

Energy supports and affordability – evidence from Ireland’s Behavioural Energy & Travel Tracker

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Summary

Given recent energy crises and price shocks, it is important to assess energy affordability and whether supports are reaching those who need them. This research note uses the rich dataset generated by Ireland’s Behavioural Energy and Travel Tracker (BETT) to provide an up-to-date picture of energy poverty in Ireland, investigate whether supports reach those who need them, and examine people’s use of alternative affordability management techniques.

Our analysis shows that levels of energy poverty in Ireland remain high, and greater access to supports is needed.

Recommendations

- **Target support to groups evidenced to be at risk of energy poverty.** Current supports are limited to older people and people receiving particular social payments, but there are vulnerable groups that fall outside of these criteria, most notably renters.
- **Increase awareness and uptake of existing supports through proactive engagement.** Existing supports need to be well-signposted, with eligibility clearly explained. Many participants who were worried about bills but had not sought support believed they were ineligible, suggesting support uptake may be limited by low awareness of eligibility. In particular, women were more likely to experience energy poverty but less likely to think they qualify for support.
- **Broaden and strengthen the range of available supports.** Half of participants who received support said it wasn’t enough. Supports need to be available at rates that reflect the burden of energy costs. Additionally, people on low incomes and renters (the two groups most likely to be in energy poverty) have particular difficulty accessing home energy upgrade grants. Introducing legislation to mandate minimum energy efficiency standards in the private rental sector will help address these gaps.

Introduction

Recent energy crises stemming from Russia's invasion of Ukraine and the US/Israel war in Iran have exacerbated an ongoing cost-of-living crisis and brought energy poverty and affordability issues to the fore of policy discussions. Oil, gas, and electricity prices have been subject to large fluctuations and remain substantially higher than they were prior to 2022.

Welfare supports are available to help citizens in Ireland with the cost of energy. Broadly, these consist of the Household Benefits Package, Fuel Allowance, and domestic electricity credits.¹ Alongside supports, the Irish Government encourages affordability management techniques such as regularly switching supplier. Suppliers are required to offer payment plans in which people pay fixed monthly amounts based on annual consumption estimates to spread costs evenly across the year.

Given recent crises and price shocks, it is important to assess energy affordability and whether supports reach those who need them. We previously published an in-depth report about energy poverty in Ireland using data from our Behavioural Energy & Travel Tracker (BETT) collected in 2023.^{2,3} This note adds to the previous report by providing up-to-date data on energy poverty (to May 2026), investigating whether supports reach those who need them, and examining people's use of alternative affordability management techniques.

Ireland's Behavioural Energy and Travel Tracker

The Behavioural Energy and Travel Tracker (BETT) is an online survey designed by SEAI's Behavioural Economics Unit. The tracker uses a behavioural science technique known as the "Day Reconstruction Method" to gather accurate and granular data about travel and home energy behaviours in Ireland over time. It also collects data on factors that may be related to energy behaviour, such as psychological factors, energy poverty, and dwelling and sociodemographic characteristics. BETT ran monthly from December 2022 to December 2023 and continues to run on a quarterly basis. Each survey wave is run with a nationally representative sample of approximately 1,000 adults (recruited from RedC Research & Marketing's online panel).

¹ Anyone aged 70 or older is eligible for the Household Benefits Package. People below 70 must receive a qualifying social welfare payment or satisfy a means test. Recipients of Fuel Allowance must be 66 (unless receiving a qualifying welfare payment) and satisfy a means test.

² SEAI (2025) Energy Poverty in Ireland. <https://www.seai.ie/data-and-insights/behavioural-insights/publications/bett-energy-poverty-report>

³ SEAI (2025) Behavioural Energy and Travel Tracker 2023 – 2025 Dataset <https://www.seai.ie/data-and-insights/behavioural-insights/publications/bett-dataset>

Findings

We report briefly here some of the main findings of our analysis. Throughout, we use logistic regression models to identify the factors that are related to whether someone is experiencing energy poverty, receives or seeks supports, or uses alternative affordability management techniques.

