

# First Time Bill Payers

Energy bill experiences and  
improving energy advice

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# Executive summary (1)



## Purpose and background

This report presents the findings of the First Time Bill Payers project, commissioned by Utilita. The research involved three focus groups with first-time bill payers, defined here as people aged 16-30 years old who had been paying bills for less than two years. The project aims were:

- To understand gaps in knowledge and support for young people paying bills for the first time
- To understand young people's priorities and preferences around energy advice
- To understand how to make our resources and advice more accessible to first-time bill payers.

The insights from these focus groups will inform recommendations to improve energy support and advice for first-time bill payers, and contribute to the development of new resources tailored to their needs. This reflects the broader aim of supporting young people early on, preventing crises like energy debt and minimising the need for calling energy advice lines.

## Key findings - paying bills

- Many young people start bill-paying with limited knowledge due to lack of formal education. They learn largely through personal experience, which leaves them feeling nervous, stressed, and unclear.
- These knowledge gaps create common challenges, particularly around understanding tariffs, bills and expected costs, taking meter readings and the energy consumption of heating systems.
- Many students are encouraged to choose simpler but more expensive all-inclusive bill packages. They would have preferred clearer information about alternative options and how paying energy bills the typical way isn't as complicated as they might think.
- Challenges are heightened for care leavers due to unique and sensitive experiences growing up. Many energy companies and services make assumptions on their capabilities, whilst personal advisors may lack training required to provide sufficient support in this area. Recurring obstacles and failings from those meant to help them have reduced their confidence and trust.

# Executive summary (2)



## Key findings - energy advice and support

- Finding trustworthy, relevant and specific advice is a key challenge in accessing energy support. Some expert advice is still too complex or fails to adequately answer their question.
- Few young people had experience with expert energy advice or any awareness of the support available. However, many recognised the value of 1-to-1 support and were particularly interested in using a text-in advice service, including WhatsApp.
- Although social media and online forums offer more relatable and accessible advice, young people tend to avoid using them as a source of information without fact-checking first – unless from a reputable organisation. Instagram, TikTok, and Reddit were the most mentioned platforms.

## Recommendations

- Increase efforts to increase education and understanding around bill paying, specifically from trusted, independent organisations.
- Develop a handbook designed for FTBP (available as a physical copy and online) that lists everything they will need to do, what it all means, and common problems.
- Promote energy advice services on Instagram or TikTok through advertisements to boost awareness and take-up.
- Deliver outreach for care leavers' personal advisors and youth advisory boards to ensure they are equipped to support their young people and have the appropriate referral contacts for times they are needed.
- Further research on areas such as: supporting care leavers, windows of opportunity for advice provision, synchronous vs. asynchronous advice.

# Methods

# Focus groups

The research collected qualitative data through three focus groups with students and care leavers. They were recruited from universities\* and Become Champions, a charity that supports care experienced young people.

- Focus group 1: students (n = 7)
- Focus group 2: care leavers (n = 5)
- Focus group 3: students (n = 8)

We recruited participants who were aged 16-30, and had been responsible for paying their own energy bills for less than 2 years. For the Become Champions group, participants were drawn from their group of regular evening session attendees.

Each focus group lasted 1.5 hours and was held online. Each participant received a £40 shopping voucher for their time. The data was analysed thematically, which involved coding the transcripts and finding common themes between them. Participants' names have been replaced with pseudonyms throughout this report.

\* University of Bath, Bath Spa University, University of Bristol, and University of the West of England. Students were recruited through student unions, university staff, and SOSUK.



Recruitment used a short screener questionnaire to target the correct sample. In particular, we wished to avoid recruiting people who had experience working in the energy sector, as they are likely to have more knowledge than typical to this demographic. We also screened out anyone who had been paying bills for more than two years, or who wasn't responsible for paying their own bills (for instance, student housing or bills paid by parents).

## Methodological limitations

Despite the screener questionnaire, some of the sample included students on all-inclusive bill packages (where bills are included in the rent) and one person had worked for an energy company. However, this did not impact the research and in fact offered some unique insights.

