BEUC The European Consumer Organisation

The Consumer Voice in Europe

How to make energy markets work for consumers and deliver affordable bills

'Consumer energy policy into the 2030s'

JANUARY 2026

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1. Introduction

The energy transition is of great importance for European consumers. A well-managed transition opens opportunities for consumers to benefit from cost savings, choose innovative services, or join a local democratic energy community. In recent years, the EU has set a clear direction through clear policies in energy and consumer products.

However, the energy market remains complex and untransparent for many consumers: the process of researching different electricity tariffs, for example, can be "mentally overwhelming". While recent EU legislative reforms have introduced new rights and protections, consumers are not yet able to fully engage, enjoy the benefits the transition promises, or exercise their rights.

That is why continued efforts to lower energy bills and enable people to become actors in the energy transition are crucial to ensure the just transition is a reality in our daily lives. In turn, this can help the EU deliver its ambitions on climate neutrality, industrial competitiveness, and our collective geopolitical security.

This paper sets out BEUC's energy policy priorities for household consumers into the 2030s. These priorities are based on our work to:

- Bring affordable, secure and clean electricity to households.
- Improve the uptake of clean tech such as electric cars and heat pumps.
- Give consumers energy-efficient options – in terms of their housing, products, services, and mobility choices – and enable them to recognise these options via clear and trustworthy labelling.

In 2020, CEER and BEUC published their 2030 joint vision for energy consumers. Under the title Lets ASPIRE, the principles set out in this vision paper have guided many recommendations included in this paper.

[1] Article 12 of the Electricity Directive.

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2. The situation we observe today

	**Affordability is number one:** This is people's first expectation of EU energy policy. The share of consumers mentioning it as their number one priority has grown significantly since 2019.
	**A challenging geopolitical context** is putting pressure on the energy market. Cutting dependence on fossil fuel imports has never been more vital.
	**The path for decarbonisation is clear:** About 85% of EU citizens say climate change is a serious problem, and 81% support the EU goal of becoming climate-neutral by 2050.
	**The EU energy market is diverse:** In practice there are 27 different national energy markets in the EU, with different realities and needs. Over 30 when taking a comprehensive view of Europe.
	**Energy is complex:** Bills, taxes, levies, network costs, electricity prices, meters, consumption data, contracts, online comparisons, and more. Energy is not easy and can incur a heavy mental load for people. We cannot be consumers 24/7.
	**Housing renovation is complex:** Up-front costs are high, the process cumbersome, and people living in (and especially renting) apartments face a procedural labyrinth.
	**Clean technology is becoming more popular:** Sales of electric cars, heat pumps, and (plug-in) solar panels are growing.
	**First movers are, for the most part, happy:** Research shows that people who are already taking part in the energy transition are positive. 'Peer influence' or 'word of mouth' are influential factors in helping others to take the first step.
	**The energy system is transforming consumer engagement:** Technological innovation gives us more agency in how we use energy and pay for it.
	**Clean heating and cooling systems still out of reach for many consumers:** Despite the urgency to decarbonise housing, there is lack of direction – combined with political polarisation and widespread disinformation, particularly around heat pumps – which leaves consumers uncertain about what to choose for their homes.
	**Renewable energy needs to be used more in cooling and heating:** Renewable electricity as a percentage of total energy use – including cooling, heating, mobility, industrial processes – was 24.5% in 2023. The Renewable Energy Directive obliges this to be at least 42.5% by 2030, with an aspiration to reach 45%.
	**New energy legislation for the climate transition must go from text to reality:** Laws on renewable energy, the energy performance of buildings, and electricity markets were adopted in recent years. Their translation into concrete benefits requires continued action among EU, national, regional and local policymakers.
	**Consumers are diverse:** People have different incomes, routines, health requirements, risk appetites, and possibilities to make decisions about their energy use (renters/owners, apartments/houses). This will affect their ability to 'engage' with the energy transition, a request often heard in policy discussions.

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3. Our 10 recommendations to make energy markets work for consumers

#1 SET UP A STANDARDISED SUMMARY OF KEY CONTRACTUAL INFO AND ENERGY RIGHTS

Member States should introduce standardised national templates for both the summary of key contractual information and energy bills. This will help consumers better understand what they are signing up for and how much energy they consume.

#2 DEVELOP RELIABLE COMPARISON TOOLS ACROSS EUROPE

All platforms that compare or switch energy offers should be subject to specific requirements to ensure consumers can make an informed choice based on reliable, and impartial information.

#3 ENFORCE CONSUMER RIGHTS IN ENERGY

Policy makers and regulators should ensure that consumers rights exist in reality, not only on paper. Consumers must be able to exercise their rights, and be protected from misleading sales practices through stronger enforcement.

#4 WIDEN ACCESS TO RENEWABLE ENERGY FOR HOUSEHOLDS

Policymakers and regulators should facilitate people's access to renewable energy or energy-efficient technology. This includes the process by which tenants can install solar panels, the promotion of innovative technologies (such as plug-in solar panels) and allow consumers to fairly benefit from community-based energy (such as energy sharing).

#5 ENCOURAGE CONSUMERS TO HELP MATCH ELECTRICITY SUPPLY AND DEMAND

Consumers must be incentivised to use energy at moments with peak generation (so-called 'flexibility') as it can lower their bills. While not everyone can align their daily life with the needs of the electricity grid, everyone is expected to benefit from positive system effects if some do.

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#6 MANAGE COSTS FOR THE ELECTRICITY GRID

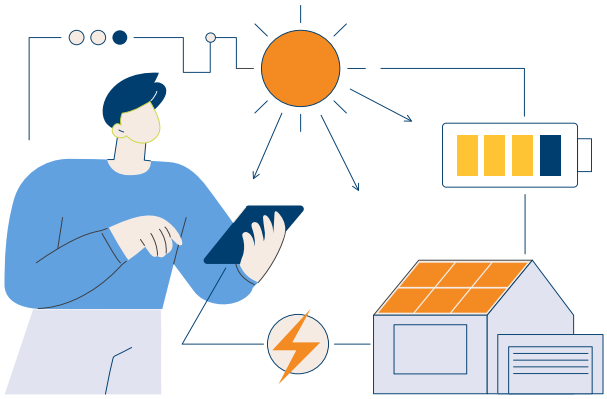
Europe's electricity grid will evolve to accommodate the adoption of renewable energy, electric cars, and heat pumps. It is crucial that network tariffs, which is how consumers pay for the grid, do not disproportionately burden households (versus other grid users) and are always transparent, predictable, cost-reflective, and well-communicated.

#7 IMPROVE HOW WE COOL AND HEAT OUR HOMES

Policymakers should propose measures to speed up the switch from fossil fuel heating to heat pumps and renewable-based district heating. This should include stronger consumer protections, better financing options, reasonable energy bills, easier access to information and independent advice, and high-quality installations.

#8 PREPARE FOR THE PHASE-OUT OF THE GAS GRID

Policymakers must make clear decisions on the future of gas networks and give certainty about which systems are future-proof. Phasing out gas requires clear and timely communication, financial and practical support, easier access to alternative heating and cooling systems and safeguards for those who remain connected to the gas grid the longest.



#9 MAKE EUROPEAN HOUSING AFFORDABLE AND ENERGY-EFFICIENT

The renovation of the EU housing stock is essential for affordability, comfort, and meeting climate goals. To help consumers with their retrofit projects, EU countries should quickly establish independent one-stop shops, improve Energy Performance Certificates, and promote renovation over new construction.

