

# Evidence pack: time-of-use tariffs

This evidence pack is made up of case studies and insights from interviews and workshops conducted by Spark Insight on behalf of Citizens Advice in March and April 2025.



August 2025

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# Methodology

We commissioned Spark Insight to carry out research into the experiences of consumers with time-of-use tariffs. We also wanted to understand the perceptions and attitudes of consumers with standard tariffs towards time-of-use tariffs and flexibility events. Fieldwork took place in March and April 2025.<sup>1</sup>

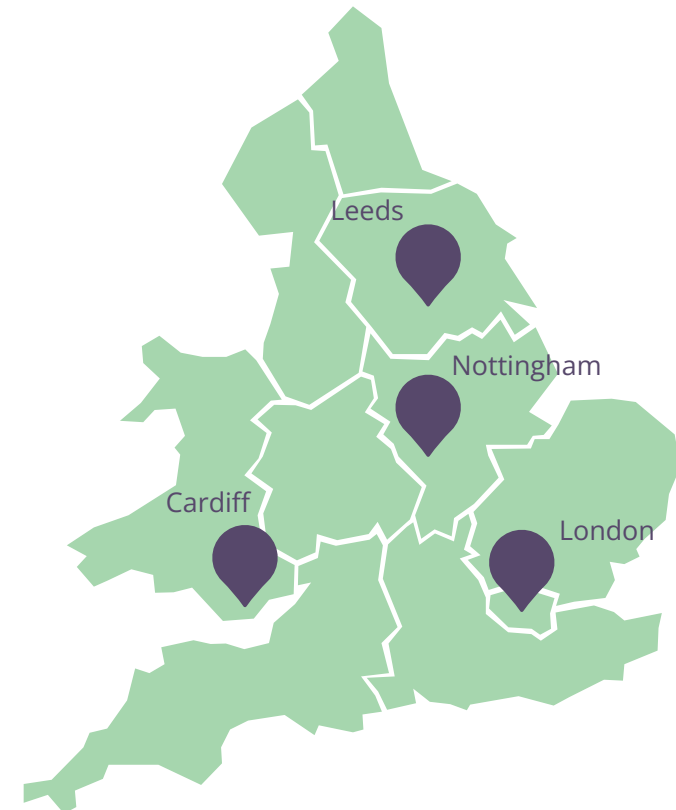
56 participants took part in this research.

- Seven one-hour depth interviews were conducted with time-of-use tariff users.
- 32 participants who were on standard tariffs took part in four workshops, which took place in Leeds, Nottingham, Cardiff and London
- A further five vulnerable participants on standard tariffs took part in depth interviews.

