

Domestic Supplier Liaison

January 2024



Citizens Advice and The
Extra Help Unit

Agenda

Time	Agenda Item	Lead
9.20 - 9.30	Teams link open for arrivals	
9.30 - 9.40	Introduction <ul style="list-style-type: none"> • Actions from September meeting 	Leanne Dullard, Citizens Advice Suzi Cassie, EHU Citizens Advice Scotland
9.40 – 10.00	Consumer Service <ul style="list-style-type: none"> • Operations update 	Jess Hawker-Meadley, Citizens Advice
10.00 - 10.15	Advice Direct Scotland <ul style="list-style-type: none"> • Operations update 	Hazel Knowles, Advice Direct Scotland
10.15 – 10.55	Extra Help Unit <ul style="list-style-type: none"> • Operations update • Trends and concerns from Q2 	Natasha Gilmour George Holmes Angus McMillan, EHU Citizens Advice Scotland
10.55 – 11.05	Break	
11.05 – 11.25	Supplier Spotlight: Octopus Energy – Overview of Social Worker role	Katie Orme, Octopus Energy
11.25 – 11.40	Citizens Advice Scotland, Mental Health & Money Good Practice Guidance for Creditors	Sarah-Jayne Dunne, Citizens Advice Scotland
11.40 – 11.50	Citizens Advice Energy Policy Team, Energy policy update	Alexander Belsham-Harris, Citizens Advice
11.50 – 12 noon	AOB & Next meeting date	Leanne Dullard, Citizens Advice

Citizens Advice Consumer service

citizens
advice

Jess Hawker Meadley

Codes changes as of 2nd January 2024

- As discussed in the previous supplier liaison meetings there was some variations in some of the codes relation to the debt and disconnection codes and the prepayment meter codes which can dilute the number of times these codes are used.
- We agreed some codes to be removed and amended as part of a combined review with the Extra Help Unit, Advice Direct Scotland and Citizens Advice policy. We agreed that we would make these live for a full quarter and the conduct a wider review of codes
- The changes are live as of 2nd January and detailed in the next slides.

Codes changed as of 2nd January 2024

Code	Code Title	From 2nd January 2024	Definition
DD9	PPM self disconnection (unable to credit meter)	PPM Self Disconnection (Affordability)	This category would cover all cases where the consumer has self-disconnected, is at risk of self-disconnecting or is rationing their energy use to a concerning level due to affordability concerns.
PP9	Unable to credit PPM (faulty meter/payment device)	Unable to Credit Meter (Technical Issue)	This category would cover all cases where the consumer is reporting a problem with adding credit to the meter due to a technical issue including: meter faults, problems with payment devices/obtaining payment devices, apps, web or phone lines.
DD14	PPM force fitted	Involuntary PPM (change to PPM completed)	This code is to be used the consumer was forced into a change that had actually taken place, as opposed to situations where a consumer was threatened with a forced change to PPM. When there is a risk of a PPM being fitted the case should be logged under DD2 Debt Recovery Practices.
DD15	Forced remote mode change to PPM	Involuntary PPM (change completed – remote mode)	This code is to be used when the consumer was forced into accepting a change to prepayment via a remote mode change and this has actually taken place. When the threat of a change to PPM is made but has not taken place yet the case should be logged under DD2 Debt Recovery Practices.

- These codes were live as of 2nd January for the consumer service, ADS and the Extra Help Unit. However there may be some formatting differences between the services.

Codes removed as of 2nd January 2024

- These codes were removed to reduce duplication and splitting the volume of cases.
- These were originally added to allow for detail of data on specific cases but it diluted the number of cases when PPM affordability applied.

Code	Code Title
DD16	PPM affordability: self disconnection (unable to credit meter)
DD17	PPM affordability: self-disconnection (unable to credit meter) - failed supplier
PP11	Unable to credit PPM (unable to obtain new payment device)
PP12	Unable to credit PPM (app, web or phone line issues)
SM07	Remote Disconnection

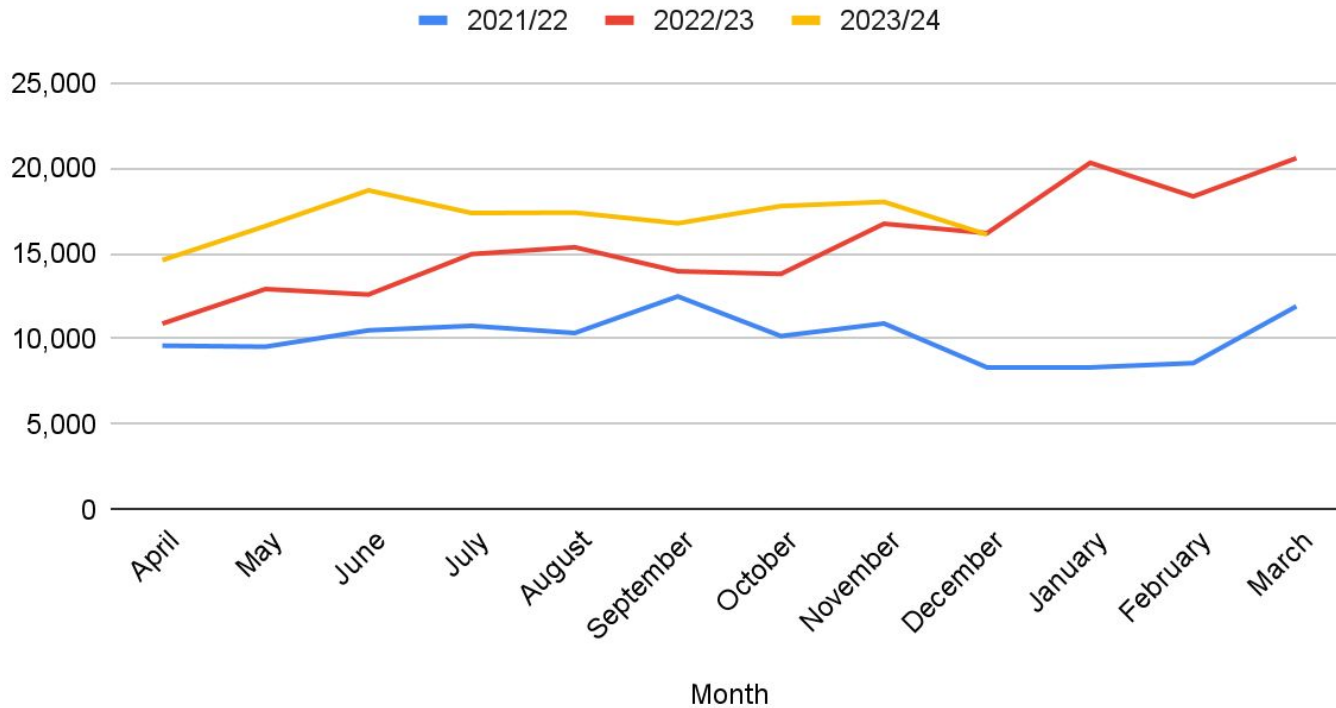
Performance and Operations

Key points from quarter three are:

- Demand for the quarter decreased by **42%** compared to quarter three 2022/23
- Priority call demand saw a **9%** decrease over the quarter when compared to the same time period last year
- Client Satisfaction remained above KPI
- Overall quality for the service was achieved across the quarter

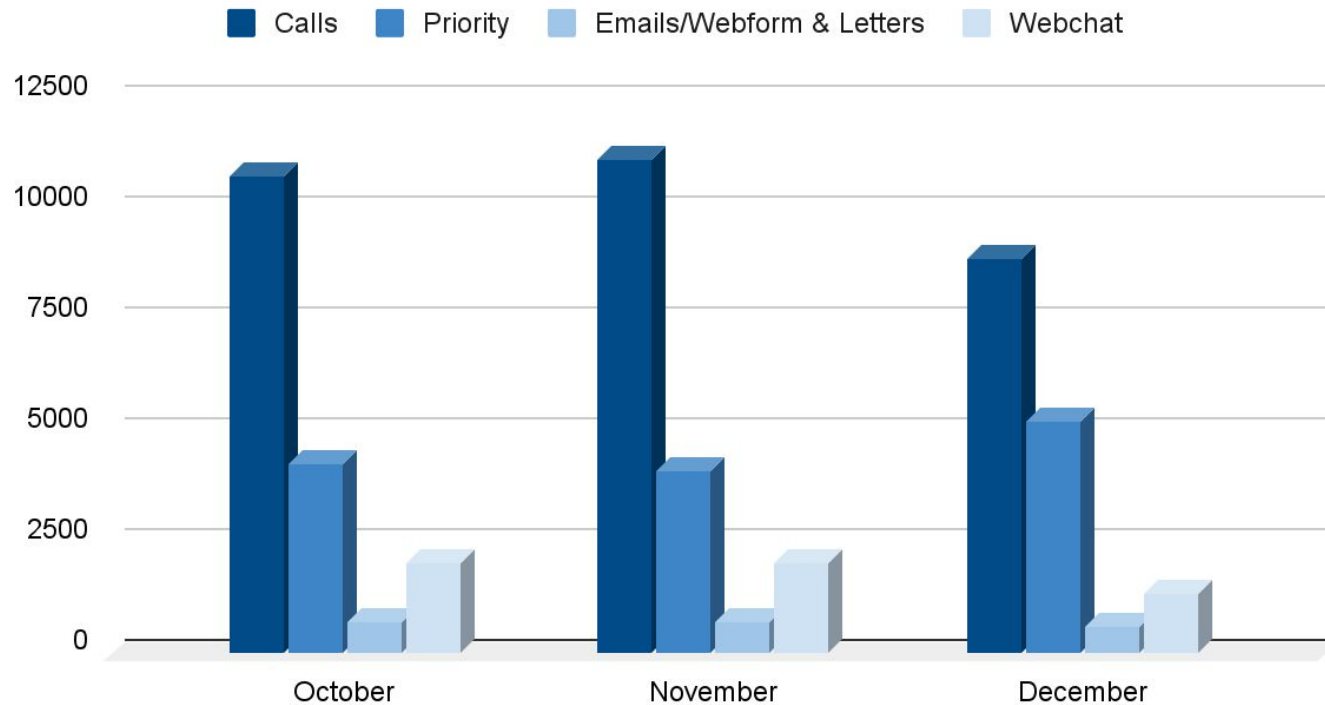
Contact volumes comparison 2021/22 to 2023/24

