

Understanding the lived experiences of consumers in vulnerable circumstances

A Report for Ofgem by Thinks Insight & Strategy
Final report

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Ofgem Foreword

Vulnerabilities can be complex. The energy market still presents affordability challenges for many households and is evolving as we transition to more flexibility, with different ways of producing and using energy as we progress towards net zero. In this changing energy market, it is as important as ever that the current and future needs of people experiencing or living with vulnerabilities are met.

As Great Britain's independent energy regulator, Ofgem's priority is to protect energy customers. Given the challenges in the energy market over recent years and recognising that consumer vulnerabilities have increased in complexity and urgency, Ofgem undertook a review of its current Consumer Vulnerability Strategy.

During this period, Ofgem engaged with organisations in the energy sector, along with charities and consumer groups, to decide on the future of its Vulnerability Strategy. This is to ensure that the Strategy remains effective in enabling a real difference for the people experiencing vulnerabilities, that it is there to deliver for.

During this review, it was essential to Ofgem that the consumer voice directly informed the future of the Strategy. Ofgem commissioned Thinks Insight & Strategy to undertake research to help provide this consumer voice. This research aimed to go beyond the circumstances usually defined as constituting 'vulnerability', to include a range of characteristics and experiences which might impact the role of energy in consumers' lives. The findings from this research were used to develop the policy recommendation on how to take the strategy forward. Ofgem's Board, GEMA, also heard directly from consumers that participated in this research, to support the decision on next steps.

Alongside this research, Ofgem have published a consultation letter on the future of its Consumer Vulnerability Strategy.

Summary

Background and objectives

In June 2019, following a consultation period, Ofgem published its Consumer Vulnerability Strategy¹. The 2019 strategy set out Ofgem's priorities to help protect gas and electricity consumers who are in vulnerable situations for the period up to 2025. However, recent turbulence in the energy market has significantly impacted the most vulnerable consumers. Ofgem therefore explored if the Strategy needs to be updated.

This research will be used to inform the development of the Consumer Vulnerability Strategy. The research sheds light on the lived experiences of vulnerable energy consumers, providing a point of comparison for the outcomes Ofgem is aiming to achieve through the Strategy.

Specifically, this research aimed to:

- Understand, and bring to life, the contexts and lived experiences of consumers in vulnerable circumstances.
- Understand the role that energy plays in these consumers' lives.
- Understand their experiences of support and engagement with their energy suppliers.
- Explore the key needs of consumers with a range of different vulnerabilities.
- Explore opportunities for improvement in approaches to vulnerability offered by suppliers.

To achieve this, qualitative research was conducted with a total of 40 energy consumers in vulnerable circumstances from around Great Britain. The research approach consisted of two strands:

- 2 week online community with 30 participants
- 1 hour depth interviews with 10 digitally disengaged participants.

Key findings

Lived experiences of consumers in vulnerable circumstances:

- 1. Vulnerability is complex and dynamic.** Participants can have multiple, overlapping vulnerabilities, and these can become more or less significant over time. Their circumstances were often fragile, and they were at risk of shifting from 'coping' to 'vulnerable' (i.e. moving from able to unable to manage their energy) relatively rapidly as a result of life events, such as losing their job or falling ill.

¹ See [Ofgem Consumer Vulnerability Strategy 2025 \(ofgem.gov.uk\)](https://www.ofgem.gov.uk/publications/consultations-published-and-final/consultation-published/2019-06-19-consumer-vulnerability-strategy-2025)

2. **Regardless of circumstances, participants rarely self-identified as vulnerable.** Even those with clear vulnerabilities were reluctant to define themselves in this way, especially if they felt they were coping with their situation. This could act as a barrier to seeking support.

The role that energy plays in consumers' lives:

3. **Energy plays a foundational and essential role in participants' lives and forms a large part of people's basic needs.** Energy underpins participants' ability to live life – from working, to feeding their family, and accessing information and entertainment. For those who are financially vulnerable, paying for energy is a significant source of stress, and this is exacerbated during the winter months.
4. **The role of energy had increased significance for certain vulnerable groups.** Parents with young children/babies, or those with other dependents, saw a warm home as a top priority. They experienced significant distress when they were unable to provide this. As a result, participants were, at times, sacrificing other basic needs in order to afford keeping the house warm for children or those with energy-dependent health conditions.
5. **Most participants were implementing 'coping strategies' to reduce their energy use and cost,** rather than seek help from suppliers. These behaviours were adopted because participants felt they should do all they can to manage their energy bills and keep them within an affordable range. They carried out these behaviours even if they cause significant inconvenience, or are detrimental to their health.

Consumers' experiences of support and engagement with suppliers:

6. **Managing and understanding energy bills was a key concern for financially vulnerable participants.** Fluctuating bills were a source of stress for these consumers. This was often compounded by a lack of understanding of why bills vary, which could make changes feel arbitrary and unfair. Financially, consumers in vulnerable circumstances had a greater need to know that their bills are correct, particularly in times of volatility within the energy market.
7. **Expectations of support were low, which acted as a barrier to accessing help when it is needed.** Even those who had some awareness of support tended to assume their supplier wouldn't offer the help they need, and many doubted that they will feel understood or supported through the experience. This was a particular barrier for those who lack the bandwidth or 'headspace' to seek support during challenging times.

Key needs of consumers with a range of vulnerabilities:

8. **Financial support was the main priority for participants, as the cost of energy was a key source of stress and front-of-mind for**

consumers in vulnerable circumstances. Most participants would have liked to see their supplier offer cost reductions or grants to help ease the financial burden of paying their energy bills.

- 9. The most vulnerable participants also felt that the complexity of their circumstances may require a more personalised approach to support.** For example, through a 'case manager' who can help them live comfortably and safely in their homes.

Opportunities for improvement in approaches to vulnerability:

- 10. There is a strong desire for proactive, empathetic and easily accessible customer service.** This is particularly true for those who have previously had negative experiences of seeking support and cite feeling 'talked down to' or dismissed by customer service agents. Expectations of unpleasant interactions are particularly off-putting for those who are nervous to seek support or lack the 'headspace' to do so. Receiving positive customer service encourages consumers to seek support again in the future, which may protect them from falling into further vulnerability.
- 11. Longer term, there was some appetite for support to help consumers in vulnerable circumstances transition towards energy efficiency measures.** Interest was highest amongst those who were less financially vulnerable, as they tended to have more mental and financial bandwidth to consider ways to upgrade their home in the future. However, these consumers were still likely to feel they will need support or grants to afford this. This was not a priority for the most financially vulnerable, whose main concern about the future was affordability, which they worried would only get worse over time.

1. Methodology

Recruitment & sample

Thinks Insight recruited a total of 40 consumers from around Great Britain who are fully or jointly responsible for paying their energy bills. Within the sample, we ensured a mix of vulnerable circumstances (including chronic and recent financial vulnerability, physical and mental health conditions and having children under the age of 1 year old in the household). We also included seldom heard voices in the sample, such as those who had recently experienced homelessness, substance misuse issues or been recently released from prison. The breakdown of vulnerable circumstances is listed in the table below.

Vulnerability	Number of participants
Financial vulnerability	24
On the Priority Services Register	16
Long-term health condition	27
Energy dependent health condition	11
Children under 2	10
Recently released from prison	3
Experienced homelessness	7
Substance misuse	4
Digitally disengaged	10

A full sample breakdown can be found in Appendix A.

The following measures were put in place to ensure the recruitment and research processes were inclusive and sensitive for consumers in vulnerable circumstances:

- Carefully designing the sample frame to reflect the breadth of vulnerabilities consumers can experience
- Using specialist qualitative research recruiters, who have experience recruiting vulnerable audiences
- Providing a thorough briefing on the research process, so that participants are comfortable and informed prior to participating
- Providing a dedicated contact at Thinks Insight & Strategy to answer any questions throughout the research period
- Creating a comfortable, non-judgemental and welcoming environment for participants and building rapport with them before and during sessions
- Providing safeguarding training to all staff and using researchers experienced with vulnerable audiences
- Ensuring there is 'aftercare' for participants, including signposting to support services

The MRS code of conduct was followed at all points of the research.

Qualitative fieldwork

A qualitative research approach was chosen to provide in-depth insight into participants' lived experiences, as well as their specific experiences in relation to energy use.

We engaged participants over 2 weeks using a variety of methods to ensure the research design was inclusive. The approach taken depended on whether participants were digitally engaged or were disconnected/had low digital confidence.

30 participants took part in a two-week moderated online community, using an online platform². This approach was chosen to provide prolonged engagement with participants over time, providing 'in the moment' insight on their lives and the role energy plays within this, as well as time for coverage of multiple topics.

Participants were asked to complete several diary activities, recording what was going on in their lives and the role which energy played. Alongside this, they were asked to complete a series of more reflective and self-ethnographic tasks. These focused on:

- Their typical energy use and the role energy plays in their lives
- Perceptions of their energy supplier
- Perceptions of their needs related to energy use
- Experiences or expectations about support from their energy supplier
- Reflecting on the future of energy use

The online community was moderated on a daily basis by Thinks researchers, and participants were asked to upload pictures and videos to help illustrate their responses. Using this approach brought valuable context to their responses and allowed us to ground our analysis in participants' lived experiences. The full activity plan is given in Appendix B.

