

Warm Home Discount - Energy Advice

Consumer Experiences

Report to Ofgem

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1. Executive Summary

The purpose of this qualitative study was to explore the benefits of advice provided to consumers as part of the industry initiatives element of the Warm Home Discount Schemes. The research was carried out by OPM on behalf of Ofgem and sought to:

- Explore the perceived benefits of the energy advice initiatives to consumers;
- Unearth the factors in the consumer experience and circumstances that underpin these benefits;
- Understand more about how behaviour change happens for different types of consumers; and
- Highlight what might prevent advice being acted upon.

1.1 Context

The Energy Act 2010 provided the Secretary of State with powers to introduce support schemes for the purpose of reducing fuel poverty. These powers have been exercised through the Warm Home Discount Regulations 2011¹ to establish the Warm Home Discount (WHD) scheme. The WHD scheme is a 4-year initiative running from April 2011 to March 2015. The scheme requires suppliers² to provide direct and indirect support to customers in or at risk of fuel poverty. This support may be direct, through rebates to eligible customers, or indirect, through industry initiatives that provide assistance to customers in or at risk of fuel poverty.

Ofgem's role is to administer the WHD Scheme and ensure that energy suppliers meet their obligations as set out in the WHD Regulations. As part of its administrative role, Ofgem wanted to gather evidence about the effectiveness of energy advice provided through the WHD industry initiatives.

1.2 Research design and sample

Scoping stage – OPM reviewed relevant documents to ensure that the study was grounded in a good understanding of both the strategic picture and the specifics of each industry initiative. Telephone interviews were used to gather the views and experience of a lead representative from each of the nine initiatives being considered for this study. These interviews gave an overview of how each initiative operated and their target audiences. This scoping stage fed into the sample design and topic guide development.

¹ <http://www.legislation.gov.uk/all?title=warm%20home%20discount>

² that meet the criteria set out in the WHD Regulations 2011

Following the scoping activities, six initiatives were selected to take part to the main stage of the study. Table 1.1 below summarises these. For the purposes of this report the initiatives selected have been anonymised.

Table 1.1: Profile of the six initiatives included in the main stage

SCHEME A	<ul style="list-style-type: none"> • National advice scheme • Telephone based, usually one off contact
SCHEME B	<ul style="list-style-type: none"> • National advice scheme • Group based advice workshops (as opposed to one to one advice), usually one off contact
SCHEME C	<ul style="list-style-type: none"> • National advice scheme • One to one, in home visit / installation, including home energy check, adaptations and equipment
SCHEME D, E & F	<ul style="list-style-type: none"> • Local, intensive, one to one services • Multiple home visits and telephone contacts including debt and financial management advice

Main stage - Forty five telephone interviews were conducted with individuals who had received advice and support from the six schemes outlined above. The sample achieved covered a diversity of personal circumstances. This enabled us to explore a range of factors, influences and experiences underlying the research questions. Due to the lack of profile data collected by the advice agencies on a day to day basis, it is difficult to say how reflective the achieved sample is of the overall customer base receiving energy advice through the scheme. Nonetheless, many of the aspects of consumer vulnerability set out in Ofgem's Vulnerability Strategy³ were captured by the study population.

A full breakdown of the sample composition is given in Chapter 2 and a detailed description of the research methodology is included in Appendix One.

1.3 The consumer experience

Why consumers came into contact with the schemes

Consumers told of various entry routes into the schemes, including direct invitation from the scheme, referral from another local organisation or self-referral. There were a wide range of

³ <https://www.ofgem.gov.uk/ofgem-publications/75550/consumer-vulnerability-strategy.pdf>

issues that motivated first contact with the schemes, and these are summarised in Table 1.2 below.

Table 1.2: Reasons why consumers were motivated to take part in the schemes

FINANCIAL SUPPORT	ADVICE	EQUIPMENT/ADAPTATION
To access rebates or other payments to reduce energy bills	To receive advice on how to keep bills low	To have specific devices fitted (e.g. radiator foils, draught excluders)
To manage debt or arrears	To learn about ways to reduce persistently high bills	To get help with specific housing/energy issue: e.g. boiler, damp.
To find out about changing tariffs or payment methods	To access general financial management advice	

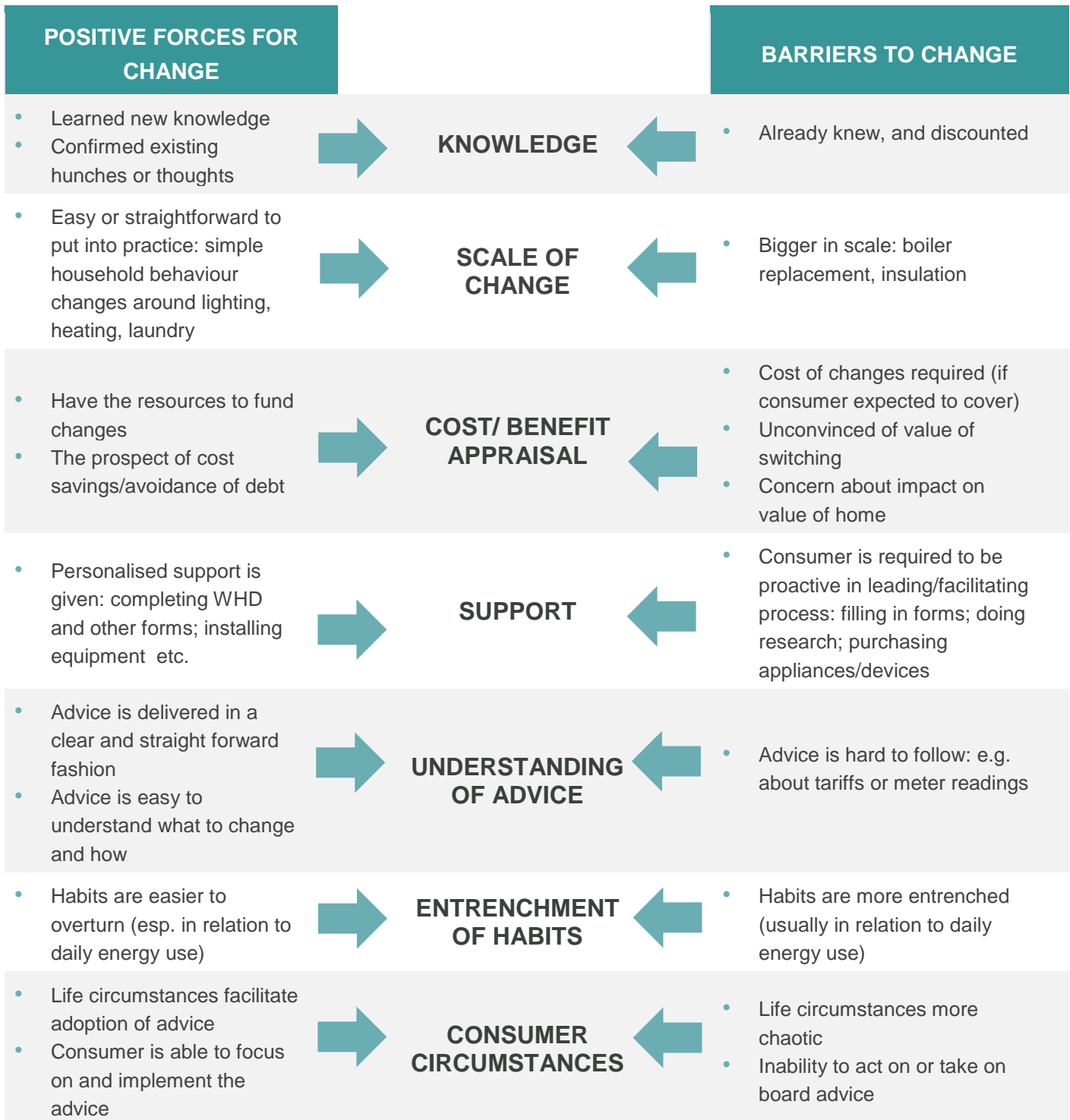
The advice and support provided

The advice and support described by consumers of these six schemes covered five main areas: energy efficiency, provision of energy efficient equipment or household adaptations, energy finance issues, engaging with the market, and other advice or support. There are a number of overarching observations to be made on the range of services reported by consumers:

1. **All the schemes gave consumers some kind of energy efficiency advice,** although depth and comprehensiveness fluctuated within and between schemes.
2. **They also provided some help and support with energy finance issues.** The nature of this support and the degree of hands on intervention was different across the schemes.
3. **All but one of the schemes provided advice on tariffs.** Again the intensity of support varied here, ranging from advice and information only, through to hands on brokering or arranging new tariffs.
4. **Three of the schemes provided hands on help with equipment or adaptation.** This was a consistent feature of the experience recounted by consumers of Scheme C, and mentioned occasionally by consumers of Schemes D and F.

1.4 Consumer use of advice: Factors that support and undermine adoption of the advice

A key question for the research was to understand whether consumers put the advice they received into practice and what supported or prevented that occurring. Below is a summary of factors that can support or undermine behaviour change. These different factors often co-existed in the narratives of individual interviewees. Often many factors acted together to either support or undermine behaviour change.



1.5 The benefits of the advice

A key focus for this research was to understand if, and how, consumers who came into contact with the WHD schemes gained any benefit from that encounter. Table 1.3 below maps the wide range of benefits that consumers identified during interviews.

Table 1.3 Overview of benefits reported by customers

WARMTH/COMFORT	<ul style="list-style-type: none"> • Better insulation and fewer draughts • Warmer, more comfortable home
FINANCIAL/LIVING STANDARDS	<ul style="list-style-type: none"> • (Anticipated) reduction of expenditure on energy costs • Better tariff and/or payment methods • Reduced or managed household debt • Access to wider WHD benefits: <ul style="list-style-type: none"> ○ Extra funds for energy costs ○ Positive effect for other household spending • Grant funding accessed to pay for new energy equipment/adaptations
PEACE OF MIND	<ul style="list-style-type: none"> • Reassured about household energy consumption/cost, because they: <ul style="list-style-type: none"> ○ Know they're on the right tariff with current supplier ○ Believe the cost of the new tariff will be manageable ○ Expect to have extra funds from WHD to pay for energy costs ○ Have been assured they're doing the right things in the house to be energy efficient • Alleviated stress from arrears and debt • Reduced feeling of isolation: <ul style="list-style-type: none"> ○ Because of the support of adviser ○ Being sign posted towards the Priority Services Register • Better home security (e.g. energy saving nightlights and timer switches help ward off burglars)
CONFIDENCE	<ul style="list-style-type: none"> • Better awareness and understanding of energy use and equipment • Feel more in control of about energy use
HEALTH	<ul style="list-style-type: none"> • Easier to manage health conditions because of warmth (e.g. respiratory, circulatory conditions)

1.6 What underpins benefit realisation?

Not all consumers appeared to benefit through the advice given. While it is not the purpose of this research to evaluate service provision or to compare effectiveness of the delivery of services, there are a few hypotheses, which may explain why the level of benefit varied between consumers:

- **Customer need & vulnerability:** the consumers interviewed for this study were in a broad range of potentially vulnerable situations, which varied in severity. Therefore, the starting point was not the same for all consumers and what they required of the schemes was often very different.
- **Variable scheme offer:** Each of the schemes offers a bespoke service to meet a specific set of needs – this is one of the benefits of services of this nature. However, a programme of bespoke interventions can, when viewed together, appear inconsistent, both in terms of what is provided and how consumers themselves benefit. This can mean that people with the same set of needs are treated differently by different schemes and end up with markedly different results.
- **Consistency of service:** The variability of benefits derived by apparently ‘similar’ customers from the same scheme raises questions about the consistency of services provided by individual schemes. This may well reflect successful sound judgement on the part of the adviser who, based on what the consumer has told them about their circumstances, may have tailored the service delivered to the individual. As a result, the benefits derived were different. Nevertheless, there were some cases where it seems that the schemes were less effective in assessing consumers’ circumstances or in meeting their needs.
- **Consumer receptivity to, or recall of, the advice being offered:** The consumer’s mind-set at the point of contact with the scheme is likely to have influenced how information and advice was received and experienced. For example, the expectations brought to the interaction, and consumers’ capacity to give it their full attention, affected their receptivity to certain kinds of advice.

1.7 Key conclusions

- **Consumer benefit:** A key finding from this study is that the energy advice schemes do have a range of benefits for consumers. The core benefits – those experienced by consumers across all schemes – are warmer homes, better finances and enhanced peace of mind. These types of initiatives appear to appreciatively improve consumers’ quality of life and their ability to negotiate their energy choices.
- **Behaviour change:** Change in energy efficiency behaviour or engagement with the market is not a guaranteed outcome of the schemes. This appears to be dependent on a range of factors, including how the advice is provided and presented, the content of the advice and the consumer’s understanding of what they are told. The consumer’s own particular life circumstances and level of vulnerability are also important contributory factors.