#10 ENABLE FINANCE TO SUPPORT THE ENERGY TRANSITION

Many rely on state support to afford the high up-front cost for clean tech or renovations. Private financing is also needed to close the consumer 'investment gap', as long as it comes with creditworthiness checks and consumer protections.

A NOTE ON CALLS TO SIMPLIFY' EU RULES

Following Mario Draghi's 2024 report on the EU's competitiveness, the European Commission adopted a 'simplification agenda'. What 'simplification' means has proven to be in the eye of the beholder. BEUC has communicated how a simplification agenda can deliver improvements for consumers – and also where it cannot.

In terms of energy, 'simplification' should focus on helping consumers navigate the complexity of the energy market. Practically this can mean, for example: a) a simplification of comparison tools; b) simplification of the procedures by which tenants can install solar panels; c) simplification of the possibility for people to buy plug-in solar panels; d) simplification of electricity taxes; e) simplification of the electric car charging experience.

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4. How are energy markets working for consumers in 2025?

In addition to general consumer protection rules, European consumers enjoy specific energy-related rights and protections. For example, under the Electricity Directive, consumers should receive objective and reliable information on the energy offers available in the market and have the possibility to compare such offers through independent comparison tools.

Following the 2022/23 energy price crisis, which was in reality a gas price crisis that affected electricity prices, consumer protection was overhauled to better shield people against volatility. For instance, EU countries must now appoint a Supplier of Last Resort[2] and prohibit unilateral changes to fixed-price, fixed-term contracts.

Also, through stronger hedging requirements, electricity suppliers are expected to secure enough long-term electricity supply and/or liquidity to continue guaranteeing stable prices in the case of fixed-price contracts.

Despite these positive changes, we still observe many shortcomings which show that consumer rights in the energy sector still need to be enhanced.

4.1. PROVIDING THE RIGHT INFORMATION

4.1.1. IMPROVING PRE-CONTRACTUAL INFORMATION

Pre-contractual information corrects the information asymmetries between consumers and providers (where consumers are at a disadvantage). It enables consumers to make better-informed decisions before entering a contract. Without such information, consumers would be even more exposed to unfair terms and transactions.

Unfortunately, consumers often encounter difficulties understanding the terms and conditions of energy offers. The Flemish regulator, Vlaamse Nutsregulator, found in its annual market monitoring that many consumers are unaware of basic features of their contracts. For example, 46% of Flemish households believe that they are on a fixed-price contract, while in reality it is only 25.5%, and 5% believe that they have a dynamic contract, while in reality it is only 0.7%. This shows that to enable well-informed choices, energy offers and contract conditions must be presented simply.

RECOMMENDATIONS

- The summary of key contractual information, which is mandatory by law, should be standardised at the national level. This standardised summary should always be provided by energy providers to consumers in a timely manner before the signature of the contract.
- The standardised summary should follow a template developed by national energy regulators in coordination with consumer authorities. It must be based on behavioural insights and thoroughly tested with consumers.
- Intermediaries that offer consumers paid services to switch providers should also provide this summary to consumers.

4.1.2. IMPROVING ENERGY BILLS

Energy bills are the main communication tool between a supplier and a consumer. They serve as a tool to oversee the household's consumption, to receive advice and a call for action about what, when and how to pay. Despite this issue having been highlighted for many years now, consumers still find their energy bills unclear. For instance, our UK member Which? found that over three-quarters (76%) of consumers find their energy bills confusing. EU energy regulators' data shows the most common consumer complaints are about billing.

It is high time to provide consumers with clear and regular information. Although EU laws already include requirements for energy bills, such as minimum information requirements, our members' research shows that they often fail in this. The idea of national templates for energy bills – which some EU countries are already working on – provides a way forward.

[2] A supplier takes over the supply of energy to ensure that there is no interruption of supply in case a supplier ceased to operate.

RECOMMENDATIONS

- Energy bills should be based on a mandatory national template. The templates should be based on behavioural insights and tested by consumers before being introduced. The template should specify the language level (e.g., level B1).
- Where technically possible,[3] billing information based on actual consumption should be provided to consumers, at least, on a monthly basis.
- Information on key consumer rights, such as information on complaint handling, the right to switch, the availability of comparison tools and termination conditions, must be clearly and prominently communicated on bills.
- Once a year, suppliers should inform consumers about better offers (best tariffs advice) based on an evaluation of their consumption pattern. This system already exists in the EU telecoms sector.

4.1.3. COMPARISON TOOLS AND INTERMEDIARIES

Consumers find it hard to navigate increasingly complex energy markets. New tariff structures (flexible contracts, aggregation), bundled offers (e.g. with electric car charging), and concepts such as energy sharing will only increase this difficulty. In this context, comparison tools are essential to help consumers find the best deal.

Unfortunately, while increasingly important for consumers, not all comparison tools on the market are regulated under EU law. Article 14 of the Electricity Directive, which establishes certain criteria (e.g., comparison tools need to be independent from suppliers; base their comparison on clear and objective criteria), only has to apply to one comparison tool per Member State. Commercial comparison tools would not have to comply with such requirements.

BEUC members report highly varying experiences with these tools. Even where there is a regulated tool, it may not be reliable. For example, Denmark's Forbrugerrådet Tænk advises consumers not to use the independent tool operated by the energy regulator, as the data is not sufficiently verified. Our German members have pointed specifically to the challenges in terms of dynamic contracts. Verbraucherzentrale Bundesverband (vzbv) found that some websites use the same price methodology for dynamic and fixed tariffs, while Stiftung Warentest spotted tariffs marketed as 'dynamic' that cannot be considered as such.

Consumers increasingly rely on review-based systems, social media, virtual assistants powered by recommendation algorithms, and intermediary platforms that facilitate switching suppliers in exchange for a fee. These platforms lack impartiality, as they are not legally required to comply with the requirements set out in the Gas and Electricity Directives.

Finally, too much emphasis on prices alone may encourage companies to lower tariffs in order to look more attractive on a website, while worsening other contract terms.

RECOMMENDATIONS

- All platforms used to compare or switch energy offers should be subject to the specific requirements set out under EU electricity and gas market legislation. For example, they should have objective/neutral ranking criteria, and provide precise, relevant, understandable and readable information without any commercial incentive to push a particular service.
- In addition, BEUC argues that comparison or switching providers must:
  a. In the case of a promotion, clearly specify the applicable period, discount conditions, the impact on the final price (annually and monthly), and the post-promotion price. Cover fixed and time-differentiated offers, aggregation, energy sharing and energy community offers.
  b. Include a separate category for dynamic price offers that reflects the best information available on future electricity prices and a possible price range. Consumers should be able to easily understand the financial risks connected to these offers.
  c. Ensure that a summary of key contractual information is accessible through the comparison tools or intermediary.
  d. In addition, these platforms should include a link to the supplier's website, as well as a link with information on consumer rights.

[3] Accurate billing and real-time consumption data are made accessible through smart meters. It is important that the information provided is easy for consumers to understand and to access.
The roll-out of smart metering systems varies across Europe and has been slow in many EU Member States (see CEER Market Monitoring Report 2024).

4.1.4. ENABLING CONSUMERS TO EXERCISE THEIR RIGHTS

While consumers benefit from new rights and protections, it is difficult for people to actually exercise these rights in the market. The reasons are manifold: a) a lack of awareness that these rights exist; b) misleading sales practices,4 such as aggressive telemarketing and door-step-selling; c) a lack of enforcement of legislation; d) unclear terms and conditions; and e) the overall complexity of energy offers.

