



An Coimisiún
um Rialáil Fóntas
**Commission for
Regulation of Utilities**

An Coimisiún um Rialáil Fóntas
Commission for Regulation of Utilities

Arrears and NPA Disconnections September 2025 Update

Reference:

CRU2025184

Date Published:

19/11/2025

www.cru.ie

The Exchange, Belgard Square North, Tallaght, Dublin 24, Ireland
T +353 1 4000 800 | F +353 1 4000 850 | www.cru.ie

CRU Strategic Plan 2025-27

Vision, Purpose, and Values



OUR VISION:

Resilient, efficient, sustainable, and safe energy and water services for Ireland.



OUR PURPOSE:

We actively serve the public interest by regulating the provision of energy and water to Irish homes and businesses, while supporting the transformation to net zero.



OUR VALUES:

• Integrity • Professionalism • Openness • Accountability

Further information on the CRU's role and relevant legislation can be found on the CRU's website at www.cru.ie

Objectives of Information Paper

In the context of increased energy prices, the CRU is publishing updates on arrears and non-payment of account disconnections.

In this context, the purpose of this information paper is to provide consumers, industry, and other interested stakeholders with relevant information on trends in the number and percentage of customers in arrears and the number of disconnections carried out due to non-payment of account.

Arrears

Tables 1 and 2 below show the number and the percentage of customers that were in arrears at the end of each quarter for the period Q1 2022 – Q2 2025 and at the end of each month for the period June 2024 – July 2025. Figures 1 to 5 also provide a graphical representation of the data on arrears.

The arrears included in Tables 1 and 2 represent the total number of customers in arrears as reported by suppliers. For clarity, the total number includes all customers regardless of the amount of arrears owed or how old the arrears are. By way of example, a customer may owe €10 or may have inadvertently missed a monthly energy payment, these customers are still included in the overall total figure of customers in arrears.

The CRU has now included new Tables 3 and 4 showing customers in arrears for > 90 days representing customers who are in longer term debt.

Trends in 2025

Domestic customers:

When we review the total number of customers in arrears, we note the following:

- The percentage of domestic electricity customers in arrears in September 2025 was 13%, which is the same percentage it has been since March.
- The percentage of domestic electricity customers in arrears for over 90 days in September 2025 was 8%, which is the same percentage it has been since May.
- The average value of a domestic electricity account in arrears increased by 1% in September 2025 compared to August 2025. The value of a domestic electricity account in arrears is 10% higher than what it was in September 2024.
- The percentage of domestic gas customers in arrears in September 2025 was 26%, which is a 1% decrease from August 2025.
- The percentage of domestic gas customers in arrears for over 90 days in September 2025 was 22%, which is the same percentage as it was in August and July 2025.
- The average value of a domestic gas account in arrears decreased in September 2025 by 2% when compared to August 2025. The average value of a domestic gas account in arrears is 1% lower than what it was in September 2024.

Non-domestic customers:

- The percentage of non-domestic customers in electricity arrears in September 2025 remained the same as August 2025 and July 2025 at 14%.

- The percentage of non-domestic gas customers in arrears in September 2025 was 21%, which is a 1% decrease from August 2025.

.