2. Introduction

This report presents the findings of a qualitative study that explored the benefits of advice provided to consumers as part of the industry initiatives element of the Warm Home Discount Scheme. The research was carried out by OPM on behalf of Ofgem. This chapter outlines the research context, its aims and approach, the sample composition and profile, and signposts the structure of the remainder of the report.

2.1 Research context

The Gas and Electricity Markets Authority (GEMA) is the regulator of Britain's gas and electricity markets, and Ofgem carries out the day to day functions of GEMA. The principal objective of GEMA and Ofgem is to protect the interests of current and future consumers.

The UK Government is committed to tackling fuel poverty and assisting vulnerable consumers to heat their homes at an affordable cost⁴. The number of households in Great Britain experiencing fuel poverty has risen significantly since 2003 due to price increases in domestic electricity and gas prices. In 2011, 15% of households in England; 25% of household in Scotland and 29% of households in Wales were classified as experiencing fuel poverty⁵. A number of studies⁶ have directly linked fuel poverty to health concerns, particularly amongst older people. Fuel poverty often leads to people worrying about the cost of heating their homes and cold homes can exacerbate health conditions. Age UK has been quoted as estimating that illnesses made worse by cold homes cost the NHS £1.36bn annually⁷.

The Energy Act 2010 provided the Secretary of State with powers to introduce support schemes for the purpose of reducing fuel poverty. These powers have been exercised through the Warm Home Discount Regulations 2011⁸ to establish the Warm Home Discount (WHD) scheme. The Department of Energy and Climate Change (DECC) is responsible for WHD policy and legislation. Ofgem's role is to administer the WHD scheme and ensure suppliers' compliance with their WHD obligations.

The WHD Scheme is a 4-year initiative running from April 2011 to March 2015. The scheme requires suppliers to meet the criteria set out in the WHD Regulations 2011 to provide direct and indirect support to customers in or at risk of fuel poverty. This support may be direct, through rebates to eligible customers, or indirect, through support to third parties to provide assistance to customers in or at risk of fuel poverty. Direct financial support comes in the form of a fixed rebate, the value of which is £135 (in

⁴ The Warm Homes and Energy Conservation Act 2000 committed the Government to implementing a strategy to tackle fuel poverty. As an outcome, the Government published the UK Fuel Poverty Strategy in 2001

⁵ Department for Energy and Climate Change. Annual Report on Fuel Poverty Statistics. May 2013

⁶ For example: 'The Health Impacts of Cold Homes and Fuel Poverty' Written by the Marmot Review Team for Friends of the Earth http://www.foe.co.uk/resource/reports/cold_homes_health.pdf

⁷ <http://www.bbc.co.uk/news/health-20425364>

⁸ <http://www.legislation.gov.uk/all?title=warm%20home%20discount>

scheme year 3 or during the research period) - to qualifying fuel poor customers. This accounts for the largest proportion of the WHD annual spend⁹.

- In addition, suppliers can provide indirect support through Industry Initiatives. This includes:
Assistance to reduce or cancel energy debt
- Benefit entitlement checks and referrals
- Energy and thermal efficiency measures, e.g. home insulation
- Energy advice (and training of people to give such energy advice)

The services are most often delivered through third parties with suppliers funding the activity. The value of each Industry Initiative can range from circa £30,000 to several million.

2.2 Research aims and objectives

The focus of this research was on the provision of energy advice to fuel poor customers through Industry Initiatives where the primary activity is to deliver energy advice or where energy advice is delivered as part of multiple activities). The study sought to:

- Explore the perceived benefits of the energy advice initiatives to consumers;
- Unearth the factors in the consumer experience and circumstances that underpin these benefits;
- Understand more about how behaviour change happens for different types of consumers; and
- What might prevent advice being acted upon.

2.3 Research design, sample profile and characteristics

A detailed description of the research methodology is included in Appendix One. A description of the nine schemes initially included in the study can be found in Appendix Two. After the scoping phase, six initiatives were selected to take part in the main stage of the study. Selection of the six initiatives was based on ensuring there was a spread of:

- Delivery channels (i.e. telephone, face to face etc.);
- Type of advice and support offered; and
- Geographical location.

For the purposes of this report the initiatives selected have been anonymised. See Table 1.1 (page 2 above) for an outline of the final six schemes A-F.

⁹ Fixed rebates are currently available to: 1) A Core Group – these are customers who receive the Guarantee Credit element of Pensions Credit (but only if they do not receive Savings Credit if they are aged under 75); 2) A Broader Group of fuel poor customers who are on low income and are deemed by suppliers to be vulnerable (each supplier applies their own rules to determine eligibility)

2.4 Sample profile

Table 2.1 below provides a profile of the achieved sample. Participants came from a variety of locations nationwide. Key locations included Edinburgh, Glasgow, Lincoln, Hampshire, Pembroke and Gateshead, but some individual participants were located elsewhere in GB (due to the national coverage of Scheme A).

Some projects played a role in selecting respondents. This was necessary to carry out the research within the timescales agreed, and to comply with data protection rules. As a result there was potential for consumers with the most positive experiences to be ‘cherry picked’ by staff. Moreover, consumers themselves were required to opt-in to the research, and so there is a risk that the more positive consumers opted-in. This may mean that there are some negative experiences of schemes that were not captured by the study. However, most respondents were willing to talk openly about both the strengths and weaknesses of their scheme, suggesting the recruitment approach did not significantly limit the usefulness of this study.

Table 2.1: Sample Profile

AGE		GENDER		SUPPLIER	
21-30	5	Female	28	Scottish Power	12
31-40	7	Male	17	British Gas	10
41-50	4			EDF	4
51-60	8	ETHNICITY		Eon	3
61-70	12	White	41	Npower	3
71-80	6	BME	4	SSE	2
81-90	3			Other	2
		PAYMENT FOR ENERGY		Combined suppliers	7
TENURE		Direct Debit	25	Did not know	2
Rental	33	Prepayment	5		
Owner Occupier	12	Mix of DD & prepay	14		
		Cash payment	1		

2.5 Sample characteristics and circumstances

The sample covered a diversity of personal circumstances, which enabled us to explore a range of factors, influences and experiences underlying the research questions. Due to the lack of profile data collected by the advice agencies on a day to day basis, it is difficult to say how reflective the achieved

sample is of the initiatives' overall customer base. Nonetheless, many of the aspects of consumer vulnerability set out in Ofgem's Vulnerability Strategy¹⁰ were captured by the study population. The Strategy recognises vulnerability is about the situations in which consumers are in, rather than about the individual per se. Risk factors stem from personal circumstances as well as from the energy market itself.

The context and circumstances of the research participants' lives are summarised below:

Housing - There was a broad range of housing tenure amongst the consumers who participated in the study. Tenure ranged from outright owners, with no mortgage, to those with mortgages, through to various kinds of renting (council, housing association and private). The type of housing, both, age and quality of housing, varied.

The age and quality of housing did influence consumers' living experience. This was talked about in different ways, such as the level of insulation, the performance of the heating systems (or boilers), problems with damp and difficulties keeping the home warm due to layout or size. The standard of housing was also an important factor influencing people's use of energy. Where the home was construed as difficult to heat, hard to insulate, or with problems (e.g. boilers or heating systems), then people generally felt that it took a lot of energy to heat their home and said it was a big cost to them, relative to income.

Health - Over half of the households covered by the study included a person with a disability or a chronic health condition – and some had multiple issues. This is unsurprising given the target market for the schemes included in the study. The range of conditions reported by participants or their families included: mobility impairments, which made it difficult or expensive to leave the house or to move about easily; chronic respiratory conditions, such as Chronic Obstructive Pulmonary Disease, heart conditions or Asthma; chronic muscular or circulatory problems – such as Arthritis; Neurological conditions, such as Multiple Sclerosis; cognitive impairments, such as Parkinson's Disease; and mental health difficulties, such as depression.

Living with a disability or a chronic health condition had several implications on household energy use. Some consumers had to maintain warmth within the home to not exacerbate an existing health condition. Others needed the heating on more often or had to leave lights on through the night to avoid falls or as a security measure.

Financial circumstances - The majority of the people interviewed were in receipt of either state pension or various combinations of state benefits because of unemployment and/or disability. Only in a handful of cases was anyone in the household in work.

Energy costs and ability to pay - The cost of energy and the ability to pay was an important feature of consumer circumstances. Many consumers commented on the recent energy price rises that had

¹⁰ <https://www.ofgem.gov.uk/ofgem-publications/75550/consumer-vulnerability-strategy.pdf>

received press coverage. Participants broadly fell in to three categories in relation to their ability to pay for their energy:

- **Comfortable:** These consumers reported being able to pay their energy bills (and on time). There was no obvious experience of arrears or debt as a result of having difficulty paying for their energy.
- **Managing:** These consumers generally reported that they were able to pay energy costs, but this wasn't always easy. They were also likely to talk about the careful financial management that this required, often by cutting down their energy usage or other expenditure.
- **Struggling:** Some consumers found it difficult to pay for their energy and reported that they recently had been or were in arrears. In some cases these arrears were part of a larger household debt problem.

Ability to manage energy costs - There were households who had similar levels of income who talked of very different levels of coping. The ability to meet energy costs appeared to be a complex interplay of different factors including:

- **Cost of energy bills:** Ability to pay energy costs was made more easy or difficult by the overall level of outgoings for energy relative to other household items.
- **Tenure:** Where housing costs were low, this could mean that energy costs were easier to cover. The reverse was also true.
- **Debt¹¹:** The presence of debt, on top of living on a low income, was linked to 'struggling' with energy costs.
- **Energy awareness and efficiency** - awareness of energy saving methods and understanding of household energy behaviour varied greatly. This had a bearing on ability to manage energy use. It also had implications for what was required from the schemes, in terms of advice or support, and also on the information that was remembered or retained.
- **Ability to regulate energy use and manage household outgoings:** Consumers who were 'managing' or 'comfortable' usually had more positive and proactive strategies for ensuring energy costs remained affordable. These strategies included reducing other non-essential outgoings so that energy bills could be paid, regulating energy use to make it affordable or using pre-payment meters to budget. There is a distinction to be drawn between being energy efficient (not resulting in hardship) and reducing energy consumption because of a lack of money to pay for it (resulting in hardship) The 'Strugglers', and some of the 'Managers', talked about the latter, i.e. doing without basic requirements in order to spend more on energy, particularly heating. They also talked of limiting the use of the heat to a short period of the day and keeping warm in other ways.

¹¹ The experience of energy debt amongst some consumers is not surprising given that several of the schemes deliberately targeted people with debt problems.

2.6 Reading this report

The next four chapters of this report set out the findings from the research.

- Chapter 3 focuses on the consumer experience across the six schemes included in the study. It sets out how and why consumers came in to contact with the schemes and the range of energy advice and support consumers described during interviews.
- Chapter 4 explores whether consumers put the advice they received into practice and what supported or prevented that occurring.
- Chapter 5 addresses the central question of whether and how consumers benefitted from the advice given.
- Chapter 6 draws together the main conclusions of the research and reflects on their implications, in light of Ofgem's broader strategy for addressing consumer vulnerability.

This report uses verbatim quotations and case examples throughout. In order to preserve participants' anonymity, quotations are referenced only by the gender, age group and scheme name (A, B, C, etc.).

Qualitative research is not designed to enable quantitative or numerical analysis and therefore this report does not give any statistical findings or inferences. Qualitative methods are used to explore issues within individual circumstances and contexts and provide insight into the range of influences, views and experiences underlying the subject of the research.

3. The Consumer Experience

This chapter describes the consumer experience across the six schemes included in the study. It begins by setting out how and why consumers came into contact with the schemes. It then details the range of advice, support and services consumers described during interviews, drawing out the similarities and differences across the schemes included in the study.

3.1 How consumers came into contact with the schemes

Consumers generally came into contact with schemes in three ways:

1. Through local organisations

This included:

- Advocacy and support organisations – such as Citizen’s Advice, Money Advice Service & Age UK;
- Health organisations or initiatives – GP surgeries, local hospitals;
- Children’s organisations – schools and Children’s Centres;
- Local authorities – welfare rights officer, housing officer, library; and
- Housing associations.

The initial contact happened through either:

- Direct invitation to engage with the scheme: where the consumer was already in contact with the organisation providing the scheme, they were directly approached or invited to take part in the service by letter, phone or in person.
- Referral by another organisation in the local area.
- Self-referral: consumers were sometimes given marketing materials for the schemes because of their contact with other organisations. Alternatively, they just picked up the information locally (for instances at libraries or outreach events run by the schemes) and got in touch themselves to find out about the scheme.

2. Through mainstream media or online

Consumers identified a number of channels through which they got information about the schemes. These included:

- Local and national newspapers: this was usually through adverts giving information about what the scheme could do to help with energy costs.
- Television: for example a consumer of Scheme A got in touch following a news item about energy in which the Energy Secretary apparently mentioned the WHD scheme.

- Online: some consumers of Scheme A talked of conducting their own web searches to look for help with rebates, tariffs or bills.

