

Essential bills made affordable

A blueprint for targeted
support

December 2025



With modelling by:



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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 researched how user-centred design and pragmatic implementation processes can streamline take-up across essential markets through automation.

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Executive Summary

For people struggling with the costs of essentials, providing bill support can be transformative. It can be the difference between being able to balance the books, or being pulled into a negative budget¹ each month and into spiralling debt.

But current models of support are failing to meet the scale of need. The extent of the challenge is laid bare in our latest report on the National Red Index, which shows that four million people couldn't afford their essentials in 2024/25, and a further 320,000 people were just one unexpected bill away from falling into a negative budget.² It's clear that urgent action is needed to address the living standards crisis.

This report, a collaboration between Citizens Advice, IPPR, and Policy in Practice, presents a blueprint for transforming targeted bill support. Citizens Advice are calling for the government to implement the following interventions:

- **Introduce a single water social tariff**, aimed at supporting households on low incomes or facing 5% water poverty.
- **Introduce a new voucher to reduce the cost of motor insurance** for households on means-tested benefits.
- **Reform the Warm Home Discount** so that it increases the level of support, provides tiered support to different households based on their energy need, and receives funding from the Treasury to reduce the bill burden.
- **Introduce a new voucher for targeted broadband bill support** to low income households and make key improvements to existing broadband social tariffs.

Taken together, this package of measures could provide a struggling household with bill discounts of over £950 per year, and make the current patchwork of support more coherent and effective.³ For households struggling to make ends meet, this could finally put an end to soaring bills dragging them into debt.

¹ Someone is in a negative budget when their essential expenditure exceeds their income.

² We estimate 320,000 people are £50 or less away from a negative budget. Source: Citizens Advice, [The National Red Index: Negative budget households face a debt crisis like quicksand](#), October 2025.

³ A household would need to be eligible for all four targeted bill supports to receive the proposed £950 discount. Some households could be eligible for a higher discount if they have higher energy needs.

Introduction

Habiba* and Al* have three children.⁴ They're struggling financially and have fallen behind on their household bills. Habiba has challenges with her health and isn't able to work just now. Al is trying to juggle work with parenting - cooking, caring for and bathing the children. With their income reduced whilst Habiba recovers from illness, they are finding themselves short of money at the end of each month.

Their situation has got harder as their essential costs have increased. When Habiba renewed her car insurance, it went up to £105 per month. Their water bill has risen to £125 per month. Their broadband bill is £50 per month and their energy bill is £170 per month.

Across these four essential markets, they are now spending £450 a month, on top of their housing costs. They need the car to get Habiba to medical appointments and they haven't heard about broadband social tariffs.

Habiba and Al's budget is already stretched. Each month they are building up debts just trying to cover the basics. With more price rises on the horizon, they are worried that their debt is going to get worse.

Budgets are at breaking point

Habiba and Al's story is just one among the thousands of people Citizens Advice have helped in the last year who are struggling with the cost of household bills.

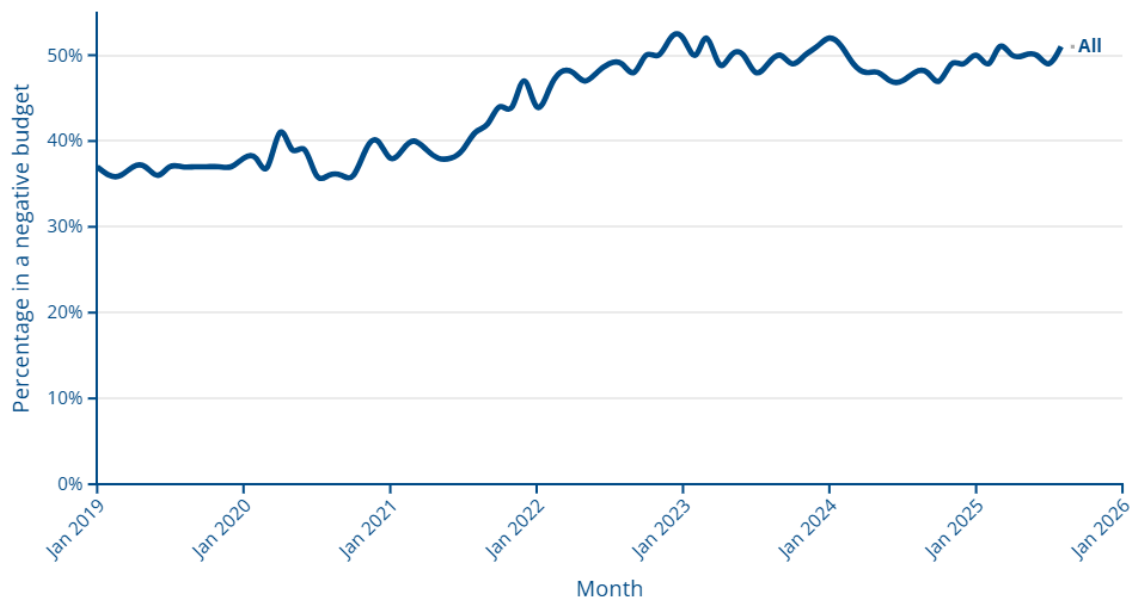
For many people, the cost of essentials has simply become too high. In 2025, half of the people who came to Citizens Advice for help with debt advice were in a negative budget, meaning the cost of their essential expenses exceeds their income. We've seen this picture become more entrenched over time, as the costs of essentials have risen.