One example is the right to switch energy suppliers without paying a fee. Many consumers do not make use of this right. According to the recent Eurobarometer on consumer behaviour (December 2025), only 38% of respondents have switched electricity providers in the past three years, and only 33% have switched gas providers. The survey also shows the reasons why consumers do not switch. One in four respondents believe that there are no differences between energy providers to make switching worthwhile. Other barriers include difficulty comparing offers (15%), the perception that switching is too complicated or too time-consuming (13%), and concerns about interruptions or technical difficulties (10%).

This highlights the need to make switching more straightforward. Trustworthy price comparison tools, clearer information about switching energy contracts and advice on the best tariffs can help consumers move to better and cheaper offers. The Commission and regulators should investigate whether energy suppliers facilitate easy switching, avoid technical barriers such as lock-in effects with smart metering systems (see chapter 5.6) and ensure that consumers can switch within 24 hours, as required by law, by January 2026.

RECOMMENDATIONS

- Regulators should better protect consumers from unfair practices such as aggressive telemarketing and door-step-selling through effective enforcement.
- The Commission should analyse suppliers' switching procedures and, starting in 2026, to assess whether the 24-hour switching timeframe is being effectively implemented and not exploited by intermediaries or energy suppliers to quickly lure consumers into new contracts.

4.2. GREEN CLAIMS

Misleading 'green' tariffs – in electricity and gas – can significantly undermine consumer confidence and trust in energy markets. Back in 2017, BEUC advocated for clear, comparable and credible information about 'green electricity' tariffs advertised by companies and measurable criteria regarding their additional environmental benefits.

Since then, tackling greenwashing has become a major component of BEUC's advocacy and enforcement actions. While we have not covered these claims in the energy market yet, BEUC is working across sectors to make sure that only truly sustainable products and services can be marketed as such.

In Belgium, energy regulators allow consumers to check the source, country of origin, and percentage of delivered green energy.[5]

RECOMMENDATIONS

- Make 'green electricity' markets more transparent by e.g. substantiating what actually makes a 'green' tariff.
- Consumers should receive trustworthy and easy-to-understand information on their gas supply. BEUC does not support using 'renewable' gases (including biomethane or hydrogen) for heating homes.

4.3. LACK OF IMPLEMENTATION AND ENFORCEMENT

The law must exist in reality, not only on paper. However, enforcement of consumer legislation is traditionally the EU's Achilles heel. That is why BEUC has launched its own actions against practices as diverse as the promotion of overconsumption, in-video game currencies, and recycling claims. We are also considering actions on energy.

We observe that the implementation and enforcement of existing consumer rights in energy is slow. The fact that the EU de facto comprises 27 national markets, and that energy legislation predominantly consists of directives,[6] likely contributes to this.

BEUC recently underlined several general challenges for the enforcement of consumer protection rules. Examples include insufficient deterrence and a lack of resources. Success also relies on cooperation between energy and other regulators. An 'out-of-silos' approach is needed in a market where energy is directly linked to digitalisation, contract law, financial services, and behavioural science.

National consumer engagement strategies can help deliver provisions introduced in recent legislative reforms, such as protecting consumers against disconnection. These strategies should include introducing the possibility to pay in instalments, or the intervention of social services to prevent those in difficulty from being disconnected.

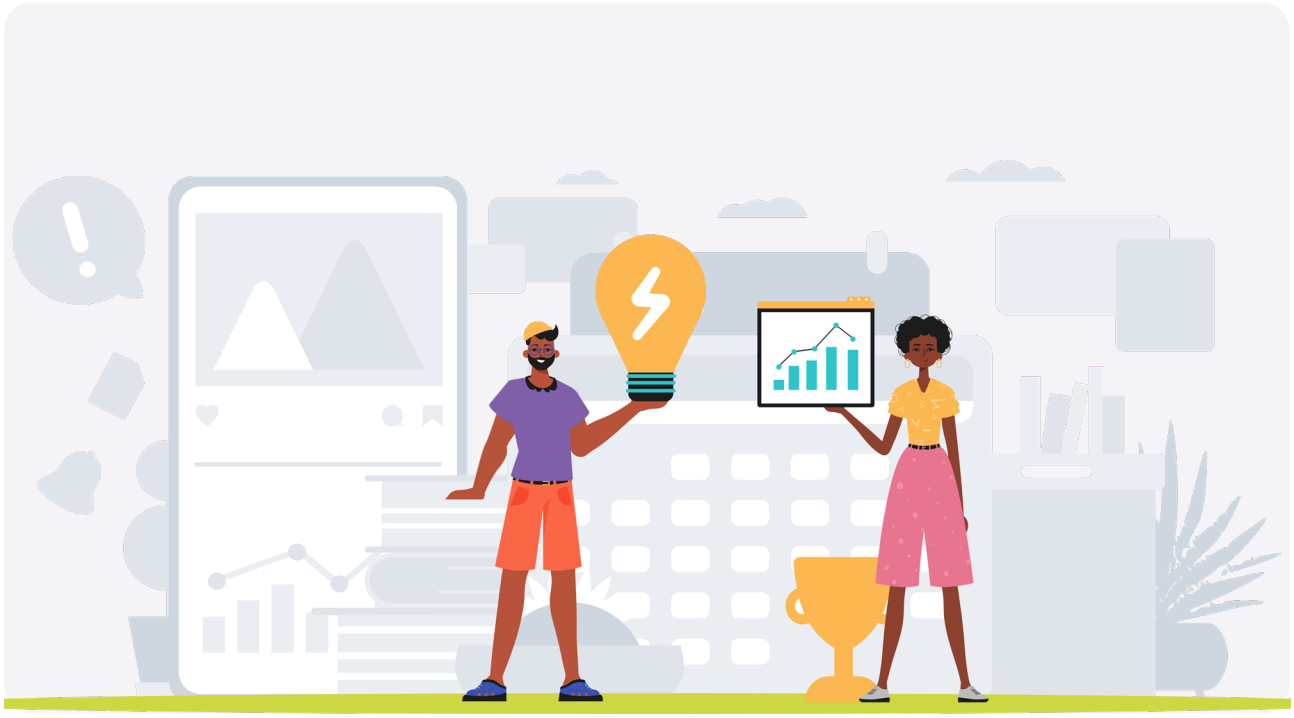
RECOMMENDATIONS

- Regulators need sufficient resources and powers to enforce legislation. This legislation should be as specific as possible to enable regulators to enforce effectively.
- Energy is interdisciplinary; regulators must work together in enforcement.

[4] For example, our German member, vzbv, received 2,200 consumer complaints between October 2022 and March 2023 related to unwanted supplier switching through telemarketing and sales in the energy market.

[5] See the tools by respectively the regional regulators of Brussels, Flanders, and Wallonia.

[6] For example, see: Florence School of Regulation, U2 Demo project: Mapping law and regulation in energy sharing and P2P trading within energy communities (full paper to be published in 2026, see webinar September 2025 for preliminary info), last accessed 2025-09-29.



5. Electricity markets and renewable energy

Europeans are buying solar panels, electric cars, heat pumps, and other clean technology. This is a good development that must be accessible to all people wherever they live and whether they own or rent.

While consumers stand to benefit from a clean energy system, it requires adjustments to the way we consume energy. This change has also led to new energy schemes. These include flexible use of electricity, energy communities, and energy sharing.

5.1. INCREASING THE ADOPTION OF RENEWABLE ENERGY

Renewable electricity is "the most cost-competitive source of new electricity generation". It also lowers carbon emissions, and contributes to geopolitical security and industrial competitiveness.

However, there are differences between people in the move to renewable energy. Some own their house, others rent or own a flat. This requires tailored actions. BEUC ran a project between 2021 and 2024 to increase the uptake of renewable energy. One of the findings was tenants and owners do not have the same incentives ('split incentives'). Positively, Slovenia stood out as having an option whereby tenants can adopt renewables by clear consent from the owner. This possibility should exist in every Member State.

