Household financial pressures report

A survey exploring financial wellbeing, household bills and barriers to seeking support.

June 2026

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Executive Summary

Financial pressure is affecting far more than household budgets.

Nearly four in five respondents describe themselves as struggling financially, while worries about paying utility bills are widespread.

Rising living costs are impacting sleep, mental wellbeing and everyday decisions, yet emotional barriers continue to prevent many people from seeking support.

The findings highlight the need for simpler, more accessible and judgement-free customer journeys.

78% describe themselves as struggling financially

92% are worried about paying utility bills over the next 12 months

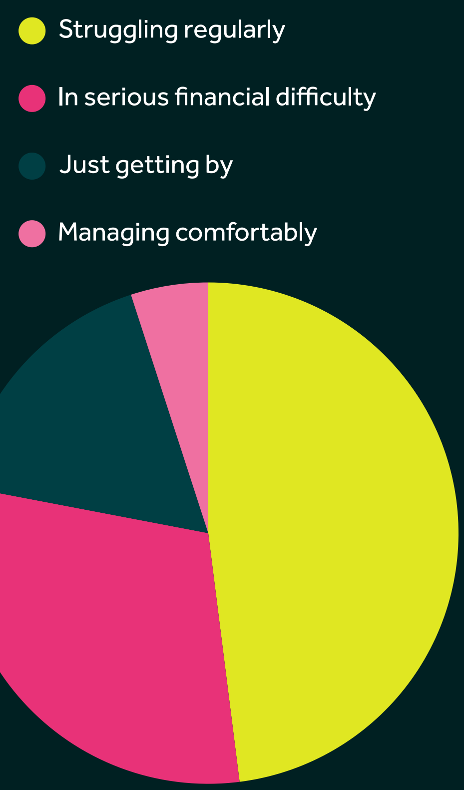
89% say financial worries affect their sleep

86% say financial worries affect their mental health

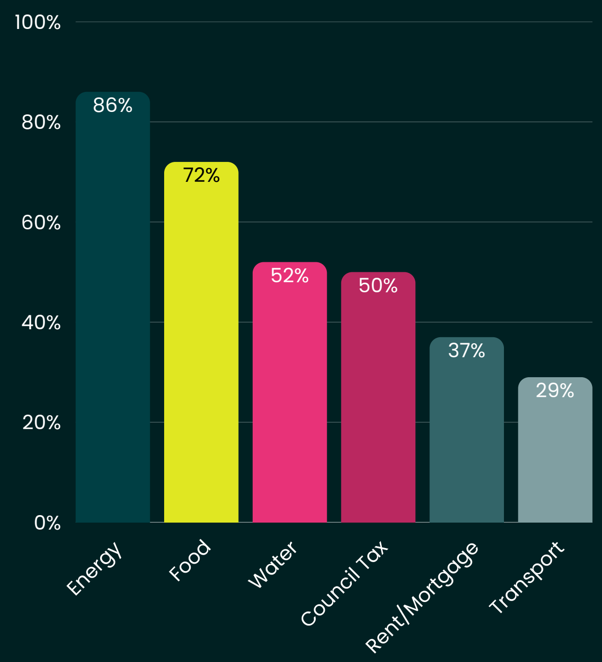
79% have missed bill payments due to rising living costs

64% say embarrassment stops them asking for help

Current Financial Situation



Household bills causing the most concern



About the survey

Understanding the experiences behind the statistics

Behind every percentage is a person or household managing the realities of rising living costs. This survey was created to better understand the financial pressures people are currently facing, the impact those pressures are having on daily life, and what organisations can do to provide more effective support.

The findings explore more than household budgets. They highlight the emotional and practical challenges people experience when managing essential bills, seeking help and navigating financial uncertainty.
By sharing these insights, we hope to encourage more accessible, compassionate and customer-centred support across utilities, financial services, housing and other essential sectors.

Key themes explored

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Financial wellbeing

How people feel about their current financial situation and whether it has changed over the past 12 months.

