

Consumer Impacts of Market Conditions

Wave 7 Research Report

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Fieldwork conducted in February/March 2026

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Ofgem foreword

Although the energy market remained relatively stable in the year leading up to this survey, many households continued to struggle to afford the energy they used.

As Great Britain's energy regulator, Ofgem's vision is for an energy market that works for all consumers. At the heart of our role is a duty to protect consumers' interests as the market evolves. We place particular importance on understanding the experiences of consumers in vulnerable circumstances and using that evidence to help ensure the market delivers good outcomes for all consumers, including those facing challenges such as energy debt and arrears.

This survey is a vital source of evidence about consumers' needs and experiences of the energy market. It explores affordability, access to support, payment methods and tariff preferences, trust in the sector, and engagement with the market. Together with other market data, its findings inform Ofgem's decision-making, with particular attention to the experiences of consumers in vulnerable circumstances.

Compared with last year, this wave finds that:

- Difficulties paying for energy persist and are particularly pronounced among prepayment meter and standard credit consumers.
- Trust in the energy sector is at its highest level since 2022.
- Ofgem is widely recognised and trusted, although public understanding of its remit is mixed.
- Most respondents have switched supplier or tariff, but a persistent minority have not switched for at least five years.
- The main motivation for switching is to secure lower energy prices.

In this wave, we also introduced questions about consumers' views on the fairness of acquisition tariffs and their awareness of Distribution Network Operators (DNOs) and Gas Distribution Networks (GDNs). We found that:

- There is overwhelming support for the current ban on acquisition tariffs.
- Awareness of DNOs and their role in the energy system remains low.

It is important to note that although the vast majority (86%) of data were collected after the start of the Middle East conflict (February 2026), consumers were not yet feeling the impacts of the conflict, in terms of energy price rises, and we believe that it has not impacted our findings.

The next wave of the survey is planned for early 2027. With energy prices projected to rise next quarter and geopolitical uncertainty in the Middle East continuing, it will be especially important to continue monitoring and reporting on energy debt, affordability and the remaining topics covered in this survey. By continuing to capture consumers' needs and experiences—and acting on the evidence—Ofgem will uphold its commitment to protecting consumers while supporting the transition to a resilient, net-zero energy system fit for the 21st century.

Executive summary

The Consumer Impacts of Market Conditions Survey is designed to provide Ofgem, and the wider energy sector, with a good understanding of domestic consumers' experiences and attitudes towards the energy market.

The first wave of the survey began post-energy crisis (March 2022) and in the waves that followed the energy market experienced significant variability. With fieldwork taking place in February and March 2026, this is now the seventh wave of the project. The fieldwork follows a period of relative price stability, though affordability pressures remain for many consumers.

The survey takes a mixed mode approach to data collection, utilising online and face-to-face interviewing. This wave of the project comprises 4,460 interviews with a representative sample of adults.[1] The key findings are described below.

While many indicators from the survey suggest that consumers' experiences have been improving since the energy crisis of 2021, any associated benefits of that recovery are not being felt equally across all consumers. Some positive trends have emerged, including that trust in suppliers and the wider sector have improved and some affordability pressures have eased compared with previous waves.

However, financial hardship remains widespread and the consumers facing the greatest pressures are often those with the least financial headroom to benefit from the market. Throughout these findings, a consistent picture emerges of a divide between consumers who have the knowledge, confidence and means to benefit from the market and those who face greater affordability pressures and may find it harder to do so.

Despite price stability, many households are still struggling to pay for their energy

The year preceding fieldwork in February and March 2026 was one of relative price stability for energy, yet many households still find it hard to pay for their energy. Two in five (40%) are keeping up with their energy costs but struggling, while 4% report being behind.[2]

For consumers behind on their energy payments, one in five (21%) of those report that they have been behind for one year or more.

Debt more generally remains an issue for a substantial minority. More than a quarter of consumers (28%) say managing their debt is getting harder, difficult or they are unable to manage; this rises to 77% among the most financially vulnerable.

Affordability strain continues to hit prepayment meter and standard credit customers hardest

Two in five consumers (42%) experienced energy affordability pressures[3] in the three months before fieldwork (winter 2025/26), including contacting their supplier for help with their energy

[1] Full details of the sampling approach used can be found in the Technical Report.
[2] While we cannot trend this metric due to panel differences, other surveys such as ESAT point to the figure being behind their bills as higher.
[3] Energy affordability pressures include household actions or impacts due to the cost of energy in the three months before fieldwork. Examples include contacting their supplier to ask for assistance with paying for energy, reducing energy usage and being contacted by a debt collection agency.

payments or changing payment method to manage costs. One quarter of all consumers (24%) experienced impacts beyond simply reducing their energy use.

Of those who experience energy affordability impacts beyond reducing their energy usage, 43% had experienced similar affordability issues in the past two years, with 25% experiencing similar issues more than two years ago. A notable minority (29%), however, experienced affordability issues beyond reducing their energy usage for the first time this past winter (winter 2025/26).

Prepayment meter and standard credit customers are most affected. They are far more likely than direct debit customers to experience affordability impacts beyond cutting back on energy use (47%, 39% and 19% respectively).

Standard credit (37%) and prepayment meter customers (25%) are also more likely to want to change their payment method compared to direct debit (13%), although most customers are content with how they currently pay.

Customers may be content with how they pay for a variety of reasons, with differences observed between the payment types. Direct debit customers are more likely to cite convenience (33%) and lower cost (15%), while prepayment meter and standard credit customers value the control it gives them (32% and 33%, respectively) and the help it offers in understanding their energy use (21% and 19%, respectively).

Standing charges are familiar to most, but understanding is limited

The vast majority are aware of standing charges (79% think that they pay one). Although tariffs with no standing charge do exist, their overall market share is very small. Understanding of how much consumers pay is low. Only one quarter (24%) of those who think they pay a standing charge correctly identified the range of their daily standing charge (41p-70p) from a multi-choice list. This range is based on the price cap during the fieldwork period (Feb/Mar'26), though some consumers may pay less on tariffs priced below the cap, so it is an indication of awareness, not a precise measure of accuracy.

Half of consumers (52%) consider standing charges an unfair way of charging for energy. This view is more common among single-person households, 13% of whom see them as fair, compared with 39% of households of 3-4 people and 42% of 5+ person households. However, as shown above, many consumers are unsure of how much they pay in standing charges, which is important context when considering views on fairness.

When asked about whether they would be willing to shift some of their energy use to off-peak times in exchange for a lower standing charge, 70% said they would. On this point, Ofgem recently published a new report[4]. Only a small number of energy consumers could be on a tariff with no standing charge at all.

Trust in the energy sector has reached a record high

Energy prices were relatively stable over the year preceding fieldwork in February and March 2026; at the same time consumer satisfaction with suppliers has been increasing, as reflected in

[4] Standing charge rebates and flexible electricity use trials | Ofgem

record-high levels of overall supplier satisfaction recorded in Ofgem and Citizens Advice Energy Consumer Satisfaction Survey (ESAT) in January 2026.[5]

In this survey, we report that trust in individual suppliers to charge a fair price for energy has also reached a record high (53%), as has trust in suppliers to treat customers fairly (65%).

Trust in energy suppliers to be fair in the way they deal with customers (45%) has also reached its highest level since tracking began in early 2022. However, distrust remains higher among those highly financially vulnerable and those with low energy literacy.

Ofgem is well known and trusted, but its full remit is not well understood

Awareness of Ofgem remains high: 90% of consumers have heard of it, and two-thirds (66%) know at least a little about what it does.

Among those with some awareness, Ofgem is viewed as a trustworthy source of information. However, consumers are less clear about Ofgem's role in supporting the transition to net zero. A greater proportion of consumers who know at least a little about Ofgem think that it performs well across all measures asked about in the survey than poorly. This is particularly the case for taking action if suppliers break the rules (54% think Ofgem is doing this well and 16% poorly).

Many shop around for new deals, but a quarter have not switched at all in the past 5 years

Over half (52%) of consumers reported having switched supplier or tariff with their existing supplier in the past two years. The top motivations for switching were to get a cheaper deal and to get the tariff they wanted.