Back in 2019, just over 1 in 3 (37%) of the people we help with debt advice were in a negative budget⁵. As shown in Figure 1, the rate of negative budgets surged as cost of living pressures increased.

⁴ Habiba and Al's story is an illustrative case study, drawn from real-life examples. Names and details have been changed to protect anonymity.

⁵ Citizens Advice, [Deeper in debt](#), April 2025

Figure 1: Percentage of people Citizens Advice helps with debt advice in a negative budget



Source: Citizens Advice, [Data Dashboard](#), updated 5 September 2025

When people can't balance the books, they face impossible choices. Covering the cost of essentials puts considerable strain on their living standards. We can see signs of this across essential markets:

- Nearly 1 in 4 households (23%) were not able to heat their homes last winter to a comfortable temperature. This increases to 35% for households on a low income.⁶
- 1 in 4 people with fixed broadband (25%) took some kind of action to keep up with broadband payments in the last 12 months, including going without essentials or falling behind on other bills.⁷
- Almost 1 in 5 (19%) bill payers can't always afford their water bills. Of this group, 42% cut back on other essentials, such as groceries and energy.⁸
- Almost 1 in 5 drivers (18%) had to borrow, cut back on essentials or fall behind on other bills to pay for their motor insurance premiums in a 12 month period.⁹

⁶ Citizens Advice commissioned survey conducted by Yonder Consulting, July-August 2025

⁷ Citizens Advice commissioned survey conducted by Opinium, April-June 2025

⁸ Citizens Advice, [One in five struggled to pay water bill in last year](#), September 2025

⁹ Citizens Advice, [Driven Apart: The unequal impacts of high car insurance costs](#), December 2024

On the frontline our advisers tell an even starker story, with people forced to cut back on showers, and sitting in cold homes due to concerns about being able to pay for their water or heating bill. We've seen a surge in the need for support managing household bills. In the first ten months of 2025, Citizens Advice helped:

- 45,000 people with water social tariffs (including WaterSure), 13% more than in the same period last year;
- 30,000 people with the Warm Home Discount; and
- 26,000 people with broadband social tariffs, 21% more people than last year.

Targeted bill support can make essentials affordable

For people struggling with the costs of essentials, providing bill support - through targeted discounts on bills, or through social tariffs - can be absolutely transformative. It can be the difference between being able to balance the books, or being pulled into a negative budget each month and dragged into spiralling debt.

But current models of bill support are falling short. In the water market, postcode lotteries see households in almost identical circumstances receiving completely different levels of support. Across broadband and water, low levels of uptake are leaving an estimated £1.9 billion of support unclaimed.¹⁰ In motor insurance there is no form of targeted support, which has left families pushed out of the market by high prices.

For the Government, targeted bill support offers a clear route forward to tackle the inequality of rising bills. Bill reductions for low-income families could tackle **child poverty**, by enabling them to have warm homes and reducing pressure on other essentials, such as food and rent. It could support **economic growth** by effectively increasing household incomes, which would mean more money back in people's pockets. It could balance the needs of the Government's 10 year **infrastructure strategy**¹¹ to make necessary, long term improvements; these improvements can't come at the cost of people rationing essentials or falling into financial distress in the short term.

At the core of this research are people like Alex*, for whom targeted bill support could make a real difference in affording essentials for their families.