An additional **10 digitally disengaged** participants took part in an offline version of the research methodology. This involved an adapted paper-based diary activity, which was posted to their home, to capture their daily experiences in the moment. They also completed a 1-hour in-depth interview with an experienced Thinks moderator to discuss their diary activities in more detail and explore the same set of reflective questions covered in the online community. This approach ensured that those who are digitally disengaged³ were included. The discussion guide for offline participants is given in Appendix C.

The research took place between 22nd January and 2nd February 2024.

² Recollective online platform: <https://www.recollective.com>

³ Digitally disengaged refers to consumers who are unable or lack confidence to access the internet.

2. The consumer context

Key findings:

- **The nature of vulnerability is complex.** Consumers could have multiple, overlapping vulnerabilities. Their circumstances were often fragile, with consumers in vulnerable circumstances at risk of shifting from 'coping' to 'vulnerable' relatively rapidly as a result of significant life events (eg losing their job, falling ill, relationship breakdown).
- **Participants rarely self-identified as vulnerable.** They therefore assumed help wouldn't be available to them.
- **Further factors impacted participants' ability to access support for managing their vulnerabilities in general.** These included developing their own coping strategies, lacking the 'headspace' to seek out support, and lacking awareness of support.

2.1 Understanding the nature of vulnerability

All consumers can experience a wide range of challenges, that impact them in different ways and can result in them being in vulnerable circumstances. The nature of vulnerability is complex and consumers can have multiple, overlapping, vulnerable circumstances.

Almost all the participants in our sample experienced multiple vulnerabilities. For example, having long-term physical and/or mental health conditions, as well as experiencing financial difficulties. Therefore, it is difficult to 'group' consumers into 'types' of consumers in vulnerable circumstances.

Our research showed that people's experiences of vulnerability are often dynamic, with them moving in and out of vulnerability at different points in their lives. People's health, finances and broader life circumstances can (and do) change over time – often suddenly. This can push people in and out of vulnerability quickly. For example, falling into ill health may result in having to take time off work or reduce working hours, which then impacts their financial status. This may then have further knock-on implications, such as on their stress or anxiety levels.

All these dynamics were evident in the experiences shared by participants, or were observed by the researchers, as part of this research.

2.2 Consumers' perceptions of their own vulnerability

The participants in this research rarely self-identified as vulnerable.

The sample included people who were experiencing a range of circumstances that Ofgem has recognised as constituting vulnerability within the Consumer

Vulnerability Strategy. Objective measures of vulnerability were used to recruit participants for this research, including risk factors identified by Ofgem as vulnerable circumstances⁴.

However, it became clear through this research that many participants did not view themselves as vulnerable or identify in this way. This was typically because they viewed themselves as still having control over their situation, even if they were having to take considerable measures to manage their energy use and/or their finances.

- This was particularly the case for those experiencing **long-term health conditions**. Often, these individuals had learnt to 'cope with' their condition, where they had developed mechanisms to reduce the detriment to their day-to-day lives (though they often still suffer some detriment). These coping mechanisms meant these participants felt they retained a sense of control over their situation.
- This was also true for some who were experiencing **financial vulnerability**, who had often implemented coping mechanisms which allowed them to pay for the essentials and keep up with bills. For example, limiting their use of utilities and relying on family members for support (e.g. staying at their home) when things get difficult.

"I'm sat with a sleeping bag over my legs, but it's quite comfortable. We don't skimp, we just use it when we need. We've had electric heater on 30 minutes. Electric blanket in for an hour before bed! My wife likes that."

Man, 82, digitally disengaged

Participants often referenced others being 'worse off' than they are and felt there will always be people who need support more than they do.

- For example, people who have family support that they can rely on in times of need, often referenced others who lack this and therefore are more in need of help.
- As a result, these participants were likely to assume that help won't be available to them, because they did not see themselves as being in great need of it – particularly compared with 'others'.

"I don't see why a commercial company would help me...I can just about manage."

Man, 46, long-term health condition

"I've been staying at my mum's house. I popped over to my house to check the meter and I've used £5 without even being

⁴ Ofgem, [Consumer Vulnerability Strategy](#), 2019

there! It makes me feel sick sometimes. It's really hard to get by – if it wasn't for my family helping, I don't know how I would manage."

Woman, 40, universal credit, child under 2

When participants did feel 'vulnerable' in a broader sense, this was typically context-specific, and can become more or less prominent depending on their circumstances at a given time. It was typically linked to situations where they feel less able to control their situation, such as:

- **When they faced acute financial strain**, such as unplanned bills or expenses. This may be in relation to energy, or other essential bills.
- **When health conditions deteriorated**, beyond the state that they were accustomed, or set-up, to manage independently or with an established support network.
- **When they felt overwhelmed and/or struggled to cope**, due to personal matters or circumstances linked to their family, finances or health. This added mental pressure to their already stressful, very busy lives (eg due to large families, working multiple jobs, fluctuating income levels, ill-health or relationship stress).

When consumers' financial circumstances change and they are struggling to afford their bills, they often have to notify multiple organisations about this. This can be overwhelming for some consumers who are struggling, as they feel they do not have the time or energy to engage with multiple organisations.

"A few years ago I lost my husband and I was in and out of hospital. I had no family or friends. I ended up in hospital with a minor heart attack. My work cut down my hours due to my ill health and now I am in massive debit.

Woman, 45, universal credit, long-term health condition

When participants' circumstances improve, they tend to stop feeling vulnerable and therefore do not think about seeking support (e.g. applying to be added to the priority support register), even if they may still be susceptible to falling back into vulnerability.

2.3. Seeking support in the context of vulnerability

As outlined above, even if participants did not self-identify as vulnerable, they experienced circumstantial, financial, and health challenges which significantly impacted their day-to-day lives.

In general, there are certain ways in which vulnerability impacted consumers' ability to seek out support more broadly, to address aspects of their own vulnerabilities. These included:

- **Coping strategies:** as mentioned above, those living in vulnerable circumstances developed strategies over time to retain control over their circumstances. This means they did not feel they needed to access support.
- **Lack of 'headspace':** living complex, busy and exhausting lives meant they lacked the mental bandwidth to find out about, and access, support or seek help.
- **Lack of awareness of support:** often linked to not self-identifying as vulnerable and lacking the headspace to search for support, they could be unaware of the support available to them, should they want to seek it out.

The following case studies illustrate how vulnerability impacted consumers' ability to access support. Further detail on the impact of vulnerability on consumers' ability to access support from their **energy suppliers**, specifically, can be found from Chapter 3 onwards. Where they recur as having an impact, these three key areas have been called out throughout the report.

Case Study: Coping strategies

Alan and Linda

Alan* and Linda* are a retired couple who live in Wales. Alan is in his eighties and recently suffered a series of mini-strokes that left him with vascular dementia. Linda is in her seventies and provides care for Alan on a daily basis as he now struggles with cognitive processing and speech.

Alan and Linda both feel the cold more than they did when they were younger. Alan also has difficulty keeping warm as a result of the strokes and some days cannot harness the energy to get out of bed, especially during the winter months. They are both spending much more time at home than they used to because of Alan's condition.

Alan attends a stroke survivors group every Wednesday. This is the highlight of his week because they always put on different activities every week and he can get together with his friends in the area. The group also put on a 'warm hub', which is a warm room with drinks, food and games. This means Alan and Linda don't need to worry about heating their home on these days.

Despite their age and health conditions, they feel they are coping well and (aside from being on the PSR) do not need support from their energy supplier at the moment. They feel confident that they would get a positive response from their supplier should their situation worsen in the future.

Case study: Lack of headspace

Dan

Dan* is in his forties and lives in Snowdonia with his sister and her husband. He is currently receiving benefits whilst looking for work and is navigating some significant life changes after recently being released from prison. He enjoys getting out into the mountains, yoga and practicing mindfulness.

During the 2020 Covid lockdown, Dan's work reduced and he began to struggle financially. He slipped back into substance misuse (which has previously been a problem for him) and this became his priority over managing his finances. As his bills racked up, he stopped turning the heating and water on, using as little energy as possible to save money. At this time, he really needed support with the challenges he was facing. He was in a very negative mindset and felt there was 'no way out' of his situation. He felt he was 'cold, lonely and isolated'. He did not seek support from anyone, including his energy supplier, because he did not feel anyone would help him, particularly as he wasn't working at that time. He chose to ignore the problem, which caused it to escalate. Life got more and more difficult for Dan and in 2022, he served a prison sentence.

Dan is now living with his sister and her husband. Despite being currently out of work, Dan has good support around him and is in a much more positive place. Due to the rural area they live in, they experience frequent power cuts, which is frustrating as they have to reset all their electrical items, can't cook or use their phones and sometimes take their washing to a local laundrette. Aside from this, Dan now feels his energy use is typical and he doesn't cut back on usage, meaning he now feels comfortable in his home.

As a result, Dan no longer feels like he needs support from his supplier. He thinks if he did, it would be easy to access this support online. He feels he has much more awareness of what support is available to him and feels 'at ease' about contacting them should he need support in the future.