Energy Performance Certificates (EPCs) can nudge owners to promote renewables (see also chapter 7). A BEUC mystery shopping exercise of EPCs, however, showed that the quality and reliability of the ratings varies depending on who runs the check.

Fortunately, new technologies with lower costs can help bridge old gaps. Plug-in solar panels are an example. As described by Belgian consumer organisation Testaankoop/Testachats, "installing a solar kit with a panel that you plug directly into a socket in your home is a convenient option for people on a limited budget or tenants. You order it online, have it delivered to your home and simply connect it". Although legal, the organisation concludes it is still too difficult for consumers to check what panels are approved by the regulator. It therefore calls for a label to indicate this.

Germany's vzbv welcomed plug-in solar panels legislation. It calls for a maximum permissible installed power of two kilowatts, and clear product standards which can provide transparency on safety.

As the sales of plug-in solar panels increases, authorities must keep an eye on online sales. Generally, BEUC observes that too many products sold online that are directly imported from outside the EU do not comply with basic safety rules. This is also highlighted in the EU's Affordable Energy Action Plan.

RECOMMENDATIONS

- Policies, at all governance levels, must provide a direction and stability to give people confidence in making energy-related decisions, such as becoming a prosumer. In this context, BEUC calls on the EU to maintain its energy and related legislation agreed in recent years.
- National or regional governments should set clear timelines when subsidies or other benefits are provided, in order to give consumers clarity on what support they can receive.
- EU countries should set up a clear procedure for tenants to get consent from their property's owner to adopt renewable (and energy-efficient) technology.
- National governments should use EPCs to nudge owners to adopt renewables and improve the energy efficiency of rental properties.
- Regulate the installation and use of plug-in solar panels by consumers across the EU, and ensure they comply with dedicated safety standards. Consumers should receive clear communication on the practical steps to buy and install

5.2. HELPING CONSUMERS CONNECT CLEAN TECH TO THE GRID

Consumers must be able to connect their clean technology such as solar panels or heat pumps to the grid. Unfortunately, this process can be quite burdensome.

While in some countries (e.g. Denmark) consumers can connect technology to the local grid, the situation elsewhere in Europe is more challenging. Issues include long waiting times; constraints or rejections in specific regions; or a lack of national planning resulting in uncoordinated actions. Spanish consumer organisation CECU underlined issues with the grid connections as a major barrier. They suggest many solutions such as minimum access to the grid quotas for individual, collective self-consumption and energy communities; and cooperative design of municipal network plans.

As grids are developed for the transition, Consumentenbond from the Netherlands asks that consumers are informed about what to expect *before* they begin an energy project at home. Locally-targeted information – via distribution system operators' online tools ("stroomnetcheckers"), where people can check constraints at their address – can help. This avoids local information about constraints causing doubts among people in other regions.

Germany's vzbv calls for: a) introducing uniform procedures for connection requests with clear response deadlines; b) uniform information tools about connections; and c) the standardisation and digitalisation of all low-voltage grid connection processes by 2027.

RECOMMENDATIONS

- Consumers must know what to expect in terms of grid constraints as they embark on the cumbersome process of home renovations. They should have locally-targeted information on constraints at their disposal, to have a realistic sense of what is possible.
- There should be uniform procedures and tools for grid connections and minimum access to the grid quotas for specific schemes.

5.3. FAIR PRICE SIGNALS FOR GRID MAINTENANCE AND DEVELOPMENT

Grids need to expand and modernise to face structural challenges like ageing infrastructure, the integration of renewable energy, and electrification of heating and transport. Grid maintenance and expansion costs are directly borne by consumers via network tariffs. These represent, on average in the EU, 25% of the final bill.

While we recognise that investments are needed to modernise the grid and make it 'smart', it is important that network tariffs are fair. BEUC's Austrian member Arbeiterkammer highlights that households bear a disproportionate cost for the electricity grid. In 2023, they were responsible for 27% of electricity consumption but paid 44% of grid costs. Germany's vzbv also cites that households pay a disproportionate grid costs.

Several countries have tested tariff reforms. For example, Denmark, Spain and Slovenia use time-of-use tariffs that encourage off-peak use. As such tariff designs are adopted, the protection of people who cannot be 'prosumers' or do not disproportionately use the grid is crucial. An example is people living in a small flat with no electric car.

To create a "system that leads to a fair distribution of network costs between different consumer groups," vzbv in Germany is exploring time- and location-based grid charges without overburdening private households – especially those with limited ability to be flexible. In the context of energy sharing schemes, BEUC has called for an exemption from network charges if a household and its solar panel(s) are connected to the same distribution grid substation.

Further research is needed as tariffs change in line with the energy system. These changes will not look the same across Europe, as local context matters. It should also be monitored how network tariffs that differ at times of the day interact with another component of consumers' energy bills: the electricity price, specifically if dynamic.

RECOMMENDATIONS

- While the design of network tariffs depends on the local context, they must always be fair, transparent, predictable, cost-reflective, and well-communicated.
- Investments in electricity grids must be subject to careful analysis regarding their rationale, necessity, and the impact they will have on network tariffs.
- Policymakers should investigate how time-of-use network tariffs interact with time-based price variations in the electricity price component.
- Behavioural change and active participation from consumers must be rewarded. For example, consumers in energy sharing should be exempted from network charges if a household and solar panel(s) are connected to the same distribution grid substation.

5.4. CHANGING HOW WE USE ELECTRICITY

'Flexibility' refers to when consumers adapt their use of electricity to when prices are lower, for instance when solar power is abundant. It allows energy use "to better coincide with energy availability," and reduces pressure on the grid – keeping costs for its development in check. It can lower our energy bills if we are able to adapt when we charge an electric car or use a washing machine.

Not everyone will be able to change when they use electricity. People with lower incomes, without heat pumps or electric cars, may find it less interesting to switch to a flexible contract. Household composition, health, literacy needs and neurodiversity can also affect people's ability to participate, as highlighted by Citizens Advice from the UK. However, even if only *some* people are flexible with their electricity, all will benefit due to lower system costs. To avoid false expectations, clarity is needed on precisely how much flexible capacity enables an individual to make a meaningful contribution.

Following the EU electricity market reform, countries now have to provide flexible contracts. This flexibility "come[s] in many different forms and shapes," and BEUC urges suppliers to design different offers for consumers with different risk appetites. We have published a list of recommendations around marketing, information, transparency, and data privacy to design flexibility offers. Some examples of our do's include: a) informing consumers if an offer is adequate for their needs; b) minimise bill shocks; and c) limit termination fees. This could also take the form of an offer with a price corridor. 72% of respondents to a 2024 survey by vzbv in Germany said that protection against sharp price increases would make flexible ('dynamic') electricity tariffs more attractive.

Many factors influence consumer engagement. Which? from the UK found that information by suppliers tends to influence those who are less engaged in terms of their energy use – albeit this should not lead to a situation of overreliance on suppliers for information about tariffs, as this could lead to weaker competition. Word-of-mouth also plays a role: "Hearing from friends and family whom they trust offers a sense of security for consumers who prefer [to] follow the tried and tested path of others". "Scientists and family and friends were the sources most likely to be trusted [regarding the energy transition]," the Consumer Council of Northern Ireland found.

Contracts should be transparent. Our German member vzbv advocates minimum information standards to ensure the most important price components and cost risks are visible and comparable, and – if available – include historical price data covering a period of 12 months.