Yearly Contact Volume Comparison of Contacts Answered



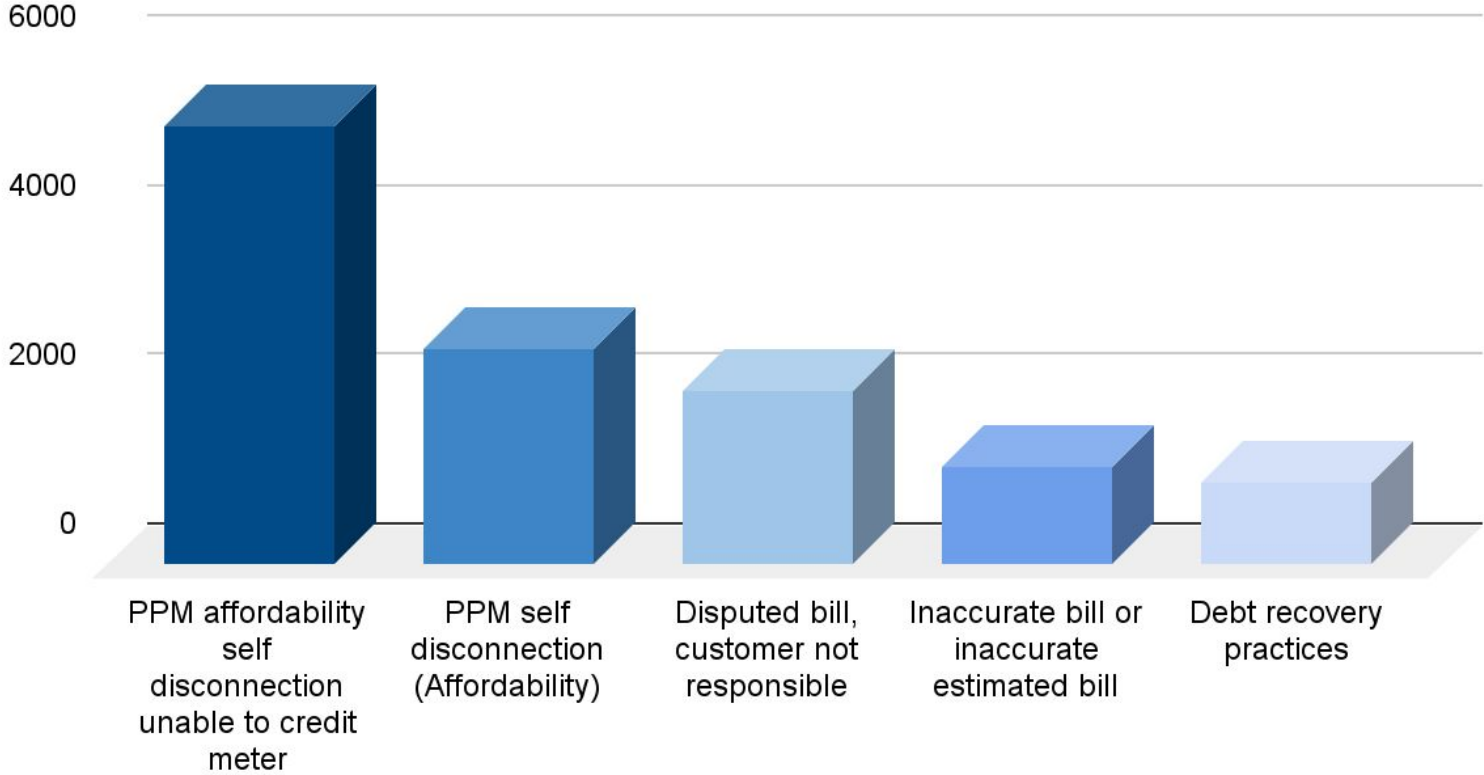
Q3 contacts answered by channel

Q3 - Contacts Answered by Channel



Trends Q3 2023

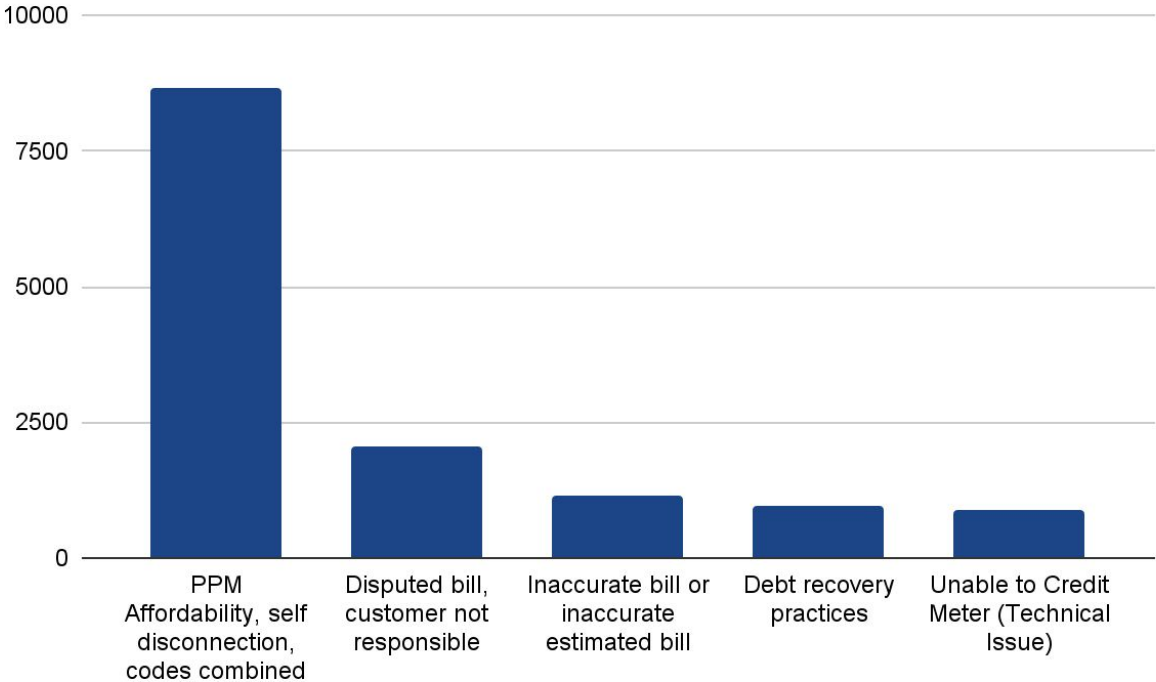
Trends Q3 - October to December - 2023



Trends Q3 2023

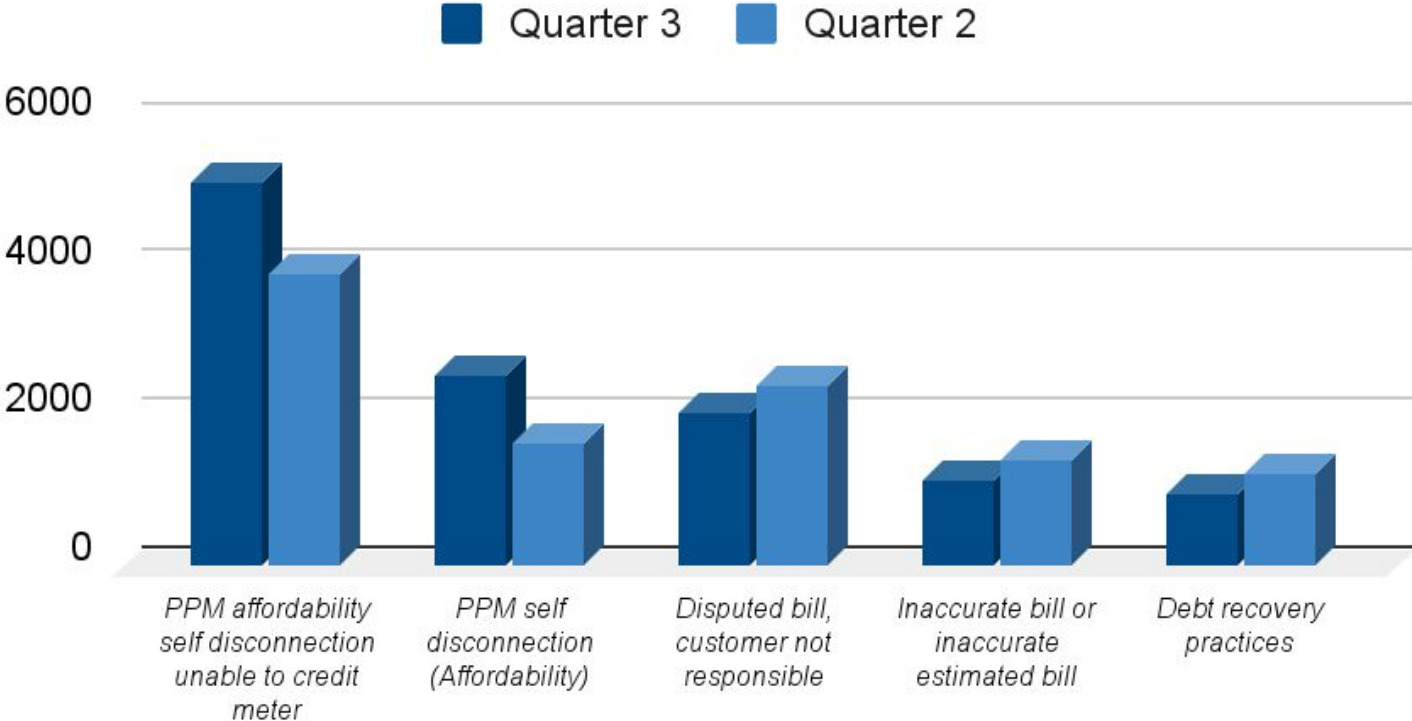
Combined 3 PPM disconnection codes for illustration purposes:

- PPM affordability self disconnection unable to credit meter
- PPM self disconnection (Affordability)
- PPM affordability: topping up causing financial detriment



