



# Hidden faces of energypoverty

## **Colofon**

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75in@

The logo features the text "75in@" in a dark blue, sans-serif font. The "@" symbol is replaced by a target icon, which consists of a yellow outer ring, a red inner circle, and a red bullseye in the center. Below the main text, the words "DIVERSITY IN ENERGY" are written in a smaller, dark blue, sans-serif font.

DIVERSITY IN ENERGY

**W**omen are disproportionately affected by the energy crisis. The persistent gender income gap, combined with greater caregiving responsibilities for children and/or elderly family members, the overrepresentation of women in (social) rental housing, and the demographic fact that women live longer than men, all contribute to more women living in energy poverty. While the EU average shows that around 8–10% of households experience energy vulnerability, the numbers rise dramatically for single women. Estimates suggest that 31% of all single women cannot afford to heat their homes adequately or are delaying paying their energy bills. Narrow the focus to single mothers, and that number rises to 44%.

This magazine delivers an urgent message: energy poverty policy must change and improve to stop leaving these women out in the cold. How? By engaging in dialogue and truly listening to the experiences of those directly affected. We reveal the face of energy poverty through the stories of resilient women who are fighting—or have fought—to keep their energy bills affordable. Many of these stories remain untold, and as a result, they are often unfamiliar terrain for policymakers, social workers, and energy providers.

Houria puts it clearly: “Poverty isn’t simply a matter of poor financial decisions; it’s often caused by external forces such as flawed legislation and inadequate support systems.”

These interviews show the shared struggle of women who, due to complex circumstances, have relied on social benefits, subsidies, or even debt counseling.



**They face poor housing conditions and often carry the responsibility of caregiving or raising children on their own.**

**The stories in this magazine make one thing unmistakably clear: energy is not a luxury, and poverty is not a choice. Let these powerful testimonies inspire policymakers to create a more just energy policy—one in which everyone has access to affordable energy for a dignified life. As Riane aptly puts it: “Everyone deserves a place to unwind without having to worry about whether they can afford to turn on the heating or take a shower.”**

**Dr. Mariëlle Feenstra  
Scientific Director, 75inQ**





**Houria**

**“During the divorce process, I got the shock of my life: it turned out my ex-husband had taken out a loan of €80,000 in my name while we were married.”**

I got married when I was twenty-three. We had two children, a girl in 1997 and a boy in 2002. The relationship with my husband was not good. He abused me and didn't care much about the children. At first, I stayed with him because I didn't want my kids to grow up in a broken home, and because in my culture, divorce is taboo. But the situation became unbearable, and I left him in 2004.

During the divorce process, I got the shock of my life: it turned out my ex-husband had taken out a loan of €80,000 in my name while we were married. He had secretly bought a house in Morocco without telling me. These kinds of things are no longer possible because the laws have improved, but back then, it still happened. On top of that, he had smartly put the house in his brother's name, so I couldn't claim anything. He had arranged everything in his favor. I never received any alimony from him, and he never paid back a cent of the loan because it was in my name. So it was my problem, literally.



**“ But it was a constant choice: pay the loan, or the rent, or the energy bill.”**

At the time, I had already been working for a few years as a manager at McDonald's. I tried to repay the loan on my own. But it was a constant choice: pay the loan, or the rent, or the energy bill. These are all big expenses in a household, and I just couldn't cover everything. The debt didn't shrink, it grew. I asked for help and entered a debt restructuring program (WSNP).

In 2010, I changed jobs. I worked long hours at McDonald's, which meant I barely saw my children, friends, or family. I then worked in home care, and later in catering at the harbor, night shifts. But I was completely worn out, and in 2012 I had to apply for welfare.

On December 8 of that same year, I was finally debt-free. The process had taken three and a half years. I had also started a training program to become a family support assistant. Life seemed to be smiling at me again, until a month later, in early 2013, when my benefit payments (allowances) suddenly stopped. I didn't understand why and tried to find out what had happened.