The survey finds that around half of those who have switched supplier report a better experience with their new supplier than their previous one, most commonly on price (58%), followed by customer service (50%), billing clarity (47%) and app quality (45%). Less than 10% of those who switched reported a worse experience after switching.

However, one quarter (24%) have not switched at all in the past five years. These consumers may lack the tools or confidence to engage with the market, as a lack of switching is more common among the bottom energy literacy quartile, those not confident comparing deals and those digitally excluded. However, a minority of non-switchers might not want to move tariff or supplier for other reasons.

Not finding a cheaper deal is the main barrier to switching

The main barrier to comparing new market deals is the perception that no cheaper options are available. Other barriers include exit fees, a low interest in switching and the view that finding a good deal is too time-consuming or complex.

Among those behind on their energy payments, the most commonly cited barrier is not understanding the market well enough (14%), followed by concern that switching would be complex or time-consuming (12%). This suggests that some consumers who stand to gain most from finding a better or cheaper deal may lack the knowledge or confidence to shop around.

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[5] Energy Consumer Satisfaction Survey January 2026.

Taken together, these findings suggest that while trust is recovering (trust in suppliers to be fair is at its highest level since tracking began at 45%) and consumer experiences are improving in some areas (for example, more switchers report a better experience on price, 58% versus 50% in Jan/Feb '25), barriers to engagement remain for some consumers. One quarter (24%) of consumers have not switched at all in the past five years, particularly those with low energy literacy, low confidence comparing deals or who are digitally excluded.



Background, research objectives and method

Background

Ofgem commissioned BMG to launch the Household Consumer Impacts of Market Conditions Tracking Survey in early 2022 to build understanding of consumers' experiences and attitudes during a period of market volatility. The market has since stabilised considerably, but it remains vital to track consumer perceptions and experiences of the energy market as conditions continue to evolve.

This report summarises the findings from the seventh wave of the survey, carried out in February to March 2026.

Reports and data tables for previous waves can be found via the links provided on Ofgem's website.[6]

Research objectives

This research is intended to monitor the areas below:

- **Affordability:** What impacts have rising energy costs had on consumers?
- **Sources of support:** Are consumers aware of sources of support?
- **Consumer energy literacy:** How do consumers understand payment methods, tariffs and standing charges?
- **Trust and awareness:** What are consumers' levels of trust in, and awareness of, organisations in the energy market?
- **Engagement:** How engaged are consumers with the energy market, and what are the barriers to and motivations for comparing deals and switching?
- And how do these vary across different groups of consumers, and how have they changed over time?

In wave 7, we explored new topics including:

- Time-of-use tariffs and willingness to shift energy use to off-peak times
- Awareness and knowledge of DNOs and GDNs
- Barriers to looking for new deals (reintroduced)
- Acquisition tariffs and who suppliers should offer better deals to

Method

Fieldwork dates

Fieldwork timings for each wave were as follows:

[6] Ofgem's consumer research reports, including previous waves of the CIM survey, can be found here.

Wave	Fieldwork dates
7	**18 February to 16 March 2026**
6	17 January to 7 February 2025
5	12 January to 1 February 2024
4	3 to 20 July 2023
3	21 November to 11 December 2022
2	4 to 31 July 2022
1	18 to 31 March 2022

The majority of wave 7 fieldwork, accounting for 86% of responses, took place after the Middle East conflict began at the end of February 2026.

However, when fieldwork closed on 16th March, news coverage of the resulting fuel price rises, shortages and other supplier issues was not yet widespread. Findings on cost expectations should therefore be interpreted in this context.

Data collection method

The survey takes a mixed methods approach to data collection, using three main approaches:

- Online surveys via online panels, to capture the digitally enabled general population
- Online river sampling, to capture those digitally enabled but less present on panels
- Face-to-face interviews, to ensure the inclusion of the digitally excluded

Wave 7 comprised 4,460 interviews in total: 4,047 online panel, 211 online river sample, and 202 face-to-face.

Sample frame

Quotas and weights were set for age, gender, region, Index of Multiple Deprivation (IMD) and ethnicity, consistent with the approach in wave 6. Further details can be found in the Technical Report.[7]

[7] Technical report can be found on the page: https://www.ofgem.gov.uk/research/consumer-impacts-market-conditions-survey-february-march-2026

Change in panel provider

For wave 7, Ofgem wanted to explore the potential for linking survey responses to consented smart meter consumption data. To enable this, BMG identified Norstat as a panel provider able to support the exercise.

To assess how changing panel provider affected the survey results, BMG conducted two parallel surveys: one using the original Savanta panel (n=2,000) and one using Norstat (n=4,000). Comparing the data from the two panels identified some differences in metrics and the makeup of the respondent base, mainly around financial circumstances and affordability, and in the profile of respondents, such as socio-economic grade and tenure. The Norstat panel tended to skew slightly more affluent than the Savanta panel. Both samples were weighted to the same population profile, which corrects for some of these differences, but not all. Further detail on this comparison is available in the Technical Report.

Having weighed up the loss of trend continuity due to the differences described above, against the benefits of enabling data linking, Ofgem took the decision to move to the Norstat panel for wave 7. All wave 7 data in this report is from the Norstat panel.

The parallel Savanta survey results showed considerable differences mainly on metrics relating to financial circumstances and affordability, such as the ability to keep up with bills and levels of debt. For these, only data for wave 7 is shown and no statistical significance is reported against wave 6. For these cases, comparative Savanta data can be found in the source footer, as well as a link to the historic trends reported in the wave 6 report.

Where results from the two panels were similar, the wave-on-wave comparison is treated as a genuine change and is reported and tested as normal.

Notes on statistical significance

Given that the survey uses quotas rather than random probability sampling, statistical significance is indicative only. Where significant differences between sub-groups and the total sample are identified, ‘total sample’ represents the total sample minus the sub-group in question.

Significant differences are calculated at a 95% confidence level and shown on charts throughout the report with the use of an up or down arrow. Only where a difference is statistically significant is it discussed in the report analysis.

Unless stated otherwise, statistical significance is tested against the previous wave only. Because of the change in panel provider this wave (see above), a number of metrics do not show figures from the previous wave and therefore no statistical significance is tested.

A sample size of this magnitude carries a maximum margin of error of ±1.47% at the 95% confidence level.

Findings

Affordability: What impacts have rising costs had on consumers?

Overview of findings

- **More consumers are keeping up with bills than falling behind, but many still struggle:** despite relative price stability in the year before fieldwork in Feb/Mar'26, many consumers continue to find energy payments difficult to manage. Four per cent report being behind on their energy payments, while 40% are keeping up but struggling. Energy remains the bill type consumers report being most likely to be behind on.
- **Managing household debt also remains a challenge:** over a quarter (28%) of consumers say managing their debt is getting harder, difficult or they are unable to manage. This rises sharply among the most financially vulnerable (77%), larger households (5+ people) (40%), prepayment meter customers (37%) and households that include someone with a disability (35%).
- **Affordability strain hits prepayment meter and standard credit customers hardest:** two in five (42%) consumers felt the impact of energy affordability issues over last winter (winter 2025/26), while one quarter (24%) felt impacts beyond reducing their energy usage. Prepayment meter (47%) and standard credit (39%) customers are more likely than direct debit (19%) customers to have experienced impacts beyond cutting back on energy use.
- **Consumers are taking less action to reduce energy costs than a year ago:** while the majority have taken at least some action to reduce the cost of their energy bill (74%), this is lower than Jan/Feb'25 (78%). The top actions continue to be turning off appliances instead of standby (34%) and turning down radiators when not in use (34%).
- **Consumers are more optimistic about future energy costs:** both short and long-term expectations of price rises have eased compared to a year ago: 49% expect prices to go up in the short-term, while 56% expect price rises in the long-term. However, survey responses were collected before the widespread fuel price media coverage that followed the escalation of the Middle East conflict.

