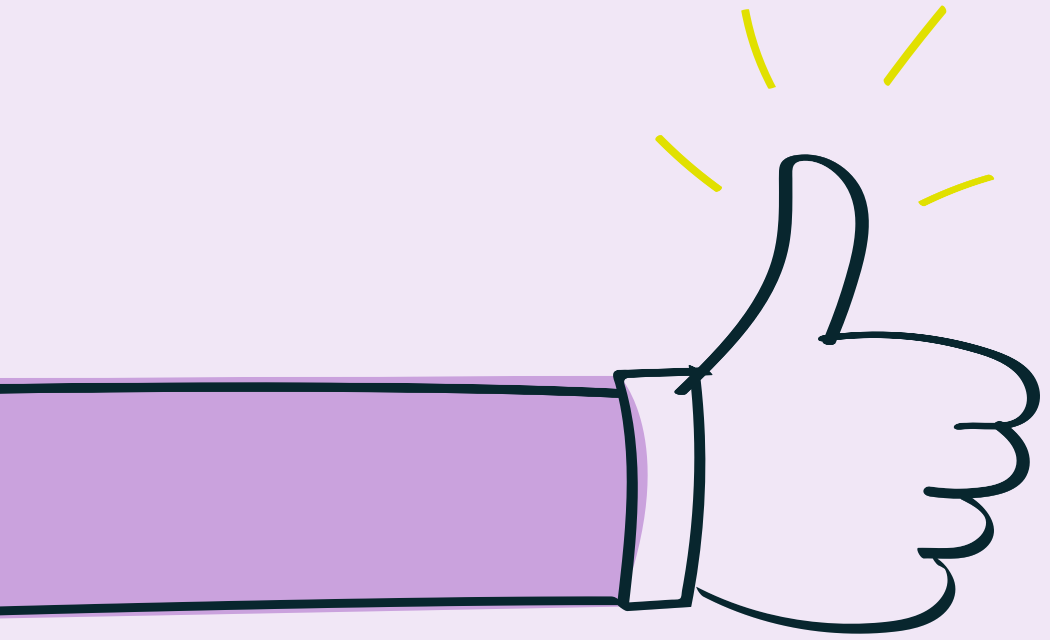
Power
to Switch

Home Energy in Northern Ireland

A snapshot of household costs, behaviour and attitudes in 2026*

*Based on 1,782 responses to the Power to Switch Home Energy Survey 2026

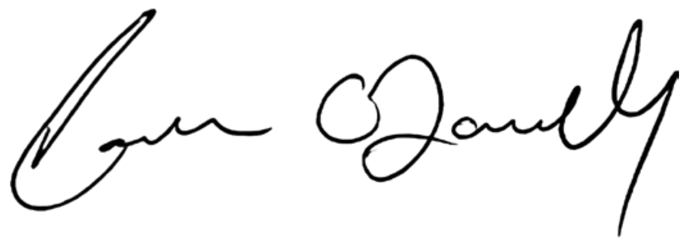
Confident comparisons. Better decisions.



Energy bills are never far from the headlines, and remain one of the biggest pressures households across Northern Ireland face. Topping up meters, ordering oil and watching every bill have become part of everyday life.

That's why, for the fifth year running, we have asked people how they're coping. Nearly 1,800 households shared their experiences and the changes they're making to manage higher bills.

"Our job isn't just to compare energy prices. It's to make sure people feel confident and supported to make the right choices for their home."