**Dat bleek een onmogelijke opgave  
waarbij ik tegen alle denkbare  
muren aanliep.**

The Tax Office didn't give answers, nor did the benefits agency. I got nowhere. I felt powerless, but I still needed those allowances to pay my bills. Once again, I faced the same impossible choice: rent, energy, or water, which one do I pay?

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**Their response: 'Your Dutch is good, so you'll manage.'**

Eventually, I got court-appointed financial guardians (trustees) to help fix my situation. But the first two didn't want to include any money for living expenses in the plan. When I asked how I was supposed to survive, they had no answer. The third trustee did help properly, and I entered another long process. But I was just relieved there was a solution. At the time, I was under so much stress that I set the heating to 35 degrees. I felt so cold and vulnerable that I just needed

warmth. Still, I kept going and completed my training in 2016. I found paid work as a housing coach and a forensic outreach worker for people with dual diagnoses. Unfortunately, the years of stress took their toll, and I had a burnout.

In 2019, the Dutch childcare benefits scandal came to light, and it turned out I was one of the victims. In the end, I got back all the money I was entitled to, and the debts caused by the Tax Office were compensated. I was debt-free again, although it felt bittersweet, because this should never have happened in the first place.

I still had a financial trustee, and even though there was clear proof that the debts weren't my fault, they said: 'We're not letting you go, you can't manage money.' That was outrageous. I wrote an angry letter to



the mayor, and it worked. In 2021, I was finally free. Truly free.

**My story shows that poverty isn't always your own fault or because you can't manage money. I ended up in trouble because of other people, bad laws, and broken systems.**

I also managed to get out of it again but it wasn't easy. I wouldn't wish that helplessness and panic on anyone.

In 2022, I became self-employed. I now help people who are struggling because of the benefits scandal, with housing issues, or the energy crisis. These problems often stay hidden behind closed doors.

**These problems often stay hidden behind closed doors.**

Fighting the Tax Office, energy companies, or housing associations is like going up against giants. They're hard to move. That's why it's so important to keep sharing these stories — to show what bad policy leads to and how it affects people's daily lives."







**Riane**

**“But the reality was that I didn't dare leave my daughter alone with her father, which meant I couldn't search for a job.”**

**I**n 2002, I lost my job at a bank due to a reorganization. I was pregnant with my daughter and living in The Hague with my then-husband. The relationship was difficult; my ex-husband had psychological issues and used drugs. I stayed with him because I hoped things would eventually get better, also for the sake of my daughter, who was born in 2003. I wanted her to grow up in a family.

At first, my ex-husband wasn't allowed to work because he was American and didn't yet have a work permit. Later, when he was allowed to work, he did so sporadically, but due to his behavior, he was fired as often as he was hired. We ended up on welfare, and the situation at home became increasingly alarming. My ex-husband grew more aggressive and threatening. In 2007, I left him with my daughter. At first, we stayed in The Hague, but my ex-husband threatened to kill me and/or take our daughter to America. The situation became untenable, and with help from friends, I went into hiding at a secret location for three months.

Later, I was granted emergency housing in the countryside of Groningen, and I received sole custody of my daughter.

**For years, I lived in a state of constant alertness, always aware that he might find me and my daughter.**

That only ended when he passed away in 2019. My daughter was sixteen years old at the time. He presumably died of lung cancer, and I learned from the hospice that he had schizophrenia, something I had always suspected. Even though the threat was gone, it took a long time for me to come out of survival mode and start living again. All those years, I hadn't had paid work, though I did volunteer work while receiving welfare. At fifty-five, I returned to school and graduated two years later as an expert by experience.

I started working as a paid client support worker for people with addiction issues, acquired brain injuries, and individuals under forensic supervision. After the foundation I worked for went bankrupt, I continued working in the same field at the national expertise center 'Sterk uit Armoede' ('Strong out of Poverty').

And something I never expected happened: I met a man while I was studying. Eventually, we got married and bought a house. My now-adult daughter also lives there, but in a kangaroo apartment (a separate, self-contained unit), allowing her to live independently.

