sup>8</sup> Bond, N and Holkar, M. [Help along the way](#). Money and Mental Health Policy Institute. 2020.

This note draws on our evidence from past research and published reports, as well as a survey of our Research Community commissioned by Impact on Urban Health and undertaken in May 2024. This survey received 244 responses. Nearly two thirds (64%)<sup>9</sup> of respondents were currently or had been behind on energy bills in the previous two years, and over half (58%) of this group were behind at the time the survey was carried out.<sup>10</sup>

## The need for support

Falling behind on energy bills often indicates greater financial difficulties which may require support to resolve. In our survey, nearly two thirds (64%) of respondents who were behind on their energy bills or unable to top up their prepayment meter (PPM) were also behind on at least one other bill or payment for a credit agreement.<sup>11</sup> The existence of multiple debts is reflected in other research, this includes the debt charity StepChange's finding that their clients have an average of 6 unsecured debts.<sup>12</sup>

Almost all respondents who had energy bill difficulties had taken some kind of direct action as a result:<sup>13</sup>

- 89% used less energy
- 71% cut back on essential spending
- 54% cut back on meals
- 44% borrowed money to pay for their energy bills
- 21% took some other action such as: using savings; not paying other bills; and getting in touch with organisations such as housing associations.

*"I've used less energy, gone without heat, electricity, food and meals. I eat every 2 days. I don't cook hot food to save on energy. I shower only 2 times a week... Stay in bed to keep warm triggers depression, house is cold. I live alone and I've never had an energy debt in my life."*

### Expert by experience

Being seriously behind on payments for bills contributes to worse mental health and this can become severe where support is not offered or available. Respondents told us that the experience of being in debt and not receiving support drove negative thoughts about themselves and made them feel like there was no hope.

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<sup>9</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 209 Research Community members who pay by direct debit or standard credit.

<sup>10</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 132 Research Community members who pay by direct debit or standard credit and were currently or previously behind on their energy bills. By 'behind' we mean missed at least one payment or paid less than the full bill.

<sup>11</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 152 Research Community members with energy bill difficulties. By energy bill difficulties we mean they were either currently or previously behind on their energy bills or had been unable to top up their prepayment meter in the past two years (since April 2022).

<sup>12</sup> StepChange. Statistics Yearbook: Personal Debt in the UK January-December 2023. 2024.

<sup>13</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 151 Research Community members with energy bill difficulties.

*"It was a very stressful time, I felt like a criminal, they were making me out to be a fraud and said if I don't pay my full bill I will be cut off, I work from home so that would've only made the situation worse. I had to borrow money from my family to pay my bill. I felt so hopeless and such a let down, I've never not kept up with my energy bills but things have spiralled."*

Expert by experience

While there is rarely just one factor, our previous research has shown that people who are in problem debt are three times more likely to think about suicide.<sup>14</sup> It is vital that people in these circumstances are able to access helpful support.

*"My mental health plummeted - I experienced suicidal thoughts for the first time in my life. I had to leave my job, which put me in a worse situation than ever as the universal credit payment didn't even cover my rent for the month, let alone my bills. I am in the worst situation I've ever been in and apparently no one is able to help as 'that's just how the system is'."*

Expert by experience

## **The role of energy providers**

Contact with energy providers is often the first opportunity for customers with energy debts to obtain debt support. In this section, we consider people with mental health problems' experiences when trying to access this support.

### **Current experience of support from energy providers is mixed**

Most respondents with energy bill difficulties (86%) had been in contact with their energy company. Nearly two thirds (64%) of respondents with energy bills difficulties had received communications from their provider and nearly half (46%) had gotten in touch themselves.<sup>15</sup>

Nearly four in ten (38%) respondents who were also behind on other bills and payments said energy companies were less supportive than the other organisations they owed money to.<sup>16</sup> A similar percentage (39%) felt they were just as supportive or unsupportive as the other creditors. Only one in ten (9%) felt energy companies were more supportive.

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<sup>14</sup> Bond N and Holkar M. A silent killer. Money and Mental Health Policy Institute. 2018.