3. Through word of mouth

Word of mouth was an important driver for some consumers in getting in touch with a scheme. Consumers who used Scheme C (which had a small catchment area), knew of others who had benefited from a home energy assessment. Scheme A which had a nationwide focus, was also promoted through word of mouth. This was because of positive personal experiences. People also learnt about Scheme A through friends and relatives who had seen media adverts.

3.2 Why consumers were motivated to take part in the schemes

Consumers got in touch with the schemes for three main reasons:

- to get financial support;
- to get energy advice; or
- to get access to energy related equipment or adaptations.

This section explores these motivations in more detail.

3.2.1 Financial support

The primary motivation for some consumers to engage with the advice schemes was financial. These consumers sought:

- **Financial help to reduce energy bills:** This was usually because they had heard about the WHD Rebate and wanted to apply for it. This was a particular driver for consumers of Scheme A, but was mentioned by other consumers too. For instance, one consumer, a lone parent, got in touch with Scheme A because she saw an advert in the national newspaper which said the scheme could offer financial help *'to older people and people living on benefits'*. Some consumers were aware that there was financial support with the costs of energy but didn't name the WHD Rebate.
- **Support with managing Energy debt:** This was a key motivator for consumers of Schemes D, E and F, all of whom provided one to one advice and support on energy debt and financial management. For example, a consumer got in touch with Scheme E because of the scale of her debts (including high arrears on her electricity bill). She had tried to manage them through a debt consolidation company *'but they were ripping her off'* and she hoped the scheme could help. Several consumers, who all had large energy bill arrears, were referred by a welfare or housing officer to Scheme F. It had a reputation locally for helping people to reduce energy debt.
- **Advice about energy tariffs or payment methods:** Consumers also got in touch with schemes because they wanted help to negotiate a better tariff or change supplier. Alternatively

consumers made contact because they wanted to change their payment method (from prepayment to direct debit and vice versa).

3.2.2 Energy advice or support

The search for energy efficiency advice was another reason for people contacting the schemes. The priority given to energy efficiency over cost savings varied. For some the priority was to identify ways to be more energy efficient which in turn would help to keep bills down:

'I wanted someone to come to look at the house to see if there was anything we could do to the house to make it more energy efficient. I wanted assurance that there wasn't much more that I could do. Over the last few years we've made a few changes and I just wanted to know if there was more we could do.'

(Male, 61-70, Scheme C)

For others, reducing their energy bills was the primary focus, rather than a desire to be energy efficient:

'The bills were going up and up and we asked them to see if there was a way to stop the bills going up.'

(Female, 61-70, Scheme F)

3.2.3 Energy related adaptation or equipment

A third reason for contact with schemes related to energy related equipment or home adaptation. This was a particular motivator for consumers who contacted Scheme C. Word of mouth reports about the success of a service meant that some consumers contacted Scheme C specifically to get radiator foils or draught excluders fitted (as this was a possible outcome of the scheme's home energy check). This was also a motivator in other schemes: consumers in Scheme E and F told of how they were looking for help with specific housing or energy issues, such as repairing or replacing a boiler, or resolution to dampness.

3.3 Overview of energy advice and support provided

As outlined above, the six schemes included in this study were chosen specifically to provide a range of energy advice provision in different contexts using different modes. Those selected included:

One national telephone advice scheme – where advice is given usually on a one off basis (Scheme A)

One national, face-to-face advice scheme – where energy advice and support is delivered in a group format by a network of local organisations. The two local areas we visited operated slightly differently. One delivered a one off advice group focused entirely on energy advice. The other organisation delivered a longer course (four sessions) about household finance, of which energy advice constituted one session (Scheme B).

Four face to face, one-to-one advice services – consisting of:

- 1 national scheme that conducted a one-off in-home energy assessment and provided equipment or household adaptations on the spot. We talked to customers from one local branch of this organisation (Scheme C)
- 3 local schemes that conducted intensive work with consumers over a longer period of time as part of a more comprehensive support package around energy debt and household finance (Schemes D, E and F). This usually involved multiple home visits and telephone contact. Contact for some consumers of Scheme D and F was still on going.

There are a number of overarching observations to be made on the range of services as reported by consumers:

- **All the schemes gave consumers energy efficiency advice**, although the depth and comprehensiveness fluctuated within and between schemes.
- **They also provided help and support with energy finance issues.** The nature of this support and the degree of intervention was different across the schemes.
- **All but one of the schemes (Scheme C) provided advice on tariffs.** The intensity of support varied, ranging from advice and information only, through to hands on brokering or arranging new tariffs.
- **Only three of the schemes provided help with equipment or adaptation.** This was a consistent feature of the experience recounted by consumers of Scheme C, and mentioned occasionally by consumers of Schemes D and F.
- **All the schemes provided other non-energy related help or support.** The content and focus of this was diverse, and largely related to the focus of the parent organisation.

The remainder of this section gives more detail on the range of advice and support reported by consumers. A summary table is included in Appendix 3.

3.3.1 Energy efficiency advice and equipment

Consumers described a wide range of energy efficiency advice that they received from scheme representatives. Table 3.1 summarises the key points of the advice received. It was rare for a single consumer to report advice in each of these categories. Some mentioned receiving advice in only one or two, while others remembered getting a much more complete set of advice. There were some customers who said that they did not receive any energy efficiency advice from the scheme they were in touch with. While consumer recall plays a part here, this may also indicate an inconsistency in the services provided.

Table 3.1: What energy efficiency advice did the schemes provide?

INSULATION/ DRAUGHT PROOFING	<ul style="list-style-type: none"> • Loft insulation: benefits of, on how to check it, and referrals for further advice & installation; • Windows: installing double-glazing, checking seals on windows; • Walls: benefits of cavity wall insulation, wall lining, external cladding, fitting radiator foils; • Doors: fitting draught excluders; fitting letterbox covers; advice to keep doors closed; • Curtains: keeping them closed; putting behind radiators; using heavy (or thick) or lined fabric.
WATER HEATING	<ul style="list-style-type: none"> • Merits of showers over baths; • Not overfilling kettles; • Only washing dishes when have a lot of items.
LAUNDRY	<ul style="list-style-type: none"> • Frequency: only doing laundry when have a complete load; • Timing: doing laundry in the evening rather than during day; • Tumble dryer: reducing use of or not using; • Not drying clothes on radiators.
HOUSEHOLD APPLIANCES	<ul style="list-style-type: none"> • Not having items on standby unless necessary; • Adjusting the cooling in fridge; • Increasing freezer efficiency; • Keeping lids on pots when cooking.
LIGHTING	<ul style="list-style-type: none"> • Using or upgrading energy efficient light bulbs; • Not using halogen bulbs; • Only having lights on in rooms that are being used; • Using timer switches for lights (when out); • Using night lights during sleeping hours.
HEATING	<ul style="list-style-type: none"> • Using heating equipment efficiently: how to use boilers, timers, radiators; the importance of servicing system; • Not heating rooms that are not in constant use; • Boiler servicing or replacement.
KEEPING WARM	<ul style="list-style-type: none"> • Wearing layers of clothing to reduce use of heating; • Using a hot water bottle for heat at night time.

3.3.2 Energy financial advice and support

An important part of the service provided was support and advice on managing energy costs or energy related equipment in the home. Consumers outlined four different activities:

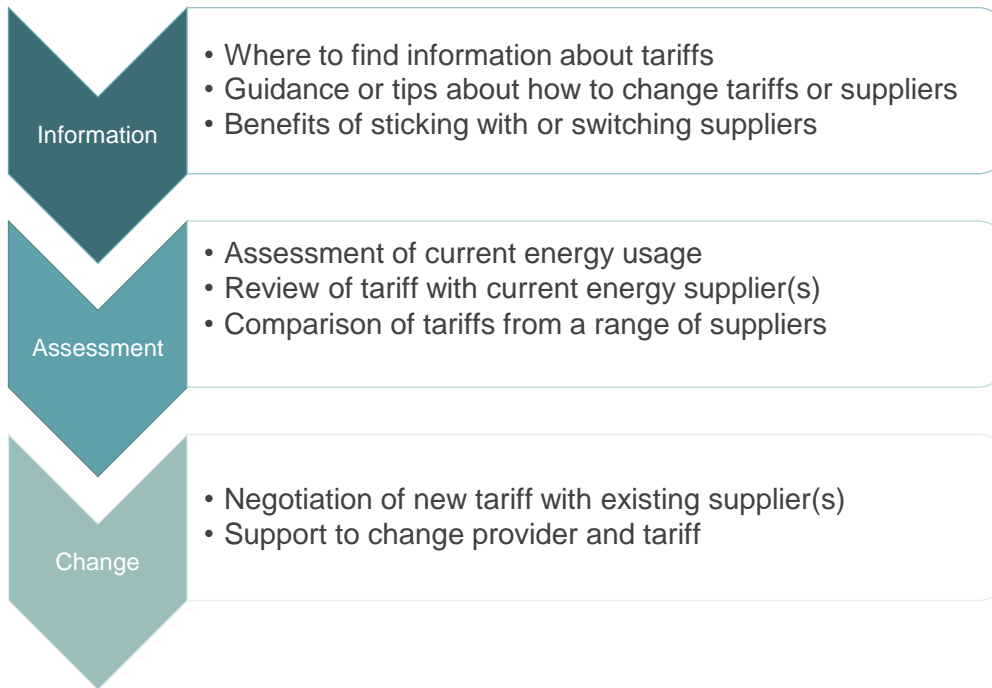
- **Providing advice about or help with WHD applications:** All the schemes provided some help with claiming the WHD rebate. This varied from providing information, making referrals for help with applications or completing the application for the consumer. This was a central part of the service provided by Scheme A – which did an initial eligibility check with consumers before handing them over to their energy supplier for a more detailed assessment and application process.
- **Building understanding of consumption, meter reading and bills:** Consumers who used schemes that provided an intensive face to face service reported receiving significant help from advisers to help them better understand their energy finances, such as: how to understand energy bills; how to read meters; and how to reconcile consumption with the costs. This was usually part of a much more comprehensive energy and debt management service that the schemes, or their parent organisations, provided.
- **Negotiating with energy supplier about arrears and debt:** Consumers who used Schemes D, E and F reported how the schemes provided help to reach agreement with their energy companies about outstanding debt. This had a number of results: a new or revised payment plan to pay off the debt; revised payment methods (such as switching from direct debit to prepayment or vice versa); or in some cases writing off the consumer's debt entirely.
- **Helping to access grant funding:** The schemes helped in a range of ways to signpost or help with applications for further financial support for consumers. Accessing this financial support had two purposes. The first was to help pay for new energy equipment or adaptations, whilst the other helped in clearing outstanding energy debt.

The level of focus on this element was not consistent across the schemes. Schemes A, D, E and F provided support with a range of financial issues, while Schemes B and C provided comparatively little support in this regard – they did however signpost to sources of financial advice and support.

3.3.3 Engaging with the market

In all but one of the schemes (Scheme C), consumers told of advice and support regarding energy tariffs or how to engage with the energy market more generally. The nature of this advice varied, from just giving information through to hands on support in attaining a new tariff and/or a new supplier.

Figure 3.1: Range of advice and support about engaging with the market



Giving information

How the schemes provided general information about the energy market varied. For instance, Scheme B, run by a network of third sector organisations, focused on giving general advice and guidance to consumers about how to check tariffs or switch suppliers. It also signposted consumers to other local or online support. Schemes D, E and F provided the most comprehensive information about tariffs and suppliers, which facilitated the widest engagement with the market. Consumers in these schemes were given advice and information about tariffs across a number of suppliers with the schemes often helping participants to broker better deals.

Assessment of options in the market

Schemes A, D, E and F provided a personalised review and assessment of a consumer's energy use, tariff options and payment methods. Again, there was variation here. Scheme A referred the consumer to their own energy supplier so that the advice about tariffs was limited to those offered by their current supplier.

Advisers in Schemes D, E and F appeared to have a broader scope to help consumers consider their energy options across different energy providers.

Supporting consumers to change their tariff or supplier

The schemes that helped consumers assess their options also offered to support the consumer if they wished to change their tariff or supplier. Again, consumers who used Scheme A were only helped to

change tariffs with their existing supplier, whereas consumers who used Schemes D, E and F, usually had a wider set of options to choose from (either with their own or a new supplier). It is important to note that the final decision to change tariff/supplier was ultimately decided by the consumer.

3.3.4 Other (non-energy related) advice and support

Consumers in each of the schemes also recalled being given non energy specific advice with other household challenges. This was usually to do with:

- **Household finance or debt:** Scheme B gave advice about other aspects of household finance and delivered workshops on how to manage on a low income. Schemes D, E and F provided debt management support.
- **Housing conditions:** Schemes D, E and F sometimes acted as advocates for consumers with their Housing Association. For example, one consumer was supported by Scheme D to make a complaint to his Housing Association about a dispute about household adaptations.
- **Safety or security issues:** Some schemes offered advice or equipment that was focused on household safety. Consumers talked of being given advice by Scheme C about keeping their homes secure and safe from fire. They also mentioned being given fume and fire alarms.

