



For a bill on access to energy for all in housing and mobility in France

Policy brief



The paper was commissioned by CMW (Carbon Market Watch) as part of the LIFE Effect project (LIFE23-GIC-BE-LIFE EFFECT).



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Publication date:

March, 2026

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Executive summary

While the slow transition of the housing and mobility sectors is affecting the purchasing power of households and their ability to find housing and travel, the needs to finance their transition and thus strengthen French energy sovereignty amount to **tens of billions of additional euros per year by 2030**. New means of financing are essential but, while households are already the main contributors to energy taxation in France, **the implementation of new taxes should not be done before making sustainable solutions accessible to vulnerable households (i.e. the lowest to intermediate income categories already under strong financial constraints and dependent on fossil fuels)**. This is a major and priority issue in order to meet the concrete needs of households (comfortable housing and easy travel), while preserving their purchasing power (so as not to have to arbitrate with daily activities and expenses) and in a logic of social justice.

Reconciling these imperatives requires adopting an overall vision, guided by several guidelines:

- **Improve housing conditions and mobility for households**, particularly vulnerable ones, by removing economic barriers to deep renovations and alternatives to the combustion-engine vehicles.
- **Ensure access for all to energy in housing and mobility** by amortizing the price signal on the energy bills of vulnerable households in the short term.
- Ensure that the financing effort is borne by **the actors who have the financial and material capacity and who have polluting activities**.

To carry this overall vision, réseau Cler, Réseau Action Climat, Secours Catholique-Caritas France and T&E France propose the presentation of a **bill on access to energy for all in housing and mobility**, linking together:

- **Financing needs in the housing and mobility sectors**, quantifying investments as well as compensations for vulnerable households facing increasing energy bills.
- **Tools to democratize sustainable solutions and compensate for rising bills of vulnerable households**, including by defining and implementing the French Social Climate Plan and a "temporary support for energy access".
- **Means to finance the measures**, to be grouped together in a "**solidarity fund for energy**", in particular by creating **new own resources**, integrating **more social justice into existing mechanisms** and using the **resources generated by the European Emissions Trading System for road transport and buildings (ETS2)**.

Very high needs to finance the energy transition and support households

While most fossil fuels consumed within the European Union (EU) come from outside the continent and nearly 60% of the energy consumed in France is of fossil origin [1], strengthening French and European energy sovereignty is a major challenge. To reduce fossil fuel imports, the levers to be activated are, in the short term, the deep renovation of housing and the deployment of alternatives to combustion-engine vehicles and, in the long term, the achievement of carbon neutrality [2]. These levers can also make it possible to meet the concrete needs of households, whether it is to live in comfortable housing and to move easily for their professional and personal activities, without paying excessively high energy bills or having to give up other activities or expenses.

To achieve these objectives, the financing needs are very important. Thus, to achieve carbon neutrality, France must double its annual investments, i.e. increase them by €82 billion/year in 2030 compared to 2024 [3], according to the French Multiannual Strategy for Financing the Ecological Transition (SPAFTE). Regarding housing and mobility, two sectors that weigh heavily on households' wallets (9.3% of their budget in 2024 [4]), the need for additional investments by households in 2030, compared to 2024, is estimated by the SPAFTE at **€19 billion/year for the renovation of residential buildings and €11 billion/year for the purchase of low-carbon private vehicles** (mainly electric) [5]. Public funding will have to be mobilised mainly to compensate for a lack of incentives (profitability and regulation) and of household financing capacity (in particular the poorest 30% of households) [6].

In this context, additional financing resources are essential to ensure that the trajectory of energy-climate investments and that of financing, particularly public funding, is coherent. However, the implementation of new financing tools must consider several observations:

- **Millions of vulnerable households cannot afford to access durable solutions for heating and travel.** For example, in 2023, 3.1 million households were in a situation of energy poverty [7] and more than 1 in 4 people of driving age (15 out of 53 million) in a situation of mobility poverty in France [8].
- **Households are highly impacted by energy prices** (increase in their average energy bill of around 3% between 2023 and 2024, and even 12% on housing [9]) **while bearing the bulk of energy taxation** (contribution to 59% of energy tax revenues in 2023 [10]). However, energy taxes, and the parafiscal system of white certificates (CEE), have increased **by more than €20 billion/year between 2013 and 2023** with an impact of hundreds of euros per year on households bills, but only a **small part (around 20%) of the increase has been redistributed to households** to help them access alternatives to fossil fuels [11]. In addition, **rises in energy taxation are planned by 2028**, via several mechanisms [12] such as ETS2. To take the example of the latter, designed to apply a price signal on fossil fuels, an increase in energy prices of around 11 to 13% for gas and 10 to 11% for fuel could occur [13], which is why it is essential to deploy targeted compensatory measures thanks to the revenues generated.