Household pressures

Which essential bills cause the greatest concern and how rising costs are changing everyday behaviours.

Wellbeing and daily life

The impact financial worries have on sleep, mental health, relationships and confidence.

Seeking support

The barriers preventing people from asking for help and the types of support they would find most useful.

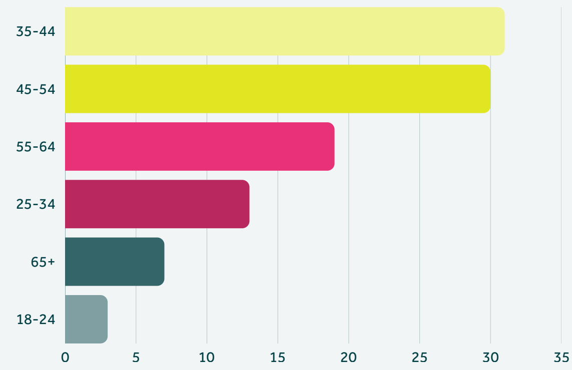
Customer expectations

How organisations can create simpler, more accessible and more effective support journeys.

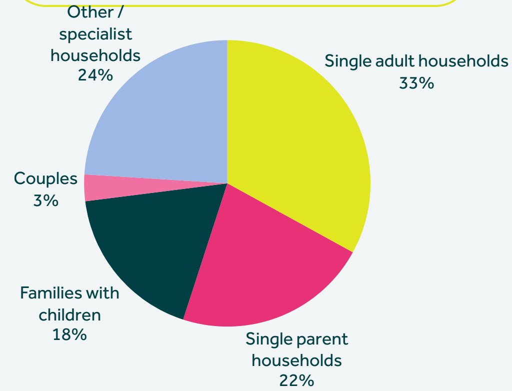
81% of respondents were aged between 35 and 64, suggesting the survey primarily reflects the experiences of working-age adults and those approaching retirement.

Household financial pressures report

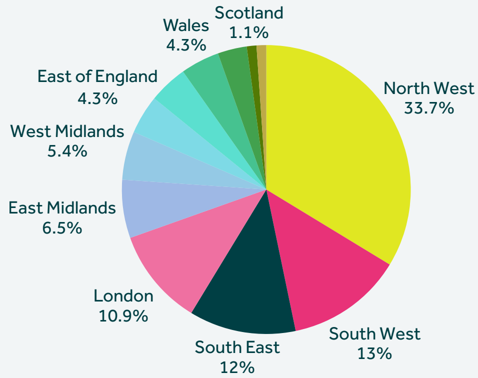
Age profile



Household type



Region



4 in 5

respondents describe themselves as struggling financially or in serious financial difficulty.

The financial picture

Financial pressure is becoming the norm

The survey findings paint a clear picture: many households are finding it increasingly difficult to keep up with everyday costs.

Nearly four in five respondents (78%) described themselves as either struggling regularly or in serious financial difficulty, while only 5% said they were managing comfortably. Compared with a year ago, 68% said they feel financially worse off, suggesting that cost-of-living pressures continue to affect households across the UK.

For many people, financial difficulty is no longer an occasional challenge but an ongoing part of daily life, influencing decisions about spending, saving and seeking support.

78%

describe themselves as struggling financially or in serious financial difficulty

68%

feel worse off than they did 12 months ago

5%

say they are managing comfortably

Single-adult households were the most likely to report feeling financially worse off than **12 months ago** (73%), compared with **65% of single parents** and **55% of families with children**.

Almost 9 in 10 respondents say energy bills are their biggest household concern.

Essential costs continue to place the greatest strain on UK households.