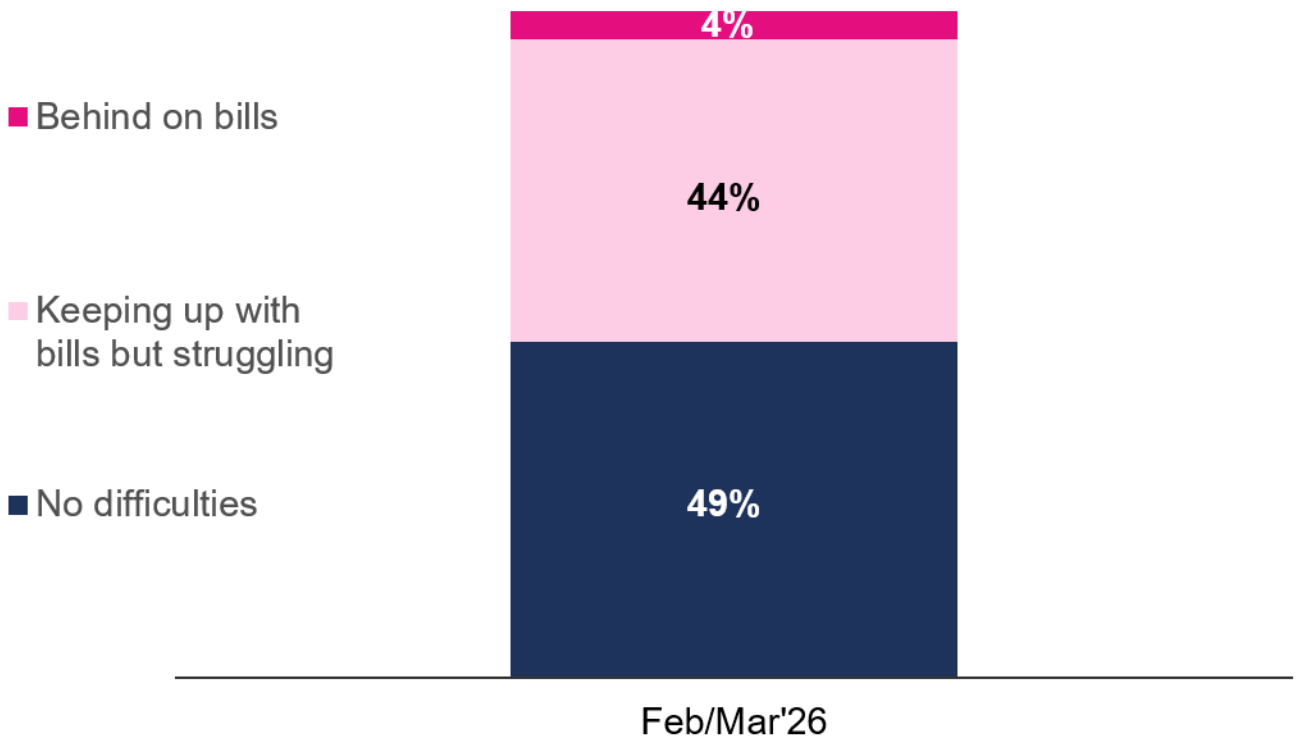
Many households continue to struggle despite a year of price stability

Fieldwork for wave 7 (February to March 2026) was preceded by a period of comparatively stable energy prices. However, despite greater stability, consumers continue to struggle to pay for their energy costs or are behind on their payments.

Forty-four per cent of consumers report that they are keeping up with their general household bills and credit commitments, excluding energy, but are struggling to do so and 4% say they are behind on their household bills.

Figure 1 shows the breakdown of consumers who fall into each group. This metric cannot be tracked due to differences with the new panel provider, so only data for wave 7 is shown. The comparative Savanta data and a link to the wave 6 historic trends can be found in the Figure 1 footer.

Figure 1: Ability to keep up with general household bills and credit commitments



Survey question F5: Which one of the following statements best describes how well you are keeping up with your general household bills and credit commitments at the moment? Base: All respondents (4,460 in W7). No comparison to the previous wave due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: No difficulties (40%); Keeping up but struggling (45%); Behind on bills (9%).

Of bills, energy costs (4%) are the single most common type of bill that consumers report being behind on, ahead of water bills (2%) and credit cards (2%). This trend is consistent with previous waves.

As shown in Figure 2, 4% of consumers report being behind on their energy payments, while 40% report that they can keep up, but struggle to do so.

Due to differences with the new panel, this metric also cannot be trended. In the absence of trend for this survey, we know from another Ofgem survey, Energy Consumer Satisfaction (ESAT), that the proportion of those who have fallen behind on their bills or run out of credit on their prepayment meter for affordability reasons increased from 10% in January 2025 to 12% in January 2026.[8]

Ofgem's household debt and arrears indicators (sourced from energy suppliers) show that at the end of Q1 2026, around 6.7% of domestic electricity customers and 6.6% of domestic gas customers were in debt or arrears (repaying a debt through a repayment plan, or in arrears with no

[8] Energy Consumer Satisfaction Survey January 2026.

plan)[9], compared to 4% in this survey who report being behind on their energy payments. This trend has been rising since 2024.

A degree of margin of error means that there is potential for the survey figure to be higher, however differences may also occur due to differences in the definition of energy debt, or that some consumers do not realise they are in energy debt until their supplier contacts them.

There are certain customer groups who are more likely to be behind on their energy payments (comprising 4% of our current sample). These include:

- Those highly financially vulnerable (15%)
- Renters (9%)
- Those in the bottom energy literacy quartile (8%)
- Those claiming benefits (7%)
- Those who pay via standard credit (7%) and prepayment meter (6%)

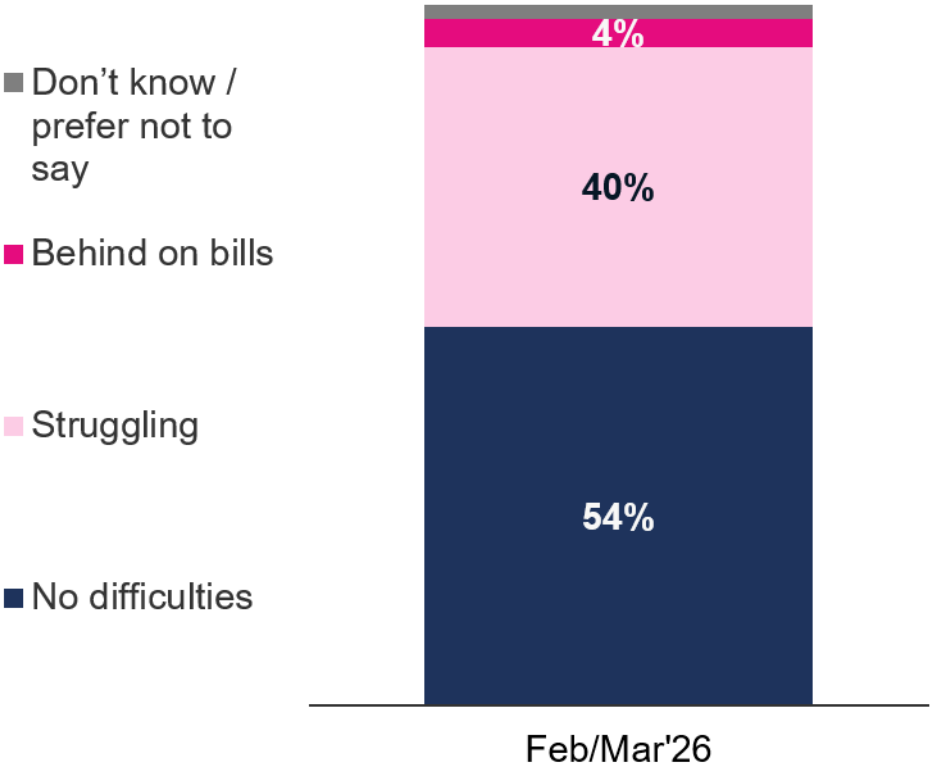
Even against the backdrop of stabilising energy prices in the year preceding fieldwork, many consumers continue to struggle to keep up with their bills.

