Energy bills made affordable

A blueprint for targeted support

December 2025







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About this report

This report has been developed through a collaboration between Citizens Advice, IPPR and Policy in Practice.

- **Citizens Advice** has led the design of the blueprints to propose effective and sustainable targeted bill support across essential markets.
- **IPPR** has led the economic modelling using IPPR's tax-benefit model, mapping the impact and costs of different levels of support across each market.
- **Policy in Practice** has led on how technology and data can increase up-take, drawing lessons from its partnerships with a third of UK councils and utilities across the country to improve access to social tariffs and other essential support.

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Executive summary

The energy crisis is not over for millions of households. Prices remain volatile and are still much higher than they were on the eve of the crisis. In our local Citizens Advice services, we continue to support nearly double the number of people with energy since before the crisis began. In January 2021 we supported 5,480 people with energy debt and in January 2025, we supported 10,726 people.¹

Energy continues to be among the least affordable bills. 1 in 4 households (26%) in our most recent survey said they found it difficult to reliably afford their energy bills,² demonstrating it is a key driver of financial pressures.

Those who consistently struggle to cover their essentials often face other forms of hardship. Of the 7% of households who said they are rarely or never able to cover their essentials each month: 12% receive means-tested benefits; 11% are lower income households; 11% live with children; 11% are ethnic minorities; and 9% have a disability.³

Targeted bill support offers a clear route forward to tackle the inequality of rising bills. If implemented effectively, it can protect low income households and provide financial relief to people who need it most.

This blueprint, co-created by Citizens Advice, IPPR and Policy in Practice, lays out a path forward towards targeted bill support in the energy market. This is one of five blueprints spanning essential markets - broadband, energy, motor insurance, water and an overall approach facilitated by automation.

These blueprints are the culmination of a partnership project, which has released four reports since September 2024. These outline the guiding principles of targeted bill support (Securing Life's Essentials), the barriers people face to bill support (Barriers to Access), different methods of targeting bill support (Essential Potential) and practical ways to implement support (The Art of the Possible).

In our energy blueprint, we have modelled three designs that provide viable solutions for targeted bill support in the energy market. Our models seek to create credible and implementable policy solutions for the UK Government to support households in the medium term to afford their energy bills and help balance households budgets.

¹ Data from Citizens Advice Consumer Service.

² Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

³ Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

We believe the simplest way to help households is by reforming the existing Warm Home Discount (WHD), which is the current support scheme in place for energy bills. Replicating some of the mechanisms of the existing and previous schemes in England and Wales, our models would enable the Government to utilise existing data sets, ensure support is provided automatically to keep uptake high, and provide tailored support to households.

The tailored bill support designs we have modelled are a payment discount paid directly to a household's energy bills. All households on means-tested benefits would be eligible, and the level of support provided would be determined based on an assessment of energy needs using property characteristics held by the Valuation Office Agency (VOA).⁴ As VOA data is not available in Scotland, we recommend a similar scheme is developed using the equivalent funding.

Households with the highest energy need would receive £560 per year, those with the median energy need would receive £360 per year and those with the lowest energy need would receive £160 per year. This is on top of the yearly £150 payment received from the existing Warm Home Discount.

The scenarios have similar design principles. They are all payment based support systems that cover England, Wales and Scotland, and are all administered automatically to those who qualify at a household level. They all measure impact by using an energy affordability indicator, whereby a household's energy is unaffordable if it spends more than 10% of its income on energy, after housing costs.⁵

The different scenarios have differing levels of bill payer contribution and taxpayer contribution. Paying for new support is challenging, but there is no way for the government to meet its key priorities of reducing energy bills without targeted bill support. The fairest way to fund this support is through taxation. We understand the fiscal constraints, however further funding via energy bills is regressive and could create worse outcomes for people who miss out on the payment at a time when bills remain high. Where costs are added to electricity bills they also make it harder for people to benefit from clean power and switch to electric heating.

⁴ The Valuation Office Agency holds data on the age, size and type of 98% of properties in England and Wales. Around 420,000 properties have data on one or more characteristics missing, in which case data is estimated based on neighbouring properties or requested from residents who may be eligible for the Warm Home Discount.

⁵ National Energy Action (NEA), What is Fuel Poverty?

