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research article

The energy crisis, homelessness and fuel poverty

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This article looks at the hitherto unexplored relationship between fuel poverty and homelessness. The case for understanding the ways in which homelessness may be triggered and also prolonged by spikes in fuel poverty is examined in detail, centring on the growing evidence of wide-ranging associations between homelessness, poverty and destitution, and the serious and sometimes existential risks to underfunded homelessness services and systems. Empirical data is presented focusing on the lived experience of homelessness and the homeless sector in an English City in 2023. The research presents the first detailed analysis of how fuel poverty has increased homelessness on the ground, showing that rising fuel poverty has added to the economic drivers of causation while also delaying and restricting exits from homelessness. The findings also show the effects on the homelessness services working in an English City, all of which faced deep challenges in meeting escalating energy costs within operational budgets that were not only already stretched, but which had been falling for years. The article makes a number of policy recommendations, arguing for greater support with energy bills for those in most need, improved support for energy costs (including changes to tariffs) for third sector organisations such as those in the homeless sector, and the need for wider structural reform. The article concludes that wider analysis of the associations between fuel poverty, housing exclusion and homelessness is required to better understand and respond to the significant policy challenges emerging in this area.

Keywords cost-of-living crisis • energy crisis • fuel poverty • homelessness

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Introduction

The cost-of-living crisis had a broad range of drivers, many, but not all, related to energy. By October 2023 the price of gas was 60 per cent higher than it was in 2021, and electricity prices were 40 per cent higher (Office for National Statistics, 2023a). In addition to this, rising embodied[1] energy costs significantly impacted affordability across goods and services, including food and transport; for example, food and non-alcoholic drink prices saw their fastest rise in over 45 years between February 2022 and 2023 (Office for National Statistics, 2024). At the same time, mortgage and rental costs increased substantially placing additional pressures on homeowners and renters. Meanwhile, welfare support offered for low-income private renters, set via the Local Housing Allowance, was frozen in April 2020 and was not temporarily unfrozen until April 2024 (Department for Work and Pensions, 2024).

The impact of the cost-of-living crisis has been widespread and pervasive, with evidence pointing to a significant increase in after-housing cost poverty (Francis-Devine, 2024). More households than ever have been affected by fuel poverty and its presence has crept higher up the income spectrum than ever before. Indeed, in December 2023 the Office for National Statistics reported that around half of adults in Great Britain were using less fuel in their homes as a result of the cost-of-living increases. There is also evidence suggesting that the 'depth' of fuel poverty substantially worsened over this period, with those on the lowest incomes in a state of acute crisis (Broadbent et al, 2023; NEA, 2024; Zapata-Webborn et al, 2024). More extreme responses to high energy costs have been reported, such as a shift from 'cutting down' to 'switching off', alongside significantly higher levels of sustained energy debt (Ofgem, 2023; NEA, 2024).

There has been significant concern within the homelessness sector that the rising cost of energy has been a causal factor in homelessness cases (see Allard, 2022; Booth, 2022; Etherington et al, 2022; Kerslake Commission, 2022; McFadden, 2022; St Mungo's, 2023; Goodley, 2023), has prevented people from exiting homelessness (Allard, 2022; Watts et al, 2022), and has created an existential threat to some homelessness organisations (Homeless Link, 2022, 2023; *BBC News*, 2023; Kerslake Commission, 2022; Price, 2023). Despite concerns raised within the homeless sector, with one exception (Minion and Banerjee, 2024), there has been no research that draws together the fields of homelessness and fuel poverty. This conceptual, policy and empirical gap has become a chasm in the context of the cost-of-living crisis. To address this, the article provides a long overdue exploration of how fuel poverty and homelessness are interconnected, presenting empirical evidence about the inextricable relationship between energy, fuel poverty and homelessness. We also argue that while this relationship became more apparent during the cost-of-living crisis, the origins are deep-seated, having existed for some time.

The article presents further evidence of extreme forms of fuel poverty, a direct link between homelessness and high energy costs, and a sector struggling to support homeless people in the light of its own rising energy costs. The contribution of this article is both academic and grounded in policy realities – highlighting the urgent need to recognise the relationship between energy and homelessness, and identifying a number of policy recommendations.

Across the next two sections we briefly explore existing literature on fuel poverty, considering its causes and consequences, and ongoing debates around its definition and measurement, before highlighting the invisibility of homelessness within fuel poverty research and policy, and gaps in knowledge in this space. We then present our methodology, findings, discussion and conclusion.

Exploring the literature on fuel poverty

At its simplest, fuel poverty refers to the ability of a household to afford sufficient energy without making substantial compromises in other areas of life (End Fuel Poverty Coalition, 2024). As the late John Hills concluded in his review of existing research and policy on fuel poverty, the intersection between housing conditions, energy costs, and low incomes makes fuel poverty a distinctive policy problem (Hills, 2012). A key feature that has historically made fuel poverty a distinctive issue is 'elasticity': domestic energy is often regarded as one of the few significant areas of expenditure that a household has some control over – reducing energy use in periods of reduced income, or temporarily disconnecting from a prepayment meter during times of financial hardship, although, as discussed throughout this article, these 'coping mechanisms' have changed significantly during the cost-of-living crisis.

The consequences of fuel poverty should not be underestimated: it is often argued that they constitute a significant risk to public health (Broadbent et al, 2023) and that addressing the root causes of fuel poverty could lead to significant savings to public budgets such as that of the NHS (Garrett et al, 2021). A well-established body of literature highlights the negative health impacts of exposure to low ambient temperatures (World Health Organization, 1985; Marmot Review Team, 2011). The body of evidence around the impact of damp and mould has also increased substantially with the first UK death attributed to this in 2022 (Dyer, 2022). Moreover, there is a demonstrable link between the conditions of fuel poverty (cold, damp, mould) and poor mental health (Harrington et al, 2004; Liddell and Morris, 2010; Marmot Review Team, 2011; Gilbertson et al, 2012). There is also extensive evidence that shows that exposure to fuel poverty is socially patterned (for example, Marmot Review Team, 2011), and in the context of the cost-of-living crisis there is substantial concern that these inequalities are being significantly exacerbated (Khan, 2022; Broadbent et al, 2023).