The way customers pay for their energy could contribute to their ability to keep up with payments. As shown above, standard credit customers (7%) and prepayment meter customers (6%) are more likely than the total (4%) to be behind on their energy payments. This could be because prepayment customers may be more likely to run out of credit due to the nature of having to top up, while standard credit customers may face larger bills after a period of underpayment.



[9] Debt and arrears indicators | Ofgem. These figures combine those with a debt repayment plan (Q1 2026: 2.9% of domestic electricity customers; 2.9% of domestic gas customers) and those without one (3.8% of domestic electricity customers and 3.7% of domestic gas customers).

Figure 2: Ability to keep up with energy bills



Survey question F5A: Which one of the following statements best describes how well you are keeping up with energy bills specifically at the moment? Base: All respondents: Jan '24 (W5) 3,439 / Jan/Feb '25 (W6) 3,458 / Feb/Mar '26 (W7) 4,460. No comparison to the previous wave due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: No difficulties (45%); Keeping up but struggling (42%); Behind on bills (8%).

While this survey does not capture the amount of energy debt consumers are in, Ofgem's debt and arrears indicators[10] show that the average amount of debt with no arrangement to repay is increasing over time. The data shows that the amount owed to their supplier nearly doubled from an average of £791 in Q3 2021 to over £1,500 in Q1 2026.[11]

This suggests that the group of consumers in energy debt, albeit small overall, is taking on larger amounts of debt as time goes on.

This is also evidenced in our data, as 21% of those behind on energy payments have been behind for one year or more. Again, this points to energy debt becoming a more severe and long-term problem for those experiencing it.

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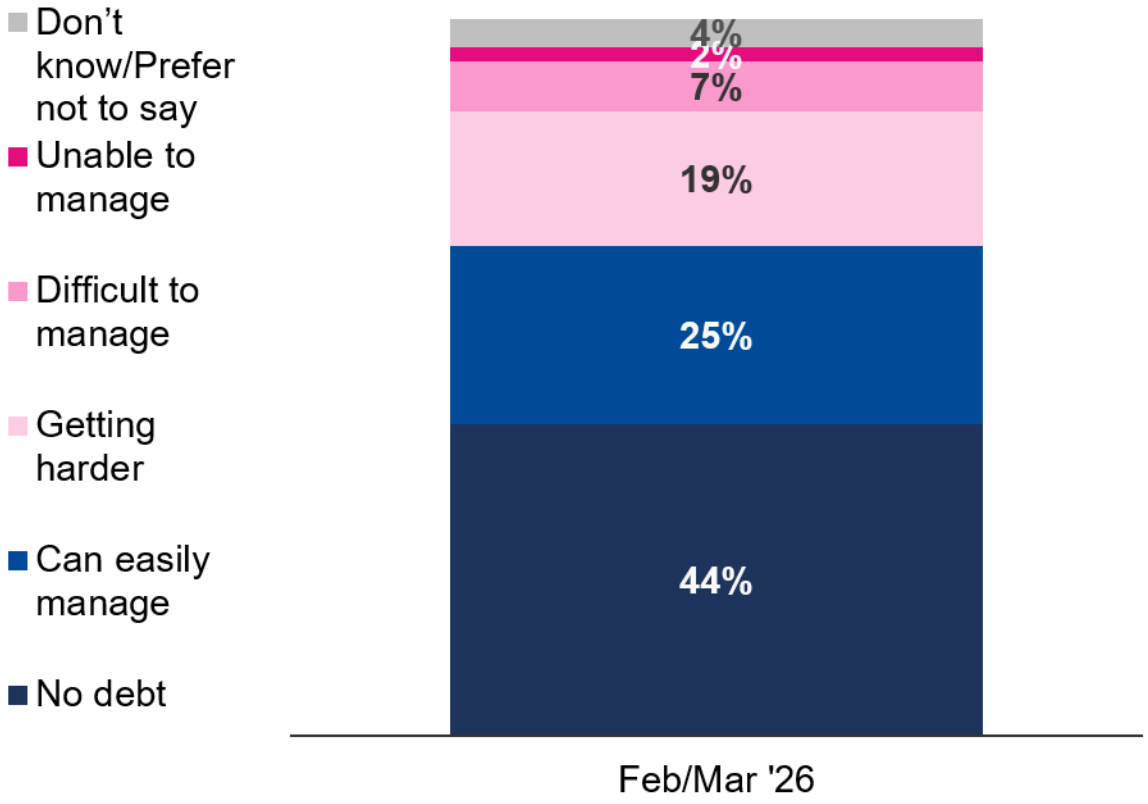
[10] Debt and arrears indicators | Ofgem

[11] These figures combine those with a debt repayment plan and those without one for both domestic gas and domestic electricity customers.

Figure 3: Current situation in relation to debt level



Survey question CL3E: Which of the following statements best describes your situation in relation to your current level of debt? Base: All respondents: Jan '24 (W5) 3,439 / Jan/Feb '25 (W6) 3,458 / Feb/Mar '26 (W7) 4,460. No comparison to previous wave due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: No debt (33%); Can easily manage (23%); Getting harder (22%); Difficult to manage (13%); Unable to manage (4%); Don't know/prefer not to say (4%).

When thinking about household debt overall (not just energy debt), over a quarter of consumers (28%) say that managing their debt is getting harder, difficult or they are unable to manage.

As with energy debt, consumers with prepayment meters (37%) or paying by standard credit (33%) are more likely to say that managing their general household debt is getting harder, is difficult or that they are unable to manage it. These customers are also more likely to be less affluent and less financially secure which may explain part of this difference. For example, prepayment meter customers (22%) and standard credit customers (17%) are more likely to be classified as highly financially vulnerable compared to all consumers (13%).

One quarter experience affordability impacts beyond reducing energy usage

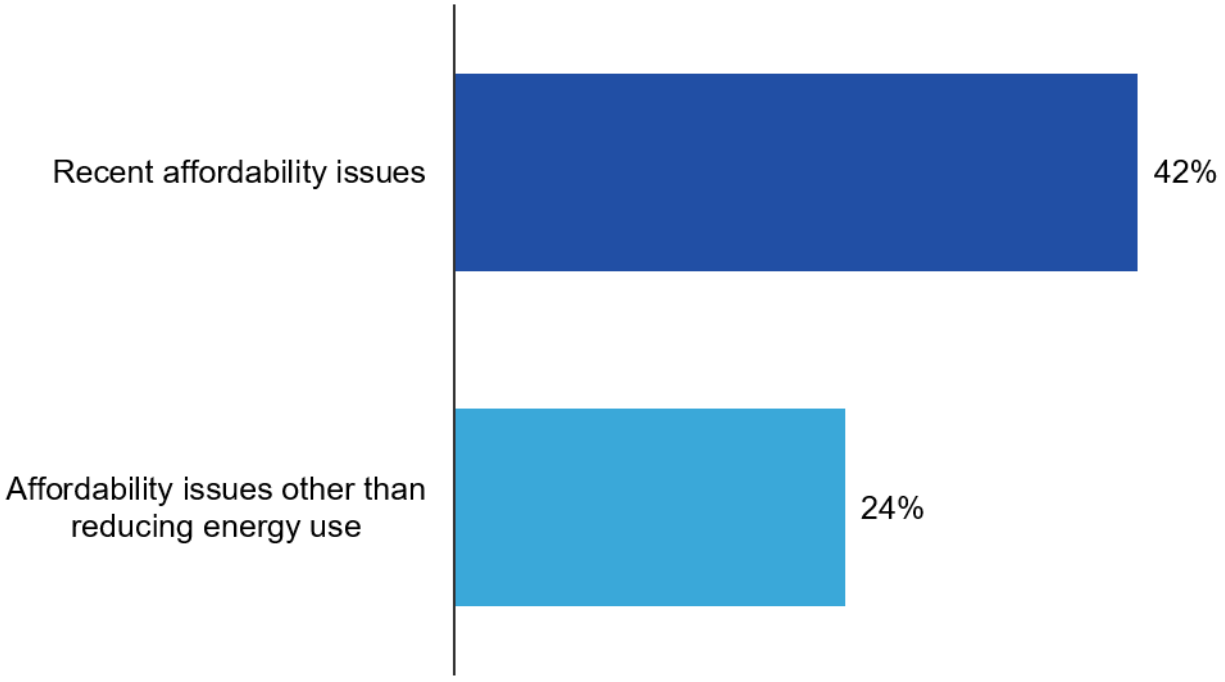
Two in five consumers (42%) reported that they felt the impact of energy affordability issues in the three months preceding fieldwork (winter 2025/26). A quarter (24%) experienced impacts other than reducing their energy use, which include impacts such as contacting their energy supplier for support with their energy payments or being contacted by a debt collection agency.

