One Parent Families Scotland
changing lives, challenging poverty

Single Parent Impact Report

Issue 36

April-June 2026

THIS ISSUE'S SPOTLIGHT

Energy Debt

Money and debt concerns topped enquiries from single parent families

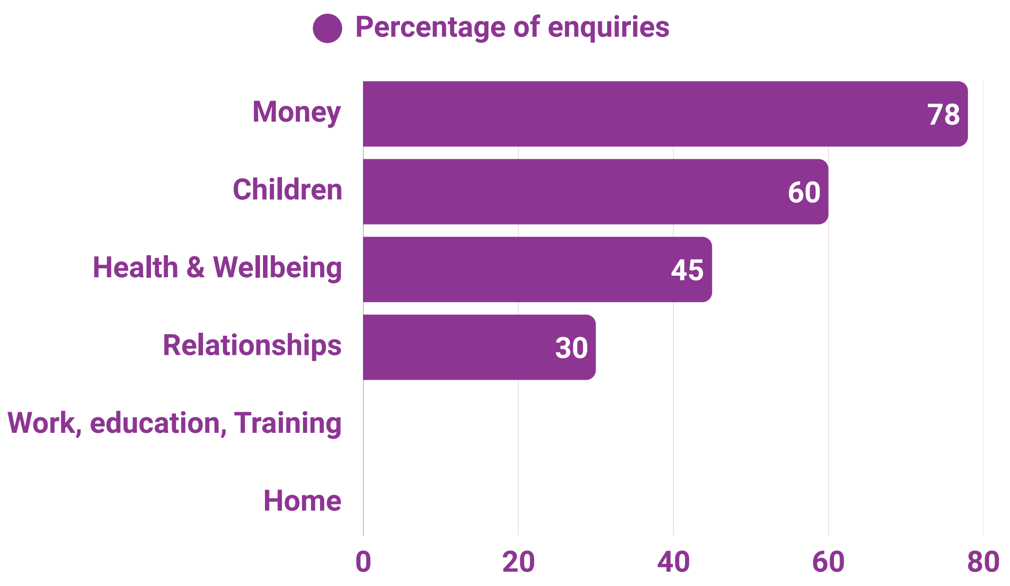
Money and debt-related issues accounted for the largest share of enquiries across One Parent Families Scotland services between April and June. Rising living costs continue to place significant pressure on single parent families, with increasing numbers reaching out for support to meet everyday living costs. This month, the energy price cap is rising by a staggering 13%. This edition of our Single Parent Impact Report draws on evidence from our advice services and shines a spotlight on the impact energy debt is having on the families we support.

About the evidence

OPFS supports single parents across Scotland through local services, our national Lone Parent Helpline and digital support. Every enquiry helps us understand the issues families are facing, identify emerging trends and use this evidence to improve services and set policy priorities.

Reasons families sought support

Methodology note: Enquiries are recorded under a primary issue. As many enquiries involve multiple topics, related issues may be captured within broader categories such as money and debt.



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Lily's story and how OPFS helped

> I felt like I had it all sorted but it was only a few months and things started to slip again. I only use my heating in the evenings for the kids but even that has tipped me into the red.
>
> **-Lily, single parent**

Lily, a 19-year-old single mum of two, built up two years of energy arrears after not knowing she needed to set up a direct debit to pay.

OPFS helped her challenge incorrect bills, submit meter readings and access HEAT energy advice. Her arrears were reduced and stabilised, but rising fuel costs pushed her back into difficulty. OPFS and Shelter Scotland supported her to report heating issues, uncovering outdated storage heaters that were driving up her costs.

The wider picture

Lily's experience reflects wider challenges in how energy debt is managed across Scotland.

Across Scotland, single parent families are disproportionately affected by energy affordability. As sole earners and carers, a greater proportion of their income goes on essential costs like energy. Access to affordable energy is also unequal. While many households can access mains gas, others (particularly in rural and island communities) depend on Liquid Petroleum Gas, heating oil or electric heating, which can be more expensive and often fall outside the protections and payment options available to gas customers. Pre-payment meters also remain more common among households experiencing financial hardship, increasing the risk of self-disconnection and energy rationing.

Through our frontline services at OPFS, we are seeing increasing energy arrears, often alongside other priority debts. Even before the latest increase of 13% to the energy price cap, parents were already struggling with the cost of energy. This is causing huge levels of anxiety for families who are worried about how they will be able to afford escalating bills. We regularly see parents using prepayment meters either self-disconnecting or going without heat and light in order to afford bills. This is compounded by high debt recovery rates on prepayment meters, leaving families with limited disposable income after deductions. Our Financial Inclusion team reports that energy debt has overtaken food bank referrals as the most common crisis support issue they respond to.

WHAT NEEDS TO CHANGE: Our recommendations

> At OPFS, we are deeply concerned that single parent families will be one of the groups hit hardest by rising energy costs. No family should be forced into debt to be able to afford basic necessities such as heating and lighting. We need urgent change that makes energy affordable for everyone and relieves the burden of energy debt.
>
> **Charis Chittick, OPFS Head of Policy, Strategy and Communications**

1. **The UK Government should introduce an energy social tariff.**

   This would reduce energy costs for households on low incomes, including single parent families, or households with unavoidably high energy use, for example because of medical equipment.

2. **The UK Government should introduce a targeted energy debt relief scheme for low-income households, including single parent families.**

   This would reduce or write off unsustainable energy arrears. It should also be accompanied by proactive support when arrears are first identified to prevent debt escalating.

3. **The Scottish Government should continue to invest in financial inclusion advice, including debt advice.**

   This requires sustainable funding for specialist services that help families navigate complex systems. This prevents debt escalating and helps families maximise their income, supporting longer-term financial stability.

4. **The Scottish Government should ensure the transition to net zero is a Just Transition by prioritising low-income and single parent households for home energy efficiency improvements, ensuring they are not left behind as Scotland moves to a low-carbon future.**

   These energy efficiency measures should be accessible to households across the private and social rented sectors, not just homeowners. They should also reflect the differing energy needs of rural and island communities.

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