According to the 'official' definition and measure of fuel poverty in England,[2] 13 per cent (3.17 million) of English households were in fuel poverty in 2023, compared with 13.4 per cent (3.26 million) in 2022 (DESNZ, 2024). However, there has been substantial criticism of these official figures given their focus on energy efficiency and income rather than energy prices and household expenditure, and their inability to reflect the impact of the energy crisis (see NEA, 2024 and Hinson et al, 2025 for a discussion of this). As a result academics and policymakers alike have become increasingly reliant upon alternative measures of fuel poverty produced by organisations such as National Energy Action (NEA) and Cornwall Insights as these better capture the impact of rapidly escalating energy prices on households. For example, for the same time period, NEA suggested that more than 30 per cent of the population was experiencing fuel poverty (NEA, 2024).

Increasingly vocalised concerns about the suitability of current definitions within the energy crisis (Keung and Bradshaw, 2023; NEA, 2024) bring us back to long-term and ongoing debates within the fuel poverty community surrounding its definition and measurement (see Hills, 2012; Middlemiss, 2017; Thomson et al, 2017), alongside concerns about the invisibility of some socio-economic and demographic groups within official statistics and resulting policy interventions. Scholarship on environmental, climate and energy justice is drawn on during these debates (see, for example, Schlosberg, 2013; Jenkins et al, 2016), with fuel poverty scholars often using concepts of distributional, procedural and recognition justice to help in understanding who is most affected by fuel poverty and, crucially, the mechanisms by which some people are marginalised or omitted from the discussion (Walker and Day, 2012). For example, Snell et al (2015a, 2015b) discuss a lack of recognition of disabled people within previous fuel poverty statistics and policy, Bouzarovski et al (2022) are highly critical of the lack of consideration of race and ethnicity within fuel poverty statistics, and Robinson (2019) highlights a lack of gender sensitivity within official indicators of fuel poverty.

Arguably these criticisms have driven innovations within fuel poverty research, which has become increasingly nuanced, seeking to understand how and why different socio-economic and demographic groups experience fuel poverty, and the suitability of policy responses. Indeed, the last decade of fuel poverty research has explored an increasingly broad range of factors, including gender (Feenstra and Clancy, 2020), employment status (Kousis et al, 2020), disability (Snell et al, 2015a, 2015b), family type (Mohan, 2021), and race and ethnicity (Bouzarovski et al, 2022), alongside research that has considered the underlying drivers of fuel poverty such as poor energy efficiency (Gillard et al, 2017) in the private rented sector (End Fuel Poverty Coalition, 2024). While fuel poverty research is becoming more critical and diverse by addressing these issues, substantial gaps remain in knowledge both within the academic field and for policymakers. One group that remains almost entirely excluded in any discussion about fuel poverty is people experiencing homelessness. As one fuel poverty expert told us during our data collection for this project, this is largely a result of assumptions about what it is to be homeless, who is affected by homelessness, and where they live, with the prevailing stereotype of homelessness being someone who is rough sleeping. These gaps are discussed in detail later in the article.

Existing gaps in knowledge – the relationship between fuel poverty and homelessness

The concern that recent rises in energy costs will have an impact on poor, destitute and vulnerable people already at risk of homelessness is only beginning to be explored in academic circles (Pleace and Snell, 2022; Minion and Banerjee, 2024), and a deeper understanding of the full spectrum of these impacts is missing. This is especially important given the complexities that exist around homelessness. For example, those, often younger people, who have not had their own tenancy before, or are experiencing long-term/repeat homelessness associated with high and complex needs may need tailored support (at least initially) with budgeting. Alongside that, for people exiting homelessness, they are often starting life in a new home following homelessness with no financial or material resources, where, for example, women/women with dependent children have become homeless due to domestic abuse and had to leave everything behind (Bretherton and Mayock, 2021). As a result, they are likely to need support with bills and/or be in a situation where their very thin resources are being stretched in multiple directions.

Despite the lack of scholarly work exploring this issue, there is evidence emerging within the policy and practice literature (largely driven by the third sector). First, evidence shows that the rising cost of domestic energy, compounded by other rising costs such as food and housing, is a causal factor in the growing number of homelessness cases (Allard, 2022; Booth, 2022; Etherington et al, 2022;

Kerslake Commission, 2022; McFadden, 2022; St Mungo's, 2023; Goodley, 2023). Rising living costs have been directly linked to people being unable to pay their rent/mortgages (Berry, 2023), and impacts of high prices have been felt more keenly by those who were, or had been, homeless (Allard, 2022; Changing Lives, 2022; Crisis, 2022). These recent developments are in the context of wider research establishing that rather than 'happening to anyone', homelessness is concentrated among the poorest and most destitute households in the UK (Bramley and Fitzpatrick, 2018).

Second, rising energy prices are considered a key existential threat to homelessness organisations, with concerns about the potential closure of services (Homeless Link, 2022, 2023; Kerslake Commission, 2022; *BBC News*, 2023; Price, 2023). These new pressures arrived in a context in which systematic underfunding of homelessness services in the UK was already being widely reported, with an estimated £1 billion drop in funding for services since 2010 in England alone (Blood et al, 2020). While there has been a restoration of funding under the 2024 Labour government (MHCLG, 2024a), funding levels have not been fully restored, and do not specifically address energy-related pressures.

Third, compounding this, rising energy costs in settled housing have been predicted to reduce the capabilities of people living in temporary accommodation to leave, thus extending both their time there, and the cost for local authorities (Allard, 2022; Watts et al, 2022).