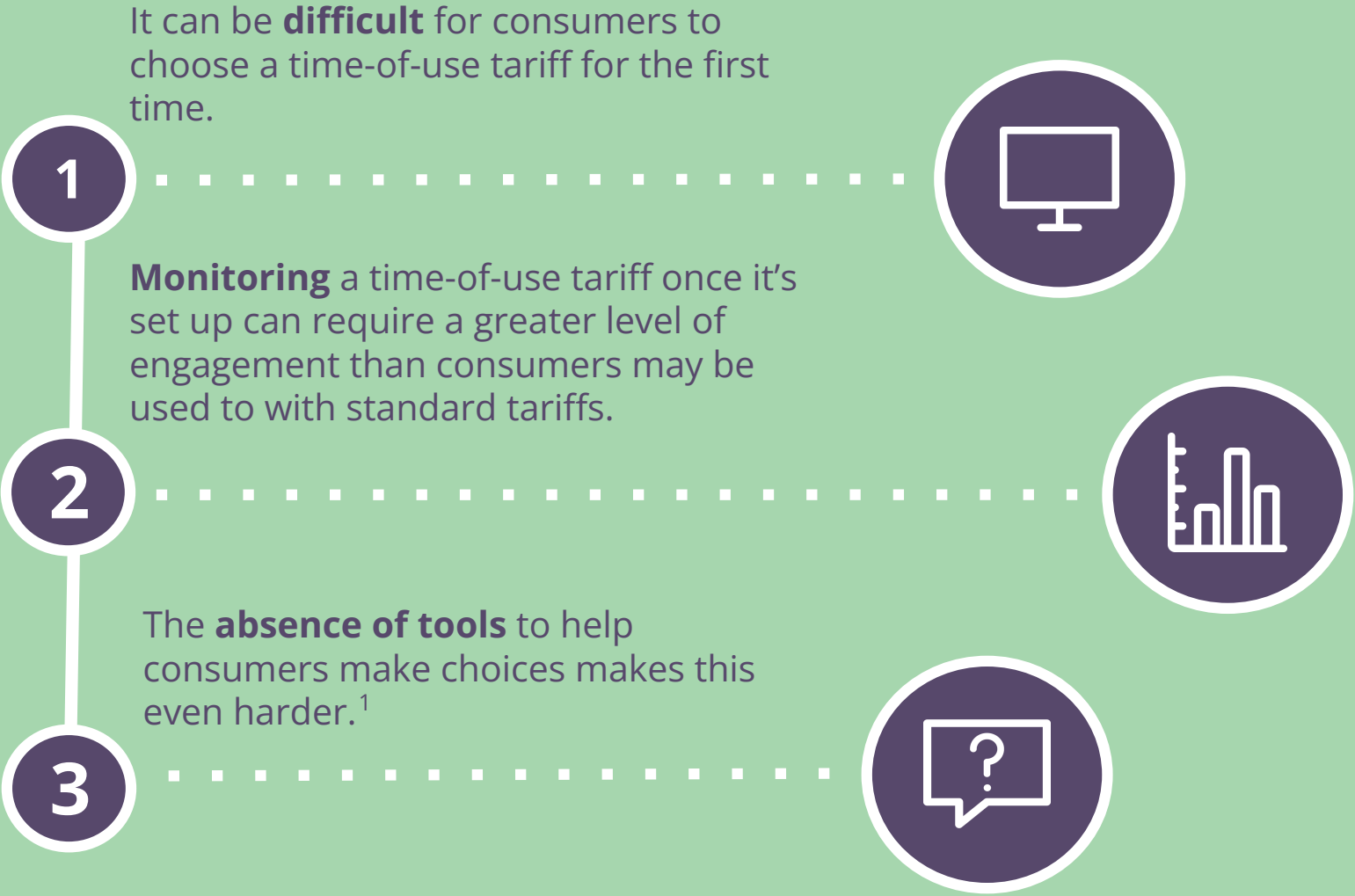
The sample also included some non-domestic consumers and some consumers who participate regularly in flexibility events.

This evidence pack highlights the findings related to experience of and attitudes towards time-of-use tariffs among domestic consumers.

## Workshop locations



# Section 1: Key findings from interviews with time-of-use tariff users



# John

John\* is an electric vehicle owner who wanted to switch to a time-of-use tariff to take advantage of cheaper night-time rates for charging his car. After some research, he found it challenging to work out which tariff would save him money. Rather than just comparing rates, he had to consider factors like his car's battery size and charging speed.

After choosing a tariff, he then found out his smart meter wasn't compatible with his new tariff. This led to a four-month wait for an upgrade, during which he was placed on a more expensive standard variable tariff.

Even after switching, things didn't run smoothly: John noticed on his bills that the off-peak rates weren't applied correctly, and he was overcharged. John had to raise the issue with his supplier and continues to suspect he is still owed money.

\*Names have been changed to protect participants identity

1

It can be **difficult** for consumers to choose a time-of-use tariff for the first time.

*"If you've got a big battery on your car, it's no good with a tariff that's got four hours off peak at night and you can only charge at seven kilowatts per hour"*

2

**Monitoring** a time-of-use tariff once it's set up can require a greater level of engagement than consumers may be used to with standard tariffs.

*"I'm still convinced to this day that they've overcharged me.. I've had them send me all of the.. half hourly data for the year, but I've not got the willpower to go through it and calculate all that"*




# Micah

Micah lives with his wife and two children. Both he and his wife drive electric vehicles, so when looking into fixed-rate tariffs with EV bolt-ons, he hoped to benefit from cheaper off-peak charging

Micah found that choosing the right tariff was harder than expected. The range of different rates and add-ons made it difficult for him to feel confident he had selected the best option.