On a personal level, things have worked out, but I will never forget the long period of poverty and stress. Not just the stress caused by the situation with my ex-husband, but also the constant financial worries created



enormous tension. Rent, healthcare, and energy took the biggest bite out of your income. You're constantly doing the math and trying to cut costs.

**On winter Sundays, my daughter and I would stay under the blankets all day just to avoid turning on the heat, terrified of the energy bill.**

Where you live also affects how high that bill becomes. The house I was assigned when I fled the western part of the Netherlands with my daughter was social housing, a corner house. I was relieved to have it, but the house wasn't insulated. The insulation in the walls didn't work anymore because it had worn out, the windows were single-glazed, there was a gap under the front door big enough to see outside, and there was mold in the house from dampness.

I reported the problems to the housing association. They sent an inspector who looked around and said there couldn't be a moisture problem because there were spiders in the hallway, and spiders supposedly don't like moisture. Regarding the gap under the door, he said a one-centimeter space was acceptable. He didn't take my concerns seriously.

A few years later, the housing association began making the housing block more energy-efficient by installing double glazing, but they refused to insulate the exterior wall, which was the main source of cold. Half-measures for which you still have to pay more rent. And what's almost shocking is that when rental homes are made more energy-efficient, housing associations are allowed to charge an energy

performance fee (EPV). It's absurd, you pay rent, and maintenance is supposed to be included in that. But the EPV isn't included in the rent, so you don't receive any rent allowance for it. This keeps energy poverty sustained, even after so-called sustainable improvements. It's not right, just like it's not right that Shell made billions in profits during the energy crisis while others had to count every penny just to pay their energy bills.

As an expert by experience, I advocate for addressing these issues and for more effective approaches to making social housing sustainable, for example, through joint material procurement

**Energy is not a luxury product.  
Poverty is not a choice; it's  
something you can end up in  
because of circumstances.**

I believe it's important to collect and share experiences so that policymakers and people who have never experienced poverty can truly understand the effects of policies and poverty.

Everyone deserves a place where they can find peace, without having to worry whether they can turn on the heater or take a shower. Right now, that's not the case, and that's strange in a wealthy country like the Netherlands."







Els

**when she showers, I count the minutes in my head, because young people can't shower quickly.**

**M**y youngest daughter moved back home temporarily a few months ago. She had been living in an 'anti-squat' room, but the housing association started renovating the building to turn it into student flats. Whether she will stay here long-term is unclear. She wants to live with her boyfriend, but making that happen isn't easy because of the waiting lists for rental houses. So I don't know how temporary this arrangement will be. Having her back home brings extra costs;

For a long time, I received welfare benefits, with periods of work in between. But after my relationship ended, as a single mother, I wanted to be there for my young children, and that was hard to combine with working.

Now that my children are adults, I've returned to work. I trained to become an 'expert by lived experience' in poverty and social exclusion. I enjoyed it and wanted to work in the neighborhood or for a housing association. But the role didn't have a proper pay scale because it was new. So they told me to do something else, and that I wasn't willing to do. After all, I'd completed the training for nothing.





**I went back to my original profession as a pedagogical worker, first in childcare, now as a housing support worker. I wanted to leave welfare; living on benefits just barely covers the basics, and you want a bit more. But it's not as easy as it sounds. On the one hand, you earn more money, but on the other hand, expenses go up because certain benefits and subsidies stop. Plus, things like municipal taxes you have to pay upfront, and you only find out later what the final amount is.**

**Financially, I now live in a kind of no-man 's-land where you don't know what to expect. On welfare, everything is clear: you know what you'll get, when, which benefits apply, and what funds are available. You structure your life around that. I have no savings.**

If an unexpected bill arrives, it causes stress, and you never build up anything. That's what keeps you trapped in poverty.

The energy bill also caused stress; my monthly advance payments were adjusted later. I moved last year. My initial advance was set at €250 per month, based on past use. That's ridiculously high, but I had no choice; I had to pay for a full year before anything could be changed. Now it's been lowered to €175.