Energy poverty

Prevalence of energy poverty remains high

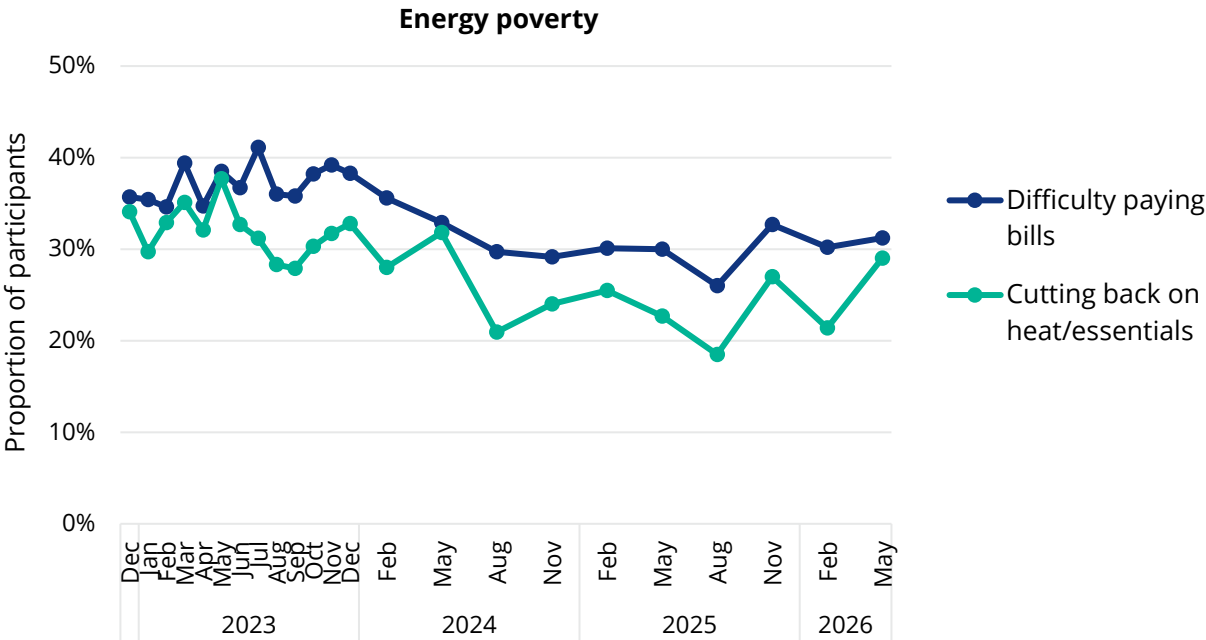
The official measure of energy poverty in Ireland is spending 10% or more disposable income on energy costs. However, we have chosen to exclude this measure from our analysis because, among other reasons,⁴ the expenditure-based measure is increasingly criticised, with recent work (including our own energy poverty report²) arguing that subjective measures more closely reflect the lived experience of people in energy poverty.⁵

We use two different subjective measures to designate whether a participant is in energy poverty:

1. Difficulty paying their most recent energy bill
2. Going without heating **or** cutting back on essentials to afford energy, in the preceding month⁶

Energy poverty remains highly prevalent in Ireland, despite overall reductions since 2023, according to both measures (Figure 1). Energy poverty rates declined in 2024 and early 2025, but that decline has since stalled and may have reversed. In May 2026, 31% of participants reported difficulty paying bills and 29% reported having cut back on heating or essentials to afford energy in the preceding month.

Figure 1: Proportion of participants in energy poverty by different measures across waves.



⁴ Additionally, the income measure used for official statistics (based on administrative data) differs from our own in that it includes social contributions and other things people are unlikely to think about when asked to report their own income, and research has shown that self-reported income and spending are often inaccurate.