1. It can be difficult for consumers to choose a time-of-use tariff for the first time.




2. Monitoring a time-of-use tariff once it's set up can require a greater level of engagement than consumers may be used to with standard tariffs.

Once he had chosen his tariff, Micah found it challenging to monitor his pricing once the tariff was in place. His bills highlighted savings, but they did not clearly show how much energy was used or the actual cost. This lack of visibility made it difficult to break down his true expenditure.



*"It's a bit of a minefield of all the different rates and the add-ons, and then it's not the easiest to get your head around to check if you think you're on the cheapest policy."*

3. The absence of tools to help consumers make choices makes this even harder



*"It's not that clear to see how much you've actually been charged for charging the car... I don't know actually what I've actually spent on it"*

Because of limited clarity in billing and the lack of simple tools to compare tariffs, Micah struggled to assess whether he was genuinely on the best deal. Without accessible information, he found it difficult to make confident decisions about whether to stick with his current tariff or explore alternatives.



1

It can be **difficult** for consumers to choose a time-of-use tariff for the first time.

*"I definitely had to come to grips to learn all the terms, like kilowatts and kilowatt hours and all of that."*

2

**Monitoring** a time-of-use tariff once it's set up can require a greater level of engagement than consumers may be used to with standard tariffs.

*"when I was on [a dynamic tariff], I'd be checking for the cheapest three hour time period,.. every night and then be changing the timer to come on in those periods. So it was very extreme."*

3

The **absence of tools** to help consumers make choices makes this even harder.

*"I think it would be good to be able to have everything that's out there in one place"*

## Sarah

Sarah rents an all electric flat and has an immersion heater which costs a lot to run. Looking for ways to reduce her bills, she opted for an agile time-of-use tariff. The tariff initially seemed cost-effective and suited her lifestyle, as she typically ran her immersion heater overnight. However, she quickly realised that understanding the tariff required learning new concepts and terminology.

To manage her usage, Sarah relied on timers and a live energy monitoring device from her supplier to track and shift high-consumption tasks to cheaper periods. While this worked in principle, she told us it required significant effort. Sarah found herself checking electricity prices every evening and adjusting timers to align with the cheapest three-hour window.

Over time, the mental load of constant monitoring became too much. She eventually switched to a static time-of-use tariff, which allowed her to "set and forget" her energy use. For example, she now runs her hot water system on a fixed overnight timer, reducing the need for continual planning and adjustments.

Online forums, like Reddit, played a key role in Sarah's energy journey. The forum provided tips and advice that helped her navigate flexible tariffs, and she told us she might never have come across agile tariffs without it.



## Ella

Ella has a heat pump and other smart-enabled appliances in her home. She signed up for a dynamic time-of-use tariff after a friend recommended it, having seen that it could save money on her bills.

*"[I was] motivated to have financial rewards and also the chance to lower my electricity bills at the same time. [Also] it's.. knowing I am helping to reduce pressure on the grid and... supporting the use of renewable energy."*

1 It can be difficult for consumers to choose a time-of-use tariff for the first time.

2 Monitoring a time-of-use tariff once it's set up can require a greater level of engagement than consumers may be used to with standard tariffs.

Before choosing her tariff, Ella did extensive research—comparing different options, reading reviews online, and watching YouTube videos. Through this, she discovered how to view her usage data from her smart meter via an app, which showed her when she used the most electricity. This helped her realise that a flexible tariff could work if she shifted her energy use.



3 The absence of tools to help consumers make choices makes this even harder

After signing up, Ella initially found it challenging to build a routine around fluctuating prices. But with some trial and error, and guidance from online videos, she gradually developed strategies that worked for her household. For example, when prices are low, she preheats her home with her heat pump and schedules her washing machine to run automatically.