¹⁰Citizens Advice, [Securing Life's Essentials: Building a plan for targeted bill support in regulated markets](#), September 2024

¹¹ HM Treasury, [UK Infrastructure: A 10 year strategy](#), June 2025

Alex's* story

Alex's water bills increased in April this year. Alex is on a low income of statutory sick pay and receives means-tested benefits. They have a young child and trying to make ends meet is becoming increasingly difficult. The increase in bills has meant Alex has often gone without food to ensure the utility bills are paid for. This is making it difficult for Alex to live comfortably and they are often waiting for the next pay day without money left in the bank.

In this blueprint we explore how targeted bill support can be transformed to reduce the household bill burden and put money back into people's pockets across 4 markets - broadband, energy, motor insurance and water - and the resulting collective impact on household budgets. The modelling supporting these blueprint designs was completed by IPPR.

Automation is essential to increase social tariff take-up, to make sure the people who most need it can afford their bills. From the outset, our goal has been to design schemes that are targeted, effective, and automatable. To make that a reality, we worked with benefits data experts Policy in Practice.

This report is published alongside a short annex exploring the practical implementation measures and automation practices needed to make targeted bill support a success, as well as four detailed individual market blueprints.

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](#)).

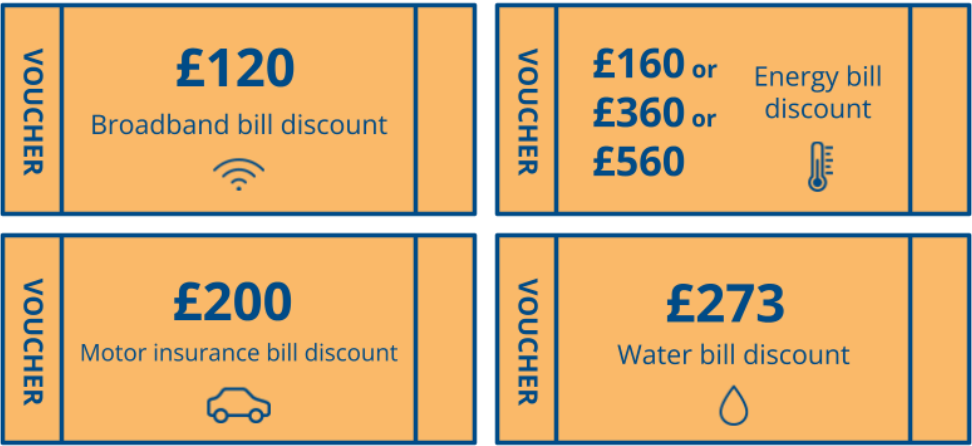
How targeted bill support can raise living standards

In energy, water and broadband there are already existing models of bill support, designed to help people on low incomes struggling to access essential markets. But current models of bill support are failing to deliver on their potential. Motor insurance currently has no bill support scheme in place. Below, we explore the key issues across current models of bill support, and put forward recommendations in each market to meet the challenge of the living standards crisis.

If any of the interventions proposed were taken forward they would bring down spending on essential bills, which would help to reduce the strain on struggling households who are seeing most of their income go straight out the door on bills. But the measures are even more impactful when taken together as a package. **Our modelling shows that if all four targeted interventions were implemented, a struggling household could receive discounts of over £950 per year through targeted bill support.**

This is made up of an £120 discount on broadband, a £200 discount on motor insurance, a £273 discount on water, and an additional £160-£560 off on energy bills. For more information on this modelling, please see the [methodology annex](#).

Figure 2: Proposed annual targeted bill support voucher amounts for eligible household



Note: The bill support for energy is in addition to the current £150 Warm Home Discount (WHD) payment. Energy bill support is banded at 3 voucher amounts based on an energy needs assessment using property data held by the Valuation Office Agency (VOA).

This targeted bill support would be focused on those who need help the most - people on the lowest incomes. Figure 3 demonstrates how the effect is distributed across the population.

Figure 3: Proportion of households who benefit from proposed targeted bill support, by equivalised income decile