⁵ Estéves A. & Tovar Reañón, M. (2026). Energy poverty and affordability in Ireland. ESRI Survey and Statistical Report Series. <https://doi.org/10.26504/sustat139>

⁶ In our previous energy poverty report, we found significant overlap in the cohorts cutting back on heating and cutting back on essentials to afford heat, so we have combined these measures.

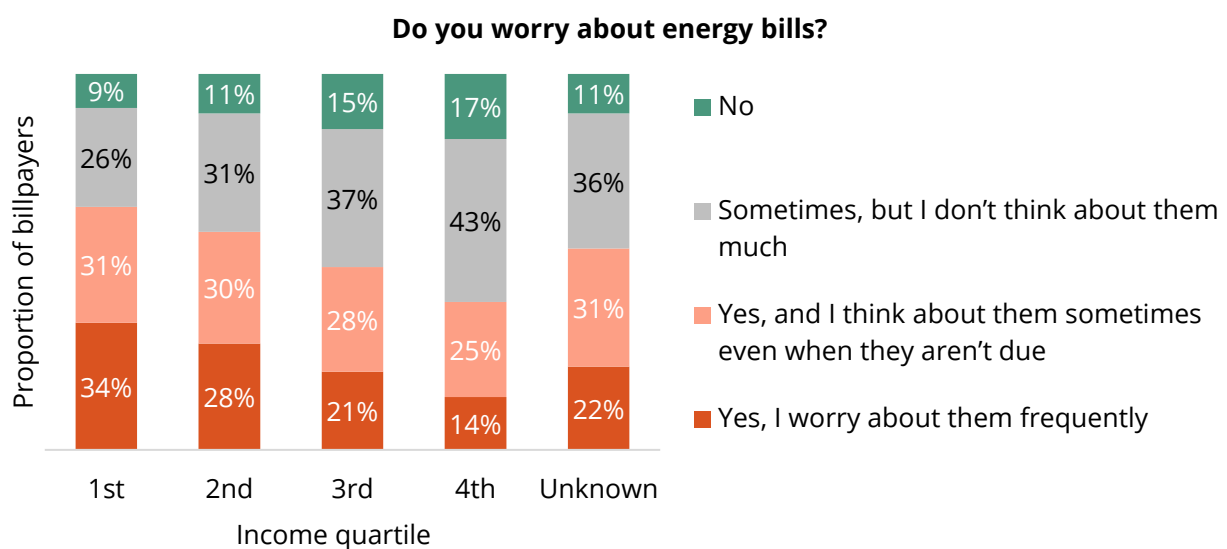
Our previous energy poverty report identified low income, renting, living in a household in which someone has a disability, lower educational attainment, and female gender as having the largest associations with experiencing energy poverty.² These associations are unchanged. Notably, renters remain a group highly vulnerable to energy poverty but without targeted supports.

Worry about energy bills is widespread

Since November 2023, we have asked billpaying participants how worried they are about energy bills. Worry is consistently high, with more than half of billpayers reporting being worried in May 2026.

The characteristics of people who reported worrying about energy bills frequently were broadly the same as the characteristics associated with experiencing energy poverty, with the addition of living in a rural area and being aged 35-54 (compared to both under 35s and over 55s). There was little seasonal variation despite substantial variation in energy costs throughout the year. Even participants in the highest income quartile (with monthly household net income of €4,125 or more) were likely to be worried about bills – 25% reported sometimes thinking about bills even when they aren't due and 14% worried about them frequently (Figure 2).