Two thirds (65%) of consumers who experienced affordability impacts other than reducing energy use report that they experienced similar issues in the past. Over two in five (43%) said they have

experienced similar issues within the last two years, while 25% said they experienced similar issues more than two years ago. Those who experienced repeat affordability issues (i.e. they experienced similar affordability issues in the past) are more common among those expecting or with children under 5 in the household (80%), 5+ person households (77%), younger consumers aged 16 to 34 (73%) and those with a disability in the household (70%).

However, a notable minority (29%) reported experiencing affordability impacts other than reducing their energy use for the first time in the three months preceding fieldwork (winter 2025/26). This was more common among older customers aged 65+ (64%), smaller households (39% of single-person households and 42% of two-person households), and those with no difficulty paying for their energy (36%). This suggests that affordability pressures are affecting not only the most financially vulnerable customers, but also some consumers who were previously not struggling to keep up.

Figure 4: Affordability issues in the last three months



Survey question E3: Thinking about your energy bills over the last 3 months. Which, if any, of the following have happened to you or your household because of affordability issues? Base: All respondents: Mar '22 (W1) 3,479 / Jul '22 (W2) 3,560 / Dec '22 (W3) 3,457 / Jul '23 (W4) 3,434 / Jan '24 (W5) 3,439 / Jan/Feb '25 (W6) 3,458 / Feb/Mar '26 (W7) 4,460. No comparison to previous wave due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: No affordability issues (44%); Overall affordability issues (50%); Affordability issues other than reducing energy (34%).

Prepayment meter (47%) and standard credit customers (39%) are hit the hardest by affordability issues, with a considerably higher proportion experiencing affordability issues beyond reducing energy use than direct debit customers (19%).

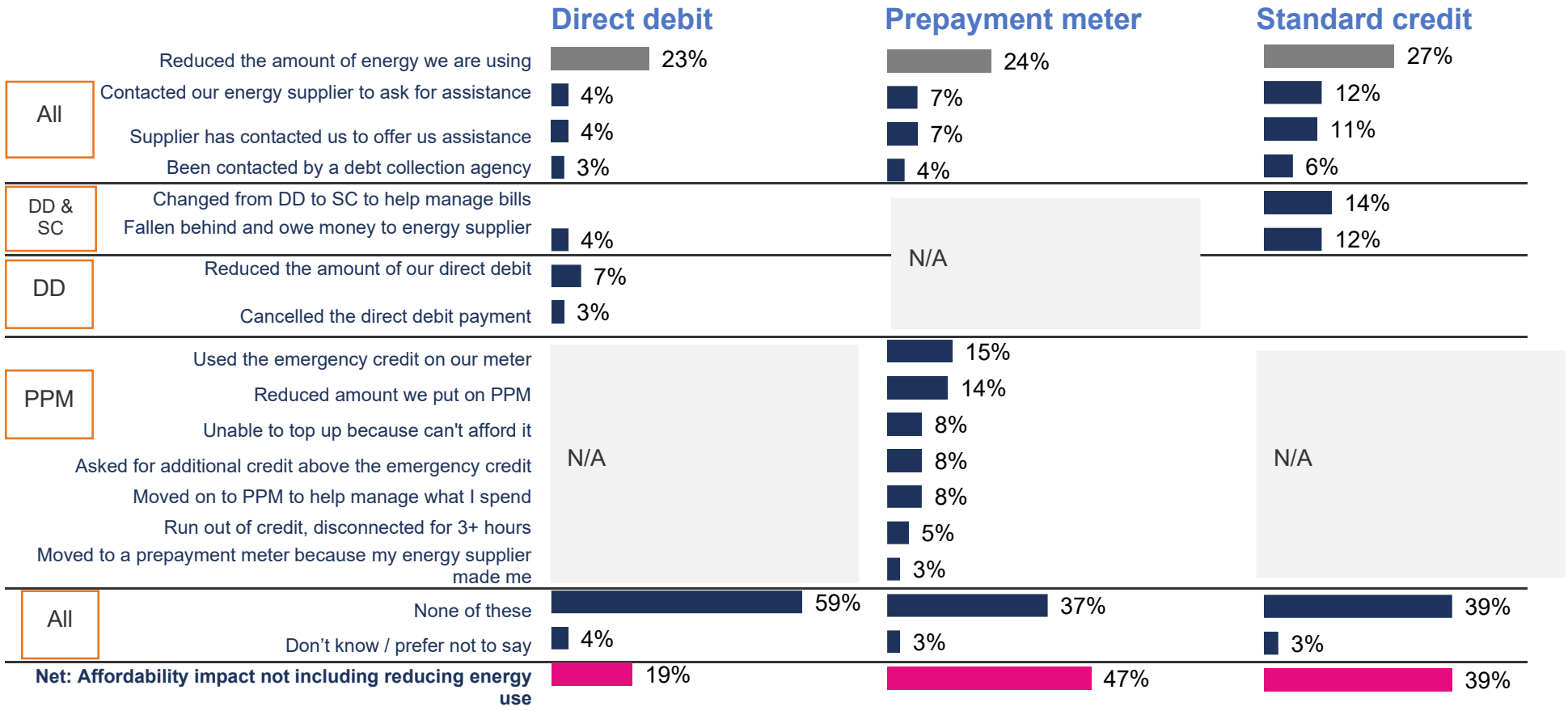
This survey cannot establish whether a consumer's payment method *causes* affordability issues. Prepayment meter customers may be more likely to experience affordability issues because this payment method is more common among consumers who are already financially stretched. It may also reflect cases where customers were moved onto a prepayment meter after falling behind on bills, meaning affordability issues often pre-date the payment method rather than result from it. For prepayment meter customers, the impacts of affordability issues are more likely to be felt immediately, as customers who cannot afford to top up are cut off instantly.

Similarly, we cannot establish causation for standard credit customers. Standard credit is typically more expensive than direct debit, with less frequent billing periods which can increase the likelihood of bill shocks. In addition, standard credit can become the default when direct debits fail or are cancelled, meaning these customers may already be experiencing affordability issues. Indeed, if the customer or household is considered vulnerable, a prepayment meter might be considered unsafe or impractical, and this can mean those customers are more likely to be placed on standard credit.



Figure 5: Affordability issues by payment method

Alternative text: Comparison of affordability impacts experienced in the previous three months by payment method. Prepayment meter and standard credit customers generally report more impacts than direct debit customers. Overall, 47% of prepayment meter customers and 39% of standard credit customers experienced an affordability impact beyond reducing energy use, compared with 19% of direct debit customers. A detailed accessible data table follows.



Survey question E3: Thinking about your energy bills over the last 3 months. Which, if any, of the following have happened to you or your household because of affordability issues? Base: Direct debit (3,500); standard credit (509); prepayment meter (419).

