

**RISE**

Retrofit information,  
support & expertise

# Women in Fuel Poverty

Rise Discoveries

March 2026

Funded by:



Department for  
Energy Security  
& Net Zero

[www.riseretrofit.org.uk](http://www.riseretrofit.org.uk)

# Contents

<b>Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>Why women are disproportionately affected</b> .....	<b>3</b>
Poor-quality, inefficient housing.....	3
Lower incomes and precarious work .....	4
Migrant women and contextual energy literacy .....	4
High proportion of renters.....	4
Intergenerational impacts .....	4
<b>The WISE Project: A Rights-Based, Community-Led Approach</b> .....	<b>4</b>
Solidarity networks .....	4
Storytelling as a tool for change .....	5
Practical, low-cost interventions .....	5
<b>Barriers to Effective Retrofit and Energy Support</b> .....	<b>5</b>
<b>Implications for Retrofit Programmes and Housing Providers</b> .....	<b>6</b>
<b>Summary</b> .....	<b>6</b>

# Introduction

Claire Brown of RISE spoke with Marilyn Smith, Executive Director of the **Energy Action Project** (EnAct) and the coordinator of the **Women in Solidarity for Energy (WISE) Initiative**, on the topic of Women in Fuel Poverty.

Fuel poverty, often referred to as energy poverty, remains one of the most persistent and complex social challenges across Europe. While it affects a wide range of households, emerging research and lived experience show that women, particularly single women and single mothers, face disproportionately high levels of vulnerability:

*“The rate of energy poverty jumps to 31%...and if you look only at single mothers, it skyrockets to 44%.”*

In this discussion, Marilyn Smith explores the drivers behind these statistics, the lived realities of women experiencing fuel poverty and the innovative approaches being developed to support them. It also highlights the implications for retrofit programmes, resident engagement and policy design.

Readers that would like this document in a more accessible format should contact [rise@turntown.co.uk](mailto:rise@turntown.co.uk).

## Why women are disproportionately affected

There are several interconnected factors that make women, especially single women, more vulnerable to fuel poverty.

### Poor-quality, inefficient housing

Women in fuel poverty often live in social housing blocks with outdated heating systems, private rentals with poor insulation and homes where they have no control over repairs or upgrades.

Marilyn notes that they *“live in poor quality housing that doesn’t fit their needs, and it makes it very difficult for them to manage both their energy consumption and their energy costs.”*

## Lower incomes and precarious work

Women are more likely to work part-time, be in low-paid or informal jobs, carry the burden of unpaid care and have limited access to stable employment. These factors reduce financial resilience and make rising energy costs harder to absorb.

## Migrant women and contextual energy literacy

Many migrant women come from regions where energy use is traditional – wood stoves, biomass cooking and climate-specific practices. When they arrive in Europe, they face unfamiliar appliances, heating systems and energy markets. As Marilyn explains:

*"It's not that they're not energy literate, it's that they're not energy literate in the context they now live in"*

## High proportion of renters

Between **40-60%** of single women in Europe rent their homes. Renters typically cannot make structural improvement, have limited influence over landlords and face instability and fear of eviction.

## Intergenerational impacts

Fuel poverty affects children's health, school attendance, academic performance and long-term opportunities. Research shows that children who grow up in cold homes *"miss a lot of school...perform poorly...and then they don't go on to post-secondary education"*. This creates a cycle of disadvantage that can persist for generations.

# The WISE Project: A Rights-Based, Community-Led Approach

The Women in Solidarity for Energy (WISE) project operates across seven countries: Bulgaria, Croatia, France, Hungary, Italy, Greece and the Netherlands. It represents a shift from EnAct's original role as a storytelling organisation to a hybrid model that combines communication, advocacy and direct support.

## Solidarity networks



WISE builds local volunteer groups to support women who are isolated or fearful of authorities.

*“We want to develop a group of volunteers to show these women there are people who will help you.”*

These volunteers provide emotional support, help with practical tasks and act as trusted intermediaries between women and institutions.

## Storytelling as a tool for change

EnAct’s journalistic roots shape the project’s approach. Women are supported to articulate their experiences and share them with decision-makers:

## Practical, low-cost interventions

WISE focuses on immediate, achievable improvements such as draught proofing, radiator foil (which Marilyn used to halve her own heating), appliance rental schemes and community energy initiatives. These interventions build trust and deliver quick wins while longer-term solutions are developed.

# Barriers to Effective Retrofit and Energy Support

The discussion highlights several barriers that organisations must understand when designing retrofit programmes.

- **Time horizons:** Renovation projects often take years. For women living ‘day to day’ or ‘week to week’, long-term promises feel irrelevant or overwhelming.
- **Mistrust and fear:** Women may avoid engaging with authorities because they fear child removal, eviction and being judged for poor living conditions. This fear can lead to extreme self-isolation.
- **Administrative burden:** Applying for grants, subsidies or retrofit scheme requires time, literacy, confidence and digital access. Many women lack one or more of these.
- **Landlord poverty:** In some regions, landlords themselves lack the resources to upgrade properties, creating a systemic stalemate.

# Implications for Retrofit Programmes and Housing Providers

The conversation offers several insights for organisations delivering retrofit or energy-efficiency programmes.

- **Build trust before expecting engagement:** Small, visible improvements help establish credibility. Trust is a prerequisite for any deeper intervention.
- **Understand the emotional meaning of 'home':** As Marilyn notes, renovators talk about 'houses', but residents think about 'homes' – spaces tied to identity, safety and memory.
- **Integrate social support into technical programmes:** Retrofit is not just a technical process, it is a social one. Volunteers, community partners and trusted intermediaries are essential.
- **Consider whole-building or community-level solutions:** Examples include appliance rental schemes, solar installations for off-grid homes and shared energy systems.
- **Advocate for policy frameworks that recognise vulnerability:** Governments must fund the social infrastructure required to engage vulnerable households effectively.

## Summary

This case study highlights the multifaceted nature of fuel poverty for women across Europe. It is not merely a question of high bills or cold homes, it is a complex interplay of gender inequality, housing conditions, income insecurity, migration and social isolation. The WISE project demonstrates that effective solutions must combine technical interventions with solidarity, empowerment and community-based support.

The conversation makes clear that energy poverty is both a structural issue and a deeply personal one. Addressing it requires not only better policies and better buildings, but also better relationships. This involves trust, empathy and the recognition that every home is a lived space, not just a physical structure.

**Link to resources referenced:**

EnAct

Wise Energy Solidarity

Links to relevant RISE resources:

How to Embed EDI in Resident Engagement | EDI Masterclass

Fuel poverty to energy empowerment with Severn Wye | RISE podcast

Warm homes, fair futures: National Energy Action on fuel poverty | RISE podcast



[www.riseretrofit.org.uk](http://www.riseretrofit.org.uk)



RISE – Retrofit information, support & expertise