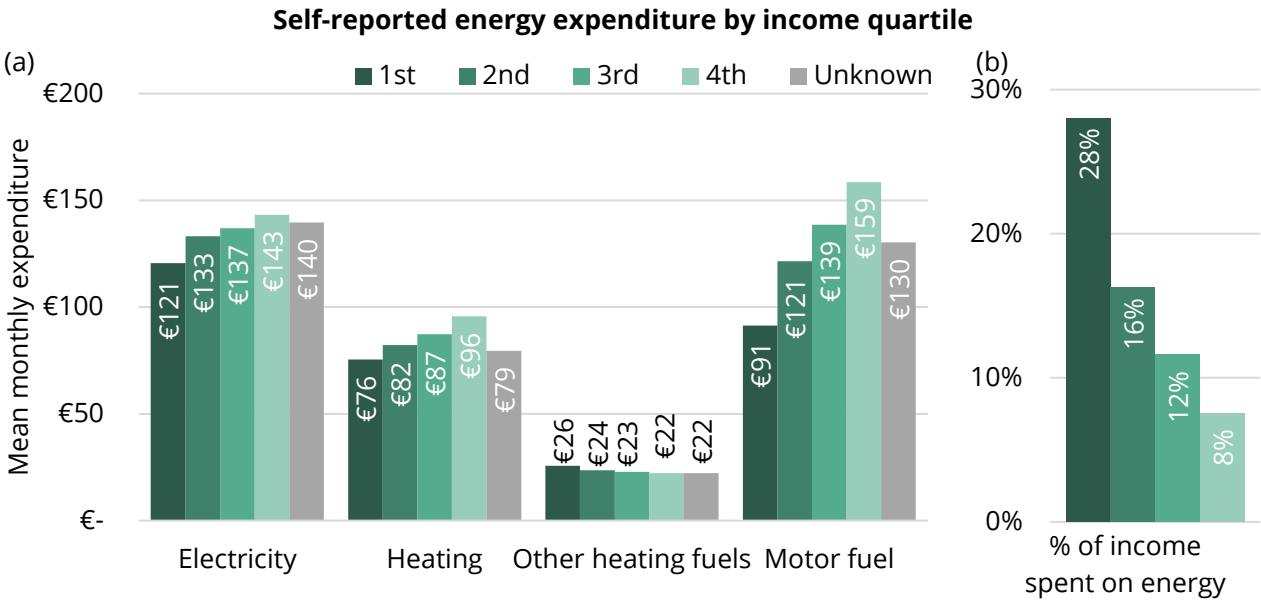
Figure 2: Proportion of billpayers who worry about energy bills by income quartile, November 2023 – May 2026.



To further investigate this high level of worry across income brackets, we looked at average energy expenditure across the same period (Figure 3(a)). Electricity, heating and motor fuel expenditure all increase with household income, but the strength of the relationship varies depending on the type of cost, with the strongest relationship seen for motor fuel. Interestingly, those in the lowest income quartile (monthly net household income under €1,875) spent slightly more on secondary heating fuel costs than those in the other income quartiles, suggesting poorer households rely more on secondary heating.

While higher income households tended to spend more on energy in absolute terms, they spent much less as a proportion of their income (Figure 3(b)). For example, the average monthly household income of the lowest income quartile was €1,119, and the average monthly energy cost was €313, meaning 28% of the average household's income was spent on energy. In comparison, the average participant in our highest income quartile spent 8% of their income on energy.

Figure 3: (a) Mean energy expenditure from November 2023 - May 2026 by energy type and income quartile, with those who declined to report income categorised as “Unknown”⁷, and (b) the proportion of monthly income spent on total energy costs by income quartile.