Where schemes could not help directly with a consumer's circumstances, they were often referred to other third or public sector organisations to access specific support services.

4. Consumer use of advice received

A key question for this research was to understand whether consumers put the energy advice they received into practice and what supported or prevented that occurring. This chapter begins by exploring whether change actually happened. It then goes on to pinpoint what influenced or stopped change from happening. The chapter concludes with a brief discussion of how different issues combine in the personal decision-making of consumers to either adopt or ignore advice received.

4.1 Did change happen?

Assessing change in household energy behaviour in this study (either changes in energy efficiency behaviour or engaging with the market) is complicated because:

- **The stimulus of change – the advice – is not consistent:** People in different schemes get different kinds of advice and people in the same scheme report very different messages. Those who did not recall receiving any energy efficiency advice could not be expected to make any changes to their behaviour¹². The same is true for those that could not recall receiving any advice about tariffs or changing supplier.
- **The scope for change varied considerably:** As noted in Chapter 2, some consumers considered themselves to be already very energy efficient. These consumers reported no change in their behaviour as a result of contact with the schemes. They were not averse to change but felt that no new ways of being efficient were presented to them. Other factors impacting the scope for change (such as costs and wider circumstances) are discussed below in 4.2.

Looking at the range of responses to the advice given from those consumers who felt that they had received some advice that they might be able to act upon, there were three broad types of responses:

- **Resisters:** those who didn't appear to take on board any of the advice given to them and made no changes in their household as a result. One consumer of Scheme A, for instance, received a range of advice about how to make her home more efficient, including advice on efficient lighting, heating and laundry, but felt she was more or less already doing some of these things and refused to change any more of her behaviours. She did listen to the advice received but felt *'it's their job to tell you, whether you want to hear it or not'*.
- **Adapters:** those who took on board some of the advice and made some changes but didn't implement other advice given to them. There appeared to be two different types of consumers in this group. The first were clear that they had adopted all the advice that they could or wanted to and there was unlikely to be further change. For example, a consumer who had attended the workshops organised by Scheme B, told of how she had changed a range of aspects of her

¹² It should be noted that all the schemes who participated in this research said that all those in the samples provided had received energy efficiency advice.

household behaviour as a result of the advice she received: putting curtains behind the radiators, reducing her thermostat from 25 degrees to 20, and not drying clothes on the radiators. However, she felt that her 'bad habits' stopped her from further change: *'For example, I know I should only put enough water in the kettle. I know I will only take a mug from each time I boil the kettle, but habit stops me from changing'*.

The second subgroup of consumers also had only implemented some of the advice but felt that further change would be possible when circumstances allowed. One consumer had radiator foils and draught excluders fitted by Scheme C. However, she hadn't yet installed the new generation energy saving light bulbs given to her because she was waiting for her son to help her fit the new bulbs.

- **Adopters:** These were people who were able to demonstrate that they had taken on board all the advice given to them and made considerable change in the way that their household used energy and/or engaged with the market. Of course there was variation here too. For some people, adopting advice just meant acting on one or two issues whereas for others it could involve significant change.

Greater analysis of the information on the different groups showed linkages between the type of scheme and the change in behaviour. While there was a mix of people from all schemes amongst the 'adopters' and 'adapters', only consumers who used Scheme A featured in the 'resisters'. It was not clear from the data we collected why this was the case. This was the only mode that was not face to face, so there may be some suggestion that this mode is not as effective in overcoming more entrenched energy behaviours and attitudes, or alternatively, that face to face encounters are more convincing for some consumers.

There wasn't any apparent link between consumer demographic characteristics and membership of these groups. Each of the three groups included consumers with a mix of ages, gender, vulnerability and tenure type.

4.2 What supports or undermines adoption of the advice?

Different consumers responded to the same kind of advice in very different ways. Consumers' decisions to implement the advice hinged on a set of core factors that either served as a positive force for change or, alternatively, acted as barriers to change. These were:

- Whether the consumer gained new knowledge.
- The scale of the changes required.
- Their assessment of the costs and benefits.
- The support given to facilitate the change.
- Their understanding of the advice.

- The entrenchment of their current behaviours.
- Their wider circumstances.

It's worth noting that while these factors are disaggregated here, for the purposes of explaining how they operated, they often co-existed together in the narratives of individual interviewees.

4.2.1 Gaining new knowledge

Gaining new knowledge often acted as an important trigger to behaviour change. New knowledge could relate to a range of behaviours, for instance understanding how much energy was used when boiling a kettle or when keeping appliances on standby. Sometimes, the 'new' knowledge confirmed the recipient's personal hunches or theories. In this respect, the advice acted as a further prompt to behaviour change. For example, a consumer who used Scheme C, knew that she should probably have a more constant ambient temperature in her home because of his coronary heart condition but hadn't done anything about it. As a result of the home visit, when this underlying knowledge was confirmed, he changed his approach:

"I followed his advice... I keep the temperature marginally higher...up to about 18 to 20 which I probably knew but needed prompting. I was beginning to get more short of breath anyway so I was going to have to do something, bite the bullet and spend more money on heating"

(Female, 71-80, Scheme C)

Where the information received wasn't new (i.e. they had heard the advice before, but discounted it), then hearing it again was less likely, on its own, to bring about change. One consumer from Scheme A said that she had previously heard advice about laundering her clothes more efficiently. She didn't want to take this advice on board, despite the advice being given again:

"I still use me washer and me dryer...wash my bedding on its own, I wouldn't start putting other gear in with it, and me bath towels, I wash them separate."

(Female, 51-60, Scheme A)

4.2.2 Scale of change

The scale of the change required was another factor that influenced whether the consumer acted on the advice. Straightforward changes that did not involve major disruption to household routine or significant cost were said by some to be the easiest to implement. Examples of this were not having appliances on standby, fitting energy light bulbs, filling the kettle with less water, reducing the frequency of laundry or dishwashing and so on.

Conversely, where major change was involved, it was less likely that advice alone would prompt change. For example, where consumers were advised to get better loft insulation or a new boiler system, they sometimes considered it too big a task to implement. This could be because of the cost or because they didn't feel able to follow the task through without support. Alternatively, the scale of the change could delay, rather than rule out, further action. For instance, a consumer talked of how he found the advice he received from Scheme C about lining the walls of his Victorian house very useful and that he would act upon when he next redecorated.

4.2.3 Cost/benefit appraisal

A third factor was the assessment of whether the costs were justifiable and affordable and/or whether the potential benefits gained would justify the change.

Many consumers recalled being told they could save money by adopting certain behaviours, such as adjusting the temperature on their thermostat. They were also advised to stop other behaviours, like lighting rooms that are not being used. However, even when there were potential cost savings from implementing the advice, some consumers chose not to act upon it. This was because when all factors were taken into consideration, they felt on balance it was not worth their while to make the change. For example, a consumer who attended a workshop organised by Scheme B told of the high level of service she received from her current supplier and for her this outweighed the potential savings she would get from switching.

Affordability was also a key factor. Advice was easier to act on when the consumers could afford to make the changes suggested by the adviser. Simple and less costly changes, like installing radiator foils or new controllable radiator valves, were manageable for many consumers. However, where changes were substantial and costly – such as replacing the boiler or radiators, installing loft insulation or rendering external walls – then this could mean that the change did not happen unless other financial support was available.

4.2.4 Support

The degree to which the consumer was supported to make change to their behaviour or household circumstances had an impact on whether the advice was acted upon. It was clear from accounts from all schemes, that the provision of personalised support (either in person or by phone) was key to some people putting advice into action. This support was provided by either the schemes or by follow-up contact from energy suppliers. Where it was left to consumers to buy or install equipment independently, do their own research on comparing tariffs or fill in forms for financial support, then change didn't always happen. This shows the importance of the 'hassle factor' as a barrier to behaviour change, and how hands-on support can play a role in overcoming this.

4.2.5 Understanding of advice

The advice was more likely to be received positively when it was delivered in a clear and accessible way. When the consumer understood the change and how to implement it, this had a positive effect on subsequent behaviour. One-to-one demonstrations on energy efficiency by schemes were particularly effective. Also, in-home demonstrations of how energy equipment (like boilers, timers etc.) worked was helpful in increasing consumer understanding. Conversely, where consumers found the advice more difficult to follow, it was unlikely that this would result in a change. This related to topics such as how to change tariff or supplier, use of timers, more efficient use of lighting or the value of insulation.

4.2.6 Entrenchment of behaviours

It was clear from consumers' accounts that some people found it easier to change existing behaviour than others. Consumers in many of the schemes talked about receiving advice about not over-filling their kettle when heating water for one off drinks. For some, this appeared to be an easy change to make and they implemented it without any problem at all. For others, however, this relatively simple change was difficult to bring about because it was so entrenched in their behaviour. Others felt that the convenience of having a full kettle of water, outweighed any potential energy efficiency gains.

4.2.7 Consumer life circumstances

The consumer's own life circumstances also influenced their ability to change. The difficulties experienced by some people in their daily lives appeared to make it more difficult for them to engage with and act on the advice. Issues such as living on a low income, living in poor housing, relationship breakdown or being involved in landlord disputes took precedence over acting on the advice they received to be more energy efficient. By way of illustration, one consumer, who was soon to move into a refuge, said she found it difficult to implement much of the advice immediately because of her change of circumstance and housing status – although she did think the advice was useful and that she might use it in the future.

Housing tenure also played a role in consumers' ability to act on the advice received. In particular, some of those in rented accommodation seemed uncertain about whether they could make changes to their property – such as to install loft insulation or draught proofing. Others felt it was their landlord's responsibility to make the changes and therefore wouldn't act on that aspect of the advice. Alternatively, some people had tried to implement changes in their rented property only to run into difficulty with their landlord.

4.3 How these factors influence consumer decision-making

It was rare for one of these factors to be the sole driver of customer decision-making. Rather, what made the advice more or less easy to adopt was how the factors combined with a consumer's personal circumstances. We observed this happened in a number of ways:

- **Where several 'push' factors combined** and there were no major obstacles in the consumers' personal or practical circumstances, then it seemed to be easy for consumers to implement change. For instance, where changes were easy and straightforward, had obvious cost efficiencies and there was support, then collectively they provided a strong positive force for change.
- **Where there were lots of barriers to change**, across a number of issues, then it was very unlikely that change would occur. For example, where the advice provided felt like a big change, could be costly and relied on the individual to action, then this made the change more difficult. This was especially the case if events in the consumers' life reduced their capacity to drive such change.
- Finally, where factors combined to present competing pressures for the consumer this had a variety of outcomes. Sometimes one aspect of the scheme could help **overcome an overriding barrier**. Examples that illustrate this are:
 - Several consumers across the schemes cited cost as a barrier to implementing change. However, when support to access grant funding was provided either by the adviser or another organisation, then this sometimes led to change.
 - The provision of support was also a good antidote to the obstacles posed by the scale of change and those presented by difficult life circumstances. This was apparent from the accounts of some consumers of Schemes D, E and F who had assistance to change tariffs and suppliers. It was clear that without the support, the changes were unlikely to have happened:

"Because I've got someone else to talk to, this helps with the stress, because of the stroke I get very upset, I don't want any problems or bills, the bills I get I pay for. [The adviser] has helped me immensely with this. I feel that if I've got a problem I can go to him. I don't call him every day – I've called him twice in the period of time that I've known him. It's knowing that there's someone there – I can hardly walk to the door – I wouldn't be in a position to go chasing the energy officers and getting on the phone. So he's my little helper"

(Male, 81-90, Scheme D)

- The combination of factors could also have the opposite effect. Relative simple changes were outweighed by the attachment to certain ways of doing things, like washing clothes separately or having a full kettle of hot water available. Potential cost savings – through change of tariffs or supplier – were over-ridden by the perceived scale of the change or by a lack of understanding of how to go about it.

There are no simple explanations for why consumers put advice into practice. There are combinations of factors that can either support them in their change or undermine their efforts to be more energy efficient or engage better with the market.

5. The benefits of the advice

The focus of this research was to understand if consumers benefitted from the advice they received. This chapter sets out consumers' appraisal of the advice they received. It then maps the range of benefits that consumers talked about during interviews and details the impact of them on their everyday lives.

5.1 Appraisal of the advice received

The experience described by consumers interviewed across all of the schemes was almost wholly positive. This was true even when consumers didn't make any changes, or where the outstanding needs or benefits derived were minimal. While it is not the purpose of a qualitative study to estimate the prevalence of views, the overwhelmingly positive nature of the consumer experience does deserve mention. It was rare for consumers to criticise or express dissatisfaction with any aspect of the service they received from schemes, despite being offered opportunities within the interviews to do so.