**That's still high, and I only heat the living room and kitchen. The thermostat is set to 14°C, sometimes briefly 16°C.**

This house hasn't been retrofitted to improve energy efficiency. When I moved in, I hired an energy coach who wrote a report: no insulation in the roof, walls, or under the floor; damp issues;

a single-brick kitchen wall; no proper ventilation; and the double glazing dates back to 1964.

I reported everything to the housing association, and they told me: 'You're scheduled for renovation in 2026; until then, we won't do anything.' And for temporary fixes like draft strips or window film, they said I should go to the DIY store myself. I found that strange, during the energy crisis, everyone received a bag of insulation materials, but the previous tenant didn't use it. Now I have to pay for it myself.

**They don't think along with you; they don't empathize.**

I see the same with policymakers and government employees. They're far removed from the people their rules impact. And nobody asks: "How can I help you?"

They don't consult people about what they actually need or what obstacles they face.

I sometimes feel vulnerable as a single parent, I have to manage everything on my own. I'm also a caregiver, which adds transportation costs and prevents me from working full-time. With the high fixed costs and the upcoming renovation, what will that mean financially? I end up with so little money, it remains a constant struggle. I'd love to explain this to the people who make policy. We need much more attention to people's personal experiences; that's the only way to create policies that work. And of course, especially after the Dutch childcare benefits scandal, stop the distrust, the suspicion that people will abuse the rules. Sure, some people might, but most don't. Suspicion leads to unnecessary rules that make things

so complicated that you easily get lost. Sometimes I think: you need a university degree just to understand all the dos and don'ts.

Policy needs to change and improve, and asking more about the experiences of people affected and having honest conversations is one way to achieve that."







**Andrea**



**I** was twenty when I trained to become a nurse's assistant. I wanted to do it because my grandmother had dementia, and I wanted to learn more about it. I earned my diploma, but I never worked in the field. At twenty-two, I had an accident; I fell into an oil pit in a garage and tore my kneecap. They put it in a cast, but did it wrong, which led to complex regional pain syndrome. My leg is stiff and hurting 24/7.

I walk with a crutch and have also been using a walker (rollator) for four years. My leg sometimes gives out nowadays. When it does, I fall. Sometimes I get away with it, sometimes I don't. But I don't give up, that's just not me. I stay busy, but I pace myself. I take breaks, sit on the bed to stretch my legs. I do volunteer work with the Mendo foundation, which cares for dogs owned by women in domestic violence shelters. I also volunteer at a nursing home on my street, at first, helping with breakfast delivery, but my leg couldn't handle it. Now I'm on the residents' council.

I receive benefits, and recently have also started going to the food bank. After paying my fixed costs, I only have two hundred euros left per month, and that just doesn't work.

**It's not that I'm bad with money,  
far from it, but the expenses are  
simply high.**

I used to be in debt counseling because of my ex. We met in 1999 when I was thirty-two and were together for fifteen years. We had two daughters, now twenty-two and nineteen. They were an unexpected gift. I also have endometriosis, and from the age of fourteen, I was told I couldn't have children. But it turned out to be false! We separated in 2015 because he cheated. When we were together, I thought we were financially healthy.

**What I didn't realize was he'd left  
me a huge surprise: an €85,000  
debt**

One day, I received a bill from the municipality for €700. I had no idea why. They told me it was municipal tax, and there was €10,000 still outstanding. I was horrified. He hadn't paid anything, no healthcare costs, no mortgage, no taxes, nothing. But he had put everything in my name. I didn't know because he handled the finances, and I trusted him.

I set up a payment plan with the municipal credit bank and paid it off over four years, then I was finally done.

Since 2016, I've lived in this house, first with my daughters, now with my cat. It's a small single-family home, one bedroom downstairs, two upstairs, built in the 1980s. My house has been moldy and damp for nine years. Only recently has anything been done. Before, they didn't take me seriously.

**'Just open a window,' said the housing association.**

Now, something is finally being done in my home because I stood my ground. Time and again, I returned to the housing association to report the problems.