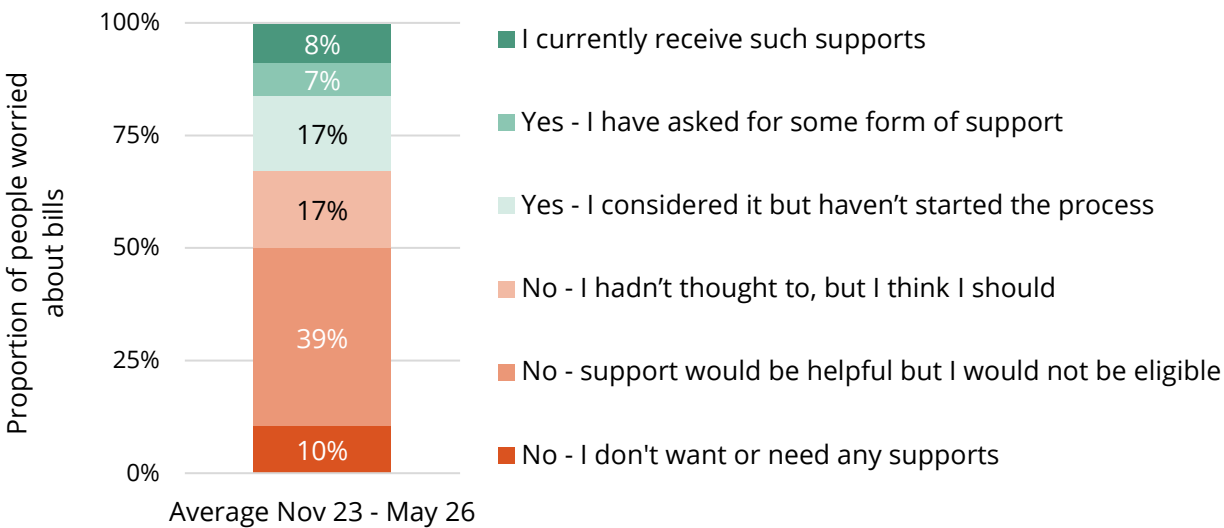


Energy affordability supports

Many people experiencing energy poverty are not seeking support

If participants said they were worried about energy bills, we asked them if they had considered seeking supports. Notably, rates of energy poverty are much higher than the rate of people seeking support, i.e. most people experiencing energy poverty have not sought support. About two-thirds of people who frequently worried about their energy bills had not considered seeking support, with most (39%) reporting support would be helpful, but they wouldn't be eligible (Figure 4).

Figure 4: Billpaying participants’ responses to whether they had considered seeking support if they were frequently worried about energy bills, November 2023 – May 2026 (n=6,642).

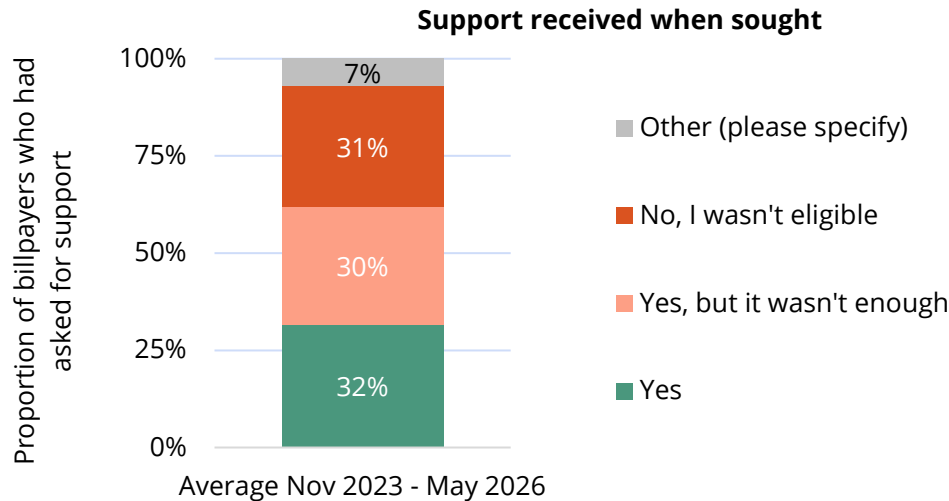


⁷ 85% of billpayers in our sample disclose household income and all energy costs.

Some of the groups more likely to experience energy poverty were also more likely to have asked for or currently be in receipt of supports (renters, low income, disability in the household). Men and renters were more likely to report having considered seeking support (but not yet started the process) – 21% of men and renters had considered seeking support, in comparison to 14% of women and homeowners. It is noteworthy that women were less likely to be considering seeking support given that they are more likely to experience energy poverty. They were also more likely to think they wouldn't be eligible for support than men. Proactive engagement may help increase uptake of current supports.