It is clear that these three factors are closely interlinked, with an increased need for support coming at a time when energy costs are directly affecting the support services themselves. It is within this context that our research is grounded. Given the lack of scholarly empirical research connecting the fields of fuel poverty and homelessness, and the urgent need for empirical evidence about the impact of the energy crisis – and fuel poverty more generally – on such an excluded, and marginalised group of people, our research set out to understand these issues in detail. Driven by emerging evidence from the policy and practice literature discussed earlier, we aimed to better understand the relationship between fuel poverty and homelessness, and the compounding impact of high energy costs on homelessness services.

Methodology

Responding to the lack of academic research in this area, we undertook an exploratory qualitative case study. This approach was chosen as it is capable of exploring complex, multifaceted issues using multiple data sources (Yin, 2009). Our study primarily placed an emphasis on lived experience (cf Braun and Clarke, 2013), while also exploring perspectives from those running homeless services and working in homelessness and fuel poverty policy settings.

We undertook 29 qualitative interviews: 11 interviews with stakeholders working in the policy fields of energy, housing and homelessness; and interviews conducted within an English case study City located in Yorkshire consisting of 9 participants working in frontline services (largely homeless-focused), and 9 'lived-experience' participants using these services. In some cases, group interviews were conducted, but the majority were held on a one-to-one basis. The majority of the policy/frontline interviews were conducted by Zoom or telephone, although some were conducted in person.

With one exception,[3] 9 service users were interviewed in person at a hostel. One interview halted due to safeguarding concerns. The data was deleted and is not included. These participants were recruited via frontline service managers. To protect identities, the exact location of the research has not been given, and all names have been anonymised, with policy/frontline interviewees given a reference code, and lived-experience interviewees given a pseudonym, and with no other personal identifiers collected or provided. For this set of interviews, the recruited participants were all male.[4] This was not deliberate, but representative of the difficulties in and barriers to recruitment, particularly within such a vulnerable group. Details of the sample are summarised in Table 1.

The case study City was chosen for two main reasons. First, for the research to work, an area with a sufficient density of homelessness services and people experiencing homelessness to make fieldwork viable was required, which in practical terms meant an urban environment. The case study also had to be typical in a broad sense, that is, have a commodified and hyperinflated housing market and a labour market skewed towards low-wage, temporary and insecure employment that are found across most of the UK. Alongside this, the costs of living, in terms of housing costs, food costs and energy costs also had to reflect the wider position across the UK. The City was not atypical in its levels of homelessness, the nature of its homelessness services, its

Table 1: Participant overview

Type	Mode	Code/pseudonym
International organisation working on homelessness issues (3 participants)	Zoom	IE1FG
National fuel poverty charity	Zoom	NC1
National homeless charity 1	Zoom	NC2
National homeless charity 2	Zoom	NC3
Fuel poverty academic	Zoom	E2
National Energy Efficiency advisory service/charity	Zoom	NC4
National housing organisation (2 participants)	Zoom	E3FG
Local authority housing expert	Zoom	LAHE1
Case study City local authority homelessness team (5 participants)	In person	L1FG
Case study City community centre manager (2 interviews)	Zoom	L1C1
Case study City homeless service provider	Zoom	PIK1
Case study City homelessness service provider	Zoom	P1G1
Case study City homelessness service provider	Zoom	P1P1
Case study City: person experiencing homelessness	In person	Jack
Case study City: person experiencing homelessness	In person	Daniel
Case study City: person experiencing homelessness	In person	Nate
Case study City: person experiencing homelessness	In person	Matthew
Case study City: person experiencing homelessness	In person	Sam
Case study City: person experiencing homelessness	In person	Owen
Case study City: person experiencing homelessness	In person	Ian
Case study City: person experiencing homelessness	In person	Louis
Case study City: person experiencing homelessness	Telephone	Robin

housing market, labour market or the costs of living that its residents experienced. As such, the pressures of the cost-of-living crisis were likely to be clearly evident. Second, given that some people experiencing homelessness can have complex needs, and the subject was potentially distressing, existing relationships with homelessness service providers were drawn on to gain access and to ensure this was achieved in the most ethical and collaborative way.

Data analysis was broadly based on framework analysis (see Gale et al, 2013; Ritchie et al, 2014). A coding matrix was developed by the research team, based on both the research questions and themes emerging from the data. This approach was taken as it allowed analysis to be undertaken synchronously by multiple team members.

Full ethical approval was sought and received from the University of York's ethics committee, and fieldwork was undertaken by a team of researchers with extensive experience of undertaking sensitive research with vulnerable participants.

Findings

As the data analysis was undertaken, very similar findings emerged across the lived-experience, homelessness services and stakeholder interviews. Two key, overarching themes emerged from the data: the first relating to the impact of the cost-of-living crisis on households, and the second relating to the impact of the crisis on organisations that support them. A third theme, relating to the effectiveness of policy responses is also discussed later, albeit more briefly.

Theme 1: The impact of the cost-of-living crisis on households

Creating a new fuel poverty landscape

Across the stakeholder interviews, the terms 'knife edge' and 'last straw' were frequently used to describe households' circumstances. Many interviewees made the point that where households had previously struggled with household costs, the cost-of-living crisis (and energy crisis in particular) had pushed them over the edge, with no further elasticity within budgets, and any existing contingencies already exhausted in the previous winter:

> For many people who were living close to the edges, or some who weren't living near the edges, it's suddenly got very difficult to live, you know. It's suddenly much harder and experiencing problems with affording normal, everyday life in a way that they've never kind of encountered before. (NC1)

As a result, households were predicted to be entering winter 2023/2024 with less financial resilience compared with previous years (E2).