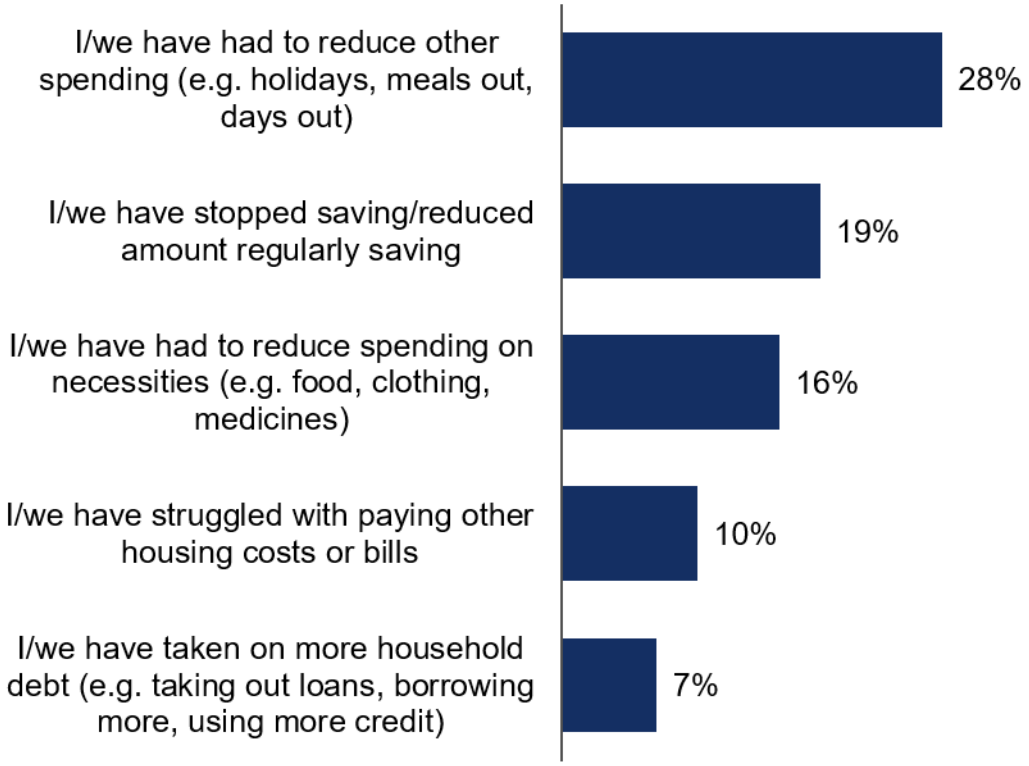
Energy costs continue to put pressure on household budgets

The overall proportion reporting at least one wider household affordability impact due to increased costs of energy is 58%. Reducing spending on other things, like holidays, meals out, and days out (28%), remains the most commonly reported wider impact of higher energy costs.

Evidence suggests that when household budgets come under pressure, consumers typically reduce discretionary spending first. The Office for National Statistics (ONS) Opinions and Lifestyle Survey in 2023 found that the most common responses to rising cost of living pressures was spending less on non-essentials.

Other wider impacts on consumers' disposable income include one in five (19%) reporting that they have stopped saving or reduced the amount they regularly save, 16% have reduced spending on necessities, 10% have struggled with paying other household costs and bills and 7% have taken on more household debt.

Figure 6: Wider household affordability impacts of increased energy costs (selected impacts)



Survey question E2: What impacts, if any, have the increased costs of home energy had on your household? Base: All respondents: Mar '22 (W1) 3,479 / Jul '22 (W2) 3,560 / Dec '22 (W3) 3,457 / Jul '23 (W4) 3,434 / Jan '24 (W5) 3,439 / Jan/Feb '25 (W6) 3,458 / Feb/Mar '26 (W7) 4,460. Net: total affordability impacts across all waves: 84% / 85% / 81% / 80% / 71% / 69% / 58%. No comparison to the previous wave due to break in trend. For previous trends, click here for the wave 6 report.

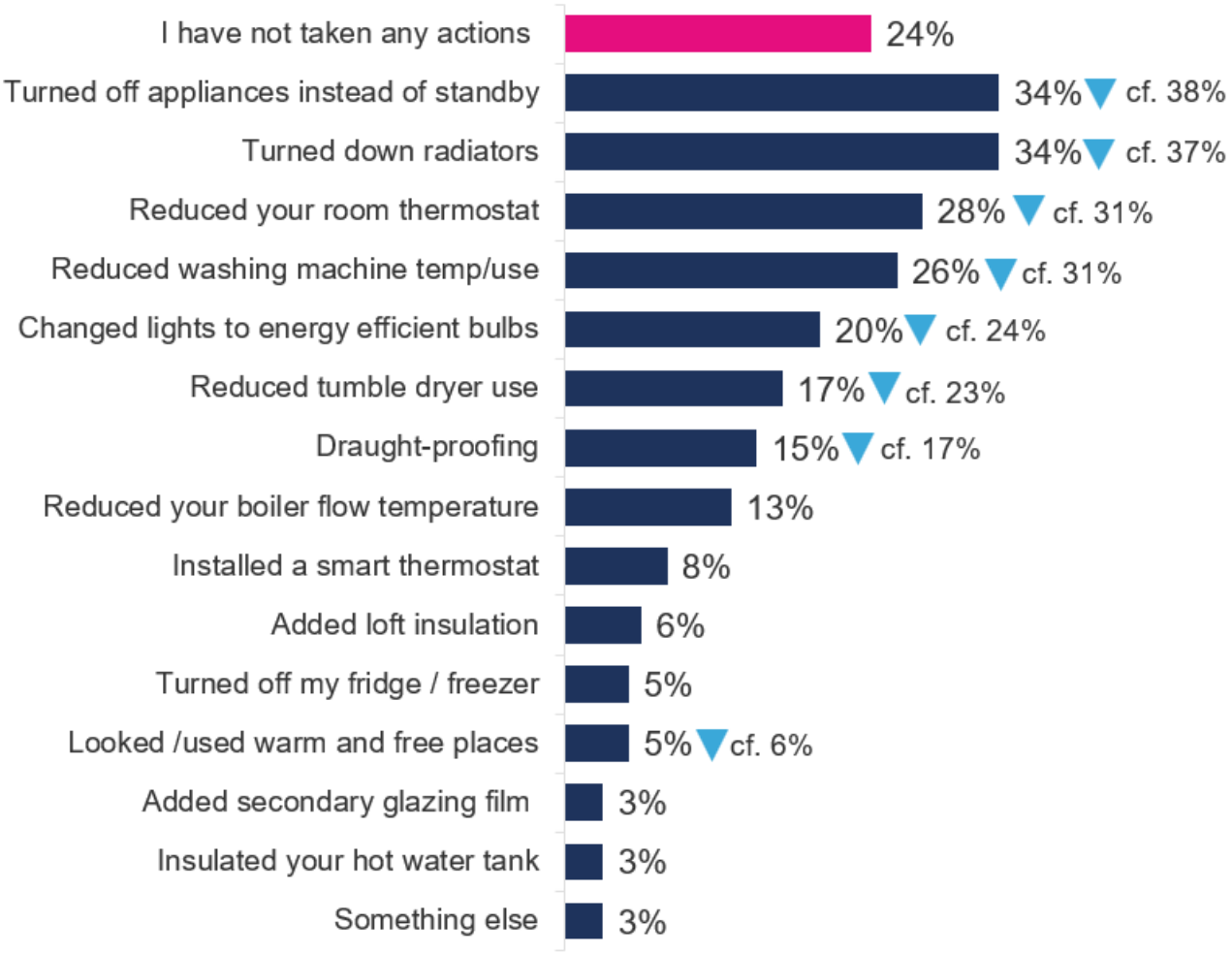
Comparative Savanta data: Had to reduce other spending (29%); Stopped saving/reduced amount of regularly saving (18%); Had to reduce spending on necessities (21%); Struggled with paying other housing costs or bills (14%); Taken on more household debt (9%).

The majority have taken some action to reduce energy costs

Three-quarters of consumers (74%) have taken at least one action to reduce their energy costs in the three months preceding fieldwork (winter 2025/26), most commonly turning off appliances instead of leaving them on standby (34%) and turning down radiators in rooms not in use (34%).

Overall, fewer have taken at least some action than recorded Jan/Feb'25 (78% took at least one action), consistent with easing price pressure. A Department for Energy Security and Net Zero (DESNZ) tracking survey[12] shows a similar pattern. That report found that the proportion giving a lot or fair amount of thought to saving energy decreased compared to last year.

Figure 7: Actions taken to reduce the cost of energy (selected actions)



Survey question E20a: Which of the following actions, if any, have you taken in order to reduce the costs of your energy bills in the past 3 months? Base: All respondents (4,460). Statistical significance versus previous wave at 95% confidence.