	Number of customers in arrears													
	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Domestic electricity	217,459	259,293	227,681	200,819	255,952	275,039	243,644	230,451	268,394	275,561	268,555	286,553	298,336	297,313
Non-domestic electricity	34,937	36,046	38,657	41,505	42,123	46,231	35,290	49,269	51,938	49,621	51,413	53,674	39,839	41,300
Total electricity	252,396	295,339	266,338	242,324	298,075	321,270	278,934	279,720	320,332	325,182	319,968	340,227	338,175	338,613
Domestic gas	140,806	137,237	139,785	160,399	167,937	159,994	155,093	170,744	171,794	163,647	163,764	175,514	183,520	179,576
Non-domestic gas	7,218	7,737	6,741	8,103	7,632	8,007	7,013	7,674	8,369	8,558	7,833	8,577	6,082	5,931
Total gas	148,024	144,974	146,526	168,502	175,569	168,001	162,106	178,418	180,163	172,205	171,597	184,091	189,602	185,507
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Domestic electricity	278,843	275,561	284,000	233,953	264,458	237,053	258,338	286,553	300,653	301,379	298,336	305,300	307,862	297,313
Non-domestic electricity	50,943	49,621	47,759	49,987	47,583	49,770	51,965	53,674	43,299	38,143	39,839	41,946	42,313	41,300
Total electricity	329,786	325,182	331,759	283,940	319,968	286,823	310,303	340,227	343,952	339,522	338,175	347,246	350,175	338,613
Domestic gas	168,849	163,647	163,597	161,512	163,764	163,537	171,330	175,514	175,347	174,891	183,520	186,225	186,594	179,576
Non-domestic gas	8,592	8,558	7,785	8,235	7,833	7,424	8,291	8,577	7,590	6,110	6,082	6,152	6,308	5,931
Total gas	177,441	172,205	171,382	169,747	171,597	170,961	179,621	184,091	182,937	181,001	189,602	192,377	192,902	185,507

Table 1: Number of customers in arrears

	Percentage of customers in arrears													
	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Domestic electricity	10%	12%	11%	9%	12%	12%	11%	10%	12%	12%	12%	13%	13%	13%
Non-domestic electricity	12%	13%	13%	14%	14%	15%	12%	17%	17%	17%	15%	17%	13%	14%
Total electricity	11%	12%	12%	10%	12%	13%	11%	11%	13%	13%	13%	13%	13%	13%
Domestic gas	20%	20%	20%	23%	24%	23%	22%	25%	25%	24%	24%	25%	27%	26%
Non-domestic gas	26%	28%	25%	30%	28%	29%	25%	28%	30%	31%	28%	31%	22%	21%
Total gas	21%	20%	20%	23%	24%	23%	22%	25%	25%	24%	24%	26%	26%	26%
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Domestic electricity	12%	12%	13%	10%	12%	11%	11%	13%	13%	13%	13%	13%	13%	13%
Non-domestic electricity	17%	17%	16%	17%	15%	16%	17%	17%	14%	12%	13%	14%	14%	14%
Total electricity	13%	13%	13%	11%	13%	11%	12%	13%	13%	13%	13%	13%	14%	13%
Domestic gas	24%	24%	24%	23%	24%	24%	25%	25%	25%	25%	27%	27%	27%	26%
Non-domestic gas	31%	31%	28%	29%	28%	27%	30%	31%	27%	22%	22%	22%	22%	21%
Total gas	25%	24%	24%	24%	24%	24%	25%	26%	25%	25%	26%	27%	27%	26%

Table 2: Percentage of customers in arrears

	Number of customers in arrears for over 90 days													
	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Domestic electricity	125,788	130,139	125,530	116,792	136,845	149,605	140,089	134,389	147,661	161,274	161,412	162,393	182,696	187,307
Domestic gas	103,215	108,250	109,859	110,143	120,640	128,103	122,383	123,266	129,671	135,599	134,390	134,749	146,327	153,658
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Domestic electricity	159,343	161,274	163,714	153,324	161,412	154,281	155,597	162,393	167,770	176,449	182,696	186,874	188,616	187,307
Domestic gas	135,182	135,599	135,084	134,426	134,390	134,106	134,048	134,749	135,677	138,965	146,327	150,362	154,542	153,658

Table 3: Number of customers in arrears for over 90 days

	Percentage of customers in arrears for over 90 days													
	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Domestic electricity	6%	6%	6%	5%	6%	7%	6%	6%	7%	7%	7%	7%	8%	8%
Domestic gas	15%	16%	16%	16%	17%	18%	18%	18%	19%	20%	19%	19%	21%	22%
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Domestic electricity	7%	7%	7%	7%	7%	7%	7%	7%	7%	8%	8%	8%	8%	8%
Domestic gas	20%	20%	20%	19%	19%	19%	19%	19%	20%	20%	21%	22%	22%	22%