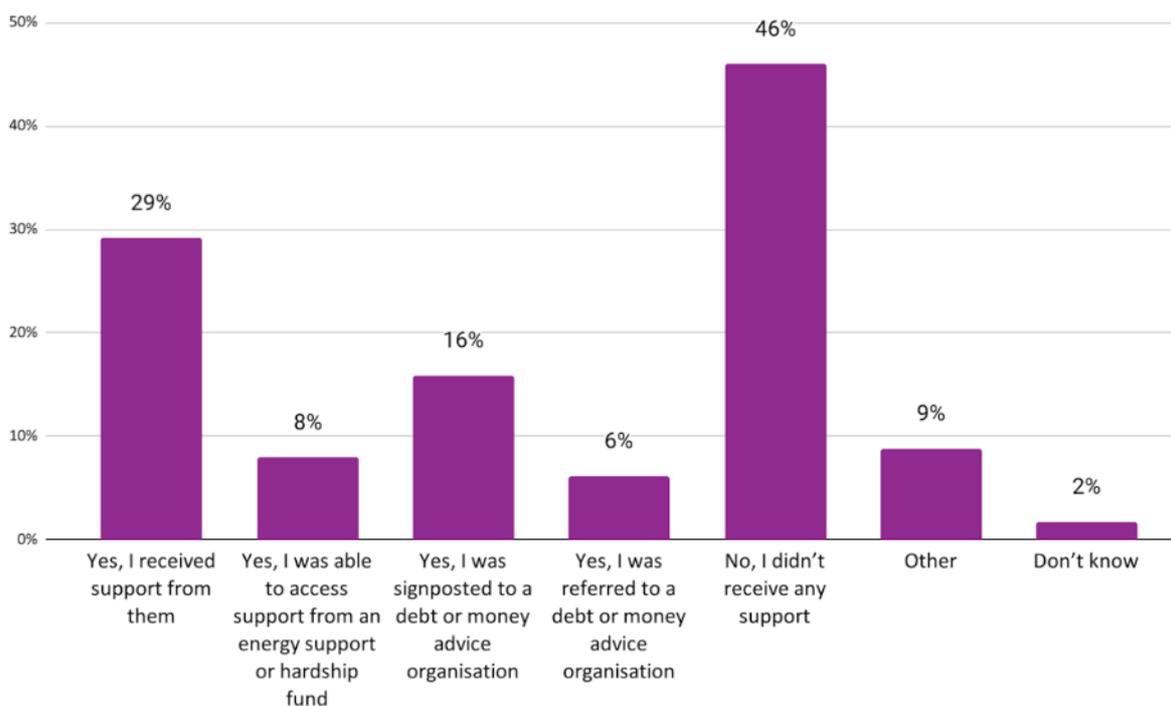
<sup>15</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 138 Research Community members with energy bill difficulties.

<sup>16</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 128 Research Community members with energy bill difficulties who were also behind on other payments and bills.

Only just over half (52%) of respondents said they received some form of support as a result of getting in touch with their energy company.<sup>17</sup> Only three in ten (29%) received support directly from their provider and less than one in ten (8%) were able to access an energy support or hardship fund.

### Figure 1: Nearly half of respondents who'd been in contact with their energy company didn't receive support

Whether respondents who had been in contact with their energy company received the following



Source: Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 113 Research Community members with energy bill difficulties.

When it came to being signposted or referred to money and debt advice providers, a higher proportion were signposted compared to being directly referred (16% vs 6%). We know that it can be difficult for people with mental health problems to act on signposting due to symptoms like low motivation and difficulty processing information, and therefore direct referrals can be more effective.<sup>18</sup>

### Good support can have a positive impact

The support that respondents were given by their energy provider included repayment plans, delayed payments and credit for PPMs. Some respondents talked about how they were treated well by their provider, with the staff member understanding how their mental health problem affected them.

<sup>17</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 113 Research Community members with energy bill difficulties.

<sup>18</sup> Clarke T. From pillar to post: why signposting is not enough. Money and Mental Health Policy Institute. 2017.

*"[Energy company] got a mental health specialist to call me. She was incredible and matched a couple of £50 payments when I made them to encourage me. She gave me energy saving advice and where to get free radiator reflectors, debt charity contacts, government support contacts."*

Expert by experience

Disclosing a mental health problem can be very difficult to do and many people don't do so, often because they don't know how it will be received by their provider. This means positive experiences can really make a difference. For some respondents, this support reduced the anxiety they had around being behind and allowed them to catch up with their repayments.

*"I got behind because following a mental health crisis... I had no prior experience with that company so I was nervous, but I couldn't have been treated any more kindly or sympathetically. The phone was answered within 3 rings, the man I spoke to was absolutely lovely, he sorted out a payment plan... That was immensely reassuring to me. I was extremely relieved and very pleasantly surprised!"*

Expert by experience

## **Poor communication from energy companies can damage trust**

While it is welcome that most respondents have had contact with their energy company, the fact that only just over half received support is concerning. Energy companies are well placed to offer debt support, either themselves or through signposting to a third party, and their conduct can make the difference as to whether that support is accessed.

