



centre for  
sustainable  
energy

# Energy Best Deal Evaluation 2016/17 campaign

Final Report to Citizens Advice

31 August 2017

Lead Author and contributing author:

Nicky Hodges

Daisy Goaman

# Executive summary

Key findings for the evaluation of the Energy Best Deal (EBD) and the Energy Best Deal Extra (EBDx) programme in 2016-17 are presented, followed by recommendations for Citizens Advice.

## Key findings

### Programme reach

- 10,789 clients attended EBD group sessions, compared with 14,153 in 2015/16.
- 4,513 frontline workers attended EBD group sessions, compared with 5,905 in 2015/16
- The training sessions were conducted over a shortened 5 month time period, January – May 2017.
- 5,325 clients attended individual EBDx appointments.

EBD group sessions reached high numbers of older consumers and people on low incomes who find energy bills a strain:

- 78% of EBD consumers had a household income of less than £18,000 a year.
- 49% of EBD consumers were over 60 (with 11% over 80).
- Energy bills posed a worry or a strain for 59% of EBD consumers: over half had never switched energy supplier except for when moving home and 32% had never switched supplier or tariff.

One-to-one EBDx appointments reached, on average, a slightly younger group than EBD sessions.

- The most common age group to take up EBDx appointments was those aged 40-59.
- 89% of those attending EBDx appointments were not in employment, with most either not working due to retirement, long term illness or disability or unemployment.

### Switching Energy Supplier and Tariff

After attending an EBD group session, or EBDx appointment, around half of consumers interviewed reported they had looked for a better deal.

- 52% of consumers who attended an EBDx appointment had looked for a better deal
- 43% of those who attended EBD group session had looked for a better deal
- 46% of those who had experience of switching supplier had looked for a better deal
- 38% of consumers who had no experience of switching supplier had looked for a better deal

A majority (84% of EBD consumers and 82% of EBDx consumers) of those who had found a better deal had switched to it

- The average self-reported annual savings on energy bills achieved by consumers following EBD sessions are £260 and following EBDx appointments £206.
- Perceived time and hassle of switching remains an important barrier to people switching.

- After attending an EBD session, 15% of those who hadn't switched told us they needed further help with switching
- After attending an EBDx appointment, 6% of those who hadn't switched told us they needed further help with switching.

## **Switching payment method**

Three quarters of those who said they were happy with their current payment method paid by direct debit.

The numbers of consumers switching payment method following an advice session or appointment is low:

- 8% of consumers switched payment method following an EBD session
- 13% of consumers switched payment method following an EBDx appointment

Amongst those who had attended EBDx appointments, 11% of those who have not changed payment method wanted to stick with prepayment.

## **Income maximisation**

EBDx appointments proved particularly successful in boosting uptake of benefits and entitlements.

- 21% of EBDx consumers and 12% of EBD consumers had applied for the Warm Home Discount following advice provided
- 22% of EBDx consumers had applied for additional benefits or tax credits since their appointment. The most common benefit applied for was Personal Independence Payment (PIP).

## **Energy efficiency**

The campaign appears to have successfully encouraged consumers to take action to save energy at home

- 40% of EBD consumers and 31% of EBDx consumers told us they have taken action to save energy prompted by the advice given
- No cost behavioural measures, such as turning off lights and appliances or changing temperature controls, are the most frequently reported types of actions taken (by 87% of EBD consumers and 86% of EBDx consumers)
- With follow-up interviews conducted in late spring, many consumers had already turned their heating off with the warmer weather. Apart from such seasonal adjustments to heating, the most common reason people gave for changing their heating practices was to save money.

## **Frontline Workers**

The EBD sessions have successfully reached 4,513 frontline workers working across a wide range of specialist advice providers. Just under a third of front line workers reached are local Citizens Advice staff or volunteers.

89% of frontline workers interviewed felt the training helped them provide more accurate or detailed help and advice.

- 42% of frontline workers had since provided advice on finding the best deal on energy: of those, 60% told us the EBD session's coverage of this topic had been useful
- 39% of frontline workers had since provided advice on different ways of paying for energy: of those, 63% found the EBD session's coverage of this topic useful

Based on self-reported figures, on average, each frontline worker has since provided advice on energy-related topics to 16 clients since attending an EBD session.

## Recommendations

The following recommendations are intended to strengthen any future delivery of the EBD and EBDx programmes to achieve their intended outcomes.

### EBD programme

- In planning future phases of the EBD programme, think about routes to reaching private tenants and young people to attend group sessions. It is suggested this may be via the development of partnerships with different organisations, including student organisations and organisations advising or advocating on behalf of private renters. NUS and Advice4renters are both members of the End Fuel Poverty Coalition.
- Draw on existing EBD facilitator good practice and other resources to support facilitators to tailor the EBD session more around different audiences.
- Develop a more pro-active approach to identify particularly vulnerable consumers (including those using pre-payment meters) who attend EBD sessions to signpost them to a follow-up EBDx appointment. This is likely to improve the chances that such consumers follow through on switching – as well as to access other forms of support.
- Continue to sustain the emphasis on providing switching support and the value-added linkage with promoting the priority services register and the warm home discount.
- Consider whether the 'switching' element of the EBD presentation can be enhanced to incorporate an interactive demonstration of the switching process using a price comparison website to help demonstrate the relative simplicity of the process.
- Linked to the above, the EBD programme needs to continue to challenge perceptions that switching is a hassle and time consuming, which remain key barriers to action. Include reference to the switching guarantee scheme to provide reassurance that any 'hassle' will be minimised.
- Emphasise the value in considering switching to a different provider. Again, reference to the switching guarantee scheme may be helpful. This is to address an apparent tendency to stick with the same supplier, which may be limiting consumer's ability to benefit from the best available rates. This may need to be supported by providing facts on the rates offered by smaller new entrant suppliers.
- Review the balance of behavioural messages being promoted in EBD sessions around heating and energy efficiency. This is particularly important given the prevalence of older people

attending sessions. Make sure that the importance of heating the home to a safe temperature is not undermined by an over-emphasis on avoiding waste and saving money.

### **Front-line workers**

- In delivery of EBD training sessions to a principally frontline worker audience, consider including some more ‘training the trainer’ type inputs on how they can integrate this advice with their existing approach to supporting their clients.
- For frontline worker focused sessions, consider developing advice on other topics identified as areas where more input would be welcomed. In follow-up interviews, these included: supporting consumers with incorrect billing; hidden debts; grant schemes, and; tenancy agreements.
- Consider an increased emphasis on delivering advice relating to smart meters and how vulnerable consumers can realise the benefits from them. This should draw on the growing body of evidence covering how vulnerable consumers can benefit from smart metering. This recommendation is also relevant for consumer-facing support. However, it is likely to be particularly important that advisors from a range of organisations are able to provide accurate and helpful information to their clients on smart meters.

### **EBDx programme**

- The EBDx programme should be continued. It is as an important added-value service which reaches particularly vulnerable consumers and provides them with a more personalised form of support, overcoming barriers to their engagement with the energy sector and relevant schemes.
- The EBDx programme management should consider clarifying minimum expectations of EBDx appointments. Processes for ongoing checking of the quality of appointments should be reviewed. This recommendation is intended to ensure that vulnerable consumers attending EBDx appointments benefit from the value-added offered by well-delivered appointments. Supporting measures, such as coaching by experienced champions, could support the achievement of more consistent minimum standards

### **Wider recommendations**

- Low rates of applications for grants for heating and insulation highlight the importance of reaching those most in need with schemes such as the updated ECO Help to Heat Scheme. Targeting eligible consumers and ensuring that frontline workers are equipped with the knowledge of eligibility criteria, along with how to help consumers apply could improve this.
- Support for fuel poverty needs to include younger households, and private renters. Regulations requiring rental properties to reach EPC or above by April 2018 point to positive changes. As this report highlights that private-renters are missed by fuel poverty support, importance should be placed on supporting landlords to achieve this standard, and enforcing the regulation. This is an important area for Citizens Advice to continue to influence government so that the regulations prove effective.

# Contents

Executive summary .....	ii
Key findings .....	ii
Recommendations .....	iv
<b>1 Introduction .....</b>	<b>1</b>
1.1 Purpose of this Report.....	1
1.2 Energy Best Deal Group Sessions .....	1
1.3 Energy Best Deal Extra One-to-one Appointments .....	1
<b>2 Evaluation Methodology.....</b>	<b>2</b>
2.1 Scope and Approach.....	2
2.2 Data Collection and Analysis.....	2
2.3 Sample achieved and interpreting results .....	3
<b>3 Energy Best Deal - Consumers .....</b>	<b>4</b>
3.1 Introduction .....	4
3.2 Consumers reached.....	4
3.3 Immediate outcomes for consumers .....	11
3.4 Consumer actions and outcomes in follow up to the EBD session .....	12
3.5 Switching supplier or tariff .....	14
3.6 Switching payment method .....	19
3.7 Income maximisation .....	20
3.8 Energy efficiency .....	21
3.9 Heating practices.....	23
3.10 Changes in consumer’s comfort levels and ability to manage bills .....	24
3.11 Further Advice Sought.....	26
<b>4 Energy Best Deal Extra Consumers .....</b>	<b>27</b>
4.1 Introduction .....	27
4.2 Consumers reached.....	27
4.3 Consumer issues covered in EBDx appointments.....	29
4.4 Switching Suppliers or Tariffs .....	30
4.5 Switching payment method .....	31
4.6 Income Maximisation .....	33
4.7 Energy efficiency .....	34
4.8 Heating practices.....	35

4.9	Changes in ability to manage bills and comfort levels.....	36
<b>5</b>	<b>Front-line workers.....</b>	<b>40</b>
5.1	Front line workers reached .....	40
5.2	Building commitment and capacity to provide advice to clients .....	42
5.3	Advice delivery .....	43
5.4	Clients indirectly reached .....	44
5.5	Views on other topics to cover in future .....	45
<b>6</b>	<b>Discussion.....</b>	<b>46</b>
6.1	Introduction .....	46
6.2	Consumers reached by EBD and EBDx .....	46
6.3	Switching suppliers and tariffs.....	47
6.4	Switching payment method .....	48
6.5	Income maximisation .....	48
6.6	Heating practices.....	48
6.7	Ability to manage bills and self-reported changes to health .....	49
6.8	Frontline workers' ability to delivery energy-related advice to clients.....	49
<b>7</b>	<b>Recommendations.....</b>	<b>50</b>
7.1	EBD programme .....	50
7.2	Front-line workers .....	51
7.3	EBDx programme .....	51
<b>8</b>	<b>Appendices.....</b>	<b>52</b>

# 1 Introduction

## 1.1 Purpose of this Report

Citizens Advice delivers a family of energy advice projects, including the Energy Best Deal (EBD) and Energy Best Deal Extra (EBDx) programme funded by the Warm Homes Discount (WHD).

Energy Best Deal is a client campaign developed by Citizens Advice with Ofgem that helps clients to:

- Reduce their energy cost by switching tariff, supplier or payment method
- Know where to go for help if they are struggling to pay energy bills
- Save money by using less energy at home

The purpose of this evaluation is to contribute to understanding of the impact achieved by these projects, for reporting to Ofgem.

The Centre for Sustainable Energy (CSE) has undertaken annual independent evaluations of the EBD programme since 2008. Over that time the EBD programme has expanded to include EBDx, a programme of one-to-one advice sessions.

## 1.2 Energy Best Deal Group Sessions

These are group training sessions delivered to frontline workers and consumers, by a number of delivery partners, including local Citizens Advice offices.

## 1.3 Energy Best Deal Extra One-to-one Appointments

These are one-to-one advice sessions delivered by local Citizens Advice, predominantly at Citizens Advice offices.

## 2 Evaluation Methodology

### 2.1 Scope and Approach

The evaluation covers:

- EBD group sessions, January - May 2017
- EBDx appointments, January - March 2017

The evaluation focuses on outcomes realised by consumers who attended EBD sessions and EBDx appointments. It also explores the outcomes realised by frontline workers. The research considers the outcomes achieved in relation to key areas of interest:

- Reaching a diverse range of consumers, including individuals who are particularly vulnerable to detriment in the energy sector
- Switching suppliers and tariffs
- Switching payment method
- Income maximisation
- Energy efficiency
- Heating practices
- Comfort levels and ability to manage bills
- Supporting front line workers to provide energy advice to their target client groups.

### 2.2 Data Collection and Analysis

The evaluation draws on the following forms of data:

- Client data collected and stored by Citizens Advice. This includes some information on consumer demographics.
- Questionnaire self-completed by frontline workers and consumers at the end of EBD advice sessions. This captured initial feedback on the session and intended follow-up actions. Consumers attending EBDx appointments were not asked to complete a questionnaire.
- Semi-structured telephone interviews conducted by the evaluation team with a sample of consumers and front line workers. The questions asked differed for EBD consumers, frontline workers and EBDx consumers to reflect the different roles and services experienced.
- CSE researchers entered telephone interview responses into Survey Monkey online. Some of these calls were recorded with the permission of the respondent and subsequently reviewed to draw up case studies of their situation. All consumers' and front line workers' responses are anonymised.
- Quantitative data has been analysed using Microsoft Excel: descriptive statistics are used to describe who was reached by the intervention and summarize the outcomes. Case studies of individuals interviewed in follow up calls are included to illustrate more qualitatively the impact of EBD sessions and EBDx appointments for consumers.

## 2.3 Sample achieved and interpreting results

The following section explains the approach used to capture consumers' and frontline workers' views and report these in the analysis.

Consumers and frontline workers who attended EBD sessions were able to self-select whether to self-complete a written feedback form. The response rate was 43% amongst consumers and 56% amongst front-line workers. At the end of the form, they were invited to provide a name and phone number to participate in a follow-up evaluation phone call. Consumers who attended an EBDx appointment were asked at the appointment if they were willing to be contacted by telephone at a later date for evaluation purposes. Via these means, 7% of EBDx consumers, 14% of EBD consumers and 16% of frontline workers respectively gave initial consent to receive a follow-up call as part of the evaluation.

A set of quota targets for achieved follow-up interviews for each set of attendees was determined, to be drawn from all those who had given their consent. Incorrect phone numbers, no answer after minimum 3 attempts and declines at the time of calling contributed to non-responses. The actual numbers achieved are shown in Table 1 below.

The nature of the sampling approach, involving self-selection and a quota sample, means that no statistical significance can be associated with the findings. The findings nevertheless provide a useful picture of the views of some of those reached. There is likely to be some bias in favour of those who valued the course more highly. Table 1 provides a detailed picture of the achieved sample.

**Table 1: Total attendees and questionnaire responses**

	EBD Consumer	EBD Frontline Worker	WHD EBDx Consumer
Total attendees	10,789	4,513	5,325
Self-completed questionnaires	4621 (43% response rate)	2521 (56% response rate)	n/a
Number of respondents giving consent to participate in follow-up call for evaluation purposes	708 (7% of all attendees)	721 (16% of all attendees)	771 (14% of all attendees)
Target number of follow up calls	200	170	200
Follow up phone interviews	201 (1.9% of total attendees)	151 (3.3% of total attendees)	157 (2.9% of total attendees)

## 3 Energy Best Deal - Consumers

### 3.1 Introduction

This chapter reports on the consumers reached by the EBD programme – that is, those who attended group sessions. It also reports on the outcomes reported by consumers, both immediately following the session and a few weeks later, in the follow-up interview. 201 follow up interviews have been conducted.

### 3.2 Consumers reached

10,789 consumers were reached by EBD advice sessions, of whom 4,621 had completed a questionnaire. The analysis provided below is based on this set (43% response rate).

People who are of pensionable age, who are disabled or chronically sick or have a long-term medical condition, as well as people with additional communication needs are eligible to receive priority services from their supplier. Households with a child aged under five may also be eligible for priority services from their supplier, as may others in vulnerable situations. Eligibility for heating benefits (particularly the warm home discount) is also based on low income and receipt of certain means-tested benefits. The EBD service includes advice on eligibility for priority services and the warm home discount.

The EBD programme reached high proportions of groups likely to be eligible for priority services and for heating benefits, including older people, disabled people and people with long term health conditions and low income households. The programme also reached high proportions of women and people from Black and Asian backgrounds. The programme reach is set out in further detail below.

As shown in

Table 2, 49% of consumers reached are 60 or over, the program has effectively reached an older age group. In 2003, households with somebody over 75 were the second most likely to be in fuel poverty, by 2015 fuel poverty in this group had fallen. Households most likely to be in fuel poverty in 2015 are those with all members age under 24<sup>1</sup>. This age group comprises 1% of those reached by EBD services.

---

1

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/623108/Fuel\\_Poverty\\_Statistics\\_Report\\_2017.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/623108/Fuel_Poverty_Statistics_Report_2017.pdf)

**Table 2: Age of EBD consumers**

Age	EBD consumers	% consumers (total responses = 4403)
Under 20	48	1%
20-39	1063	24%
40-59	1152	26%
60-79	1653	38%
80 or older	487	11%

44% (1899) of consumers reached are retired (see Table 3), 19% (830) have a long term health condition. As Table 4 shows, 297 (40% of carers) are caring for someone with a long term illness and 286 (38% of carers) care for children under 5.