Equally, for households already on very low incomes (and by implication already experiencing fuel poverty), more extreme forms of poverty and destitution than hitherto seen were emerging (cf NEA, 2024). Indeed, our interviewees described routine exposure to the cold, hunger, housing precarity, eviction and debt. There is a well-established literature on the 'coping'[5] mechanisms households put in place to manage energy bills (typical measures include: using the heating less, heating fewer rooms, spending more time in bed, wearing more clothes, changing eating patterns). However, the coping mechanisms reported to us were far more extreme than those usually documented and included burning books and furniture, switching off fridges and freezers, switching off heating systems, not washing or cleaning, not cooking, and using gas hobs as heating. One of the most notable comments from a member of the case study City homeless team was:

> We've got people begging on the streets of [the City]. And we've seen a rise in people begging, 'to put lecky on', their words. (L1FG)

There was concern across our homelessness services stakeholder interviews that they were moving clients into independent living, but at the same time moving them straight into a situation of extreme fuel poverty. In almost all cases clients would be moved into properties at the lowest end of the private rented sector (PRS), usually with no basic furnishings, poor energy efficiency, and a prepayment meter. While properties such as this are cheap in terms of rent, they are often expensive to heat (see NEA, 2024). As one interviewee told us:

> we're putting people into really poor quality, inefficient accommodation and that exposes them to … [a] greater risk of damp, greater risk of, you know, all of the sort of things we know leads to poor housing quality and health issues. All, you know, a lot of that is driven by inefficient, fuel inefficiency. … So, for people moving out of [sheltered] accommodation or, you know, people who are at the, kind of, very risk of becoming homeless, they are feeling the costs more than people who are in, you know, very energy efficient homes. (NC3)

Indeed, it is important to note here the total lack of financial reserves that people experiencing homelessness often have when they (re)enter housing. In the context of the cost-of-living crisis it was clear that this could very quickly turn into a situation of extreme fuel poverty, and ultimately lead back to homelessness (discussed in more detail later).

Here it is also worth noting the impact of prepayment meters. These are frequently discussed within the fuel poverty literature that considers how they often contribute further to, and interact with, experiences of fuel poverty. Within our interviews there was substantial evidence of households 'self-disconnecting' from their energy supply by not topping up their meter (very much aligning with existing wider evidence about this – cf NEA, 2024). As rehearsed elsewhere (Citizen's Advice, nd), self-disconnection often has unintended consequences where, not only do households experience periods of cold and dark with no means of cooking, but also, when they reconnect to the energy supply the accrued standing charges create a financial shock. Concerns of self-disconnection and the punitive effects of prepayment meters were raised across our interviews, including substantial criticism of them being used as a means of debt recovery. Echoing the point made earlier about moving clients *into* fuel poverty, in our case study City practitioners were very concerned about moving clients into properties with prepayment meters:

> a lot of the time people are sitting in the dark because they've got no money to feed that meter. They've got no money to put on their gas cards, so they've got no hot water to wash in, nothing to cook on. (P1P1)

As discussed later, this situation, or indeed fear of it, prevented some people from exiting homelessness, while others became 'stuck' in temporary accommodation.

The rented sector as an exacerbating factor

While energy costs had a profound impact on households, as we undertook our fieldwork, rapid increases in private rents emerged as an important issue, largely as a result of rising interest rates. These were discussed as the most recent source of stress for households, placing an additional, often unmanageable strain on budgets especially for those on lower incomes. For the poorest households, rent increases were often untenable, particularly in the context of dramatically increased energy costs:

> [In this] bottom end of the market, any kind of slight in- you know like any kind of slight increase … has a massive impact in terms of your ability to pay. Because you're talking about, you know … a lower base really. There's not much absorption going on. And you tend to find that landlords in the lower end of the market then tend to focus on the lower end of the market. So there's a kind of double-whammy. But also tenants themselves cannot absorb, like they just can't kind of really cope with any kind of increase. And a lot of people had already kind of pushed themselves to the limit. (NC2)

A significant increase in debt (both housing costs and bills) was reported throughout the interviews, alongside increased evictions and households choosing to give up their tenancy on affordability grounds, leading to both homelessness and hidden homelessness. While the threat of eviction was less obvious in the Social Rented Sector (SRS), it was highlighted that tenants had very limited agency over the quality of their accommodation, and some were struggling with unfeasible costs when they began their tenancies (such as the need to provide carpets), with long waiting lists for any additional support via charities, and little to nothing available via the welfare system. As described, this is in a context where many people exiting homelessness have nothing, and do not have the means or basics to set up a functioning home.

In the UK, the PRS has the worst energy efficiency of the housing stock and highest rates of fuel poverty (Committee on Fuel Poverty, 2024) with 21 per cent of PRS properties failing to meet the Decent Homes Standard in 2020 compared to 10 per cent in the SRS (MHCLG, 2025). Indeed, the quality of the housing market, especially PRS, was raised in our interviews on multiple occasions, with a race to the 'bottom end' of the PRS (that is, the cheapest, and poorest quality) described. PRS landlords operating in this space were described by one interviewee as 'slum landlords in the modern era', 'getting away' with providing sub-standard housing (NC3) likely to worsen the physical and mental health effects of fuel poverty. Closely linked, it was suggested throughout the interviews that a fear of eviction within the PRS was likely to limit the extent to which a household would raise issues relating to poor quality housing (such as damp, mould and others). This is the context of limited protection for PRS tenants, with statutory provisions at the time of the research enabling 'no-fault eviction' by PRS landlords.[6]

Energy costs driving homelessness

High energy bills and increased housing costs were considered to be key, interconnected, causal reasons for homelessness. While our lived-experience participants described various measures they'd taken to reduce household energy costs (see also the discussion on 'coping mechanisms'), in most cases they had fallen into unmanageable debt, and ultimately had become homeless. For example, Daniel stopped using home energy altogether, as, along with many others, he had stopped topping up his prepayment meter completely. He told us: 'We'd just sit under a blanket on a night and keep a hoodie on' (Daniel). However, as costs increased, he couldn't make enough cutbacks to cover his rent and ended up homeless. Similarly, Owen had become homeless, having fallen behind with rent payments, exhausted his financial reserves, and fallen into substantial energy debt and rent arrears:

> I still owe British Gas from my last house 'cos when it all happened … when he [the landlord] turned on me. Obviously I, I had a little bit of savings before my dad got poorly and everything. But I took a lot of time off to take care of him ... I just drained everything and I fell behind a couple of months on rent. (Owen)

For those like Robin, who had been supported into independent living, there was significant fear about being evicted and becoming homeless again, with escalating energy and housing debts the main source of anxiety.