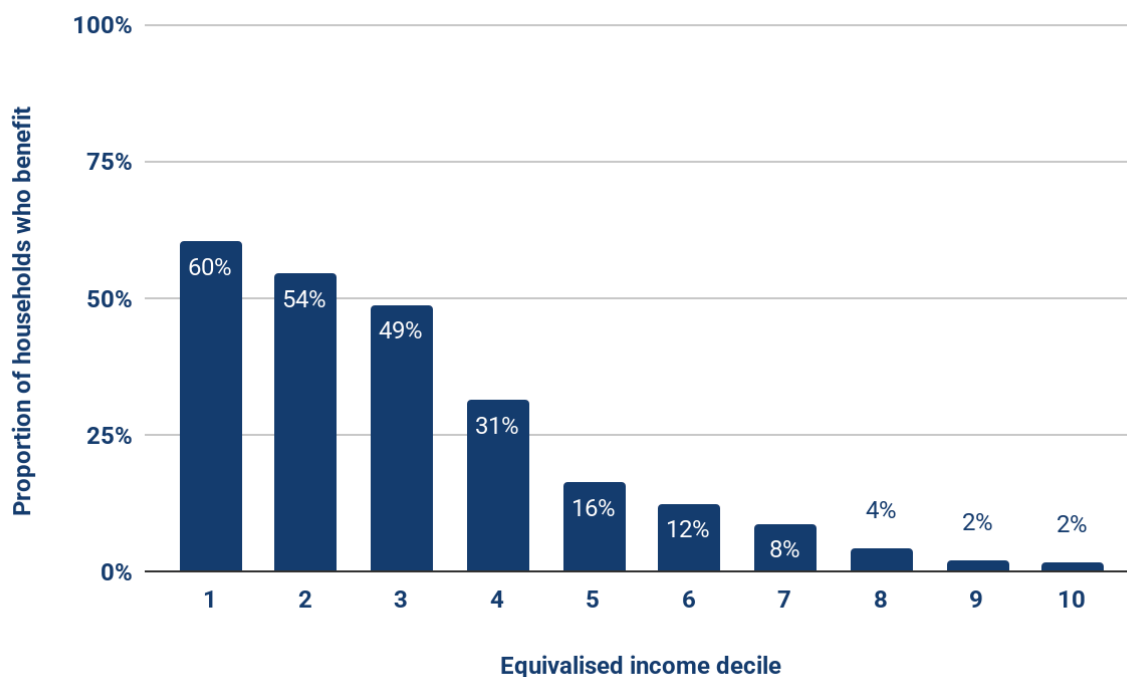
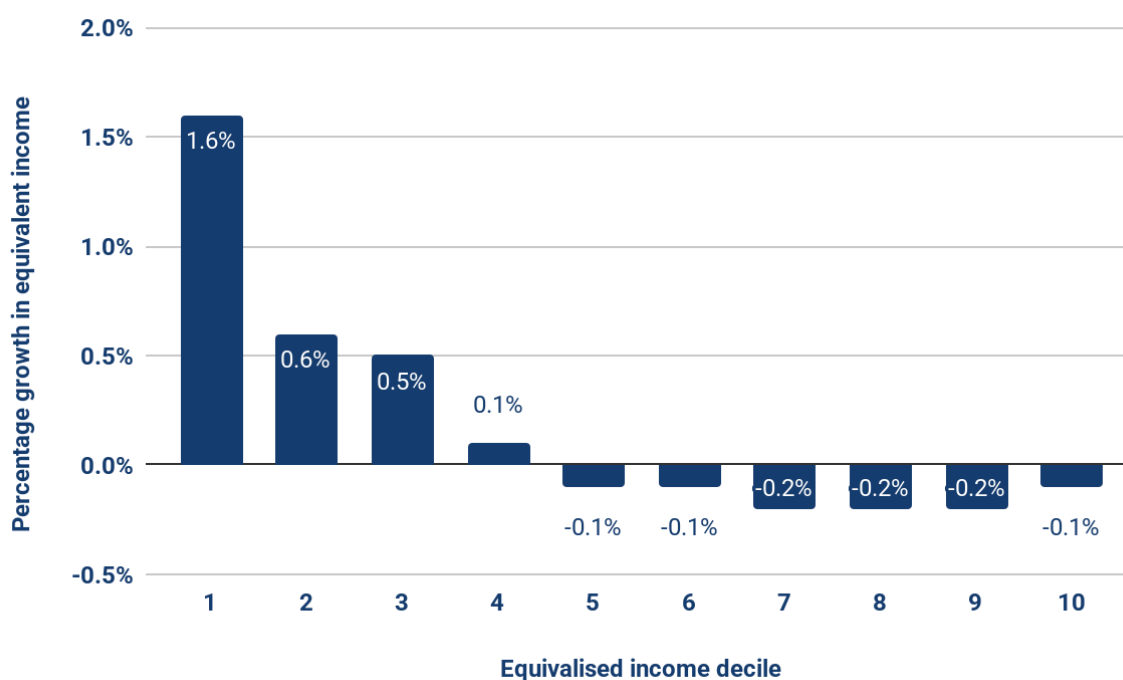


Figure 4 shows how the average household income could grow by equivalent income, if all four targeted bill support interventions were introduced. This presents how the package effectively targets households with the lowest income, with a 1.6% growth in equivalent income for the lowest equivalised income decile. The modelled percentage growth steadily lowers across the higher equivalised income deciles.