**Table 3: Current situation of EBD consumers**

Consumer situation	EBD Consumers	% consumers (total response = 4325)*
Retired	1899	44%
Long Term Health Condition	830	19%
Unemployed	708	16%
Carer	602	14%
Working part time	548	13%
Disabled	538	12%
In receipt of Personal Independence Payment (PIP) or Disability Living Allowance (DLA)	458	11%
Working full time	405	9%

\*Consumers were able to give more than one response

**Table 4: Caring responsibilities of consumers attending EBD sessions**

Cares for	EBD consumers	% of EBD Consumers (total responses =748)
Someone with a long term illness	297	40%

Children under 5	286	38%
Children between 5-16	269	36%

Homeowners are the largest group of consumers reached by EBD, at 41% of those reached. Nonetheless, this is lower than their share of this tenure in England, which is above 60%. Social housing tenants make up double the proportion of consumers reached by EBD than would be expected, if this were directly in line with the proportion of social rental households in England. This is summarised in Table 5. This may reflect higher levels of need amongst social housing tenants and/or a higher likelihood of social housing tenants seeking advice from their local Citizens Advice office. By contrast, private renters make up 14% of consumers reached, whereas private renters comprise 20% of all households in England. Given established evidence that private renters are the most likely group to experience fuel poverty<sup>2</sup>, it would appear that this group is under-reached by the EBD programme.

**Table 5: Housing Tenure Profile of Consumers Reached**

Tenure type	EBD Consumers	% of EBD consumers (total response = 4312)	UK average (households) English Housing Survey 2015/16
Own (with or without mortgage)	1755	41%	62.9%
Rent from council	891	21%	7.0%
Rent from housing association	798	19%	10.2%
Rent privately	584	14%	19.9%

72% (3132) of consumers reached are female.

EBD advice sessions have reached a greater share of people from Black, Asian or 'other' ethnic backgrounds than would be expected from overall national representation of these groups, as shown in Table 6.

<sup>2</sup>

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/623108/Fuel\\_Poverty\\_Statistics\\_Report\\_2017.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/623108/Fuel_Poverty_Statistics_Report_2017.pdf)

**Table 6: Consumers reached, by ethnic background**

	EBD consumers	% EBD consumers (total responses = 4302)	GB profile (%) (Census 2011)
White	3436	80%	86.7%
Asian or Asian British	383	9%	2.4%
Black or Black British	280	7%	3.1%
Any other background	144	3%	0.9%
Mixed	48	1%	2%
Chinese	11	0%	0.7%

The EBD programme successfully reached low income households, with 78% (2513) of consumers having a weekly household income of less than £375 per week (£18,000 per annum), see Figure 1. These households are in the lowest three income decile groups in the UK.<sup>3</sup> Joseph Rowntree Foundation minimum income standards calculate that to reach a decent standard of living, a family of four needs an annual income of £40,800, and a couple of pension age needs an annual income of £17,900<sup>4</sup>. With this in mind, it can be concluded that a large majority of the consumers reached are on a low income.

<sup>3</sup><https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/adhocs/006770grosshouseholdincomebyincomedecilegroupukfinancialyearending2016>

<sup>4</sup> <https://www.jrf.org.uk/report/minimum-income-standard-uk-2017>

Figure 1: Annual household income of EBD consumers (total responses = 3214)

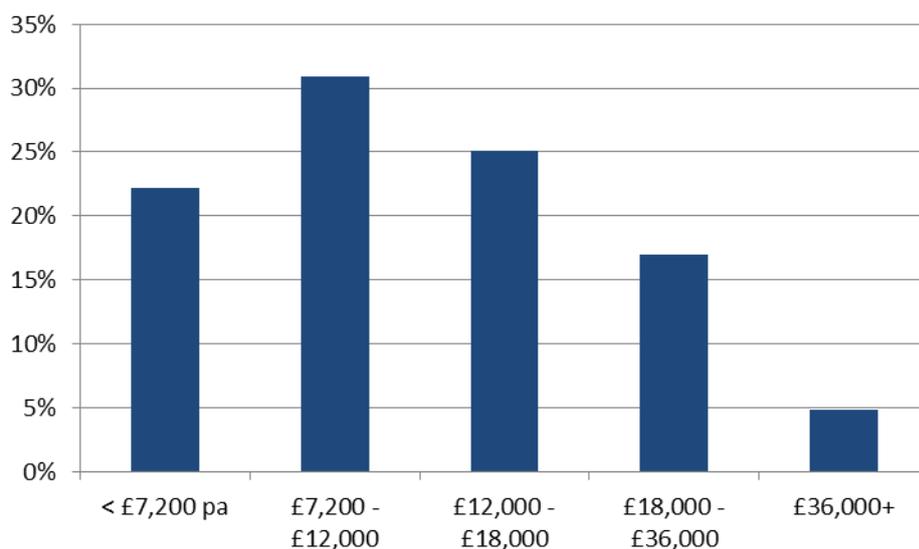


Table 7: Past switching behaviour of EBD consumers

	Switched supplier (except for when moving house)	% consumers (total response = 4504)	Switched tariff with same supplier	% EBD consumers (total response = 4409)
No	2338	52%	2262	51%
Yes	2166	48%	1399	32%

Over half (52%, 2338) of consumers said they had never previously switched energy supplier before the session, except for when moving house, see Table 7. Over half of consumers also told us they have never previously switched tariff with the same supplier (51%). These figures are in line with Ofgem consumer engagement survey finding (in 2016, 51% of consumers had never switched either their gas or electricity)<sup>5</sup>.

Reasons given for not switching included:

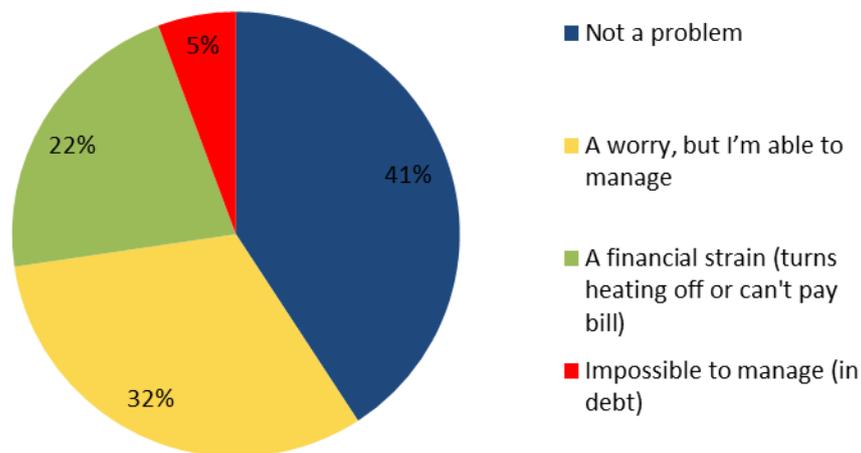
- Being happy the current supplier was providing a good deal (957, 38% of consumers)
- Not knowing how to find the best deal (823, 32% of consumers)
- Concerns that switching would be a disruption (543, 18% of consumers)
- Not being responsible for the bills (including other householder, or landlord is responsible)

Figure 2 shows that 59% (2564) of consumers said they experienced difficulties with affording their energy bills, with 5% (244) of consumers stating that they find it impossible to manage and are already in debt. A sizeable share of those reached (940, 22%) find it a financial strain and resort to coping mechanisms, such as turning the heating off to try to keep their bills lower. These findings show that the EBD programme is reaching people who need most help with finding ways to manage

<sup>5</sup> <https://www.ofgem.gov.uk/publications-and-updates/consumer-engagement-energy-market-retail-market-review-2016-survey-findings>

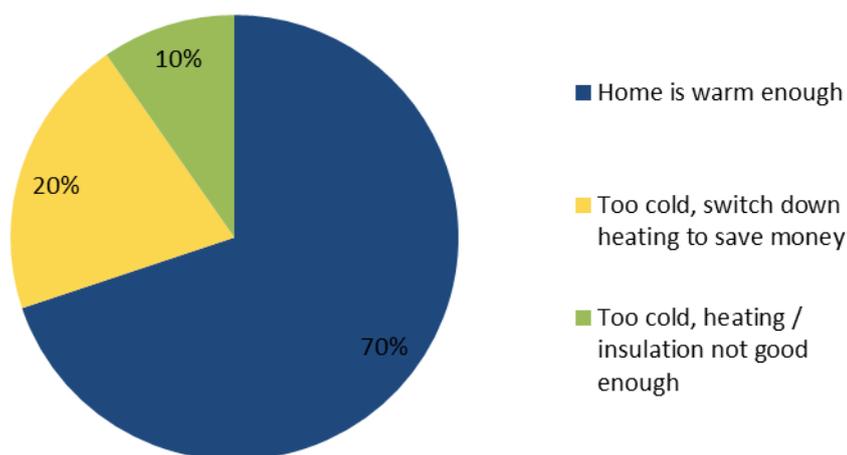
their energy bills. The findings are consistent with an uSwitch survey in 2016 which found that 9% of respondents said they were in debt/arrears with their energy supplier.<sup>6</sup>

**Figure 2: Self-reported ability to cope with fuel bills (total responses = 4332)**



The EBD session is managing to engage with people experiencing cold homes: 30% (1319) report their home not being warm enough in winter (see Figure 3).

**Figure 3: Consumers' reported home warmth during winter (total responses = 4375)**



<sup>6</sup> <https://www.uswitch.com/media-centre/2016/11/consumers-head-into-winter-292-million-in-debt-to-energy-suppliers/>

### 3.3 Immediate outcomes for consumers

Consumers gave overall extremely positive feedback on the sessions: nearly all consumers (98%, 4096) found the session useful. Table 8 shows that for each topic included in the questionnaire, 89% of consumers agreed that as a result of advice and information received, they now know more.

**Table 8: Topics that EBD consumers agree they know more about from EBD**

As a result of advice and information I have received, I now know:	Agree	% of consumers	Disagree	% of consumers	Total responses
More about how to find the best energy deal for me	3816	89%	44	1%	4264
How to switch my energy supplier	3746	89%	42	1%	4203
The different ways of paying for energy	3698	89%	41	1%	4145
How to deal with problems with my energy supplier	3657	89%	41	1%	4100
More about The Warm Home Discount	3676	89%	42	1%	4123
More about Priority Services offered by suppliers	3627	89%	42	1%	4070
More about grants for insulation and heating improvements	3589	89%	42	1%	4028
More about benefits and tax credits	3564	89%	40	1%	3997
About how to keep my home warm affordably	3603	89%	40	1%	4039
More about how to use my prepayment meter	3462	89%	38	1%	3886

Across the range of follow-up actions encouraged at EBD sessions, over 80% of consumers told us they were likely to take each action in Table 9. The similar trends in responses to each action suggest a tendency to make the same or similar responses to a series of questions. This is particularly notable as some responses are likely to be irrelevant to some people, such as 'Apply for the warm home discount'. Nevertheless the overall positive responses suggest that the EBD sessions are effective in making people feel empowered to act.

**Table 9: Consumers' intended follow-up actions**

Action	Likely	% of consumers	Not likely	% of consumers	Total responses
Look for a better deal on my energy bills	3390	82%	435	11%	4116
Apply for a grant to improve the energy efficiency of my home	3104	81%	416	11%	3827
Apply for the warm home discount	3134	81%	409	11%	3868
Do something to save energy at home	3186	81%	409	10%	3934
Seek further advice or information	3141	81%	406	11%	3855
Share what I've learnt with someone else	3194	81%	408	10%	3957

### 3.4 Consumer actions and outcomes in follow up to the EBD session

The remainder of this chapter analyses the responses to a structured questionnaire conducted by telephone interview to report on actions taken by consumers after attending an EBD session (201 interviews were completed). It also includes some comparison between what consumer responses in the self-completion questionnaire and what they said in the telephone interview.

### 3.5 Follow up interview sample

The profile of the consumers who completed a follow up interview (201) differs from the profile of those consumers who completed a self-completion questionnaire (4621). Significant differences in the profile of these groups include:

- Private renters comprised 6% (13) of those reached by the follow up survey whereas private renters comprised 14% (584) of self-completion questionnaire respondents.
- Home owners comprised 36% (72) of those who were reached by the follow up survey, whereas home owners comprised 41% (891) of self-completion questionnaire respondents.
- Men comprised 33% of those who were reached by the follow up survey whereas men comprised 28% of self-completion questionnaire respondents.

Those who had prior experience of switching (either supplier or tariff) comprised a higher proportion of those reached in follow up interviews relative to their proportion of self-completion respondents (see

Table 10). A possible explanation is that those who are more engaged with the subject of switching are more likely to consent to a follow up interview and be responsive to a phone call. This should be considered in interpreting the results: it means that reported rates of switching achieved by those who participated in follow-up interviews are likely to be higher than actual rates of switching amongst all EBD consumers.

Table 10: Experience of switching in the self-completion questionnaire and follow up interview samples

	Switched supplier (except for when moving house)		Switched tariff with same supplier	
	Self-completion questionnaire	Follow up interview	Self-completion questionnaire	Follow up interview
Have done before the EBD session	48% (2166)	62% (124)	32% (1399)	38% (38)
Never done before the EBD session	52% (2338)	38% (76)	51% (2262)	48% (97)

Rates of reported difficulties in managing energy bills were higher in follow-up interviews than in self-completion responses, up from 22% (940) to 28% (56). This difference may be due either to differences in mode of reporting (self-reported written response versus telephone interview), timing or other contextual issues or due to a greater propensity amongst those struggling to pay bills to continue to engage. It is a further reminder that wider extrapolation of survey responses should be avoided.

### 3.6 Switching supplier or tariff

Since attending an EBD session, 43% (85) of those interviewed had checked to see if they could get a better deal on their energy bills, 57% (115) had not (see Table 11).

Breaking this down further, as shown in Figure 4, there is an 8% 'gap' in follow-up behaviour between:

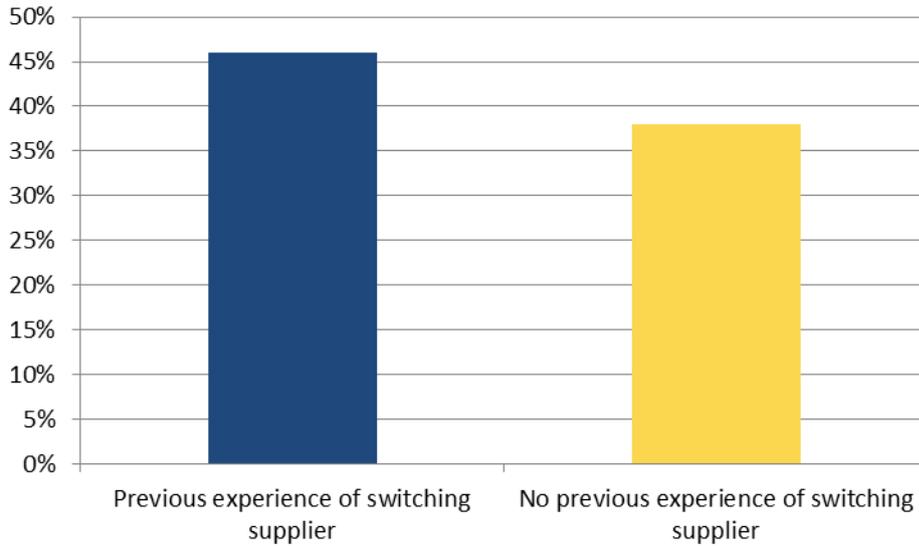
- 46% of those with previous experience of switching had looked for a better deal since the session
- 38% of those who had no previous experience of switching supplier had since looked for a better deal.

Whilst this does show that those with previous experience of switching are more likely to have looked for a better deal since the session, the gap is not wide. More notable is the outcome following the session that 38% of those with no previous experience of switching suppliers have since looked for a better deal.

Table 11: Consumers who have looked for a better deal since session

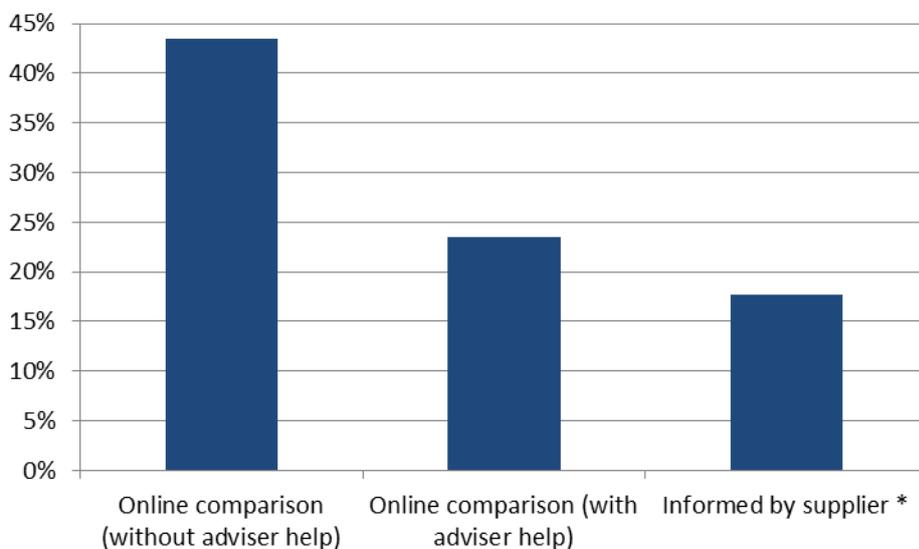
	EBD consumers (200 responses)		Has previous experience of switching supplier (123 responses)		No previous experience of switching supplier (76 responses)	
	Count	Percentage	Count	Percentage	Count	Percentage
Looked for a better deal since session	85	43%	56	46%	29	38%
Not looked for a better deal	115	58%	67	54%	47	62%

**Figure 4: Consumers who have looked for a better deal since the session, split by past experience of switching (total responses = 199, 85 who have looked for better deal)**



The most commonly reported method to look for a better deal by far was use of a price comparison website, with 67% (57) of those searching (85) using this method (see Figure 5 below): 20 EBD consumers did so with the help of a Citizens Advice advisor and 37 consumers did so without the help of an advisor. This suggests that large numbers of consumers are receiving additional help outside the group session, as advisors would not be able to help large groups to do an online tariff comparison. Interviews did not collect information on whether this was at a follow up EBDx appointment. The next most frequently reported method used was hearing through their own supplier 15 (18%), including contacting their supplier and being contacted by their supplier. 7 (8%) consumers also phoned other suppliers to look for a better deal.