Aodhan O'Donnell
Founder, Power to Switch

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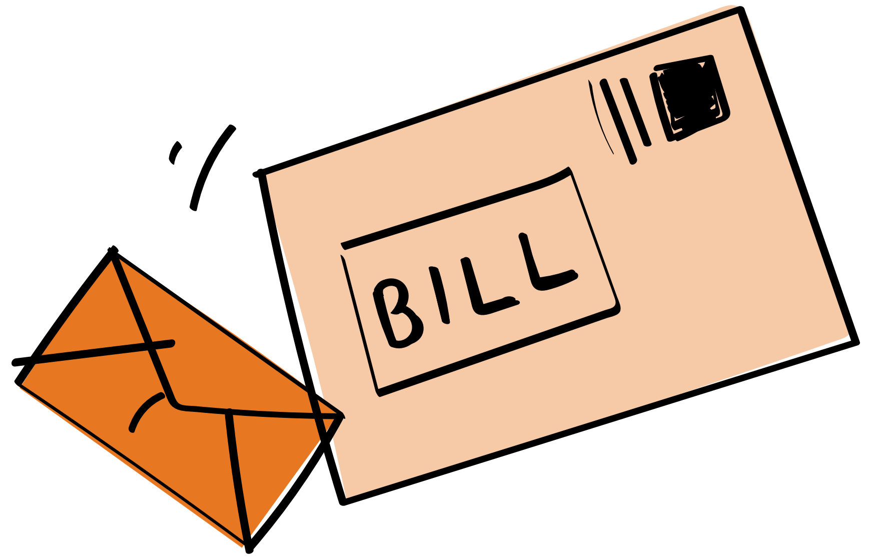
Rising bills are shaping household decisions

Nearly three quarters of households surveyed (72%) said their energy bills had increased over the last 12 months. This follows a longstanding pattern reported in previous Power to Switch surveys, with the pressure of rising bills remaining the dominant experience across responses.

Respondents who reported an increase said their bills had risen by an average of £372 over the past year. Among those reporting an increase, the median reported rise was approximately £290, while one in four said their bills had increased by £500 or more. Survey data over the past three years shows that households have reported facing a cumulative average increase in energy bills of £1,287.

As evidenced by the findings below, higher energy costs continue to influence how many households across Northern Ireland heat and power their homes, manage spending and make everyday decisions about energy use.



At a glance

72%

of respondents said their household energy bills had increased over the last 12 months

£372

average reported increase in annual energy costs

1 in 4

respondents reporting an increase said their bills had risen by £500 or more

56%

said they had turned off heating even when their home felt cold to reduce costs

19%

said they had stayed elsewhere longer to avoid heating their home

Higher bills continue to affect household routines

The Home Energy 2026 findings show that rising energy costs are continuing to influence everyday life for many households across Northern Ireland.

Responses throughout the survey demonstrate that many households are now approaching energy use more cautiously, with respondents describing the need to closely manage heating, electricity use and wider household spending.

While some responses reflected practical energy-saving habits, others pointed towards households reducing heating use and comfort levels in order to manage costs.

"Wear extra layers to avoid putting the heating on earlier in the day."

Households are adapting how energy is used at home

81% of respondents said they had become more careful about energy use, including actions such as turning off lights and unplugging devices. More than half (56%) said they had turned off heating even when their home felt cold, while almost one in five respondents (19%) said they had stayed elsewhere for longer periods to avoid heating their homes.

It's clear that many households are making deliberate decisions about where, when and how energy is used within the home, from limiting heating to specific rooms through to reducing appliance use and changing cooking or laundry routines.

Respondents also shared a wide range of practical strategies they are using day-to-day to manage costs and reduce consumption:

"Turning off plugs and chargers. I go round the house every morning switching everything off."

"Use a blanket before putting the heating on or turn it off sooner than normal."

"Only heat the rooms that are being used."

"Closing curtains early really helps keep the heat in."

Larger energy efficiency improvements remain limited

While many respondents described making day-to-day changes to reduce energy use, far fewer said they planned to make larger energy efficiency improvements to their homes over the next year.

Almost half of respondents (47%) said they did not plan to make any energy efficiency improvements to their home over the next 12 months, broadly consistent with findings from the previous year.

Among those planning improvements, the most common measures included improving the energy efficiency of windows and doors (18%), switching to energy efficient bulbs (15%) and installing loft or wall insulation (9%).

Households are trying to manage their energy use, but it is clear larger-scale home improvements remain unaffordable for many.

