switchee

Housing Fuel Poverty Index

Powered by Switchee

State of social housing fuel poverty report 2025

Table of contents

1. Who is Switchee? 2

2. Fuel poverty data and Switchee's Housing Fuel Poverty Index (HFPI) 3

3. Winter 24/25 review 3

4. Economic context: energy debt is rising sharply 5

5. Wales: the UK's most improved region 6

6. Health and social impact 6

7. Conclusion and future outlook 7

1. Who is Switchee?

Switchee is a data and insights company helping social housing providers across the UK transform housing management and improve residents' quality of life.

Powerful, remote insights are captured from an ecosystem of IoT sensors, centred upon a hub device, most commonly the Switchee smart thermostat.

With this real-time intelligence, landlords and local authorities can identify risks like damp and mould, overheating risk, and resident fuel poverty, enabling proactive intervention. Switchee also provides data to optimise property performance, measure the impact of retrofit interventions, and the thermostat reduces heating bills for residents by up to 17%, supporting the improvement of existing housing stock and a data driven approach to achieving net zero goals.

Switchee's resident first approach uses a two-way communications platform, with a 88% resident response rate within 24 hours. This secure and cost-effective method of landlord-resident engagement is why over 140 social housing providers partner with Switchee to help ensure safe, warm, and healthy homes.

What does Switchee do?

2. Fuel poverty data and Switchee's Housing Fuel Poverty Index (HFPI)

The Housing Fuel Poverty Index (HFPI) represents a significant evolution in how the housing sector and policymakers understand fuel poverty in the UK. Launched by leading data scientists at Switchee in 2023, it is the country's only real-time index of fuel poverty. Backed by live data from around 50,000 social homes, the HFPI provides immediate visibility into the lived experience of the sector's most vulnerable residents.

Traditional government metrics, such as the Low Income Low Energy Efficiency (LILEE) indicator, rely on modelled data that is often published with a lag of up to two years. While valuable for long-term policy planning, these lagging indicators cannot capture the immediate impact of cold snaps or overall weather changes for a winter, energy price cap changes, or cost-of-living and energy debt fluctuations.

In contrast, the HFPI aggregates data from connected Switchee devices across the UK social housing stock. It measures actual outcomes rather than estimates, identifying homes that fail to reach the World Health Organization's recommended 18°C threshold during a rolling seven-day window. This shifts the sector from theoretical risk modelling to actionable, real-time intervention.