Case Study: Lack of awareness of support

Joan

Joan* is in her fifties and lives alone in Cardiff. She is currently not working due to mobility issues and mental health struggles.

Joan tends to stay at home most days due to painful arthritis and struggles with depression and anxiety. Her mobility issues are exacerbated by the cold, which in turn decreases her mental health in a 'viscous cycle'.

Joan incorporates many strategies to reduce her energy use, for example, only having the TV on in the evening, but no lights, or switching everything off she isn't using. Despite this, energy use is a constantly on her mind and she can't shut off the worries about paying for it. She also lives in fear of the energy supply being shut off, as she finds the noise of the TV soothes her anxiety.

Joan pays for her energy using a top-up card. The worry of running out of money is overwhelming for her. She is unaware of what support she would receive if she did run out of money on the card and couldn't top it up. She is also unaware of the financial support she could receive, or if she is eligible for the warm home discount.

Joan only recently received a computer at Christmas 2023. She has a phone, but finds using an app overwhelming and stressful, making it difficult for her to find information related to support. She would like her supplier to call her to ask if she is coping with her bills, or if she needs support. She does not feel comfortable to ask for support herself.

3. The role of energy

Key findings:

1. **The role of energy, whilst essential for everyone, had increased significance for certain groups**, such as parents and those with energy-dependent health conditions.
2. **Energy prices were a particularly significant source of stress** for those who were both financially vulnerable and living with an energy-dependent health condition.

3.1 The significance of energy

This research highlighted the **essential** nature of energy, which participants invariably viewed as foundational to their everyday lives.

All participants recognised that both electricity and gas are vital to their day-to-day lives, as well as the lives of those they live with and/or look after. This included (but is not limited to) heating and light, storing and cooking food, bathing and entertainment (eg phones, games consoles, television etc.). Without an energy supply, participants felt it is impossible to carry out their daily tasks.

"A consistent energy supply is essential for daily activities. Interruptions can disrupt routines, affect comfort, and even pose safety concerns. It's a foundational aspect of life."

Man, 22, universal credit, recently experienced homelessness

However, paying for this essential service is a cause of stress for most. Due to the steep rise in the cost of energy over the past few years (which all are aware of), there is significant worry about how to afford the energy they need.

This is particularly the case for those who were financially vulnerable. These participants reported 'constantly' checking their smart and pre-payment meters to see how much energy they had used, or if they could afford to carry out a basic need (eg heat their home or put the washing machine on). These feelings of stress were exacerbated during the winter when energy usage is higher.

"Energy use is a constant thought. If I'm using the heating I'm constantly thinking that my balance is going down. I've got this fear of having the electricity or gas going and not being able to do anything about it. With mental health I can't stand silence so the TV is on all night. If it goes off, the silence wakes me up."

Woman, 52, digitally disengaged, mental health condition

For certain groups, the role of energy had increased significance. This was particularly true for **parents** and those who have **long-term health conditions**.

Parents

Parents with babies or young children saw maintaining a warm, comfortable home as a top priority. They viewed providing a comfortable home as a key part of their role as a parent/carer. This particularly related to keeping their home warm enough to not impact their children's health or wellbeing. For example, having the heating on during the winter or when it's particularly cold outside. If there were any times when they were unable to afford to heat their home, there was clear distress and guilt experienced.

For parents, heating children's bedrooms is non-negotiable and as a result, participants were **implementing coping strategies** to ensure they could afford to do this. Parents were at times sacrificing their other basic needs (e.g. showering less, reusing bath water and keeping their bedroom cold) in order to afford to do this. Additionally, some parents were having to lean on other family members for support during financially difficult times (eg going to their parent's house to cook or do laundry). However, for some, this came with feelings of guilt, or embarrassment. These sacrifices or 'coping strategies' add an extra layer of stress and discomfort in their already full, and often very difficult, lives.

By contrast, those living without dependents in their home were more likely to view heating as a luxury or a 'nice to have' rather than an essential. For example, those who live alone were more likely to put up with having a cold house, as they did not feel it is worth heating a home for one person. However, this had knock-on implications for their mood and mental health, especially amongst elderly people who live alone.

"I check my meter every day to see if I can afford to heat the house up, but with a 3-month old baby it's difficult. The baby needs warmth and so we turn our heating off in our bedroom to be able to afford this."

Man, 58, universal credit, long-term health condition

Consumers with long-term health conditions

Similar to parents, a warm home was seen as non-negotiable for those with energy-dependent health conditions, such as arthritis and asthma, or those who look after these people at home. For this group, keeping at least one room in their home warm was an absolute essential and they felt they don't have a choice in doing this. This lack of choice was because, for some, not keeping warm would have serious consequences for their health (eg being admitted to hospital or having significant breathing difficulties). There was little specificity

given on what a 'warm' home means in physical terms, and there was a degree of subjectivity and variation in participants' tolerance for cold. However, a 'warm' home was generally described as being at a temperature high enough for them to feel comfortable and relaxed indoors (and not need to warm up by other means, eg by wearing additional clothing).

Even those with less energy-dependent long-term health conditions (eg age-related mobility issues) were more conscious of their energy use, as they typically spend almost all their time in their home.

For those with health conditions, concerns about the cost of maintaining a warm home could be overwhelming and contributed to similar feelings of distress or helplessness felt by parents if they were unable to do this.

"I have COPD [chronic obstructive pulmonary disease], I only put the heating on in the lounge. I don't have it on in the bedroom, but I've got to keep warm. If it's cold I start coughing badly and I need my inhaler. I don't have a choice about keeping the heating on. There needs to be support for people with health issues."

Woman, 79, digitally disengaged, long-term health condition

3.2 Key vulnerability factors in the context of energy use

Our research suggests there are two key factors that heavily influence feelings of vulnerability in the context of energy use: **financial status** and **energy dependence**.

Financial status

Consumers who aren't experiencing financial hardship generally felt less vulnerable in the context of their energy use. This includes those who experience health vulnerabilities. This is because they are in a better position to tolerate fluctuations in their energy bills, whilst still being able to afford other essentials. Although more consumers will fall into financial vulnerability if prices rise, those not currently experiencing financial hardship have a higher threshold for energy prices becoming a significant cause of stress.

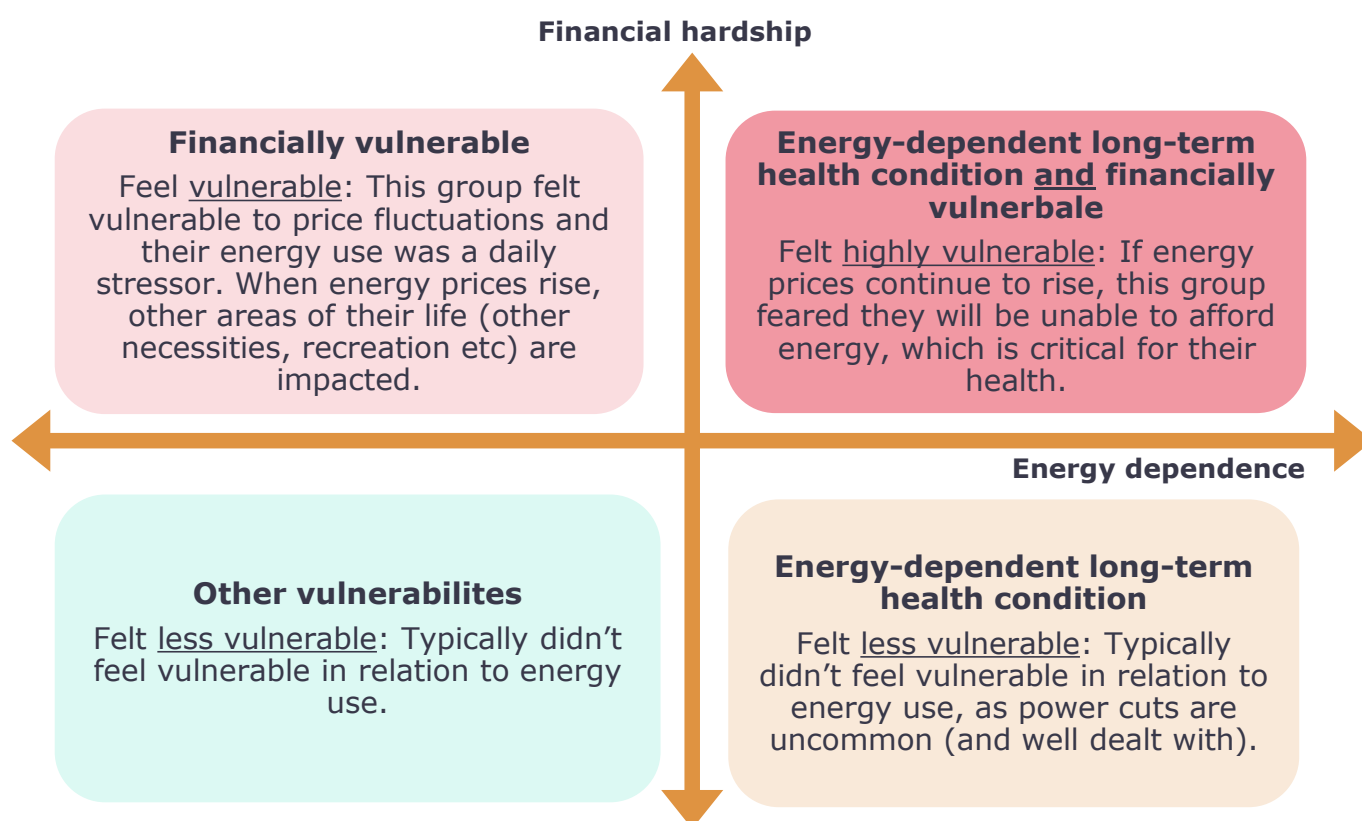
Conversely, those experiencing financial hardship felt vulnerable in relation to their energy use. They were highly impacted by energy price fluctuations, causing their energy use to cause stress on daily basis. When energy prices rose, other areas of their life were impacted and needed to be compromised (eg ability to pay other bills, participation in social activities and recreation).