There are a number of possible explanations for consumers being positive. The first is that consumers are happy with the service they received and perceived that the schemes are performing well. Key determinants of satisfaction included:

- **The mode of delivery:** The schemes used different mechanisms to deliver their service and yet, in every case, consumers gave positive assessments of how this was done. Consumers who telephoned Scheme A, for example, really appreciated that all of their issues could be dealt with over the phone, 'in one call'. This fit between consumer and mode of delivery was echoed across the other schemes using different delivery methods. There may be a certain amount of self-selection (i.e. consumers gravitate towards schemes that reflect their preferred means of accessing support) but nevertheless this supports the provision of a range of approaches to meet the diverse requirements and preferences of energy consumers.
- **The approach of the adviser:** In every scheme, consumers were complimentary about the person giving the advice and support. The commentary sometimes centred on how *'helpful'*, *'professional'* or *'polite'* the scheme representative was. For other consumers, the focus was on how accessible and 'down to earth' the adviser was. As one consumer put it, there were *'no airs or graces'*, while another told of how her adviser *'talked in a language that was easy to understand'*.
- **The knowledge of the adviser**
Some consumers spoke highly of the knowledge of the adviser as being an important and positive aspect of the experience for them. This was true for both the one off contact and more intensive services. However, for the one off approach, the praise was limited to the representative's ability to communicate knowledge well. In the more intensive schemes this was extended to the representatives' ability to put this knowledge into action, e.g. by becoming the consumer's 'broker'.

As noted in Chapter 2, the way that consumers were recruited may have impacted on the balance of views

presented in this study¹³.

A few consumers suggested ways their scheme could improve their approach. These were more limited and related to:

- **Application for WHD rebates:** Some consumers who called Scheme A would have liked written confirmation about their successful application for the WHD rebate. At the time of interview, some consumers also reported that it had been several months since they applied for the rebate, yet they were still to receive it. This prompted some doubt in their mind about whether it was going to happen. Another observation was that others felt that there should be more choice about how the criteria for the WHD rebate should be applied.
- **Communication from advisers:** One consumer who received advice and support from a scheme to help with arrears and to negotiate a new tariff and payment approach felt her scheme representative could have been more timely in his communication with her. She said that often she had to chase him for updates on her case.

It is worth reiterating that these were exceptional rather than recurrent accounts, and that the first point relates more to government policy rather than scheme provision.

5.2 Overview of benefits

This research has identified five benefits that consumers often received:

- The schemes improved the **warmth and comfort** of consumers' homes by advising them how to keep warm, by installing equipment or helping them to use existing equipment or household appliances better;
- They helped **financially** by reducing bills, accessing new tariffs and payment methods, and clearing or managing energy debt and by providing other general financial support;
- Contact with the schemes brought about **peace of mind** for many consumers – either by providing reassurance, alleviating stress and worry or giving them access to priority help and support;
- The schemes gave rise to growth in **confidence** for some consumers, strengthening their self-belief and empowering them to manage their own energy affairs; and finally

¹³ Some projects played a role in selecting respondents. This was necessary to carry out the research within the timescales agreed, and to comply with data protection rules. As a result there was potential for consumers with the most positive experiences to be invited to take part in the study by staff. Consumers themselves were required to opt-in to the research, and so there is also a risk that the more positive consumers opted-in. This may mean that there are some negative experiences of schemes that were not captured by the study. However, most respondents were willing to talk openly about both the strengths and weaknesses of their scheme, suggesting the recruitment approach did not significantly limit the usefulness of this study.

- Some consumers also reported that their **health** had benefitted from the contact with the schemes.

These benefits are described in the remainder of this section. These benefits are set out separately here for the purposes of clear description and explanation. However, there are interrelationships between these benefits and we note these linkages where they occur. Where benefits were not realised, we explore the reasons behind this.

5.2.1 Warmth & Comfort

An important benefit for many consumers was improvement in the warmth and comfort in their homes. This was most discernable, and sometimes dramatic, where consumers had benefited from new equipment in their homes (such as a new boiler or new radiators) or had adaptations made to their home (such as having radiator foils, draught excluders, or letterbox covers fitted). Consumers talked of the noticeable difference in temperature in their home and reported fewer draughts as a result:

'It's worked well...particularly the front door which I'd given up on in terms of draught exclusion, he's made a very considerable difference there...you actually feel the hall is warmer...he used a different kind of draught excluder from anyone I've seen...you just realise, when you're in the hall, how cool it was before, even with the radiator on. You really do feel the difference'

(Male, 61-70, Scheme C)

The advice consumers received from some scheme representatives also helped to improve the overall temperature in the home. The advice (and in some cases demonstrations) often centred on how to work boilers or timer systems, how to set thermostats on radiators, how to turn off radiators that were not being used, fitting heavier curtains or keeping the heating system on constantly but at a lower temperature. Implementing this kind of advice meant some consumers felt warmer as a consequence.

More indirectly, the schemes also helped to make people warmer through financial means. People talked of how their improved financial circumstances meant that they were able to heat their home for longer. They had more money to finance their energy needs. Savings made through changes to their tariff or payment method meant that they were more inclined to keep the heating on, achieving greater thermal comfort.

Some consumers reported that there had been no benefit to the thermal comfort of their home. There appeared to be a number of reasons for this:

- Where consumers already lived in comfortable, well heated or insulated housing, the changes they made to the house or their behaviour didn't appear to have any great discernable effect.
- Where consumers didn't receive advice or equipment from the schemes then this meant that the scheme could not make any difference to the comfort of their home. The case of a consumer in Scheme A illustrates this. He received advice for the WHD rebate, he felt that this would make a difference as his flat was *'like an icebox'*. However he didn't get any energy advice and this would have helped him address the underlying issues of poor insulation in his home.
- Where consumers have been helped financially, the savings didn't always translate into increased spend on heating or a warmer home. Rather, these consumers appeared to retain the same level of heating and directed any savings to other household expenditure.

Consumers talked of other ways in which the comfort of their home life was improved through contact with the schemes. The first of these had to do with improvements in damp or condensation in the home. The second was brought about by the receipt of low energy nightlights as a way of efficiently and cheaply keeping some light in the house at night, which was said by consumers to make them feel more secure and also to help them with night time trips to the bathroom.

5.2.2 Financial benefits

Other benefits mentioned were the perceived financial effects of the support and advice received from the schemes. There was a distinction between consumers who had already experienced actual financial benefit and those who anticipated financial benefits in the future (e.g. the benefit they anticipated once the WHD rebate arrived or they saw reductions in energy use).

Reduced energy costs or bills

Many consumers anticipated reduced energy costs and lower energy bills. However, only a few had seen any evidence of this at the time fieldwork was carried out. It was typical for consumers to say that the changes made in the house would take time to impact on bills.

A few consumers were able to point to actual savings they had made, but it's worth noting that these were exceptional cases. For example, a consumer who was helped by Scheme E, felt that implementing the advice (e.g. reducing the frequency of dishwashing, installing energy efficient light bulbs, changing the time of her laundry from daytime to night-time and not leaving electrical appliances on standby), had a substantial impact on her weekly energy costs. Similarly, a consumer who was helped by Scheme F perceived that improved home efficiency had, in addition to her new tariff, contributed to her saving a significant amount on her energy use, to the degree that *'I had credit on my account – I'd not had that before'*.

For some, working out whether there had been or would be an impact on bills was difficult. One reason for this was the impact of rising energy prices. Consumers noted that although in real terms they might (or were likely to) make some savings, this was not easy to detect because of the increase in energy prices. In addition, the low degree of scrutiny that some consumers said they gave their energy bills meant that they would not actually notice a change in energy costs – either positive or negative.

Improved tariff or payment method

A more immediate and tangible benefit of advice for some consumers was an improved tariff or a better payment method on an existing tariff. Consumers who contacted Schemes A, D, E and F were more likely to talk about this benefit. They outlined three different ways this happened:

- **Cheaper tariff with an existing supplier:** These consumers detailed how their contact with the schemes had resulted in them getting a better tariff(s) with their existing supplier(s). This meant they either expected or had seen a reduction in their monthly energy costs or had fixed their tariff for a period of time, which gave a greater sense of certainty about their future energy costs.
- **Different payment method with an existing supplier:** Consumers told of how changes to payment methods, generally brokered on their behalf by schemes, had improved their household budgeting. This happened in two ways. The first was by moving from standard credit (paying quarterly) to pre-payment meters. A consumer from Scheme E, who had a history of household debt, was very keen to install prepayment meters, and was supported by her adviser to do so. This meant she felt she had much more control over her spending on energy. Consumers were also helped to reverse this situation. For example, a lady who was helped by Scheme F talked of how the adviser had helped her to remove pre-payment meters which she said were costing too much money to run. Instead, the adviser helped her to move onto a monthly direct debit which had significantly reduced her outgoings:

'I no longer have to worry about the meter; it's gone from £60 to £40 per month. It's going to make a lot of difference financially – and I don't have to worry about it anymore which is great'

(Female, 61-70, Scheme F)

- **Cheaper tariff with a new supplier:** Only some consumers in Schemes D, E and F talked of switching suppliers as result of contact with the schemes. They talked of how their adviser checked their energy consumption and then explored which tariff and supplier would offer the best deal. This service extended to contacting the supplier on the consumer's behalf to help make the switch. As a result, some consumers reported reduced financial outgoings or anticipated that there would be savings in the future.

Managed or removed energy debt

The nature of the support offered in Schemes D, E and F meant that some consumers experienced significant financial benefit by the removal, or better management of, energy debt. The amounts in

question here varied, the highest level of debt reported was £900. Advisers were said to have dealt directly with suppliers to either remove the debt or to negotiate more appropriate repayment plans. Advisers also helped consumers access grant funding to reduce or cancel their outstanding debts from grants. However it happened, removal of or managing debt was said to make the on-going energy costs much more manageable.

Grant funding accessed to pay for new energy equipment/adaptations

Another way in which consumers were helped financially was with the cost of energy efficiency improvements to their home. This included boiler or heating system replacement or insulation - which would not have been possible without the financial support offered. Schemes were able to inform the consumer about potential support available for such changes and referred consumers to their energy supplier for assessment. Schemes also put consumers in touch with other sources of finance to help with changes to their home, such as their social housing provider or local council. In Schemes D, E and F, scheme advisers were involved in helping consumers complete grant funding forms. This was described by one consumer who was helped (through Scheme A) to access financial support from his energy supplier:

'The main benefit is the financial benefit because we were always worrying if the old boiler system broke down, how were we going to cope...you can get schemes now that you pay on a monthly basis but you're putting the money out to pay for your boiler and your heating at the same time, without this it would have been an extra strain on ourselves financially'

(Male, 51-60, Scheme A)

Access to WHD rebate

Successful application for the WHD rebate was an important financial benefit discussed by participants. However, at the time of interview, only one person had actually received the payment, although a couple of others had received it in previous years. Nevertheless, others told of the difference they thought such financial support would make to their lives when it materialised.

- **To increase their energy consumption:** Some consumers who were struggling to cover the energy costs felt that having an extra £135 would allow them to increase their energy consumption. This was usually talked about in terms of heating the home. One consumer who had received the payment last year, talked about the impact that the payment had on his ability to heat his home:

"It takes a bit of pressure off of us... we can put the gas on a bit more, put the heating on... ..it does make a difference to the comfort in our home, instead of us sitting in our bedrooms we tend to sit more downstairs in the front room as a family..."

(Male, 31-40, Scheme A)

The extra funds were also thought by some as helpful in financing other energy use, such as increasing the frequency of doing laundry.

- **To supplement the cost of their energy:** Some consumers, who had lower outgoings, felt that the extra funds would help them to cover a large part of their energy costs for the year. Alternatively, consumers viewed the WHD rebate as a welcome, but temporary, help with the short-term costs of energy.
- **To spend more on other household expenditure:** Consumers also felt that the additional funds from the WHD would supplement other household expenditure. Some participants felt that the money saved on energy costs would allow them to spend a bit more on food. Other consumers felt that the extra funds meant that they would have more to spend on their families. This consumer, a lone parent, talked of how she thought it might help:

'It will either allow me to take my children out or it will probably go towards home improvements or food...all my money goes towards my bills or food. I either save up so that we can have a really good day out or just find something that's cheap that I can cover in what I get paid in a week'
(Female, 21-30, Scheme A)

Improved household finances

A number of consumers were helped to access support and advice to help with other financial issues. Consumers who had been in touch with Schemes D, E and F, sometimes got intensive support with wider household debt. This included debt to other utility providers and more profound personal debt. Alternatively, some consumers were referred to other third sector organisations like Citizens Advice, for advice about eligibility checks or applications for state benefits. This resulted in a boost to some people's household income.

5.2.3 Peace of mind

A result of the contact with schemes, a number of consumers described the '*peace of mind*' it gave them. This was linked to a broad range of scheme activities and approaches. It included:

- **Reassurance about household energy consumption/cost**
Consumers talked about the comfort they gained from knowing that they were on the right tariff for them. This was mentioned both by customers who had arranged a new tariff, but also where the scheme had advised them that they were already on the most appropriate tariff for their circumstances.
- The energy efficiency advice received also provided reassurances to a number of consumers. Those who were already trying to be energy efficient spoke of how the advice provided a great deal of comfort that they were doing the right things. Similarly, those who already had particular energy

saving equipment or adaptations installed were reassured that this was helping with household energy efficiency.