Finally, the overall energy consumer experience will reflect national advice on flexibility. If consumers choose to go flexible, BEUC's French member UFC-Que Choisir has expressed its preference for 'lighter' or 'hybrid' tariffs that adjust electricity prices based on daily and seasonal demand patterns (*heures pleines/heures creuses*). A variation of this tariff for electric cars was rated the most attractive on the market. Meanwhile, CLCV reports being in court regularly in France due to issues with *traditional* (i.e. non-flexible) contracts. They therefore worry about the implications of products with price fluctuations entering the market.

This underlines the need for market monitoring and cooperation between regulators mentioned in chapter 4.3. Regulators must work together to monitor quality in terms of consumer bills, system benefits, data privacy, switching, and consumer law. Flexibility cannot *just* deliver in terms of energy markets – it must be trustworthy. Even if an offer delivers well in terms of price signals, there must be transparency about what consumer data is collected or shared.

RECOMMENDATIONS

- Suppliers – traditional electricity companies or aggregators – should design flexible offers with different types of consumers in mind. These must financially reward consumers for their flexibility and suit their needs in terms of price calculation (tariffs and rewards), data protection, as well as contract termination and switching.
- National regulators should create minimum information standards about the costs and (dis)advantages of flexible tariffs.
- Energy regulators must work with other regulators to monitor the quality of flexibility offers.

5.5. PARTICIPATORY AND COMMUNITY-BASED ENERGY

The energy transition is opening up more options for consumers than 'just' new contracts. Energy communities and sharing are cooperative schemes that can also be of interest.

BEUC research in 2022 found consumers are satisfied with their participation in energy communities. For example, surveyed participants said they had access to information about their consumption

and billing and felt informed about energy sources, costs, energy efficiency and the environmental impact of these sources.

Energy sharing was legally introduced by the 2024 EU electricity market reform. It allows direct access to affordable renewables from a neighbour, family or community. It can maximise the value of solar panels, reduce grid costs and make renewable energy available to people who cannot afford or install solar panels.[9]

The concept is diverse, however; it can range from two neighbours to an energy community of thousands. While consumer rights in energy sharing are guaranteed by law, it is important to monitor whether this is applied in practice. BEUC's German member vzbv sets out indicators in this regard, including the effects of the removal of supplier obligations for smaller systems, and electricity grid impacts. Testaankoop/Testachats found high administrative fees charged by suppliers in Flanders dilute the financial interest for consumers in these schemes.

As explained above, in this paper BEUC member CECU conducted a comprehensive analysis of collective self-consumption schemes in Spain. They point to the many regulatory, technical, and social barriers to these schemes. They provide a range of solutions, which include: a) the development of the role of a self-consumption manager (the energy sharing organiser); and b) the creation of national protocols for all stakeholders involved in the creation of these schemes.

RECOMMENDATIONS

- Clarity is needed on the different models of energy sharing. This includes the business cases for each type of scheme (e.g. profit versus non-profit), varying degrees of administrative complexity, and the role played by organisers.
- Energy communities and energy sharing should comply with consumer protection legislation. This includes access to pre-contractual information; the right to switch and not be disconnected; a high standard of service; the right to an alternative dispute resolution mechanism; and data protection/privacy compliance.[10]
- Network charges for energy sharing must be cost-reflective, and reward schemes that ease local electricity grids. There must be no charge if a household and solar panel(s) are connected to the same distribution grid substation.
- Authorities should investigate optimal ways to run administrative procedures for energy sharing, so that the associated fees do not dilute economic gains.
- Authorities should monitor the development of energy communities and sharing across the EU, building on the Commission's Energy Communities Repository. This could look at best practices in terms of governance, information to prospective members, billing, dispute resolution, up-front cost management, context-specific needs, and the different services provided.

5.6. DIGITALISATION OF THE ENERGY SECTOR

Smart meters and automation are becoming more common in our homes, offering the opportunity for more efficient and better-informed consumption. However, the digitalisation of the energy sector also comes with important question marks around data privacy and protection, the cybersecurity of products and services, as well as the trustworthiness of artificial intelligence (AI).

AI is revolutionising the way our society functions. But AI systems can lead to price discrimination or exploit people's biases and vulnerabilities. For example, 'price optimisation techniques' can lead to consumer harm if energy providers use an AI system to target price increases to those perceived as less likely to switch provider and/or are more likely to pay. Meanwhile, generative AI is well known for producing inaccurate outputs and 'hallucinating'. This can be detrimen-

[9] BEUC, Energy sharing: what's in it for consumers, 2023.

[10] More details about our recommendations on consumers rights in energy communities are available in BEUC's 2023 paper.

tal for consumers (e.g. wrong advice on energy usage, wrong information about energy bills) but also for energy providers (e.g. inaccurate data can lead to errors in maintenance schedules).

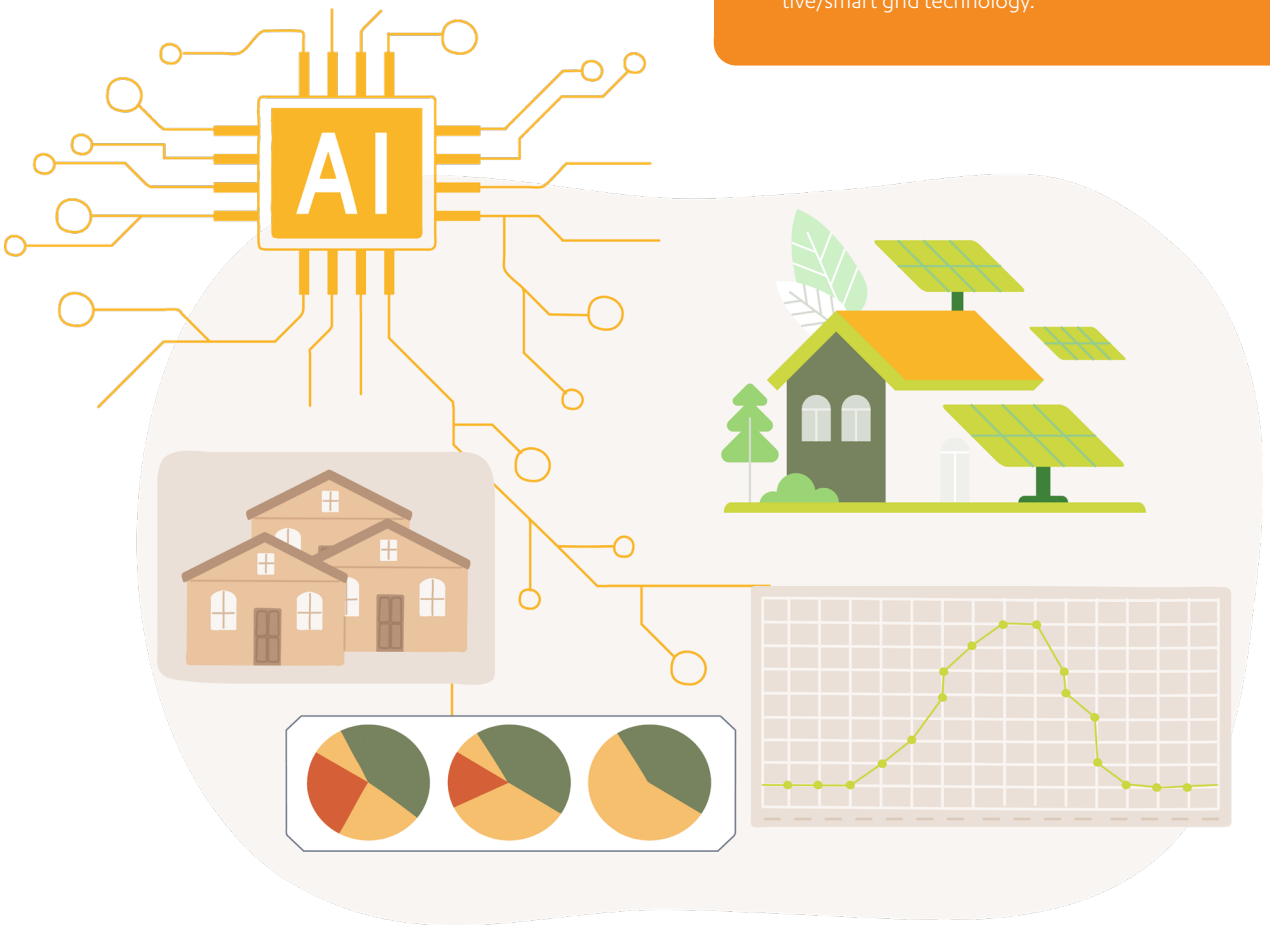
While BEUC does not dispute the added value of digitalisation and AI for the energy sector, it is important that the responsibility for cybersecurity, data protection, and privacy never falls on consumers. As in, consumers should be able to trust that the energy system is secure by design and by default and that they do not have to be experts on its technical operation.