They removed the mold from the living room, kitchen, and bathroom, but it just comes back. They also trimmed all the doors by three centimeters, which isn't great for heating costs. I received double glazing at the front, but the real issue remains unsolved. The crawl space beneath my house is like a swimming pool. They don't know where the water comes from. They've taken measures, but nothing stops the water influx. So it stays damp and moldy. My daughters and I all have eczema and migraines,

but once they moved out, their health issues stopped. I also have arthritis and arthrosis, and all that moisture doesn't help.

I've tried to get another home, but after eight years on the waiting list, I'm still number eighty-four when I apply for a property.

My high costs also stem from my energy bill: I pay €200 per month and only heat downstairs. When I received the annual vacation pay, I used part of it to buy insulation for behind the radiator. I keep curtains closed and place rugs under doors to block drafts. Two hours before going to bed, I set the heating to fifteen degrees; during the day, it's seventeen. In the evening, I turn off the radiators to prevent unnecessary heating, and I unplug every device to prevent standby power use. But it's still €200 per month.



**Like I said, I don't give up, I stay as active as I can, but it's tough financially. And the fight with a housing association takes so much energy, even though you pay rent and they're responsible for a healthy, comfortable living environment."**











**Heleen**



My calf muscles are extremely tight, so it's like I'm always walking on my toes. I managed by wearing heels at work so it wouldn't be noticeable.

**But the club feet were only part of my medical problems.**

I left home when I was seventeen. I've always had a strong desire for freedom. I wanted to be independent, to travel, to work, and just gain life experience. Over the next ten years, I held various jobs. I managed a branch of a contact lens company, worked in optometry, and after a few courses, I became an executive secretary at a consultancy firm. I enjoyed all of it. I always had trouble walking; I have club feet.

It turned out I had an autoimmune disease, though it wasn't called that at the time; it's a short way to describe a long, complex medical journey. In simple terms, your body turns against itself. At nineteen, it led to a stroke and not just one. Over the years, I developed multiple conditions that increasingly limited me.

I had several relationships but never married; I didn't see the need. These days, I live alone, in an adapted ground-floor home.

I never had children of my own, and I didn't want to pass on any genetic conditions. But I do have bonus children.

I met their mother through a chef friend, and we became close. I got to know her family too. When she passed away at a young age, leaving behind a husband and three small children, I stepped in at their request. The bonus children are now adults, but they live nearby, as does their father. We have a good relationship. Around 1995, when I was about thirty, I ended up living on welfare. I never really got out of it, though I tried. I trained to become a medical assistant and worked a year for a GP and a year for a pulmonologist, but eventually, I couldn't manage anymore.

**Looking back, I should have been officially classified as work-disabled much earlier in life.**

Around the age of thirty-six, I came to terms with being on welfare. Of course, that has its downside financially; you're very limited. There were times I needed the support of the food bank.

But it also brought me back to a childhood passion: animal welfare. I started fostering dogs at home as a volunteer, stray dogs from different countries. I helped them socialize and, when needed, trained them so they could go to a new owner.

Now I volunteer at 'De Gouden Poot', a food bank for pets. I've done more, I've always stayed active. Welfare was never much to live on, but compared to the past, there's even less left over now: heating costs, rent,





rent, healthcare, everything has become much more expensive.

I've had to take out a loan, welfare just isn't enough. Especially when not all medical expenses or necessary home modifications are covered. My condition is complex and hasn't always been understood by the authorities. They understand it better now, but it's taken years of effort to get what I need. That energy could be put to better use, especially when you're chronically ill.

**At the moment, I have poor vision, difficulty walking, impaired motor skills, and I'm very sensitive to overstimulation from light, sound, and visuals. I have epilepsy and require breathing support at night.**

I live on a tight budget because I have to. I turn on the heater in the morning and gradually raise it to eighteen degrees. By ten in the evening, well before bed, I turn it down to fifteen again.

Some things you can't change. I use the washing machine more often than average. When your vision is poor, you spill more, which means more laundry. Handling contact lenses is also difficult when you can't see well. I wear very special, expensive lenses. My insurance covers three pairs every two years, but because of my vision, I sometimes lose them. Once they're gone, they're gone; you have to pay out of pocket if you need more. There are many things like that. You're constantly budgeting and figuring out how to make things work.