The sample size was smaller than expected due to low take-up and high drop-out rates. Moreover, the majority of the sample was female which risks lowering the representativity of the findings.

# Findings – understanding bills

# Lack of knowledge about bill paying

A key theme emerging from the focus groups was the young people's lack of knowledge about bill paying before becoming a first-time bill payer.

This often stemmed from **lack of attention** given to paying energy bills when growing up and approaching young adulthood, specifically from other adults and organisations. There is a notable gap in structured support provision prior to moving into a new home, with young people instead being expected to figure it all out straight away by themselves.

*'If I even questioned about bills before I turned 18, I was met with "you're too young to worry", even when I was 16, 17, probably the best time to learn. And then you just get thrown it all when you're 18 and go, why don't you know all this?' Lily, care leaver*

This lack of knowledge could also be due to **limited exposure or awareness** of current support available. Some students noted that their university's student union held talks about bill paying, but often in Freshers' Week or at times when students were juggling other responsibilities. This meant the support was provided at a time when it simply wasn't the priority.



*'It was very daunting [...] it kind of comes and hits you in the face.'* Ayesha, care leaver

*'I think we did have one talk on bills in general, but that was in Freshers' Week and a lot of people were living on campus in first year so they didn't really have to worry about bills. So the timing of it didn't feel quite right. Then after that, people just got busy. There were no compulsory talks that people had to go to, and sometimes they just get lost in the emails.'* Shreya, student

Consequently, many young people said they felt considerable **uncertainty and anxiety** in the lead-up to or onset of bill paying, realising it was more complicated than they were made to believe.

As well as not knowing quite what to expect, many felt stressed at the decisions they would need to make prior to moving in. Whilst most did some research of their own, paying energy bills and managing consumption for many became a process of **trial-and-error**, learning from mistakes and figuring it out along the way.

# Gaps in knowledge and understanding (1)

The young people in the focus groups highlighted several areas which they found challenging or stressful to navigate due to lack of knowledge. These reveal potential areas of focus for support and improving resources.

## Deciding on energy providers and tariffs

Bill paying often begins with selecting an energy provider and tariff. Most of the young people emphasised the stress they felt when trying to understand and research the options available.

This includes Steph, who found choosing an energy provider difficult. She was able to draw on the experience of her parents and siblings, but outside of this, the only knowledge on providers she had was from seeing the occasional bus stop advertisement. Ultimately, she selected the provider her friend had a referral bonus for, meaning that she might not be receiving the most affordable rates. Others simply settled on the previous tenants' provider.

*'I was still stressed about picking which one to go with, who is going to give me the best deal.'* Steph, student



This decision anxiety was often accompanied by difficulty understanding energy rates and tariff options. Even after doing their own research, many participants struggled to grasp the difference between variable and fixed rates, and found it hard to ascertain their best option. Obtaining quotes online was rarely sufficient in easing any doubt, as one participant noted that different wording used by different companies made drawing comparisons hard overall.

*'It was firstly knowing which provider to go with. And then not realizing that you pay monthly, but it might not add up. I feel like none of that was really explained, you just figure it out as you go along.'*

*'It's just hard to know, are you overpaying for things, is it worth switching, or do you just get that referral bonus and go with the people who you think will give you the best customer service?'* Shreya, student

# Gaps in knowledge and understanding (2)

## Bills and expenditure

Another concern prior to becoming a first-time bill payer was not knowing how much money would need to be spent on bills. Participants noted that examples provided online were often not reflective of their personal household composition or that there was nothing to compare quotes against, exacerbating this uncertainty.

***'You don't really know what the average or the standard is, you're just given a quote and take it at face value. You don't know, is this good or bad? Am I being scammed?' Dan, student***

Moreover, some participants were unprepared and uninformed about how direct debits work, namely how your account might be in credit one month and in debt another. Education on this prior to moving in could help alleviate this confusion.

***'I never really understood – why are we just paying the same when bills have to vary at least a tiny bit every month.'* Shreya, student**



## Energy consumption

Several participants struggled to find their gas and electricity meters when they moved in, and encountered challenges or anxiety in reading them and submitting these readings.