We regularly hear from the Research Community about how unsupportive communications related to debt make it more likely they will avoid dealing with the issue.

*"The way the energy company send me texts and emails is quite awful and threatening. I am not prepared to speak to anyone like that, not even to ask for help. Their communications cause me nothing but anxiety."*

Expert by experience

Threatening or intimidating presentation leads to a further deterioration of trust that the company is there to support them. This was also the case for when companies had unrealistic repayment expectations. Some respondents said they didn't want to get in touch because they knew they wouldn't be able to pay their bills and they didn't think their provider could or would help them.

Avoidance can be a common coping mechanism for people experiencing anxiety and, when it comes to debt, this can mean that debts mount before the person takes action. Moreover, low motivation and energy can make it harder for someone to take those first steps, while the stigma around debt is often an insurmountable barrier.<sup>19</sup>

*"I'm bipolar and tend to stick my head in the sand. I ignore even the nicest emails and letters as they put me in a bad place."*

Expert by experience

Given the likelihood of experiencing multiple debts, creditors need to recognise that their communications may not be in isolation. Bombarding communications and the feeling of being hounded by multiple creditors, can cause an individual to disengage from all communication and contribute to people feeling like there is no hope.

*"I can't face the idea of being in touch with the company when I'm not able to make any sort of payment towards my outstanding balance. They will want to know when I'll be able to make payments toward the balance and thus when it'll have been paid fully."*

Expert by experience

## **Support channels can be inaccessible to people with mental health problems**

The means of accessing support can also impact how likely someone with mental health problems is to reach out. Three quarters of people with mental health problems find it difficult to use at least one commonly used communication channel and over half (54%) find it difficult to use the phone.<sup>20</sup> Despite these challenges, the phone is often the primary way people are expected to get in touch with their energy provider.

*"Anxiety about calling as there is no way to do it online."*

Expert by experience

*"I am diagnosed with paranoid schizophrenia. Part of my condition is being unable to make phone calls. Most companies don't offer any real reasonable adjustments around calls [and] communications and it's been absolutely horrific."*

Expert by experience

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<sup>19</sup> Holkar M. Seeing through the fog: how mental health problems affect financial capability. Money and Mental Health Policy Institute. January 2017.

<sup>20</sup> Holkar M, Evans K and Langston K. Access Essentials. Money and Mental Health Policy Institute. 2018.

However, some respondents also experienced difficulties via other channels, like webchat. If multiple channels were available and appropriately resourced to handle inquiries, especially during busy periods, this could improve access to support.

*“Too difficult to speak to somebody via online chat. Their web site is slow and crashes. Their online help just sends you round in circles and then advises you to contact them by phone. I find it very difficult to use the phone but even when I was able to, I was put in a very long queue and then cut off.”*

Expert by experience

## **Energy providers are missing opportunities to support people with mental health problems**

When someone with a mental health problem does reach out for help, it can be very damaging if they are not listened to. This includes a lack of acknowledgement of the impact their mental health problems may be having on their ability to pay their bills, or a lack of flexibility in finding a workable solution. Given how difficult it is to ask for support and disclose vulnerable situations, these are missed opportunities.

*“I struggled to get through to them, when I did they didn't understand what I was trying to say, I wanted to pay less each month until I got another job then I could up my payment but they refused to understand or offer any help.”*

Expert by experience

In several cases, the payment issue was related to problems with billing or the supplier having increased the direct debits by an unreasonable amount. To then not be supported by the company was very frustrating for these respondents.

*“They doubled our direct debit. No consultation. I told them we couldn't afford it, therefore the payment wouldn't go through. I asked to pay an amount between the two, which would pay on time even if it was lower than they wanted - but still a regular payment. They refused. I asked to set up a standing order. They refused that as well. I can't afford the amount they want ...I can't work any more because of my mental health. Now we owe 6k.”*

Expert by experience

## Experience of debt advice providers

Free debt advice providers offer independent support, and tend to be sought by people with multiple debts. Half of respondents to our Research Community survey (51%) with energy bill difficulties had tried to access support from a free debt advice provider<sup>21</sup> and only a quarter (26%) of those with other debts said they mainly wanted support from a debt advice provider for their energy debts.<sup>22</sup>

Despite the number who tried to access debt advice support, only four in ten (38%) of those respondents were able to receive it. Over half (52%) said they were not.<sup>23</sup> This suggests, as in the case of energy providers, there are significant barriers to people with mental health problems accessing support. However, respondents were typically positive about the support they did receive.