Energy Bill Support Blueprint

The current WHD is a payment based support scheme that provides households with £150 per year and is usually paid in October. In June 2025, the UK Government announced that they are increasing the size of the cohort eligible by extending it to all households on means-tested benefits, while holding the rebate at £150, coming into effect for the winter of $2025/26.^6$ They have calculated that this will cost the average dual fuel household around £37 - an increase on the current scheme by £15. The annual rebates are predicted to increase the total Great British spending envelope, which covers England, Wales and Scotland, from £600 million to £1 billion.⁷

The WHD was due to end in April 2026, however the Government recently launched a consultation to continue the scheme until 2030-2031.8 Citizens Advice will be responding to this consultation before it closes in November 2025.

Key barriers to support

There are many aspects of the current WHD that are beneficial, such as the automatic application which lead to high take up of the scheme. In England and Wales, the discount is automatically given to households by the supplier if the person receiving means-tested benefits is named on the energy bill. In Scotland, those who receive the Guarantee Credit element of Pension Credit automatically receive the discount, whereas others who are eligible - such as people on means-tested benefits - must apply directly to their energy supplier to receive it.

Even with the automatic application, households can still come across barriers that prevent them from accessing the WHD. In the Government's Impact Assessment of the extended scheme, they estimated that around 30% of those eligible will not go on to receive the payment due to factors like the benefit recipient or their partner not being the named person responsible for paying the energy bill, or not having their energy account successfully matched with their benefits data. These people need to apply

⁶ Department for Energy Security and Net Zero, <u>Millions more families to get £150 off energy bills</u> this winter, June 2025.

⁷ Department for Energy Security and Net Zero, <u>Expanding the Warm Home Discount Scheme</u> <u>2025/26: Impact Assessment</u>, April 2025.

⁸ Department for Energy Security and Net Zero, <u>Continuing the Warm Home Discount Scheme</u>, September 2025

⁹ Department for Energy Security and Net Zero, <u>Expanding the Warm Home Discount Scheme</u>, <u>2025 to 2026</u>, June 2025

manually, and statistics show only a quarter do so. The Department for Energy Security and Net Zero (DESNZ) writes to the households it suspects could claim but are not. To counteract this and try to encourage take up of the scheme, the Government conducted an awareness campaign in August of this year, with the help of Ofgem and charities such as Citizens Advice. People on means-tested benefits were encouraged to check they were named on the bill by the cut-off date in August to ensure they could receive their WHD payment for the winter months. We also called for targeted bill support to be available through streamlined 'Apply Once' journeys on the GOV.UK listed benefits calculators in the <u>Art of the Possible</u> paper.

Affordability in the energy sector

While the expansion of the WHD is positive for struggling households who haven't previously been eligible, the rebate amount of £150 has not kept pace with rising bills. The payment is not enough to support households who are struggling to pay increasingly high monthly costs, while often also paying off debt. Since the scheme was introduced in 2011, it has only increased by £30.¹⁰ In 2014, the payment was around 12.5% of the average energy bill, whereas now it is around 8%.¹¹

While most households are able to manage their monthly finances, a small but vulnerable group are rarely or never able to cover their essentials each month. Energy bills continue to stand out as one of the least affordable costs, alongside childcare and rent, acting as a key driver of wider financial strain: 26% of households surveyed said they found it difficult to reliably afford their energy bills, compared with 25% of households finding childcare difficult and 28% of households struggling to pay rent.¹²

Additionally, many households are struggling with energy debt on top of paying for their ongoing usage: 6% of households surveyed are currently in debt to their energy supplier and are adopting multiple coping strategies to manage their debt, such as turning off the heating or hot water, cutting back on essentials or cutting back on leisure or social activities.¹³ Adopting multiple coping strategies demonstrates that handling debt is not a single step and highlights the real pressure it places on everyday life.

The average level of energy debt held by people we help with debt in local Citizens Advice offices has been steadily increasing and is now £700 higher than it was three

¹⁰ House of Commons Library, <u>The Warm Home Discount Scheme</u>, May 2016.

¹¹ Citizens Advice, <u>Frozen in Place: Why the government needs to move quicker to address energy affordability</u>, February 2025.

¹² Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

¹³ Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

years ago, at £1,694.¹⁴ With debt levels as high as they are, WHD payments are not enough to support households to heat their homes and often only help reduce their deficit.

The right type of targeted bill support is essential for households facing unaffordable energy costs. The current amount is not enough and does not act as a safeguard against negative budgets, where income is not enough to cover essential costs and adequately support households to afford their energy bills.