Although fewer take active steps to reduce the costs of their energy bill compared to the year previous, three in ten consumers (29%) still say they are only sometimes, rarely or never able to

[12] https://www.gov.uk/government/statistics/desnz-public-attitudes-tracker-spring-2026/desnz-public-attitudes-tracker-energy-bills-and-tariffs-spring-2026-uk

keep the rooms in their home at a comfortable temperature in the month that fieldwork took place (Feb/Mar'26).

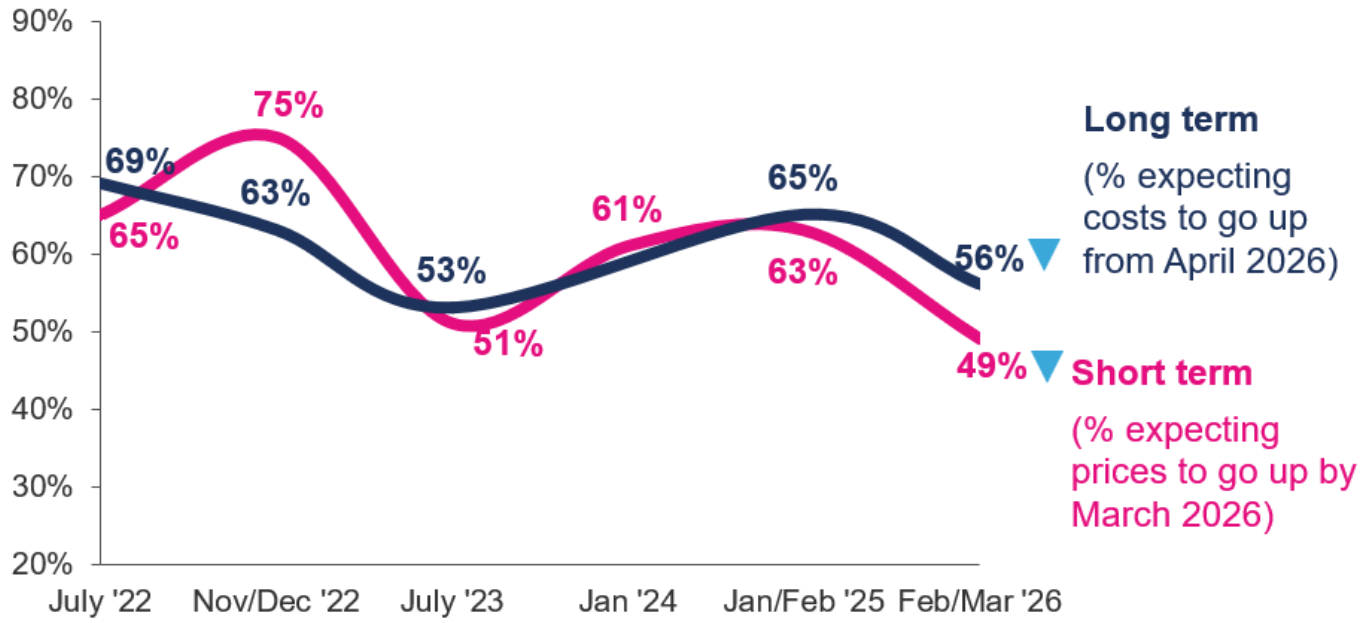
This is more common among those behind on their energy payments (69%), prepayment meter customers (41%), renters (40%), households with a disability (36%) and those without a smart meter (33%). While cost pressures may be easing for some, those who struggle most financially (e.g. those in energy debt, on a PPM and renters) are continuing to feel the impacts of affordability issues.

Consumers are more optimistic about future energy costs

Compared with a year earlier, consumers in February to March 2026 were more optimistic about energy costs over both the short and long term. Half (49%) expected prices to go up by the end of March 2026, while 56% expected prices to go up from April 2026. Both are lower than short- and long-term price projections recorded by respondents in Jan/Feb'25.

These results should be read alongside the timing of fieldwork. While the majority of interviews were conducted after the escalation of the Middle East conflict in late February 2026, fieldwork had concluded before the wider fuel price coverage that followed, and expectations may since have shifted. Additionally, on 25th February 2026, Ofgem announced that the price cap would fall by 7% from April 2026[13], which may have factored into the results here.

Figure 8: Short- and long-term price rise expectations: % expecting rises



Survey question E10: Looking forward, what do you think will happen to your household's energy costs across the following time periods? Base: All respondents: Jul '22 (W2) 3,560 / Dec '22 (W3) 3,457 / Jul '23 (W4) 3,434 / Jan '24 (W5) 3,439 / Jan/Feb '25 (W6) 3,458 / Feb/Mar '26 (W7) 4,460. Note that the length and seasons covered by time frames vary in each wave due to changing fieldwork timings. Statistical significance versus previous wave at 95% confidence.

[13] Energy price cap will fall by 7% from April | Ofgem

Sources of support: Are consumers aware of sources of support?

Overview of findings

- **Three in ten sought support with their bills:** in the three months preceding fieldwork (winter 2025/26), 29% of consumers contacted someone or an organisation for information, advice or support in paying their energy bills. Friends and family (12%), energy suppliers (11%) and debt/advice charities (10%) are the most common sources.
- **The majority experiencing affordability issues say their supplier is aware:** three-quarters (74%) of those experiencing affordability issues beyond reducing their energy usage think their supplier is aware of their situation. Two in five (41%) reported proactively contacting their supplier to let them know, while 23% say they were contacted by their supplier.

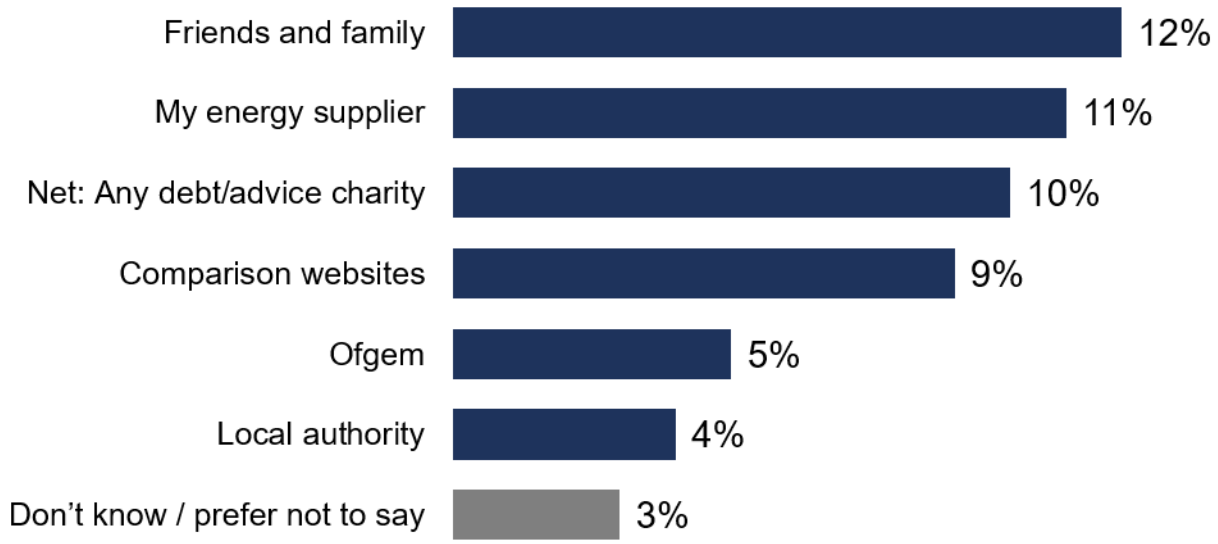
Consumers in difficulty turn to family and friends first for support, with energy suppliers following close behind

Around three in ten consumers (29%) contacted someone for information, advice or support with paying their energy bills in the three months preceding fieldwork (winter 2025/26).

Consumers who have repeatedly experienced affordability issues remain the most likely to have sought support (80%), followed by those with recent affordability issues (51%). However, a notable minority (14%) of those with no affordability issues got in contact with someone for support.