### Free debt advice providers can make a positive difference

Although the number of respondents who successfully accessed free debt support providers was small, their experiences offer qualitative evidence as to the potential effectiveness of the support offered. They demonstrate that making a plan to deal with debts, including energy debts, could lead to improvements both to respondents' personal finances and to mental health.

*"I've entered into a debt management plan which has reduced my payments by £500. This has helped enormously particularly as I am currently unemployed due to bereavement and mental health issues."*

Expert by experience

*"When I finally contacted [debt advice provider] I was so overwhelmed that at first I couldn't speak for crying but the lady at the other end was really lovely and told me that there was no rush and to take my time. I told her that I was £5000 in debt which was a lot to me and that I couldn't see an end to it - she advised me on debt collectors coming round which was a HUGE relief and I am paying £1 a month back to my creditors. This has made such a difference I cannot tell you. All of a sudden my suicidal thoughts had lessened."*

Expert by experience

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<sup>21</sup> No respondents tried to access support from a fee paying provider. Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 143 Research Community members with energy bill difficulties.

<sup>22</sup> Three quarters (73%) of those respondents said they wanted support with the other debts as well. Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 70 Research Community members who tried to access a debt advice provider for their energy bills and were behind on other payments and bills.

<sup>23</sup> Money and Mental Health survey of 244 people with lived experience of mental health problems. Base for this question: 73 Research Community members who tried to access a debt advice provider for their energy bills.

## Advice can be too complex

We have previously highlighted some of the barriers that people with mental health problems can face when trying to access debt advice.<sup>24</sup> This includes complex tasks, complicated advice and a lack of understanding of mental health problems. In our most recent survey, some respondents felt that the debt advice provider wasn't accommodating enough of their mental health problems. A few respondents described how the interactions didn't allow enough time for discussion or to supply all the information required.

*"I have no options, I've also too many other issues going on and just didn't have the time to discuss everything I needed to. I did try to get help but with limited capacity with myself as well (mental health/anxiety/health conditions which limit my ability to manage day to day and retain the concentration I need to for long enough) I had not enough time or capacity to cover everything I needed to."*

Expert by experience

## Advice is not enough in every situation

Similarly to getting support from an energy company, the underlying cause of being in debt, such as rapidly increasing costs or low wages, was often not being fixed through debt advice.

*"It didn't help at all - it just made me feel more alone. Speaking to a debt support charity made me feel worse than ever as they simply highlighted how bad the situation was and how little there was that could be done."*

Expert by experience

The reasons for this may be systemic. There has been a stark rise in the number of people who are in negative budgets - meaning they don't have enough income to match their outgoings. Citizens Advice estimate that nearly five million people in Britain are in a negative budget and over two million people are nearly in one.<sup>25</sup> Furthermore, people with mental health problems are disproportionately represented among those in negative budgets.<sup>26</sup> Among our Research Community, almost three quarters (74%) of survey respondents had been in a negative budget in the previous 12 months.<sup>27</sup> This may have contributed to a situation where people's expectations do not match the reality of what support is available.

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<sup>24</sup> Bond N and Holkar M. Help along the way. Money and Mental Health Policy Institute. 2020.

<sup>25</sup> Åhlberg M et al. The National Red Index: how to turn the tide on falling living standards. Citizens Advice. 2024; This translates to a significant proportion of people accessing debt advice, for example, a third of StepChange clients in 2023 were in a negative budget - StepChange. Statistics Yearbook: Personal Debt in the UK January-December 2023. 2024.

<sup>26</sup> Matin J and Lane J. Negative Budgets. Citizens Advice. 2020.

<sup>27</sup> Bond N. "No longer living, just existing": mental health and negative budgets. Money and Mental Health Policy Institute. 2024.

*"I went through the process, I had to give access to my bank account. I had convinced myself that I would get help as I am a single parent on a low income but no, I was denied. Now I feel like I am in denial about being in debt and every time my provider says they are upping my direct debit I email and tell them NO they mustn't do that as I cannot afford it."*

Expert by experience

## Lack of support is leaving people without sustainable options

Not being able to receive the right support meant that some respondents were still in debt and so were having to take steps like borrow money or cut back on essential spending. Additionally this lack of support had a negative impact on several respondents' mental health with some feeling anxious, let down and even being perceived as contributing to them having suicidal thoughts as a result.