Bill support would be invaluable for people like Jane:

Jane's* story¹⁵

Jane is in debt to her energy supplier. She explained to the advisor at her local Citizens Advice that this is because of the rising cost of living, and was made worse when her husband lost his job. Jane and her husband live with their four children. They receive Universal Credit, and have received the Warm Home Discount of £150, however this was accredited to her arrears and therefore didn't help with her ongoing energy costs. She is unable to heat her home, has black mould growing in parts of her house, and one of her children has developed asthma.

¹⁴ Data from Citizens Advice Energy Dashboard, 2025.

¹⁵ Case studies are real life examples from people who have come to Citizens Advice for help. Names and certain details have been altered to protect client anonymity.

Blueprint design

Eligibility criteria

Our model provides tailored bill support to all households in England, Wales and Scotland on means-tested benefits, therefore not extending the eligibility more than the current WHD.

Support would be tailored to households depending on their energy needs, as assessed based on the characteristics of their property from the Valuations Office Agency (VOA). This is how the WHD previously operated, prior to the winter of 2025. VOA data is only available in England and Wales, however we recommend that Scotland should develop a similar scheme using the equivalent funding. Households have their heating needs estimated based on data held on the age, size and type of property they live in:¹⁶

- 1.9 million households with the highest energy needs would receive the most support at £560*;
- 1.9 million households with the second highest energy needs would receive £360*; and
- 1.9 million households with the lowest energy needs would receive £160*.

*This voucher does not include the existing £150 per year already distributed via the WHD. We recommend the overall voucher amount is additional to this, resulting in distributions of £710/ £510/ £310.

Our decision to use the VOA data was influenced by the fact that it has previously been used to assess energy needs by the scheme and therefore the data is available to do so. We decided against using Energy Performance Certificates (EPCs) as not all households have one and it costs the household to be assessed to receive one.

Limitations of design decisions

We understand that there is a strong link between household income, disability and energy affordability, as demonstrated in our survey with Yonder Consulting and in Public First's recent report Closing the Fuel Gap.¹⁷ We initially looked at extending eligibility to include people on low incomes, which we defined as 60% of the median household income, and people in receipt of disability benefits. However, as we wanted

¹⁶ The Valuation Office Agency holds data on the age, size and type of 98% of properties in England and Wales. Around 420,000 properties have data on one or more characteristics missing, in which case data is estimated based on neighbouring properties or requested from residents who may be eligible for the Warm Home Discount.

¹⁷ Public First, <u>Closing the fuel poverty gap: A plan for targeted energy support</u>, August 2025.

to produce a credible and implementable model for the government, we decided against extending eligibility due to the following reasons.

Firstly, our initial modelled scenarios were producing high total sums for the scheme. Due to consideration of maximising value for bill payers in a fiscally constrained environment, we decided against pursuing these scenarios. Secondly, the data integration and matching needed to reach households beyond the welfare system is not currently available, therefore hindering the practicalities of the scheme.

Implementation

Our suggested models build on the benefits of the existing WHD, while increasing tailored support to ensure those with the highest energy needs receive the most help. It would be a payment automatically applied to a household's electricity bills as long as the eligible person is named on the bill. This ensures that households can access equivalent support, regardless of their heating system.

Our model would require the same step for eligible households to receive their payment. Once named on the bill, the rest of the steps would be conducted by the VOA, the Department of Work and Pensions (DWP) and energy suppliers. DWP would check if those on means-tested benefits were eligible, and the VOA would check how much they are entitled to. This information would be passed onto suppliers, who would administer the support directly onto bills. We decided our model should replicate the previous WHD as the data sharing needed between the DWP, VOA, and suppliers already exists.

Energy Bill Support Blueprint: Implementation & data matching

This section was written by Policy in Practice, to outline practical implementation and data matching needs.

- **Scheme outline**: Automatically applied to households on means-tested benefits, with tiered support (£710 / £510 / £310) based on household income and energy need based on property characteristics
- **Most similar existing scheme:** Warm Home Discount (WHD)

The expanded energy tariff builds directly on the WHD, which is already a proven model of automated delivery. Today, more than 70% of eligible households receive the WHD automatically, achieved by using data shared between the DWP and energy suppliers. Up to 2024, the WHD scheme also reflected household energy needs, estimated using data from the Valuation Office Agency (VOA). Our proposal returns the energy needs estimation and introduces tiered levels of support based on income.