Trends Q2 vs Q3 2023

Trends Q3 vs Q2



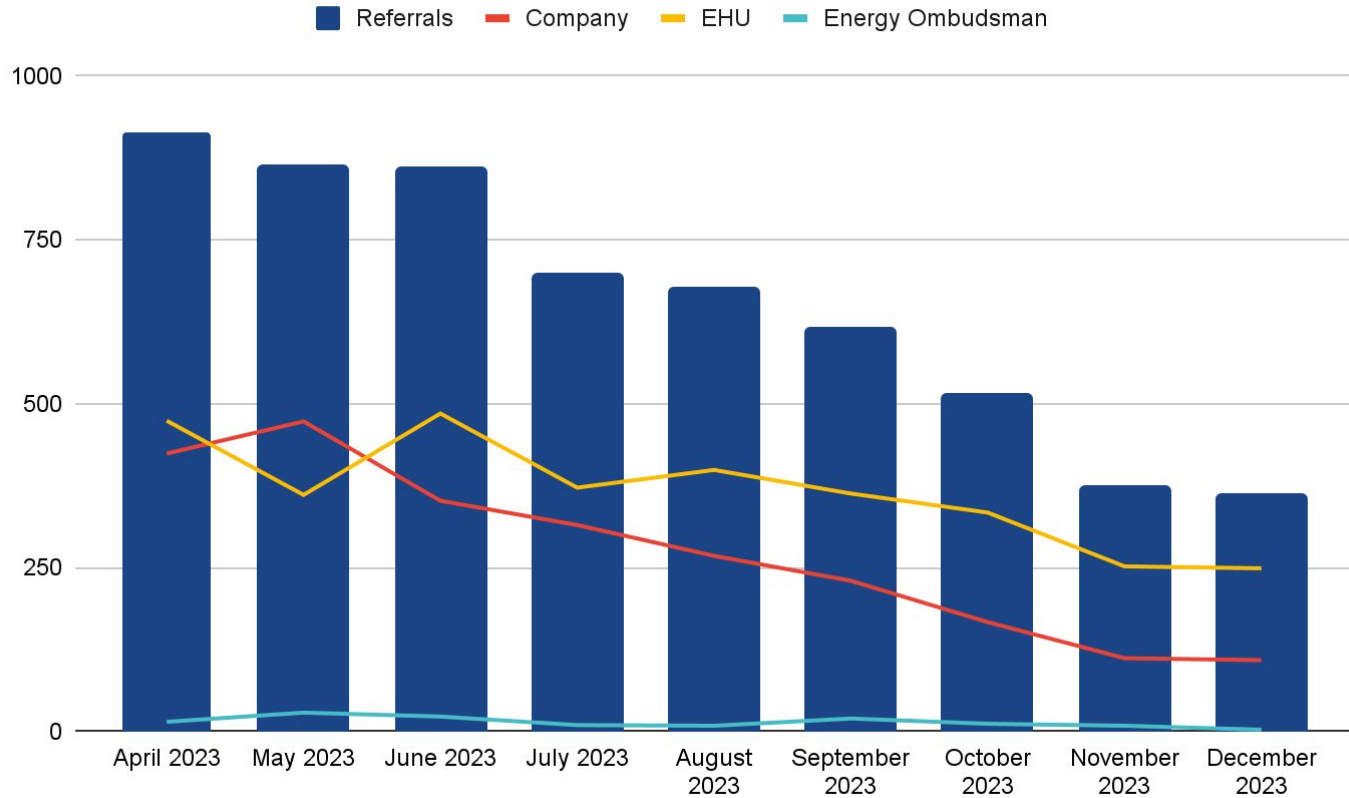
Q2 Trends split by nation

England		Wales	
PPM affordability self disconnection unable to credit meter	4838	PPM affordability self disconnection unable to credit meter	302
PPM self disconnection (Affordability)	2377	PPM self disconnection (Affordability)	163
Disputed bill, customer not responsible	1936	Disputed bill, customer not responsible	93
Inaccurate bill or inaccurate estimated bill	1072	PPM affordability: topping up causing financial detriment	61
Debt recovery practices	896	Inaccurate bill or inaccurate estimated bill	58
PPM affordability: topping up causing financial detriment	837	Unable to Credit Meter (Technical Issue)	49
Unable to Credit Meter (Technical Issue)	823	Debt recovery practices	48
Direct debit issues	581	Unsuitable payment scheme/payment method	29
Catch up bill received	552	Smart meter installation	23
Unsuitable payment scheme/payment method	482	Direct debit issues	23

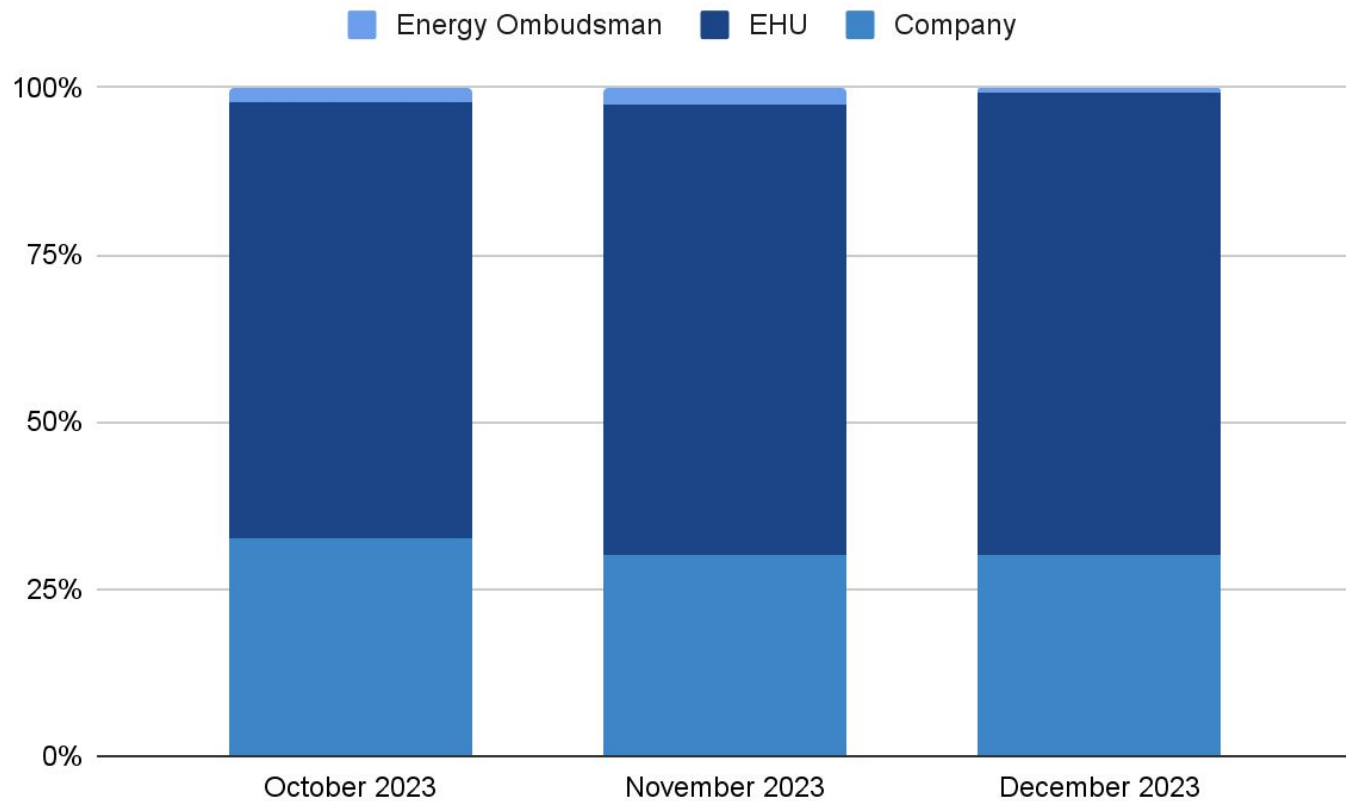
Signposted cases

Signposted to	Total signposts
Citizens Advice local office	7,141
Energy Ombudsman	524
National Debtline	261
Ofgem	208
Shelter	187
Fuel Voucher Signpost	346

Referral proportions April 22 - December 23



Referral proportions Quarter Three



Presented by: **Jess Hawker Meadley**
Date: **31st January 2024**



ADS

citizens
advice



Advice Direct Scotland
Domestic Supplier Liaison Quarter 3 2023/24

Presented by Hazel Knowles
Senior Project Lead
Hazel.Knowles@advice.scot



Key Points from Q3



Contact Volume

Contact volume has remained steady from Q2 with an 8% decrease in contacts from Q2 – Q3