- **Reduced stress**

Participants sometimes talked about how the support they received from the schemes helped to reduce their stress levels. This was usually noted by consumers who had been in debt or arrears (both energy and non-energy related). By removing this financial burden from them, it helped with their overall state of mind.

- **Reduced isolation**

This was talked about in two different ways. For customers of Schemes D, E and F, the intensive face to face support not only helped to solve a whole range of household difficulties but the way it was provided meant that the customers didn't feel like they were dealing with life's problems alone. For example, one customer of Scheme E talked about the difference having the support of the adviser meant to her:

"... he went through my energy bills and other bills and told me he would help me sort it out...it lifted a weight off my shoulders. [The adviser] always seemed sincere and concerned...Having someone on your doorstep to help. To help and not judge you. To help not only with energy bills but with the wider debt..."
(Female, 41-50, Scheme E)

For some consumers, where contact with the scheme was ongoing or felt open ended, it was said to give a great comfort *'knowing there was someone on the other end of the phone'*.

The second aspect - mentioned only by consumers who had been put in touch with their energy supplier as a result of phoning Scheme A - was where consumers felt less isolated because they were put on the suppliers' Priority Services Register. These consumers talked about the positive difference this extra support had made. It gave them peace of mind, knowing that if anything happened to their energy supply they would be dealt with as a priority, e.g. because their supplier knew they had a long term health condition.

'It's very helpful knowing you're on a priority list...because I suffer with fits and all that, it's knowing that I'm going to be up and running as quick as possible [if there was a power cut]...it's a comfort for me knowing that I've got that there...,'
(Male, 31-40, Scheme A)

- **Greater security**

Schemes also helped to bring about peace of mind by helping with issues of security in the home. This was mentioned by customers of Scheme C who felt that some of the energy saving nightlights and timer switches they had received allowed them to feel more secure and to ward off burglars.

5.2.4 Confidence and empowering consumers

An important benefit for consumers engaged with some schemes – particularly Schemes B and F – was that contact with the schemes appeared to boost their confidence in their own ability to deal with energy related issues. Many of the schemes provided advice to consumers about how to efficiently use household equipment – such as boilers, heating systems and immersion heaters. Some of the schemes that included a home visit actually showed people how to do this (and some that referred people for energy assessments also got this support from a third party). This had the effect of empowering some consumers by giving them greater awareness and understanding of their energy equipment, energy use and ability to manage it.

These feelings of confidence were also voiced by those who received advice about tariffs. In particular, several reported feeling more confident about how to approach suppliers to review or change tariffs. Others felt more able to read meters and understand bills. One woman felt that the advice she received in the workshop run by Scheme B had made her feel *'more confident about switching'* even though she hadn't actually done this yet. In a similar vein, a woman told of the adviser from Scheme F who showed her how to read the meter. This made her feel she had more control over her energy use and no longer lived in fear of having her electricity cut off.

5.2.5 Health

Some consumers described how their contact with a scheme had brought about health benefits. Consumers who were managing chronic health conditions, disabled consumers or those who had family members with a disability, spoke of how the additional warmth had made managing these conditions easier. A consumer from Scheme C with a coronary heart problem had been advised to keep a higher ambient temperature in his home. He noted that while having a warmer home was *'not going to resolve the cardiac problem, it obviously helps if I've got the temperature higher than if I had it low'*. In other cases, better health was perceived to have been brought about by the warmth created by the installation of draught proofing and insulation.

5.3 Are benefits experienced universally?

It is clear that the schemes delivered benefits to the lives of consumers but not all consumers experience these benefits uniformly. There are some important observations to be made about this inconsistent experience:

Not all benefits are evident in all schemes

All of the schemes brought about thermal comfort, financial help, and provided some psychological benefit to consumers. However, they don't all appear to have had the same effects on confidence or on health, based on the cases we explored. Improvements in confidence and empowerment were a recurrent

feature of consumers who contacted Scheme B (who received workshop based advice). It was also observed in the accounts of consumers of Schemes D and F. However, it wasn't a feature of the accounts of consumers who had been in touch with Schemes A, C or E. In a similar vein, only consumers who used Scheme C and Scheme F talked about the health benefits resulting from contact with the scheme.

The way a particular benefit is talked about can differ across schemes

While within each scheme a number of customers described financial benefits, there was sometimes a marked difference in focus when this benefit was described. The focus for consumers of Scheme A was typically through accessing the WHD rebate. Consumers who had been in touch with Schemes D, E and F largely focused on the financial benefit of revised tariffs, better payment or reduced debt.

Even though a scheme can generate a benefit for a consumer, it does not necessarily do this consistently for all its consumers

While some consumers were able to recount a range of advice they received, others were adamant that they had not received such extensive advice or support. Consequently, these customers did not experience the benefits that some others in the same scheme.

5.4 What brings about benefit?

It is not the purpose of this research to evaluate service provision or to compare effectiveness of services. However we offer four hypotheses which might explain why the consumer benefit experience might differ:

Customer need & vulnerability

It is obvious from the overview of consumer circumstances outlined at the beginning of the report that those interviewed for this study were fuel poor, at the risk of fuel poverty or likely to be in vulnerable situations. Within this there was considerable diversity. They lived in different quality housing, had different levels of health and disability, and their financial circumstances ranged from those who were comfortable to those who struggled. They were also in different places in relation to how energy efficient they felt they were. Therefore, the starting point was not the same for all consumers and what consumers needed from the schemes was often very different.

Variable scheme offer

Each of the schemes offers a bespoke service to meet a specific set of needs, this is one of the benefits of services of this nature. However, a programme of bespoke interventions can, when viewed together, appear inconsistent, both in terms of what is provided and how consumers themselves benefit. This can mean that people with the same set of needs are treated differently by different schemes and end up with markedly different results. This leads to the question of whether a consumer of one scheme would have been better served by the services of another? Some examples, which illustrate this, include:

- All of the consumers of Scheme A told of successful WHD rebate applications but consumers in some other schemes who appeared to be in similar difficult financial circumstances appeared to be unaware of the WHD rebate.
- Only consumers who had been in touch with Scheme A talked about accessing suppliers Priority Services Register. Yet there were many others in other schemes who would have benefited from this kind of support.
- All of the consumers of Scheme C received help with draught proofing and the installation of radiator foils. But it was clear from interviews with people in other schemes that they could have benefited from such support but it was not in the schemes funding or service.
- Consumers in Scheme's D, E and F benefited from intensive support to communicate with several energy suppliers to negotiate debt or find new tariffs. Again there were people in the other schemes, who could have benefited from this intensive support.

Consistency of service

The variability of benefits derived by customers of the same scheme with apparently similar circumstances raises the issue of consistency within services. This could reflect sound judgement on the part of the adviser who, based on information provided by the consumer has tailored the advice. While some consumers of Scheme C, professed to have received little 'advice' per se, it is perfectly plausible that the handy-person tailored his approach in situ following his assessment of the house and its energy use. The same could be true of Scheme A, where in advance of WHD rebate application and any energy advice, consumers were asked a lot of questions about their household and financial circumstances. The resulting advice they received may well have been tailored to suit their particular circumstances.

There are some cases where it appears that the schemes were not as effective as they had been in other cases in assessing consumer circumstances or in meeting need. For example, there were consumers who phoned Scheme A who really needed advice about how to make their home warmer and how to manage energy costs better. It would appear that neither the scheme nor the supplier had identified these needs during the phone call.

Consumer receptivity to or recall of the advice being offered

As noted in this report, the variability of how information and advice is received and experienced may reflect the consumer's mind-set at the point of contact with the scheme. For example, the receptivity to certain kinds of advice was sometimes reduced because they already considered themselves to be efficient and therefore not in need of advice. Alternatively, the main objective for some consumers was on the alleviation of energy and other debt rather than on energy advice. Consumers may well have received energy advice but not been receptive to it and therefore not been able to relate any benefits arising from it. For some consumers of Scheme C, who were all older people, there were undoubtedly issues of recall in remembering the detail of what the handy-person had done for them. This issue of recall may also have affected their ability to talk about any perceived or actual benefit.

6. Conclusion

Consumers can benefit in a range of ways from the schemes

This research was commissioned with the aim of understanding how, and in what way, consumers benefited from the energy advice and support they receive from WHD Industry Initiatives. The important conclusion from this study is to affirm that the schemes do provide a range of benefits for consumers. The core benefits – that is benefits experienced by consumers across all schemes – are warmer homes, improved finances, better financial control and enhanced peace of mind. There are other benefits too – some schemes brought about a sense of greater confidence in consumers and there was also evidence that the extra warmth created did help some better manage long term health conditions or disabilities on a day to day basis. Some of these benefits are derived from the energy efficiency advice received, and also from the support received to engage with the market better (e.g. through better tariffs and/or switching suppliers). Benefit was also derived from receipt of the WHD rebate, help with energy debt and arrears and also help with non-energy related support needs.

There is a role for third party intermediaries in the provision of advice to vulnerable consumers

An important objective in Ofgem's Consumer Vulnerability Strategy is to *'facilitate the role of independent and trusted third party intermediaries in providing advice and support to vulnerable consumers'*¹⁴. This research has shown that the schemes are an important way of facilitating this. The initiatives did appear to have been valued by consumers and, for many, did appreciatively improve their quality of life and ability to negotiate their energy choices.

Consumer benefit can be enhanced when provision closely matches need

The evidence suggests that benefits are realised more effectively where the energy advice provided by the scheme matches closely with consumer needs. Consumers who required more holistic and intensive support and received this, demonstrated that the support had made a difference to their energy use. They also pinpointed wider household benefits as a result. Likewise, consumers who needed one off support or advice – either by telephone, or face to face – also benefited from this interaction. Conversely, where a consumer, because of the nature of their vulnerabilities, needed more intensive, on-going support from a scheme, but only got a one off advice session, appeared to be less well served by the intervention.

Based on the experiences recounted by consumers, we offer two suggestions that could improve the likelihood of improved levels of matching. First, energy advice schemes that are less intensive in their approach could develop better diagnostic tools to identify customers who are in need of more intensive

¹⁴ <https://www.ofgem.gov.uk/ofgem-publications/75550/consumer-vulnerability-strategy.pdf> P.21

support around energy use. This could be used to refer consumers to organisations in their network, or their supplier. The second would be more cooperation between the schemes funded through WHD or suppliers so a consumer of a one scheme could receive more appropriate support or advice from another scheme.

The evidence supports a mixed economy of provision in advice services

The schemes were purposely designed to deliver energy advice and support in a variety of different, innovative ways, and were therefore all set up with different capabilities and scope. There is much to commend this diversity of provision. Consumers themselves were largely supportive of the ways support is provided – regardless of the mode or intensity. Schemes such as A and B (and to some extent C) were said to provide a valuable service in providing advice and support to improve energy efficiency and access to the market. They don't provide the intensive and diverse package of support, such as that offered by Schemes D, E and F – although B and C do form part of larger third sector organisations that provide more intensive support. When compared side by side, the less intensive advice schemes can appear to be less effective. But what is clear from this research is that not all consumers want or need a more intensive service. So there is huge value in having schemes that operate differently, and offer their support in more or less intensive ways. Moreover, if all schemes provided an intensive support service as offered by Schemes D, E and F, it would not be an effective use of resource.

Behaviour change is conditional on a range of competing factors

This research has shown that change is not a guaranteed outcome of receiving advice. Instead it is conditional on a whole range of factors that have to do with how the advice is provided, presented and received. This includes the content of the advice, the consumer's appraisal of it, and the wider set of life circumstances and vulnerabilities present in the person's life. The diverse range of factors that either support or inhibit the adoption of advice need to be taken in to account in planning to services to ensure they have the best chance of success.

Mode of delivery may have an impact on behaviour change

The study has raised the question of whether telephone contact is as effective as face to face support for changing behaviour and overcoming resistance to change. This is by no means a firm conclusion of this study – the qualitative nature means that we cannot surmise this. Nevertheless, the fact is that those 'resisting' advice were found only amongst Scheme A consumers (the only scheme using a telephone only mode) suggests that further work should be done on the efficacy of different modes of advice in promoting and sustaining behaviour change.

Support can be key to more vulnerable consumers adopting advice

While it is true that many factors came into play when unpicking consumer behaviour change, the role of support in facilitating change should not be underestimated. Support can happen in variety of ways, ranging from the intensive, longstanding support offered by Schemes D-F, to the one off support provided by Scheme A, to complete applications for WHD rebates and switch tariffs. Even where consumers are in acutely vulnerable situations, there is evidence that behaviour change is possible with the right kind and level of support. Without that support, then the most vulnerable may lack the personal capacity or urgency to make changes to their energy use or to engage with the market. Ensuring that attention is given to this in the design and operation of current and future schemes should be a priority.