Table 4: Percentage of customers in arrears for over 90 days

Customers in Arrears Per Quarter

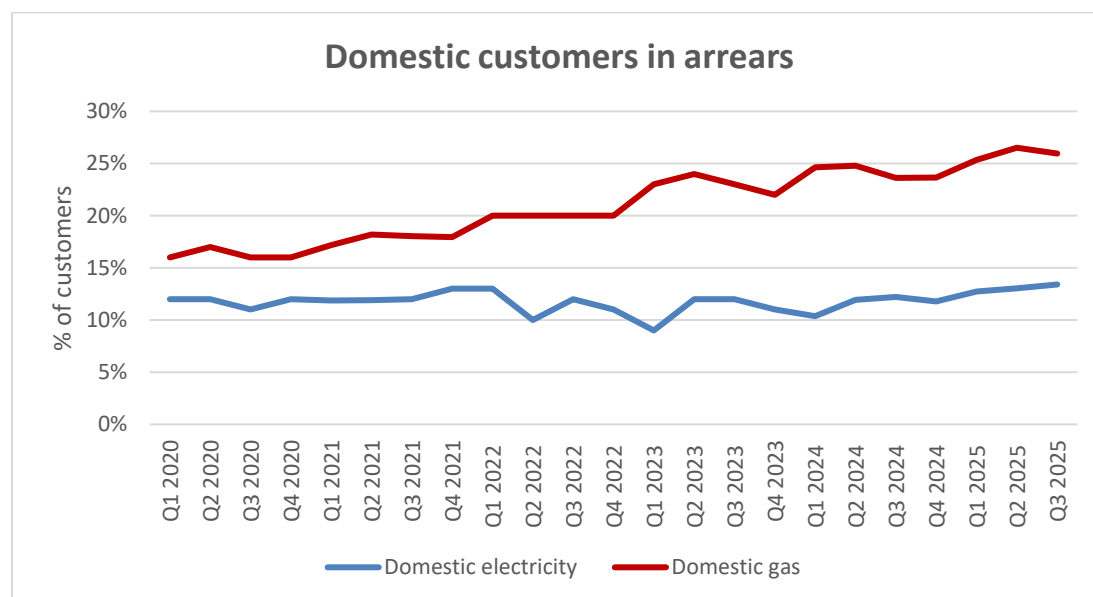


Figure 1: Percentage of domestic customers in arrears per quarter

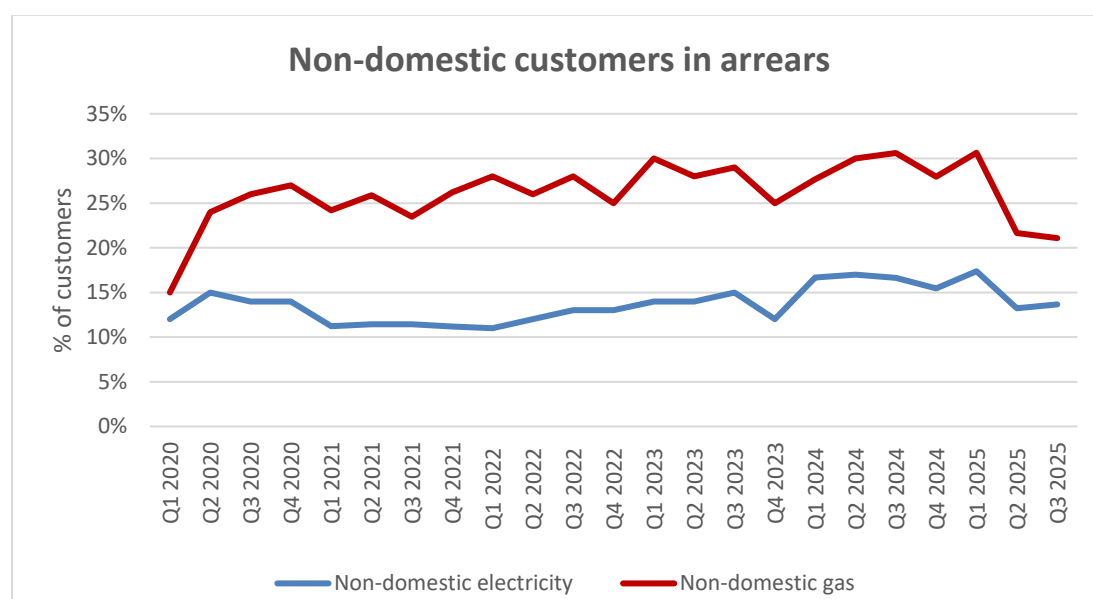


Figure 2: Percentage of non-domestic customers in arrears per quarter

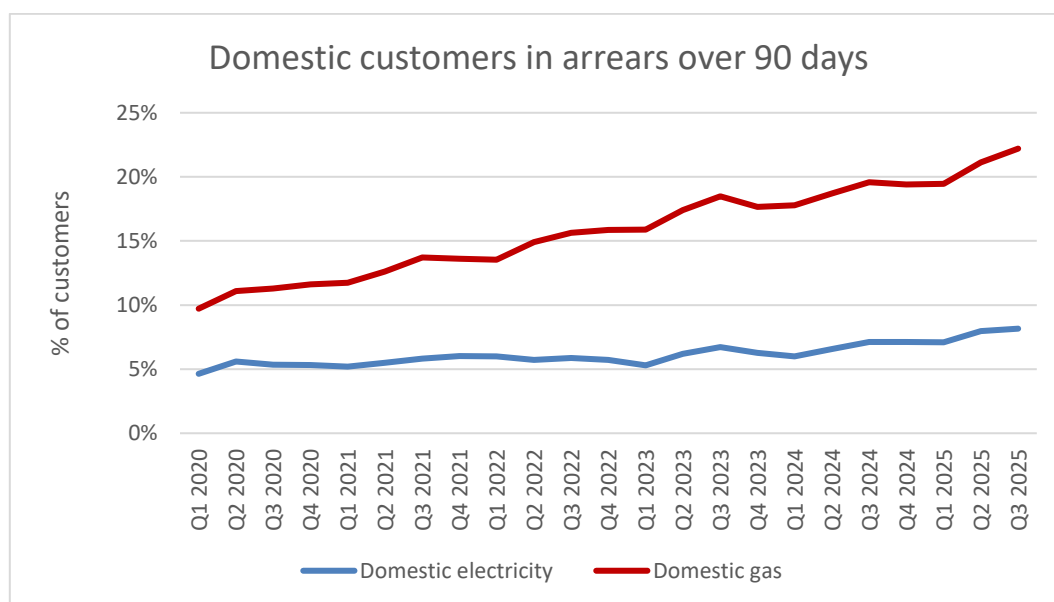


Figure 3: Percentage of domestic customers in arrears over 90 days per quarter

Customers in Arrears Per Month

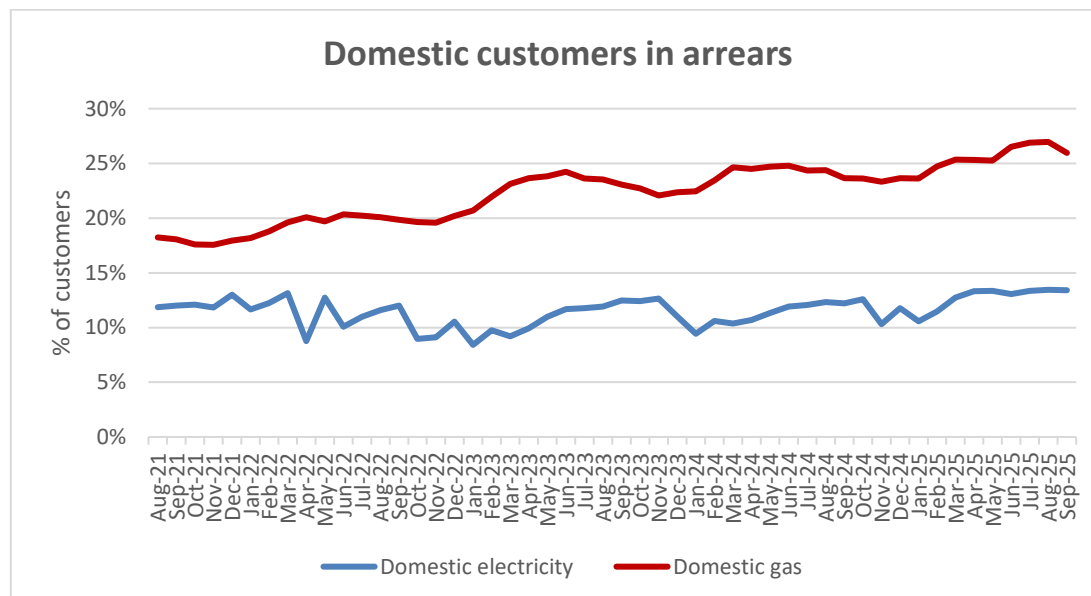