"Currently renovating our house to become more energy efficient."

72%

of consumers said their energy bills have increased

£372

average increase in annual energy bills over the last year

£1,287

average increase in energy bills over the past three years

56%

said they have turned off heating even when their home felt cold

19%

said they went without topping up oil, even when at risk of running out

12%

said they ran out of credit more than 10 times in the last 12 months

39%

said they shopped around more before ordering heating oil

56%

said they ran out of credit 2–5 times in the last 12 months

"I'm cold in my own home. I wear extra clothing and a hat."

"I'm spending a lot more time in bed trying to keep warm."

"If costs rise again,I'd have to choose between quality of food and heating."

61%

of keypad customers said they have run out of credit and could not afford to top up immediately

NO CREDIT

40%

said they topped up with a lower amount than usual

81%

said they have been more careful about their energy use (turning off lights, unplugging devices)

ON

OFF

49%

said it has become more difficult to pay their energy bill or top up their meter

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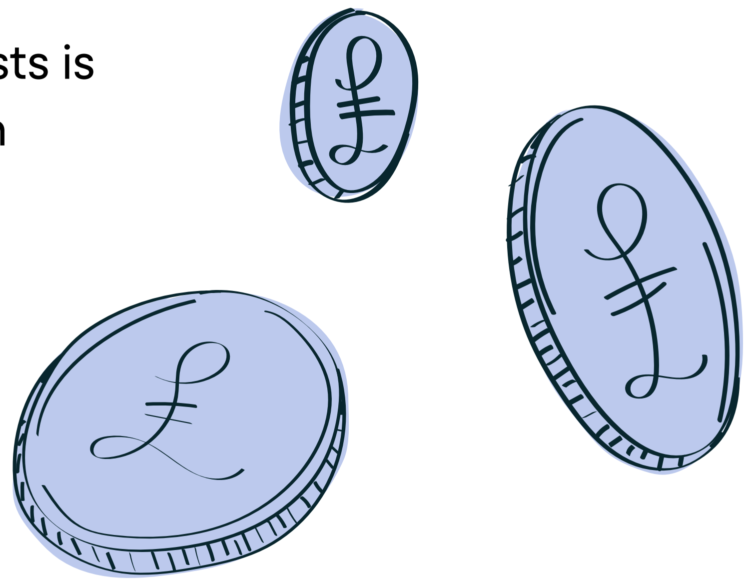
Paying for energy is becoming harder for many households

The Home Energy 2026 findings prove that for many households, rising energy costs are not only influencing behaviour, but are also creating growing affordability pressures.

Almost half of respondents (49%) said paying their energy bills or topping up their keypad meter had become more difficult over the last year. This remains broadly consistent with previous Power to Switch surveys, where around half of respondents also reported affordability difficulties in 2025. The findings also highlight particular pressures for households using keypad meters and home heating oil, with many respondents describing delayed top-ups, concerns about running out and difficulty managing larger fuel costs.

Taken together, the management of energy costs is becoming increasingly difficult to absorb within day-to-day budgets.



At a glance

49%

said paying their energy bills or topping up had become more difficult

61%

of keypad customers said they had run out of credit and could not afford an immediate top-up

20%

of households using home heating oil said they had delayed topping up despite concerns about running out

Keypad customers continue to face particular pressures

Households using keypad meters may continue to face some of the most immediate financial pressures around energy affordability.

Among respondents answering this keypad-specific question, 61% said their meter had run out of credit over the last year and they had been unable to afford to top up immediately. This represents an increase from previous Power to Switch surveys, where around half of respondents reported experiencing this in 2025 and 2024.

There are very real ongoing concerns around self-disconnection, where households temporarily lose access to energy because they are unable to afford or access a top-up. This remains particularly significant within Northern Ireland, where a substantial proportion of households use prepayment meters.

Among respondents who said they had been unable to afford a top-up immediately, more than half reported this happening between two and five times over the last year. 16% said it had happened six or more times, while around one in eight respondents said they had experienced this ten times or more.