A delay in accessing alternative solutions

that requires amortizing the price signal for vulnerable households in the short term

Due to a lack of investment, particularly public investment, and sufficient support policies, **sustainable solutions are currently not accessible to all households.**

Regarding the mobility sector, for example, **only a quarter of the population living in isolated municipalities or peri-urban suburbs had the choice between several modes of transport in 2023** [14], with very often (more than 80% of cases) the car as the only possible mode of travel. In the housing sector, the worst-performing dwellings [15] represent about 3.9 million main residences in January 2025 (12.7% of the total) [16], of which nearly 1.5 million are occupied by households with very low and low incomes (up to the 2nd income quintile) and about 2.1 million are heated by gas and heating oil [17].

Under these conditions, it would be counterproductive to apply a price signal to vulnerable households that do not have the means to absorb a further rise in prices and/or to access sustainable solutions for heating and travel, at the risk of generating an increase in inequality and precariousness as well as a rejection of energy-climate policies.

It would therefore be necessary to protect these households, by amortizing the price signal in the short term, while helping them to reduce their energy consumption and bills by investing in their energy transition, so that they no longer have to amortize the price signal in the medium term.

With this in mind, in order to support vulnerable households in the face of the entry into force of ETS2 in 2028, France should have obtained, on the basis of its Social Climate Plan, financial support from the European Social Climate Fund from 2026 (until 2032). However, its deployment is blocked due to the non-transposition of ETS2 and its amount is insufficient (€86.7 billion at EU level between 2026 and 2032, including €1.2 billion/year for France) with regard to the necessary investments and compensatory measures (e.g. budget of €3.6 billion for the MaPrimeRénov' scheme in 2026 [18], i.e. 3 times more than the total amount planned for the Plan).

Recommendations

Present a bill linking needs, tools and means to finance and support households in the transition

The transformation of lifestyles and public policies brought about by the energy transition, in particular for the housing and mobility sectors that most directly affect households, must lead to the adoption of an **overall vision**, within a global and coherent plan identifying:

- **Financing needs**, including investments in housing and mobility as well as compensation for vulnerable households exposed to increases in energy bills, in order to meet the concrete needs of households (comfortable housing and easy travel).
- **Tools to democratize sustainable solutions** in housing (e.g. MaPrimeRénov' "major renovation path") and mobility and to **compensate for increases in bills of vulnerable households**.
- The **financial resources** already planned (e.g. ETS2) or to be created.

This overall vision could be achieved in the short term by the presentation of a **bill on access to energy for all in housing and mobility**.

A bill in three inseparable parts

1. Financing needs for the transition to be quantified

The quantification of households' investment and support needs in housing and mobility could be based on several reports published in recent years [19], by isolating the share of investments needed for households in these two sectors (see the figures from the SPAFTE 2025 mentioned on page 3).

In addition, it would be essential to quantify the compensation needs of vulnerable households in the face of the induced effects of the transition, in particular the increases in past and future energy bills. Several reports [20] again provide support for this work. For example, the Rexecode Institute estimates that, to compensate for the additional cost due to ETS2 for the first three and five income deciles, respectively €1.2 billion/year and €2.1 billion/year would be necessary [21].

2. Tools to invest in and democratize sustainable solutions in housing and mobility

Through this bill, our organizations are proposing

the following tools, making deep renovations and alternatives to the combustion-engine vehicles accessible, as well as protecting vulnerable households from rising energy bills:

- **The Social Climate Plan**, which is provided for by European law. This new Plan could make it possible to strengthen relevant tools such as MaPrimeRénov' "major renovation path", social leasing, the energy voucher, etc. To be relevant, it must be topped up by France beyond the initially planned envelope and be made permanent after 2032.
- A **"temporary support for energy access"**, consisting of a monthly or annual direct payment to vulnerable households, to enable them to face rising energy bills [22].

3. New financial resources to be deployed to meet needs

In the measures to be included in the bill, our organizations propose to:

- **Establish a "solidarity fund for energy"**, which would consist of a dedicated extra-budgetary fund that would be supplemented by the new financial means created as well as the revenues of existing mechanisms, such as ETS 1 and the "contribution climat-énergie" (also known as the "French carbon tax"). With the objectives of investing to democratize sustainable solutions and to compensate for the increases in energy bills of vulnerable households, the creation of this fund would guarantee readability, transparency and good governance. The German fund "Klima- und Transformationsfonds" (KTF) [23], which is supplied by ETS 1 revenues, could serve as an inspiration in this context.
- **Create new own resources**, by making the financing effort borne by actors who have the financial and material capacity to absorb the price signal and access alternatives [24] (e.g. taxation of the carbon-intensive financial assets of wealthy households) and by economic actors with a significant responsibility for carbon emissions (e.g. taxation of large companies in the fossil fuel sector).