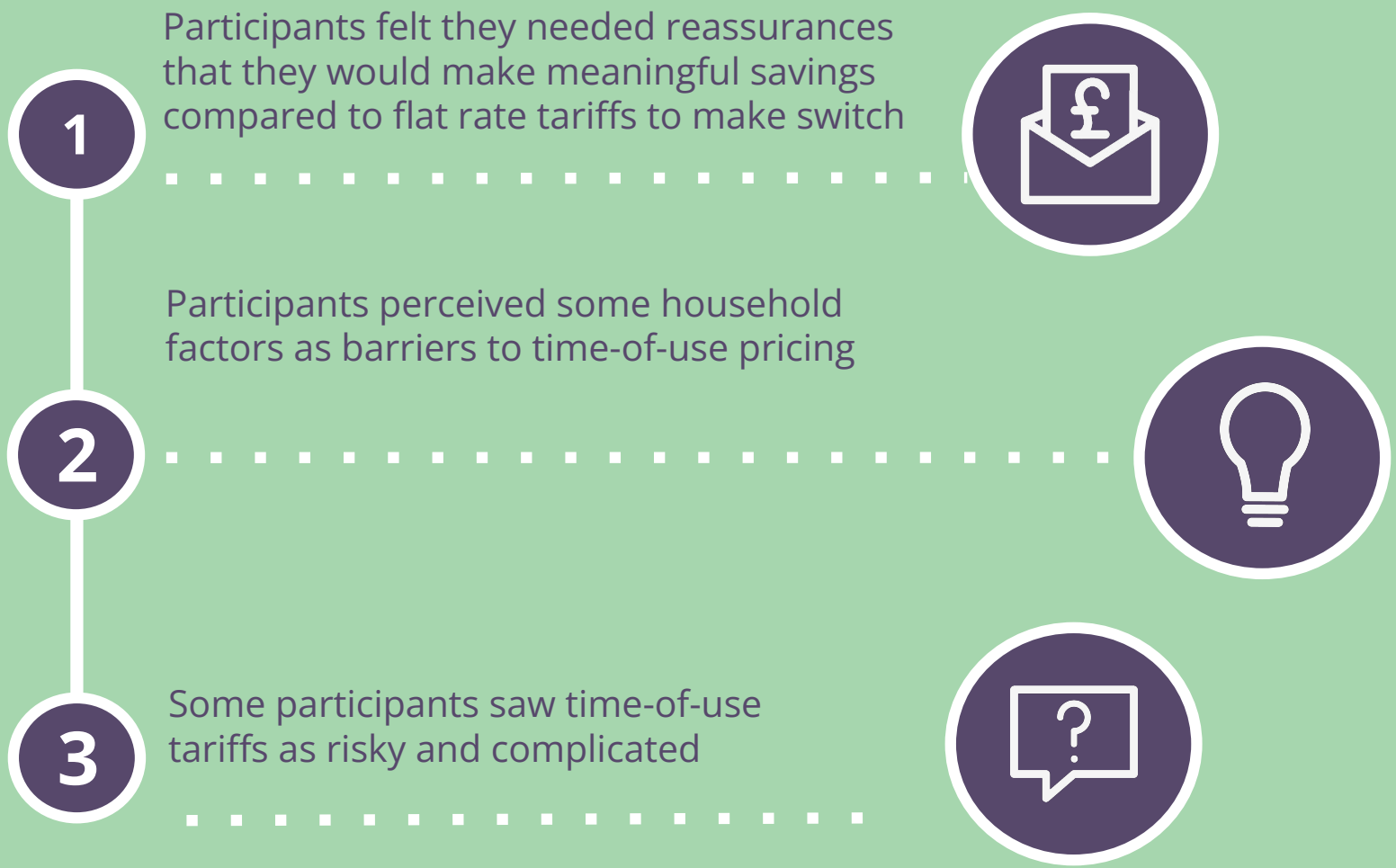


Ella noted that, without the online videos and tips she found, it would have been difficult to understand how best to make the tariff work for her.

*"At first I wasn't completely sure how it worked because I was used to fixed tariffs... but once I looked into it, I found it was quite easy to understand"*



# Section 2: Key findings from non-user interviews and workshops



# Finding 1: Participants felt they needed reassurances that they would make meaningful savings compared to flat rate tariffs to make switch

Some participants were interested in time-of-use tariffs but wanted to understand more about how they work in practice, and what kinds of savings they could make.