New digital developments reveal new issues. For instance, BEUC's Norwegian member Forbrukerrådet came across the bundling of the sale of real-time meters to a subscription. This creates a lock-in effect and a barrier to switching.

In this paper, BEUC provides a list of recommendations regarding the digitalisation of the energy sector.

RECOMMENDATIONS

- Privacy protections should be embedded 'by design and by default' in the design of energy system infrastructure and consumer-facing services. This means not processing more data than is needed for service delivery and not using data for purposes other than for which it was collected.
- AI-powered tools should always: a) be transparent about how they work and the consequences of using them; b) enable adequate authorisation by the consumer about what the tool can do on their behalf; c) comply with the law, including consumer rights; and d) enable access to justice if something goes wrong.
- Policymakers should investigate the effect of possible AI 'hallucinations'[11] on the working of the grid, which is essential infrastructure.
- Regulators should monitor any new consumer issues (such as lock-in) arising from digitalisation, or innovative/smart grid technology.



[11] "[Generative AI] models have been demonstrated to at times produce responses which are inaccurate, misleading ... false, or sometimes harmful. This type of false information is known as 'hallucination'", as explained by the Republic of Ireland's National Cybersecurity Centre.

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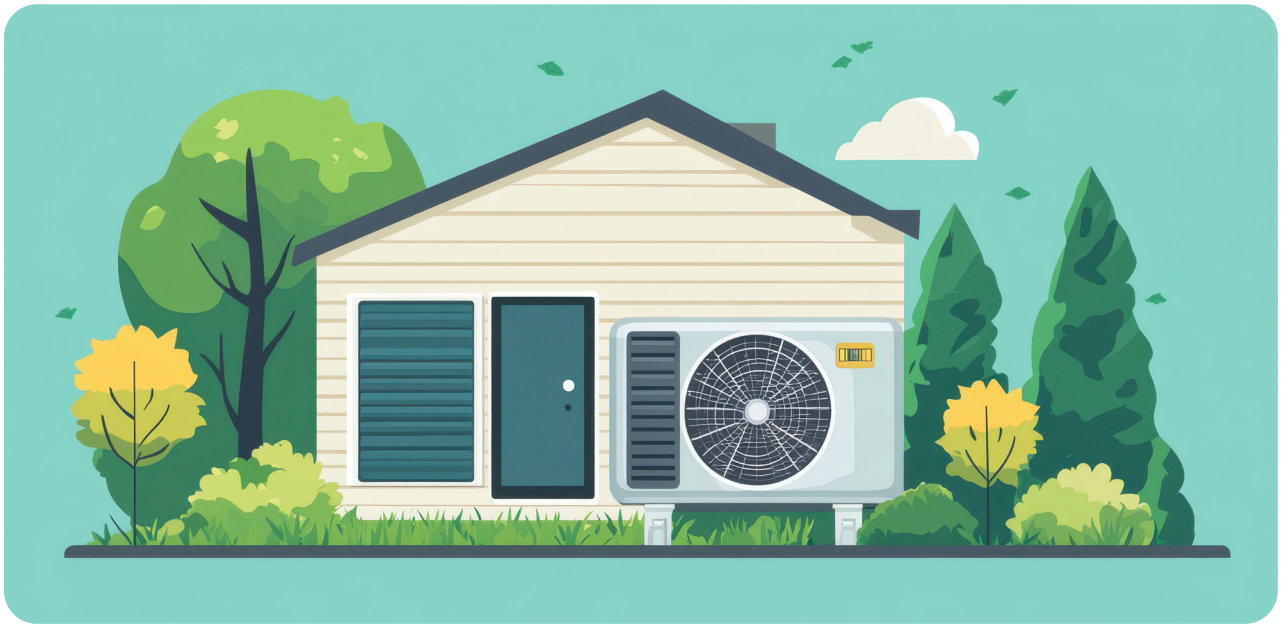
6. Heating and cooling decarbonisation



Heating and cooling represent the largest share of energy consumption in households. In 2023, only 26% of this demand was met by renewable energy sources. Notably, around 80% of the renewable energy sources used for heating come from burning biomass which is relatively cheap but also has harmful effects on human health and the environment. Fossil fuel use for heating and cooling is expected to decline significantly by 2050, with electricity playing a key role in decarbonising Europe's homes.

Through different initiatives such as the 'Clean Industrial Deal' or the 'Heating and Cooling Strategy'[12] and 'Electrification Action Plan,'[13] the Commission aims to speed up the decarbonisation of heating and cooling. Meanwhile, national governments and local authorities are developing local heating and cooling plans, as well as gas grid decommissioning plans. However, consumers still lack clear guidance on which heating and cooling systems to choose. For example, only Denmark has a target for phasing out gas boilers in homes by 2035, although the likelihood and practicality of reaching this goal is still being discussed.

Alongside the need for a clear overall direction, consumers require practical guidance to support them when switching their heating system. BEUC's UK member, Which?, found that consumers who receive information and advice about heat pumps while researching heating systems are much more likely to consider installing one - 85% homeowners would consider it, compared to 15% who would not. However, more than two thirds (68%) of homeowners with heating systems older than eight years have not received any advice or guidance on replacing them, and if their boiler broke down tomorrow, three in four (76%) would choose to replace it with another gas boiler.

District heating is another effective way to decarbonise people's homes, but for example, in Austria, district heating is often more expensive than gas, which makes it increasingly unpopular. As a natural monopoly, district heating requires strong consumer protection such as transparency in price structure, better price control, the right to disconnect without paying a high disconnection fee, and independent oversight by a regulatory authority. Even in Denmark, where district heating is well established and regulated, prices vary widely from about €729 to €5,923 annually for a standard 130 m² house. In Slovenia, the conditions for disconnection are too strict for consumers and even go beyond the requirements established by EU law.[14]

Our Dutch member Consumentenbond also flagged that more transparency is needed when it comes to the heat sources used in district heating. In the Netherlands, district heating has been presented as being preferential to heat pumps because it was based on renewables such as biomass and waste incineration. This should not happen as these energy sources cannot be compared to electricity from a sustainable and circular economy objective. Given that the average lifetime of heating and cooling appliances is 15-20 years, the purchasing decisions consumers make over the next decade will define the way we heat and cool our homes in 2050.

[12] BEUC's response to the EU Call for Evidence on the Heating and Cooling Strategy (October 2025).