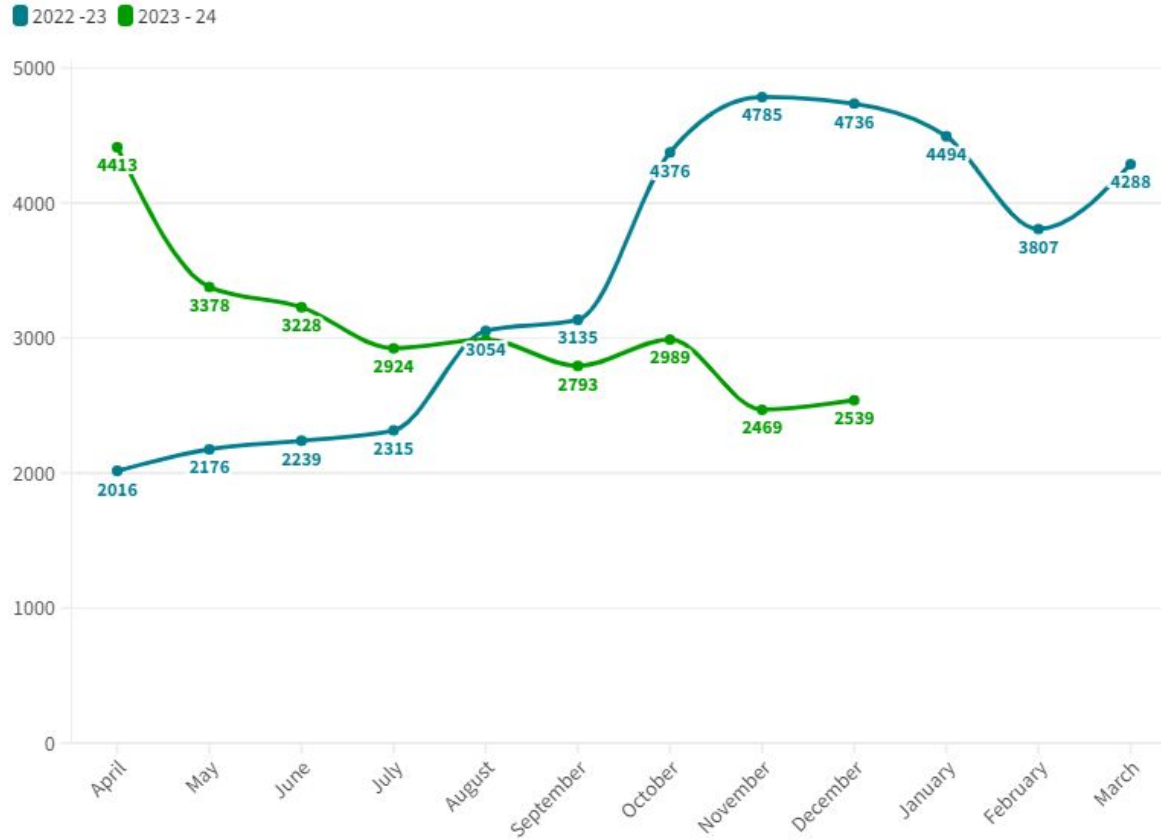
Priorities

High level of priority off supply contacts, trend has continued into January with 174 cases so far, around 9% of total enquiries

Home Heating Support Fund

Following the Scottish budget, the fuel insecurity fund will end on March 31st. This will also mean an end to the Home Heating Support Fund.