Wider initiatives are also valued by consumers

The research has also highlighted two other important initiatives that are considered very valuable by consumers in helping them overcome the implications of vulnerability. The WHD rebate was universally welcomed because it contributed toward the costs of energy (and for some positively affected other household expenditure). There is some suggestion that notification about eligibility and payment could be improved, leading to less anxiety for consumers. This is especially true for those for whom the gap between application and payment spanned several months.

The other important support mechanism identified by consumers was the Priority Service Register (PSR). Where consumers were aware of it, and had been enrolled on it, their praise for it was high. In this study, experience of the PSR was limited to consumers of Scheme A, suggesting that the direct engagement with the energy supplier afforded by this particular scheme makes for better signposting to this service. Other schemes appear to be less aware of, or at least do not signpost consumers to, the PSR, given that discussion of it was absent from consumers in other schemes.

Appendix One – Research methods

This section sets out the research methods in more detail.

Scoping stage

At the outset a review of relevant documents was undertaken to ensure that the study was grounded in a good understanding of both the strategic picture and the specifics of each initiative. The review included relevant strategy documents¹⁵ that set out the vision and rationale for the energy advice initiatives as well as documents related to each initiative¹⁶ to ensure we had clear understanding of each initiative on offer and how they vary from each other. During the review we sought to identify what the referral pathways for different kinds of consumers are and what signposting and recruitment strategies are employed. We also sought to understand how each initiative is delivered, which consumers they target and where possible the theory of behaviour change for each.

Further to this, telephone interviews were used to gather the views and experience of a lead representative from each of the nine initiatives outlined above. The objective of the interviews was to gather further knowledge about the customer experience to feed into the sample design, topic guide development and fieldwork approaches for work with consumers.

Following the scoping activities, and in collaboration with Ofgem, six initiatives were selected to take part to the main stage of the study. Selection of the six initiatives was based on ensuring there was a spread of:

- Delivery channels (i.e. telephone, face to face etc.);
- Type of advice and support offered; and
- Geographical location.

For the purposes of this report the initiatives selected have been anonymised. Table 6.1 below provides a profile of the six initiatives selected to take part in the main stage of the study.

¹⁵ For example, relevant legislation (<http://www.legislation.gov.uk/all?title=warm%20home%20discount>) and Ofgem's Consumer Vulnerability Strategy (<https://www.ofgem.gov.uk/ofgem-publications/75550/consumer-vulnerability-strategy.pdf>)

¹⁶ Including the original notification documents, end of year reports, any other research and evaluation reports and any relevant marketing materials and information.

Table 6.1: Profile of the six initiatives selected to take part in the main stage of the study

SCHEME A	<ul style="list-style-type: none"> • National advice scheme • Telephone based, usually one off contact
SCHEME B	<ul style="list-style-type: none"> • National advice scheme • Group based advice workshops (as opposed to one to one), usually one off contact
SCHEME C	<ul style="list-style-type: none"> • National advice scheme • One to one, in home including home energy check, adaptations and equipment
SCHEME D, E & F	<ul style="list-style-type: none"> • Local, intensive, one to one services • Multiple home visits and telephone contacts including debt and financial management advice

Main stage

Telephone interviews with consumers

Forty five telephone interviews were conducted with individuals who had received advice and support from the six initiatives outlined above.

The interviews were conducted using a topic guide which was designed in collaboration with Ofgem and is shown at the end of this section. The interviews were used to gain individual accounts about:

- household use of energy and ability to meet the costs of their energy use;
- how they came to be in touch with the specific initiative;
- recall of the advice received;
- understanding of the meaning of the advice for them and their household;
- whether they acted on any of the advice given; and
- impact of the advice so far.

Interviews took place over the telephone, lasted on average 30 minutes and were digitally recorded with the prior consent of customers to facilitate analysis. Participants received £5 for taking part in the interview.

Sampling and recruitment

The diversity of schemes included in the study necessitated a unique sampling and recruitment approach for each one. The ambition was that we would purposively select participants from each scheme. However, the degree to which this was possible varied across the schemes. This was for two reasons. First, there was concern amongst some of the schemes about the vulnerability of consumers and their ability or willingness to engage with the research. In addition, some schemes felt that consumers would be embarrassed about their contact with them, because of issues to do with low income and debt. So, in some schemes, the selection of participants was done by the scheme itself, and there was very little control by the research team. Second, even where purposive selection was possible, the sample frame didn't always have the characteristics needed to pinpoint participants because the information required was not necessarily collected by the scheme. Table 6.2 below provides an overview of the approach to sampling and recruitment used for each initiative.

Table 6.2: Overview of the approach to sampling and recruitment used for each initiative

SCHEME A	Participants who phoned for advice were invited to opt-in to participate in the study at the end of the call. The research team then re-contacted a selection of participants to interview. The research team were sent 50 contacts, re-contacted 25 of these and achieved 12 interviews.
SCHEME B	A researcher attended two advice workshops in different locations. At the end of the workshop participants were invited to opt-in to the research by providing the researcher with their contact details. A total of 13 participants opted-in; all 13 were re-contacted and achieved 7 interviews.
SCHEME C	At the point of delivery recipients of this initiative had already been asked if they would be willing to take part in further research at a later date. This initiative provided us with a list of those people who had agreed to take part in further research. A letter was sent by post alerting them to the research and giving them the opportunity to opt out by phoning or e-mailing the research team. The research team were sent 53 contacts, re-contacted 30 of these and achieved 8 interviews.
SCHEME D	This initiative chose to use their own records to re-contact a sample of their customers to ask if they would be willing to participate in the research. The research team were sent 6 contacts, re-contacted 6 of these and achieved 6 interviews.
SCHEME E	This initiative chose to use their own records to re-contact a sample of their customers to ask if they would be willing to participate in the research. The

research team were sent 6 contacts, re-contacted 6 of these and achieved 4 interviews.

SCHEME F

This initiative chose to use their own records to re-contact a sample of their customers to ask if they would be willing to participate in the research. The research team were sent 8 contacts, re-contacted 8 of these and achieved 8 interviews.

Analysis of data

Transcripts of the interviews were analysed using the 'Framework' approach¹⁷. The first stage of analysis involves familiarisation with the data and identification of emerging issues to inform the development of a thematic framework. This is a series of thematic matrices or charts, each chart representing one key theme. The column headings on each theme chart relate to key sub-topics, and the rows to individual participants. Data from each case is then summarised in the relevant cell. Organising the data in this way enables the views, circumstances and experiences of all respondents to be explored within an analytical framework that is both grounded in, and driven by, their own accounts. The thematic charts allow for the full range of views and experiences to be compared and contrasted both across and within cases, and for patterns and themes to be identified and explored.

¹⁷ Ritchie J, Spencer L, O'Connor W, Morrell G & Ormston R (2014) 'Analysis in Practice', in Lewis J and Ritchie J (Eds.) *Qualitative Research Practice: A Guide for Social Science Students & Researchers*, London: Sage

Benefits of Energy Advice: Discussion Guide

The key objectives of this interview are to understand:

- An overview of the customer's interaction with scheme;
- The nature of advice and support they received from the scheme – in particular what aspects constituted energy advice and what was broader;
- The customer's understanding of and views about the energy advice received and what it meant for them and their household;
- Which aspects of the advice and support received were acted upon (and which were not) and reasons why;
- What benefits have resulted from their interaction with the scheme and whether these are attributable to energy advice received or broader support;
- Suggested improvements to schemes that would help them with energy concerns.

1. Introduction

Aim: to introduce the Study, the interview and OPM

- Introduce self, OPM
- Introduce research
 - see above for prompts
 - be clear about the name of the specific scheme you want to talk to them about
- Explain:
 - Confidentiality;
 - Recording;
 - Length (around 20 minutes – indicate that can be flexible);
 - Nature of discussion (Prepare the participant: interview will largely cover their views about and experiences of the scheme but will also cover some background details about themselves);
 - Reporting and data storage issues.
 - Incentive (£5, mailed)
- Address any questions

2. Context

- Explore briefly context of household use of energy:
 - Housing type;
 - Fuel types used;
 - how pay for fuel/energy costs;
 - perception of ease/difficulty in meeting energy costs;

3. Initial Scheme contact

Aim: to understand referral/entry pathway and customer motivation

- How they first heard of the scheme
- Information received about the scheme
 - Type of information (leaflet/letter/phone call/radio broadcast/local media/ outreach event/word of mouth)
 - Who or where they got the information from
 - What they thought of the information received (quality, accessibility, etc.)
 - What/who they thought it was for
- Who instigated/organised first contact
 - Customer; initiative; referral; by other means
- When first contact happened
 - Where/how it took place (group/individual/phone)
- Whether ever had any contact with that organisation before
 - For what purpose, when
- Motivation for accessing/expectations of scheme, PROBE:
 - Gaining information/advice
 - Financial (saving money, help with bills, benefits advice, debt)
 - Getting energy saving equipment
 - Energy supply/Switching energy supplier
 - Other kinds of support/advice/help

4. The advice received

Aim: To understand all the support and advice the customer received, particularly about energy

- Number & type of contacts (face to face/telephone; group/individuals)
- What energy advice information/advice did the scheme/worker provide, *spontaneous first and then probe each*:
 - Better Insulation/draught exclusion (e.g. loft, windows, doors, walls, floors)
 - Heating and hot water efficiency (e.g. thermostats and controls, boilers, heating fuels and appliances)
 - Electricity efficiency (e.g. lighting, appliances, meters)
 - Energy efficiency equipment (radiator foils, light bulbs, letterbox covers etc.)
 - Other energy efficiency advice
 - Energy supply advice (e.g. getting the best deal/tariff, switching suppliers)

- What other services or support did the scheme/worker provide, *again spontaneous and then probe*:
 - Provision/fitting of equipment/household modifications
 - Financial advice (winter fuel/cold weather payments; grants for adaptations, help with bills, debt management)
 - Benefits advice or support with application
 - Debt management advice
 - Other advice
- How much a feature of the service was 'energy advice' (i.e. The first set of bullets)
- Views about the information/advice provided
 - Whether understood the advice – what was easy or more difficult to absorb
 - What aspects resonated most for them and why
 - Which aspects were most/least useful and why
 - Was there advice they needed/expected but didn't receive
- Whether received energy advice (about efficiency or switching suppliers) from any other organization in last 12 months (recall of who and where)

5. Use of advice

Aim: to explore how they have made use of advice received

- Whether they have made use of the advice received
- Explore how they have put energy advice into practice (probe on all types of advice received),
Probe:
 - Change to energy management in home (More aware of turning off/down appliances/ adjusting heating controls etc.)
 - Looked into/installed insulation/draught excluders
 - Researched/bought/installed energy efficient equipment (light bulbs, radiator foils etc.)
 - Sought out a better deal or investigated switching supplier
 - Other ways (this will probably include all things not related to energy advice)
- For the advice they have acted upon, what was it that helped them put it into practice
- For advice not acted on, what has prevented them from taking it up/acting on it

6. Perceived benefits from contact with scheme

Aim: to explore in overview whether perceives benefit and what they identify, particularly related to energy advice

Encourage customer to reflect on the benefits have they had through contact/advice from the scheme

- Comfort in their home:
 - Fewer drafts
 - Better/more consistent household temperature
 - Less damp
- Energy supply
 - Better deal with current supplier
 - Switched supplier (and better deal?)
- Financial benefits
 - Whether any change to financial position/stability
 - Effect on living standards (What can afford now that couldn't before)
- Wider wellbeing
 - Effect on how feel about life
 - Benefits to their psychological or emotional wellbeing
 - Benefits to confidence, independence
 - Benefits to physical health
- Any other benefits from the advice received

7. Conclusion

- What overall has been the most/least useful aspect of the advice received
- What would have made the advice received better for people like them

Appendix Two – Overview of Industry Initiatives (schemes) included in the study

Overall there were twelve Industry Initiatives that fell within the scope of this research. Three of these initiatives opted out before the research commenced. The nine initiatives that were taken into consideration during this research are outlined below.

Affordable Warmth

Affordable Warmth operates in Leith, Edinburgh, and is managed by Changeworks, an environmental charity and social enterprise, in partnership with the Port of Leith Housing Association. The initiative targets the Housing Association's tenants and aims to tackle fuel poverty by addressing three root causes: high fuel costs, poor levels of energy efficiency in the home, and low household income. The project focuses on empowering tenants to better manage their energy use, fuel costs and finances in order to avoid fuel debt and a cold, damp home, and ultimately provide long-term relief from fuel poverty. The initiative employs an 'Affordable Warmth Advisor' who provides advice and support to clients using one-to-one appointments, home visits, and telephone contact. Advice and support is given on: home energy efficiency behaviour, understanding and managing fuel bills, including switching to cheaper fuel tariffs/supplier, understanding meters, communicating effectively with suppliers, and dealing with fuel debt, including information on securing the best debt repayments, and accessing charitable trust support to reduce or remove fuel debts. A 'Money Advice Worker' is also employed to provide advice on benefit entitlements, budgeting, and wider debt advice. Clients are referred through various local organisations and also self-referral. Changeworks has found advising clients in their homes to be the most valuable method of support as the advisor can gain, and respond appropriately to, an in-depth understanding of tenants' individual needs.