One participant added that she felt ignorant about the breakdown of her bill, including the standing charge contribution.

Reading meters wasn't the only challenge. Lily initially found it hard to understand and read her boiler's controls and sought help from her foster carers.

Many participants were unclear about the energy consumption of various technologies in their home, particularly plug-in heaters and fans versus central heating, but also appliances such as electrical hobs and kettles.

Ana said she found her home's heating system hard to understand. She was unsure how to use it efficiently in a way that meant she was comfortable but not over-using or wasting energy.

# Managing bills in a shared house

The majority of the student participants were living in a shared house with their peers. This required considering how they would distribute bills, adding to the list of other unknowns:

***'I didn't really know anything. And then also, being in a shared house, you're a bit like, how do you deal with paying the bills between people and kind of understanding how much you're all using collectively?' Ella, student***

Although most tended to split the costs equally, in some cases this could become unfair. Faye spoke of her friend's experience where one housemate had a more energy-intensive lifestyle, as they did considerably more cooking, and the impact this could have on their share of the bills. However, they were unsure how to calculate each person's share of the bill to take into account this extra energy usage:

***'They found it really difficult to split the bill. [...] Should you times two of whatever they were paying? They felt the need to have that ratio.'* Faye, student**



The difficulty with managing bills in shared houses can make all-inclusive bill packages seem more appealing. These packages eliminate the need to split bills based on individual consumption and can reduce conflict around potentially unequitable division of costs.

On top of this, talking about money can be a sensitive subject. For those who had the bills in their name, many noted how asking for money was 'awkward' and uncomfortable, feeling as though they were 'pestering' their housemates when doing so.

Splitting costs was managed using handy mobile apps such as SplitWise and Monzo Split, which were seen as an 'unconfrontational' way to talk about money with housemates. Still, this highlights an area where support and guidance could be valuable, with one student suggesting 'guidance and advice on how to be a good flatmate' when everyone is paying into a single energy bill.

# All-inclusive bills as a student

'All inclusive' bill packages were spoken about recurringly throughout the student focus groups. These packages are typically designed for students, bringing gas, electricity and water bills into one payment (with a generous usage cap). They alleviate the unpredictability of bill prices and distributing costs, and eliminate the need for a primary bill payer in the household.

Students were either on these packages, or this had been a key consideration when preparing to change accommodation. Reasons for signing up included being encouraged or even 'pushed' into them by the landlord or estate agent, or simply because others were doing the same.

All-inclusive packages were also seen as a 'stress-free' choice as they helped alleviate some of the challenges of shared houses, particularly around ensuring a fair split of bills depending on individual energy usage.

*'We just said that we didn't really want to deal with sort of the little nitpicky parts of things like being yelled at for leaving the heating on, or taking really long showers, so that's why we went for an all-inclusive one.'* Farah, student



*'I just wish someone had told me I don't have to go with [all-inclusive bills] and that I had some more information about it before I moved into my second-year house. [...] I think we've ended up paying a lot more than we should. It's just what everyone did, what the uni would recommend. We didn't have much experience, so thought it was a good deal.'* Ella, student

However, signing up to all-inclusive bills often meant that students were spending much more money than if paying bills the traditional way. Some of these students regretted their decision after realising how costly they could be.

Opting for an all-inclusive package also further delayed knowledge-building about bill paying. One student admitted that she didn't know where the bills were going until several months into her contract. There is also a risk that all-inclusive bills may encourage unnecessary over-consumption and wastage.

Energy advisors in CSE report that all-inclusive packages can create a range of other risks, including loss of control and choice, lack of flexibility to change tariff (especially important where housing composition changes frequently), and difficulty pursuing complaints.

# Findings – experiences of energy advice and support

# Experiences of energy advice and support

Participants had a variety of experiences with energy advice through differing platforms.

**Online research:** This was the most common approach to seeking energy advice. Several participants preferred visiting community forums, such as Reddit, in order to hear a range of diverse perspectives and relatable problems. Some used ChatGPT and others visited energy providers' websites, but sometimes found the latter to be inaccessible and jargon-prone. Online research was often the initial step in seeking a solution to a problem.