We asked those who sought support whether they received any. Overall, three in five respondents got support when they asked for it; but about half of those said it wasn't enough (Figure 5). Almost one third reported they did not receive support when they asked for it as they were not eligible. A further 8% wrote in the open text "other" category, with the majority reporting that they were waiting on a response. It is important to remember that a relatively small number of participants (34 on average) respond to this question in each wave.

Figure 5: Responses of billpayers who asked for supports about whether they received supports when they had asked for them, November 2023 – November 2024 and May 2026.



Existing supports are not sufficiently targeted

Universal bill credits helpful to some but unneeded by many

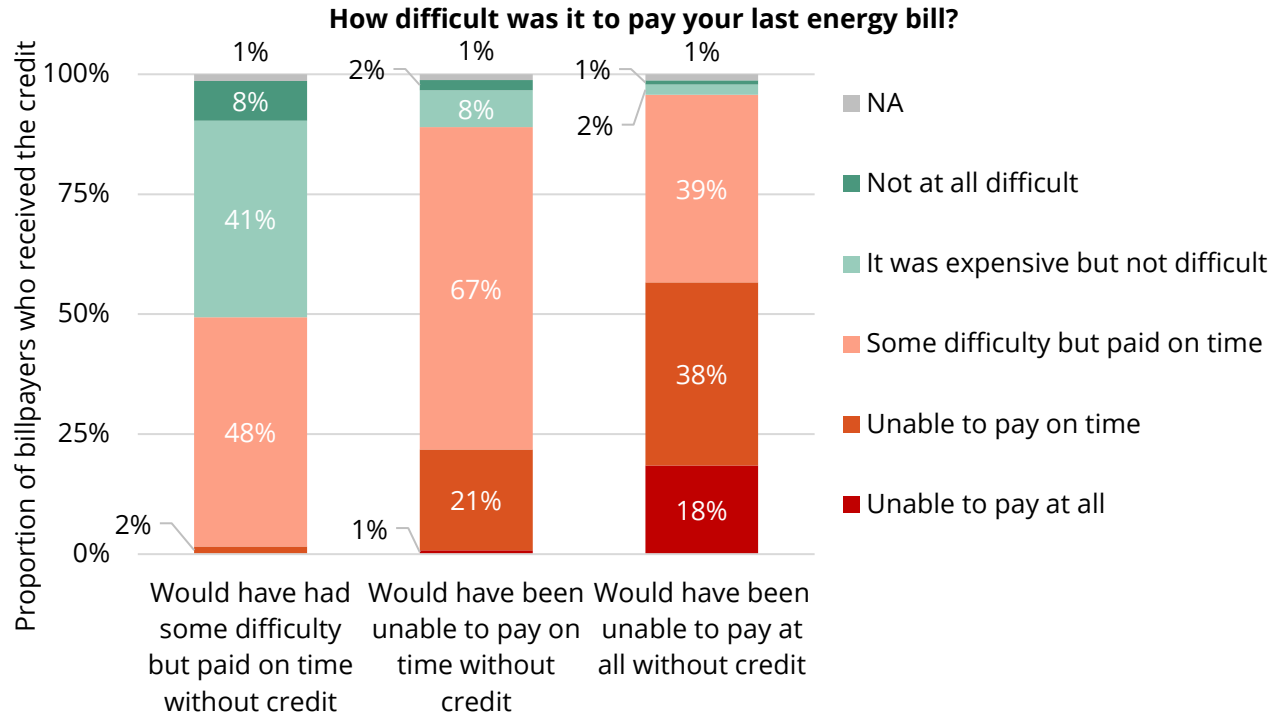
All domestic electricity customers received a series of bill credits from 2022 to 2025.⁸ In subsequent waves, we asked participants how difficult it would have been to pay their last bill without the credit. Intuitively, untargeted supports mean at least some people do not need the support they receive. In the case of the universal domestic electricity credits, 45% of recipients reported they would have had no difficulty without the credit. A further 35% reported they would have had some difficulty but paid on time, while 13% said they would not have been able to pay on time, and 6% would not have been able to pay at all.