*"I'm more interested more than ever now about [time-of-use tariffs]. Just because the cost feels like everything's going up...so yeah, it's just something you want to feel control over really"*  
(participant from non-user workshop, London)

*"I'd have to go to try before you buy sort of thing and use it for a month and say, well what my bills, if it's much different, it's the same then I'd be happy to stay with it or try another one."*  
(participant from non-user workshop, Cardiff)

Questions participants had about time-of-use tariffs:

- ❑ How much will I benefit from a time-of-use tariff? How much would I save?
- ❑ Would I be tied into a time-of-use tariff for a fixed period if I signed up?
- ❑ What about my gas bill? Can I reduce that this way too? How does it work if I have a dual fuel tariff?
- ❑ How much of my lifestyle would I need to change to benefit from a time-of-use tariff?



## Finding 2: Some participants perceived some household factors as barriers

Some non-user participants told us that they could not imagine a time-of-use tariff working well for their household.



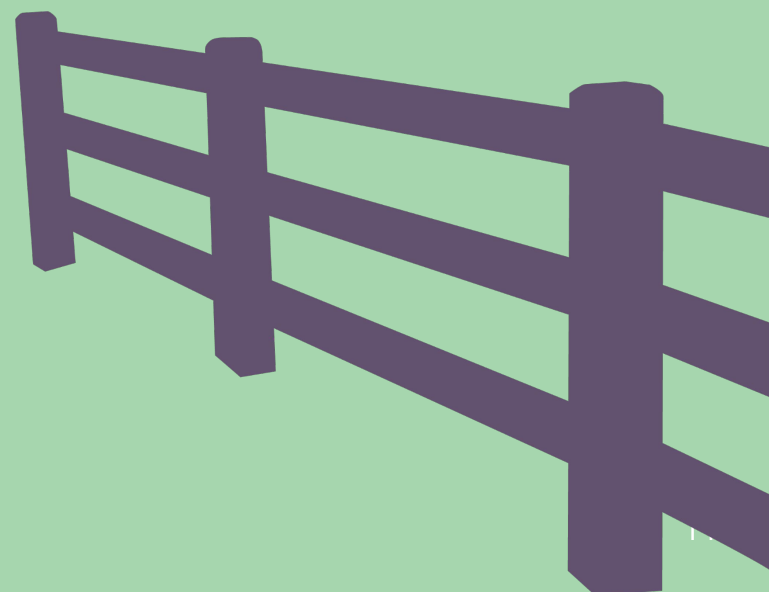
Households with fixed routines, such as those with **young children** or with fixed work patterns



Households with particular **medical needs** who need constant electricity



**Large households**, due to it being difficult to manage energy use



# Households with fixed routines

## Household with young children

*"I think the [dynamic tariff] is only going to be applicable to those probably who might be living by themselves or don't have families or maybe work from the office....if you've got kids, you can't do this." (participant from non-user workshop, London)*

*"It's just not practical. So with having a 7-year-old, I need to use my oven and things at a certain time and the washing, it's just, I don't think I could shift it out of those times..I mean, obviously for some people, some families it might work. So the couples without kids. I think for me personally, at this stage of my life, I don't think I would be able to take advantage of using energy at off peak times to get a cheaper tariff" (interview with EV-only time-of-use tariff user)*

*"I've got two young kids now. I can't sit and go, well I'll wait and wash my son's uniform on a Sunday.. [and] my two year old's not going to wait till eight o'clock at night to eat dinner. So I think it depends on your own individual circumstances." (participant from non-user workshop, London)*

## Households with fixed work routines

*"That's a tricky one [a time-of-use tariff], because of the times when I finish work or when I come back... my cooking time is between six up until nine o'clock on most nights of the week. On the weekend...it's more flexible but in the week does tend to be a lot more in the mid to late evening." (interview with non-user participant)*

*"The previous job I had before the new one...I did a lot of different shift work....So in the evening peak time I'd be out and I wouldn't be home until 10. but in my new job it's more nine to five. So I am home every evening contributing to the peak time" (participant from non-user workshop, Nottingham)*

For many households on time-of-use tariffs, the potential savings from short-duration tasks may be fairly small. The greatest rewards will likely come from shifting larger, sustained loads such as heating or hot water.