**Figure 5: Self-reported use of different methods for finding a better deal (total responses = 84)**



\*'Informed by supplier' included those who were contacted by their supplier, along with those who actively contacted their supplier. Whilst more consumers mentioned they had made the contact, the options available to interviewers left the breakdown unknown.

Of those who have had found a better deal, 84% (46 consumers) reported having successfully switched to a better available deal. From consumer recollection, the average annual saving<sup>7</sup> from switching was £260, with reported savings ranging from £70 to £720 a year. These consumer recall figures should be interpreted with caution. However, the average reported saving is in line with government-quoted estimates.<sup>8</sup>

The case study in Box 1 illustrates how the EBD session provides an opportunity for consumers to access advice which enables them to take a number of related actions – not only to find a better deal and switch, but also to access additional support.

#### **Box 1: Switch to cheaper tariff and placed on supplier PSR**

Mr J learned about switching at the EBD session. He has a long term health condition and has to undergo regular dialysis treatment. In follow-up to the session, he used a price comparison website himself and phoned other energy suppliers to find a better deal. He found that he could save the most money by switching tariffs with his existing supplier. He expects to pay £30 less per month with his new tariff. He found the session was helpful in making him more aware about how to save money on his energy bills. Upon learning about it at the session, he also asked his supplier to add him to their priority services register.

A comparison of responses given by individuals in follow-up interviews with the same consumers' responses in the self-completion questionnaire reveals an action gap between people's stated intentions and actual follow-up actions in looking for a better deal. Less than half (48%, 51) of consumers who had stated they were very likely to look for a better deal had actually done so since attending the session. 28% (13) of those who said they were somewhat likely to do so had since looked for a better deal. By contrast, 35% (6) of consumers who had said they were not likely to look for a better deal had in fact gone on to do so. Such an action gap is well recognised in studies of human behaviour and it would be unrealistic to expect that the provision of advice on switching during the EBD session would translate perfectly into all consumers looking for a better deal.

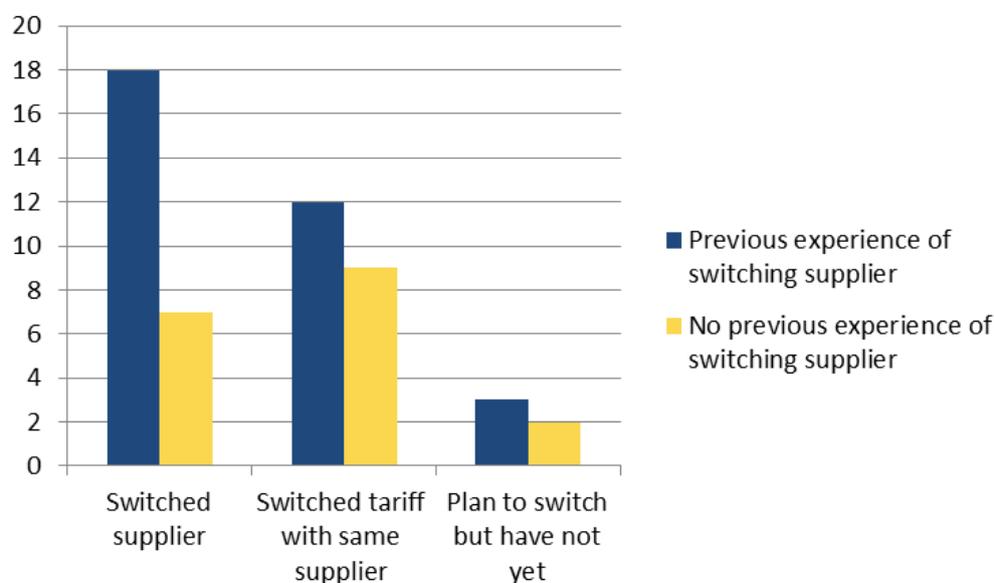
Figure 6 shows that those with no previous switching experience were more likely to switch to a deal with a new supplier. Amongst those with previous experience of switching, there was a more balanced mix of switching to a new supplier or switching to a new tariff with the same supplier. The available information is too limited to provide an explanation for these different patterns of switching. The most notable finding is that following the advice session, previously non-switchers have switched to a different deal.

---

<sup>7</sup> Based on responses by 32 consumers interviewed

<sup>8</sup> <https://www.gov.uk/government/publications/household-energy-savings-through-switching-supporting-evidence/many-households-could-save-around-200-per-year-through-switching-energy-supplier-basis-for-claim>

Figure 6: Switching tariff and/or supplier since session, split by past history of switching behaviour (total responses = 58)



The proportions of consumers from each housing tenure group who have looked for a better deal since EBD session are shown in Table 12. Nearly equal proportions of those who own their homes and rent from the council have looked for a better deal (50%), whereas considerably lower proportions of those who rent from housing associations have looked (33%). The least likely group to look is private renters, with just 23% looking for a better deal since attending an EBD session, showing this group still face barriers to finding a better deal. **Box 2** shows a case study of a private renter in need of more help to switch following an EBD group session.

Table 12: Housing tenure of consumers who have and have not looked for a better deal

Housing Tenure		Have looked for a better deal since session	Not looked for a better deal since session
Own (with or without mortgage)	Consumers	36	35
	% (total responses = 72)	50%	49%
Rent from council	Consumers	26	26
	% (total responses = 52)	50%	50%
Rent from housing association	Consumers	13	27
	% (total responses = 40)	33%	68%
Rent privately	Consumers	3	10
	% (total responses = 13)	23%	77%

**Box 2: Private renter still needs help with switching**

Mr C lives in a privately rented flat with his wife and daughter. The flat has electric heaters and an off peak immersion heater and he finds the bills very high. His wife has a long term illness and finds their home too cold. They also have an issue with mould. He attended an EBD group session but still feels like he needs help switching. He has internet access at home but doesn't know how to make a comparison. He would like to know more about grants for insulation and heating but doesn't recall them being mentioned in the session.

Amongst the 115 consumers who had not looked for a better deal, the most common reasons given for not having switched are shown below, with attitudes to supplier (24%), time/hassle factor (22%) and needing more help to switch (15%) identified as reasons for not looking for a better deal (see Table 13). 'Attitude to supplier' included where people said they trusted their own supplier more than other suppliers or where they felt that all the suppliers are the same, so it is safer and less hassle to stick with their existing supplier.

**Table 13: Consumers' self-reported barriers to looking for a better deal**

Barrier	EBD consumers	% of consumers (total responses = 115)*
Attitude to supplier	28	24%
Time / hassle	25	22%
Need more help	17	15%
Own financial circumstances	9	8%
Happy with deal	9	8%
Digital barriers	8	7%
Other	8	7%
Switched recently / tied into deal	6	5%
Scepticism about saving money	5	4%
Landlord stopping them	5	4%
Someone else in household manages bills	3	3%
Unwell	3	3%
Fear of losing WHD	3	3%
Moving house	2	2%

\*Consumers were able to give more than once response

Box 3 shows an example of a complex situation where the consumer is receiving ongoing support for their situation but their debts mean they are unable to switch supplier.

### Box 3: Ongoing support for consumer in debt and unable to switch

After attending the session Mrs R called their supplier to check their tariff. As a result they found out that they were in debt by over £3,000. As a result of this they have turned their heating off completely as cannot afford it. They are feeling generally colder at home as a result. They are using a gas heater in the evenings as a secondary source of heating to stay warm, which is costing her money. Also as a result of being in debt she cannot switch suppliers. She has sought help with their debts from the Citizens Advice, following the session and has attended a number of appointments. The issue is still ongoing but she feels less stressed and worried about the situation overall because they know they are being helped and where to go for help in the future.

## 3.7 Switching payment method

Amongst those interviewed, 8% (16) have changed their payment method since receiving advice, 183 (91%) had not. Of those who had not changed payment method:

- 70% (128) were happy with payment method (the majority being on direct debit)
- Of the 88 who specified the payment method they were happy with, 75% (66) paid by direct debit, and 13% (11) paid on receipt of the bill
- 9% (17) liked having a pre-payment meter
- 4% (7) hadn't got round to it, when prompted one mentioned they needed more help, the rest were too busy
- 2% (3) said their supplier would not remove their pre-payment meter (1 had debt, 2 did not)

Of the 4 who gave their current and previous gas payment method, 2 had changed paying on receipt of the bill to direct debit, 1 had changed from PPM paying on receipt of the bill and 1 from PPM to direct debit, 1 changed from PPM to paying on receipt of the bill.

Of the 6 who gave their current and previous electricity payment methods, 3 changed from PPM to direct debit, 2 changed from paying on receipt of the bill to direct debit, and 1 changed from PPM to paying on receipt of the bill.

### Box 4: Switching away from pre-payment meter

Since attending the session, Mrs W arranged to have a follow up appointment for help to switch her gas tariff and to change her electricity prepayment meter to a standard meter. The Citizens Advice advisor, using an online comparison site and by ringing around suppliers, helped her to change gas provider, which will save her around £162 a year. The advisor has arranged a date for the electricity meter to be changed, after which she will help her do another tariff comparison.

Mrs W said "I would have been lost without the Citizens Advice advisor. She has taken over the whole process with helping me to get my meter changed and in switching tariffs. She has sorted it all and got it all done. And she has kept in touch and kept me in the loop the whole time".

### 3.8 Income maximisation

Of consumers interviewed, 60% (121) recalled the advisor talking about ways to maximise their income, through claiming additional benefits and tax credits. The numbers who had since applied were very small though.

- 5% (9) of consumers had applied for additional benefits and tax credits (5 had help from the advisor, 4 applied after discussing it with the advisor)
- 4 applied for Personal Independence Payments, 2 for housing benefit, 1 for Employment Support Allowance, and 1 for Carers Allowance
- 3 had been successful, gaining an extra £140, £82 and £185 per week (figures were from consumers recollection and not checked)

One consumer recalled that the advisor had advised him to apply for a higher rate of PIP: he has since done so and his income has increased by £36 a week. Box 5 shows another example of EBD sessions leading to increased income.

12% (22) had applied for the Warm Home Discount (WHD), 8 had been prompted by the EBD and 18 had been awarded it. Box 6 shows a consumer who, along with others, has not yet applied for the WHD but will do this year in September.

#### **Box 5: Help to claim eligible benefits**

Miss D attended the session with a friend. She is currently in temporary accommodation and moving into a new property very soon. At the session it was identified that she should be claiming ESA and PIP. A follow up appointment was made and the advisor helped her apply for both by filling out the form. Both benefits have been awarded and as a result her income has increased. She also said she was made aware of the WHD which she will be able to apply for when she moves, increasing her income by a further £140 on-off payment

#### **Box 6: Planning on applying for Warm Home Discount in September**

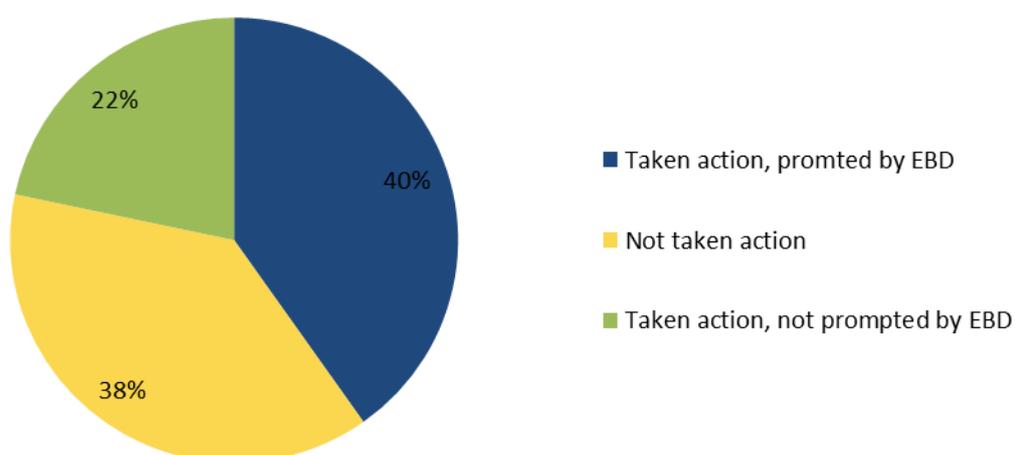
Mrs H lives with her daughter and her daughter's boyfriend. As a result bills are high due to lots of people living in the home. She struggles to maintain payments with little help from her daughter, but is not in any arrears. She learnt about the Warm Home Discount grant from attending the session, which she will apply to when applications open in or around September which will maximise her income with a one-off £140 payment towards her electricity bill and make it easier to afford to heat her home during the winter. She also now understands better how to use her heating controls in order to keep her home warm cost effectively and has therefore decreased the temperature she had her thermostat set to, which will save her further money off her bill. She feels more confident in dealing with energy suppliers and understands now what she has to do in order to avoid paying too much for her energy in the future.

### 3.9 Energy efficiency

40% (76) of consumers reported having taken steps to save energy in their home, or make it more efficient, prompted by the advice session. A further 22% (41) had also taken steps, but not prompted by the EBD, as shown in Figure 7. By far the most commonly undertaken actions reported by consumers were no cost behavioural changes, such as turning off lights, closing the curtains or adjusting heating controls. Less than a third had undertaken low cost self-funded measures. Just 1 consumer reported having received any funded measures, which reflects the current status of national grant schemes in England.

Whilst low cost behavioural changes are likely to help with some savings, the low rates of making structural improvements to the home, either via DIY or funded measures is a concern. The situation is likely to improve with future rollout of the more targeted ECO scheme. Only 4 consumers had applied for free or discounted insulation or heating, 3 prompted by the EBD.

**Figure 7: Self-reported energy efficiency actions prompted by EBD session (total responses = 189)**



**Table 14: Types of energy efficiency actions taken by consumers**

Action taken	EBD consumers	% of consumers (total responses = 80)
No cost behavioural changes (e.g. turn off lights; turn off standby, close curtains; change temperature controls)	71	87%
Low cost self-funded measures (e.g. switch light bulbs, draught-proofing)	23	29%
DIY or self-funded home improvement (e.g. DIY loft insulation)	5	6%

Action taken	EBD consumers	% of consumers (total responses = 80)
Low cost funded measures (e.g. given free draught proofing pack)	4	5%
Funded measures (e.g. wall insulation, loft insulation, boiler replacement).	1	1%

Box 7 shows a consumer making no cost behavioural changes (the most common change identified in Table 14). Box 8 shows a consumer going beyond this and purchasing more efficient appliances and seeking help to set heating controls she previously struggled to use. However, it does also raise concerns about risky underheating in order to save money.

#### **Box 7: Consumer adoption of no-cost energy saving practices**

Ms F attended an EBD session. She found the session very useful. She now goes round and turns off children's gadgets that they've left on to avoid wasting energy. She had previously attended a Money Management course run by Citizens Advice. However, she had not taken on more significant changes, such as switching tariffs or payment method. As a consequence, her savings are likely to be small, as she is currently using a prepayment meter. She stated her intention to apply in June for the Warm Home Discount and to ask to be placed on the PSR.

#### **Box 8: Saving energy with efficient appliances and adapted heating controls**

Mrs M is partially sighted and lives in a new build 3 year old property which is already well insulated. She is already on her supplier's priority services register and has been receiving the Warm Home Discount for a while. As result of the session, she has taken actions to save energy at home. This includes purchasing a new kettle which only boils one cup of water at a time and purchasing a halogen oven, previously she was using an electric oven. She also had a heating engineer come to the property and set her heating controls for her (as she cannot see to do this herself) and now controls the temperature of her property through the thermostat only which she can see to turn the dial. She said that 15°C has been marked so she knows where it is. Her bills have noticeably decreased and therefore she is finding it easier to manage paying for her bills and said "It's allowed me to treat my grandchildren more. It's freed up some money".

Her specific mention of marking 15°C is a matter for concern however, as this is well below what is recommended as a healthy temperature, particularly for a woman aged over 65. It seems this was marked by the heating engineer. There is no suggestion that this temperature was recommended by Citizens Advice.

### 3.10 Heating practices

33% (60) of consumers reported having made some kind of change to their heating practices following the session (Table 15). The most frequently reported change in practice was to turn down the temperature of their heating, either to save money or because they now understood their heating controls better. The next most reported change was decreasing the period of time the heating was on.