[13] BEUC's response to the EU Call for Evidence on the Electrification Action Plan (October 2025).

[14] In Slovenia, the disconnection from district heating is possible if two conditions are met: (i) the system is not energy efficient and (ii) the building is renovated to almost zero-energy standards. Only the first condition is required by the Renewable Energy Directive (2023/24133).

RECOMMENDATIONS

- The economic case for low-carbon heating and cooling needs to be improved through incentives and financing mechanisms (e.g. subsidised loans, heat pump tariff or VAT reductions)[15] (see chapter 8).
- Make heat pumps more competitive than fossil fuel heating by ensuring that consumers receive the right price signals. EU countries should reform national taxes and levies to encourage consumers to adopt the more sustainable options.
- Establish communication and awareness-raising activities to inform consumers about the heat transition, focusing on proven and affordable renewable solutions for the residential heating sector, their benefits and financial implications.
- EU countries should ensure that independent advice (through one-stop-shops) is available to consumers and provide financial support to organisations offering these advisory services.
- Give consumers access to Alternative Dispute Resolution for heat pump installations. Accountability is often unclear – installers blame manufacturers, manufacturers blame installers – leaving consumers caught in the middle with a cold home.
- Improve consumer protection in district heating. EU and national policymakers should introduce better protections for the use of district heating, including more transparency in price conditions and heat sources, the right to terminate a contract and price control through independent regulators.

6.1. GAS GRID DECOMMISSIONING

The shift away from fossil fuels will see the phase-out of gas. As the number of gas network users declines, consumers who remain connected will likely see increased bills as the costs of maintaining and operating the infrastructure is covered by fewer users. This rise in network costs is likely to impact vulnerable and low-income households as it is more difficult to afford the necessary up-front costs to switch to cleaner heating.

In BEUC's view, the financial burden of the gas phase-out should not fall solely on private households. Regulators must outline how decommissioning costs will be distributed.

At the time of writing, BEUC has commissioned a research project to better understand the consumer policy implications of the gas grid decommissioning.

RECOMMENDATIONS

- EU and national policymakers should make a clear decision on the future role of gas in residential heating. To ensure the lowest cost to consumers, EU and national policymakers should promote proven and easily scalable low-carbon solutions such as smart electrification and renewable-based district heating.
- EU and national policymakers should propose legal and/or regulatory reforms to protect gas consumers from rising gas network costs.
- A timeline for decommissioning of the gas grid must be accompanied by clear and timely communication towards consumers. National and local authorities must inform people as early as possible when their local gas network will be decommissioned.
- Consumers who switch to clean heating solutions before the gas network is officially closed should not face high disconnection fees. In Germany, disconnecting from the gas network can cost up to €6,000. The legal justification for charging disconnection fees on consumers must be examined.
- There are alternatives to natural gas for heating and cooking, but they are not equally accessible and affordable to all consumers. The access to these alternatives needs to be simplified and financially supported, especially for vulnerable and low-income households who cannot afford the change (see chapter 8).

[15] In Belgium, the VAT rate on heat pumps was reduced from 21% to 6% starting in July 2025.

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7. Affordable and energy-efficient housing

The state of homes has a big impact on consumers' daily lives, including their finances. Currently, 75% of the European housing stock has poor energy performance, leading to high heating and cooling bills, a lack of comfort and high greenhouse gas emissions. Improving the efficiency of Europe's housing stock answers the structural problem of energy poverty and the way to tackle high energy bills, by reducing the need for energy.

Engaging in a housing retrofit project is a difficult endeavour and can easily turn into a full-time job. Recent EU law requires countries to set up 'one-stop-shops', a place where consumers get assistance from experts for their retrofit projects. This should make consumers' lives easier and countries should swiftly implement these rules.

BEUC research also shows that there can be very significant variations in the quality and reliability of the energy ratings of homes. Countries should increase the reliability and quality of Energy Performance Certificates (EPCs) and better monitor the work of energy auditors. National authorities should also introduce 'building renovation passports', introduced by the Energy Performance of Buildings Directive, which can guide building owners in their energy renovation projects.

The price of housing has increased dramatically in recent years, making it increasingly difficult for consumers to access affordable and decent housing. To address this problem, policymakers should ensure that affordable housing is not decoupled from sustainable housing and that renovation should be prioritised over new constructions.

First, energy efficient houses are the best solution for consumers on the long-term. They stabilise energy bills, improve indoor comfort and also contribute to better health (thus reducing the costs of government with healthcare systems). They are also an important piece of the puzzle for the EU and Member States to reach their climate targets. Second, most of the buildings European households will inhabit by 2050 already exist, and the majority are energy inefficient. Therefore, the primary focus of state funding should mainly be directed towards renovation, as this is where the greatest need lies.

RECOMMENDATIONS

- EU countries should establish independent 'one-stop-shops', as required by EU law, and promote them to the public. If well-planned and executed, they have the potential to render consumers' lives much easier when retrofitting their homes. Funding can come from the EU's Emissions Trading System (ETS2) – see chapter 10.3.
- EU countries should increase the reliability and quality of Energy Performance Certificates (EPCs) and better monitor the work of energy auditors.
- Affordable housing cannot be decoupled from sustainable housing.
- The Commission and EU countries should prioritise housing renovation over new constructions.

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8. Financing the energy transition

Investing in a heat pump or in renovations will lower consumers' energy bills. However, many of these investments come with high up-front costs which are paid back only after a certain time. To address this issue, fair financial tools must be made available to consumers to make sure that everyone can take part in the energy transition.

First, it's important that financial tools are adapted to the specific needs and financial possibilities of different consumer groups. For example, lower-income households often live in the worst performing buildings and are unable to borrow large sums from commercial banks. For this group of consumers, financing options should mainly rely on public funding rather than credit. Credit is only a solution where it is affordable for consumers, meaning that they can pay back without entering into financial difficulties and risking over-indebtedness.

Second, the procedure to get public funding is often quite lengthy and complex and needs to become more efficient. Sudden cancellations of public subsidy schemes happen, limiting the visibility for consumers wishing to purchase renewable energy appliances or launch a renovation project. For example, consumer organisations in the context of the CLEAR-HP project analysed financing schemes across seven European countries and found out that subsidies for heat pump installations are often insufficient and unpredictable.

We also need to lift the up-front costs barrier to access public funding. Even when the right subsidies exist, consumers still have to pay the invoice before receiving the funding. This is a significant barrier to consumers who cannot afford these high up-front costs.

Green funding programmes must be easy to find and be economically attractive. Green loans and mortgages are available but not always at an attractive cost to the consumer. A recent mystery shopping exercise by BEUC's Spanish member ASUFIN showed that conventional mortgages have on average lower interest rates than those marketed as green.

For loans, a creditworthiness assessment is an important protection mechanism against over-indebtedness. Thus, it must also apply for green loans with some specificities. The creditworthiness assessment should factor in the reduction in energy costs that the green project would bring.

Creditworthiness assessments should also be an integral part of social leasing offers for heat pumps. Such public schemes can help make the replacement of old fossil fuel boilers more affordable and accessible. However, so far, only commercial leasing offers for heating appliances are available, and BEUC observes several gaps in consumer protection such as unclear conditions for purchasing the heat pump at the end of a contract or lack of forbearance measures in case consumers encounter financial difficulties.

Financial support should be offered as a long-term measure to avoid spikes in demand for certified installers and construction materials or frustration when projects suddenly stop while the planning process was already very advanced. Closing the consumer 'investment gap' in the transition cannot rely on public grants and subsidies alone. There is a need for a much stronger mobilisation of private finance.