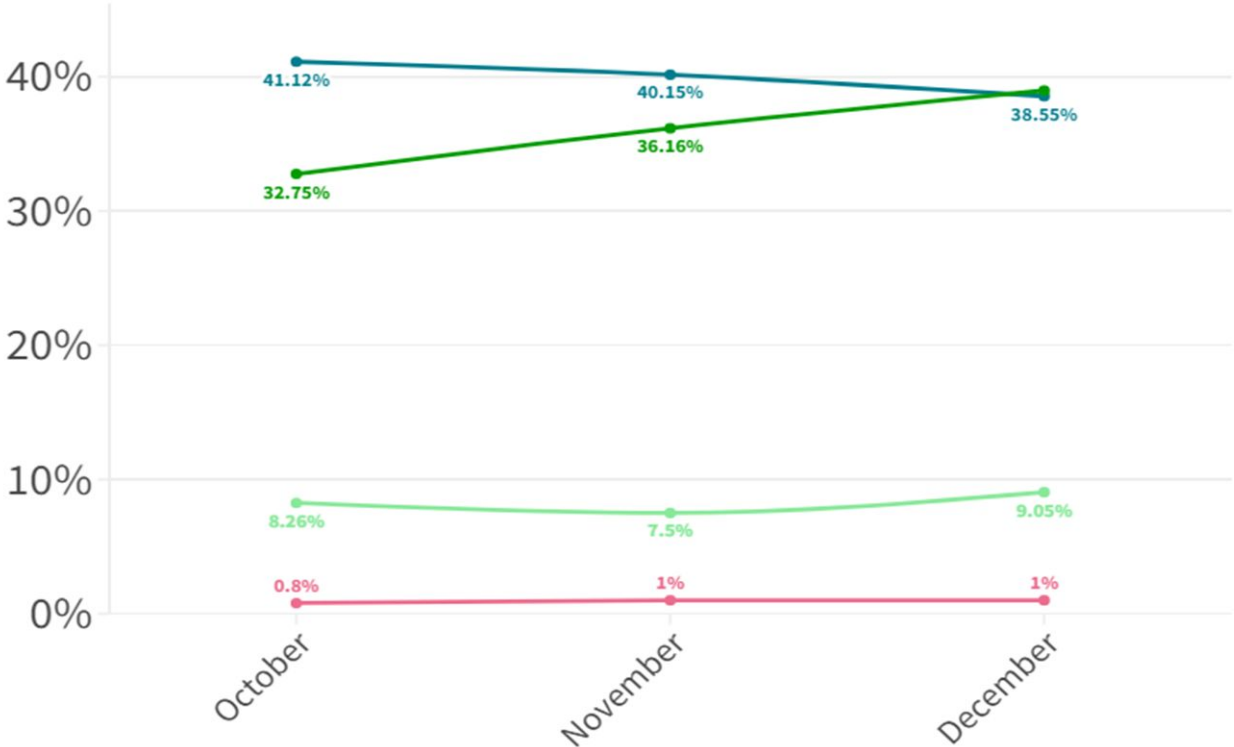
Volume 2022/23 vs 2023/24



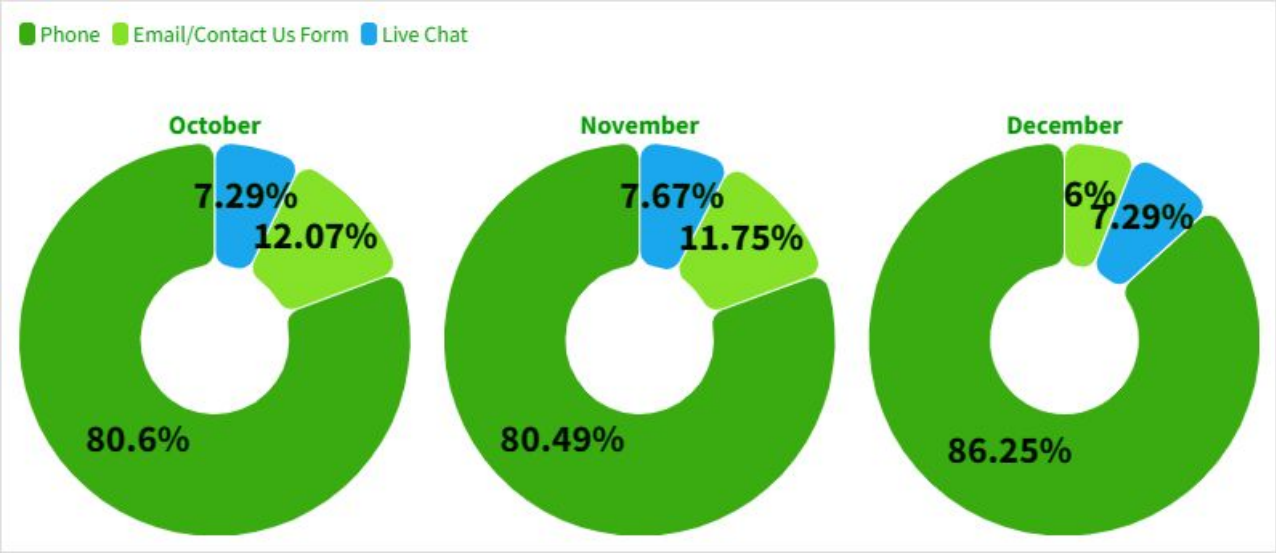
Referral Type



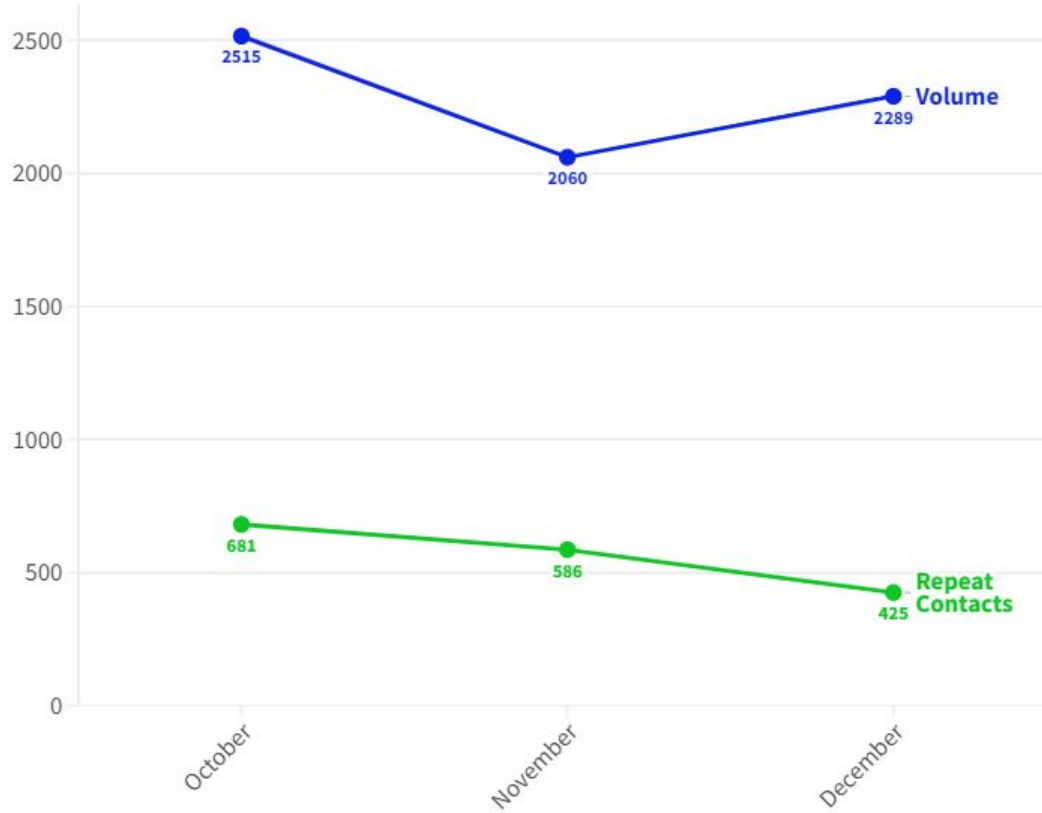
Advice Only Company EHU EO



Contact Type



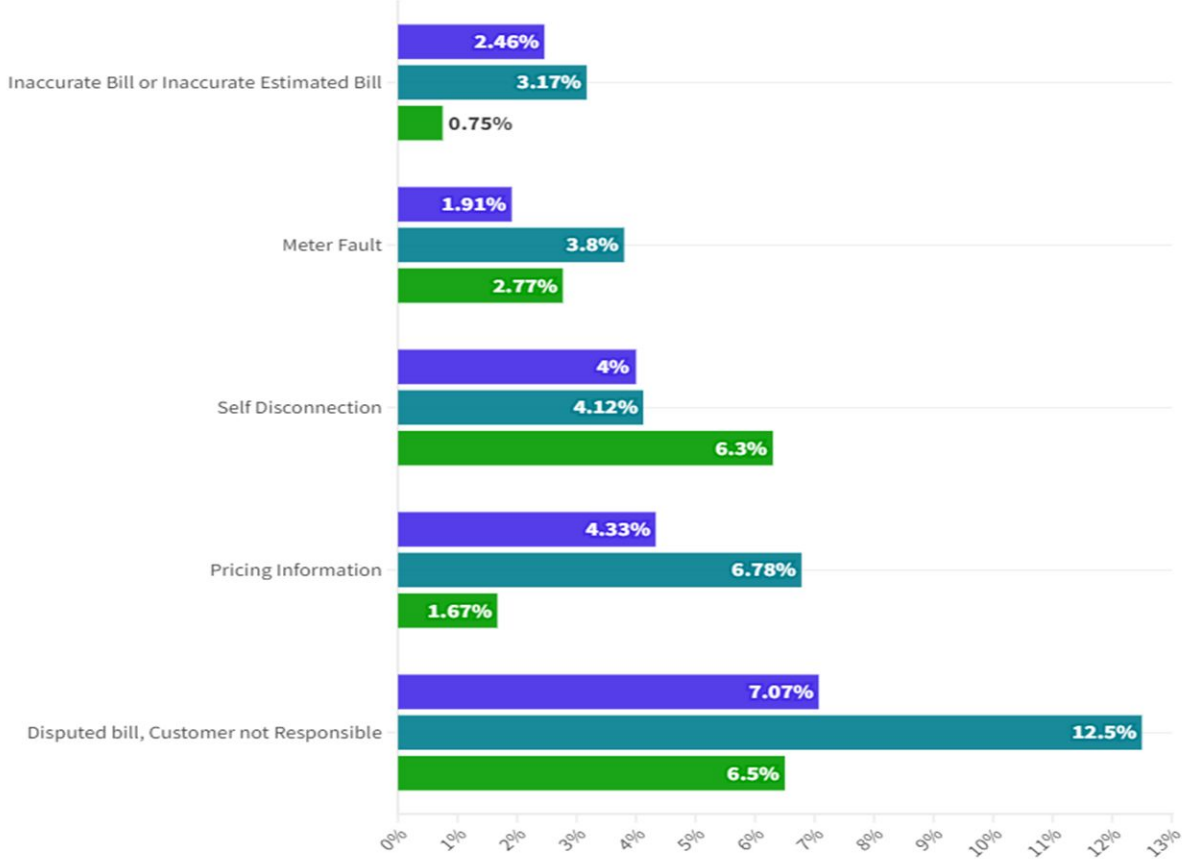
Repeat Contacts



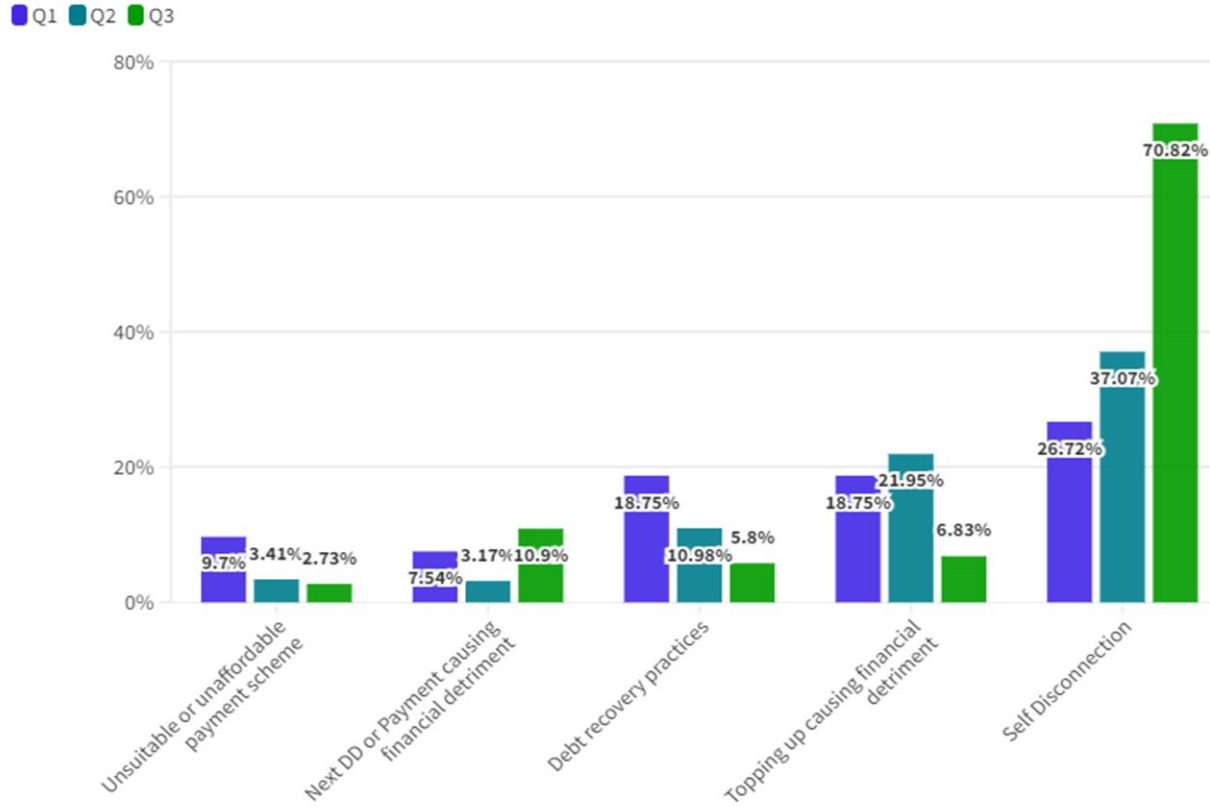
Top Codes 2023/24



■ Q1 ■ Q2 ■ Q3



Focus on Affordability Codes



Home Heating Support Fund

Successes

We are proud of the impact the fund has had.

Over its 3-year run we have supported close to 22,000 individuals and households struggling with fuel poverty and paid out £15,930,461.04 in support.

Closure

The fund will close for new applications from the 16th of February. This will allow processing/ payment time to ensure all are completed by the 31st March

Payment Processing

Incredibly valuable to have direct contacts with financial teams at each supplier to ensure issues with any payment allocation can be addressed quickly

Supplier Support

Supplier support such as hardship funds will be more vital than ever.



Areas of Focus Q4



Involuntary PPM

We are keeping a close eye on any contacts around force fitting or remote switching on prepayment meters.

Affordability

With the closure of the HHSF in March we are prepared to process a high volume of applications, and post-March to support customers with affordability issues. Our teams will continue to identify customers with affordability issues and refer them for support.

Policy

We are continuing work to ensure our customers are represented in changes to regulation. This has included response to the call for input on standing charges and consultations from DESNZ and Ofgem on changes to support small businesses.

EHU





'It's hard to ask for
help, but they
made me feel
comfortable.'
Accent Report
December 2023

Supplier Liaison Update

31st January 2024

Extra
Help
Unit



Casework Volumes Q3 2022/23

Changing demand levels



Proportion of Complaints classified as priority



KPIs 23/24

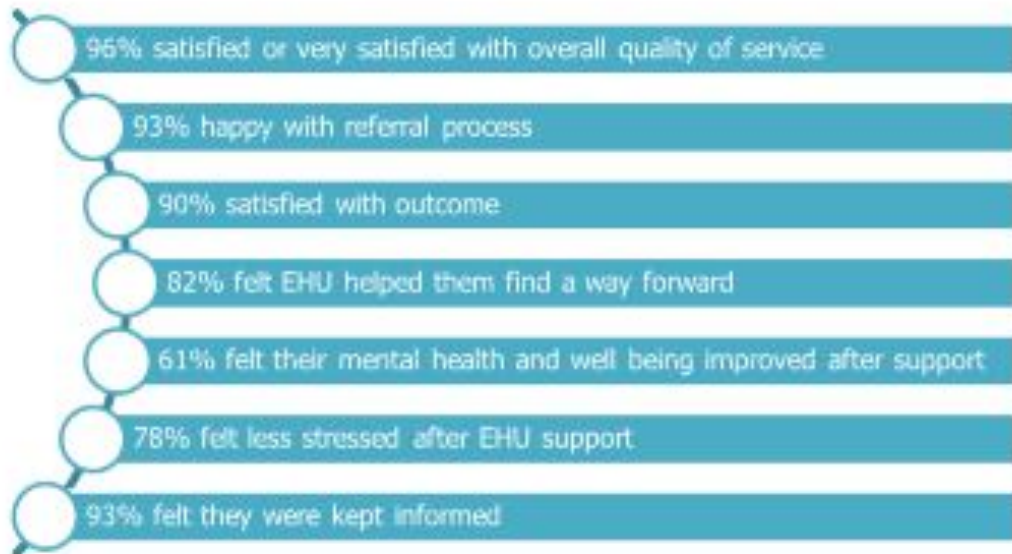
Area	KPI 23/24	Q3 23/24	Q2 23/24	Q1 23/24
Responding to Complaints	<ul style="list-style-type: none"> 95% of priority complaints are raised with supplier within 48 hours of case being received 	96%	93%	92%
	<ul style="list-style-type: none"> 90% of complex complaints raised with supplier within 20 days of case being received (from Q2) 	92%	94%	86%
Case Resolution Timescales	<ul style="list-style-type: none"> 75% of domestic priority complaints resolved within 28 days 	83%	91%	86%
	<ul style="list-style-type: none"> 70% of domestic complaints resolved within 85 days 	93%	89%	84%
Positive Outcomes	<ul style="list-style-type: none"> 95% of domestic complaints resolved with a positive outcome/change 	96%	95%	95.5%
Quality Assurance	<ul style="list-style-type: none"> 90% of cases checked meet the required quality standards 	94%	92%	92%
Customer Satisfaction	<ul style="list-style-type: none"> 85% of Domestic consumers surveyed satisfied or very satisfied with overall quality of service 	96%	96%	95%
	<ul style="list-style-type: none"> 80% of domestic consumers surveyed satisfied with outcome achieved 	90%	89%	88%
Staff Morale	<ul style="list-style-type: none"> 75% of staff describing their current mental health and wellbeing as satisfactory 75% of staff reporting they have a good sense of achievement from the work they do 	Survey not carried out	80% 86%	Survey not carried out