- **Resize existing measures**, in particular to make them fairer (e.g. in housing, prohibition for energy suppliers to pass-on the cost of CEE to the bills of the lowest income households).
- **Use the resources stemming from ETS2**, which would generate significant revenues for France, of at least €6.5 billion per year on average [25]. Provided that the price signal is adequately applied (i.e. by amortizing its effect on vulnerable households), ETS2 could accelerate the transition of the housing and mobility sectors, and thus strengthen French energy sovereignty. In addition, in a context of decreasing public funding for the transition, ETS2 revenues must finance policies favourable to the climate and energy transition, as required by European legislation [26], which is an advantage if they are prioritised for vulnerable households.

[1] Report "[La souveraineté énergétique à l'épreuve des faits](#)", Réseau Action Climat, February 2026

[2] The EU and France have set themselves the goal of achieving carbon neutrality by 2050, with the intermediate milestone of reducing their greenhouse gas emissions by 55% and 53.2% respectively (cf. draft [French National Low-Carbon Strategy](#)) in 2030 compared to 1990.

[3] "[Stratégie pluriannuelle des financements de la transition écologique \(SPAFTE\) – Édition 2025](#)", French Directorate General of the Treasury, October 2025

[4] This means an average household energy bill of around €3,700 in 2024. Source: "[Bilan énergétique de la France pour 2024 - Données définitives](#)", SDES, January 2026

[5] "[Stratégie pluriannuelle des financements de la transition écologique \(SPAFTE\) – Édition 2025](#)", French Directorate General of the Treasury, October 2025, page 27

[6] Note "[Investissements bas-carbone des ménages : quelle part pourrait être réalisée sans soutien public ?](#)", CGDD, August 2025

[7] "[Tableau de bord de l'ONPE 2025](#)", French National Observatory of Energy Poverty, November 2025

[8] "[Baromètre des mobilités du quotidien](#)", Wimoov, 2023

[9] "[Bilan énergétique de la France pour 2024 - Données définitives](#)", SDES, January 2026

[10] "[La fiscalité environnementale en France – État des connaissances en 2025](#)", SDES, February 2026

[11] Article "[Réorienter la taxe carbone pour baisser les émissions... et les factures ?](#)", Institut Rousseau, October 2025

[12] See the position paper "[Comment financer la transition énergétique ?](#)", réseau Cler, March 2025

[13] Report "[La place de la fiscalité de l'énergie dans la politique énergétique et climatique française](#)", French Court of Auditors, September 2024, page 75

[14] Report "[Mobilités – Avançons ensemble ! Volet 1](#)", Réseau Action Climat, July 2025

[15] Labels F and G of the energy performance certificate.

[16] Study "[Le parc de logements par classe de performance énergétique au 1^{er} janvier 2025](#)", French National Observatory for Energy Renovation, November 2025

[17] Ibid. Cf. file "[Données complémentaires relatives à la performance énergétique des logements au 1er janvier 2025](#)"

[18] Article "[MaPrimeRénov' : le dispositif, suspendu en janvier faute de budget, sera relancé « dans quelques jours », annonce le ministre du logement](#)", Le Monde, February 2026

[19] For example, the SPAFTE (see footnote 3), the report "[Les incidences économiques de l'action pour le climat](#)" by J. Pisani-Ferry and S. Mahfouz, the "[Panorama des financements climat annuel](#)" of I4CE or the report "[Road to Net Zero](#)" of Institut Rousseau.

[20] For example, page 3 of réseau Cler's position paper "[Comment financer la transition énergétique ?](#)" or the article "[Réorienter la taxe carbone pour baisser les émissions... et les factures ?](#)" of Institut Rousseau

[21] For a hypothesis of an ETS2 price of €50/tCO₂. Source: note "[ETS 2 : un mécanisme d'harmonisation des prix du carbone aux contours flous](#)", Rexecode, July 2025

[22] For practical details, see for example: position paper "[Comment financer la transition énergétique ?](#)", réseau Cler, March 2025

[23] Report "[The study on the EU ETS revenue use for social justice and climate neutrality in the context of Social Climate Fund and ETS2](#)", LIFE Effect, 2025, page 13

[24] For example, see Table 3 on page 38 of the [SPAFTE 2025](#), which shows that all households with a standard of living above the 8th decile have a significant financial capacity (above €40,000).

[25] Amount calculated for the period 2027–2032, assuming a price per tonne of carbon of €50. This amount is to be recalculated following the postponement of the implementation of ETS2 from 2027 to 2028 decided at European level at the beginning of 2026. Source: Infographic "[L'ETS2 – Carburant pour les gilets jaunes ou moteur de la transition verte ?](#)", Institut Jacques Delors, October 2025

[26] Article "[Auctioning of allowances](#)", European Commission



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