Energy dependence

As mentioned above, there was a group of consumers who are not experiencing financial hardship but are dependent on energy for health reasons. Whilst this group might be able to afford their energy bills, they would be at risk should their energy supply be unexpectedly interrupted. However, supply interruptions are uncommon and when they did happen, participants felt they are dealt with promptly and they were offered back-up generators if needed. Therefore, participants in this group typically felt less vulnerable in relation to energy.

The most vulnerable group were those who are experiencing financial hardship **and** are dependent on energy for health reasons, such as suffering from a long-term health condition (LTHC). They felt highly vulnerable, as if energy prices become unaffordable for them, they are risking their health, the impacts of which could potentially be critical. Therefore, the rising prices of energy were a constant, severe worry for these consumers. This is illustrated in Figure 1 below.

Figure 1: Key vulnerability factors in energy use



4. Relationships and interactions with energy suppliers

Key findings:

1. **Personal interactions** informed participants' broader perceptions of their energy suppliers.
2. **Suppliers who showed care and empathy** made consumers feel they have had a positive experience. This made consumers feel more confident in reaching out again in the future.

4.1 Relationships with energy suppliers

Perceptions of energy suppliers:

Our research indicated that **price** (i.e. tariffs) and, to a lesser extent, **reputation** (i.e. the name being well-known) were the key motivations for choosing an energy supplier when, for example, moving home (few were actively engaged in switching supplier). These motivations contributed to participants' expectations of the tariffs and service they were likely to receive.

Once participants had established a relationship with an energy supplier, their perceptions of them were predominantly informed by their own **personal interactions**.

Participants who had **negative** experiences of seeking support or contacting their supplier, typically held more sceptical – or even damning – perceptions of them. They were more likely to describe their supplier as **greedy, profiteering and uncaring**.

"I think all suppliers, including my own, are greedy. They don't value people at all, just profits."

Woman, 40, universal credit, child under 2

"I feel that [supplier] are preying on the needs of people - they have recorded record profits and are making huge sums of money off the back of hard-working people. They have every chance to reduce prices and reduce profits but they are in fact doing the opposite."

Woman, 31, child under 2

By contrast, participants who had **positive** experiences of seeking support or contacting their supplier, had more sympathetic perceptions of them. They were more likely to describe their supplier as **caring and providing an essential service**.

"Energy companies represent their customers as they might their families – reaching out to ensure they have the best contracts and that they are able to pay their bills."

Woman, 77, low income

"The supplier makes my life run smoothly and feel care free [...] I feel like my company looks after me."

Woman, 48, low income

Participants who had positive experiences in the past emphasised that they would be more likely to contact their supplier again in the future, should they be struggling and feel they need help. Positive experiences increase confidence that they will have another positive experience – and outcome – in the future, which made participants feel less sceptical about reaching out.

4.3 Experiences of seeking support from suppliers

When consumers think about what their energy supplier might do to help them, support paying or understanding their bills is front of mind, as this is typically what participants within our sample are struggling with.

Most participants have not tried to access support before, with less than half previously attempting to ask for help with their energy. Digitally disengaged participants in particular are less likely to have asked for help, largely due to a **lack of awareness of what support is available** and having limited options for finding out.

Amongst those who do ask for help, financial support is the most often requested. Participants want help with querying bill increases, helping with paying bills if they aren't able to and changing their payment type.

Typically, participants within this research who have sought financial support are satisfied with the result and feel their needs have been met. In general, participants who have sought support (eg refunds for accounts in credit, increases in direct debit, querying payment amounts) report their requests were dealt with promptly and the process was straightforward. This results in them having more money to spend on other essential bills and eases financial pressure.

As found in our previous research⁵, suppliers who show care and empathy make the consumer feel they have had a positive experience. This in turn increases

⁵ Ofgem & Thinkinsight & Strategy, [Ofgem Consumer Standards qualitative research, 2023](#)

confidence that they will have another positive experience should they reach out again in the future.

I requested a refund from my account which was in excess credit. My request was dealt with promptly and this made a difference to me because I had more money to spend on other bills. I feel confident that any support I need other than this quite straightforward request would be provided.

Woman, 77, low income

Beyond financial help, participants want support when their supply is interrupted. This is relatively uncommon, but when it does occur, participants report that support for interrupted supply is good.

This is reassuring for consumers in vulnerable circumstances, particularly those with energy-dependent long-term health conditions which mean they need to refrigerate medication or require energy for dialysis. For these participants, an interrupted energy supply may result in them needing immediate, critical medical support.

Furthermore, those on the Priority Services Register (PSR) typically feel confident that, should their energy supply be interrupted, they would receive immediate communication to keep them updated on the situation, and to provide alternative sources of energy if appropriate.

Therefore, immediate risk for those with long-term health conditions is already perceived to be well supported and consumer needs are being met.

Case Study: Experiences of seeking support

David

David* is on the PSR due to his health conditions.

"An unavailable energy supply would be chaos. No heat would mean hospitalisation for me and no electricity would mean I can't keep my medicines fresh. I also have a son with cancer and fibromyalgia who is affected by the cold and a 3 month old granddaughter living in the house.

If I get into any trouble, I can talk to them via WhatsApp or phone call. If there is a power cut I normally get a phone call to tell me what's going on.

The support is really good as it is. Apart from having no energy, at least I would know what is going on so I can adapt to that. They would bring me a generator to keep me warm and keep my medicines fresh."

By contrast, a small number of participants report having more negative experiences when seeking financial support.

Most examples given of disappointing experiences relate to:

- **The time taken to speak to someone**, for example being on hold for long periods of time or waiting for a call back that never comes. Taking too long for the problem to be resolved, aside from being frustrating, can exacerbate financial difficulties as bills rack up further. Furthermore, participants often either **don't have the capacity or 'headspace'** (time, energy etc) for complicated processes or have a lower tolerance for 'friction' in this process.
- **Feeling like the call handler doesn't care** about their personal situation, which heavily contributes to feeling negatively about the experience.

"It puts me off when I reach out about bills and I don't get attended to, or it doesn't get resolved. The complaints procedure took forever and you never get the call back they promise. They told me I had to wait for the complaints team to contact me, but they never did."

Man, 29, universal credit, long-term health condition

For those who have never sought support, there is an expectation that the experience will be negative and a lack of confidence they will receive help.

Most participants who have this expectation are also receiving **Universal Credit** and are particularly sceptical that their energy supplier will help them. There is a sense amongst these participants that they will just be 'waiting in a call centre' rather than being supported, and trying to access support will be a waste of their time. They often don't believe that their suppliers would offer any support even if they did get through to speak to someone.

"I don't imagine a lot of support is available. It's unlikely I'd reach out unless I'd exhausted every other option."

Man, 46, long-term health condition

"When my family is already struggling and I am finding it hard to even focus on dinner, completing an application within a certain time frame can be challenging."

Man, 48, universal credit, long-term health condition

4.4 Coping strategies

Most participants describe implementing multiple '**coping strategies**' to **reduce their energy use and costs**, rather than seeking help from suppliers.

Participants adopt these strategies because they feel they can – and should – do things to manage their energy bills and keep them within an affordable range.

In line with previous research for Ofgem⁶, participants are reluctant to ask for external support unless they feel they have exhausted all their options to manage their financial situation themselves. They are therefore using as many of these strategies as possible, often at considerable inconvenience, in order to try and help themselves to manage their energy use. This type of self-management makes them feel more 'on top of' their use, meaning they often don't ask for support, even if they need it.

Examples of these 'coping strategies' are outlined below.

Prioritising energy for dependents

- Only turning the heating on when children are home after school, which is challenging for parents working from home
- Prioritising heating in children's bedrooms, or rooms generally used by them (eg living room)
- Parents limiting their own electricity use so that children can stay entertained (eg watching TV or playing on their consoles)
- Parents using bathwater after children

A few participants acknowledged that these 'coping strategies' might be detrimental to their health (eg if they are living in a cold room). However, this risk was not top of mind for most, and the need to save money, or use the money for dependents, overrides this concern for their health.