'They were life savers. I don't think I could have resolved that on my own.'
 Accent December 2023



Accent Customer Research

cases closed September to November 2023



"I had given up and was very depressed but John who dealt with my case showed empathy and offered the support I needed. The quality of my life has improved greatly and I cannot thank you more for the help you gave"

Accent Report December 2023

Outcomes and measures Q3 23/24



Financial redress
£1,447,987

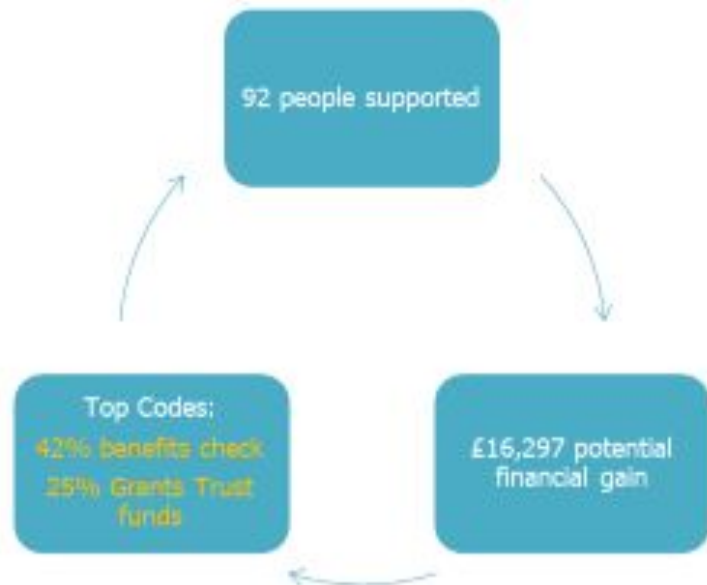


Fuel Bank Foundation
Partnership
95 Fuel Bank Vouchers
totalling over £4k



Answered 97% of calls
totalling 19,468

Additional Support Project – Quarter 3 2023 Update



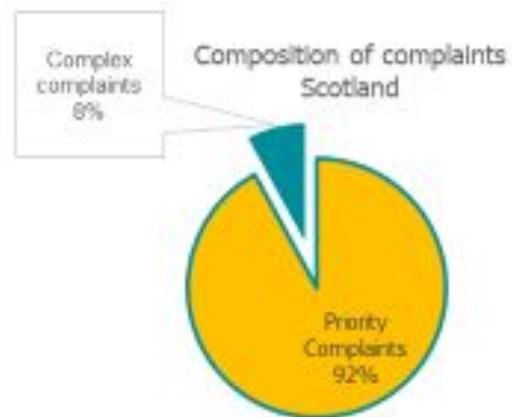
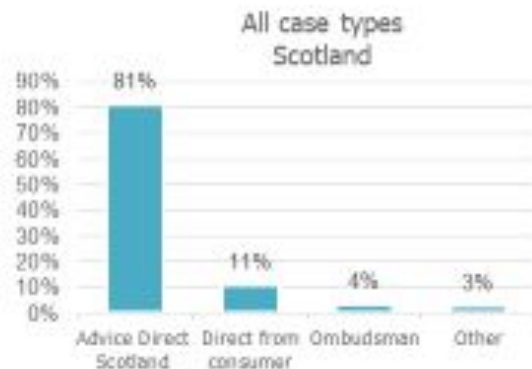
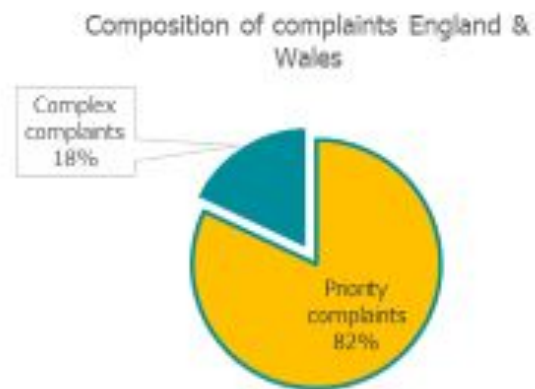
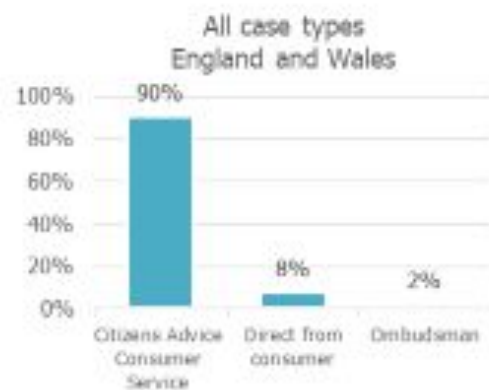
Main Outcomes



Reminders - Additional Support cases

- Do not show on performance reporting or the portal
- Make teams aware that the support workers may make further requests for help or information
- Consider access to specialist support and winter initiatives etc

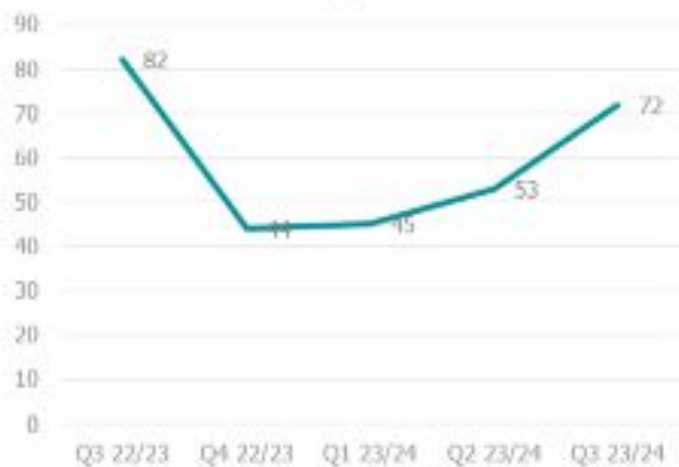
Referral Partners – Across the nations



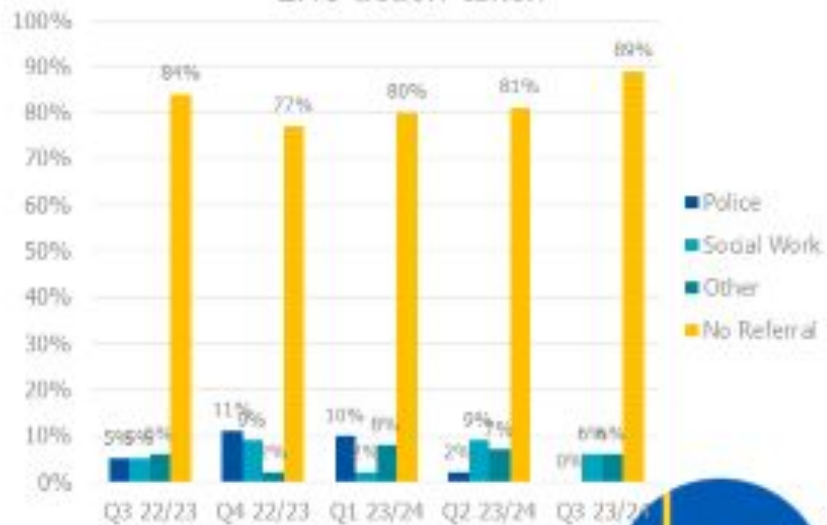


Spotlight on Safeguarding experiences in the EHU

Volume of safeguarding Cases logged



EHU action taken



**citizens
advice
scotland**

Operational challenges and development 23/24



Resources

- › 3 Caseworkers started in December



Training

- ✓ Development session – Inappropriate involuntary installs
- ✓ Stress Management
- ✓ Equality, Diversity and Inclusion
- ✓ Cyber Security elearn
- ✓ Data Protection – managing personal data requests
- ✓ Managing challenging phone calls



Working in Partnership

- › Welcomed new chair of Ofgem to EHU and held a session with Caseworkers
- › Presented at Ofgem event



Successes

- › Energy Action Scotland Fuel Poverty Heroes Award – Going above and beyond



Development

- › HelpFirst
- › Portal
- › ISO Inclusive Service Kitemark



Office premises



Referral trends Q3 2023/24

Top 10 category codes Q3	England	Scotland	Wales	GB Total Q3	% domestic cases
PPM Self Disconnection (affordability)	5951	608	336	6895	74.0%
Unable to credit PPM (technical fault)	433	73	30	536	5.8%
Disputes bill, customer not responsible	192	16	10	218	2.4%
Inaccurate bill or inaccurate estimated bill	145	4	5	154	1.7%
Debt recovery practices	114	7	9	130	1.4%
Unsuitable or unaffordable payment scheme to cover debt	91	3	3	97	1.0%
Meter provision or exchange	75	11	6	92	1.0%
Supply point administration query (MPRN/MPR/MPAS)	70	0	2	72	0.8%
Meter accuracy	60	3	4	67	0.7%
Catch up Bill Received	59	0	1	60	0.7%

Key year on year changes:

- 24% increase in self-disconnection cases in Q3 2023/24 compared to Q3 2022/23.
- 71% decrease in Unable to credit PPM (technical fault) cases compared to Q3 2022/23 when 1,850 cases were logged.



Case study – self-disconnection/supplier support/negative budget

The consumer has anxiety and depression as well as physical health conditions. The household income is Universal Credit and she has a 3 year old child.

She had self-disconnected on both gas and electricity and her supplier had been unwilling to provide assistance due to the amount of previous Additional Support Credits given. Her maximum allowance of Fuel Vouchers had also been used. Debts of £535 on gas and £317 on electricity were being recovered from the meters at a minimal rate.