**Still, I live in a nice home and have done so for thirty years. I love the neighborhood, the garden, and the peace.**

It's a postwar house that still needs to be made more energy-efficient. Major renovations could lower my heating bills, but due to my medical condition, the work is too overwhelming. Too much noise, dust, and stimulation. And I can't just "temporarily move", that would be too much to handle. So, the heating costs remain high.

I've had bad luck with my health, but I've accepted it. I'm not bitter anymore.

Still, I do worry about the future. Everything keeps getting more expensive.

And if we're going to get gas from

the U.S., what will that mean? Donald Trump will surely see a way to profit, but what does that mean for someone like me?"







**Marjan**

**I** lived in the heart of Mijdrecht for a long time, but I never truly felt at home. That changed when I met my second husband in 2013. He was the love of my life, and what made it all feel complete was that he lived outdoors in a caravan. Finally, I felt at home. Everything fell into place. Because of that experience, and because my brother also struggled to feel settled in a house, I started researching my family history. I discovered that some of my

ancestors were Travellers. That completed the picture.

My love and I were only together for three and a half years. The first six months were perfect. But it turned out he had a brain tumor and passed away in 2016, at the age of thirty-nine.

**It felt so unfair, he was much younger than me, and we were so incredibly happy together.**

I still live in the caravan we shared, but I nearly lost it. I receive my widow's pension from the SVB—the Dutch Social Insurance Bank, but they had made a mistake in the calculations and only informed me about it four years later. When my partner was still alive, I was receiving a disability benefit (WAO). I had breast cancer in 1997,

with metastases in my lymph nodes, uterus, and ovaries.

**Honestly, it's a miracle I'm still here.**

But treatments back then were more aggressive than they are now, and I was left with a lot of long-term damage: an autoimmune disease that causes extreme fatigue, weekly lymphatic drainage therapy, damage to the left side of my heart, barely functioning thyroid, and tinnitus. In short, my body is in pain 24 hours a day. But I'm still so happy to be alive.

Eventually, I could no longer work and was declared unfit for employment, so I started receiving WAO benefits. They were reduced when I moved in with my partner, but after he died, they were increased again. I even wrote to the SVB to ask them to confirm if this

if this was correct, and they said yes. They receive annual tax records, so I assumed everything was fine.

But it wasn't. After four years, they informed me I had been overpaid and had to repay €14,700. I was shocked. My combined income from the widow's pension and disability benefit was €1,200 a month, not exactly luxurious. How was I supposed to repay that? And how could this have happened? I had asked them directly if everything was in order.

What followed were several court cases, all the way to the highest court.

**At the very first hearing, the SVB told me I should just sell my caravan.**

I told them I'd be homeless then, but they didn't care. They couldn't explain how the mistake had happened,



**why it took so long to discover the mistake, or why no one had checked the tax data. But they stuck to their demand for repayment.**

**Luckily, I had an excellent lawyer who kept fighting for me. In the end, the court decided to halve the amount of the repayment, which still felt unjust.**

**"You should have double-checked a year later," they said. But if you can't trust a government agency to do its job properly, where does that leave you as a citizen?**

**I've been repaying monthly for two years now, with four more to go. But it means I have to rely on the support of the food bank. My rent isn't high, but other fixed costs are. I pay a lot for energy compared to others. Thankfully, last year the pipes under the caravan were insulated, the window frames were**



insulated, the window frames were replaced, and I got double glazing. That helps, but my medical expenses are high too. Not everything is covered by insurance, no matter how badly you need it. I simply don't have enough left for groceries.

**I used to have some prejudices about people at the food bank, or the homeless, but not anymore.**

I was nearly homeless myself, even though I had a stable income all my life until 2016. And now I go to the food bank. You see more and more "ordinary" people there, and I'm not the only one who's ended up there because of a government agency's mistake.

The child benefits scandal is another tragedy that has ruined lives. You're at the mercy of the system, and I was

lucky to have a lawyer who fought for me. But what if you get a court-appointed one who shrugs and gives up?

Losing my husband felt unfair, but no one was to blame for that. Same with cancer.