Figure 4: Percentage growth in equivalent income, by equivalised income decile



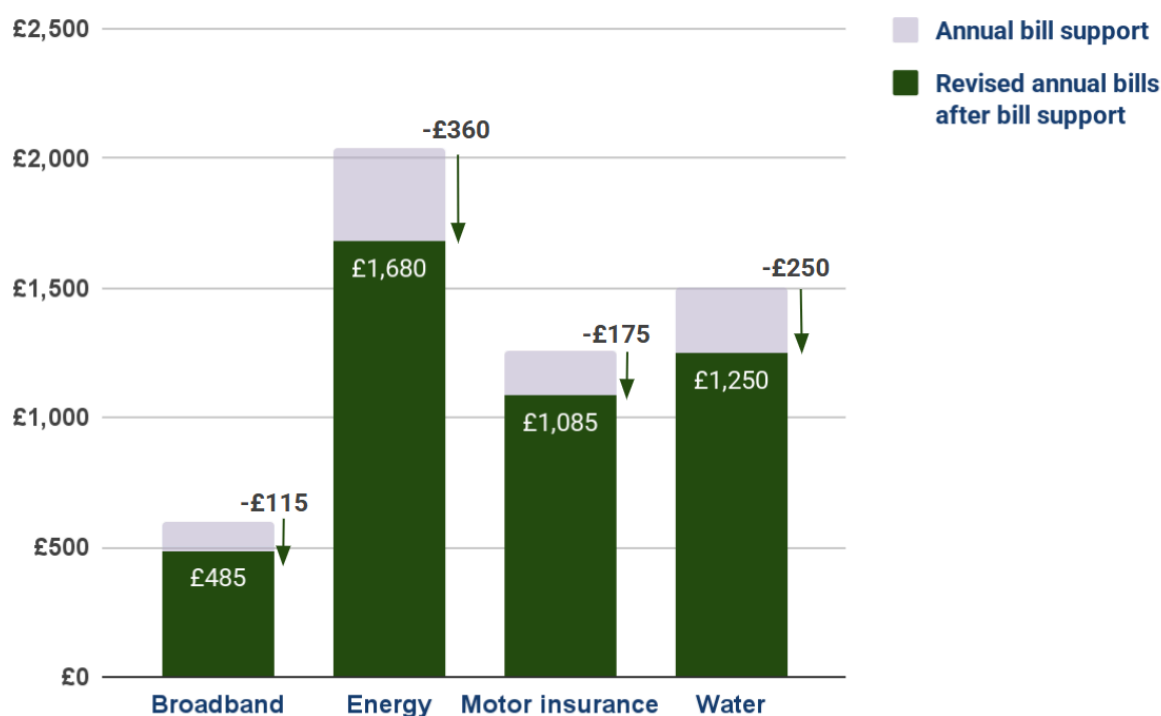
Changing Habiba and Al's story

At the start of this report we introduced you to Habiba and Al, who came to Citizens Advice for help because the strain of household bills was pushing them into debt each month. If targeted bill support were introduced across these markets in the way this paper recommends, Habiba and Al could get an automatic annual discount of £360 from their energy bills, £273 from their water bills, £200 from their car insurance bill and £120 from their broadband bill. They could also switch to a broadband social tariff to lower their costs even more.

This would provide the family with discounts of **£953 a year** or **£79 a month**. The impact on their annual bills are illustrated in Figure 5.

For Habiba and Al, and families like them in financial distress, this would mean that the net amount they are spending each month on these four essential bills would fall by over one sixth (17%).

Figure 5: Habiba and Al's annual bills after bill support 2025/26¹²



This support would put an end to Habiba and Al falling deeper into debt each month, and help them get back on their feet.

But beyond the financial impacts, these changes would also mean an end to sleepless nights worrying about the next bill, and would provide them with much needed headroom to prepare for the future.

Cutting down essential costs enables families to feel better off. Targeted bill support can help to raise living standards and make a real difference to financial security for households most affected by rising bills.

¹² The annual bill support is presented as a net discount which is the modelled median benefit across households who would receive support. The net discount includes a bill increase to cross-subsidise the broadband, motor insurance and water targeted bill support schemes. In the modelling this has been applied as a percentage premia, which means a household would receive slightly higher or lower net discounts depending on their initial bill expenditure. The bill support for energy would be in addition to the current £150 WHD payment and is not presented as cross-subsidised because we recommend this is funded by the Treasury.