After the EHU referral the supplier provided £25 credit on the electricity to restore the supply initially whilst a check was carried out using open banking to establish if the consumer was eligible for help through their winter fuel fund. A non-repayable payment of £442 was granted (£255 gas and £187 electricity) covering 2 months' worth of usage per fuel.

The consumer had 11 previous EHU self-disconnection cases so while this support was very helpful in supporting the consumer during winter, we remain concerned about the consumers ongoing situation.

The logo for Citizens Advice Scotland is a blue circle with a white vertical bar on the left side. The text "citizens advice scotland" is written in white lowercase letters inside the circle.

citizens
advice
scotland

Case study – Debt/supplier support/energy efficiency

The consumer has severe anxiety and his daughter is registered disabled. The household income consisted of Universal Credit, PIP and Child Benefit. A balance had accrued after an issue with fuel direct payments.

A standing order was set up to pay the balance and usage however, debt collectors attended the property. This was resolved but an email was received saying the debt was being passed onto debt collectors again, exacerbating his anxiety. The supplier placed a hold on any debt collection and confirmed the consumer was on their priority services register.

An extended payment plan was offered however, the consumer could not afford the required amount for usage as well as debt.

The supplier applied for financial assistance under their winter support package and a payment of £4,934 was credited to the energy balance leaving £240 outstanding. A payment plan was agreed for the remaining balance. An upgraded energy efficient washing machine was also granted.



Case study – Unsuitable PPM/debt/smart meter problems

The consumer is registered disabled and uses a wheelchair and mobility aids. She requires a nebuliser for COPD and has agoraphobia, depression and anxiety. Her income is from the PIP and ESA benefits.

Prepayment meters at the property were changed to smart credit meters 2 years previously however, the meters were not commissioned. She was unable to access the meters to obtain readings and engineer appointments repeatedly failed resulting in an estimated account for this period.

She received notice of a £3,000 balance and the worry was affecting her health.

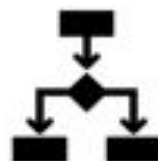
The account was reviewed under back billing regulations and a reduction of £1,661 applied. A goodwill reduction of £350 was also negotiated given the time taken to resolve and stress caused. An extended payment plan was agreed for the remaining balance.

Customer satisfaction comment: "...he was helpful and patient and he kept me up to date with what was happening...He made me feel I was not alone"



Working Together

- Live load of 2,350 is a 42% decrease compared to live load on 30th January '23
- Focus for Q4: maximising benefits of the supplier portal for those suppliers with access
- Priority process – consult on possible change to email all priorities initially
- Consultation on Disputed Complaints Process – thanks for initial input.





Questions?

Extra
Help
Unit



Break

citizens
advice

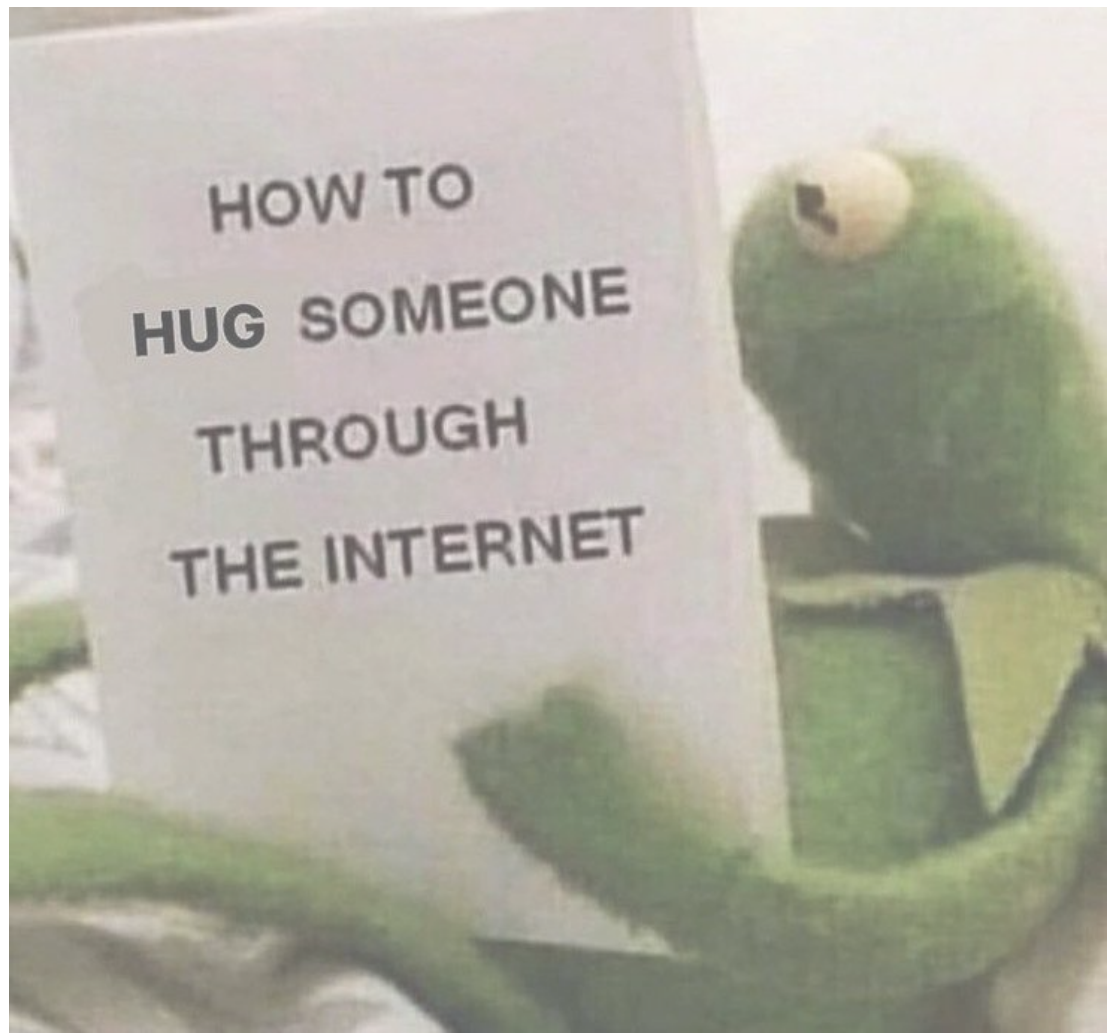
Supplier Spotlight: Octopus Energy Overview of Social Worker role

citizens
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Katie Orne

*social work &
sensitive care*

*Two teams,
one goal*



As social worker's we are not.....

Child snatchers...



All 'hippies' ...

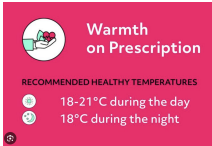
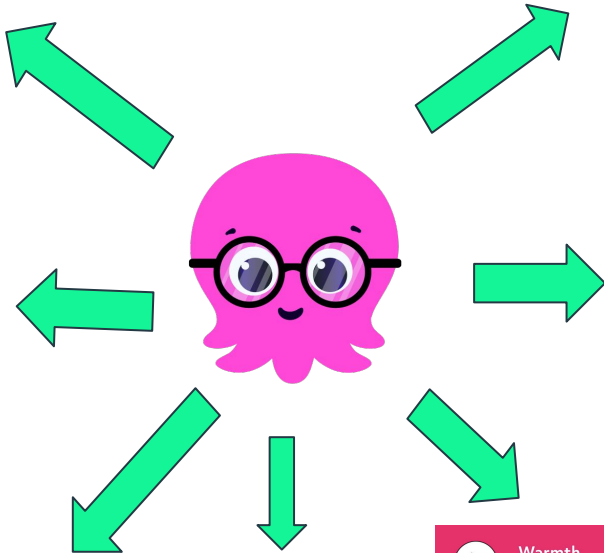


Superheroes who can save the day! (...although we'd like to be).

Some of the things the social work team are up to at the moment:



#social-work-support



octopus energy

Sensitive care

#Sensitive-care-queries



“Giving a helping hand to our customers who need it most” - Joshua McClurg, sensitive care

“Helping customers in ways, no other energy supplier would” - Sabine Abdou, Sensitive care



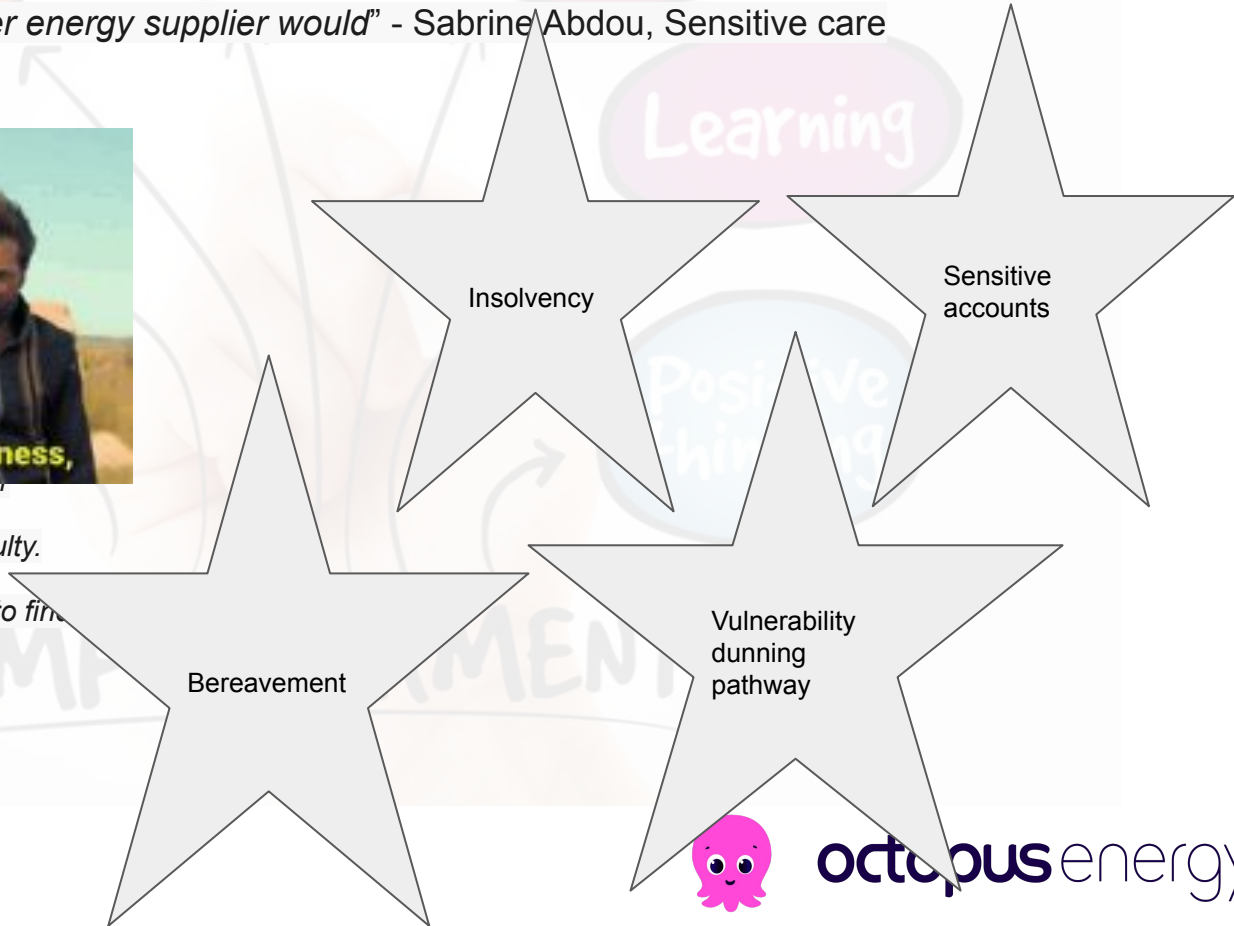
“Taking an holistic approach to supporting our