**Table 15: Changes in heating practices**

Change in heating	EBD consumers	% of consumers (total responses = 186)
No change	124	67%
Decreased temperature	23	12%
Use heating less frequently or for shorter periods	17	9%
Turned off heating	13	7%
Changed heating method	12	6%
Use heating more frequently or for longer periods	3	2%
Increased temperature	2	1%
Heat less rooms	1	1%

Reasons given for changing heating practices include:

- To save money (33)
- Seasonal (i.e. increase in external temperature) (26)
- Health reasons (12)
- Better understanding of heating controls (12)

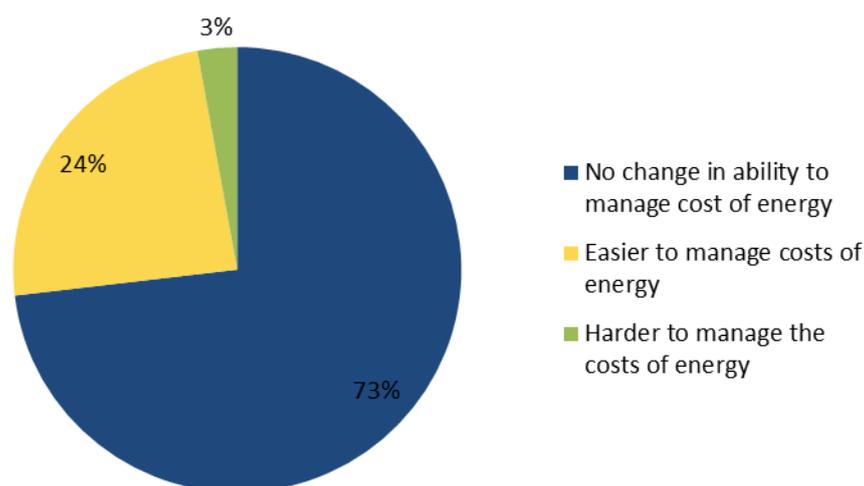
The reported cases of turning down the temperature or turning their heating off is impacted by the seasonality of data collection, as the follow up surveys were conducted in late spring, when external temperatures were warming up. Without supporting contextual information, it is difficult to judge which of these choices reflected wise energy choices. It is possible that their economic circumstances may limit the ability of people who are under-heating or self-rationing to make changes to heat their home more.

**Box 9: Case study: Prepayment customer changes to heating behaviours**

Mrs G uses a prepayment meter. She attended an EBD session. She told us that, following the session, she has made several no cost behavioural changes to help save money. The session helped her understand better how to use the controls to keep the home warm more cost effectively. She said she has turned down the thermostat to save money. However, only a couple of the rooms are heated to a comfortably warm level in order to save money. The household currently struggles to afford bills, but she expects her daughter and the daughter's partner to move out soon, so she hopes to see a reduction in the bills over the coming months. She really appreciated being given a slow cooker at the session - she now uses it and so doesn't need to use her gas cooker so often. In addition to changes to her heating patterns, she also expects to save £140 /year by claiming the Warm Home Discount for next winter.

**3.11 Changes in consumer's comfort levels and ability to manage bills**

Whilst most consumers reported no change in their ability to manage energy bills, 24% (42) reported finding it easier and just 3% (5) reported finding it harder (see Figure 7). This is also reflected in that 75% (120) consumers reported no difference in the temperature of their home, whilst 16% (26) reported feeling warmer, nearly twice as many as the 9% (14) who felt colder.

**Figure 8: Consumers reported ability to manage the cost of energy (total responses = 175)**

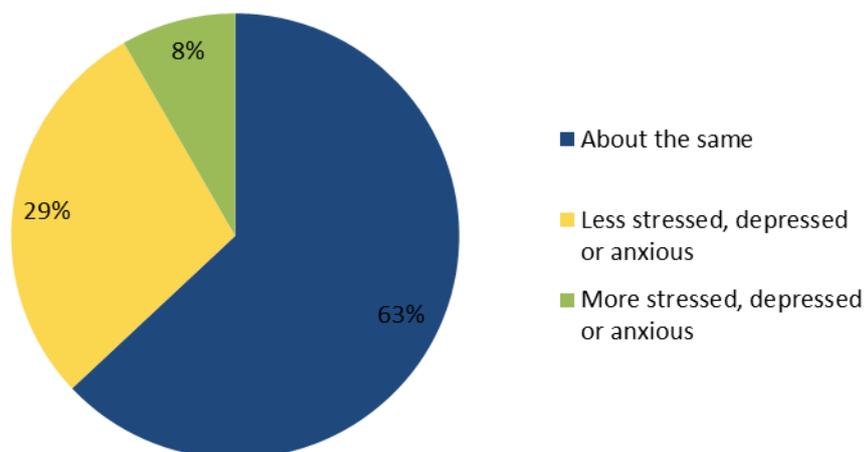
The 5 who were finding it harder to manage the costs of energy provide a sample that is far too small to draw conclusions. Only 1 had looked for a better deal, whilst the others had not, either due to perceived time and hassle or due to reasons specific to their own financial circumstances.

The responses on self-reported changes in physical health were inconclusive. Most consumers reported no change in their physical health (77%, 137) and levels of stress, depression and anxiety (63%, 114). 29% (52) reported feeling less stressed, depressed and anxious, considerably more than the 8% (15) who felt more stressed, depressed and anxious. However, more than twice as many consumers had worse physical health (16%, 29) than before the EBD session than better (7%, 13).

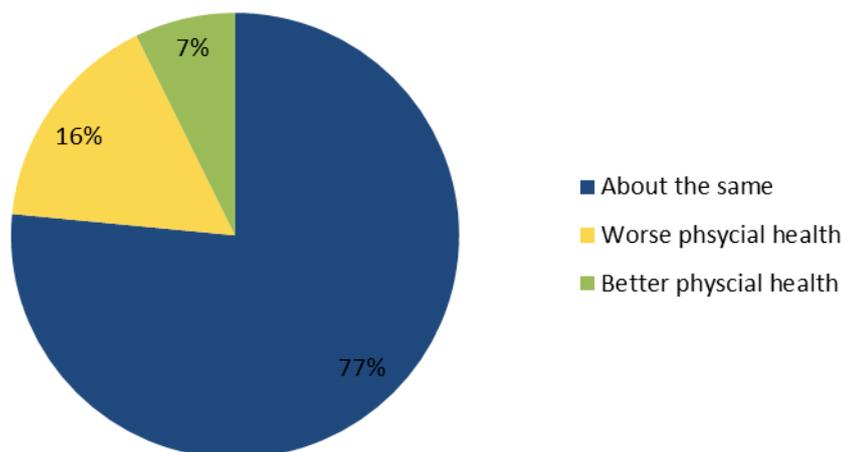
Whilst some consumers associated the advice given with their feeling less anxious, the evidence is weak to make any wider claims.

Other factors, such as the increasing outside temperatures, rising energy prices and personal circumstances also affect individuals' ability to pay bills. It is likely that reported increased warmth may simply reflect seasonal temperature changes, with higher outdoor temperature in the spring.

**Figure 9: Reported changes in stress, depression and anxiety since EBD (total responses = 181)**



**Figure 10: Reported changes in physical health since EBD session (total responses = 179)**



18% (32) of consumers reported a significant change in their circumstances affecting their ability to manage energy bills since the EBD session. This highlights the complexity of individuals' situations and the difficulty in attributing changes to the EBD programme.

**Box 10: Case Study: Limitations of session to address complex problems faced by client**

Mrs Y lives with two pre-school children in private rented accommodation. She works part time and gets child tax credits and a small amount of working tax credit. The advice session covered benefits and tax credits but it did not lead her to identify any additional benefits for which she would be eligible.

She said that her boiler is old and unreliable and that many of the radiators don't have TRVs. There is no central heating in the daughter's bedroom or the bathroom, so she uses an oil-filled radiator for heating. Mrs Y is asthmatic and the difference in temperature in different rooms makes it difficult for her to breathe. She reported that it feels too cold in her home. She said that the landlord is 'less than responsive' in dealing with repair issues. She knows about the Warm Home Discount and learnt from the advice session to check that the supplier offers the WHD when doing a price comparison. However, from the follow-up call conversation, the interviewer (an experienced advisor) considered that the advice provided had been insufficient to address the complexity of the client's problems. Mrs Y had not attended an EBDx appointment for further support. In closing the call, the interviewer advised her to re-contact Citizens Advice for help with her heating problems. In particular the advisor felt that Mrs Y might be eligible for additional financial help, in the form of a Help to Heat Grant.<sup>9</sup>

### 3.12 Further Advice Sought

Some consumers had also sought further help since the session:

- 7% (15) had asked for further advice on benefits and tax credits
- 6% (12) had asked for help with debt and money management

13% (26) had asked to be placed on the PSR. Considering the high proportion of consumers who were elderly, had a long term health condition or were caring for someone with a long term health condition or under 5 year old, those eligible for the PSR can be expected to be higher than this; however it is unknown how many were already on the PSR.

**Box 11: Consumer referred for additional help**

Mrs W and her husband had been struggling financially since he lost his sight so could no longer work, and she had retired disabled with health conditions that are impacted by the cold. Her modest private pension means they are not eligible for many means tested benefits. Before they went to Citizens Advice, they would often wear thermals in their home instead of putting the heating on to avoid high bills they couldn't afford. She hasn't switched supplier since the EBD session because she currently receives the Warm Home Discount, and as she is not in the core groups she could lose this with a new supplier. However, she found the EBD session extremely helpful. It prompted her to use energy more wisely to better keep their home warm and she has received further support beyond the EBD session. At a home visit, an advisor gave them a thermometer to show when the temperature fell below 18°C. They were initially achieving this by turning the heating on and off again when it reached 18°C. Advice to keep it on lower for longer has helped them to afford to keep it at a safe temperature. She also now sets an alarm to turn on appliances at times when the cheaper Economy 7 tariff is available.

<sup>9</sup> <http://www.affordablewarmthscheme.co.uk/help-to-heat/>

## 4 Energy Best Deal Extra Consumers

### 4.1 Introduction

This chapter reports on the consumers reached by the EBDx programme - that is, those who attended individual appointments. It also reports on the outcomes reported by consumers in the follow-up interview. 157 interviews have been conducted. Consumers attending EBDx appointments were not asked to self-complete a questionnaire. All data reported in this chapter is drawn from information collected by advisors or from telephone interviews.

### 4.2 Consumers reached

5,325 consumers were reached by EBDx appointments. The overall profile of those attending EBDx appointments is summarised below. This analysis is based on data collected by advisors, for a total of 772 consumers.

- People aged 40-59 formed the largest age group (38%) to attend appointments, with roughly equal numbers of younger and older age groups (see Table 16).
- Over half (54%) of EBDx consumers live in social rented homes (see Table 17)
- 26% of appointments were attended by private rental tenants, a significantly higher proportion than those attending EBD sessions (13%) (see Table 17)
- Home owners comprised 31% of attendees (see Table 17)
- Over half (54%) of the attendees are not working due to: disability or sickness; retirement; or unemployment (see Figure 11).

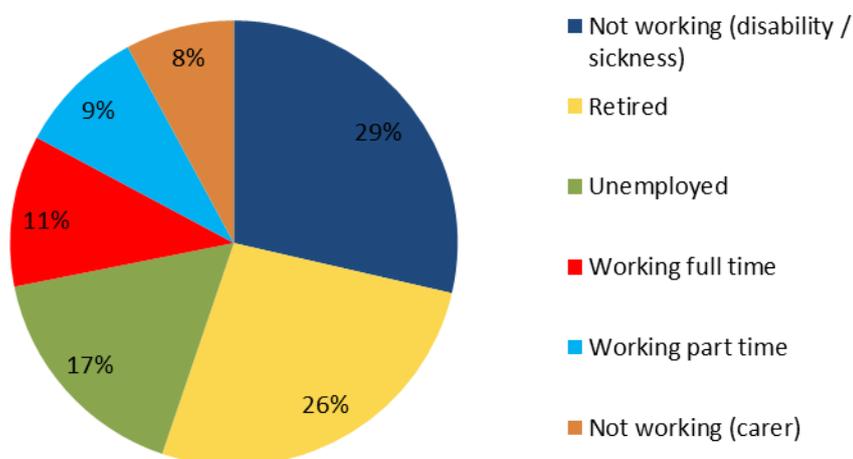
Table 16: Age profile of EBDx consumers

Age Group	EBDx consumers	% of consumers (total responses = 746)
0-20	2	0%
20-39	209	28%
40-59	287	38%
60-79	200	27%
80 or older	48	6%

Table 17: Tenure status of EBDx consumers

Housing tenure	EBDx consumers	% of consumers (total responses = 746)	UK average (households) English Housing Survey <sup>10</sup> 2015/16
Own (with or without mortgage)	229	31%	62.9%
Rent from council	73	10%	7.0%
Rent from housing association	207	28%	10.2%
Rent privately	197	26%	19.9%

Figure 11: Employment Status of EBDx consumers (total responses = 749)



### 4.3 Follow up interview sample

The profile of the consumers who completed a follow up interview (157) differs from the profile of EBDx consumers based on demographic data recorded by advisors (772).

- Home owners comprised 47% (48) of those who participated in a follow up interview whereas according to data recorded by advisors, home owners comprise 31% of EBDx consumers.
- Private renters comprised 14% (14) of those who participated in a follow up interview, whereas according to data recorded by advisors, private renters comprise 26% of EBDx

<sup>10</sup>

[www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/adhocs/006770/grosshouseholdincomebyincomedecilegroupukfinancialyearending2016](http://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/adhocs/006770/grosshouseholdincomebyincomedecilegroupukfinancialyearending2016)

consumers (see Table 17). This is likely to be due to differences in the availability of homeowners (more likely to be older and retired and available in the daytime) than private renters (more likely to be younger and working, and so unavailable for daytime calls).

- People in employment were under-represented amongst those interviewed – 11% (11), as compared to 20% (129) of EBDx consumers. This is likely to be due to those in employment being less likely to be available for a telephone interview. Response rates during evening telephone sessions were low.

#### 4.4 Consumer issues covered in EBDx appointments

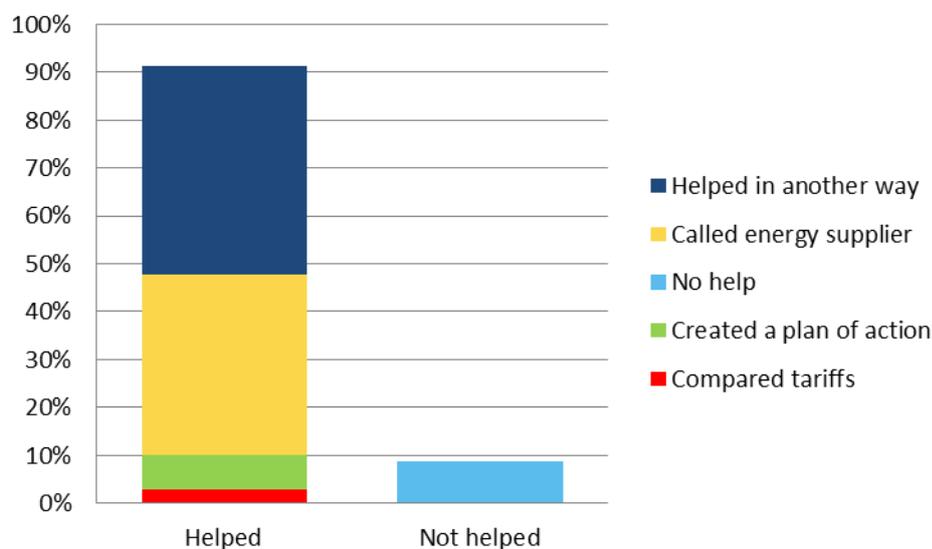
EBDx appointments are intentionally designed to enable more tailoring to the specific needs of consumers. Nevertheless, interview responses indicate that certain topics predominate. Of the 157 interviewed at follow up, half of those interviewed (79) recalled discussing switching at their EBDx appointment, whilst 43% (67) said they had discussed a specific problem. The range of specific problems discussed included:

- Specific debt problem (from energy, council tax, credit cards)
- Disputed energy and water bills
- Help in claiming disputing benefits,
- Metering issues

Some consumers had limited recall of having discussed any energy-related issues and instead recalled other specific problems. However, when prompted, 67% (100) of those interviewed recalled discussing looking for a cheaper deal on energy. In one notable instance, a consumer reported that she did not receive advice but did receive a fuel voucher to top up her meter. It is difficult to be certain whether her recall was accurate or if she did receive advice in addition to the voucher. A majority of EBDx consumers interviewed reported that the advisor had helped with their problem, as shown in Figure 12. Of the 69 with a specific problem, 6 (9%) did not receive help at the EBDx session. The help received is shown on Figure 12. Consumers recalled receiving a variety of forms of help from advisors:

- Help to apply for Debt Relief Order (DRO) and setting up payment plans
- Help with claiming benefits including advising on the process and help filling out forms
- Advisor calling the energy supplier on behalf of consumer concerning a disputed bill

Figure 12: Consumer recall of help provided by advisor to address a specific problem (total responses = 65)



Of the 5 consumers who reported being helped to create a plan of action, 4 reported being somewhat or very confident in taking the agreed actions.