To assess the impact of the bill credits, we compared how difficult participants said it would have been to pay their last bill without the credit to how difficult they actually found it (Figure 6). For many who reported they would have had at least some difficulty paying their bill, the credit reduced this difficulty.

⁸ The credits amounted to €600 in 2022/23, €450 the following year, and €250 in 2024/25.

About two in five that had reported they would have been unable to pay at all were able to pay on time with the electricity credit. Still, over half of people in this category were unable to pay on time or at all.

Figure 6: Responses of billpayers who had received the universal electricity credits about how difficult it was to pay their last energy bill, by reported level of difficulty without the credit (excluding those who reported they would have had no difficulty), May 2023 – February 2025.



Current targeted supports exclude some vulnerable groups

We asked participants if their household received Free Electricity or Gas Allowance (as part of the Household Benefit Package), or Fuel Allowance.¹ On average, 26% were in receipt of Electricity or Gas Allowance, and 14% received Fuel Allowance in February 2026.⁹ Over 65s made up 32% of allowance recipients in our sample despite being only 17% of our total sample, reflecting that this group is well targeted by supports. They were no more likely to be experiencing energy poverty by either of our measures. While overall our models showed income was associated with lower likelihood of receiving allowances, when we looked exclusively at over 65s, income had no association with receipt of Free Electricity or Natural Gas Allowance and the size of associations were reduced for Fuel Allowance. This highlights the implications of policies that treat older age as a primary indicator of vulnerability, while other groups (e.g. renters) remain untargeted.

Alternative affordability management techniques

Alternative affordability management techniques are not widespread

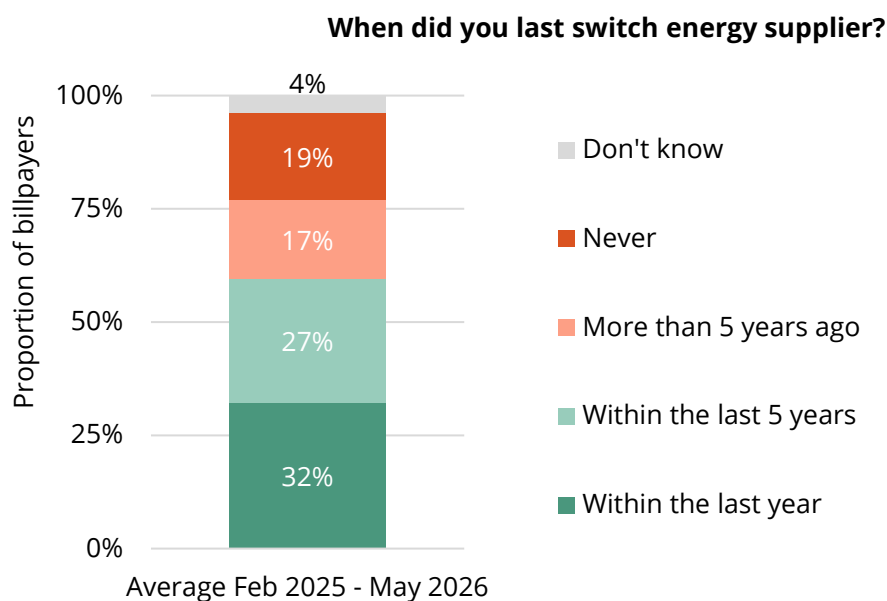
In 2025, we added a question to BETT asking people whether they availed of payment plans to spread energy bills out across the year. Only 12% of respondents availed of payment plans like Level Pay.

⁹ The proportion of our sample that reported being in receipt of Free Electricity or Natural Gas Allowance matches the figure from the Department of Social Protection. The proportion reporting receipt of Fuel Allowance is slightly lower (the national rate is approximately 20% of households). Some degree of confusion of social payments is likely, but we do not anticipate that participants confuse the universal domestic electricity credits and other welfare payments as the proportion of participants reporting receipt of allowances is constant across waves.

Perhaps unsurprisingly, renters and people in the highest income quartile (monthly net household income over €4,125) were less likely to have signed up for these schemes.