Figure 4: Percentage of domestic customers in arrears per month

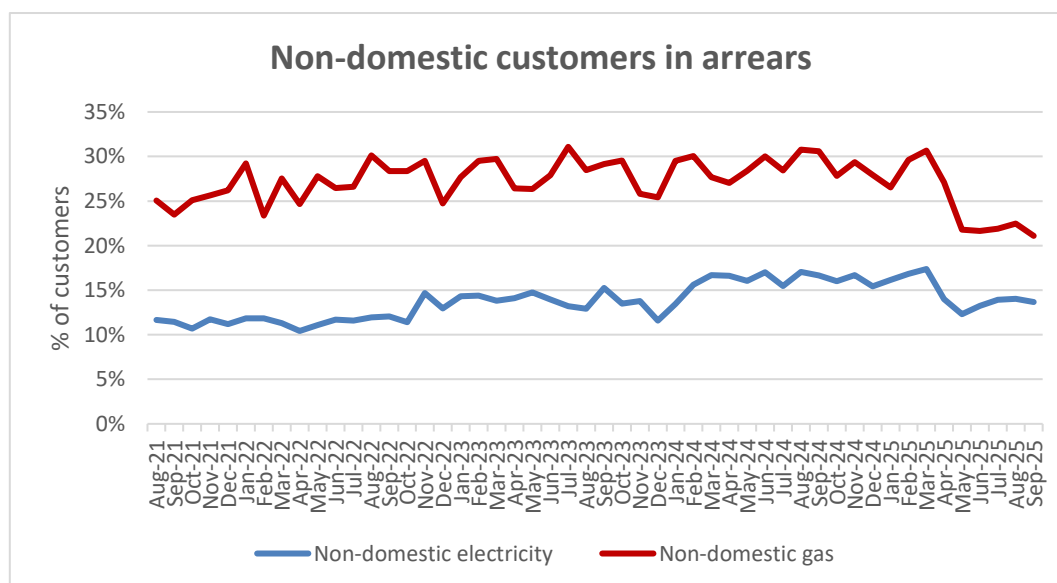


Figure 5: Percentage of non-domestic customers in arrears per month

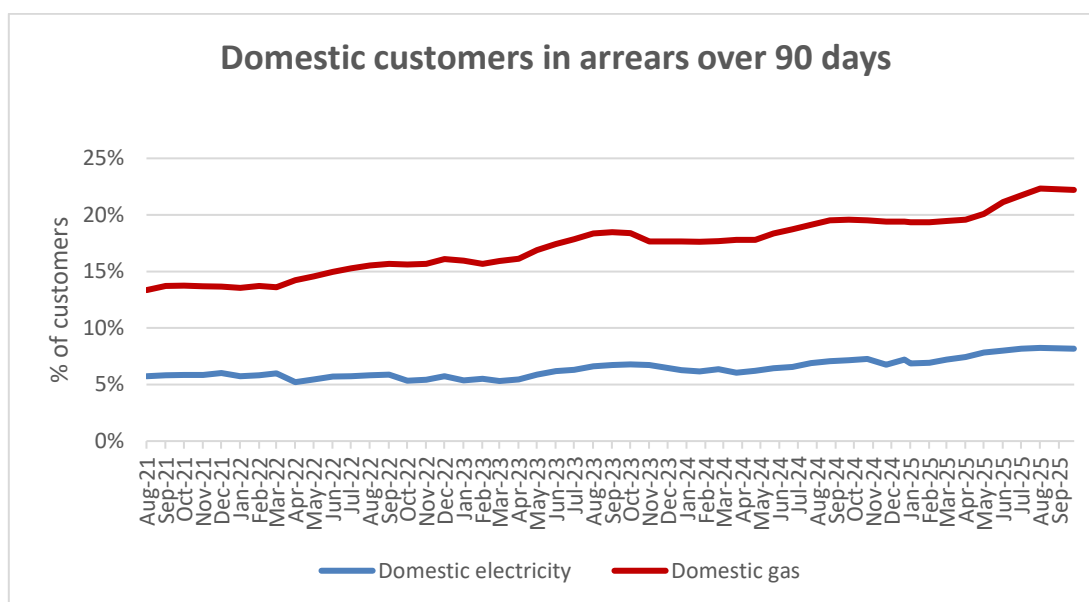


Figure 6: Percentage of domestic customers in arrears over 90 days per month

Value of Customer Arrears

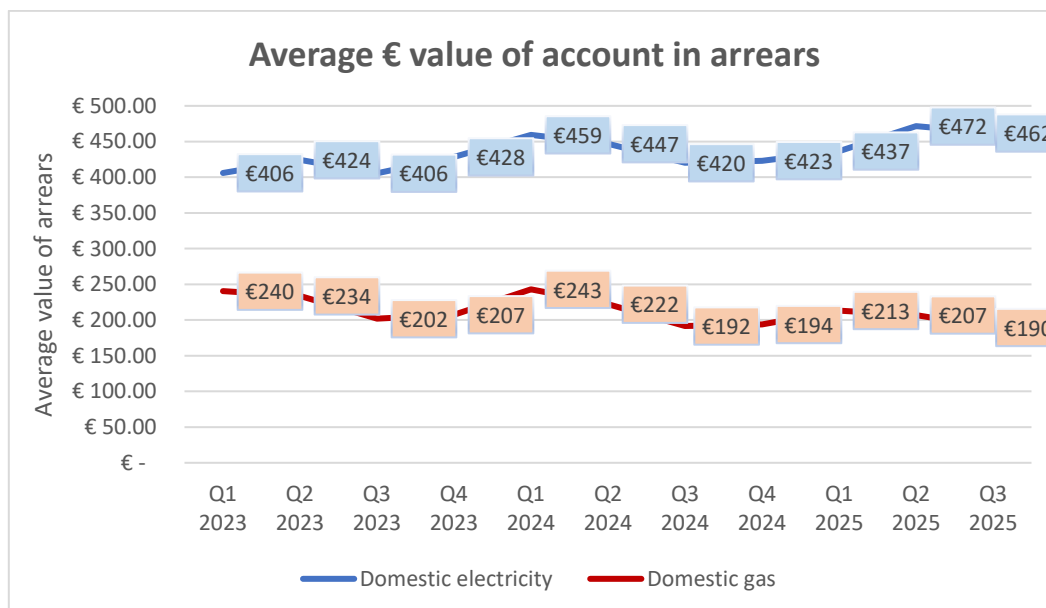


Figure 7: Average value of domestic account in arrears by quarter

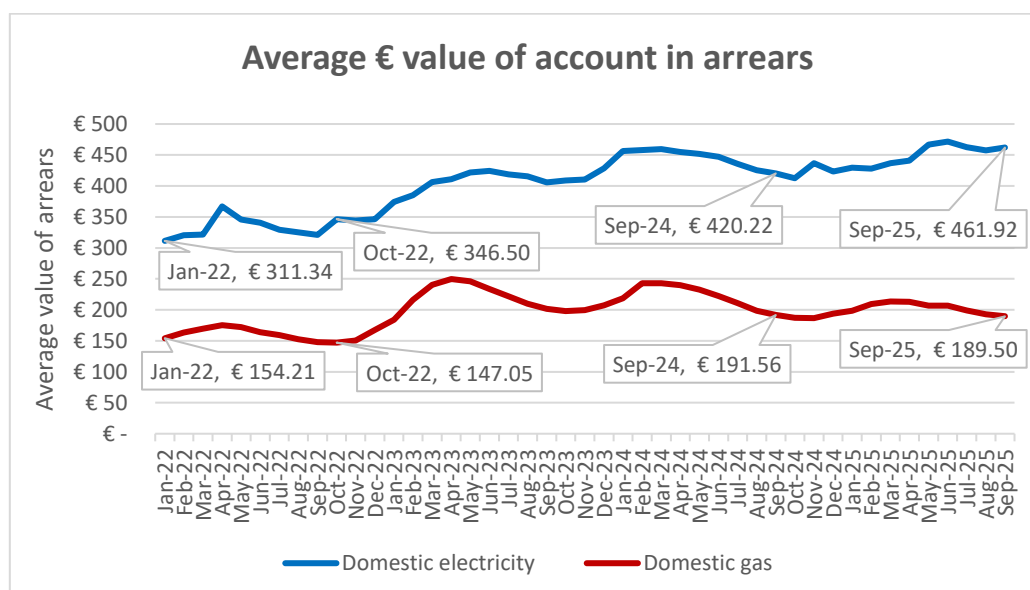