RECOMMENDATIONS

- Financial support, whether public or private, must be offered in a stable and predictable investment environment. Renovation measures are long-term investments and hence external factors such as changes at political and macro-economic level must be mitigated as far as possible.
- Public subsidies must be designed in a way that low-income households and vulnerable consumers have priority access.
- Green loans or mortgages should be available at attractive lending conditions.
- For (subsidised) loans, including on-bill schemes, a creditworthiness assessment must be mandatory. This assessment should factor in the reduction in energy costs that the renovation project would bring.
- The EU and national governments should ensure that social leasing schemes for heat pumps are designed to benefit vulnerable consumers, fall under the scope of the Consumer Credit Directive, and guarantee high standards of consumer protection such as clear pre-contractual information, access to Alternative Dispute Resolution and safeguards against disconnection.
- Move beyond traditional finance, for example, through loans secured with de-risking tools (e.g. guarantee funds or loan-loss reserve) that allow lower income households to access credit while the repayment is protected.
- Ensure that information about financing schemes and application procedures are easy-to-understand, and consumers are well supported. Both EU and national legislation should establish networks between all stakeholders involved including banks, one-stop shops, public authorities and installers.

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9. Catering to different consumer groups

The energy transition must benefit everyone. Specific attention is needed to those who live in poorly insulated homes or are unable to access renewables or afford renovations.

Consumers are not a homogenous group. It is important to clarify who they are and how to address their specific priorities. For instance, elderly individuals, vulnerable and low-income households, and tenants in multi-unit buildings, each have distinct characteristics, varying capacities to act, and creditworthiness.

Geographic and historical differences play a role. Markedly colder or hotter climates require different measures. Some countries have well-developed district heating, others rely on hydro, biomass, nuclear, oil and gas. New services are emerging unevenly, as BEUC found out during a survey among its members on demand response: Flexibility is commonplace in some countries, but rare in others.[16]

In some countries, social energy tariff schemes provide financial relief for households to afford energy. For example, the UK Government provides a specific tariff for the winter months (Warm Home Discount) to help consumers keep their homes adequately warm. In Spain, the "de facto flexible social tariff"[17] ('Precio Voluntario para el Pequeño Consumidor') provides a discount ("bono social") on electricity bills for vulnerable households. This is deducted from a price that also rewards flexibility, by having different hourly prices divided for peak, flat, and valley periods. This tariff is supported by BEUC's Spanish member CECU.

In 2024, the International Energy Agency highlighted that people in rural areas spend about one-third more on energy. While a challenge, there are opportunities: the payback periods for electric cars and heat pumps were found to be lower for rural households in advanced economies.

RECOMMENDATIONS

- To create tailored solutions for different types of vulnerable households, based on e.g. income, size of the household, location and age.
- Pay attention to tenants and create incentives in energy policies for owners to invest in energy efficiency measures such as better insulation or the installation of new appliances. (See also chapter 5.1)
- Ensure no consumers fall between the cracks. Governments should assess and address the needs of people who are not seen as vulnerable but struggle to afford their energy bills or invest in energy efficiency improvements. Examples include young people or low-to-middle income households who earn just too much to qualify for support schemes.
- Pay attention to vulnerability as new energy services emerge. For instance, energy providers offering demand-response contracts should proactively reach out to their clients when they realise that consumption patterns do not enable them to take advantage of more flexible tariffs.

[16] In early 2025, BEUC asked questions on the development of demand response in electricity markets via a questionnaire to its member organisations in Austria, Denmark, France, Netherlands, Norway, Poland, Portugal, Spain, Sweden and the UK.

[17] Regulatory Assistance Project (2024) Flex-ability for all: Pursuing socially inclusive demand-side flexibility in Europe.

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10. Wider consumer interests

10.1. USING ENERGY LESS AND MORE EFFICIENTLY

Beyond heat pumps, choosing an innovative electricity offer, or sharing energy with one's neighbour – the basics must not be forgotten: to help consumers use less energy.

BEUC members advise consumers to reduce their energy use. While no substitute for wholescale energy renovation, advice such as "don't block your radiators";[18] comparing draught-proofing methods (the best option is actually usually free) and low-effort pointers to improve a home's insulation (such as making sure that any heating controls, timers and thermostats suit your schedule) all play a part.

BEUC has long advocated improved energy efficiency for consumer products – from light bulbs to washing machines. These efficiency measures, known as Ecodesign, help consumers save up to €1,800 per year. The EU's Affordable Energy Action Plan underscores these measures, urging governments to ensure that imported products, and those sold via marketplaces, also comply with EU rules.

The EU's A-G energy label allows people to choose the most cost-effective products. It was made more understandable following extensive BEUC advocacy efforts.

10.2. EFFICIENT ELECTRIC CARS AND ALTERNATIVES TO CAR USE

Electric cars benefit drivers' wallets, their health and the environment as BEUC has repeatedly highlighted. Many people buy second-hand. That is where electric cars bring the greatest benefits. BEUC therefore calls for measures to boost the second-hand market. Electric cars also enable flexibility, benefiting local grids.

Electric cars will have to be scrutinised for their efficiency and convenience. A dedicated eco-score can help consumers compare models based on their overall environment performance. Meanwhile, BEUC members have flagged issues with public charging stations. We call for clear pricing, billing in €/kWh, and easy payment by debit/credit card.

Of course, not everyone has, wants or can afford a car. We highlight sustainable alternatives to car use, and suggest quick fixes and long-term ideas to improve railways in Europe. This also builds on our work to improve consumer rights in transport.

10.3. USE CARBON PRICING REVENUES TO BENEFIT CONSUMERS IN THE TRANSITION

On the more technical side, the EU will extend its Emissions Trading System to road transport and buildings in 2027.[19] Known as 'ETS2', consumers will feel its effect in their wallets in the form of higher fuel and energy bills. There are questions around how EU countries are going to spend the money earmarked "to alleviate the social and economic impacts arising from the ETS2, ensuring a fair transition to climate neutrality" – the Social Climate Fund. Beyond this earmarked money, clarity is needed on how the rest of the ETS2 fees will be used.

RECOMMENDATIONS

- Continue to promote increasing energy efficiency and reparability of consumer products and services through Ecodesign measures and the EU energy label.
- The Commission should ensure that energy labels remain clearly visible to enable consumers to easily compare across models and choose the most efficient appliances. Relying exclusively on digital energy labels would reduce their visibility to consumers and effectiveness.
- Company car fleets should be electrified to lower mobility costs for drivers.
- Consumers should be able to compare electric models based on their environmental performance via an 'eco-score'. Important factors are real electric range, charging speed, and a certified battery state-of-health.
- Prioritise alternatives to car use.
- To develop an EU masterplan for rail, focusing not just on high-speed lines but on fixing missing links, improving comfort, safety and convenience, and providing better ticketing.
- Revenues from ETS2 must benefit people. This can be through funding one-stop shops for energy advice, mobility premiums, social leasing schemes, or incentives for building renovation and purchase of heat pumps.

[18] This was an outcome of the BEUC-led 'Solutions to Tackle Energy Poverty' project, also known as STEP. More info on the BEUC and European Commission websites.

[19] At the moment of writing (December 2025), EU policymakers agreed to postpone the entry into application of ETS2 into 2028. The relevant proposal is expected to be adopted by Member States and the European Parliament soon.

The European Consumer Organisation (BEUC) is the largest organisation promoting the general interests of Europe's consumers. Founded in 1962, it proudly represents more than 40 independent national consumer organisations from over 30 European countries. Together with our members, we inform EU policies to improve people's lives in a sustainable and fair economy and society.

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