For some households, running out of credit is not an isolated incident, but an ongoing and repeated affordability issue.

“Sometimes you just have to wait until you can afford to top up.”

Home heating oil remains a major concern

Our 2026 Home Energy Survey also surfaced ongoing concerns around the cost of home heating oil, which remains a key heating source for many households across Northern Ireland.

A majority of respondents (52%) said they use electricity and home heating oil within their household. This broadly reflects the wider Northern Ireland energy market, where home heating oil continues to be one of the most commonly used heating sources.

Among respondents using home heating oil, 40% said they had topped up with a lower amount than usual over the last year, while 39% said they had shopped around more before ordering fuel. One in five respondents (19%) also said they had delayed topping up their tank despite concerns about running out.

The responses suggest that many households are actively changing how and when they purchase oil in response to ongoing price pressures, with some appearing to delay larger purchases for as long as possible.

Additional pressure is also created by larger upfront fuel costs, particularly compared to households able to spread payments across monthly billing arrangements.

“Only put the oil on when absolutely needed.”

What households are saying…

If prices rise further…

"I won't be able to have family round due to the house being so cold."

"I wouldn't be able to keep my children warm and fed"

"It's becoming increasingly difficult to save up for rainy day or unexpected costs."

"I'm 81 and am semi mobile, so cannot really keep myself warm through exercise. Worried I may not be able to pay my bills as my pension has not increased proportionally."

"With oil and fuel rising, and now energy, [between] being on disability benefits and cost of living I don't know how I'd cope"

"I'd worry about my and my wife's health and wellbeing"

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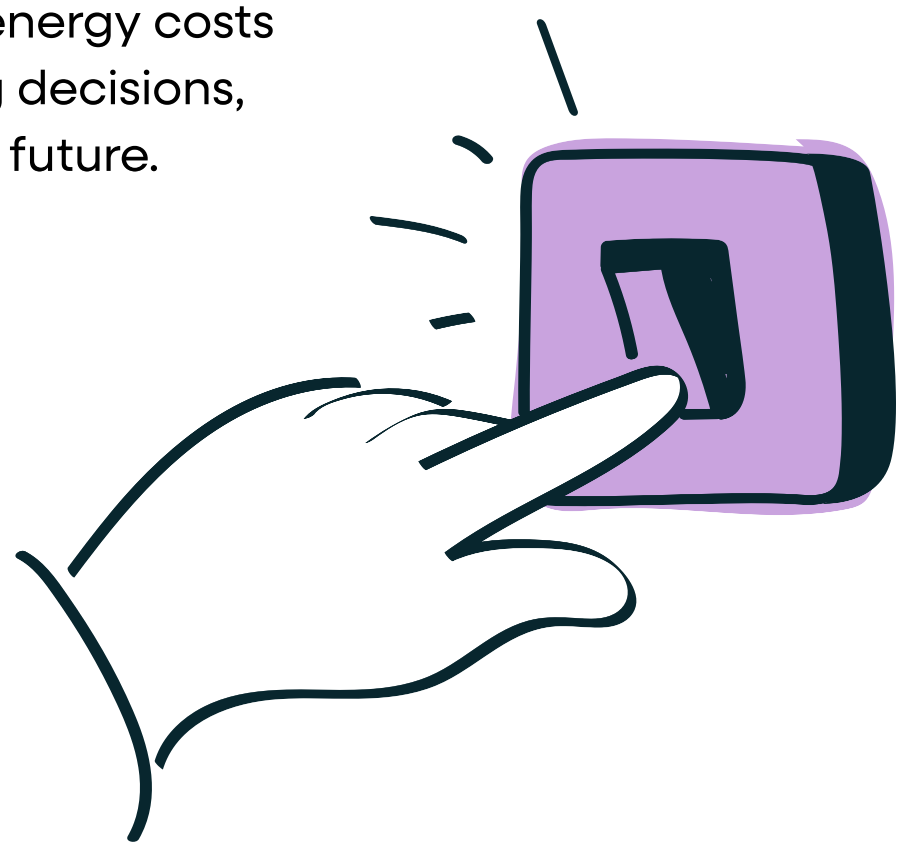
Concern about future energy costs remains high

While many households described practical ways they are trying to manage current costs, responses throughout the survey evidence ongoing concern about future energy prices and household affordability.