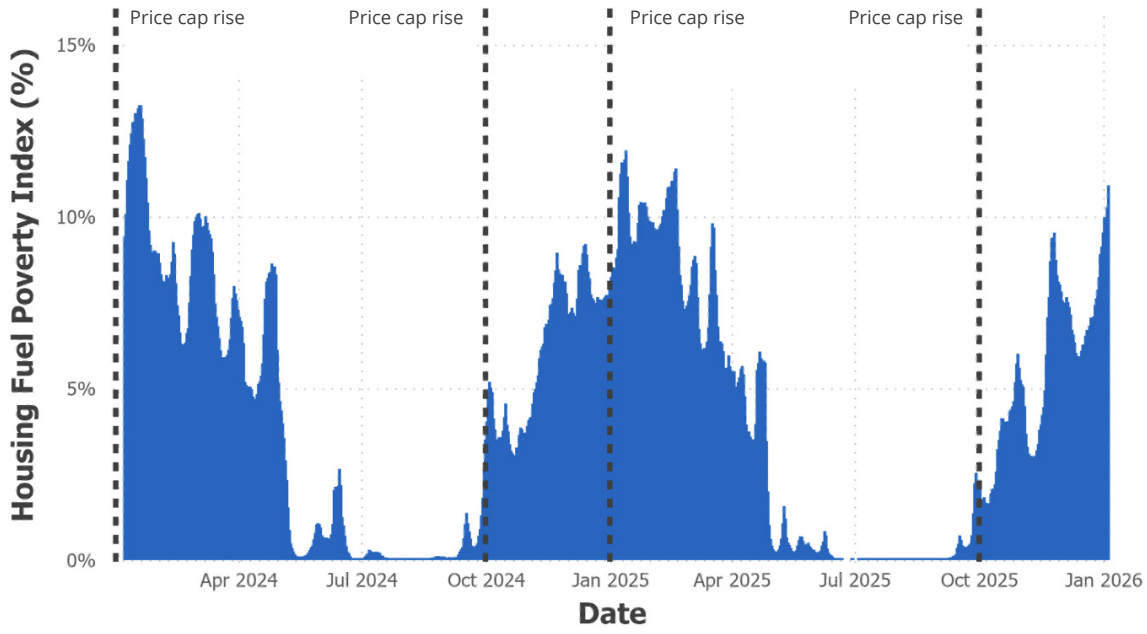
3. Winter 24/25 review

The data from winter 24/25 reveals a shift in the nature of fuel poverty in the UK. While extreme peaks in fuel poverty prevalence have reduced very slightly, the baseline level of fuel poverty has risen despite warmer weather in the UK overall. Unfortunately, this appears to be connected with a deterioration in the financial buffers of households.

3.1 National overview

Winter 24/25 shows the average HFPI growing from the winter before, with an average **7.45%** of social homes in fuel poverty through the winter compared to **7.40% in 23/24**. The seasonal peak, the point at which most homes were in fuel poverty, was lower, reaching **just under 12%** in January 2025, compared to a peak of just **above 13%** the previous winter.

The divergence can be seen clearly in the graph below, where homes appear to have less of the "spikes" of the previous year, but where the average level of fuel poverty has remained stubbornly high. This persistent elevation indicates that for many residents, under-heating has become more chronic rather than a temporary response to more extreme cold.



3.2 Regional analysis

While the national picture shows relative stability, regional data highlights more disparities. Scotland became the region with the highest prevalence of fuel poverty affecting around 1 in 11 social housing residents throughout last winter. Wales on the other hand is a noticeable bright spot in fuel poverty, although still higher in fuel poverty rate than some other regions, it saw a **16.4% reduction in levels**.

The West Midlands and the North East remain particularly affected regions, possibly in part due to financial pressure faced in these regions; the North East records the lowest disposable income per head in the UK (£19,977) with the West Midlands not far behind at £21,141 (ONS). However, some improvement was seen in both of these areas, in particular in the North East which showed a **7.3% reduction**.

While London maintains a fuel poverty rate well below the national average, the region is experiencing a significant year-on-year worsening. This likely reflects a dual reality. On the physical side, the capital benefits from naturally warmer homes, with over **54% of households living in flats compared to just 17% in the rest of England (ONS 2021 census)**. However, this structural advantage is increasingly being overwhelmed by the deteriorating cost of living and energy debt situation analysed in section 4.

Table 1: Fuel Poverty Index Year-on-Year Comparison (winter 24/25 vs 23/24).