On **data availability**, starting with energy needs, we know this is achievable because the WHD scheme, up to 2024, used to incorporate energy needs. The proposal for England and Wales is to use the same methodology based on VOA data which uses property size, type and age to estimate energy needs. This will mean the level of support better aligns with need. We have not proposed to use EPC data as this is not available for all households.

On income, because the scheme is just open to those on means-tested benefits, household income is available. The main trade-off is that non-dependent income is not available. Non-dependents are people who live in the same household but are not dependent on the benefit claimant, which can include flatmates or adult children in employment. The scheme works around this limitation by assuming their income is zero.

We see no significant **implementation** challenges or **legal gateway**, as the proposed changes are incremental to the current and recent Warm Home Discount.

For further information on implementation, please see this annex on <u>Data Sharing for Implementing Targeted Bills Support</u>.

Cliff edges

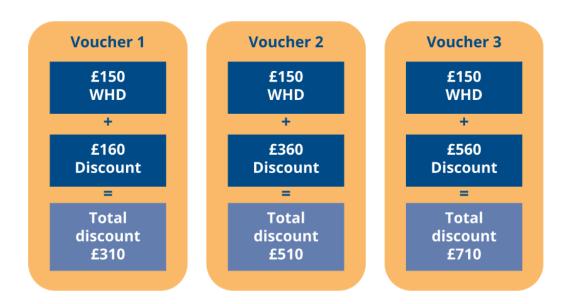
We have included a tiered and tapered approach to providing support to counteract cliff edges. Having differing levels of support should mean that even if eligible households miss out on the higher level, they still receive some support towards their energy bills. We do acknowledge, however, that this wouldn't entirely remove a cliff edge but instead make it less steep by ensuring that most households don't completely miss out. There will inevitably always be some level of cliff edge and the tiered approach seems to be the most fair way of countering this.

The support will operate in the same way as the current WHD scheme and will be a one-off payment directly applied to bills at the start of winter. We will retain the flexibility of the current scheme which allows eligible households to move their credit if they change suppliers or households in the winter months.

Cost & impact

We have modelled three different scenarios of targeted bill support that provides £560, £360 or £160 to households for their energy bills. The level of discount was decided in reference to the fuel poverty gap under the Low Income Low Energy Efficiency (LILEE) metric, which was £407 in 2024, 18 as well as considering the average debt held by people who come to us for debt support. This would be in addition to the £150 payment received from the WHD. 19

Figure 1: Proposed voucher amount options, in addition to existing WHD £150 payment



The voucher amount is made up of the existing commitment of £150 per household for anyone on means-tested benefit. Additionally, our modelling considers a further set of tiered discounts of £560/ £360/ £160. End users would therefore receive total discounts of £710/ £510/ £310.

¹⁸ Department for Energy Security & Net Zero, <u>Annual fuel poverty statistics report: 2025</u>, March 2025

¹⁹ We made an assumption that for those with the highest energy needs, £710 would help to move them up the affordability indicator, while for those with the lowest energy needs £310 would be enough.

<u>Table 1: Targeted bill support for energy: discount summary</u>

Eligibility and distribution	Discount amount ²⁰	Predicted take up of eligible households	No. of households receiving discount ²¹
Households on means- tested benefits & VOA assessment	£560/ £360/ £160	70%	5.6m

 20 This voucher amount does not include the existing £150 per year distributed already via the WHD. We recommend the overall voucher amount is additional to this, resulting in distributions of £710/ £510/ £310.

²¹ Our modelling covers households in England, Wales and Scotland.

Table 2: Modelled targeted bill support for energy: impact and funding mechanisms

	Billpayer	Taxpayer Households who benefit from impacts the scheme			Households who do not benefit from scheme		Impact		
Scenarios	Bill payer contribution	Percentage premia on bills	Tax payer contribution	No. of households ²²	Median average net benefit to household bills (£/year)	No. of households	Average bill increase per household ²³	Number of households no longer spending over 10% income on energy	Percentage point reduction from 17.5% of households spending over 10% income on energy
Scenario 1: Fully subsidised by bills	£2bn	4.3%	£0	5.6m	£295/ year	21.3m	£69/ year	290,000 households	1.0 percentage point reduction
Scenario 2: Part subsidised	£1bn	2.2%	£1bn	5.6m	£327/ year	21.3m	£34/ year	430,000 households	1.5 percentage point reduction
Scenario 3: Fully paid by tax	£0	0%	£2bn	5.6m	£360/ year	n/a	£0	600,000 households	2.1 percentage point reduction

²² The annual benefit is the average net discount after cross-subsidy (if applicable) each eligible household would receive.
²³ This cross-subsidy is presented as the median amount, some households would pay more or less depending on their initial bill expenditure.