Respondents frequently referenced uncertainty around future bills, concerns about keeping homes warm and worries about the wider impact rising costs could have on health, wellbeing and everyday living conditions.

The bottom line for many households, energy costs are not only affecting current spending decisions, but also shaping confidence about the future.



At a glance

Respondents frequently linked future energy price rises to:

- concerns about keeping homes warm
- cutting back in other areas of spending
- impacts on health and wellbeing
- increased financial pressure and uncertainty

Many responses also referenced:

- limiting heating further
- reducing household spending
- concerns around supporting children or older relatives
- social isolation during colder periods

"I'd have to cut back in other areas."

Concerns extend beyond energy bills alone

Responses throughout the survey suggest that concerns around rising energy prices are often connected to wider anxieties around household finances, comfort and wellbeing.

Several respondents described worrying about managing future costs alongside other essential household spending, while others referenced uncertainty around how they would cope with any further increases in bills.

Rising energy costs are, for some households, contributing to broader feelings of financial insecurity and reduced confidence about the future.

Respondents expressed concern about the impact of future price rises

When asked how they would respond if prices rose further, many respondents described concerns around reducing heating use, limiting household spending or struggling to maintain comfort within the home.

Some responses also highlighted concerns around isolation, health and the longer-term impact rising costs could have on day-to-day quality of life.

“I am in my eighties now and have felt the cold more than ever this year...”

“Unsure how to without going cold or hungry but sometimes have to.”

“Go to bed early and turn the thermostats down.”

“Don’t use it and just try to get through the cold.”

How people are saving energy...

“Get a heated throw/blanket for working from home rather than turning on heating. Heat the person, not the house!”

“Only boil the amount of water in the kettle that you actually need”

“Batch cook so you’re not using the cooker every day”

“Use the air fryer over the oven and unplugging devices”

“Dry clothes on a clothesline outside when possible, otherwise use an indoor clothesrack. Tumble driers are expensive to run.”

“Keep internal doors closed to hold the heat in”

“Always look for the best deal and don’t be afraid to switch”

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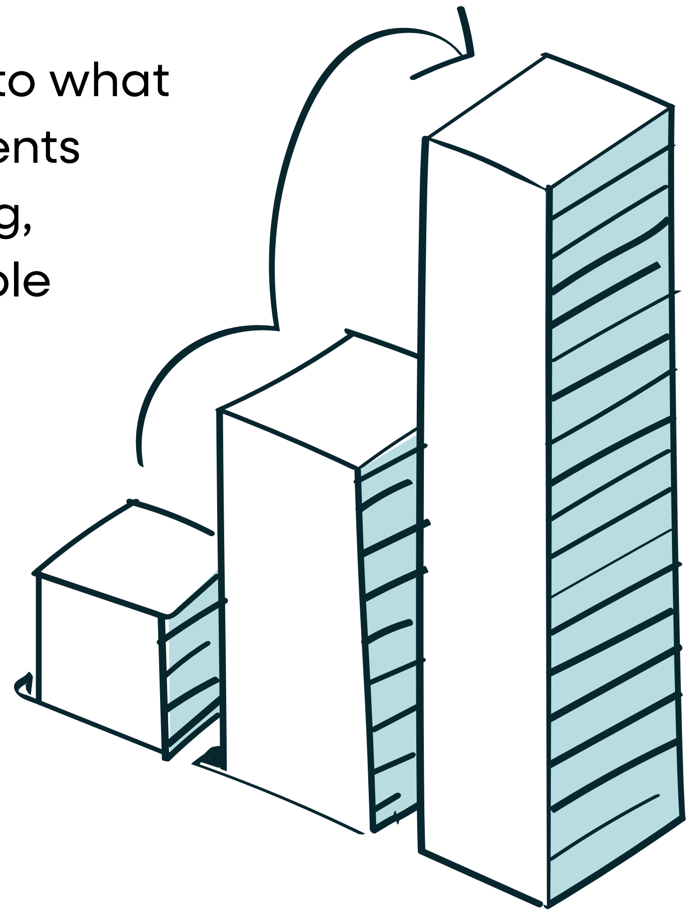
Consumers want clearer value and greater confidence when switching