> I want to become a secure tenant in this place. Obviously at the moment I'm only an introductory tenant so I'm worrying that after losing my job I might lose this home too. These arrears are really worrying me. I'm hoping if I keep showing them that I want to pay and keep paying as much as I can it will help. (Robin)

While some people like Owen and Daniel had ended up using homeless services, and Robin was concerned about returning to them, our stakeholder interviews also pointed to an increase in hidden homelessness and housing precarity. Indeed, an increase in 'sofa surfing' and other forms of hidden homelessness, alongside increased sharing (and resulting overcrowding) was described throughout the stakeholder interviews:

> For every person that gets evicted by formal processes, there'll be a handful of other people who will just leave the home that they've got massive rent arrears on, and will just go and sofa surf somewhere else, or sleep in their car or do something else, and just disappear from services because they won't take it to the line. … So there will be more people, I would guess, that kind of disappear beyond the data that we're capturing. (NC1)

Energy costs preventing routes out of homelessness

Being able to move into independent living, given increased energy bills and private rents, was regarded by some as simply unachievable. For example, Sam, who was living in a hostel was unable to see a future where he could afford to live independently. He told us that he had found life more manageable when he was living on the streets:

> you know I used to make enough money on the streets, you know. … I never begged for money, I never … [said] to people, 'have you got any change?' or anything like that. … But then when you actually look back at it and you think, wow actually, that was quite a lot really, what people were giving me. I'm there thinking it's not very much, the odd coffee, the odd little bit of money, but it was about 30 pound a day. (Sam)

In another example, an interviewee from the case study homelessness team described rough sleepers in the City refusing accommodation because of concerns about cost:

> The biggest impact I've seen is people who were previously rough sleeping going into [Housing First] properties, going back onto the streets because they just, what we budgeted for them moving in with, the energy has gone through the roof. They've got no electricity, they've got no gas. They're going back to what they know. So years of work to break that conditioning, if you like, back to square one with quite a few of ours. (L1FG)

As suggested in our initial review of the policy literature, it is evident across our data that the cost-of-living crisis, and increased energy bills in particular, have exacerbated a situation where people experiencing homelessness are becoming effectively 'trapped' in temporary accommodation and homelessness services. This situation may arise as increasingly stretched services do not have the funds or capacity to support longer-term housing options (discussed later), or where accommodation is available but is no longer affordable to the person making the transition into independent housing:

> So we have also heard of people saying they have people who are fully ready to move on and would be fine to live independently, they can't afford it. So they can't, they're not going to move them out and set them up to fail. … I mean obviously there's always housing costs, but that's utilities too, that's you know, the cost of living independently with all your bills now is too much. They can't afford it. They're terrified, so they're, they're not able to move them on. And obviously we're just clogging up already, a very clogged up path system. (NC3)

One homelessness service provider, which supports 16–25-year-olds in the City, described it as being 'almost unaffordable' to move a young person out of the service and into independent living if they were solely in receipt of low-income benefits. Our interviewees calculated that given the increases in energy costs, around a third of a client's income would be going on utility payments (P1P1).

Our lived-experience participants who were waiting to move out of supported housing into independent living expressed frustration that they had become stuck where they were. Multiple participants described the mental health impacts of living in homelessness services or temporary accommodation for sustained periods (an omnipresent feature found to be underpinning the experience of homelessness in this project) and the desire to move on. Ian told us, 'I'm ready to get out of here now,' and Jack shared this desire, saying, 'I just want a quiet life. I wanna get my own flat and I wanna sort myself out with my kids.'

Theme 2: The impact of the cost-of-living crisis on service delivery

Breaking point for organisations

As predicted in the policy and practice literature, many organisations providing both direct and indirect support for homeless people, were under an immense, sometimes unmanageable financial strain. One participant summarised the situation as: 'a massive reduction in … capacity at a time when demand is increasing' (NC3). The loss of financial resources was attributable to funds being cut in real terms as statutory contracts had not kept up with the rate of inflation, elevated energy costs, and in some cases reduced charitable donations (where organisations fundraise). Across the country, homelessness-oriented organisations were described as being at breaking point given these issues:

> I think energy costs are huge, huge issue. … And I think this is sort of general feeling that like a lot of these organisations are at real breaking point. Yeah, it's a definitely a problem … a lot of them are just struggling with the demand for their services at the moment, rising demand, but not rising budgets to support people. Levels not rising with inflation and other issues, with their own sort of cash flows, or making it really difficult for them to provide the services that they that they do. (E3FG)

The lack of support with escalating energy costs

Energy costs had a specific, notable impact on organisations' ability to provide services. In our case study City, a community centre manager outlined the extent and impact of this increase:

> So bearing in mind, you know, similar to everybody else, we're going through an energy crisis as well. Our electric, our gas and electric gone from £7,000 to £30,000. So we're kind of heads down trying not to go bankrupt. I've suddenly got £20,000 lost because [of] my energy bill this year. We've just been really lucky because we've managed to get funding to cover that. It's a crying shame, because it's you know we've got £20,000 lost to heating. … Sadly two years at £20,000 loss, and we will have to shut. (L1C1)

The lack of direct support provided via energy policy was raised throughout the interviews, for example, homelessness and other support services such as the community centre highlighted earlier were often on business energy rates, 'because we are a business, there is no cap, so our energy costs have gone up' (P1P1), and ineligible for the more enhanced support provided to residential properties:

> What most providers were entitled to apply for, didn't make sense for them because they're not businesses in the way that.. commercial business are. They're essentially residential providers using residential energy but being given [energy] support that was sort of built around business use.' (NC3)

Once again the term 'last straw' was used, but in this context for organisations, where a fractured, underfunded policy area was exposed by the energy crisis:

> You can't, you can't say, 'well, it's alright, we just won't pay this extra 20 per cent of our energy bills so that we can make sure we can keep providing this service.' You just can't, you know, and you have to, it's hard costs, right? So it's … the chickens coming home to roost. This is a sector that has been underfunded for years and had been kind of falsely propped up and so it's finally, you know. This is what this has shown, is that … it was baked in from the change in the kind of funding approach. The short-termism, the lack of investment, the lack of kind of ability to think longer term because it's all these one-year cycles. … And you end up here where, eventually, it's going to collapse. (NC3)

This situation has been exacerbated in many cases by the poor (and thus costly) energy efficiency of the spaces many homeless services operate within, for example, Victorian buildings and converted, formerly commercial structures.

Compromised ability to provide services

The consequence of increasing operating costs in the context of increased demand is that service providers had to make difficult decisions around passing on additional costs to clients and the level and quality of service provided. On this first point, those working in frontline homelessness services within our case study City highlighted the dilemma they faced in terms of passing on increased costs to clients:

> We charge … a service charge of, so for smaller amounts, about £16. It was looking at going up to £30, £40, £50. So the knock-on effect, people won't be able to afford to pay that additional charge to live here. We get, you know, a lot of the money from housing benefit, but the rest of it is a client contribution. So … we are capping it. (L1FG)

The alternative to increasing costs paid by residents was to reduce service provision. There were reports of reductions in bed numbers, cuts to support and also of homelessness services going dark:

> We've done, a huge amount of work with the sector because it was, they were really struggling. I mean, they were talking about, 'we are going to have to turn the lights off, we are scaling down the number of beds we can provide because we simply can't provide the energy to, you know, we can't cover the costs of keeping that in a safe space for someone.' … I think just the sort of, the enormity of how much that change in energy, or that kind of, that push to sort of increased energy costs, how much that impacted on basic service delivery, capacity. (NC3)

The enduring nature of the cost-of-living crisis has meant that while organisations had initially been able to dip into reserves (where these existed), the ability to do this was rapidly diminishing:

> Quite a number of providers we spoke to said, 'Look we're planning a deficit budget for the first time just to be able to, kind of, cover the costs.' And also reducing provision, reducing what they're able to do and provide and, you know, a lot of them talk about, you know, 'We're stripping out all the nice-to-haves.' You know, things like training budgets, things like, you know, I think some of the really sad stuff around. … You know, things like that, that are, [have] to be weighed up against 'We still, we have to turn the lights on and … we can't turn the heating off if we're providing accommodation for vulnerably, you know, housed people.' That's not an option so there is nowhere to save that money. (NC3)

Participants also described a decline in the quality-of-service provision – for example, moving away from progressive, holistic approaches such as trauma-informed care, to a greater emphasis on crisis-based/emergency provision – something that was regarded across the interviews as a retrograde development step:

> We're having to say, 'You're in a stable position in temporary accommodation. We've done as much as we possibly can.' We need to move our resources to, you know, work with people who are rough sleeping, or at that kind of more acute end. (NC2)

From an energy policy perspective, the nature of the cost-of-living crisis has also led to a 'substantial strain on frontline services' (NC1), creating 'ridiculous workloads' (NC3), and has also affected the type of support available. For example, support with switching energy providers has historically been regarded as a low-cost, but highly effective support mechanism, but given that energy costs have risen so much there is currently little cost difference between providers. This has meant that organisations have had to invest more time and effort into the support that is offered – with solutions often being more complex. Similar to the discussion earlier, organisations have reported that demand for energy support is outstripping supply:

> [An interview] I've done with somebody was around the winter warmth packs, and they were really, really scared about promoting that they had any, because they knew they were going to run out. And they were like, 'We're so far from winter. We're so far from winter and, but like, this is, it's not our job to make decisions over who is more vulnerable than who, like, it's not, but what, so what do you do?' (NC1)

There was concern amongst energy-focused interviewees that support was becoming increasingly crisis-based – 'a sticking plaster' (NC4), while not addressing structural problems such as the energy efficiency/conditions of the housing stock, or existing policy approaches to addressing fuel poverty.

The loss of investment in infrastructure

The increasing focus on crisis-based, rationed services has meant that upgrades to infrastructure have been delayed, suspended or cancelled, despite their ability to provide long-term improvements and cost savings. For example, E2 described the delay in a heating system upgrade in a social housing tower block that was likely to impede the ability to meet decent homes standards and reduce fuel poverty and energy bills.

Alternative funding options for infrastructure improvements were absent despite the net zero agenda and UK-wide funding for energy efficiency improvements. NC3 highlighted that where capital investment did exist, this was reactive and short term in nature – for example, focused on creating more bed spaces rather than improving existing services in order to reduce repeated homelessness. This goes against the best practice that the homeless sector sets for itself (see Homeless Link, 2025).

Impact on staff retention and recruitment within the homeless sector

Throughout the interviews, the impact of both the cost-of-living crisis and increased work pressures on staff were discussed. The most pressing issue raised related to in-work poverty. Frontline organisations reported staff struggling with energy and food costs (and being unable to increase salaries in line with inflation). One participant reported that employees were being offered food bank vouchers. Despite dedication to their role, a high attrition rate among staff was described, partially as a result of this. Interviewees also highlighted that this issue exacerbated existing long-standing problems of recruitment within the sector. Within our case study City this issue was discussed frequently, with staff reported to have used food banks, been evicted from the PRS, become homeless, moved into shared accommodation, left the sector, and turned to second jobs.