We do not expect there to be additional administration costs on top of the current WHD administration costs.

For more information on this modelling, please see this annex on our methodology.

Modelling decisions

Take-up of social tariff for eligible households

The WHD is paid in October and therefore we don't have the exact take up figures for 2025 to guide our modelling. Instead, we are basing take-up on the UK government's impact assessment of the WHD which applied the assumption of 70% of eligible households receiving the payment. This impact assessment has low and high sensitivities at 60% and 80%. Our models cost £2 billion, which would be additional to the ~£1bn in the system from the current WHD. We believe this is reasonable based on spending on previous and existing energy support schemes.²⁴

The current WHD is funded by dividing the cost equally between all bill payers, which is then paid through their standing charges, including those who receive the WHD.

In scenario one and two where there is bill payer contribution, the model assumes that the cost of the scheme would be added as a percentage of the bill to all bill payers. This is to keep consistency with the social tariff models in the other markets. If our model was taken forward and relied on bill payer contribution it should be done in the same way as the current scheme where it is added onto the standing charge and therefore all bill payers pay the same amount, not a percentage of their bill. We would not be supportive of the cost of the scheme being paid as a policy cost, which are government levies collected to fund environmental and social programmes. These are added onto energy bills via unit rates and make electricity more expensive. Cheaper electricity is a necessity for the green transition and to make energy bills more affordable.

Our preferred model for bill support is scenario three which requires full tax payer funding.

A note on impact metrics and fuel affordability

To measure the impact of our models, we have opted for the energy affordability indicator rather than households being lifted out of fuel poverty. A household's bills are deemed unaffordable according to the energy affordability indicator if they spend over 10% of their income on energy, after housing costs. We have chosen to use this measure for two main reasons. Firstly, fuel poverty is defined and measured differently in the different nations which would make it difficult to assess the impact of our model. Secondly, in England the Low Income Low Energy Efficiency (LILEE) indicator only

²⁴IFS, Expanding winter fuel payment eligibility, May 2025.

considers a household to be in fuel poverty if their house has an EPC rating of D or below and they would fall below the poverty line after paying to heat their home sufficiently. This means there are households in England who are unable to pay their energy bill but because they are in a house with an EPC rating of A-C they are not considered to be in fuel poverty. In 2024, 3.1 million households in England were in the lowest two income deciles (10% groups), but were not deemed to be in fuel poverty because their property had a rating of C or better.²⁵

In scenario one, which is fully funded by bill payers, 5.6 million households receive an average of £295 in support with their energy bills. However, because the premium in this scenario is 4.3%, 21.3 million households will pay, on average, an additional £69 on their bills. This extra cost reduces the benefit of the support, as all energy bills rise. It also increases the number of households spending more than 10% of their income on energy. As a result, the overall improvement is small: just a 1 percentage point reduction in the energy affordability indicator, equal to around 290,000 households.

In scenario two, which is part funded through bill payers and part through tax payer funding, 5.6 million households will have on average £327 of support towards their energy bills. The premia is lower at 2.2%, and it will cause 21.3 million households to spend an extra £34 on their energy bills. This has a slightly larger impact on the energy affordability indicator, with a 1.5 percentage point reduction which equates to roughly 430,000 households.

The third scenario is fully funded through the tax payer and is our preferred option. As it doesn't rely on bill payer funding, 5.6 million households receive an average of £360 towards their energy bills. This has a 2.1 percentage point reduction on the energy affordability indicator, which equates to 600,000 households. If implemented, this would have a significant impact on households who are struggling with their energy bills.

Design decision & rationale

We have made design decisions for our models in a difficult fiscal environment and made the assumption that Treasury funding is limited. Our models are intended to be practical and implementable solutions for the Government to enact in the immediate term to better support households, and therefore have some limitations especially when considering long-term bill support.