*'Usually, if I was going to find information, I'd look at lots of different websites as opposed to just one, because I think even if one explains one bit really well, another will explain another bit. [...] Or sometimes I'll just put it through ChatGPT and say "bring this down to really basic terms", just as a starting point.'* Shreya, student



**Peers and (foster) parents:** A common initial step for FTBPs in seeking energy advice was speaking to those close to them who were more experienced in the matter, including university friends and (foster) parents.

**University events:** Attendance at these events varied. A couple of students benefitted from attending talks about renting or understanding bills when signing onto second year houses. Others didn't attend such events due to juggling other priorities at the time, particularly as they were often held during Freshers' Week.

**Energy experts and advice lines:** A minority had experience of support with energy experts or advice lines. Ayesha spoke of the valuable support from the [Growth Company](#) due to being on a low income, who came round to fit measures like LED bulbs, radiator foil and draught excluders. She only found out about this through her workplace, but emphasised that it was 'an amazing opportunity to have'.

# Barriers to energy advice and support (1)

The focus groups identified numerous barriers that were commonly encountered when seeking, or trying to seek, energy advice.

## Identifying scams and credible information

Credibility is a key consideration with energy advice. The vast quantity of public information means there are now many erroneous or misleading sources.

It can be hard to distinguish scams from credible sources, or good advice from bad advice:

***'Around the neighbourhood we got approached many times by different energy companies, and some of them felt like scams at the time. So I had to fact-check that.'* Faye, student**

Like Faye, other participants said that they struggle to trust the information or advice specifically provided by energy providers making outbound calls. They were conscious that they may simply be trying to make a sale, or that it was more spam, rather than being genuinely consumer-focused.



## Complexity and relevance of existing advice

Understanding the available advice can be another obstacle. Several participants encountered complex language or confusing jargon when searching for an answer to a problem. Take Abigail, who tried understanding information about tariffs via an energy provider's website:

***'I think it was there, but not to the standard that I would have wanted it to be. [...] their website still had it in terms that I couldn't quite grasp.'* Abigail, student**

Moreover, energy advice and support was rarely specific enough to their own problem or question:

***'My Google search actually didn't help that much because it felt like no one was on the same page as me.'* Zuri, student**

For these reasons, some of the young people found online forums or social media more beneficial, particularly for simple 'common knowledge' questions.

# Barriers to energy advice and support (2)

## Lack of language, exposure, and awareness

Accessing energy advice first requires knowledge of its existence. This also demands an understanding of what energy advice entails, or what an energy advisor actually is. Care leaver Yasmin talked about how this can be a real barrier for some young people and the first roadblock to accessing such support.

***'When care leavers are accessing these things, it's like language education and then taking action. First of all, I didn't have the language to even know what an energy advisor was.'* Yasmin, care leaver**

The lack of emphasis on learning about bill paying growing up likely contributes to this knowledge gap for some first-time bill payers. It can also leave them ill-equipped to do their own research into energy advice.



Students noted that organised university events, which are often optional, are poorly communicated and timed. This evidently further inhibits exposure to and awareness of energy advice.

***'The university probably has talks or something out there information-wise, but I think when they publish it, it might not be like the best time for it, or it gets buried. [...] I don't think it's very well pronounced, that's the main issue.'* Jess, student**

Some participants suggested the importance of advertising in order to increase awareness and the ability to engage with energy advice services.

# Case study: Yasmin\*

\* Their real name has been replaced with a pseudonym.

# Case study: Yasmin (1)

This case study presents the experience of Yasmin, a care leaver who faced significant difficulties as a FTBP. Her situation illustrates the types of challenges many care leavers encounter, both in dealing with energy suppliers and in accessing appropriate support.