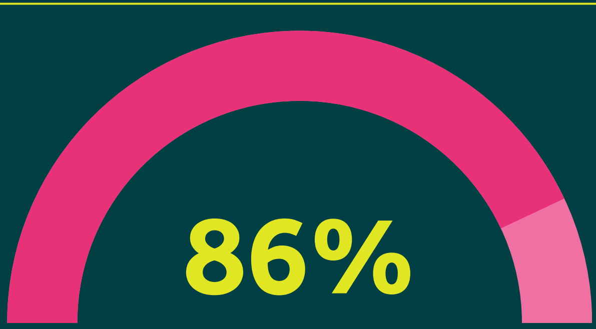
The household pressures

Families with children were more likely to identify **food costs** as one of their biggest financial concerns, highlighting the ongoing impact of rising everyday living expenses.

Essential costs continue to place the greatest strain on households

The survey shows that concern is centred around everyday essentials rather than discretionary spending. Energy bills remain the biggest source of financial anxiety, followed closely by food costs, highlighting the ongoing impact of rising household expenses.

Many respondents also expressed concern about water bills and Council Tax, demonstrating that financial pressure is being felt across multiple areas of household spending rather than a single expense.
The findings suggest that households are making increasingly difficult decisions to balance essential costs while maintaining day-to-day living.



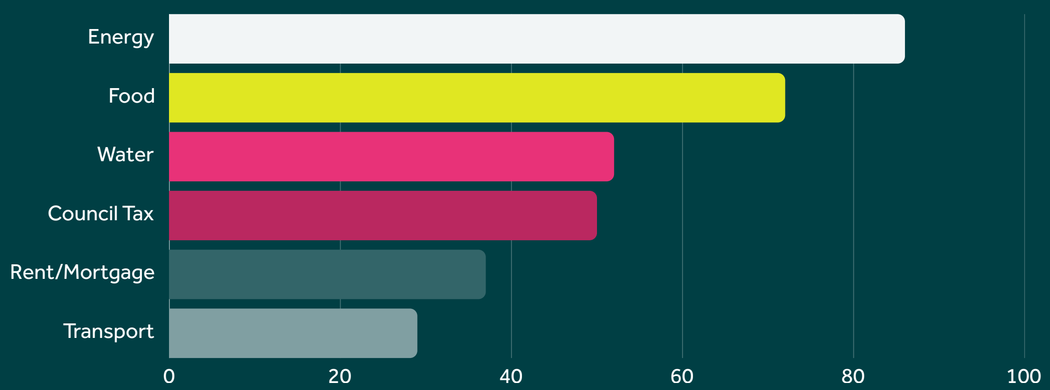
are most concerned about paying their energy bills

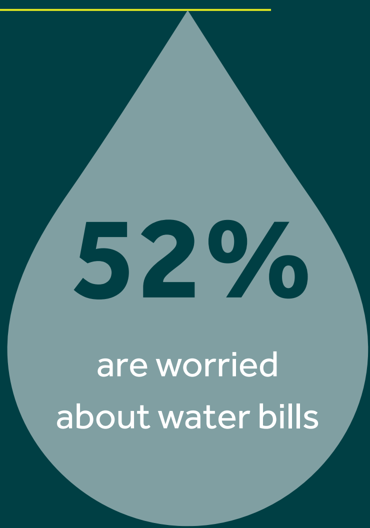
72%

say food costs are one of their biggest financial worries

"Energy bills remain the biggest household concern, with almost nine in ten respondents selecting them.

Household bills causing the most concern





IE Hub

89%

say financial worries are affecting their sleep.

The human impact

How financial pressure affects daily life

Financial pressure affects far more than household budgets

The survey findings show that financial pressure extends well beyond paying bills. Respondents described significant impacts on their sleep, mental wellbeing, confidence and physical health, highlighting the close relationship between financial security and overall wellbeing.

For many households, financial worries are not limited to occasional moments of stress but have become a persistent part of daily life, influencing relationships, family life and the ability to focus at work.

These findings demonstrate that supporting someone through financial difficulty is about more than affordability – it is about recognising the wider human experience behind every conversation.