Techniques to save energy

Energy saving techniques – for heating and electricity – tended to be learnt behaviours. Many became more focused on trying to save energy during the price increases resulting from the gas crisis. For example, sharing 'tips' through word of mouth from friends and family, or hearing from commentators and influencers (eg Martin Lewis). A few were also informed by their energy supplier about times of day when energy is cheaper and how to improve energy efficiency in the home.

Specific examples include:

Saving heating

- Only using certain rooms in the house during the winter (eg if certain parts of the house are poorly insulated)
- Wearable blankets
- Hot water bottles
- Electric or oil portable heaters

⁶ Ofgem & Thinkers Insight & Strategy, [Ofgem Consumer Standards qualitative research](#), 2023

Saving electricity

- Using their washing machine late at night, when energy is cheaper⁷
- Doing laundry and cooking meals somewhere else (eg parent's houses) to save energy
- Using air-fryers or microwaves instead of the oven for cooking
- Boiling the kettle once and putting the water in a flask for the next time they want a hot drink

General 'energy savvy' behaviours

- Putting heating on timers
- Turning lights off
- Switching appliances off at sockets when not in use
- Using LED lights

Across all these strategies, the dominant motivation for carrying out these behaviours is to save money, so that they did have to struggle to pay their energy bills or ask their supplier for support.

⁷ Prices that vary by time of day is only available for those on economy 7/10 tariffs or other times of use tariffs.

5. The needs of consumers in vulnerable circumstances

Key findings:

1. **Affordability** was the strongest area of need for participants, and managing the cost of energy tended to overshadow other needs for this cohort.
2. **Living in comfort and safety** was important for participants, particularly if they had dependents living at home, or energy-dependent health conditions.
3. **Receiving a good customer service** when seeking support was also important, though this was a lower priority than the other, more urgent, needs.

As mentioned in Chapter 2, consumers with financial vulnerability often had intersecting vulnerabilities, such as long-term health conditions or disabilities. This led to varied, and often overlapping, needs and expectations of their energy supplier. There are three key areas of need which were highlighted by the participants in this research, outlined in the diagram below:

Figure 2: Overview of consumer needs



5.1. Affordability

The cost of energy remained top of mind for all participants with any level of financial vulnerability and tended to overshadow all other needs. Affordability was perceived as the precondition for enabling other energy needs, such as

living in comfort and safety. There were two areas of need relating to affordability:

- **Making payments:** Participants would have liked support in making payments at times when they are unable to afford their bills, for example, in reducing their bills, delaying payments and discussing alternative payment plans or grants to help ease this burden.
- **Understanding bills:** Participants wanted advice on how to understand their energy use better and reduce bills in the long-term. Some consumers (particularly those with disabilities) referenced that bills can be difficult to understand (eg how much credit they have, why their bills fluctuate).

5.2. Living in comfort and safety

Having a comfortable and safe home was a key priority for most participants. Electricity and heating are fundamental to almost all aspects of home life – and energy use therefore underpins participants' ability to live comfortably and safely.

This was particularly true for the following groups of people:

- **Those with young children.** Parents viewed it as 'essential' that their children feel comfortable and warm at home.
- **Those with a long-term health condition or disability,** particularly as being cold can worsen these conditions or greatly exacerbate symptoms and/or pains.
 - **Having an uninterrupted supply of energy** was important to most, but absolutely vital to those with energy-dependent health conditions. However, even for these participants, affordability was the most important consideration as a pre-cursor to even having an energy supply to begin with.
- **Older people,** who said they often 'feel the cold' much more now compared to when they were younger – and it was therefore important for them to have a warm and comfortable home.

5.3. Good customer service

The final priority shared by participants was the importance of receiving 'good' customer service when they seek out support. Perceptions of what constitutes 'good' service centred on two key aspects:

- **Customer outcome:** Receiving useful advice, or initiating actions, which help participants to address their area of interest (eg reduce their energy bills, transfer to a different payment or debt plan, resolving interrupted supply issues).
- **Customer experience:** Feeling understood, listened to, and supported during a time of need or difficulty.

Participants thought receiving a 'good' service makes them significantly more likely to get in touch with their energy supplier when facing difficulties in the future. This was a particular priority for **digitally disengaged** participants, who were much more sceptical about the ability of self-service or online support options to provide a satisfactory contacting experience or outcome (e.g. chatbots and email contact).

5.4. Specific needs for different groups

Beyond those mentioned above, there were some minor differences amongst groups with different circumstances and experiences of vulnerability.

Parents with children under 5 most frequently mentioned the cost of energy, good value for money, good customer service and being provided an uninterrupted supply of energy as most important. Parents often felt they are on a tight budget and any additional money spent on energy needs to be taken from somewhere else. They also felt strongly that energy is 'essential' to their children and providing them with a basic standard of living, more so than it is to themselves as adults.

Those with a disability or long-term health condition saw the cost of energy, an uninterrupted supply of energy, receiving support through difficult periods, receiving good customer service, and receiving advice on how to reduce how much energy is being used as the most important to them. This group felt that the uninterrupted supply is especially important for their health – keeping medications cool and equipment functional is seen as paramount, but ultimately costs must be kept affordable to enable this consistency.

Those aged over 70 most frequently mentioned needing an uninterrupted supply, the cost of energy and getting good value for money as the most important things to them. Their views on receiving tips to reduce energy were that these are 'common sense' and unnecessary.

Those with financial vulnerabilities (i.e. those receiving universal credit, having previously had problems paying bills, receiving a low income or identified as in fuel poverty) unsurprisingly saw the cost of energy, being comfortable in their own home and receiving an uninterrupted supply as the most important to them. The affordability of energy took on greater importance for those who already struggle to afford the basics and have competing financial responsibilities. The necessity of moving towards renewable energy sources was seen as important, but ultimately an unattainable 'luxury' for this group.

Seldom heard consumers (i.e. those recently released from prison, recently homeless, recently having gone through a relationship breakdown, having a history of substance misuse issues) largely had similar needs as other consumers in vulnerable circumstances, but the point at which they need support is likely to arrive earlier. Due to their personal circumstances and the associated lack of financial flexibility and/or safety net, they are less likely to be

able to 'get by' and manage a difficult period. Without this safety net, they are more likely to skip bill payments, go into debt or borrow money from family or friends. For example:

- **Those who have been recently released from prison** may have been placed in temporary accommodation and not have any choice over their supplier, meaning they may have less control over their bills. They are also more likely to be looking for work, meaning the affordability of energy is front and centre for this group.
- **Those who have a history of substance misuse issues** reported that, during challenging times that result from their addiction, they are at risk of missing payments because they begin de-prioritising essentials like food and warmth.

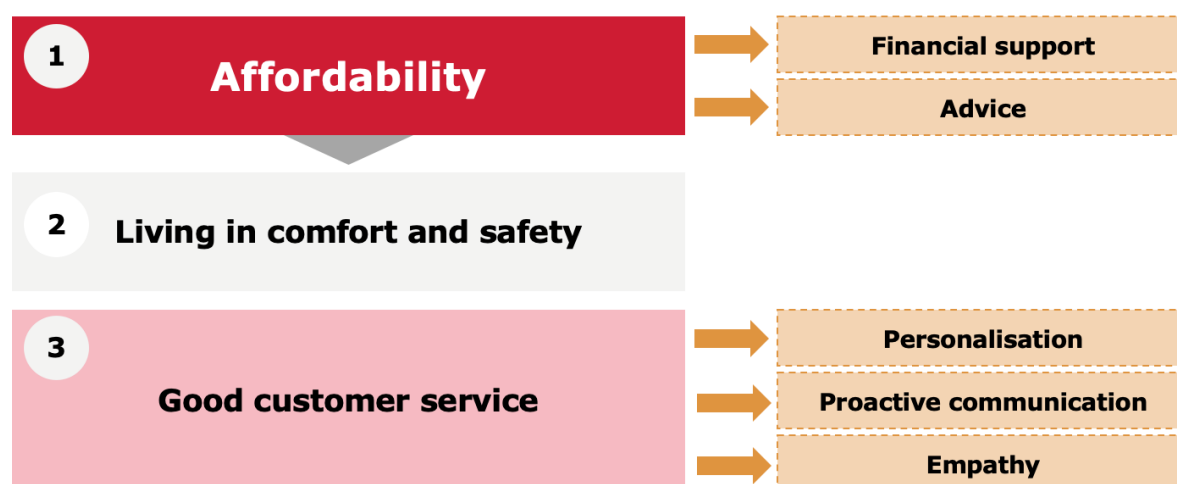
6. Support required going forward

Key findings:

1. **Participants wanted help in managing affordability** through financial support and advice.
2. **The most vulnerable participants** felt that the complexity of their circumstances may require a more personalised approach to support.
3. **Customer service** needed to be underpinned by proactive communication and an empathetic approach.

Participants identified several areas where they require support. Each of these relates to the areas where there is currently a degree of unmet need: affordability and good customer service. As consumers' ability to live in comfort and safety is often enabled by these other areas, there were fewer unmet needs specifically related to this area. This is outlined in the diagram below:

Figure 3: Types of support required to address core needs of affordability and customer service



6.1 Affordability

Financial support

For the most financially vulnerable consumers, help with paying their bills was their number one priority for support.