Theme 3: the effectiveness of energy-related policy responses

Direct support with energy during the cost-of-living crisis has been described as provided on an 'unprecedented scale', yet has 'barely touched the surface of the massive increases that people face' (NC1). Energy support was considered problematic by our interviewees, with many gaps in provision identified – for example, where people had less 'typical' relationships with their energy supplier (for those on prepayment meters, in park homes, communal properties, houseboats, care homes, gypsy and traveller communities) they were less likely to take up the energy support they were entitled to during the first winter of the crisis.

Interviewees suggested that while take-up was problematic, so too were the eligibility criteria. A number of interviewees argued that tying eligibility to benefit receipt was problematic as it excluded many in need given the extreme nature of the energy crisis.

Equally there was criticism of universal energy payments and discounts where wealthier groups were receiving the same level of support as the poorest groups, and often facing fewer, if any, barriers to accessing it.

Overall, the support for energy bills was regarded by interviewees as short term in nature and failed to address broader structural issues (that is, housing conditions, low incomes, energy markets). While the government's main approach to addressing fuel poverty is largely 'fabric first' – emphasising the importance of housing retrofit, interviewees were highly critical of its flagship Energy Company Obligation (ECO) policy, highlighting how many households living in energy inefficient properties were not entitled to support given the complex and often shifting 'niche' (NC4) eligibility criteria. Moreover, the lack of a retrofit programme focusing on the buildings used by residential homeless services was regarded as problematic.

Discussion and policy recommendations

Three key points are clear from the findings reported, and complement, formalise and extend the existing policy and practice literature reviewed at the start of this article.

First, that *the cost-of-living crisis, and the energy crisis in particular, has both exacerbated and extended the causes of homelessness.* It has been the 'last straw' for people already struggling with housing costs as a result of sharply rising energy prices over the past three years, substantial cuts to welfare services and poor housing conditions. Not only have existing at-risk populations come under further extreme pressure as energy costs spiked, but a new cohort, whose energy bills had at least been previously containable, was added to those at heightened risk of homelessness. Further, the sustainability of exiting homelessness has been undermined because, even with careful planning and support, people leaving homelessness cannot afford to run their own home, with energy costs playing a pivotal role in creating new financial barriers to ending homelessness. Where people were re-housed via homelessness services into the PRS, this inadvertently placed them at risk of fuel poverty, debt and future homelessness, especially given their limited financial and material reserves, and lack of additional support via the welfare system.

Second, and closely related, our findings add to the growing literature on the extreme coping mechanisms associated with fuel poverty. Throughout the literature, there is concern that these are becoming more extreme, and are often very dangerous (NEA, 2024). *The coping mechanisms reported in our research add to this account of dangerous and desperate practices*, perhaps unsurprisingly given the extreme vulnerability and poverty experienced by our participants. Not using heat or lighting at all, not cooking, burning household objects to stay warm, are all at the extreme end of fuel poverty coping mechanisms.

Third, *the role of the PRS has featured more prominently than anticipated.* While existing fuel poverty research does consider issues around tenure – and in the UK-based research the significant problems caused by the PRS (and more recently the underfunded and increasingly energy-inefficient SRS), our research has highlighted the extreme ends of this. We have identified situations where households desperate to remain housed live in extremely poor housing conditions, have limited access to recourse, and fear eviction and homelessness if they do challenge their landlord (although, as noted in the findings section, at the time of writing new legislation is passing through parliament to partially address this). Even within the SRS, a sector that historically has had better tenant rights and energy efficiency, cracks are evident, with stalled energy efficiency programmes likely to drive people's experience of fuel poverty. Existing practices within the SRS such as not providing floor coverings to new tenants have also been highlighted in our research as another driver of fuel poverty, where re-housed homeless people do not have the resources to address these issues themselves, and as a result, are forced to live in cold, energy inefficient housing.

Fourth, we have demonstrated that *the impact of the cost-of-living crisis on homelessness service delivery has been profound*. Already under-resourced services were pushed to become more crisis-based, undermining the progressive work that has been previously conducted within the sector, such as Housing First. Not only were services, strategies and systems undermined as their running costs rose in an uncontrolled way, while budgets remained fixed, but their staff also started to experience fuel poverty and other pressures caused by the cost-of-living crisis. While accounts of this have been discussed within the policy and practice literature largely published via the third sector (Kerslake Commission, 2022; Homeless Link, 2023), these accounts have not been discussed within academia, and certainly not within the context of energy. It is clear that high energy costs have undermined the sector's ability to respond to homelessness in several key ways: because there is higher demand for these services; because homeless people are 'stuck' within the system given the lack of affordability of secure housing; because energy costs have had a profound impact on organisations running services, with little financial support or acknowledgement of this issue; and, given increasing poverty levels of staff working within the sector itself, an increasingly high attrition rate.

Fifth, it is clear that *energy policy responses to the cost-of-living crisis have had extremely limited impact*. These policies were described by interviewees as poorly targeted and reactive with a limited 'sticking plaster' effect. The failure to support organisations within the charitable sector with their own escalating energy bills has created substantial pressure, while a lack of substantial support to households has placed further pressure on these organisations to absorb their clients' increased energy costs.

There was an overwhelming concern across the stakeholder interviews that the issues described in this article should not solely be attributed to the cost-of-living crisis, but rather have built upon multiple layers of underfunding, poor housing/building stock, changing funding systems, freezes in Local Housing Allowance levels, 'punitive' welfare reforms (E3FG) and austerity cuts implemented over the last few decades. Indeed, arguably the sector itself has been brought to a point of very low resilience, with limited capacity to absorb shocks (Blood et al, 2020).