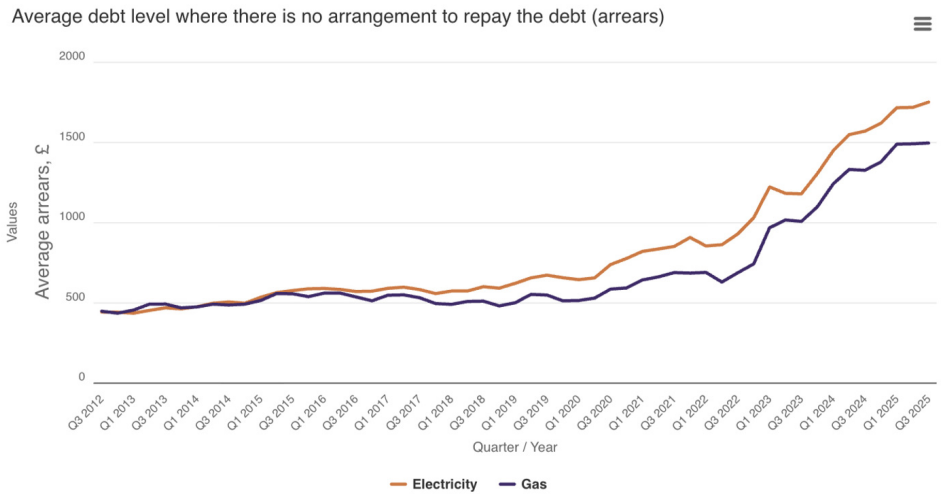
3.3 Region and weather analysis

Region	23/24 FPI (%)	24/25 FPI (%)	% Change	Prevalence	Trend
Scotland	7.57%	**9.32%**	+23.1%	1 in 10.7	Worsening
North East	10.00%	**9.27%**	-7.3%	1 in 10.8	Improving
West Midlands	9.38%	**9.20%**	-1.9%	1 in 10.9	Stable
Wales	9.84%	**8.23%**	-16.4%	1 in 12.2	Improving
Greater London	5.05%	**5.59%**	+10.7%	1 in 17.9	Worsening
UK Average	7.40%	**7.45%**	+0.7%	1 in 13.4	Stable

Provisional Met Office statistics for winter 24/25 show that temperatures across the UK (4.6˚C) were generally above the long-term average (1991-2020). Scotland, despite a worsening in fuel poverty actually recorded a higher positive anomaly (+0.7˚C) in average temperatures which highlight that there is more at play here than average temperature alone. It should also be noted that Scotland was still the coldest region of the UK and also experienced more extreme volatility with sharp, cold spikes that forced many residents into fuel poverty.

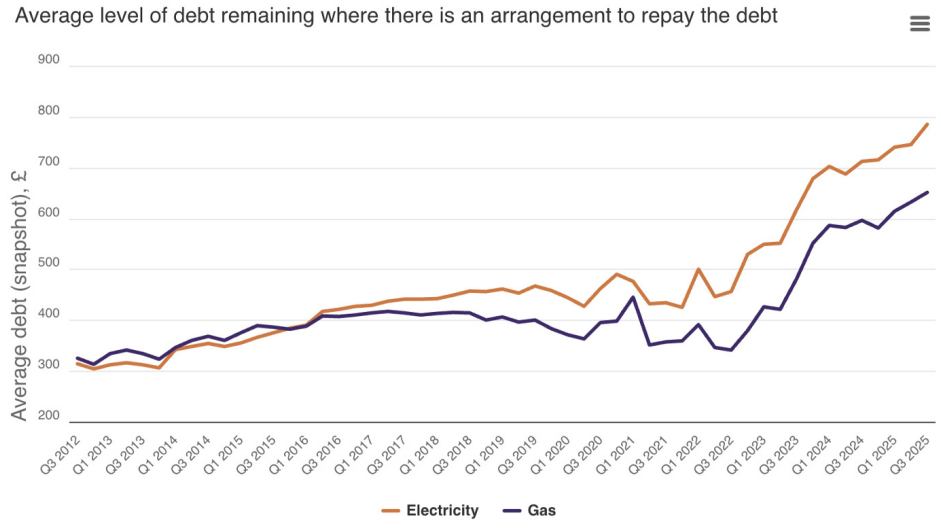
Region	Mean temp (˚C)	
	Actual	Anomaly compared to long term average (1991 to 2020)
UK	4.6	+0.5
England	5.0	+0.4
Wales	5.0	+0.4
Scotland	3.7	+0.7
N. Ireland	5.4	+0.7

4. Economic context: energy debt is rising sharply



Information correct as of December 2025

Source: Ofgem data



Information correct as of December 2025

Source: Ofgem Data

The persistently elevated average HFPI in winter 24/25, despite a milder peak, can be seen through a context of eroding household financial buffers.

Energy debt has reached record levels, with Ofgem figures citing domestic debt and arrears at **£4.43 billion** by June 2025. This debt acts as a barrier to heating; households in arrears often ration heat aggressively to avoid further costs, regardless of the external temperature. Those on repayment plans may find it even harder, as they need to pay for heating up front before they can warm their homes, which can make colder snaps impossible to heat for many. The above graphs from Ofgem show a worrying steep and continued rise in the average level of arrears and those with debt on a repayment plan.

The graphs only consider debt relative to energy. Other cost-of-living pressures, especially on essentials such as food, remain high (food inflation at 4.2% compared to overall at 3.2 % Nov 2025). This sadly adds further pressure to residents when choices such as whether to spend on food or staying warm need to be made.