#### 4.5 Switching Suppliers or Tariffs

67% of consumers reported having discussed looking for a cheaper deal on their energy. Since the appointment, 52% (82) said they had checked if they could get a better deal. The most commonly reported method used was a price comparison website.

- 76% (62) had used a price comparison site
- 67% (55) with the help of an adviser and
- 9% (7) without help from an adviser
- 7% (6) were contacted by their supplier

Of those that checked, 70% (61) found they could get a better deal. Of those that found a better deal, 82% (49) had switched.

- Of the 25 who could recall how much they save from the better deal. The mean self-reported saving was £206 per year; self-reported savings varied from £50 to £420.

These figures were based on consumers recalling approximate figures, without checking so should be interpreted with caution. However, the average saving is in line with government-quoted estimates of savings.<sup>11</sup>

Home owners were more likely than renters to have looked for a better deal on their energy supply (see Table 18).

<sup>11</sup> <https://www.gov.uk/government/publications/household-energy-savings-through-switching-supporting-evidence/many-households-could-save-around-200-per-year-through-switching-energy-supplier-basis-for-claim>

Table 18: Housing tenure of EBDx consumers who have and have not looked for a better deal

	Have looked for a better deal (52%)		Have not looked for a better deal (48%)	
	Consumers	% (total responses = 82)	Consumers	% (total responses = 68)
Own (with or without mortgage)	32	55%	14	36%
Rent from council	6	10%	5	13%
Rent from housing association	13	22%	12	31%
Rent privately	6	10%	8	21%

Consumers' reported barriers to switching are shown in Table 19. 26% (19) had not switched due to their own financial circumstances, including being in debt or arrears. In 13% (9) cases, consumers said that they had attended the appointment to address a specific problem that was not related to their energy deal and so had not discussed switching at the session. Consumers that provided 'Other' responses included not feeling the need to switch, and wanting to change their meter first.

Table 19: EBDx consumers reported barriers to switching

Barrier to switching	EBDx consumers	% of consumers (total responses = 72)
Own financial circumstances	19	26%
Attitude to supplier	16	22%
Other	11	15%
Not discussed energy	9	13%
Time / hassle	7	10%
Not a priority	5	7%
Recently switched	5	7%
Need some more help to switch	4	6%
Moving home	2	3%
Fear about risks	1	1%

## 4.6 Switching payment method

43% (64) of consumers recalled having discussed different ways of paying for energy at their appointment. However, relatively few consumers (13%, 19) reported having changed payment

method. The most common change for both electricity and gas payment was from payment on receipt of the bill to direct debit (6/14 for electricity and 5/13 for gas). 2 consumers had moved away from direct debit to make bills easier to manage. 4 consumers moved away from prepayment meter for both fuels, to standing order (1), payment on receipt of the bill (1).

Of the 123 who had not changed their payment method, 72% (88) were happy with their current payment method, and 11% (13) were happy with their pre-payment method. 75% (39) of those happy with their payment method paid by direct debit, and 15% (8) paid on receipt of the bill.

Other responses given include:

- Landlord decides payment method (2)
- Fear of undergoing a credit check (1).

The response 'landlord decides payment method' suggests that private renters who attend EBD sessions may still be unclear after the session on what are their rights in terms of switching tariff and payment method. However, it may also reflect constraints in what choices are available to private renters, particularly if landlords are reselling energy as part of the tenancy or including it in rent. Box 12 and Box 13 give examples of consumers being helped to move away from pre-payment.

#### **Box 12: Help with switching from a pre-payment meter to direct debit**

As a result of being in arrears with her gas bill, Mrs H was put onto a pre-payment meter by her supplier. However she was struggling with this method of payment and approached Citizens Advice for help. At the EBDx appointment, the advisor contacted the supplier on her behalf, explaining that a pre-payment meter was not appropriate for her circumstances. As a result of the advisor's intervention, the meter was changed back and a direct debit was set up. Mrs H has a follow up appointment at the Citizens Advice to get some further assistance with negotiating a repayment plan. Mrs H said that as a result of the support received, she is finding it easier to manage paying for her energy and is much less stressed and worried.

#### **Box 13: Help switching away from pre-payment meter and applying for additional benefits**

Mrs L suffers with a respiratory condition and has had a recent stint in hospital with heart failure. Her respiratory condition is affected by having a cold home. The credit on her prepayment meter ran out while she was in hospital which resulted in her fridge turning off and food going to waste. The fridge broke. The Citizens Advice Advisor helped her to switch her meter from prepayment meter to a smart meter and quarterly billing. Her bills are lower as a result of being on a better tariff and she feels less worried as a result. She also received help to apply for personal independent payment (PIP) to maximise her income and as a result has been awarded around £500 a month. The Citizens Advice Advisor also applied for a charity grant for a new fridge freezer which was successful. She said:

"The lady I saw was very very helpful in a lot more ways than I expected her to be, in relation to the heating controls and the fridge freezer. I feel a lot safer with the new smart meter, more secure. If I go into hospital I feel a lot less worried because I know I don't have to worry about the fridge or anything in the flat turning off again with no one to top the meter up."

## 4.7 Income Maximisation

Nearly half (49%, 73) of EBDx consumers recalled discussing benefits and tax credits at their appointment. Table 20 shows the benefits and tax credits applied for.

- 17% (26) of consumers had help from an advisor to apply for benefits and tax credits
- 5% (7) of consumers discussed benefits and tax credits then applied themselves later.

**Table 20: Benefits and tax credits EBDx consumers applied for since / at appointment**

	EBDx consumers	% of EBDx consumers (from 157 potential consumers, assuming no Responses = none)
Personal Independence Payments (PIP)	13	8%
Housing benefit	4	3%
Employment Support Allowance (ESA)	4	3%
Council Tax Reduction	3	2%
Tax Credits (TCs)	3	2%
Attendance Allowance (AA)	3	2%
Pension Credit (PC)	3	2%
Universal Credit (UC)	1	1%
Disability Living Allowance (DLA)	1	1%

63% (19) had been successful in their application, 30% (9) were unsure and 7% (2) were unsuccessful. The mean amount awarded was £85 per week, ranging from £14 to £140 per week. These figures are based on recall by less than fifteen consumers, so no wider extrapolation can be made from them.

53% (77) of those interviewed recalled mention of the Warm Home Discount. Whilst 12% (17) already received it, others found out about it at their appointment.

- 19 (13%) applied by themselves after the session
- 12 (8%) consumers were helped to apply by an advisor
- Of the 29 who could recall if they had been awarded it, 9 (31%) were paid this year.

Consumers also mentioned a number of other schemes they had applied to for further support in follow up to the EBD session:

- 3 consumers reported applying for free or discounted heating and insulation measures

- 20 of consumers reported applying for the Priority Services Register. Of these, 85% (17) were helped to do so by an advisor, 15% (3) contacted their supplier themselves
- 49 (35%) of consumers were given practical help by the advisor with existing debt problems.

The case study in Box 14 below illustrates how income maximisation and advice to enable uptake of measures have been strongly appreciated by clients, including in terms of feeling their health and wellbeing has improved as a result. Box 13 in Section 4.6 provides another example of additional benefits received as a result of help received following EBDx appointments.

#### **Box 14: Income maximisation and improved health**

Mr K rents privately but does not work due to a disability. He uses a pre-payment meter to pay for his energy. At the EBDx appointment he mentioned that his flat was draughty. The advisor referred him for funded draught proofing measures, which included having draught sealing strips around his windows.

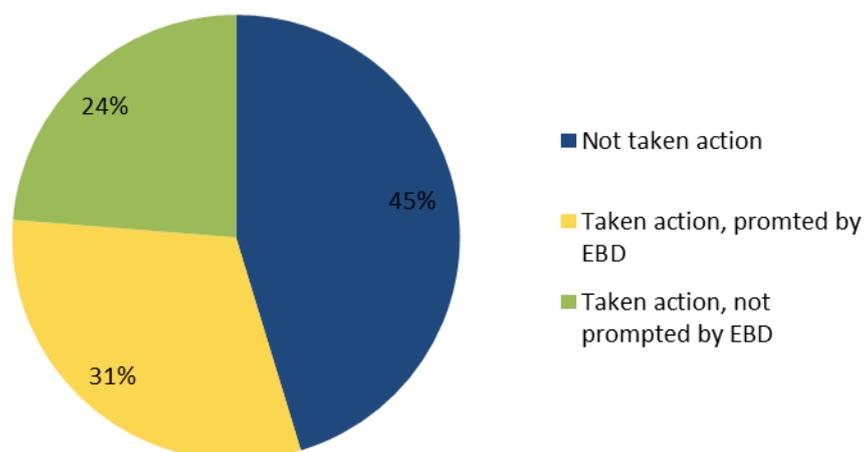
Following the appointment, Mr. K also applied to his supplier for the Warm Home Discount. This was awarded, saving him £140 on his electric bill. Mr K commented that the advisor was extremely helpful and he also appreciated the benefits from the advice. He feels generally warmer at home since these changes were made, and his bills have reduced so energy payments are now easier than before. He also said that both his physical health and mental wellbeing has improved as a result of the advice given and the subsequent improvements made to his flat.

## 4.8 Energy efficiency

Of consumers interviewed, 31% (43) had taken steps to save energy or make their home more efficient prompted by EBDx (see Figure 13).

- 82% (40) of those who had taken action had done no cost behaviour action such as turning off appliances
- 18% (9) had taken low cost actions, such as switching light bulbs

Figure 13: EBDx consumers taken action to save energy or make home more efficient (total responses = 139)



As was found with the EBD consumers, few consumers reported having any funded or DIY measures installed to improve the energy efficiency of their home. The situation is likely to improve with future rollout of the more targeted ECO scheme.

## 4.9 Heating practices

65% (83) of EBDx consumers reported making no change to their heating practices following the appointment. Table 21 shows the changes reported during interviews. The most frequently reported change was to turn their heating off (15%, 19), followed by turning down the temperature (10%, 13).

Table 21: EBDx consumers reported changes to heating practices

Change in heating practices	EBDx consumers	% of EBDx consumers (total responses = 127)
No change	83	65%
Turned off heating	19	15%
Decreased temperature	13	10%
Changed heating method	9	7%
Use heating less frequently or for shorter times	7	6%
Use heating more frequently or for longer times	1	1%

The most common reasons given for changing heating practices were:

- seasonality (19)
- to save money (18)

- better understanding of heating controls (6)
- health reasons (6).

The reported cases of turning down the temperature or turning their heating off is likely to be impacted by the seasonality of data collection, as the follow up surveys were conducted in late spring, when external temperatures were warming up. Without supporting contextual information, it is difficult to judge which of these choices reflected wise energy choices. It is possible that their economic circumstances may limit the ability of people who are under-heating or self-rationing to make changes to heat their home more.

Just 3 consumers had applied to schemes for a free or discounted heating or insulation, 2 of these were to NEST in Wales. This is despite 25 (17%) discussing it with the advisor, this is likely due to the limited grants available.

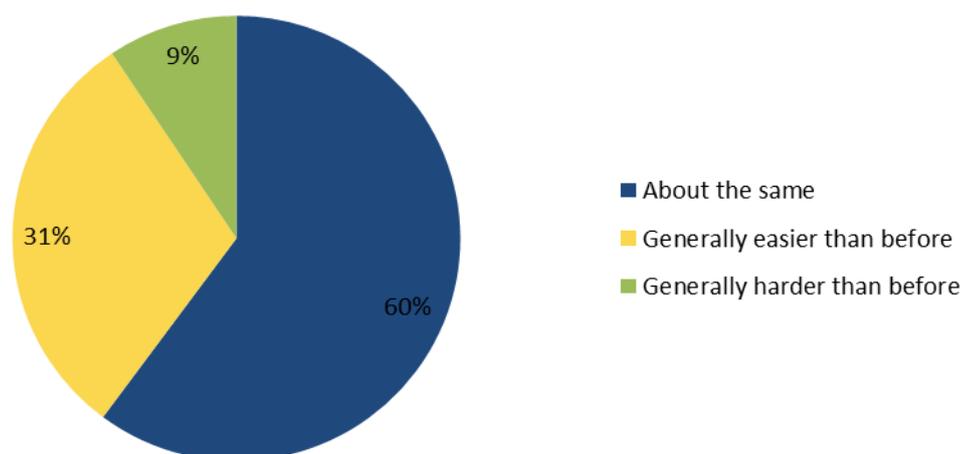
#### 4.10 Changes in ability to manage bills and comfort levels

Important desired outcomes of the EBDx programme are to:

- help consumers feel able to keep comfortably warm in their own home
- help consumers manage their bills
- contribute to improving consumers' health and mental wellbeing.

The follow-up interviews provide an opportunity for a snap shot insight on consumers' situations following their appointment and actions taken since.

**Figure 14: Consumers self-reported ability to manage energy bills (total responses = 128)**

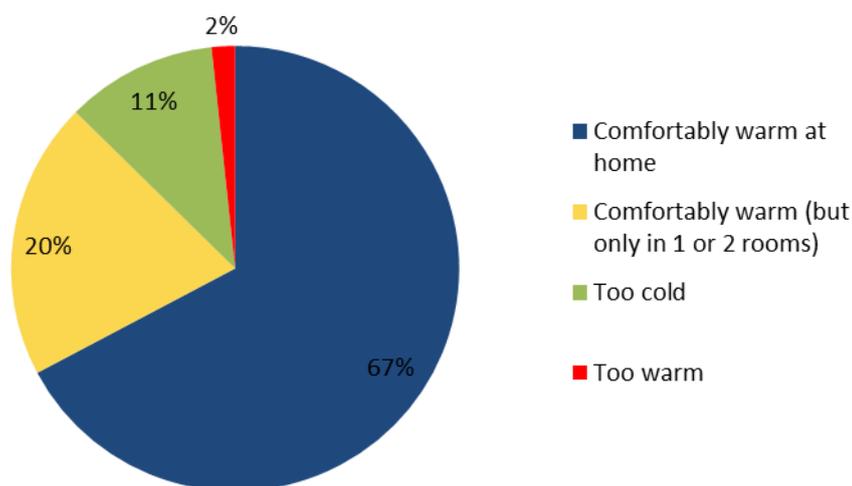


31% (39) of consumers report finding it easier to manage the costs of energy, whilst 9% (12) find it harder. These findings indicate an overall positive change in consumer ability to manage their energy costs, but suggest that for most consumers there is not an immediate improvement in their ability to manage the costs of energy.

The 12 who were finding it harder to manage the costs of energy had taken less actions than the overall follow up sample, however 12 consumers is not enough to draw conclusions from. 8 (67%) had not looked for a better deal, the most common barrier (affecting 4) was own financial circumstances.

Despite the increase in outside temperature, and increases in those feeling warmer at home, 31% (26) of EBDx consumers said they still feel too cold in their home, or in some of their home. This would indicate that some consumers are continuing to self-ration their heating or that they lack adequate heating or insulation to keep their home at an adequate level of warmth. For consumers at high risk of harm to their health as a result of cold homes, this is a particular concern. Box 15 gives an example of a consumer with COPD successfully being helped to be warmer at home.

**Figure 15: Consumer's self-reported levels of warmth at home since the appointment (total responses = 119)**

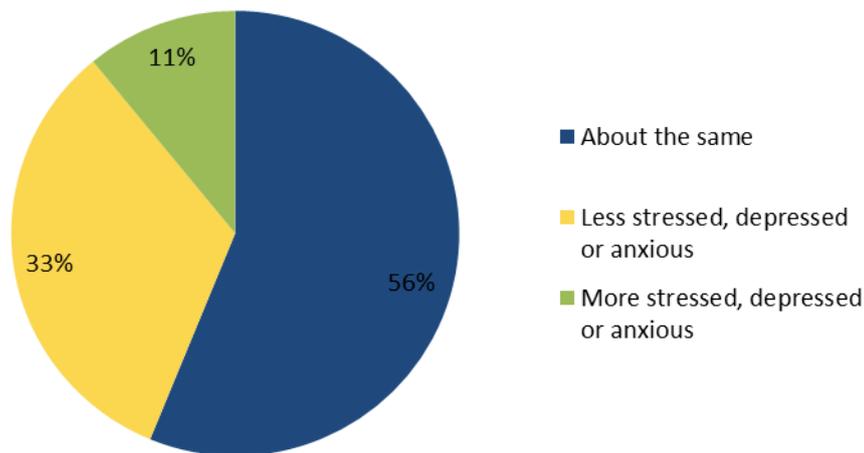


#### Box 15: Help to improve warmth of home

Mrs O was really pleased with the support she received from her local Citizens Advice. She said it was a 'brilliant service'. She has chronic obstructive pulmonary disease (COPD) and received a home visit from a specialist COPD advisor. She has a prepayment meter and wanted help to find a cheaper tariff and possibly apply for a dual fuel tariff. However, she was put off doing so due to the need for a credit check, as she was worried about her bad credit history. Instead, the adviser helped her apply for free draught-proofing, thick curtains and warmer bedding. The advisor also helped get the heating in her housing association home fixed so that she now feels warmer than before, which helps with her condition.