While many households are actively trying to manage rising energy costs, the Home Energy 2026 findings prove that confidence, clarity and trust continue to play an important role in switching behaviour and supplier choice.

Respondents highlighted a range of barriers to switching, including uncertainty around tariffs, difficulty identifying better value and lack of confidence in understanding pricing structures or contract terms.

At the same time, the findings also provide insight into what households value most from suppliers, with respondents placing particular importance on competitive pricing, straightforward account management and accessible customer service.



At a glance

38%

said they were not confident they were getting the best energy deal available

30%

said they had not switched because they could not find a better deal

18%

said they had not switched because they did not have time to compare and switch

21%

said they felt very confident they were currently on the best deal available

45%

said discounted tariff rates fixed for the contract term were one of the most important supplier features

Confidence remains a barrier for some consumers

While a large proportion of respondents said they had switched supplier at some point, our findings show that confidence around switching and tariff comparison remains mixed.

Among respondents surveyed, 52% said they had switched supplier within the last 12 months, although this is likely influenced by the survey audience and should not be considered representative of the wider market.

Only 21% of respondents said they felt very confident they were currently on the best deal available, while 38% said they were not confident they were getting the best deal for their household.

Almost three in ten respondents (30%) also said they had not switched because they could not find a better deal available, while 18% said they had not switched because they did not have time to compare and review deals.Respondents most commonly highlighted confusion around understanding unit rates and standing charges (25%), assessing the overall value of deals when cashback or promotional offers were included (19%) and understanding how energy prices and price changes are calculated (20%).

For some households, the challenge is not simply awareness of switching, but confidence in understanding tariffs, comparing options and identifying genuine value.

“I was nervous to switch as I didn’t understand the different rates etc.”

Consumers are prioritising value, simplicity and support

When asked what mattered most from energy suppliers beyond price alone, respondents most frequently selected discounted tariff rates fixed for the contract period (45%), followed by online account management or apps to track usage and manage payments (32%) and accessible customer service (29%).

These priorities remain broadly consistent with findings from our previous year's survey, where the same top three features were identified by respondents.

It is clear that households are looking for competitive pricing as well as greater simplicity, transparency and control over how they manage their energy accounts and usage.

Responses throughout the survey consistently show the importance of clear communication and accessible information, particularly for households trying to compare tariffs and better understand overall costs.

"Check supplier every year."

"Shop around and if you don't understand what's on offer then ask for help from someone who does."

"Always look for the best deal and don't be afraid to switch."

"Keep checking comparison websites to get the best deal."

About this survey

This report is based on 1,782 responses to the Power to Switch Home Energy Survey, carried out from 10 March to 4 April 2026.

The survey was shared publicly through the Power to Switch website and social channels, and with existing customers via email. It included a mix of multiple choice and open-ended questions.

All figures are based on self-reported responses. Where averages are shown, they reflect the mean of responses provided. Base sizes may vary by question.

They give a clear picture of how households across Northern Ireland are currently dealing with energy costs in their day-to-day lives.

About Power to Switch

Power to Switch is an online compare and switch service for energy customers in Northern Ireland and the Republic of Ireland. We empower customers to confidently compare and conveniently change suppliers, saving money for what really matters.

We champion the needs of energy consumers, supporting a fair, competitive market that delivers better outcomes for households.

Power
to Switch

Click. Save. *Carry on.*

powertoswitch.co.uk