## Yasmin's situation

When Yasmin moved into her new home, she encountered a serious issue: the gas meter number in her home didn't match the number on her energy supplier's account. Despite countless attempts to contact her energy supplier, they failed to promptly resolve the issue. She was soon receiving letters from bailiffs and even started to seek out legal advice:

***'I was trying to find legal advice, constantly asking for help.'***

Much to Yasmin's relief, the fraud investigation team resolved the issue and she didn't need to pay the money back.

Yasmin emphasised how agitating and nerve-wracking the situation was; she was wrongly assumed to have owed £3,000, leaving her 'paralyzed' as to whether she should pay it or not. Even when seeking out support, she was aware that her sensitive background as a care leaver might shape how people respond to her.

***'Everything that can go wrong does go wrong [...] It's a lot more complex than us just not paying a bill or not wanting to budget, it's crisis after crisis built up.'***



## Unique, sensitive experiences

***'Some of the things we've been through in the care system is quite sensitive, and sometimes people don't like you talking about your experience.'***

Many care leavers have had a uniquely challenging upbringing, leaving them with more vulnerabilities than peers without care experience.\* Yasmin noted that this can be a taboo subject, and means that support offered by those like energy providers may not adequately recognise their at-risk position.

Beyond her case with her own energy supplier, Yasmin shared how energy companies and related services often misunderstand these experiences and make assumptions about care leavers' capacity to act (e.g. having a parent to help with home installations). When companies fail to meet basic responsibilities, this can reinforce low trust and confidence in them among many care leavers.

***'I think it's a very inflexible system when it comes to care leavers, and if staff aren't aware and the correct processes aren't followed, it can go very wrong very quickly.'***

\* Barnardo's (2021) 'No Place Like Home: experiences of leaving the care system' [No Place Like Home: experiences of leaving the care system | Barnardo's](#)

# Case study: Yasmin (2)

## Benefits and financial challenges

*'Because I had those savings with [my energy supplier] and I didn't know if I needed to pay [the bill] or not, I kept those savings to a side. It then impacted my Universal Credit.'*

Care leavers receive a leaving care grant, and some are on Universal Credit (UC). Yasmin shared how the situation with her energy supplier started to reduce her UC as the extra money in her account, from when she held off from paying her miscalculated bill, was perceived to be savings. This has since increased the anxiety she feels around budgeting and the overall difficulty of navigating the caveats that come with UC.

Additionally, Yasmin emphasised the negative impacts of trying to improve home comfort, as some semi-independent living providers take payments for things like flooring and curtains from their living grant.

*'I think the best thing is to, one, not make assumptions, and two, give people the tools to do things themselves, and really forming relationships with charities that you know are going to solve a problem.'*



## Insufficient support – the role of personal advisors

Yasmin seemed unaware of the formal energy support available to her, including the existence of energy advisors. She instead turned to social media such as TikTok to obtain energy information and advice.

Personal advisors (PAs) support young people as they leave care, providing guidance on areas like housing, employment and education. They are well positioned to provide care leavers with advice on specialist matters such as energy. However, Yasmin noted how sometimes PAs lack the specialist knowledge that would better enable them to support their care leavers:

*'A lot of the time the information doesn't trickle down [...] to the people on the ground who really would benefit from knowing this stuff and then giving it to their young people.'*

She also stressed the value of advertising energy advice services on the social media platforms where young people are actually active, particularly Instagram and TikTok.

# Findings – advice and support needs



# What support would first-time bill payers prefer? (1)



## All about bills

Comprehensive information on different options available for different types of housing, particularly where accommodation is shared, much like student accommodation. This would enable first-time bill payers to find the best deal.

Help with understanding tariffs and energy rates, using estimates based on different household types.

Guidance on the process for paying bills and ways to pay.

*'A short video explaining different types of ways to pay for bills, as well as rough estimates [...] and how it changes throughout the year. As a first-time bill payer, it was hard to know if I was paying too much or too little.'* Kim, student



## Energy consumption of appliances and heating systems

Young people want more information on the energy usage and running costs of appliances, such as kettles and electrical hobs. Many commented on heating systems, suggesting 'a dummy's guide' to heating a home. Namely the various heating options (including plug-in heaters and fans versus central heating), using statistics and examples to illustrate their impact and operating. This would support more cost-effective decisions and help weigh up the energy impacts of remote working.