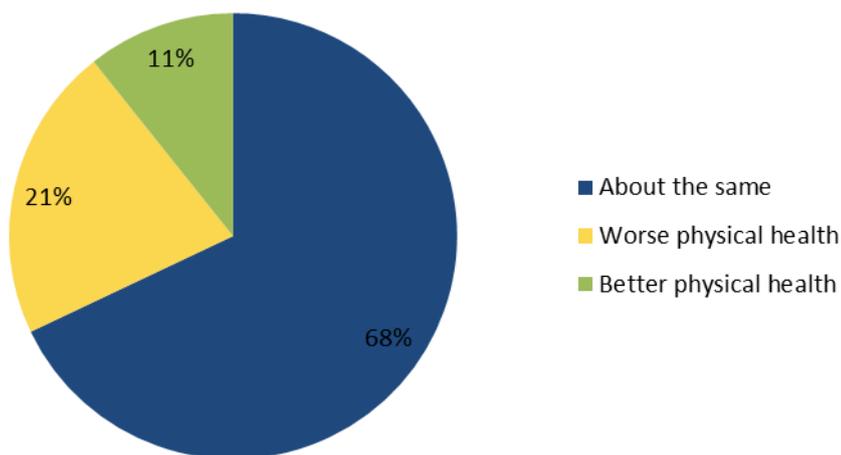
The majority of consumers reported no change in their health since the EBDx appointment. Promisingly, more consumers reported a decrease in stress, depression and anxiety (33%, 45) than an increase (11%, 15). See Figure 18.

Figure 16: Self-reported changes in consumers stress, depression and anxiety since EBDx appointment (total responses = 137)



However 21% (28) reported worse physical health, compared to 11% (14) who reported improved physical health (see Figure 17).

Figure 17: Self-reported changes in consumers' physical health since EBDx appointment (total responses = 131)



It is not possible to draw conclusions as to whether reported worsened physical health has any association with the appointment. A more likely explanation is that the individual's own health has declined over time due to other factors. The improvement in their mental wellbeing since their appointment suggests an overall positive change and anecdotal evidence, such as the case illustrated in Box 16, suggest the EBDx appointments can lead to changes that help to reduce causes of stress. But it should not be overlooked that some consumers report their mental wellbeing has worsened since their appointment. The evidence collected is insufficient to make any specific claims of impacts on health. Changes in health are a result of multiple factors unrelated to the EBDx appointment.

**Box 16: Health and financial outcomes following advice session**

Mrs E suffers with depression and anxiety and is off work on long term sickness. Her gas central heating currently doesn't work so she is using an electric fire to stay warm, which is costing her more money. She did not want to look into a tariff comparison due to time and hassle of it all and thinking that it won't make a difference to her bill as she has a pre-payment meter. The Citizens Advice did however help her apply for the Warm Home Discount, increasing her income by £140, and gave her energy savings tips to help lower her electric bill. As a result of the advice received from her local Citizens Advice, and the grant for heating, she has found paying for her electricity easier and her physical health has improved as a result of being able to keep comfortably warm in the room where the gas fire is located. She said she feels better and less stressed.

20% (27) of consumers reported a change in their own circumstances that has changed their ability to manage their energy bills. This highlights the complexity of individuals' situations and the difficulty in attributing changes to the EBDx programme.

#### 4.11 Further advice sought

Some consumers had also sought further help since the session.

- 6% (12) had asked for help with debt and money management
- 13% (26) had asked to be placed on the PSR.

Considering the high proportion of consumers who were elderly, had a long term health condition or were caring for someone with a long term health condition or under 5 year old, those eligible for the PSR can be expected to be higher than this; however it is unknown how many were already on the PSR.

## 5 Front-line workers

This chapter reports on front line workers reached by the EBD programme – those who attended group sessions. It reports on their views on the value of the sessions in helping them deliver energy advice to their target user groups and on how they have made use of the knowledge and information delivered on different energy-related topics. 2521 frontline workers completed self-completion questionnaires at the session including demographic information and the initial expected outcomes, and 151 completed follow up surveys around how they had used what they learnt.

### 5.1 Front line workers reached

EBD advice sessions were attended by volunteers and staff from a very wide range of organisations providing support and advice to different client groups. Front line workers deliver advice across a range of specialist areas, as shown in Table 22.

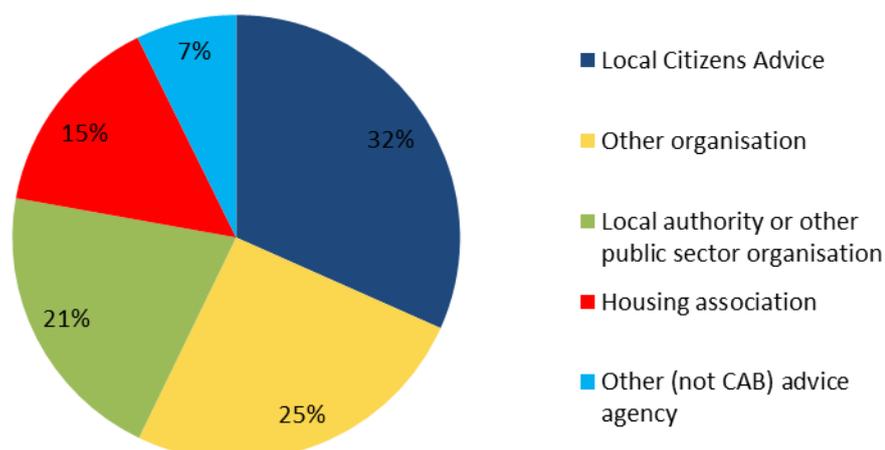
Table 22: Groups advised by frontline workers

Group advised	Count of responses	% of frontline workers (total responses = 2097*)
Housing	1177	56%
Debt and money management	963	46%
Health/mental health	857	41%
Homelessness	840	40%
Unemployment	766	37%
Older people	747	36%
Disability /learning disability	679	32%
Young people	653	31%
Community organisation	585	28%
Energy	580	28%
Domestic abuse	590	28%
Carers	544	26%
Drug/alcohol misuse	552	26%
Justice	269	13%
Faith group	207	10%

\*Many frontline workers included multiple groups in their response

Citizens Advice volunteers and staff form the largest group attending the sessions, of the 2493 respondents, (30%) provided advice on behalf of a local Citizens Advice (see Figure 18). The next largest group comprised local authority and other public sector organisations (20 %) followed by housing associations (14%). Staff and volunteers attending come from a highly diverse range of local and national charity and voluntary sector organisations.

Figure 18: Types of organisations with frontline workers attending EBD sessions (total responses = 2493)



The programme appears to be an effective means of indirectly reaching fuel poor households: 77% (1760) of frontline workers estimate that over 40% of their clients were fuel poor, with 51% (1160) estimating over 60% are fuel poor.

Most frontline workers had previously provided advice on debt and money management, or benefits and tax credits (see Table 23), however few had provided advice on finding the best deal on energy or methods of paying for energy.

Table 23: Topics frontline workers previously advised on

Topics previously advised on	Count	% of frontline workers (total responses = 1882)
Debt and money management	1423	76%
Benefits and tax credits	1322	70%
Getting information about grants for insulation	981	52%
The Warm Homes Discount	875	46%
NEST grant (Wales) or Home Energy Efficiency Programmes Initiative (Scotland)	818	43%
The Green Deal	521	28%
ECO (Energy Company Obligation)	161	9%
Different ways of paying for energy	149	8%
Finding the best deal for their energy costs	111	6%

## 5.2 Building commitment and capacity to provide advice to clients

87% (2085) of frontline workers said that the session had changed their opinion on the importance of fuel poverty to their clients. A majority of front line workers (80%, 1935) planned to look for a better deal on their own energy supply. As shown on Table 24, the vast majority of frontline workers rated aspects of the session good or excellent.

**Table 24: frontline workers view on the quality of the EBD session**

	Excellent	Good	Total responses
Materials used during the session	67%	30%	2449
Presentation skills of the trainer	68%	30%	2463
Materials to take away	68%	30%	2422

The session increased the confidence of frontline workers in their ability to advise their clients on a range of issues. Most strikingly, 98% (2400) felt more informed about switching energy supplier and payment methods as a result of the EBD session. Frontline workers also felt more confident advising the topics, as shown in Table 25, 94% (2177) felt more confident advising on finding the best deal on energy.

**Table 25: Topics frontline workers feel more confident giving advice on**

Topics frontline workers feel more confident advising on	Count	% of FLWs	Total responses
Finding the best deal for their energy costs	2177	94%	2313
Different ways of paying for energy	2079	93%	2225
Energy efficiency	1935	93%	2076
The Warm Home Discount	1923	93%	2066
Getting information about grants for insulation and heating	1852	93%	1990
Benefits and tax credits	1769	93%	1906
ECO (Energy Company Obligation)	1730	93%	1858
The Green Deal	1456	92%	1577
NEST grant (Wales), or Home Energy Efficiency Programmes Initiative (Scotland)	1223	93%	1320

Of the 65% (1652) who provided an estimated number of clients they would advise using the information learnt, the mean was 36.

Feedback from front line workers furthermore indicated that the learning is likely to reach a wider audience of staff and volunteers, with 67% (1676) anticipating that they would definitely pass on what they had learnt to colleagues. On average, workers expected to pass on what they'd learned to a further eight staff or volunteers.

### 5.3 Advice delivery

Follow up interviews were conducted with 151 frontline workers, this section presents results from those follow up telephone interviews. As shown on Figure 19, some weeks after attending the session the majority of frontline workers still agreed the session was useful in helping advise on new topics, topics they already advise on and energy related topics.

**Figure 19: Building Frontline worker Knowledge and Skills (total responses = 136)**

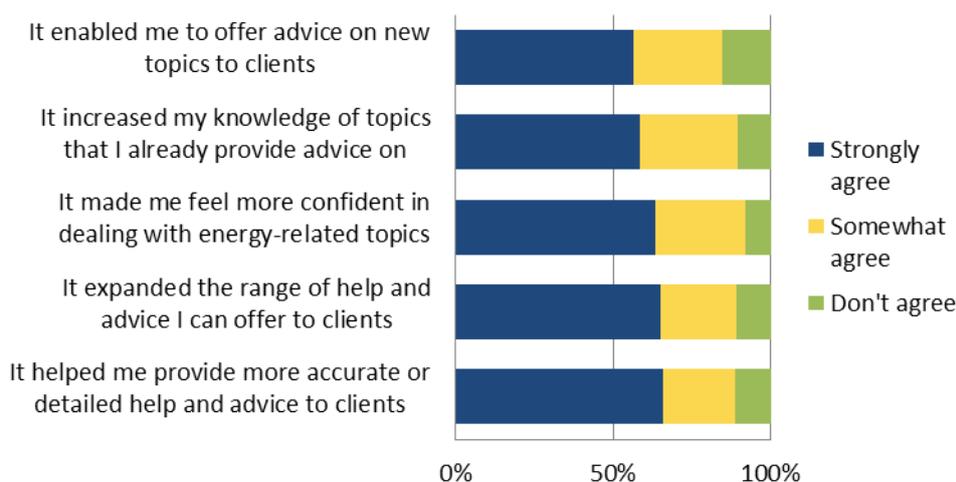


Table 26 shows the topics that frontline workers had given advice on since the EBD session, from 147 responses. The most common topics advised on were benefits and tax credits (53%, 80) and debt and money management (46%, 70). This is likely due to high numbers of frontline workers who already advised on this topic. Interestingly, 42% (63) had advised on finding the best energy deal, and 39% (59) on different ways of paying for energy. Table 23 shows that only 8% and 6% frontline workers had advised on these topics before the session, showing a large increase in frontline workers giving advice on getting the best energy deal.

**Table 26: Topics frontline workers have advised on since EBD, and helpfulness of EBD (total responses = 151)**

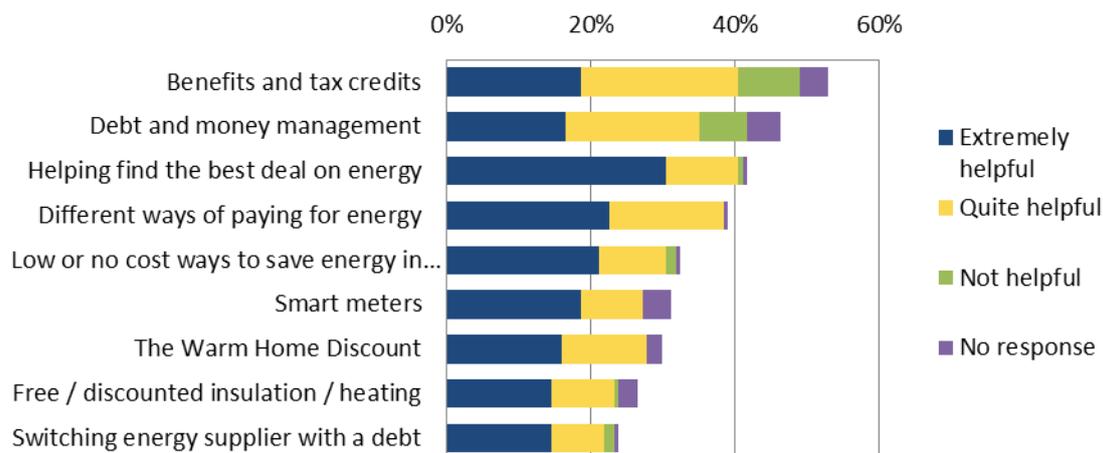


Table 26 also shows the proportion of frontline workers who had given advice on each topic found the EBD session helpful when giving advice.

- Finding the best deal on energy was found extremely helpful by the most frontline workers who had given advice on it, with 63% of those who had given advice on it (46) rating it as extremely useful
- different ways of paying for energy was rated as extremely useful by 59% of frontline workers who advised on it (34)
- WHD was rated as extremely helpful by 74% of those who had given advice on it (24)
- Switching energy supplier with a debt was rated as extremely helpful by 68% of those who had advised on it (22).

Of those interviewed, 31% (47) of frontline workers interviewed had not provided any advice on the topics covered by EBD since the session. This was for a number of reasons. Some had not yet completed training. Others did not have a direct role in delivering advice, including Distribution Network Operator employees who had attended a session.

## 5.4 Clients indirectly reached

55% (83) of the frontline workers gave us an estimate of the number on the number of clients they had advised using information they learned in the session. The average number of clients was 16. A large majority of respondents (94%, 78) indicated that they had delivered energy-related support on a one to one basis. 62% (50) said they would not have been able to provide the information to the same number of clients had they not attended the EBD session. A large majority (79%, 115) of frontline workers expected to use information learnt in the session to advise clients in the future.

## 5.5 Views on other topics to cover in future

Most frontline workers interviewed felt the training session covered energy topics relevant to the clients they support. Other topics that individual front line workers felt should be covered in future included support for:

- incorrect billing
- hidden debts
- help for those in debt
- renewable energy
- grant schemes

The mention of grant schemes is likely to reflect the fact that this year's programme was delivered prior to the launch of the new ECO scheme.

## 6 Discussion

### 6.1 Introduction

This chapter discusses the findings available, in terms of the EBD and EBDx programmes' achievement of outcomes.

### 6.2 Consumers reached by EBD and EBDx

Analysis of demographic data captured by Citizens Advice indicates that both the EBD and EBDx programmes are successful in reaching their target audiences of lower income and fuel poor households, from different age groups and ethnic backgrounds. This is both directly via appointments and sessions attended by consumers and indirectly through training front-line workers who work with clients from a range of backgrounds.

The programmes appear to be particularly effective at reaching social tenants, who are possibly easier to reach via landlord and tenant bodies. The EBDx programme appears to be more successful than the EBD programme in having a high uptake of appointments by private tenants. One possible interpretation is that private tenants find a one-to-one appointment better suited to address their specific energy-related problems. An alternative interpretation is that the mechanisms used by Citizens Advice to promote EBD sessions are less effective at reaching private rental tenants.

It is notable that the programmes mainly serve an older age group, reaching many over 60. This reflects the overall profile of Citizens Advice clients. It suggests that there is scope for greater consideration about how to better reach young people experiencing energy-related problems. There is likely to be an interaction with the approach to reaching people living in private rental homes, the main tenure type of people in the age bands 16-24 and 25-34.<sup>12</sup>

The majority of consumers reached recalled and valued the coverage of a range of topics at EBD sessions. One consumer contacted from the list of EBD attendees was explicit in stating that no EBD presentation had been shown due to a lack of time at a lunchtime event, but the consumer had still been asked to complete the questionnaire. This would suggest that in a minority of cases, the service was not delivered correctly to achieve intended outcomes for consumers.

The majority of consumers who attended EBDx appointments recalled discussion and advice provision on a range of energy topics, but with a stronger problem-solving focus around the individual's circumstances. However, a significant number of consumers contacted for interview in follow-up to an EBDx appointment had limited recall of having received advice on energy. In most cases, where the interviewer then prompted them about specific items that may have been covered, this did trigger the consumer to recall advice being given. This indicates that some consumers don't think of the advice given as 'energy advice'. Most consumers didn't recognise the name 'Energy Best Deal Extra' and so poor consumer recall may be an issue of branding.

---

<sup>12</sup> 2015-16 English Housing Survey Headline Report: Demographic and economic characteristics.

## 6.3 Switching suppliers and tariffs

Switching energy provider and energy tariff is clearly a major area of focus for both the EBD and EBDx programmes. Both programmes appear to be successful in increasing consumers' confidence and skills to make a comparison and, in some cases, to switch. The average savings achieved by consumers reporting having switched are in line with government claims, with a number of individual consumers reporting even higher savings.