Blueprint designs for individual markets

Rather than adopting a one-size fits all approach, we've considered the intricacies of each market, setting out detailed proposals that consider the support that is already delivered, and aim to address current challenges.

In this section we provide an overview of the current support in each market, and the issues that need to be addressed. We also provide detailed recommendations for each market, setting out the changes the government should implement to deliver critical support to households to reduce essential expenditure and improve living standards.

Each proposal has been modelled by IPPR using data based on the Living Costs & Food Survey, to show how many households would benefit from the recommended support and how much it would cost to deliver.¹³

For more detail on each market, including how we determined which proposals to take forward, see the relevant market blueprint.

Energy

Energy is among the least affordable household bills. 1 in 4 households (26%) in our most recent survey said they found it difficult to reliably afford their energy bills¹⁴, demonstrating it is a key driver of financial pressures. Households throughout the country are struggling to keep up with their ongoing usage and many are being forced into debt.

In energy, bill support is currently delivered through the Warm Home Discount (WHD), which provides eligible households with a £150 discount on their energy bill each year. This discount is applied automatically onto a household's bill through data matching. This helps to ensure that the number of eligible households who go on to receive the discount is high, with take up around 70%.

¹³ Further detail on the methodology and notes on the IPPR tax-benefit model can be found in [Annex 1: Methodology and notes for targeted bill support blueprints](#).

¹⁴ Citizens Advice commissioned polling conducted by Yonder Consulting, July-August 2025.

Despite existing support in this market, many households are still struggling with the high cost of energy bills. Whilst prices have dipped from their peak, 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.

At Citizens Advice, we continue to support nearly double the number of people with their energy bills since before the crisis began. In January 2021 we supported 5,480 people with their energy bills. In January 2025, that number rose to 10,725 people.¹⁵

In June 2025, the UK Government announced that they were increasing the size of the cohort eligible for WHD by extending it to all households on means-tested benefits, while holding the rebate at £150.

While the expansion of the WHD is positive for struggling households who haven't previously been eligible, the rebate of £150 has not kept pace with rising bills. It 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 £30.¹⁶ In 2014, the payment was around 12.5% of the average energy bill, whereas now it is around 8%.¹⁷

Since the energy crisis, the average level of energy debt held by the people we help with debt advice has been steadily increasing, and is now £1,694, which is £700 higher than it was three years ago.¹⁸ With these debt levels, WHD payments are not enough to support households to heat their homes and often only help to reduce their deficit.

The right type of targeted bill support is essential for households facing higher energy costs, and to protect them from unpredictable price rises in the future. The current level of support is not enough and does not act as a safeguard against negative budgets, where income is not enough to cover essential costs, nor does it support households to move higher on the energy affordability indicator.

Bill support would be invaluable for people like Jane:

¹⁵ Citizens Advice, Energy Dashboard, October 2025

¹⁶ House of Commons Library, [The Warm Home Discount Scheme](#), May 2016

¹⁷ Citizens Advice, [Frozen in Place: Why the government needs to move quicker to address energy affordability](#), 25 February 2025

¹⁸ Citizens Advice, [Cost of Living Dashboard](#), last updated 5 September 2025

Jane's* story

Jane is in debt to her energy supplier. She explained to the adviser 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, but 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.

Recommendations

We propose that the government reforms the Warm Home Discount.

We recommend:

- Continuing support for all households receiving means-tested benefits.
- Expanding the scheme, so that all households receive more money, and those with the highest energy needs receive significantly more money.
- Providing tiered support for households with higher energy costs. This would provide more tailored support to household's needs and help to address cliff edges which exist in the current scheme.
- Funding the scheme through the Treasury to meet the level of need. 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 taxation.

Based on our proposal, a tiered model of support would mean:

- ~1.9 million households with the highest energy needs would receive £560
- ~1.9 million households with median energy needs would receive £360, and
- ~1.9 million households with the lowest energy needs would receive £160.

These payments would be on top of the £150 payment received from the existing WHD. Households' energy needs would be assessed by the Valuation Office Agency (VOA), using data which is readily available and has been used in previous years of the scheme.