*'It would have been quite useful to know, if you have an individual heater in your room, how much energy exactly it would be using so that you know how much you would be saving if you didn't use it.'* Divya, student



# What support would first-time bill payers prefer? (2)



## Reading meters and boiler controls

Several young people had difficulty finding and reading gas or electricity meters, and similarly understanding a boiler's controls.

FTBP would therefore benefit from clearer guidance on locating a meter and understanding the information displayed on various energy devices and appliances prior to moving into a new home.

***'One of the main obstacles was accessing our meter, since it's in the bin store. [...] I didn't know how to read a meter. I still don't really, so Octopus Energy is still taking estimated readings. Hopefully eventually we'll get there.'***



## Navigating more complex cases

Some participants faced more serious problems resulting in energy providers putting a case against them, often occurring when their account wrongly showed debt. Having to contact customer services was stress-inducing and time-consuming. Some felt that their energy provider's customer services had failed to support them adequately.

Understanding how to navigate and resolve complex energy issues or disputes when they arise may help alleviate stress and prevent further financial problems. Raising awareness of the support available, including signposting to legal support, could be beneficial.

# How should support be accessed? (1)

## 1-to-1 expert support – trusted messengers

Most participants had little experience with independent energy advisors, although many were open to it. They recognised how 1-to-1 support could enable more direct, personalised and fruitful conversations, where additional queries could emerge naturally. This was seen as a way of overcoming the burden of sifting through often 'generic information' on the Internet.

***'There's something about a conversation where someone brings up a point you might not have thought of before, and then you're like, okay, here we go, I can actually ask this.'*** Dan, student

Phoning and texting were seen as more accessible than in-person advice, though some disliked phone calls due to waiting times, transfers, and concerns about scams. Texting felt like a way to avoid these barriers (discussed on the following slide).



Regardless, there is a need for better exposure of information specifically from trusted messengers. Many young people gravitate towards information from credible sources, e.g. government webpages or reputable organisations' social media platforms.

At the same time, some people's reliance on community forums such as Reddit highlights that exposure and accessibility of trusted sources must be boosted to avoid young people taking unqualified energy advice.

CSE already provides much of the support young people want, but awareness is low, signalling a need for stronger promotion.

For care leavers, personal advisors (PAs) are well placed to be trusted messengers, but there are gaps in their knowledge. Tailored energy training for PAs would help them better support young people and direct them to relevant services.

***'I think PAs need more training. Having them know about energy advisers and what it is you actually do, and giving them examples so that PAs can actually help in speaking to local authorities.'***  
Yasmin, care leaver

# How should support be accessed? (2)

## Spotlight: WhatsApp advice line

CSE has recently launched a WhatsApp chatline, where anybody can text an advisor with an energy-related issue. Attitudes towards this was explored briefly in the focus groups.

Overall, the young people were very receptive to the idea of a WhatsApp advice line. Some had previous or current positive experiences using WhatsApp for support. For instance, Yasmin frequently uses Become's WhatsApp advice line, whilst Louise uses it for work- or union-related matters.

Many participants felt that WhatsApp could have multiple benefits:

- Quicker than phoning – time isn't wasted being transferred or put on hold.
- Easy to retrieve and revisit information – app remains on phone, unlike web browser tabs that are easily closed and forgotten about.



- Flexible communication – chats can be paused, muted and responded to when convenient. This is more accommodating of particular people, e.g. parents who may need to quickly attend to their child.
- Messages are encrypted – offers peace-of-mind for those who may be vulnerable and/or 'scared of reprisals'.

Given the differing attitudes towards phone and text support, future research could explore synchronous communication (real-time interactions such as phone calls) versus asynchronous communication (interactions with a time-lag such as texting). This would ensure support adequately meets their needs and preferences.

# How should support be accessed? (3)

## Handbook/checklist

Many participants proposed a first-time bill payers' handbook that would help them navigate this new stage of life. This could contain a checklist of what to expect and do before moving in, and other information that this research has identified as knowledge gaps.