89%
say financial worries affect their sleep

86%
say financial worries affect their mental health

68%
say financial worries affect their confidence

60%
say financial worries affect their physical health

Respondents aged 35–44 were the most likely to say **embarrassment** stops them asking for support (70%), suggesting emotional barriers remain particularly significant for working-age households.

Financial stress rarely exists in isolation. Poor sleep, anxiety and reduced confidence can make everyday decisions feel more difficult, creating a cycle that becomes increasingly hard to break.

This highlights the importance of simple, supportive and accessible customer journeys that reduce rather than add to stress.

IE Hub

The biggest barrier isn't awareness.

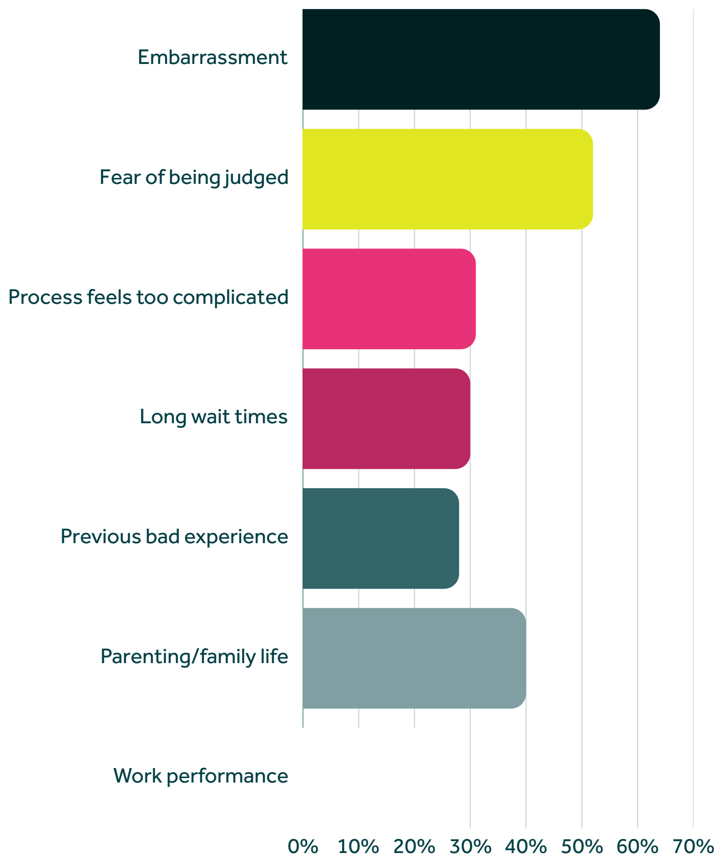
It's embarrassment.

7 in 10

adults aged 35–44 say embarrassment stops them asking for support.

Barriers to seeking support

What's stopping people asking for help?



The biggest barriers are emotional, not practical

Despite widespread concern about household finances, many respondents said they would hesitate to ask for support when they need it. The findings suggest that embarrassment and fear of judgement are stronger barriers than a lack of awareness or available services.

For many people, reaching out for help can feel like admitting failure or losing control, making it easier to delay seeking support even when financial difficulties continue to grow.

While practical issues such as complicated processes and long wait times remain important, the survey highlights the need for organisations to create experiences that feel compassionate, accessible and free from judgement.

The most common barriers are emotional rather than financial. Feelings of embarrassment and fear of judgement can make it harder for people to engage with support, even when help is available.

This creates a cycle where delaying support may allow financial problems to become more difficult to manage.

By reducing complexity, using clear language and creating judgement-free experiences, organisations have an opportunity to help people seek support earlier and with greater confidence.

64%

say embarrassment stops them asking for support

52%

worry about being judged

31%

say support feels too complicated to access

When people feel safe, respected and understood, they're more likely to ask for help **before** financial problems escalate.