All participants want affordable energy, but the threshold of what is considered 'affordable' is substantially lower for those who are particularly financially vulnerable. This group is most likely to seek support, as they are most likely to feel they have 'no choice' but to get in touch with their supplier (i.e. they have no other way of making ends meet and paying bills when they come through).

- **Reducing bills** was most front-of-mind for these participants. They would like to be able to discuss delaying payments, alternative payment plans and grants to help ease this burden. Importantly, they want to discuss this with someone who is sympathetic to their situation and won't make them feel worse.
- 'Saving sessions' or smart tariffs were valued by participants whose suppliers currently offer these. They want to be notified in advance of the hours in the day where energy is cheaper.
- **Discounted tariffs** (i.e. cheaper rates for certain groups) were raised by participants who live alone (typically those aged over 70). These participants did not think it's 'worth it' to heat a home for one person. However, they are aware this has negative implications for their mental, and sometimes, physical health. Notably, older participants would like discounted tariffs in addition to the Winter Fuel Allowance, rather than instead of it.

"I'd expect my supplier to help with finances if I was struggling to pay my bills. But I think they should also call you to offer you a cheaper tariff. Not only would this keep you as a customer, but it provides a better service."

Woman, 33, universal credit, long-term health condition

"I think they should give cheaper costs to people who live on their own, especially elderly people. I live by myself, and I don't put the heating on unless my grandchild comes round. They should give discounts, especially in the winter."

Woman, 79, digitally disengaged

Advice

Beyond more immediate financial support or financial planning, participants wanted advice on how to understand their energy use better and reduce bills in the long-term. There were two key forms of advice that participants feel will be beneficial:

- **Support for managing and understanding bills:** Some participants, especially those with disabilities, referenced that bills can be difficult to understand (eg how much credit they have, why bills fluctuate). This resulted in confusion and frustration, especially when bills unexpectedly rise. They would therefore like communication to be simplified, and to offer context for changes – particularly given the market's volatility in recent years.

"I needed help with my bills being so high and struggling to understand why. I feel like if you have a disability or struggle to

understand they don't care. [...] They need to put prices into context better and make it simple for us to understand."

Woman, 25, universal credit, child under 2

- **Personalised advice:** Many said they would like their supplier to give personalised advice on ways they could upgrade their home to save energy and money in the long run (eg boiler/appliance upgrades, insulation, how to improve their behaviours around energy saving). Some participants said they would appreciate a home visit from their energy supplier to help with this.

"Sometimes I think I must be doing something wrong because it's so expensive, but I don't know how to change it. Maybe someone could come round and look at my house and my appliances to tell me how to reduce the cost. I'm doing as much as I can, but I clearly still need to make changes."

Woman, 52, digitally disengaged

- **Future-proofing:** Once immediate financial concerns are addressed, or if they are not a current issue, participants wanted advice on future-proofing their home. The main motivation for doing this was to help reduce bills longer-term, though a small minority express it is motivated by tackling climate change.
 - Participants would like support with various upgrades, such as boiler upgrades, solar panel installation, double-glazing and loft insulation.
 - However, even if participants are not currently struggling to pay their bills, the upfront cost of these upgrades are too much for them to afford and there is a desire for more grants and support schemes for people looking to make their home more energy-efficient.

"I'd like to use more renewable energy but at no additional cost. There should be grants to cover costs of solar panels, insulation, new boilers for all customers. My salary is classed as high so therefore I receive no financial help, but as a single parent, money is stretched. The profits of these companies are great so they should give back to help the environment."

Woman, 43, single parent, mental health condition

"I will certainly look at solar panels and renewing my boiler in the future, but when I last looked it was significantly more expensive and there's no way I have that kind of money which is frustrating. I will look at loft insulation again but it's not cheap!"

I'm definitely interested in trying to be more environmentally friendly, I just can't afford it!"

Woman, 48, low-income

6.2 Good customer service

Personalisation

Several participants, who were experiencing the most challenging circumstances, felt that personalised support would be helpful. They described this as a 'case manager' who could be assigned to someone in their situation. This would be someone who could provide specialist support and would have a much deeper understanding of people in their situation. For participants who have both ongoing and severe worries about energy use and costs, such a service could serve to significantly alleviate stress and worry.

Participants described specific aspects of a service like this which would be helpful, and **reduce the capacity they would need to engage with their supplier**:

- **A single point of contact** at the energy supplier for a bill-payer and streamlined and direct.
- **Wide offer of support services** including, but not limited to, home visits to assess where energy could be saved, checking-in on managing bills, facilitating a quick response in instances of interrupted supply.

"Certain families could really benefit from having a case manager. So, one person is looking out for the family, meaning they don't have to constantly try to explain to a low-level customer service agent what their situation is."

Man, 48, long-term health condition

Proactive communication

Many participants were either **unaware of the support available to them** or felt they didn't qualify for support. Therefore, participants felt more needs to be done to actively promote energy suppliers' duty of support to motivate consumers that it will be worthwhile to seek out support.

Participants raised two important ways to overcome this gap in order to meet consumers' needs:

- **To make consumers aware of the support that is available to them** (rather than for the support itself to be amended), ideally through proactive communications.

"If people are on the priority register, try and help them as much as possible. Ask if they need more support than what they are asking for. Try to be proactive with that support."

Man, 61, digitally disengaged

- **To proactively identify consumers in vulnerable circumstances** and communicate specific support that is available to them.
 - This was particularly true for the consumers in the most vulnerable circumstances as they are typically less able to seek out support because, for example, they may **lack the mental bandwidth** to embark on a process that they perceive as being lengthy and complex.

"Years ago, I didn't reach out as I didn't think there would be any support when I was so deep in debt with them and not working. I chose to ignore it and it got much worse rather than be honest and ask for help. [...] I was in a very negative place in my life, feeling there was no way out and no one wanted to help me. I grouped the energy supplier into that and assumed they wouldn't help either. I buried my head in the sand. [...] I would reach out this time rather than ignoring the problem."

Man, 42, experienced homelessness, recently released from prison & substance misuse

For digitally disengaged consumers, the need for proactive communication of support is greater. These participants were **far less aware of the support available to them** and have fewer options for finding out about support if they are unable to look online. They typically needed to find a number on their bill to phone their supplier, which requires an understanding of their bill and the patience/bandwidth to wait on the phone.

It is important to note that there was a spectrum of digital disengagement, with some people having a degree of (even intermittent) online access, such as with help from family, through to people who have no access at all and who will need more support, for example, if they lack digital devices, stable internet connection, or digital skills.

Case study: Need for proactive support

Bob

Bob* is in his forties and lives in Norfolk with his husband and 2 sons. He has a health condition that means he doesn't regulate his body temperature well and he is currently on universal credit.

He and his husband adopted two brothers almost 6 years ago. Their trauma from their birth family is profound and exhausting to handle most days: due to early trauma, they have severe behavioural and emotional challenges, so he and his husband have to be constantly watching them.

Due to this stress, his husband (a deputy headteacher), has been signed off work for mental health reasons. One of them has to be at home with the boys, so they have been faced with a significant reduction in their household income.

The children need their own rooms, so they have re-mortgaged their home to renovate the garage into a bedroom for him and his husband.

Bob knows his supplier has a great support programme and feels he really needs this support for his family. He has tried to apply for support but has struggled to do this. He tried to apply for a programme to help support his family but found it really tough when he doesn't have the mental capacity to do much once he gets home from work, feeds his family and puts the children to bed. He doesn't have the headspace for it, and the time pressure makes it feel cumbersome. He wishes someone was available to help him get through it on the phone.

Empathy

When consumers in vulnerable circumstances get in touch with their supplier, they need to be met with an empathetic voice. Participants described the need to really feel listened to and understood, and many shared examples of times where they had a negative or unempathetic experience when seeking out support for their energy bills.

Participants noted several aspects of 'empathetic' customer service which they felt are important for energy suppliers to deliver:

- **Speaking with a 'human' voice.** Many expressed a strong preference for speaking to a real person, not a chatbot. While participants acknowledged that AI technology can streamline processes, they did not feel that supporting consumers in vulnerable circumstances was an appropriate use case. This was due to the perceived need for high emotional intelligence and empathy – which they were doubtful a chatbot could offer.
 - Consumers in vulnerable circumstances are already experiencing high levels of emotional strain. Therefore, the added frustration that arises when interacting with automated customer services was particularly salient for this group.
- **Easily accessible and responsive.** Keeping overall waiting times short by being available and responding to consumers quickly were particularly important for those who have previously had negative experiences of asking for help, or who are nervous to seek support.

"They should contact to ask if you're okay, are you coping? I hate asking for help, it's the worst, but if someone reached out, I'd say I was struggling. If people are on the priority list, ask them, say during a cold snap, have you got enough? I won't ask for help even if I'm suffering."

Woman, 52, digitally disengaged

"I feel the staff could be more compassionate. The way they speak to you is just not ok, they talk down to you which I find very belittling, especially as you feel embarrassed as it is asking for help."

Woman, 30, universal credit, mental health conditions

Case Study: Importance of empathy

Stevie

Stevie* lives with his partner, son and daughter in Yorkshire. His young son has autism. Both Stevie and his partner work in charity roles, with Stevie working for a homelessness charity and his partner for a church.