One participant suggested including common pitfalls or issues that other students have experienced, perhaps as case studies, to help manage their expectations.

***'This is everything you need to do, and this is everything that will happen.'* Abigail, student**

Offering a handbook in both a printable pamphlet-type and virtual format, and containing both written and visual content, would cater to a mix of preferences.

Steph suggested that this should be provided to students renting, as it would reduce their concerns about being scammed with false information.



## Social media

There were mixed attitudes towards social media as a source of information. Participants are wary of misinformation and ads, but many use it as a starting point for further research or fact-checking. Most said they would trust information from a reputable organisation on these platforms.

***'A lot of events for young people are advertised on LinkedIn [...] or in mainstream media and [young] people don't always look there. People are mostly on TikTok, Instagram or Facebook, those ads are so valuable.'* Yasmin, care leaver**

Sites such as Instagram and TikTok can be an effective way of relaying information tailored to young people. Short-form video content was seen as accessible and relatable, helping to 'break through the isolation bubble of lacking the language to know what's going on'. Livestreams were also popular across all focus groups, where Q&As could occur and even be funnelled into occasional Zoom drop-ins for more in-depth support.

Attitudes towards YouTube as a source of advice differed from this; participants said they would only really use it for quick tips such as re-pressurising the boiler.

# Conclusions and recommendations



# Recommendations

The focus groups revealed some of the specific challenges faced by FTBPs and so a marked need to better prepare young people before they begin paying bills.

- More effort should be made to **increase education and understanding around bill paying**. This should be provided by trusted, independent organisations like CSE, as well as youth-specific charities (e.g. SOSUK and MoneyReady) with relevant training, and government.
- Key topics for information provision include:
  1. Understanding and choosing an energy provider and/or tariff, including variable vs fixed
  2. Options for various bill packages, so young people (particularly students) are able to make a more informed decision about all-inclusive packages
  3. Information on different types of tariffs and heating options
  4. Advice on splitting bills in a shared house
  5. Energy consumption and cost of different heating options
  6. How to read a meter
- Whilst students and care leavers face some of the same challenges, they are distinct demographics that also encounter **challenges unique to their situation**. This must be taken into account when developing and disseminating resources.
- Outreach should focus on **providing training for care leavers' personal advisors or youth advisory boards**, so that they have the energy awareness and literacy to support their young people and signpost to other relevant services and support.



# Recommendations for energy advice provision

- Young people would benefit from a **handbook designed for first-time bill payers**. This should include a checklist of their tasks and responsibilities before moving in such as choosing an energy provider and tariff, as well as common obstacles.
- Social media (particularly **Instagram and TikTok**) could be highly effective platforms for distributing advice from reputable organisations, and for **promoting the services** of advice organisations such as the Centre for Sustainable Energy.
- Young people were open to using a **text advice line**, including **WhatsApp**, and emphasised the benefit of 1-to-1 support.
- There is a lot of information and energy advice online, much of which is false, bad advice, or a scam. Young people are aware of this, but it makes seeking credible information challenging. Government should support and advertise a **free, national, independent energy advice organisation**.

# Areas for further research

- **Care leavers** – this research has exposed some of the obstacles they encounter and specific support required, as well as a general lack of consideration of their distinct experiences and position of vulnerability.
- **When advice provision should be given** or windows of opportunity – to ensure that support is provided at a time they feel they are able to digest and act on it.
- **All-inclusive bill packages** – including the financial and non-financial impacts, and other risks they carry.
- **Asynchronous vs synchronous** energy advice provision – benefits and drawbacks of each, generational differences in preferences.
- **Different types of young people** beyond care leavers and students – e.g. non-students living independently, working and non-working young people.
- **Young people and smart meters**, since this was not a key topic of the current project – including extent of understanding, benefits and drawbacks of smart meters for young people, and issues around smart meter refusals.



We're a charity supporting people and organisations across the UK to tackle the climate emergency and end the suffering caused by cold homes.

[cse.org.uk](https://www.cse.org.uk)