We also added a question asking participants when they last switched energy supplier (Figure 7). On average, 32% of participants had switched supplier within the last year and a further 27% had switched in the previous 5 years. However, 19% had never switched energy providers. People with higher incomes, people aged 35-54, educated to degree level, and those living in urban areas were more likely to have switched within the last year – groups less likely to experience energy poverty anyway. People living in homes with a BER of D or below were less likely to have switched.

Figure 7: Billpaying participants' responses to when they last switched energy providers, February 2025 – May 2026.



Reasons for not switching energy provider

In August 2025 we asked participants who had not switched in the last year why they hadn't and if there was anything that would make them switch. Of 575 valid open text responses, most (63%) mentioned motivational factors. Some were happy with their current provider (25%), but others reported that potential savings were not big enough (25%) or that it would be too much hassle (13%). Further research is needed to determine whether people underestimate the size of potential savings or not. This will inform whether communications and interventions should focus on correcting misconceptions about the benefits of switching or improving the perception of switching as easy and hassle-free.

Opportunity-related factors were the next most common (38%) reason for not switching. Examples included their current supplier offering incentives to stay, having specific requirements or preferences that not all providers can meet (e.g. accepting Fuel Allowance, having pre-pay options), not being the named bill-payer (e.g. in rental accommodation), being too busy to research options, and not having been prompted to think about it. Only 4% of responses mentioned factors related to capability as a reason for not switching, for example, not knowing where to start or finding the process overwhelming or anxiety-inducing.

While the potential of switching suppliers and spreading bills across the year to alleviate energy poverty is limited, the rate of engagement suggests that potential is not being fulfilled. Many of the opportunity-related barriers in particular could be reduced through stronger regulation.

Conclusion

This analysis of BETT data has shown that levels of energy poverty across multiple measures remain high in Ireland, and greater access to supports is needed. Existing supports need to be well-signposted, with eligibility clearly explained, at rates that reflect the burden of energy costs, and available (ideally targeted) to groups evidenced to be at risk of energy poverty.

Supports are falling short of their desired impact for varied reasons. One is that many people are not seeking them. But another is that half of those who do, don't get the support they need. This may reflect the need to strengthen supports. For example, while the Fuel Allowance has increased over time,¹⁰ the rate of Free Electricity and Natural Gas Allowance has remained unchanged since 2006 at a rate of €1.15 per day, through a financial crash, a pandemic, two energy crises, and a cost-of-living crisis.

Pressingly, one third of those who had sought support said they had been deemed ineligible. This may reflect that while current supports are limited to older people and people receiving particular social payments, there are vulnerable groups that fall outside of these criteria. The current eligibility criteria of existing supports should be reevaluated given the breadth of characteristics associated with experiencing energy poverty beyond age and disability.

As noted in our previous report, there is also a need to broaden the range of available supports.² For example, people on low incomes and renters (the two groups most likely to be in energy poverty) have particular difficulty accessing home energy upgrade grants.¹¹ Introducing legislation to mandate minimum energy efficiency standards in the private rental sector could help address these gaps but no substantive progress has been made on this issue despite being committed to a decade ago.^{12,13}

Most participants who were frequently worried about bills but had not considered seeking support thought they would not be eligible. It is likely some people who are eligible for support don't realise they are. Women are more likely to be in energy poverty but also less likely to think they are eligible for supports. Further research identifying likely eligible groups can inform proactive engagement to increase uptake of current supports.

¹⁰ Fuel Allowance has increased over time, from €14 to €24.50 per week incrementally between 2006 and 2020, then to €33 per week following the Russian invasion of Ukraine, and as of 2026 is €38.

¹¹ The Warmer Homes Scheme, which is targeted at low income households, is oversubscribed.

¹² Department of Communications, Energy, Natural Resources (2016). A strategy to combat energy poverty – 2016-2019.

¹³ Department of Environment, Climate and Communications (2021). Housing for All – a New Housing Plan for Ireland.