Equally, within the field of fuel poverty there has been significant criticism of existing energy and fuel poverty policy both during the crisis and in the lead-up to it. While support has been increased during the crisis, this has been regarded throughout our findings as very limited, poorly targeted and in short supply. Moreover, the reduction in energy efficiency/retrofit programmes has been highly criticised, as this has been heralded as the cornerstone of fuel poverty policy for several decades. While unprecedented increases in energy costs have been the 'final straw' for many, poor or declining energy efficiency has also contributed to high rates of fuel poverty.

Given the interdisciplinary nature of our work, there are multiple policy recommendations across multiple sectors that could be made at this juncture – from the structural through to the very specific. While we do not have space to consider all of these (readers can review the full suite of recommendations via our funder's website) overarching recommendations are noted here.

Recommendation 1: Changes in energy policy are necessary as a matter of urgency. Energy-related tariffs, discounts and benefits should be reformed to ensure that those in greatest need, including people at risk from or seeking to exit homelessness, are given the greatest protection, in the most straightforward way. In the short term, this can be addressed by ensuring the most cost-effective energy supply is in place and enhancing Universal Credit as necessary, but longer term the answer lies in restarting and intensifying retrofit programmes to increase the thermal efficiency of the UK's built environment.

Recommendation 2: Homelessness services need to be supported more appropriately. This should include allowances to cover the effects of increased energy costs in existing and future contracts, and to ensure that staff are paid adequately. This is vital to ensure that an innovative, preventative and housing-led/Housing First approach is maintained, rather than further undermined. Furthermore, there is urgent need for a review of energy tariffs and support offered to homelessness services – for example – commercial energy tariffs are punitive and undermine the ability of organisations to provide support.

Recommendation 3: Deepening poverty and a lack of affordable housing need to be addressed in order to reduce homelessness. Broader reforms to the welfare system to ensure that it covers energy, food and housing costs are necessary. The now decades-long and ever-increasing national shortfalls in affordable and, particularly, social housing supply must also be addressed.

Limitations

We recognise that this research has a number of limitations. A wider range of interview participants would have provided deeper insight with greater nuance, and perhaps additional findings. However, this does not negate the information provided from the lived experiences of the participants (Denzin, 2006). Further, we acknowledge that the research is small scale, and largely limited to a single City, meaning that much of the data is located in a specific contextualised background (Denzin, 2006; Merriam and Tisdell, 2016). However, given the hard-to-reach nature of the sample, and the lack of any existing academic empirical data within this area, our findings provide a first step in building knowledge about the relationship between fuel poverty and homelessness. Moreover, in methodological terms we argue that our approach provides good triangulation, as the location helps to ensure the contextual information is consistent across the stakeholder and lived-experience interviews in a complex policy area (Natow, 2020).

While our data is drawn from a relatively small case study, our findings confirm the concerns raised across the policy and practice literature on the impact of the energy crisis on homelessness itself and the services that exist to support it. Moreover, they resonate with existing fuel poverty research that highlights that the energy crisis has brought more people into fuel poverty, and into far more extreme situations (NEA, 2024; Zapata-Webborn et al, 2024).

Conclusion: Towards more inclusive, interdisciplinary research

This is the first academic exploration of the relationship between fuel poverty and homelessness, providing new empirical data and policy recommendations. However, this research also raises questions, and perhaps a challenge for academic research.

As described in the background section, the concept of *recognition justice* is increasingly used by fuel poverty scholars interested in understanding how some people are more visible within research, policy and practice compared to others. It draws on identity politics and, at its simplest, asks us to think about whether some fuel-poor populations are treated with more respect and care than others, and whether processes of disrespect, misunderstanding and stereotyping mean that other groups fail to gain an equal footing within research and policy (Walker and Day, 2012; Schlosberg, 2013;

Gillard et al, 2017; Sahay, 2024). While it is beyond the scope of this article to provide a full theoretical analysis, we would argue that there is a strong case here to suggest that the failure to consider homeless people within fuel-poverty policy and research can be framed in these terms. Homeless people are unlikely to feature in any official statistics about fuel poverty, have often been neglected within fuel-poverty scholarship given stereotyped understandings about what homelessness actually is (albeit accidental rather than deliberate), and there has been a lack of concern about (and indeed investigation into) how the energy crisis has affected services, service delivery and the knock-on effects this has on the people using them.

While fuel-poverty policy, practice and research has almost entirely neglected homeless people, homelessness research tends to have taken a more holistic approach to understanding the causes, consequences, and ways of addressing homelessness rather than focusing on individual drivers such as energy costs. Arguably, homelessness research remains in a transition from discussing individualistic drivers such as choices, needs, experience and characteristics, towards a greater exploration of structural factors (for example, Bramley and Fitzpatrick, 2018; O'Sullivan et al, 2020), and at this point discussions about energy and energy policy remain lacking.

While our research was promoted by the increased visibility of the relationship between the two issues during the cost-of-living crisis, we argue that even if energy costs stabilise, there is a greater need for interdisciplinary research, and greater momentum within this space. Our work here represents the first step in understanding this interrelationship, and we call on colleagues within the fields of fuel poverty, housing, and homelessness research to extend knowledge in this area, and to recognise the need for more open-minded, interdisciplinary, cross-sectoral work in this space.

Notes

[1] In the most basic sense, the energy taken to produce an item.

[2] Based on the combination of being on a low income and in a property with an energy efficiency rating of band D or below (where a household is considered fuel poor if their energy and housing costs take them below the poverty line).

[3] One participant – 'Robin', who was living independently – was interviewed over the phone.

[4] There are more complexities around safeguarding and criminal justice checks around services for women and young people and, while we attempted to access these groups, our resources were limited and eventually exhausted.

[5] Used here given its resonance with the wider fuel poverty literature, although heavily caveated that these activities do not reflect 'coping'.

[6] As this article has been through the period of academic review, this landscape has begun to change, with the Renters' Rights Bill promising to end no-fault evictions and abolish fixed-term tenancies (MHCLG, 2024b).

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Conflict of interest

The Authors declare that there is no conflict of interest.

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