He always likes to shop around and find the best deal on energy, and passionately avoids 'the big six' – firms he sees as having too much power and caring about profit above people and above the environment. A few years ago, the smaller energy company he was with went into administration and he was forced to switch. During the switch his bill doubled from around £60 per month to £110. Though this was still manageable, he had to begin 'belt-tightening' and made cutbacks on food, energy use, and his own dental health – skipping appointments to save money.

Shortly after this, he was advised by his new company to change his tariff and avoid standing charges. He says this was a huge mistake, as his direct debit increased from £110 to £360. When he saw that direct debit, he said he '*just laughed and cancelled the payment due to how unreasonable the bill was*'.

After a couple of months not paying, he got in touch with his energy company to explain the situation. From here they were able to arrange a payment plan, but he found the process was embarrassing and felt talked down to by the customer service agent. After arranging the payment plan and a new direct debit, Stevie knew the family had to reduce energy usage even further and so he restricted when the heating was on, which was seen as the biggest cost. He used to take his kids on walks to warm up but recalls a time when he took his autistic son out early in the morning for a walk, but it was so cold his son cried. From then he prioritised his children always having access to the energy

they needed but did so at his own expense - he never puts the heating on when his children are at school, opting instead to sit under blankets.

Stevie feels that his specific circumstances are quite complicated and suggested a 'case manager' within the energy company that could work with consumers like him to make sure they get access to available support and provide advice before things get worse. This could be based on expertise of specific circumstances, or even just geographical area.

6.4. Further areas of support going forward

Net Zero and renewable energy

When participants thought about the future, there was interest in renewable energy. However, this was not a top-of-mind concern for participants. Participants were interested in where their energy comes from, but views on renewable energy were mixed. A minority of consumers were optimistic about Net Zero ambitions, which they largely associated with transitioning away from fossil fuel energy and reduced carbon emissions. These customers wanted a considerable amount of their energy to come from renewable sources.

However, most were sceptical about the feasibility of Net Zero and the infrastructure required to achieve this. For example, the installation of solar panels or heat pumps in peoples' homes, which they felt may not be financially viable for many people.

Therefore, despite having viewed the move towards renewable sources as important, this was not a priority for most participants in this sample. Their overwhelming priority for the future was reducing their energy costs, which reflected a hierarchy of priorities that places affordability at the top.

"I would hope that we are all able to use more renewable energy sources - harness wind and wave power more than we are, and also look at how we can store solar power. I would also hope that as we rely on renewable ways to power and cook and heat our homes, that costs go down."

Woman, 36, universal credit

Smart technology

A few participants mentioned that smart technologies could be useful in the future (eg being able to turn appliances on/off from their phone). However, participants typically found it difficult to think about the technology advancements that might come in the future, and what impact they could have on them. Furthermore, such advancements were not a priority for participants unless they will lead to a reduction in energy costs.

"In the future, I'd consider more clean energy options and smart home technologies – these will help me manage my energy efficiently. This will help me save cost and reduce my unnecessary energy usage."

Man, 28, child under 2, recently experienced homelessness

7. Implications

Five key implications emerged from this research, which should be considered in developing a new consumer vulnerability strategy:

- 1. Affordability and customer service are the most top of mind issues for consumers in vulnerable circumstances.** The scope and context of consumers' interactions with energy suppliers influenced the perceived importance of support areas. These issues will therefore need to be central to the consumer vulnerability strategy.
- 2. Consumers in vulnerable circumstances are often going through significant life events and are experiencing multiple stressors.** Big changes and life events often introduce multiple vulnerabilities, which can be challenging for consumers to navigate – particularly when circumstances deteriorate rapidly. Consumers felt that personalisation and streamlined interactions with their energy suppliers will help them to navigate complex needs and get help when needed.
- 3. There was low awareness of energy companies' duty of support.** Consumers did not typically view energy companies as sources of support. Participants described feeling least able to seek support at the times when they felt most vulnerable (and therefore most in need of help). As such, active outreach from suppliers is important for reaching some of the most vulnerable when they are struggling most acutely and would motivate consumers to seek support. More generally, consumers agreed that proactive and simplified communications are an important way to raise awareness of the support available to consumers, particularly for those who may have lower English literacy.
- 4. Care and empathy are key drivers of positive consumer experiences.** Low expectations of the experience of interacting with energy suppliers put off those who have not yet reached out. Meanwhile, not feeling understood or supported was a key frustration for those who have had negative experiences with suppliers. Consumers felt they would be more likely to engage with their supplier, or have positive expectations of these interactions, if they felt they were likely to be treated with empathy and care. Linked to this, consumers expressed concerns about the use of AI-enabled service functions and doubted the ability of these to deliver a positive experience and outcome, based on their needs. The consumer vulnerability strategy will therefore need to consider how such innovations are deployed appropriately – if at all – with this audience.
- 5. Affordability is a barrier to engagement with energy efficiency for consumers in vulnerable circumstances.** Most consumers were sceptical about the financial viability of energy efficiency improvements in the home. The Consumer Vulnerability Strategy will need to consider ways to ensure this cohort of consumers is not left behind in the transition to Net Zero, or face further disadvantage within the energy market.

8. Appendix

Appendix A. Sample breakdown

Demographic	Criteria	Number of participants
Age	18-25	4
Age	26-45	17
Age	46-64	10
Age	65+	9
Gender	Male	20
Gender	Female	20
Gender	Other	0
Ethnicity	White	32
Ethnicity	Asian / Asian British	2
Ethnicity	Black / African / Caribbean / Black British	6
Ethnicity	Other	0
Socio-economic group	AB	10
Socio-economic group	C1/C2	14
Socio-economic group	DE	15
Socio-economic group	n/a	1
Vulnerability	Financial vulnerability	24
Vulnerability	Children under 2	10
Vulnerability	Recently released from prison	3
Vulnerability	Experienced homelessness	7
Vulnerability	Substance misuse	4

Vulnerability	Digitally disengaged	10
Priority Service Register (PSR)	On the PSR	16
Priority Service Register (PSR)	Not on the PSR	24
Health	Long-term health condition	27
Health	Energy-dependent condition	11
Location	North of England	6
Location	Midlands	2
Location	East of England	3
Location	Scotland	6
Location	South of England	10
Location	Wales	6

Appendix B. Online community activity plan

Activity	Task content / key questions
Day 1	Introduction
Introduction	Introducing participants to the platform and the research
Getting to know you	<ul style="list-style-type: none"> • Your first name • Your age • Where you live • Who you live with • What you currently do for work (if working)
Life's ups and downs	<p>Thinking about your life overall at the moment, please tell us...</p> <ul style="list-style-type: none"> • What are you currently enjoying most in life at the moment? Why?

	<ul style="list-style-type: none"> • What do you find more challenging in life at the moment? Why? • Have you experienced any significant life changes recently? • Have you experienced any changes in your home recently (for example, a change in who lives with you)?
Diary task	<p>Following an explanation of the diary task, participants were asked:</p> <ul style="list-style-type: none"> • How are you feeling today? • What did you get up to today? <ul style="list-style-type: none"> ◦ What was the highlight of your day? ◦ What was the 'low-light'? • How, if at all, did your energy use feature as part of your day today? <ul style="list-style-type: none"> ◦ What prompted you to think about your energy use? ◦ Did you have to prioritise what you used energy for? ◦ What, if any, actions did you take as a result?
Day 2	Diary task
Day 3	Role of energy over time
Reflecting on the past few years (broadly)	<p>Participants annotated a timeline from 2019-2024 with key moments where:</p> <ul style="list-style-type: none"> • Energy use became more important in your life • You paid more attention to your energy use or bills • The way you used energy changed • How much you paid for your energy changed • The support or service you received from your supplier changed • The way you paid for your energy changed. If so, when did that happen? Please note, this may not have changed for you!
Day 4	Diary task
Day 5	How you use energy
Your energy use	<ul style="list-style-type: none"> • Who are your current energy suppliers? (Please indicate both electricity and gas suppliers if different) • How long have they been your supplier(s)?