Web comparison sites are the most used way for consumers to compare tariffs, though some consumers still prefer to contact their provider directly. Amongst EBDx consumers, the one-on-one appointment provides the opportunity for an advisor to help with a price comparison.

The findings suggest a pattern amongst some consumers to look for a better tariff with their existing provider, rather than risk switching to a new provider. This may be associated with feelings of loyalty to the existing provider and a desire to minimise disruption. However, this is a speculative interpretation based on a small sample.

The EBD programme's offer of advice on a combined set of topics is demonstrably of value in enabling consumers to consider how any switching choice may require consideration of Warm Home Discount eligibility or the opportunity to sign up to the Priority Services Register. However, the findings do show a fall-off between the numbers of people feeling better informed about switching to those taking steps to compare tariffs and again to those who proceed to a successful switch. For some consumers who have never switched, the EBD session appears to be insufficient to overcome barriers to switching and motivate people to engage with the energy market. This may be particularly the case for individuals with complex circumstances. 15% of those who had not looked for a better deal since attending an EBD session reported that they needed more help, whereas only 6% of those attending an EBDx session said this.

The EBDx appointments would appear to be particularly helpful in encouraging people who have never switched to consider doing so. Factors which appear to contribute to the added value of EBDx appointments in helping people consider a switch include:

- The extra hand-holding support to overcome consumer's own lack of confidence
- The advisor conducting a tariff comparison check on behalf of the consumer
- More personalised consideration of the consumer's own circumstances, including to identify and initiate a combination of financial and practical support
- The tying-in of other advice, such as checking for the ability to claim Warm Home Discount, with finding a cheaper tariff
- Arrangement of further support via repeat appointments or case work.

This suggests that those who still need more help following an EBD session are likely to benefit from an EBDx appointment. The added value of EBDx appointments is dependent though on delivery quality. The evidence from a small number of interviews pointed towards some instances of rushed appointments offering limited advice or focusing on other, non-energy problems, thereby missing the opportunity to help vulnerable consumers access a combination of financial and practical support.

As around half of EBD and EBDx consumers still had not looked for a better deal, the findings indicate that the programmes are not fully effective to overcome all barriers and to motivate switching. Perceived time and hassle involved in switching remains a significant barrier which information alone cannot overcome for all consumers.

Front line workers' strong recall and high value placed on switching advice suggests that the EBD sessions are likely to have an important broader indirect effect on switching amongst different consumer groups.

## 6.4 Switching payment method

Information on switching payment method seems to lead to relatively few consumers making changes. For most consumers, particularly people already on direct debit, the advice is not particularly relevant. For people on prepayment meters, the advice covered in a generic EBD session appears not to be sufficiently persuasive to encourage them to switch to a different payment method. Case studies of prepayment customers indicate that their circumstances can mean that they require particular tailored help to enable them to switch payment method and to access other forms of financial support or services to address their needs. From individual cases of consumers who use prepayment and received one-to-one support of an advisor via an EBDx appointment, it would appear this is a more effective route for supporting a switch away from prepayment. This enables the advisor to contact the supplier and advocate on behalf of their client and to explain their circumstances. The positive benefits are particularly marked where the advisor also supports clients with existing arrears to set up a repayment plan.

## 6.5 Income maximisation

Income maximisation advice appears to have been notably successful in increasing consumer awareness of the Warm Home Discount, though the findings to date suggest relatively few consumers have been newly awarded the payment. It is likely that the timing of the advice means that applicants are mostly too late to apply for the preceding winter and are not yet able to apply for the year ahead. From the interviews so far, the EBD programme otherwise appears to have had a modest impact on income maximisation amongst consumers. The EBDx programme appears to have been more successful in terms of the value of income maximisation amongst consumers. However, this was for a small number of consumers.

## 6.6 Heating practices

The findings are somewhat encouraging in terms of how many consumers report having made some kind of change to their heating practices. However, this must be tempered by recognition that there is a lack of contextual information to judge whether the reported changes reflected wise energy choices. Another reason for caution is the recognition that seasonal factors may account for a large proportion of the reported changes. The low numbers of consumers reporting turning their heating up and the sizeable proportions of consumers who report feeling too cold or feeling comfortably warm in only one or two rooms flag a possible risk that the advice may not sufficiently encourage people who are self-rationing or under-heating to make sure they heat the home to a WHO-recommended safe temperature. This is particularly the case given the high representation of older people amongst consumers reached - a group at high risk of harmful health effects from cold homes.

However, as previously stated the seasonality of data collection could account for few consumers turning their heating up. Two case studies in particular draw attention to risks that, even following advice, consumers' concerns about saving money can lead them to set their thermostat at temperatures well below recommended healthy temperature of 18 – 21° C.

The campaign was conducted in a period when few schemes have been running to get measures installed. This is likely to be the main reason for low reported uptake of free or discounted heating and insulation schemes. It is notable also that consumers living in rented accommodation may find it harder to get measures installed. With the revisions to ECO to particularly target fuel poor households, it is to be hoped that future EBD campaigns will enable much higher rates of uptake of heating and insulation measures.

## 6.7 Ability to manage bills and self-reported changes to health

The inconclusive findings on consumer's self-reported ability to manage bills and health are unsurprising. These outcomes are influenced by a range of personal and external factors and, with small sample sizes and no control groups, drawing firm conclusions about cause and effect is not possible. It is nevertheless encouraging that some consumers interviewed directly associated improvements in their situation with the support provided through the EBD programme.

## 6.8 Frontline workers' ability to delivery energy-related advice to clients

The delivery of energy information to frontline workers across a very wide range of organisation types serving many different client groups is an extremely important dimension of the programme. The findings indicate that this indirectly enables a much wider client group to benefit from good quality advice on their energy problems, delivered by staff with an improved appreciation of the relevance of fuel poverty to their client group. It is notable that around a third of frontline workers interviewed had not provided any advice using information learnt in the session when called for a follow up survey. This is likely to partly reflect that the session forms a part of new staff or volunteers training and will be used in the future. It also reflects attendance by others whose role requires an understanding of fuel poverty, without necessarily being advice providers. This includes Distribution Network Operator staff responsible for delivering their priority services register responsibilities. There would appear to remain some scope for enhancing some areas of the EBD course coverage, based on feedback from frontline workers.

## 7 Recommendations

The following recommendations are intended to strengthen the future delivery of the EBD and EBDx programmes to achieve their intended outcomes.

### 7.1 EBD programme

- In planning future phases of the EBD programme, think about routes to reaching private tenants and young people to attend group sessions. It is suggested this may be via the development of partnerships with different organisations, including student organisations and organisations advising or advocating on behalf of private renters. NUS and Advice4renters are both members of the End Fuel Poverty Coalition.
- Draw on existing EBD facilitator good practice and other resources to support facilitators to tailor the EBD session more around different audiences.
- Develop a more pro-active approach to identify particularly vulnerable consumers (including those using pre-payment meters) who attend EBD sessions to signpost them to a follow-up EBDx appointment. This is likely to improve the chances that such consumers follow through on switching – as well as to access other forms of support.
- Continue to sustain the emphasis on providing switching support and the value-added linkage with promoting the priority services register and the warm home discount.
- Consider whether the ‘switching’ element of the EBD presentation can be enhanced to incorporate an interactive demonstration of the switching process using a price comparison website to help demonstrate the relative simplicity of the process.
- Linked to the above, the EBD programme needs to continue to challenge perceptions that switching is a hassle and time consuming, which remain key barriers to action. Include reference to the switching guarantee scheme to provide reassurance that any ‘hassle’ will be minimised.
- Emphasise the value in considering switching to a different provider. Again, reference to the switching guarantee scheme may be helpful. This is to address misplaced consumer loyalty to their existing supplier and views that all suppliers are the same, which may be limiting consumer’s ability to benefit from the best available rates. This may need to be supported by providing facts on the rates offered by smaller new entrant suppliers.
- Review the balance of behavioural messages being promoted in EBD sessions around heating and energy efficiency. This is particularly important given the prevalence of older people attending sessions. Make sure that the importance of heating the home to a safe temperature is not undermined by an over-emphasis on avoiding waste and saving money.
- Where EBD consumers require additional support, ensure an effective process to refer them to an EBDx appointment or additional relevant support. Those receiving additional help have been seen to overcome more complex problems faced by some consumers.

## 7.2 Front-line workers

- In delivery of EBD training sessions to a principally frontline worker audience, consider including some more ‘training the trainer’ type inputs on how they can integrate this advice with their existing approach to supporting their clients.
- For frontline worker focused sessions, consider developing advice on other topics identified as areas where more input would be welcomed. In follow-up interviews, these included: supporting consumers with incorrect billing; hidden debts; grant schemes, and; tenancy agreements.
- Front-line workers are likely to need updating on the new ECO scheme, so that they are able to advise their clients on available schemes and eligibility and support them to apply.
- Consider an increased emphasis on delivering advice relating to smart meters and how vulnerable consumers can realise the benefits from them. This should draw on the growing body of evidence covering how vulnerable consumers can benefit from smart metering. This recommendation is also relevant for consumer-facing support. However, it is likely to be particularly important that advisors from a range of organisations are able to provide accurate and helpful information to their clients on smart meters.

## 7.3 EBDx programme

- The EBDx programme should be continued. It is as an important added-value service which reaches particularly vulnerable consumers and provides them with a more personalised form of support, overcoming barriers to their engagement with the energy sector and relevant schemes.
- The EBDx programme management should consider clarifying minimum expectations of EBDx appointments. Processes for ongoing checking of the quality of appointments should be reviewed. This recommendation is intended to ensure that vulnerable consumers attending EBDx appointments benefit from the value-added offered by well-delivered appointments. Supporting measures, such as coaching by experienced champions, could support the achievement of more consistent minimum standards.

## 7.4 Wider recommendations

- Low rates of applications for grants for heating and insulation highlight the importance of reaching those most in need with schemes such as the updated ECO Help to Heat Scheme. Targeting eligible consumers and ensuring that frontline workers are equipped with the knowledge of eligibility criteria, along with how to help consumers apply could improve this.
- Support for fuel poverty needs to include younger households, and private renters. Regulations requiring rental properties to reach EPC or above by April 2018 point to positive changes. As this report highlights that private-renters are missed by fuel poverty support, importance should be placed on supporting landlords to achieve this standard, and enforcing the regulation. This is an important area for Citizens Advice to continue to influence government so that the regulations prove effective.

## 8 Appendices

I'm .... and I am calling on behalf of Citizens advice to follow-up on the Energy Best Deal group session you attended [at place on date].... about how to get a good deal on your energy bills and saving energy in the home. Do you recall attending the session? (If no end call)

If possible, I'd like to ask you a few questions to find out whether you have taken any action based on the advice you received. It should take around 5 minutes, do you have time to take part now?

**Consent**

**Before I start I need to explain and check a few things:**

**I work for the Centre for Sustainable Energy, a charity separate from Citizens Advice. At the end of the appointment, you filled in your contact details to say that you were willing to be called as part of the evaluation of the Energy Best Deal Extra service. Anything you say will only be used in our report to Citizens Advice, it won't be use for any other purpose, like marketing.**

**Any information you share will be treated as confidential, and will be anonymised, so you will not be identified at all. Do you understand?**

**Check happy with recording.**

- \* 1. Time stamp (number on data spreadsheet to match responses, copy and past or ensure exactly the same)

2. During the session, the adviser talked to you about options for switching. Since the appointment, have you checked whether you can switch to a cheaper deal on your fuel bills – either from your existing or a different supplier? (If necessary, prompt by saying - perhaps by checking prices online)

- Yes  
 No (go to Q9)

3. IF CHECKED: How did you find out about what was available? For example, did you phone up or look on a website? [Choose most appropriate answer from what they say. Do not read out options. Do not suggest response]

- Used a price comparison website (with CAB adviser help)  
 Used a price comparison website (without CAB adviser help)  
 Used a price comparison phone service (with CAB adviser help)  
 Used a price comparison phone service (without CAB adviser help)  
 Looked at other energy suppliers' websites (with CAB adviser help)  
 Looked at other energy suppliers' websites (without CAB adviser help)  
 Phoned other energy suppliers (with CAB adviser help)  
 Phoned other energy suppliers (without CAB adviser help)  
 An adviser from another agency looked at it with me  
 My supplier told me  
 Asked friends or family  
 Other (please specify)

4. IF CHECKED: And did you find that you could get a better deal?

- Yes
- No (go to Q10)

5. IF FOUND A BETTER DEAL: So have you changed to the better deal? Is that with your existing supplier or a new supplier?

- Yes, from existing supplier
- Yes, from new supplier
- Not yet, but plan to - existing supplier
- Not yet, but plan to - new supplier
- No - specify why...

6. IF BETTER DEAL: Do you know about how much you'll save from the better deal?

- Yes
- No

7. How much will you / are you saving?

8. Is that weekly / monthly / annually?

- Weekly
- Monthly
- Annually
- Other (please specify)

9. IF NOT SWITCHED: Is there anything in particular that prevented you switching? [Do not read out options: choose the option below which best matches the interviewee's response - some answers will require additional probing]

- Time / hassle (I haven't had time / Too much hassle / I won't save enough money to make it worthwhile)
- Attitude to supplier (I prefer my current supplier to the others / All the suppliers are the same so I might as well stay with my current supplier)
- Fear about risks (I am worried about something going wrong (e.g. supply interruption, being billed by both companies))
- Scepticism about saving money (It is hard to work out whether you will save money / The price will only go up again / Prices are very unpredictable – if I fix the price, other prices might come down / I am concerned about switching to a worse deal)
- Own financial circumstances (I don't have a bank account / I have debt with my current supplier)
- Need some more help to switch (Adviser showed me, but wasn't confident on what to do next / Found it confusing)
- Landlord preventing them
- Digital barriers (prefer pay in traditional way (avoid use of computing) / don't trust paying online / don't know how/feel confident to manage online / don't have online access (computer or web connection)
- Someone else in household manages bills
- Other (please specify)

10. At the appointment, the adviser may have talked about how some payment methods are cheaper than others. Have you changed the way you pay for your energy since attending the appointment? [If necessary, provide prompt e.g. by direct debit or monthly payments]

- Yes
- No (go to Q12)

11. IF CHANGED: How did you pay before and how do you pay now?

	Direct debit	Cash, cheque, or card when the bill arrives	Prepayment or token meter
Gas payment before	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gas payment now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electricity payment before	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electricity payment now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

12. IF NOT CHANGED: Why is this? [Do not read out answers - choose the most appropriate]

- I'm happy with my current payment method (note type)
- I haven't got round to it [Go to follow up question B13]
- There is a cost to getting rid of my prepayment meter
- I like the prepayment meter
- My supplier will not remove my prepayment meter (I have debt)
- My supplier will not remove my prepayment meter (I do not have debt)
- I don't have a bank account
- I don't like the idea of direct debits
- Other (please specify)

13. IF HAVEN'T GOT ROUND TO IT: It can be difficult to find the time. Is it mainly because you are too busy with other things or do you also feel you need some more help with changing?

- Too busy
- Need more help [note any further detail given e.g. understanding how to get pre-payment meter changed, knowing who to contact]
- Other concerns (inc specific need for help)

14. Did the adviser talk to you about or help you apply for any unclaimed benefits or tax credits? [Do not read out answers - choose the most appropriate - probe if needed]

- Yes, but no further action was taken as was not relevant/not eligible
- Yes, adviser talked about and they applied afterwards
- Yes, the adviser helped them apply
- No
- Don't recall

15. Since the session, have you applied for... (prompt if prompted by EBD)

	Not applied	Applied	Awarded / paid	Prompted by EBD?
Any additional benefits or tax credits (if no go to Q19)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Warm Home Discount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free / discounted insulation or heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nest (Wales) or Home Energy Efficiency Programmes Initiative (Scotland)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. IF APPLIED FOR BENEFIT PROMPTED BY EBD What benefit did you apply for?

- Employment Support Allowance  
ESA
- Personal Independence Payments  
PIP
- Disability Living Allowance  
DLA
- Carers Allowance  
CA
- Attendance Allowance  
AA
- State Retirement Pension  
SRP
- Pension Credit  
PC
- Job Seekers Allowance  
JSA
- Tax Credits  
TCs
- Universal Credit UC
- Council Tax Reduction
- Housing Benefit

17. IF APPLIED: Were any awarded?

- Yes
- No
- Unsure

18. If awarded benefit: How much?

Amount (£)

Frequency (weekly / monthly)

19. Following the session, have you...

- Asked to be placed on your energy suppliers PSR (Priority Services Register)?
- Asked for / recieved further advice on benefits and tax credits
- Asked for / received help with debt and money management?

20. As a result of the Energy Best Deal appointment, did you take any steps to save energy in your home, or to make your home more energy efficient?

- Yes
- I have done something, but not prompted by the Energy Best Deal appointment (go to q22)
- No (go to q22)

21. [If yes] What have you done? [Record all options that apply. If needed, read out some example types of activity as prompts to check which types apply.]

- No cost behavioural changes (e.g. turn off lights; turn off standby, close curtains; change temperature controls)
- Low cost self-funded measures (e.g. switch light bulbs, draught-proofing)
- Low cost funded measures (e.g. given free draught proofing pack)
- DIY or self-funded home improvement (e.g. DIY loft insulation)
- Funded measures (e.g. wall insulation, loft insulation, boiler replacement).

