

Four in five UK homeowners worry about boiler breakdowns as nearly half face serious financial difficulty

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Four in five UK homeowners worry about their boiler breaking down, while 49% say a failure tomorrow would cause a serious financial crisis or be very difficult to manage, according to new research commissioned by Boiler Installer Pro.

The Pollfish survey of 350 UK homeowners aged 35–64 found that 79.7% worry about their boiler at least sometimes. Of these, 29.4% think about the possibility regularly, while 50.3% worry sometimes.

More than half of respondents — 57.1% — have already experienced an unexpected boiler breakdown. Among the 200 homeowners with breakdown experience, 91.5% reported major or moderate disruption. Thirty per cent had no heating or hot water for days, while 61.5% had the problem sorted within a day or two but described it as very stressful.

The findings also expose a marked financial-readiness gap. If their boiler broke tomorrow, 16.9% said it would be a serious financial crisis and 32.3% said it would be very difficult, although they would manage somehow. Combined, 49.1% would face crisis or extreme difficulty. A further 30.0% could cover the cost but said it would hurt financially.

Only 15.4% reported having emergency savings set aside for such an event, while 5.4% had boiler cover.

Replacement is also being postponed. Of all respondents, 45.1% had delayed replacing a boiler despite knowing it needed doing. Among those 158 homeowners, 71.5% said the main reason was that they could not afford it at the time.

Lee Devlin, Boiler Installer Pro, said: "These results show how closely boiler anxiety and household finances are connected. Many respondents have already experienced the disruption of an unexpected failure, yet cost is the main reason people put off replacement. With only a minority reporting emergency savings or boiler cover, a sudden breakdown could place significant pressure on many of the homeowners surveyed."

The full report, including charts and data tables, is available at:

boilerinstallerpro.co.uk/blog/uk-boiler-anxiety-report-2026/

NOTES TO EDITORS

The Boiler Breakdown Survey was conducted via Pollfish in September 2026 among 350 UK homeowners aged 35–64. It was restricted to homeowners and used single-choice questions with conditional follow-ups.

MEDIA CONTACT

Lee Devlin, Boiler Installer Pro
hello@[boilerinstallerpro.co.uk](mailto:hello@boilerinstallerpro.co.uk)

boilerinstallerpro.co.uk

ABOUT BOILER INSTALLER PRO

Boiler Installer Pro is a boiler installation company serving homeowners across London and Surrey. A trading name of Homecure Ltd.

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Boiler Installer Pro

T. 02038863060

E. hello@boilerinstallerpro.co.uk

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