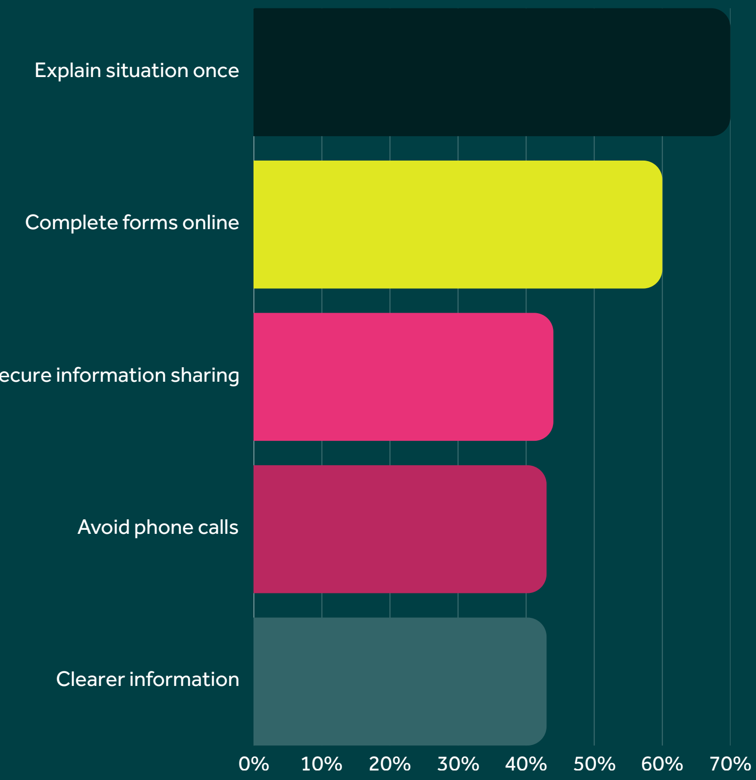
IE Hub

People don't want to explain themselves again.

They want support that is simple, secure and accessible.

What customers want

What would make you more likely to seek support?



Simplicity builds confidence

The survey findings show that people are looking for support that is straightforward, accessible and easy to understand. Rather than asking for entirely new services, respondents consistently highlighted the importance of reducing complexity and making existing support easier to access.

The strongest finding was a desire to explain their situation only once, reducing the need to repeat personal circumstances across multiple conversations or organisations.

Many respondents also preferred online journeys and secure information sharing, reflecting a growing expectation for simple, digital-first experiences.

These findings suggest that improving the customer experience may be just as important as expanding the support available.

People are asking for support that feels simpler, faster and less overwhelming.

Removing unnecessary repetition, reducing phone calls and using clear language can lower the barriers to engagement and help people access support before financial difficulties become more severe.

44%
would be more comfortable if information could be shared securely between organisations

60%
would prefer to complete forms online

70%
would be more likely to seek support if they only had to explain their situation once

People don't want to explain themselves again. They want support that is simple, secure and accessible.

IE Hub

The voices behind the statistics

"When I say I haven't got it, I actually **haven't got it**."

"If I call to **ask for help**, I'm immediately asked if I'm calling to **make a payment**. It makes me feel terrible that I can't."