22. Since the appointment, have you made any changes to how you heat your home? (Go through each option to check each in turn ie do you use the heating more or less frequently? Have you turned the temperature up or down? Do you heat more or fewer rooms? Any other?

- Use heating more frequently or for longer periods
- Use heating less frequently or for shorter periods
- Increased temperature
- Decreased temperature
- Heat more rooms
- Heat less rooms
- Turned off heating
- No change
- Changed heating method (Note this OR ANY OTHER CHANGE below)

23. Why is that? [mark most appropriate response - use possible responses as prompts if necessary - can mark more than one response]

- For health reasons - to keep me and/or other members of household warm
- To save money
- I understand better how to use controls to keep home warm cost effectively
- More confident to use heating following receipt of WHD/additional benefits
- More confident now have smart meter to show how much I'm spending
- Change of heating method - cheaper to run than other method of heating
- No change/heat less - can't afford to use heating more
- No change - don't need to change
- Seasonal (e.g. don't need heating on any more, weather's been warmer)
- Other (please specify)

24. Since the session, how are you generally finding it managing the costs of paying for energy?

- Generally easier than before
- About the same
- Generally harder than before

25. Since the appointment, and any changes, would you say you feel:

- Generally warmer at home
- About the same in terms of how warm or cold you feel at home
- Generally colder at home

26. Do you feel the temperature is?

- Comfortably warm at home
- Comfortably warm - but only in one or two rooms
- Too warm
- Too cold

27. And since the appointment, would you say your physical health has generally been

- Better
- Worse
- About the same

28. And since the appointment, would you say you feel:

- Less stressed, depressed or anxious
- About the same
- More stressed, depressed or anxious

29. Apart from what we've mentioned. Is there anything else that has happened (or any change in your circumstances), which we haven't already discussed, that has made a difference to how you manage with your energy bills or how you use energy at home?

- Yes - significant change in circumstances [select this response e.g. if they mention change in health status, housing, work or financial situation, relationship change, change in who is living at home or similar 'BIG' change - see guidance]
- No major change [select this response if they mention changes that don't fit the above such as minor behavioural changes e.g. closing the curtains at night]

30. Opportunity to elaborate on anything interesting said in the interview.

I'm .... and I am calling on behalf of Citizens advice to follow-up on an appointment you attended [at place on date]... if don't remember then say... (about benefits, debt, energy bills and saving energy in the home). Do you recall attending the session? (If no, end call).

At the end of the appointment, you filled in your contact details to say that you were willing to be called as part of the evaluation of the Energy Best Deal Extra service & If possible, I'd like to ask you a few questions to find out whether you have taken any action based on the advice you received. It should take around 15 minutes, do you have time to take part now?

**Consent**

Before I start I need to explain and check a few things:

I work for the Centre for Sustainable Energy, a charity separate from Citizens Advice. Anything you say will only be used in our report to Citizens Advice, it won't be use for any other purpose, like marketing.

Any information you share will be treated as confidential, and will be anonymised, so you will not be identified at all. Do you understand?

Are you willing to take part? [If say no, end call and thank caller for their time]

\* 1. Respondant ID (10 character number from data that enables responses to be matched - copy and paste or ensure exactly the same)

2. Can you recall what was covered during the appointment about energy-related issues? (prompt if needed - if no specific problem go to Q5)

- Switching
- Different payment methods
- Smart meters
- Heating controls (inc. use of timer; warm up/cool down times)
- Energy saving tips - inc. free/low cost measures
- Money management / debt advice
- Warm Home Discount
- Grants for improvements to home
- Don't recall
- Other
- Specific problem affecting customer:

3. IF SPECIFIC PROBLEM: Did the adviser help with your problem? (if no then probe RE helping with a plan of action)

- No
- Yes - they called energy supplier about a problem
- Yes - they helped compare energy tariffs
- Yes - they helped create a plan of action
- They helped in another way

4. IF SPECIFIC PROBLEM AND PLAN OF ACTION: How confident did you feel at the time about taking the actions agreed?

- Very confident  
 Somewhat confident  
 Not at all confident

5. Did you discuss looking for a cheaper deal on your energy?

- Yes  
 No  
 Unsure

6. Since the appointment, have you checked whether you can switch to a cheaper deal on your fuel bills – either from your existing or a different supplier? (If necessary, prompt by saying - perhaps by checking prices online)

- Yes  
 No (go to Q13)

7. IF CHECKED: How did you find out about what was available? For example, did you phone up or look on a website? [Do not read out answers - choose the most appropriate; for each, check if adviser showed them or helped them with this]

- Used a price comparison website (with CAB adviser help)  
 Used a price comparison website (without CAB adviser help)  
 Used a price comparison phone service (with CAB adviser help)  
 Used a price comparison phone service (without CAB adviser help)  
 Looked at other energy suppliers' websites (with CAB adviser help)  
 Looked at other energy suppliers' websites (without CAB adviser help)  
 Phoned other energy suppliers (with CAB adviser help)  
 Phoned other energy suppliers (without CAB adviser help)  
 An adviser from another agency looked at it with me  
 My supplier told me  
 Asked friends or family  
 Other (please specify)

8. IF CHECKED: And did you find that you could get a better deal?

- Yes  
 No (go to Q14)

9. IF BETTER DEAL: So have you changed to the better deal? Is that with your existing supplier or a new supplier?

- Yes, from existing supplier  
 Yes, from new supplier  
 Not yet, but plan to - existing supplier  
 Not yet, but plan to - new supplier  
 No - specify why...

10. IF BETTER DEAL: Do you know about how much you'll save from the better deal?

- Yes
- No

11. How will you / are you saving?

12. Is that weekly / monthly / annually?

- Weekly
- Monthly
- Annually
- Other (please specify)

13. IF NOT CHECKED: Is there anything in particular that prevented you switching? [Choose most appropriate answer from what they say. Do not read out options. Do not suggest response]

- Time / hassle (I haven't had time / Too much hassle / I won't save enough money to make it worthwhile)
- Attitude to supplier (I prefer my current supplier to the others / All the suppliers are the same so I might as well stay with my current supplier)
- Fear about risks (I am worried about something going wrong (e.g. supply interruption, being billed by both companies))
- Scepticism about saving money (It is hard to work out whether you will save money / The price will only go up again / Prices are very unpredictable – if I fix the price, other prices might come down / I am concerned about switching to a worse deal)
- Own financial circumstances (I don't have a bank account / I have debt with my current supplier)
- Need some more help to switch (Adviser showed me, but wasn't confident on what to do next / Found it confusing)
- Landlord preventing them
- Digital barriers (prefer pay in traditional way (avoid use of computing) / don't trust paying online / don't know how/feel confident to manage online / don't have online access (computer or web connection)
- Someone else in household manages bills
- Other (please specify)

14. Did you discuss different way of paying for energy? (prompt prepayment meter / key meter / direct debit if needed)

- Yes
- No
- Unsure

15. Have you changed the way you pay for your energy since attending the appointment? [If necessary, provide prompt e.g. by direct debit or monthly payments]

- Yes
- No (go to Q17)

16. IF CHANGED: How did you pay before and how do you pay now?

	Direct debit	Cash, cheque or card when the bill arrives	Prepayment or token meter	Other
Gas payment before	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gas payment now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electricity payment before	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electricity payment now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

17. IF NOT CHANGED: Why is this? [Do not read out answers - choose the most appropriate]

- I'm happy with my current payment method (note type)
- I haven't got round to it (go to Q18)
- There is a cost to getting rid of my prepayment meter
- I like the prepayment meter
- My supplier will not remove my prepayment meter (I have debt)
- My supplier will not remove my prepayment meter (I do not have debt)
- I don't have a bank account
- I don't like the idea of direct debits
- Other (please specify)

18. IF HAVEN'T GOT ROUND TO IT: It can be difficult to find the time. Is it mainly because you are too busy with other things or do you also feel you need some more help with changing?

- Too busy
- Need more help [note any further detail given e.g. understanding how to get pre-payment meter changed, knowing who to contact]
- Other concerns (inc specific need for help)

19. Did the adviser talk to you about or help you apply for any unclaimed benefits or tax credits? [Do not read out answers - choose the most appropriate - probe if needed]

- Yes, but no further action was taken as was not relevant/not eligible (go to Q18)
- Yes, adviser talked about and they applied afterwards
- Yes, the adviser helped them apply
- No (go to Q24)
- Don't recall (go to Q24)

20. IF APPLIED: What benefit did you apply for?

- Attendance Allowance (AA)
- Employment Support Allowance (ESA)
- Personal Independence Payments (PIP)
- Disability Living Allowance (DLA)
- Carers Allowance (CA)
- State Retirement Pension (SRP)
- Pension Credit (PC)
- Income Support (IS)
- Job Seekers Allowance (JSA)
- Tax Credits (TCs)
- Universal Credit (UC)
- Council Tax Reduction
- Housing benefit

21. IF APPLIED: Were any awarded?

- Yes
- No
- Unsure

22. IF AWARDED BENEFIT: How much?

23. Is that weekly / monthly / annual?

- Weekly
- Fortnightly
- Monthly
- Annual
- One off

24. Did the adviser talk to you about or help you apply for The Warm Home Discount? [Do not read out answers - choose the most appropriate - prompt if needed - £140 discount off your electricity bill for eligible customers]

- Already get it
- Yes, adviser talked about / no further action as not eligible
- Yes, adviser talked about but consumer did not take any further action
- Yes, adviser talked about / consumer applied afterwards
- Yes, adviser helped apply during appointment/in follow-up case work
- No
- Don't recall

25. IF APPLIED: Was it paid this year?

- Yes
- No
- Unsure

26. Did the adviser talk to you about schemes to pay for a new boiler or free or discounted insulation or heating measures? [Do not read out answers - choose the most appropriate - probe if needed]

- Yes - boiler
- Yes - insulation
- Yes - other heating
- Not mentioned/don't recall
- Yes, multiple insulation and heating measures

27. IF YES: have you applied since?

- Yes, after the session
- Yes, with help of adviser
- No

28. IF YES: what the scheme called?

- Nest (Wales)
- Home Energy Efficiency Programmes Initiative (Scotland)?
- Other (please specify)

29. Did the adviser talk to you about priority services register, run by your energy supplier?

- Yes
- No
- Already on PSR

30. IF YES: did the adviser help you get on the register or did you ask your supplier yourself?

- Adviser helped
- Asked supplier

31. During the appointment, did you look at any issues with managing your money or any concerns about debt?

- Yes
- No
- Unsure

32. IF YES: Did this lead to any follow up? [Do not read out answers - choose the most appropriate]

- No further action
- Yes, consumer took action after the appointment
- Adviser provided practical help during the appointment or in follow-up case work
- Consumer took action - not related to appointment

33. As a result of the Energy Best Deal appointment, did you take any steps to save energy in your home, or to make your home more energy efficient?

- Yes
- I have done something, but not prompted by the Energy Best Deal appointment
- No

34. IF YES: What have you done? [Record all options that apply. If needed, read out some example types of activity as prompts to check which types apply.]

- No cost behavioural changes (e.g. turn off lights; turn off standby, close curtains; change temperature controls)
- Low cost self-funded measures (e.g. switch light bulbs, draught-proofing)
- Low cost funded measures (e.g. given free draught proofing pack)
- DIY or self-funded home improvement (e.g. DIY loft insulation)
- Funded measures (e.g. wall insulation, loft insulation, boiler replacement).

35. Since the appointment, have you made any changes to how you heat your home? (Go through each option to check each in turn do you use the heating more or less frequently? Have you turned the temperature up or down? Do you heat more or fewer rooms? Any other?)

- Use heating more frequently or for longer times
- Use heating less frequently or for shorter times
- Increased temperature
- Decreased temperature
- Heat more rooms
- Heat less rooms
- Turned off heating
- No change
- Changed heating method (Note this OR ANY OTHER CHANGE below)

36. Why is that? [mark most appropriate response - use possible responses as prompts if necessary - can mark more than one response]

- For health reasons - to keep me and/or other members of household warm
- To save money
- I understand better how to use controls to keep home warm cost effectively
- More confident to use heating following receipt of WHD/additional benefits
- More confident now have smart meter to show how much I'm spending
- Change of heating method - cheaper to run than other method of heating
- No change/heat less - can't afford to use heating more
- No change - don't need to change
- Seasonal (e.g. don't need heating on any more, weather's been warmer)
- Other (please specify)

37. Since the session, how are you generally finding it managing the costs of paying for energy?

- Generally easier than before
- About the same
- Generally harder than before

38. Since the appointment, and any changes, would you say you feel:

- Generally warmer at home
- About the same in terms of how warm or cold you feel at home
- Generally colder at home

39. Do you feel the temperature is?

- Comfortably warm at home
- Comfortably warm - but only in one or two rooms
- Too warm
- Too cold

40. And since the appointment, would you say your physical health has generally been

- Better
- Worse
- About the same

41. And since the appointment, would you say you feel:

- Less stressed, depressed or anxious
- About the same
- More stressed, depressed or anxious

42. Apart from what we've mentioned. Is there anything else that has happened (or any change in your circumstances), which we haven't already discussed, that has made a difference to how you manage with your energy bills or how you use energy at home?

- Yes - significant change in circumstances [select this response e.g. if they mention change in health status, housing, work or financial situation, relationship change, change in who is living at home or similar 'BIG' change - see guidance]
- No major change [select this response if they mention changes that don't fit the above such as minor behavioural changes e.g. closing the curtains at night]

43. Opportunity to elaborate on anything interesting said in the interview.

## Frontline Workers Phone Interview

**Hello, my name is \_\_\_\_\_ and I'm calling on behalf of Citizens Advice . I believe you attended an energy advice session run by Citizens Advice in [month/year]. Do you recall attending such a session? [If response is definitive no, end call]. We've been asked by Citizens Advice to prepare a report on the Energy Best Deal sessions and their value to front line workers in providing support on energy issues to their own clients. Would you be willing to answer some questions? It is a short, ten question survey, so should just take a couple of minutes of your time.**

### **Consent**

**Before I start I need to explain and check a few things:**

**I work for the Centre for Sustainable Energy, a charity separate from Citizens Advice. At the end of the appointment, you filled in your contact details to say that you were willing to be called as part of the evaluation of the Energy Best Deal Extra service. Anything you say will only be used in our report to Citizens Advice, it won't be use for any other purpose, like marketing.**

**Any information you share will be treated as confidential, and will be anonymised, so you will not be identified at all. Do you understand?**

**Check happy with recording.**

1. I'm going to read out a list of topics covered by the presentation. After each one, can you tell me you have advised any clients on it, and if you thought EBD was extremely helpful, quite helpful, not helpful (3 categories) to you in your advice to your clients?

If not provided advice, don't ask if helpful (but complete it if they answer anyway)

	Have provided advice on	Not provided advice on	Extremely helpful	Quite helpful	Not helpful
Helping find the best deal on energy	<input type="checkbox"/>				
Switching energy supplier with a debt	<input type="checkbox"/>				
Different ways of paying for energy	<input type="checkbox"/>				
Information on schemes for free or discounted insulation and heating	<input type="checkbox"/>				
WALES ONLY: The Nest or Arbed programmes	<input type="checkbox"/>				
SCOTLAND ONLY: Home Energy Efficiency Programmes Initiative	<input type="checkbox"/>				
The Warm Home Discount	<input type="checkbox"/>				
Low or no cost ways to save energy in the home	<input type="checkbox"/>				
Benefits and tax credits	<input type="checkbox"/>				
Debt and money management	<input type="checkbox"/>				
Smart meters	<input type="checkbox"/>				

2. Why were these topics particularly useful?

3. I'm now going to read out a series of statements about the presentation. After each one, can you tell me if you strongly agree, somewhat agree or don't particularly agree with each of the statements:

	Strongly agree	Somewhat agree	Don't agree
It helped me provide more accurate or detailed help and advice to clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It expanded the range of help and advice I can offer to clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It made me feel more confident in dealing with energy-related topics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It increased my knowledge of topics that I already provide advice on	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It enabled me to offer advice on new topics to clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. About how many clients have you advised, using information you learnt in the session?

On a one to one basis

In groups (total number attending)

Through other communications (ie newsletter)

5. Had you not attended the Energy Best Deal presentation, would you have provided this information to the same number of clients?

- Yes
- No
- Any additional comments

6. Do you think you will use information from the Energy Best Deal presentation to help clients in the future?

- Yes
- No
- Don't know
- NA (inc if don't provide advice)

7. Are there any energy-related issues your clients seek help with which were not covered in the presentation?

8. Do you have any further comments?

\* 9. Time stamp (number from data spreadsheet to match responses - copy and paste or ensure exactly the same)



## centre for sustainable energy

**OFFICE** 3 St Peter's Court  
Bedminster Parade  
Bristol BS3 4AQ

**PHONE** 0117 934 1400

**EMAIL** [info@cse.org.uk](mailto:info@cse.org.uk)

**WEB** [cse.org.uk](http://cse.org.uk)

**TWITTER** [cse\\_bristol](https://twitter.com/cse_bristol)

**CHARITY** 298740

**COMPANY** 2219673

**FOUNDED** 1979