But being harmed by your government because of failing systems, that's not just unjust, it's a disgrace.

**They have no idea what they put people through, and frankly, they don't seem to care because rules seem to matter more than people.**







A portrait of a woman with short, wavy brown hair, looking directly at the camera with a neutral expression. She is wearing a bright green, textured V-neck cardigan over a light yellow top. A silver necklace with a white pearl pendant is visible. The background is a blurred indoor setting, likely a home, with a dining table and chairs visible in the distance.

**Mirjam**



**We never managed to make it more energy-efficient, I simply can't afford it.**

**I** am very mindful of my energy usage. I take very short showers, and when I wash my hair, I turn off the tap while I shampoo my hair. I'm careful with water use in general, and I cook in batches for several days. I use an app to check when electricity is cheapest, and I never set the heating above sixteen degrees.

That's how I keep the bills low.

In 1992, my husband and I bought this house together. It has double glazing, though the kind from back then.

In 2004, my husband had a workplace accident. He was working as an electrician at a private home and got hit on the driveway by the homeowner. She hadn't seen him. He hit his head on the car hood, then the pavement, and slipped into a coma that he never came out of.

Our two sons were four and six years old at the time. I was working part-time in childcare and studying at a vocational college to become a teaching assistant. I'd planned to continue at the teacher training college (PABO). Many of my family members work in education, and I felt drawn to it too, but it just wasn't possible due to my life circumstances.



Not only was the grief still fresh, but shortly after my husband passed, my oldest son was diagnosed with ADHD and Asperger's. He's incredibly smart but needed a lot of attention and support, both at home and at school.

**I had to give up my job and focus  
entirely on raising my kids.**

From that point on, we lived off my survivor's benefit (ANW), which wasn't much then and still isn't.

My two sons are grown up now and have found their own path. My eldest graduated with a degree in higher education, works as a software tester, and is getting married this year. My youngest is studying photography at a university of applied sciences in Rotterdam and lives with his partner. I'm incredibly proud of them. But it hasn't always been easy,

especially financially. During their teenage years, I relied on the food bank for years because I simply couldn't make ends meet. There were so many extra costs: school, transport, hobbies, and a mobile phone. You don't want to deny your kids the things that are normal for others.

In 2017, when my youngest was nearly eighteen and there was finally more space for me and thoughts of going back to work, I had an accident.

I was into cycling, and during a group ride, my front wheel touched the back wheel of the rider in front of me, and I crashed. I broke just about every bone and had to go through months of rehab. The damage is permanent. The nerves in my back were already fragile due to an earlier surgery, but the impact compressed my vertebrae, and some nerves are now pinched.



**I can vacuum or sit at a computer for ten minutes, but then I need to switch activities, otherwise the pain sets in and I tire easily.**

I find it quite difficult to shape my life now, to find meaning. I used to have the kids, but they've grown up. I do volunteer work for an elderly couple in the neighborhood. I help them with little things, or just drop by for coffee, which they enjoy. I also exercise regularly, partly because I have to, partly because I enjoy it. I know a lot of people at the gym, so it's a nice social outlet too.

I read a lot and stay up to date with developments in education, for example.

Still, when I think about the future, I feel uneasy. What will I do with the time ahead of me? Or more precisely: what can I do with it?



## Epilogue

With this project, we aim to increase the visibility of energy poverty by sharing personal stories. The stories you have read were told with care and deep involvement by women who have struggled with this situation over long periods in their lives. Their openness provides invaluable insight into the impact of energy poverty on daily life.

By giving these stories a platform, we want to raise awareness, but also to foster greater understanding and solidarity.

This magazine is a publication by 75inQ, an independent knowledge institute for an inclusive energy transition. We are committed to increasing diversity in the energy sector and promoting a just and inclusive energy transition.



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share their experiences with us. Some chose to do so under a pseudonym.

Marga de Waard wrote the interviews. Jaap Vork captured the women in powerful portraits. Pleun de Goede designed the layout. Willemijn Bloem is the project coordinator for WISE and for this publication.

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