5. Wales: the UK's most improved region

Wales achieved a significant 16.4% reduction in social housing fuel poverty between winter 23/24 and winter 24/25, outperforming every other region. This improvement coincides with a major shift in the regulatory and funding landscape, suggesting a strong link between bold policy timing and improved resident outcomes.

A primary driver appears to be the Welsh Housing Quality Standard 2023 (WHQS 2023), launched on 24 October 2023. Unlike previous iterations, this standard introduced strict, mandatory targets for "Affordable Warmth" and decarbonisation, creating a clear incentive for landlords to accelerate upgrade works throughout 2024.

Running parallel to this was the maturation of the Optimised Retrofit Programme (ORP), which shifted into mass deployment over the same period. Unlike the incremental "fabric first" schemes seen elsewhere, ORP funds a "whole home" approach, often larger scale fabric measures such as external wall insulation (EWI) with renewable heating and innovative measures. Switchee data confirms the efficacy of this strategy; for example, deployment of EWI at Fairhive Housing was shown to improve the home's **Heat Loss Rate by 53%**. Heat Loss Rate is a Switchee metric showing the time it takes for an unheated home to lose a single degree of heat.

While further analysis on the long-term trend is required, the winter 24/25 statistics from the HFPI offer a promising blueprint for the wider sector.

6. Health and social impact

The consequences of the HFPI data extend far beyond thermal comfort; they translate into measurable financial costs for public services and severe health risks for residents.

6.1 NHS Impact

Applying cost modeling from the British Medical Journal (BMJ) to the winter 24/25 data reveals an estimated £26.8 million in excess NHS costs. This figure represents the projected burden of treating cold-related admissions, such as respiratory infections and cardiovascular strain, originating solely from the social housing sector.

To put this into perspective, this sum is sufficient to cover the entire annual energy bill for 26,848 households. This highlights a stark economic reality: the cost of treating the health symptoms of cold homes often rivals the cost of heating them.

6.2 Mould risk and fuel poverty correlation

The link between fuel poverty and mould is direct and severe. Switchee analysis shows that 1 in 2 households in fuel poverty are living in conditions conducive to high-risk mould growth. As residents ration heating to save money, internal temperatures fluctuate more aggressively, creating the perfect environment for damp to thrive.

The HFPI data identified that in winter 24/25, over 179,000 homes were at increased risk of mould development due to under-heating. By using real-time sensors to track humidity and temperature, landlords can now identify these hazardous environments before mould becomes visible on the walls, shifting the focus from reactive cleaning to proactive prevention.

7. Conclusion and future outlook

The data from Winter 24/25 serves as a baseline for a challenging new year. As of January 2026, the Switchee Housing Fuel Poverty Index indicates **that 1 in 10 UK social housing households are currently in fuel poverty**.

However, the regional data offers grounds for optimism. The improvement observed in Wales is a promising signal for the sector. It suggests that a coordinated approach, combining updated quality standards (WHQS 2023) with targeted whole-house retrofit funding, can begin to decouple resident warmth from external volatility. While unique regional factors play a role, this progress offers a compelling blueprint for how policy and investment can build genuine resilience.

For housing providers across the UK, the new normal of high energy debt and sticky inflation creates a challenging environment, particularly with "excess cold" set to be added as a hazard under Awaab's Law in 2026. The solution lies in moving from reactive management to proactive design. By combining the physical resilience of fabric-first retrofits with real-time data visibility, the sector can better identify and support the households behind the statistics, ensuring that resources reach those who need them most.

Get the full picture for your social homes

This report highlights the national trends, but every social housing stock is unique. The Housing Fuel Poverty Index (HFPI) is live right now, processing billions of data points to protect residents across the UK.

Don't wait for the lagging indicators

Join the 140+ social housing providers already using Switchee to identify the homes at risk of fuel poverty and mould-inducing conditions today. Move from reactive crisis management to data-driven prevention.

Contact the Switchee Team

To request a personalized analysis of your stock's fuel poverty risk or to learn more about the live HFPI dashboard, please get in touch.

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