Broadband

Internet access has become essential to UK households to work, play, do homework, book a GP appointment - much of our lives exist online. But many are struggling to pay for broadband access. For those with fixed broadband on very low incomes,¹⁹ 1 in 4 people (27%) have cut back, gone without essentials or fallen behind on other bills, and 1 in 5 (21%) have either borrowed money or used some form of credit to pay for broadband in the last 12 months.²⁰

Unlike the energy market, broadband social tariffs are available as products in the UK, not voucher discounts. Consumers must choose a social tariff product and actively switch to it. These products are offered voluntarily by telecommunications providers, encouraged by Ofcom.

Broadband social tariffs vary by provider. At the time of writing, there are 32 home broadband social tariffs available, ranging from £12.50-£24 per month.²¹ There is variation between providers in price, speed and who is eligible to claim them. There are also variations in pricing across postcodes.²²

Uptake for home broadband social tariffs remains low. At the end of June 2024, the number of eligible households claiming a home broadband social tariff was 9.6%.²³ This compares to the Warm Home Discount, which currently reaches around 70% of eligible households.²⁴ Policy in Practice estimates that more than 7 million households are missing out on more than £1.5bn of financial support through unclaimed broadband social tariffs.²⁵

There are many reasons why customers do not switch to broadband social tariffs. Many people do not know social tariffs exist or understand what they are for. Some believe

¹⁹ Very low income is defined as a household below their household type's Restricted Minimum Income Standard (MIS) threshold. Restricted MIS is the 6 most basic essential expenditure categories needed for each household type. This analysis replicated categories defined by Frontier Economics in [Low Income Households and Affording Connectivity](#), May 2023.

²⁰ Citizens Advice commissioned survey conducted by Opinium, April-June 2025

²¹ Ofcom, [Social tariffs: Cheaper broadband and phone packages](#), July 2025

²² Point Topic, [UK Broadband Affordability and the Elusive Social Tariffs: May 2025 update](#), June 2025

²³ Ofcom, [Pricing Trends for communications services in the UK](#), December 2024

²⁴ Department for Energy Security & Net Zero, [Warm Home Discount statistics 2024 to 2025](#), June 2025

²⁵ Policy in Practice, [Missing Out 2025: £24 billion of support is unclaimed](#), September 2025

the download speed will be too slow for their needs, are asked to pay an exit fee to switch, or find the price unaffordable. See our broadband blueprint for updated statistics on these challenges and our previous report [Barriers to Access](#) for more detail on barriers.

Taylor* came to Citizens Advice because she was in a negative budget and struggling to pay for everyday costs, including bills and rent. She risked falling behind on her broadband bills, but her internet access was essential to help her apply for jobs. It was a necessity she couldn't afford to lose, but couldn't afford to pay. Despite receiving Universal Credit, she wasn't aware of the social tariffs she was eligible for. This meant she had been paying more than she needed to, for bills she was struggling to afford.

Recommendations

We recommend introducing a new broadband voucher for low income households and making key improvements to broadband social tariffs.

We recommend:

- Introducing a new broadband voucher (£10 per month) for low income households:
 - Our modelling shows that supporting households in the lowest income decile who claim means-tested benefits, would support 1 million households to make their broadband bills more affordable (discount of £120 per year).
 - This would add approximately £5 per year to the average household broadband bill, if funded through a cross-subsidy.
 - A voucher which could be applied to social tariff products would bring down the price for households who cannot afford social tariff prices.

Ofcom and providers should make wider improvements to existing broadband social tariffs to improve consumer confidence. These include:

- Increasing discoverability and engaging in targeted awareness campaigns to eligible customers.
- Ensuring all providers offer offline application processes.

- Offering a standardised price for all social tariffs of £15 per month.
- Offering a standardised minimum 50 Mbps download speed.
- Waiving all exit fees for customers switching to a broadband social tariff.
- Standardising contract terms, including 30 day rolling contracts.



Water affordability issues have also become more acute in recent years. In April 2025, households in England and Wales saw a steep hike to their bills, rising to a national average of £603 (2025/26), amounting to a 26% increase compared to the previous financial year.²⁶

At the time of writing, every major water company offers a social tariff. However, each scheme is designed and funded separately, setting their own ways of determining eligibility, discount model, and generosity. In February 2025, we reviewed the tariffs on offer across companies and found they varied widely, in terms of eligibility and types of discount models.²⁷

This creates a 'postcode lottery' for consumers, where people in exactly the same financial position are entitled to vastly different levels of support depending on where they live. In February 2025, we looked at the financial situation of one of the people we support with debt who was struggling with their water bill and calculated what support they would receive in different areas of the country.