Figure 8: Average value of domestic account in arrears by month

Non-Payment of Account Disconnections

Table 3 below shows the number of disconnections carried out due to non-payment of account (NPA) for the period January 2024 to September 2025. The table also shows the total number of NPA disconnections for the years 2018 - 2023. Please note that no domestic or electricity gas NPA disconnections took place between December 2022 to March 2023, December 2023 to January 2024, and the period between the 9th of December 2024 to the 17th of January 2025, as there were domestic disconnection NPA moratoria in place at those times. Please also note that the disconnection figures from January 2025 onwards are subject to change in accordance with disconnection records held by ESB Networks and Gas Networks Ireland as part of a half-yearly reconciliation exercise.

	Domestic electricity	Non-domestic electricity	Domestic gas	Non-domestic gas
2018	3,802	1,027	1,537	193
2019	4,113	895	2,263	161
2020	991	383	438	96
2021	648	264	426	77
2022	2,068	430	880	110
2023	1,048	439	1,509	134
Jan-24	0	27	0	11
Feb-24	61	49	147	14
Mar-24	104	34	218	13
Apr-24	173	60	229	13
May-24	179	47	225	9
Jun-24	225	33	197	9
Jul-24	251	44	266	18
Aug-24	207	29	154	6
Sep-24	198	33	117	8
Oct-24	223	47	126	12
Nov-24	177	26	70	9
Dec-24	13	4	6	0
Jan-25	6	26	3	9
Feb-25	120	22	128	8
Mar-25	253	34	210	10
Apr-25	145	45	136	18
May-25	145	30	176	15
Jun-25	256	99	130	11
Jul-25	457	71	146	8
Aug-25	263	19	84	5
Sep-25	373	40	108	8

Table 5: Non-payment of account disconnections