We have recommended that the eligibility criteria should remain the same as the current WHD. We know however, that not expanding support beyond means-tested benefits to specifically target low incomes households and disabled households will

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²⁵ House of Commons Library, <u>Fuel Poverty in the UK</u>, April 2025.

reduce the overall impact of the model, as both of these are key predictors of energy affordability difficulties. Our survey with Yonder Consulting found that:

- 35% of households on low incomes said they were unable to heat their homes to a comfortable temperature last winter, compared to 19% of non-low income households
- 48% of low incomes households are worried about paying their energy bills this winter, compared to 35% of non-low income households
- 32% of disabled households said they were unable to heat their homes to a comfortable temperature last winter, compared to 20% of non-disabled households
- Disabled households (16%) are twice as likely to worry about affording their energy this winter, compared to non-disabled households (8%).²⁶

For long term, ambitious targeted bill support in energy, further research and designs would include these two key demographics.

Funding options

We have modelled three scenarios with differing levels of tax payer and bill payer funding.

Table 3: Funding options for energy targeted bill support

Scenario	Bill payer contribution	Tax payer contribution	Impact on energy affordability indicator
1. Fully subsidised by bills	£2bn (4.3% premia)	£0	290,000 households (1.0 percentage point reduction)
2. Part subsidised	£1bn (2.2% premia)	£1bn	430,000 households (1.5 percentage point reduction)
3. Fully paid by tax	£0 (0% premia)	£2bn	600,000 households (2.1 percentage point reduction)

²⁶ Citizens Advice commissioned survey conducted by Yonder Consulting, July-August 2025.

Our preferred scenario for implementation is scenario three which requires full Treasury funding. We do not recommend any extra costs being added onto energy bills, which already include ~£250 of policy costs per household per year to fund government environmental and social programmes. With many households already struggling to pay their energy bills, it is not appropriate to increase them any more with extra policy costs. The increase of ~£34 or ~£69 a year, as suggested in scenario one and two, would make life harder for consumers on low and middle incomes who aren't eligible for support. It would also cancel out a portion of the benefit for those who do receive help. While we understand paying for new support is challenging, the fairest way to fund help is via taxation.

Unused levers

We have decided not to explore the following:

- Taking a 'deep and narrow' approach to have the largest impact on energy affordability. As the Government only recently extended eligibility to all on means-tested benefits, we decided against an approach that would take support away from those who have only recently benefited in order to better support those at the bottom of the energy affordability indicator.
- The impact of alternative tailored bill support programmes or social tariffs such as Rising Block Tariffs (RBTs) and a unit-rate discount. In our previous report, Frozen in Place, we discussed how RBTs could negatively impact those in the poorest decile and why we don't consider it an option to improving energy affordability. Neither RBTs nor unit-rate discounts provide equivalent support to households with alternative heating technologies, like heat networks or heating oil.
- A long-term approach to fixing the energy affordability crisis. This research project aims to provide the government with practical and implementable recommendations for the immediate term. To better protect households from volatile energy prices in the long term, policymakers also need to reduce the levels of debt in the system, improve cold and leaky homes and ensure the costs of the net zero transition are fairly allocated.

²⁷ Resolution Foundation, <u>Splitting the bill</u>, October 2025.

²⁸ Citizens Advice, <u>Frozen in Place: Why the Government needs to move quicker to address energy affordability</u>, February 2025.

In summary

- Targeted bill support offers a clear route forward to tackle the inequality of rising energy bills.
- Energy continues to be among the least affordable bills. 1 in 4 households (26%) in our most recent survey said they found it difficult to reliably afford their energy bills.²⁹
- We believe one of the simplest ways to help households in the near future is by reforming the existing Warm Home Discount (WHD) and increasing the level of support provided.
- We recommend a WHD whereby all households on means-tested benefits would be eligible, and the level of support provided would be determined based on an assessment of energy needs using property characteristics held by the Valuation Office Agency (VOA).
- There is no way for the government to meet its key priorities of reducing energy bills without targeted bill support. The fairest way to fund help is likely to be through taxation.
- Our modelling shows that a reformed WHD that provides tiered support of £560/ £360/ £160 determined by energy needs, on top of the existing £150 payment, could support 600,000 households to move up the energy affordability indicator and no longer be spending 10% of their income on their energy bills. This would require £2bn of funding from the Treasury.

²⁹ Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

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