	<ul style="list-style-type: none"> • Why did you choose them as your supplier (if you had a choice)? • How do you pay for your energy? Why did you choose this payment method?
Ranking your energy usage	<ul style="list-style-type: none"> • How do you feel your gas and/or electricity usage compares to people like you with similar sized homes? • Why did you select this answer? Please explain your response: • On a typical day, what are the five most important things you use energy for? • Have there been any times in the past where you've had to use more or less gas or electricity than you do now? If not, are there any reasons why you think you might need to use more or less gas or electricity in the future? • What impact did this have (or would have) on your life? • How easy or difficult do you think it will be to manage this? Why?
Scenario exercise	<p>Participants to imagine a situation in which your supply of energy was unavailable today.</p> <ul style="list-style-type: none"> • How would you feel if your energy supply was unavailable? • What impact would this have on your life? • How would this impact those around you / who you live with?
Ranking your energy needs	<p>How important are each of the following factors when thinking about your energy supply and service? Please rank the list below from most important to least important:</p> <ol style="list-style-type: none"> a) Receiving advice on how to reduce how much energy I'm using b) Getting good value for money c) Good customer service from my supplier d) My energy to come from renewable energy sources e) Receiving the support I need through difficult periods f) Being provided an uninterrupted supply of gas/electricity g) Being comfortable in my home h) The cost of energy i) Receiving a bill that's easy to understand j) Being communicated to in a way that suits my needs

	Please could you explain your two most important, and two least important choices and why.
Day 6	Diary task
Day 7	Your energy supplier
Your energy supplier brought to life	<p>Please find or create 2 images that represent your energy supplier, based around the following categories:</p> <ul style="list-style-type: none"> • An image to represent your supplier if it was an animal • An image to represent your supplier if it was a car <p>Please upload the images below and provide a brief description as to why you have chosen each image.</p>
Interactions with your energy supplier	<ul style="list-style-type: none"> • Have you ever previously been in contact with your energy supplier? This contact could be for any reason. • If you have, please describe the ways you have interacted with your energy supplier in the past year – how have you had contact with them?
Interactions with your energy supplier	<p><i>[Those who have contacted their supplier]</i></p> <ul style="list-style-type: none"> • What were the circumstances that led you to feel you needed to contact your supplier, or your supplier contacting you? • If applicable, how did you go about contacting them? • If applicable, how easy or difficult did you find it to get in touch? • Were you able to express your needs to your supplier and have this taken into account? • What was the outcome of the interaction? Were you satisfied with this? • How did the interaction make you feel? • What 3 words would you use to describe your interactions with your energy supplier? Why do these words come to mind?
Interactions with your energy supplier	<p><i>[Those who haven't contacted their supplier]</i></p> <ul style="list-style-type: none"> • What circumstances, if any, would make you feel like you needed to get in touch with your supplier? • Is there anything that would put you off getting in contact? • How would you go about doing that?

	<ul style="list-style-type: none"> • How confident do you feel that your supplier would be able to help you? • What 3 words would you use to describe how you think your interaction with your energy supplier would be? Why do these words come to mind?
Day 8	Diary task
Day 9	Experiences of support
Reflecting on own energy needs and bills	<ul style="list-style-type: none"> • Thinking about the past year, have there been any particular situations which have resulted in you needing support you need from your energy supplier? • This may be more than help with paying your bills. If so, what were those situations and what support did you need?
Accessing support	<ul style="list-style-type: none"> • Have you ever tried to access support from your energy supplier relating to this issue? • Did your energy supplier provide any specific support to help you in these situations?
Reflecting on support received	<p><i>[Those who had tried to access support]</i></p> <ul style="list-style-type: none"> • What support, if any, did they offer you? Did you receive the support you needed? Did it make a difference? • If you received support from your supplier, how satisfied were you with this? • Would this experience impact your decision to seek support in the future? Why or why not?
Reflecting on potential support	<p><i>[Those who had not tried to access support]</i></p> <ul style="list-style-type: none"> • If you needed support, do you think your supplier would offer it? What support would you expect them to offer if you needed it? • Would you try to access this support? If no, why not? Is there anything that would put you off reaching out? • Has there been a time when you've needed support from your supplier but not tried to get it? What was this? Why didn't you reach out?
Day 10	Diary task
Day 11	Searching for support

Accessing support	<p>For this task, we'd like you to think about the different types of support available from your energy supplier(s). If you have two suppliers, feel free to pick only one or to find out for both.</p> <ul style="list-style-type: none"> • Please could you tell us what support you think is available for people like you? If you're not sure, that's okay! To help you with this, there are a couple of places you could start to try and see what support is available. You could check their website or review existing bills and documents for details. • How do you think this support could help you?
Accessing support questions	<ul style="list-style-type: none"> • What issues can your supplier(s) support people with? • Who can access support? • How did you go about looking for that support?
Reflecting upon the process of accessing support	<ul style="list-style-type: none"> • How does this support compare with your expectations of the support offered before doing the research task? • How far, if at all, do you think the support offered would help someone like you? • What, if any, other types of support do you think should be available? • Would this change how you approach accessing support in the future?
Day 12	Diary task
Day 13	Future focus
Future facing task	<ul style="list-style-type: none"> • How do you think the way you use energy might change in the future? • Do you take any individual actions in your home to help tackle climate change? (eg loft insulation, Boiler Upgrade Scheme, Local Authority Delivery Scheme) • What do you think you might need support with in the future? • How would you expect your energy supplier to support you in the future?
Day 14	Final reflection
Final reflection	<ul style="list-style-type: none"> • What are the top three things that are most important for energy suppliers to focus on or do, in order to better support someone like you? • Why have you picked these as the most important actions?

	<ul style="list-style-type: none"> • How would you like to see suppliers take steps to support people and make sure their needs were met? • Who else (other than energy suppliers) do you think has a role to play in supporting people manage their energy? • If energy suppliers (or others) did these things, what difference would this make to you?
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Appendix C. Outline of offline depth discussion guide

Section	Key questions and probes
Introduction	<ul style="list-style-type: none"> • Introduction to the research topic and get participants thinking about their typical energy use
Deep dive into diary activities	<ul style="list-style-type: none"> • Could you tell us about yourself? • What does a typical day in your life looks like? <ul style="list-style-type: none"> ○ What part of your typical day do you like the most? ○ What do you like the least? What is the most challenging? • How, if at all, does energy – that is, electricity and heating – usually feature as part of your day? <ul style="list-style-type: none"> ○ How did you use energy today? ○ What, if anything, usually prompts you to think about your energy use? ○ Do you ever need to prioritise what you use energy for? If yes, what do you usually prioritise? ○ Why do you prioritise these things? ○ How does energy rank alongside your other day-to-day needs? • What, if any, actions do you take as a result of thinking about energy use? <ul style="list-style-type: none"> ○ [If action is taken] What barriers, if any, do you face when trying to change or prioritise your energy use? ○ What, if any, are the impacts of doing that? • [If participant indicates significant life changes or challenges] You mentioned you were currently experiencing [change or challenge]. How has this impacted your day-to-day life? <ul style="list-style-type: none"> ○ How does this make you feel? ○ What, if anything, have you done to try to manage this? (eg actions or changes to lifestyle, routine) • Thinking about your energy supplier, you said you use [insert supplier] as your current energy supplier. Why did you choose them as your supplier?

	<ul style="list-style-type: none"> ○ [If they had a choice in supplier] Why are those reasons important to you when choosing a supplier? ○ [If had a choice in supplier] When choosing a supplier, did you consider the support that might be offered by them if needed?
Accessing support from suppliers	<ul style="list-style-type: none"> • How did you find doing that? <ul style="list-style-type: none"> ○ What, if anything, stood out for you? • Have you ever needed support from your energy supplier in the past? <ul style="list-style-type: none"> ○ If yes, what was the situation that led you to need support? ○ Did you seek out support from your energy supplier? <p>[If participant did seek support]</p> <ul style="list-style-type: none"> ○ What support were you looking for? ○ How did this compare with the support your supplier offered you (if you were offered any support)? ○ [if support was offered] Did this make a difference to your situation? How satisfied were you with the outcome? [If no – what would you change?] ○ Do you think any other types of support should have been available to you? If so, what? <p>[If participant did not seek support]</p> <ul style="list-style-type: none"> ○ Why did you choose not to seek support from your energy supplier? ○ How did you resolve your situation (if you did)? ○ What support would you <i>expect</i> them to offer (if you were to seek support)? <ul style="list-style-type: none"> • Thinking about your own circumstances, can you think of a situation where you might need support from your energy supplier in the future? <ul style="list-style-type: none"> ○ What type of support would you be looking for in this case? ○ What difference would that support make to you in that situation? ○ Are there any other situations you can think of where you might need support? • What types of support do you think energy suppliers might offer, if you reached out for help? <ul style="list-style-type: none"> ○ Would this impact your decision to seek support in the future? Why or why not?

	<ul style="list-style-type: none"> ○ What, if anything, would put you off seeking support from your energy supplier? ○ How does the support offered by energy suppliers compare with the support you receive from other companies? • In what ways, if at all, does it differ? Do other companies or organisations consider your needs more or less?
Exploring the future of energy	<ul style="list-style-type: none"> • How do you think the way you use energy might change in the future? <ul style="list-style-type: none"> ○ Do you take any individual actions in your home to help tackle climate change? (eg loft insulation, boiler upgrade schemes, low carbon technology such as hydrogen, heat pumps, batteries and solar power). • What do you think you might need support with in the future, in terms of energy? <ul style="list-style-type: none"> ○ How would you expect your energy supplier to support you? ○ What would this look like in practice? • Thinking back over everything we've covered in this discussion and the activities you completed, what are the three most important things for energy suppliers to focus on or do, in order to better support someone like you? <ul style="list-style-type: none"> ○ [Going through each in turn] Why have you picked this as particularly important? ○ [if applicable] What support would you need for that? • How would you like to see suppliers take steps to support people and make sure their needs were met? <ul style="list-style-type: none"> ○ To what extent, if at all, do you think energy suppliers have a role in supporting people with vulnerabilities? ○ Who else (other than energy suppliers) do you think has a role to play in supporting people manage their energy? ○ If energy suppliers took these steps, what difference would that make to you? ○ What impact would this have on your life?