*"This was a last resort for help and support. I was very frustrated, let down and scared as no one seemed able to help. This made my mental health bad resulting in poor physical health. It's not living, it's trying to just survive! I felt a failure and ashamed to be disabled. I felt that I was letting my family down."*

Expert by experience

## Recommendations

Both energy providers and debt advice organisations must ensure the service they offer takes into account the needs of people with mental health problems who have fallen behind on energy bills.<sup>28</sup> Our previous research shows access to effective support improves people's mental health and we welcome energy companies voluntarily supporting independent debt advice organisations.<sup>29</sup> However, to be effective for people with mental health problems, the support must be accessibly delivered.

Our recommendations below are intended to reflect priorities for steps that can be taken in the short term by both energy companies and debt advice organisations.

More detailed information on recommended practice can be found in our best practice guides:

- Best practice checklist: Debt advice providers<sup>30</sup>
- Making it easier for consumers to disclose a mental health problem<sup>31</sup>
- Supporting customers with mental health problems through the energy crisis: A practical guide for energy firms.<sup>32</sup>

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<sup>28</sup> Ofgem. Gas and Electricity Supply Standard Licence Condition 0; FCA. CONC 8.2 Conduct standards: debt advice.

<sup>29</sup> Bond, N and Holkar, M. Help along the way. Money and Mental Health Policy Institute. 2020.

Best practice checklist: Debt advice providers. Money and Mental Health Policy Institute. 2020.

<sup>31</sup> Making it easier for consumers to disclose a mental health problem. Money and Mental Health Policy Institute. 2022

<sup>32</sup> Supporting customers with mental health problems through the energy crisis: A practical guide for energy firms. Money and Mental Health Policy Institute. 2022

We also recognise that there are greater issues at work such as increased prevalence of negative budgets, and welcome proposals by Ofgem to introduce debt relief schemes that may be of wider impact.<sup>33</sup> We will be making more detailed recommendations for what the utilities sector should do to support customers in debt in our upcoming report.

## **Energy companies and debt advice providers should take further steps to ensure services are accessible to people with mental health problems**

In the case of energy providers, it is important that their service inspires customers to trust them to be responsive and compassionate even before they have fallen behind on their bills. This will increase the likelihood of them taking up support earlier. While debt support organisations will inevitably be contacted at a later stage, they should still ensure that their service is accessible.

Steps to take include:

- Making it easier for customers and clients to disclose mental health problems
- Training staff on mental health problems and to recognise when someone is struggling
- Offering a range of channels, including email, text messaging, online chat and telephone options
- Streamlining processes for accessing advice and grants.

*“They should be quicker at offering support when there is an obvious problem with payments, and the application process for applying for grants to help pay off debt shouldn’t be so laborious.”*

Expert by experience

*“Provide a number of ways to communicate with them. Some people struggle with specific forms of communication so having a variety of ways to choose between with communication is really helpful.”*

Expert by experience

## **Make support options clear through easy to understand communications**

We welcome energy providers signposting customers to debt advice organisations, and there may be an opportunity for further collaboration. Energy providers should ensure they have a strong understanding of the help available for different circumstances and make customers aware of their options early.

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<sup>33</sup> Resetting the energy debt landscape: the case for a debt relief scheme. Ofgem. 2024.

Steps to take include:

- Ensuring bill increases are communicated very clearly and in good time
- Highlighting support in regular communications
- Ensuring tone is friendly and non-judgmental.

*"I didn't even know any help was available. I've gone hungry to pay for heating. More awareness needs to be available about what help can be offered."*

Expert by experience

## Avoid excessive action in relation to energy debt

Seeking support for energy debts is harder for people who are scared of what may happen if their situation continues. Research has shown that communications that have a supportive tone and content are more effective at engaging customers than those with aggressive language and threats.<sup>34</sup> Energy companies should avoid practices that may increase stress levels for people with mental health problems and instead focus on the offer of support.

Steps to take include:

- Avoiding aggressive communications
- Ensuring individual circumstances are not ignored and a solution is found that works for the customer.

*"The language they use should be changed. It is not nice, it is threatening, it leaves people scared to ask for help. The messages should be more human. It is just another form of bullying."*

Expert by experience

## Conclusion

Rising costs over the last few years have led to many people finding it difficult to afford their energy bills. Support exists both from energy providers and independent debt advice organisations. This support is, however, often made more difficult to access by common symptoms of mental health problems. These symptoms, such as low energy, reduced attention span and difficulty processing information, can be exacerbated by the actions of energy providers, especially in communications relating to payments. For support to be truly effective, the needs of people with mental health problems must be taken into account at every stage.

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<sup>34</sup> Belton C. Debt communications messaging: Evidence from customer and behavioural insights. Ofgem. 2021.