²⁶ Water UK, [Average annual bill changes 2025-2026](#)

²⁷ Citizens Advice, [Barriers to access: Why water and broadband social tariffs aren't reaching struggling households](#), March 2025

Jerome* is living with his 6-year old son. He works part-time alongside childcare. His income from part-time work is topped up by Universal Credit, totaling just under £19,000 per year. He is not yet in water arrears but he's finding it difficult to make his monthly budget add up, as the cost of monthly bills seem to just keep rising. Struggling to cope, he is ending up further into his overdraft each month.

In three different areas of the country, Jerome would be entitled to a totally different level of support:

- In Portsmouth, his annual water bill would be capped at £91 per year.
- In Bradford, his annual water bill would be capped at £364 per year.
- In Liverpool, he would not receive any reduction. The average annual water bill in this area is £481.

A single social tariff would pool cross-subsidy funding into a shared pot across suppliers and then distribute it equitably across the country. This would mean Jerome would be entitled to the same level of support regardless of where he lived.

Recommendations

We recommend developing a single social tariff, which offers targeted bill support to those facing water poverty (defined as spending more than 5% income after housing costs on water).

We recommend:

- Department for Environment, Food & Rural Affairs (DEFRA) commits to the implementation of a single social tariff by April 2027.
- Eligibility should be designed with automation in mind. We propose a dual eligibility criteria of income threshold (weekly income below £300) and water poverty (5% threshold) to balance automation and targeted support.
- The government should give the Department for Work and Pensions (DWP) a clear remit, and invest in administration costs, to run data matching to deliver an automated tariff to boost uptake.

- A single social tariff should be targeted and generous. We suggest a targeted eligibility criteria, which gives each eligible household a high level of support.
- Our modelling shows that distributing £500m would support 1.9 million households, with an average annual discount of £273. This would lift 580,000 households out of 5% water poverty, equating to a 2.3 percentage point reduction in 5% water poverty (9.4% from 11.7%).
- While we have modelled a flat discount rate, with the same pounds and pence reduction going to each eligible household, we encourage DEFRA to explore distributing it as a percentage reduction in bills.
- We recommend that the cost of the scheme is funded by industry cross-subsidy.



Motor Insurance

In contrast to the other markets in these blueprints, the motor insurance market currently has no existing form of targeted support. This blueprint builds the case for introducing targeted bill support in this market, and explores how it could be delivered. In developing this model we considered what could be learned from existing targeted support schemes in other markets.

For many people, access to a car is essential to fulfilling their day to day needs - from getting to work, to caring for family, or accessing essential shops or services. This is especially true for people living in rural areas, where public transport is often not an alternative. This is either because of a lack of infrastructure, or where it's not available at the times they need to travel. This means that we routinely see that even where people are facing especially stretched budgets or price hikes in insurance, they simply can't go without this essential.

But current pricing mechanisms can also mean that people on low incomes, particularly those in receipt of means-tested benefits, face particularly acute affordability challenges in this market. Our previous research showed people in receipt of benefits are facing

more strain accessing this market compared with other car users.²⁸ In our blueprint report, we show that people in receipt of benefits were almost twice as likely to be priced out of the market due to affordability reasons. They were also more likely to have had to borrow, cut back on essentials, or fall behind on other bills to pay their motor insurance premium in the previous 12 months, in comparison to drivers overall.

Levels of comprehensive cover are also lower among people in receipt of benefits compared to all insured drivers (80% vs 88%)²⁹, suggesting that they are more likely to be opting for reduced levels of cover to bring their costs down. This leaves people in receipt of benefits at greater risk of financial shocks in the event they do have an accident or their vehicle is damaged.

Recommendations

The government should introduce targeted bill support in the motor insurance market, to help people on means-tested benefits struggling with high costs.

We recommend:

- Introducing a fixed discount voucher of £200 per year for households on means-tested benefits.
- Making the voucher available to customers at the point of purchase.
- Introducing an identification process through an API (Application Programming Interface) so that benefit status data is not held by insurers. The Financial Conduct Authority (FCA) should also introduce rules to prevent insurers from embedding this data into their pricing tools/algorithms.

Our modelling shows this voucher could support 3.2 million households to relieve pressure on their car insurance bills.

We suggest that this is funded through a cross-subsidy model. Our modelling shows that this would result in only a modest increase in the average cost of premiums (an uplift of 3.2%, equivalent to an increase of £23 per year on average per household).

²⁸ Citizens Advice, [Driven Apart: The unequal impacts of high car insurance costs](#), December 2024

²⁹ As above.

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