## Households with particular medical needs

*"I have a shower every night because with my kidney [disease], I've got to have a shower...I can only do [washing] when I feel I'm up to it because pulling it out the machine, my back's gone, I can't do a lot of heavy lifting. So I can only do it when I'm on a good day. If you say you can only do it at off-peak times, I might not be able to do washing for a week." (participant from non-user workshop, Cardiff)*

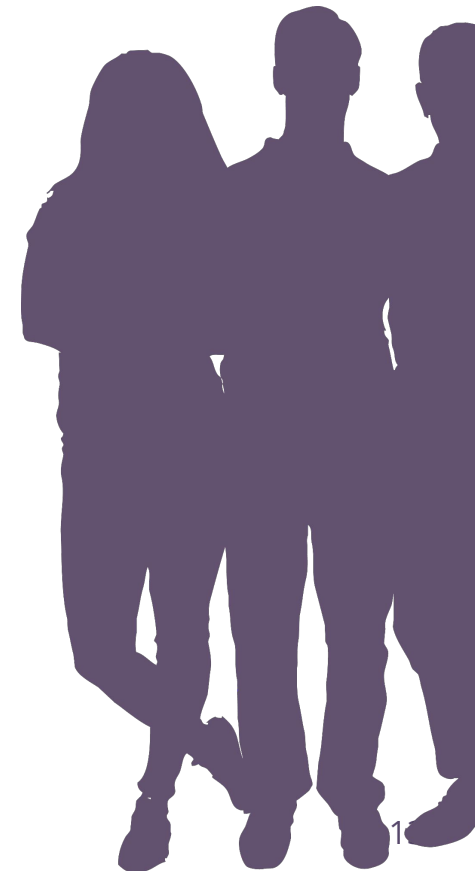
*"So my mum is on an oxygen machine that's 24/7...What impact could that have on your health if that's connected to something? It's not just about don't watch the TV for an hour." (participant from non-user workshop, London)*

*"Because with my household with my daughter, she got some medical problems...she's got a through floor lift that is used whenever she needs to go down..." (participant from non-user workshop, Cardiff)*

## Large households

*"I don't think I could make it work either because my son drops washing around when he feels like. And it's got to be done there and then. And then when my grandchildren come and they want put the YouTube on and computer and everything" (participant from non-user workshop, Cardiff)*

*"I mean for me at the moment living with my daughter and grandson, they're just all over the place really is using things and his games and his whatever and I think it'd just be a bit confusing for my household." (participant from non-user workshop, Nottingham)*



## Finding 3: Some participants saw time-of-use tariffs as risky and complicated

Some non-user participants told us they would need reassurances and guidance to make them work.



Concern around **financial risk**



Concern around **monitoring** or **using** their tariff



Concern around **complexity** of information



# Concern around financial risk

Some participants shared they were concerned about their bills increasing if they weren't able to make usage changes. Many participants felt their bills were already very high, and were worried a time-of-use tariff would lead to bill increases if they weren't able to adapt their energy usage. Polling from January 2025 tells us that 30% of households find it difficult to afford their energy bills.<sup>2</sup>

## Interview with vulnerable non-user



"There's definitely been some advertisement on tv... something around saving electricity from your bills...I'm not shutting them down, they're all really good, but there's so much uncertainty at the moment that is the reason I've gone for the fixed."

## Participant from non-user workshop, London

"I feel like I've got no control over cost, [of my] tariff.... I know that's quite a negative [reaction] but it just feels like it is going to be a high cost whatever you do"

## Interview with vulnerable non-user

"Is that [a dynamic time-of-use tariff] going to be a crazy amount or is it going to be capped at a certain amount? So I can be sure because living like that, that would just cause anxiety for me."