most vulnerable customers in financial difficulty.

Providing tailored support to empower them to find

a way forward in helping themselves”

- Graeme Gordon, Sensitive care



Ultimate Goal for social work

To move away from
from quick fix solutions
to more sustainable
long term support for
our customers.

quick fix

[kwik fiks] | *noun*

an easy remedy or solution, especially a temporary one
which fails to address underlying problems



Asking police for a welfare check who then may knock someone's door down vs **reaching out to mental health team for a more planned and sensitive approach**

Clearing someone's debt and letting history repeat itself vs **Paylinks, inbest and empowering people to make their own decisions towards a more positive future.**

Working with local authorities to make new referrals but also to working together for already existing customers within octopus and service users already known to social care.



(c) 2010 Daniel J. Simons

Citizens Advice Scotland Mental Health and Money good practice Guidance for Creditors

citizens
advice

Sarah - Jayne Dunne



Contents

- Background of Mental Health and Money issues
- Mental Health and Money Good Practice Creditor Guidance
- Helpful Tools



Background

- > Debt can be the cause and consequence of mental health issues
- > COVID and the rising cost of living has impacted significantly on mental health and debt problems
- > 1 in 4 people experience a mental health problem
- > In Scotland, 1 in 3 people are affected by mental illness in any one year
- > 1 in 6 UK Adults experienced suicidal thoughts due to the cost of living crisis
- > 1 in 2 UK adults are feeling more anxious or stressed over money



Background – cont'd

- > 50% of healthcare professionals has seen a rise in patients with money worries
 - > 88% don't feel equipped to talk about it
- > 46% of people in problem debt have a mental health problem = 1 in 2
- > 1 in 5 people with mental health issues are in problem debt
- > Annual income for people with mental health problems is **£8400**
- > Mental Health Premium adds approx. £1000 per annum on essential goods and services



Background – Vicious Cycle of Mental Health and Money



Mental Health and Money Guidance

<https://www.cas.org.uk/publications/citizens-advice-scotland-mental-health-and-money-good-practice-creditor-guidance>

Creditor Processes cannot be One Size Fits All

- > Vulnerability Processes need to be channelled through the specific lens of Mental Health
- > Good Practice rarely extends to Government Debt Collection Practices
- > Learnings from Social Security Scotland's People's Charter
- > Mental Health & Money Charter provides a clear focus – 10 Principles & an Action Plan for creditors, both public and private.



Mental Health and Money Charter Principles

- > 10 Principles include:
 - > Trust
 - > Collaboration not Contention
 - > Tell Us Once
 - > Superior Signposting
- > Others include holistic view of debts, no enforcement action and evidence in only exceptional circumstances



Useful Tools

UK Government's Debt Management Vulnerability Toolkits:

[https://assets.publishing.service.gov.uk/media/642be446fbe62000f17dbb6/Debt Management Vulnerability Toolkit for service and policy Managers V2.pdf](https://assets.publishing.service.gov.uk/media/642be446fbe62000f17dbb6/Debt_Management_Vulnerability_Toolkit_for_service_and_policy_Managers_V2.pdf)

[https://assets.publishing.service.gov.uk/media/642be4d6fbe62000c17dba0/Debt Management Vulnerability Toolkit for frontline debt management staff V2.pdf](https://assets.publishing.service.gov.uk/media/642be4d6fbe62000c17dba0/Debt_Management_Vulnerability_Toolkit_for_frontline_debt_management_staff_V2.pdf)



Citizens Advice Scotland

Sarah-Jayne Dunn

Sarah-Jayne.Dunn@cas.org.uk

January 2024
[SC016637]



Energy Team Update



Supplier Liaison Meeting
31st January 2024

Contents

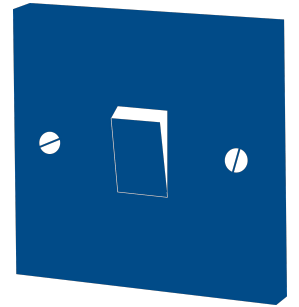
1. Publications, blogs and consultation responses
2. Team updates
 - Energy Retail Markets
 - Net Zero Homes
 - Energy Network and Systems

Recent publications

[Consultation on our Draft Consumer Workplan for 2024-25](#)

[Home safe: giving consumers confidence to install low carbon technologies](#)

[Ripping off the band-aids](#)



Work plan projects

Our energy, post and cross-sector consumer projects for 2024-25

Four themes for our work

Future-proofing markets to meet evolving challenges

Addressing affordability issues in essential markets

Infrastructure that delivers value for consumers

Harnessing innovation to build fairness into service

Please see our [draft consumer work plan](#) for full details of planned projects and expenditure.

We want your views!

We would welcome feedback on this draft workplan. Please send any comments you have to consumerworkplan@citizensadvice.org.uk by close of business on Tuesday **27 February 2024**.

We'll consider all the responses received when we finalise our workplan, later in the spring.

Energy



Post



Cross-sector consumer



Recent Blogs

- [Why standing charges are fairer than you might think](#)
- [Raising Standards: The Evolution of Energy Supplier Star Rating at Citizens Advice](#)
- [A cold reality: The hidden cost of living with electric heating](#)
- [Can big data solve big challenges in the energy system?](#)
- [Inclusive for all: making it easier for people to use energy flexibly](#)

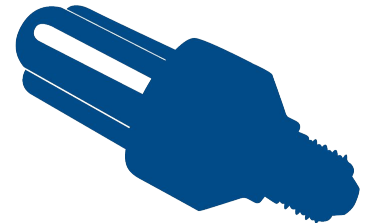
Consultation Responses

- We have responded to the [Ofgem consultation about an additional debt-related costs allowance in the default tariff cap](#), to the [Ofgem review of wholesale cost allowances in the default tariff cap](#), and the the [Ofgem Statutory consultation on the removal of EV POLR provision from SLC 31F](#).
- We have also responded to [Ofgem's Call for Input on the future of the BAT post-March 2024](#), to the [Ofgem working paper about energy price cap operating cost review benchmarking](#), and to the [Ofgem consultation regarding an additional debt allowance in the retail price cap](#).
- We published the [Decision Document on Revised Methodology for the Citizens Advice Star Rating](#).

Energy Retail Markets Team: updates

Current policy/advocacy work

- We are undertaking enhanced monitoring on forced PPM installations until Spring 2024, reviewing all cases on a weekly basis.
- We published [Shock Proof: Breaking the cycle of winter energy crises](#), which used nationally representative polling to frame the need for short and long-term energy bill support.
- We published [Ripping off the Band-Aids](#), setting out options for specialisation within the energy retail market.
- Our standing charge blog, [Why standing charges are fairer than you might think](#) was published.



Net Zero Homes: updates



Current policy/advocacy work

- Published [new research](#) on consumer protections for households installing net zero technologies in their homes
- Provided oral evidence to the Energy Security and Net Zero committee's [Heating Our Homes](#) inquiry
- Published blogs on [consumer experience of electric heating](#) and [inclusive innovation for energy flexibility](#)
- Taken over as chair of working group on Driving Uptake for the National Retrofit Hub

Coming soon

- Blogs on financial protections for home retrofit and spray foam insulation
- Short report on demographics of homeowners interested in home retrofit

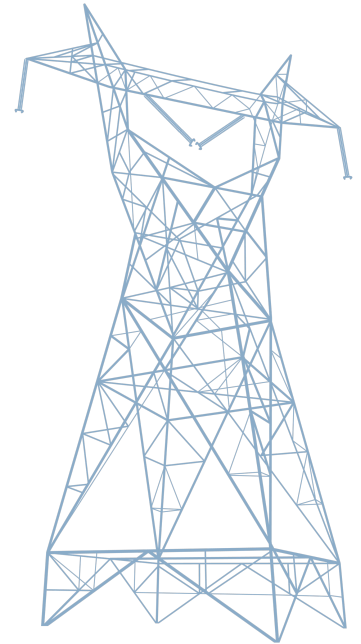
Energy Networks & Systems Team: updates

Current policy/advocacy work

- Reviewing Ofgem proposals for the next Transmission and Gas Distribution price controls, and DBT proposals regarding Economic Regulations
- Responded to further Ofgem consultations regarding the retail price cap, relating to [debt-related costs](#) and [wholesale costs](#).

Coming soon

- Publication of research into ensuring Community Benefits for hosting energy infrastructure represent good value for money for consumers generally
- Publication of research into network company performance with regards to Guaranteed Standards of Performance (GSoP's).



AOB

citizens
advice