E.ON/Age UK Social Programme and Broader Group referral

E.ON/Age UK is a partnership project that operates in priority areas of high fuel poverty in the North West, Central and Eastern regions of England, and areas that typically have a higher E.ON energy customer base. The initiative targets vulnerable older people who are over the age of 65, on low incomes, who are struggling to live independently in their own home, and are in fuel poverty or at risk of fuel poverty. The purpose of the scheme is for the two organisations to work in partnership to help assist this target group. This is done through providing one-to-one benefit entitlement checks either in the home or at a local AgeUK drop-in centre. This service often involves supporting the individual throughout the whole process of application. The initiative also offers energy efficiency advice and small home energy efficiency measures whereby a 'handyman' goes into the home to offer advice on how to improve energy efficiency within the home and in some cases provide appropriate equipment e.g. draft excluders. The initiative also makes referrals for Warm Home Discount. Referrals to this service tend to come through other Age UK services, social services, hospitals, the fire service, the police, community safety partnerships, victim

support, health professionals, carers, the Neighbourhood and Home Watch Network, the Salvation Army etc. Many referrals will also be made by the Age UK benefits advice team.

Energy Best Deal (EBD)

Citizens Advice delivers EBD via Citizens Advice Scotland and members of Citizens Advice's financial capability forums in England and Wales. Forum members include: Citizens Advice Bureaux, independent advice agencies; housing associations; rural community councils; and voluntary agencies such as Age UK and MIND. There are 14 forums throughout Great Britain covering 190 different organisations. The initiative targets consumers in fuel poverty or at risk of being in fuel poverty. The purpose of EBD is to offer guidance to vulnerable client groups about how to reduce their energy costs and make their homes more energy efficient. Each delivery organisation has to apply for funding to deliver advice workshops. They get £300 for each one they do and are expected to reach about 9 people in each. The CAB have designed and developed a set of materials for delivery organisations to use during the workshops including a presentation, notes for facilitators, quizzes, icebreakers, and supporting information leaflets to hand out to participants. Sessions offer advice on: how to get the best energy deal, the help that is available from the energy industry and government for people struggling to pay their gas and electricity bills, and tips and help available to make their homes more energy efficient. The types of organisations and individuals that typically deliver the sessions are: children's centres, frontline debt workers, mental health user groups' staff, support groups for elderly people, housing associations, tenants' groups, credit unions and Citizens Advice Bureaux.

Glasgow Home Energy Advice Team (G-HEAT)

G-HEAT is managed by The Wise Group in Glasgow. The Wise Group is a social enterprise that, amongst other things, works to eliminate fuel poverty. The initiative is delivered in partnership with Glasgow City Council, the Scottish Federation of Housing Associations, Glasgow Advice and Information Network (GAIN), and Glasgow and West Scotland Forum of Housing Associations. The purpose of G-HEAT is to provide face to face advice and advocacy to vulnerable residents on the best use of energy in the home; this is done either in the person's home, or via a community surgery. The initiative targets those considered to be most at risk of fuel poverty including: older people, disabled, unemployed, families, lone parents, BME communities, and young people. The expected outcome of the service is to change behaviours and reduce the numbers of households experiencing fuel poverty in Glasgow. Services include: basic home energy advice, advocacy intervention services, addressing utility billing issues and fuel debt, ensuring householders have access to energy saving measures and emergency financial assistance, benefits health checks, and wider financial/debt advice. Individuals are referred to the service through a wide network of organisations, including self-referral. G-HEAT is part of a Glasgow wide initiative, 'Sustainable Glasgow', that aims to eliminate fuel poverty.

Home Energy Advice Team (HEAT)

HEAT was set up in 2001 by National Energy Action (NEA), a national charity which aims to eradicate fuel poverty and campaigns for greater investment in energy efficiency. It operates in Coventry and Rugby and targets local fuel-poor households in order to educate residents on the solutions to fuel poverty and fuel debt with the overall aim of removing them from fuel poverty; its outreach work is focussed on some of the most deprived areas of Coventry and Rugby. HEAT is delivered through a combination of personal home energy advice visits, home energy advice surgeries, a telephone advice line, and presentations to local organisations and community groups. The majority of clients are advised either via the telephone advice line or at NEA's office - those clients unable to visit the office will receive a home visit. Many of its referrals are from previous clients however NEA has an extensive network of partner organisations and regularly goes into a variety of community settings in order to advertise the service. The target outcomes for the services are that vulnerable people are enabled to access energy efficiency and fuel debt advice, increased knowledge of energy efficiency by vulnerable people in Coventry, reduced levels of fuel debt suffered by vulnerable households in Coventry, and low-income households are enabled to maximise their income.

Helping Hands Initiative

Helping Hands Initiative is Scottish Power's Community Liaison Programme and covers Scotland, England and Wales. It is delivered through local community based organisations such as Citizens Advice Bureaux and Money Advice Services and targets Scottish Power's customers in or most vulnerable to fuel poverty. The initiative employs Community Liaison Officers who offer energy advice, energy efficiency measures, and debt assistance delivered through a combination of home visits and telephone support. For example, the service offers a debt clearance arrangement in situations where the customer is spending more than 10% of their disposable income on heating their home and weekly income levels fall below £250. It also offers a new or replacement heating system where the customer is deemed to be in fuel poverty but cannot benefit from current government fuel poverty programmes. The initiative receives referrals through a variety of internal avenues including customers on Scottish Power's Priority Services Register, and through their complaint handling process, or any other route where work is aligned to their Community Liaison Officers.

Home Heat Helpline (HHH)

HHH is a national free-phone helpline service that operates as a central point of contact for people who need advice and support regarding their energy bills, and assistance in reducing their costs. It is funded by all seven suppliers to whom the Warm Home Discount obligation automatically applies i.e. the 'big 6' Energy Companies and First Utility, and is available across Great Britain. The initiative targets households in or at risk of fuel poverty. It enables free instant transfers to the customer's supplier, increasing the take-up of available financial assistance (e.g. payments, social tariffs), energy efficiency advice, debt relief and other available support and services. In addition, HHH produces and distributes written materials that contain energy saving tips and energy efficiency advice for fuel poor clients, and maintains a website to

promote the helpline and provide online advice and support. It is estimated that the call centre receives around 40,000 to 45,000 calls per year, and last year the website received 66,000 hits.

Rushmoor Healthy Living (RHL) Fuel Poverty Project

The RHL Fuel Poverty Project is run by RHL, a national charity and social enterprise that aims to improve health and well-being of local communities. The project targets particularly disadvantaged and vulnerable people in Rushmoor and surrounding areas who are either already experiencing fuel poverty or are at risk of fuel poverty, such as families on benefits or low income, the elderly on pension credit, disabled people and Nepalese residents; some of whom are unable to claim benefits due to current regulations. The project aims to reduce fuel poverty and the threat of fuel poverty using both prevention and resolution. It offers one-to-one 'energy advice surgeries' in local community venues; presentations to local vulnerable groups and group workshops; stands at local events; and workshops in local schools focusing on energy efficiency. More specifically, the 'prevention' aspect of the initiative includes educating and informing people about how they can prevent fuel poverty, such as providing practical advice regarding boilers, energy efficient devices, insulation, grants available for material improvements, and general household tips to prevent energy waste. The 'resolution' aspect of the initiative looks at a customer's utility debt, other debt and general lifestyle issues which need to be addressed. RHL works closely with a range of different organisations including the local Citizens Advice Bureau, councils, community organisations, community centres, children's centres, housing associations, mental health organisations, social services, and utility companies to ensure that the project is able to engage its target audience.

Sefton Warm Homes Outreach Service (WHOs)

WHOs is provided by Sefton Metropolitan Borough Council's Energy and Environment Section in partnership with members of the Sefton Warm Homes Referral Network. It covers Liverpool City Region (Sefton Council housing), Sefton, and neighbouring local authorities. WHOs aims to reduce the risk of fuel poverty amongst local residents by raising awareness and making use of physical energy saving measures to support income maximisation and reduce fuel poverty's negative impact on health. Whilst the WHOs scheme is open to referrals from any household in urgent need of supportive advice, the outreach service targets low income, vulnerable and under-reached groups. Customers are targeted using local health, benefits and property data and through referrals from partner organisations, and through traditional outreach activities such as talks, events and awareness raising training sessions. Using the well-established Sefton Warm Homes Referral Network project workers receive referrals and then undertake home visits to identify problems and provide solutions through improvements to insulation and heating, reducing fuel debt and increasing income. The project provides a point of access via the web, phone, post and in person, however the main part of the service is largely delivered through home visits.

Appendix 3 - Overview of service received by schemes (as described by consumers)

SCHEME	ENERGY EFFICIENCY ADVICE	ENERGY EFFICIENT EQUIPMENT/ ADAPTATION	ENERGY FINANCE	ENGAGING WITH MARKET	OTHER SUPPORT OR ADVICE (NON-ENERGY)
A TELEPHONE ADVICE & REFERRAL TYPICALLY 1 OFF CONTACT	<ul style="list-style-type: none"> — Energy efficiency advice — Referral to vulnerable consumer team within energy supplier — Referrals for home energy check, boiler assessments — Award priority consumer service (to older and disabled consumers) 	<ul style="list-style-type: none"> — None 	<ul style="list-style-type: none"> — WHD eligibility — WHD application — Extra discount on bills 	<ul style="list-style-type: none"> — Assessment of tariff with current energy supplier(s) — Negotiation of new tariff by current energy provider 	<ul style="list-style-type: none"> — Referral to 3rd sector organisations for advice about benefits
B FACE TO FACE ADVICE GROUP 1 OFF CONTACT	<ul style="list-style-type: none"> — Energy Efficiency advice — Referral for home energy assessment 	<ul style="list-style-type: none"> — None 	<ul style="list-style-type: none"> — How to get help online with energy costs (including WHD) 	<ul style="list-style-type: none"> — How to change suppliers — Where to find information online about cheapest deals — Benefits of switching and sticking with suppliers 	<ul style="list-style-type: none"> — Budgeting skills — Skills for living on low income

C	— Energy Efficiency advice	— Radiator foils	— Referral to check for eligibility for WHD	— None	— Fume alarm
	— Home energy assessment completed	— Draught excluders	— Referral to check on finance for boiler		— Fire alarm
IN HOME ENERGY ASSESSMENT		— Letterbox covers			— Referral to other services by parent organisation
1 OFF CONTACT		— Light bulbs			— Referral to local fire service
		— Nightlights			
		— Timer switch for lights			

SCHEME	ENERGY ADVICE	EQUIPMENT/ ADAPTATION	ENERGY FINANCIAL ADVICE & SUPPORT	SUPPORT TO ENGAGE WITH MARKET	OTHER SUPPORT OR ADVICE (NON-ENERGY)
D	— Energy efficiency advice	— Draught excluders	— Support with bill comprehension & meter reading	— Tariff check	— Support to make a complaint to Housing Association
IN HOME ADVISER VISIT & PHONE SUPPORT		— Window tightening	— Brokering with energy supplier about arrears & debt	— Brokering with suppliers about tariffs & payment methods (pre-payment, direct debits)	— Referral to CAB for help with debt management and benefit entitlement check
INTENSIVE SUPPORT OVER MULTIPLE VISITS & CALLS			— Applications for WHD		
CONTACT ONGOING FOR SOME			— Grant applications for equipment (e.g. boiler) and for financial support		
E	— Energy efficiency advice	— None	— Energy usage check	— Tariff check	— Complete review of household finances
MIX OF IN HOME & OFFICE BASED CONTACT			— Brokering with energy supplier about arrears and debt	— Support to change provider and tariff	— Advice and tailored support about debt management
INTENSIVE SUPPORT OVER MULTIPLE VISITS & CALLS			— Grant applications for equipment (e.g. boiler) and for financial support	— Brokering with suppliers about tariffs & payment methods (pre-payment, direct debits, overpayment)	— Negotiation with creditors and consolidation company
			— Applications for WHD		

F	— Energy efficiency	— Radiator foils	— Energy usage check	— Tariff check	— Brokering with housing
IN HOME ADVISER VISIT & PHONE SUPPORT	— advice	— Heating system appraisal	— Support with bill comprehension and meter reading	— Support to change provider and tariff	— officer about housing conditions and improvements
INTENSIVE SUPPORT OVER MULTIPLE VISITS & CALLS	— Referral for home energy survey		— Brokering with energy supplier about arrears and debt	— Brokering with suppliers about tariffs & payment methods (pre-pay, direct debits)	
CONTACT ONGOING FOR SOME			— Application for WHD		
			— Advice about WHD		