## Interview with vulnerable non-user



"I'd have to do kind of a trial to see how it went to see if I'd benefit from that. It depends on how cheap it will be"

# Concern around monitoring or using their tariff

Some participants were put off time-of-use tariffs because they felt they required too much monitoring. In our interviews with time-of-use tariff users, we found they required greater engagement compared to standard tariffs. Some participants showed interest in batteries and other technologies which could help them to automate shifting their energy usage, but for many these felt too expensive.

## Participant from non-user workshop, London

"You don't have to monitor everything about your life...it just gets a bit much sometimes"



## Participant from non-user workshop, Cardiff

"These time things, having to know when it's cheap and know when it's not cheap and know when it's middle cheap. It's just stressful."

## Participant from non-user workshop, Cardiff

"I put my dad's smart meter inside his cupboard so he can't see it. He was getting obsessed.... He watched it night and day. I was [thinking] 'this isn't healthy'."

## Interview with vulnerable non-user

"I don't want it taking over my life and me thinking about it and it's another thing to think about. So the more notice given us and more accurate the times would be great"



## Participant from non-user workshop, Cardiff

"So yeah, that battery thing will really be a game changer...it's your energy and no one can take that from you. You paid for it at the low price and then it belongs to you"





# Concern around tariffs being too complicated

Many participants told us they already found their energy bills difficult to understand, and so were put off the idea of time-of-using pricing. Research tells us that some consumers find it difficult to understand their bills, particularly those who are struggling with their energy bills.<sup>3</sup> This may be because these consumers engage more closely or regularly with their bill compared to other groups.



## Participant from non-user workshop, Cardiff

"I am finding it really hard to comprehend all this I've got to say. So I mean how are older people [going to manage] with all these apps and all this technology?"

## Interview with vulnerable non-user

"It's confusing with what we're actually using [with my current tariff]. What I should do is sit down and go through measure what I'm actually using and I've not done that"

## Participant from non-user workshop, London

"I don't understand it, what a wattage is. That's why I can't understand my bills.... how much electric do you get for 7p? "



## Participant from non-user workshop, Cardiff

"If they just give me a load of jargon that I couldn't understand, then I wouldn't know if it was right or wrong for me."

# References and bibliography

1. For further analysis and recommendations, see our report: Smart timing: making time-of-use tariffs work for consumers.
2. Citizens Advice, Frozen in place: Why the Government needs to move quicker to address energy affordability, February 2025
3. Citizens Advice, Footing the bill: How the energy bill protection gap is putting strain on households, November 2024

# Previous Citizens Advice reports

For more reading on time-of-use tariffs and wider retail market reform, see our previous research reports and discussion papers:

Date	Report	Summary
2017	<a href="#">The value of time-of-use tariffs in Great Britain</a>	Looks at the benefits and risks of legacy time-of-use tariffs. Warned that while consumers are interested in time-of-use tariffs, the complexity of these tariffs could lead to higher costs for consumers.
2018	<a href="#">False economy</a>	Considers how the learnings of the legacy time-of-use tariff market can be applied to modern smart time-of-use
2020	<a href="#">Powering up or facing resistance? How people understand the benefits of smart appliances</a>	Looks at consumers' understanding of smart appliances and proposes a set of recommendations for industry, Ofgem and the government to help consumers make informed choices
2021	<a href="#">Innovation in the tariff market: Discussion paper on how new tariffs can work better for people</a>	Finds that the consumer journey for time-of-use tariffs is complicated and explored different protection mechanisms
2022	<a href="#">Raising the bar</a>	Proposes the introduction of a Consumer Duty in the retail market and considers how this could improve outcomes as more complex products and services emerge
2023	<a href="#">Ripping off the band-aids</a>	Reviews approaches which could bring about greater innovation and specialisation
2023	<a href="#">A flexible future: extending the benefits of energy flexibility to more people</a>	Looks at the barriers many households are likely to face in participating in energy flexibility and called for better information, appropriate regulation and inclusive innovation
2024	<a href="#">Don't settle for second best: ensuring energy market reforms stack up for people</a>	Lays out a set of measures to ensure that people across the country can benefit from a flexible electricity system

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