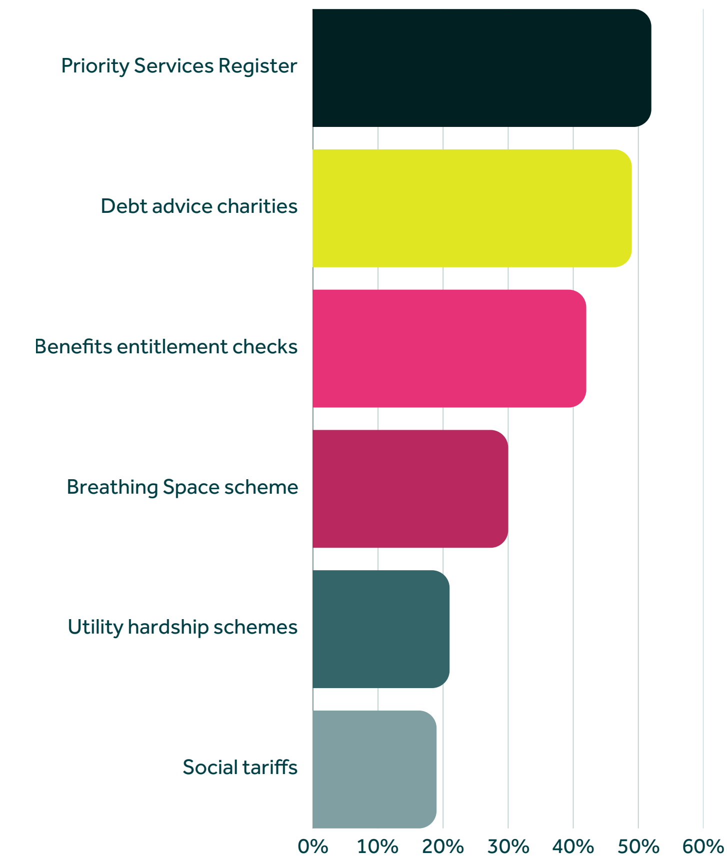
"Support and try to understand each **individual situation** instead of judging them."

"**Getting out of bed daily is hard enough**, let alone paying all your money towards bills and having **no quality of life**."

"'We're here to help' shouldn't just mean offering another **payment plan**."

Awareness of available support

Awareness of support options



Many people are unaware of the support already available

Alongside financial pressures and emotional barriers, the survey highlights a significant awareness gap. While a range of support schemes exist across the UK, many respondents were unfamiliar with the help that may already be available to them.

Knowledge was highest for Priority Services Registers and debt advice charities, but awareness of utility hardship schemes and social tariffs remained considerably lower. One in five respondents said they were not aware of any of the listed support options.

The findings suggest that increasing awareness could help people access assistance earlier, reducing stress and preventing financial difficulties from escalating.

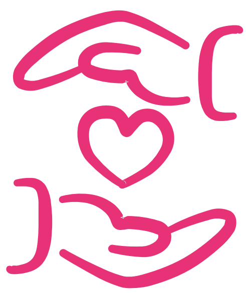
The challenge is not always creating new support services but helping people discover and understand the support that already exists.

Clear communication, proactive signposting and trusted partnerships can play an important role in improving awareness and encouraging earlier engagement.

52% are aware of the Priority Services Register

49% are aware of debt advice charities

19% are aware of social tariffs



Support can only make a difference if people know it exists.

Key Recommendations

Turning insight into action

The findings are clear: people want support that is simple, accessible and free from judgement. These recommendations are based directly on what respondents told us and reflect the principles that underpin IE Hub's approach to customer support.

Reduce repetition and simplify journeys

Nearly **70% of respondents** said they would be more likely to seek support if they only had to explain their situation once.

IE Hub helps customers complete one budget that can be securely shared with multiple participating organisations, reducing repetition and creating a more joined-up experience.

Put customers in control

People want support that fits around their lives, with the flexibility to complete information in their own time and return when they're ready.

IE Hub gives customers the ability to complete their budget online, save their progress, update it when circumstances change and choose who they share it with.

Create judgement-free experiences

Embarrassment and fear of judgement remain two of the biggest barriers to seeking support.

IE Hub's accessible language, inclusive design and supportive customer journeys help people engage with confidence, without feeling judged.

Make support easier to find

Many respondents were unaware of support that could already be available to them.

Alongside budgeting tools, IE Hub includes a benefits checker and signposts customers towards additional support, helping people identify assistance they may not have realised existed.

Design around people, not processes

Financial difficulty affects far more than household budgets, impacting sleep, wellbeing and confidence.

IE Hub is designed around real customer experiences, creating simpler, calmer and more accessible journeys that reduce friction and encourage earlier engagement.

IE Hub

2026

Let's build better customer support together

Whether you're a utility provider, lender, housing association, local authority or support organisation, our team is here to help.

[Visit our enquiry page]