Consumers most often turn to friends and family (12%), their own energy supplier (11%) or a debt or advice charity (10%).

Figure 9: Places contacted for information, advice or support with paying energy bills



Survey question E5: Have you contacted any of the following for information, advice or support with paying your energy bills in the past 3 months? Base: All respondents (4,460). No statistical significance shown due to break in trend. For previous trends, click here for the wave 6 report.

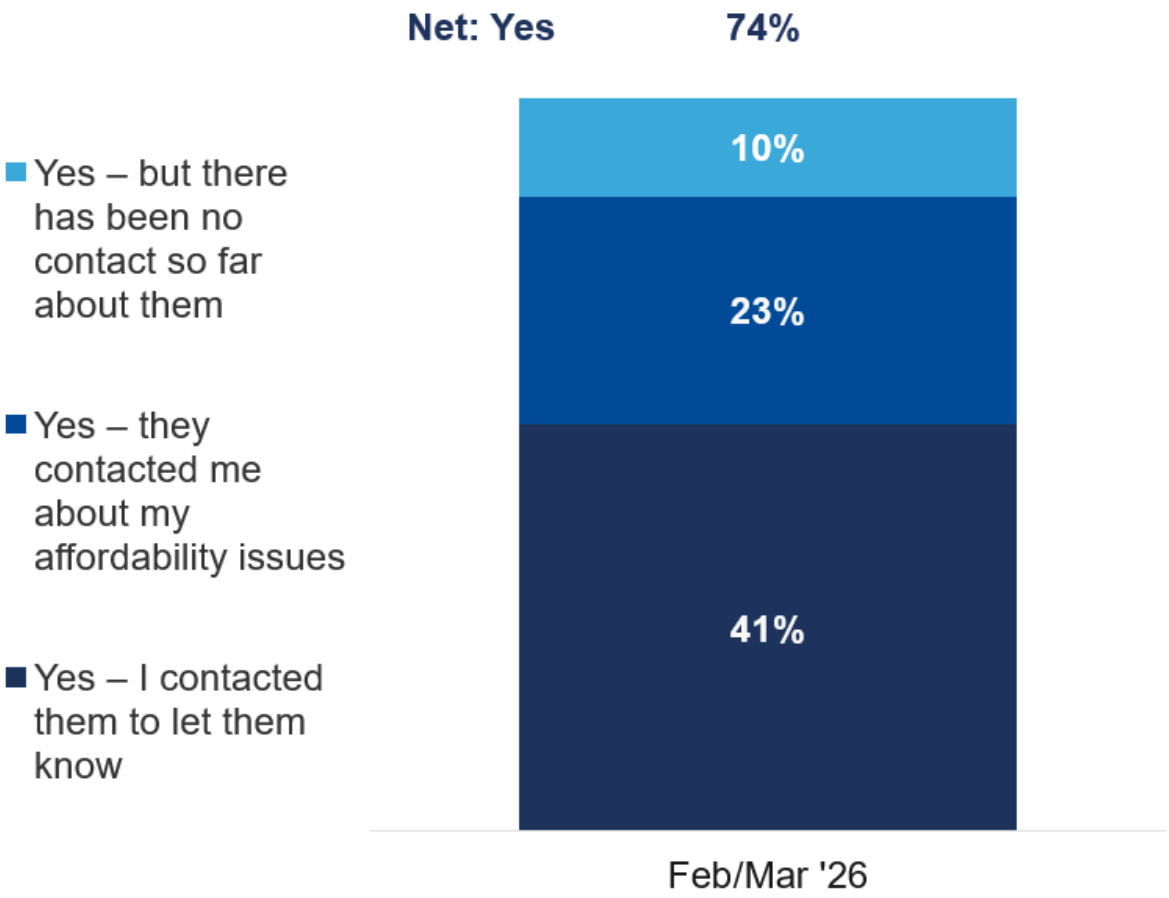
Comparative Savanta data: Friends and family (12%); My energy supplier (15%); Any debt/advice charity (14%); Comparison websites (9%); Ofgem (6%); Local authority (6%); Don't know/prefer not to say (5%).

Supplier awareness of affordability issues driven by proactive contact from consumers

One in ten consumers overall (11%) report having contacted their energy supplier specifically for information, advice or support in paying their energy bills in the three months preceding fieldwork (winter 2025/26).

Among the 24% of consumers experiencing affordability impacts beyond reducing energy use, 74% believe their supplier is aware of their affordability challenges. Two in five (41%) proactively told their supplier themselves, while 23% say their supplier contacted them and 10% say there had been no contact by the time they completed the survey.

Figure 10: Supplier awareness of affordability issues (among those with affordability issues other than reducing energy use)



Survey question E26: Do you think your supplier is aware of these affordability issues? Base: All who experienced affordability issues other than reducing energy use: Jan '24 (W5) 806 / Jan/Feb '25 (W6) 1,039 / Feb/Mar '26 (W7) 1,066. No comparison to the previous wave due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: Net: Yes (76%); Yes I contacted them (38%); Yes they contacted me (25%); Yes but no contact so far (13%).

This picture is broadly corroborated by the ESAT survey. For those who have fallen behind on their energy bills or run out of credit for affordability reasons, a higher proportion proactively contacted their supplier for support than the other way around.[14]

Although more consumers reach out to their supplier for support rather than the other way around, still a notable one quarter (23%) are contacted by their supplier first. A 2024 qualitative study by Ofgem and Citizens Advice found that some consumers were unaware they were in energy debt until contacted by their supplier.[15] This suggests that where suppliers do not make contact, some consumers may remain unaware of arrears, allowing debt to accumulate further. This may also help explain why self-reported levels of energy debt in this survey are lower than those shown in official monitoring data.



[14] Energy Consumer Satisfaction Survey January 2026.
[15] Consumers' experiences of debt and affordability support from suppliers | Ofgem

Consumer energy literacy: How do consumers understand payment methods, tariffs and standing charges?

Overview of findings

- **Direct debit customers value convenience, while standard credit and prepayment meter customers value control:** the three payment methods are chosen, and valued, by consumers for different reasons. Direct debit customers place greater emphasis on convenience and price, while standard credit and prepayment meter customers value greater control and understanding their energy consumption.
- **Standard credit customers remain the most likely to want to change how they pay:** more than a third (37%) of standard credit customers would like to move away from paying that way, the highest of the three methods, and consistent with levels recorded in Jan/Feb'25.
- **Consumer energy literacy varies:** consumers feel more confident about payment options and reading their bill than about how energy prices are set or their own consumer rights. Consumers who claim higher levels of understanding are more likely to be financially comfortable and have recently engaged in the market compared to those with the lowest levels of understanding.
- **A third claim to pay different rates depending on time of energy use:** 35% of consumers claim to pay different rates for their energy depending on time of use, though this is higher than official monitoring data.[16] The most common types of tariffs are Economy 7/10 or a time-of-use tariff.
- **Standing charges are recognised but not widely understood:** 79% think they pay a standing charge, but few know how much. One quarter (24%) of those who think they pay a standing charge could correctly identify the amount (41p-70p), however some consumers may pay less on tariffs priced below the cap, so it is not a precise measure of accuracy. Half (52%) consider them an unfair way of charging for energy, particularly for smaller households, who are disproportionately affected by them.

Payment methods reveal a divide between convenience and control

Reasons for using payment method

Consumers who pay for their energy with direct debit, standard credit or by a prepayment meter are asked the reasons why they use their current payment method. For all consumers, the top reason is that they actively chose to pay that way, though this differs by payment type. Direct debit customers (72%) are more likely than standard credit (59%) and prepayment meter (51%) customers to say they actively chose their payment method.

Other reasons for paying vary considerably depending on the payment method. Direct debit customers cite convenience (33%) and because it is cheaper to pay that way (15%), both of which are higher than for prepayment meter and standard credit customers.

Prepayment meter customers and standard credit customers prefer paying that way because it gives them greater control (32% for prepayment meter; 33% for standard credit) and because it

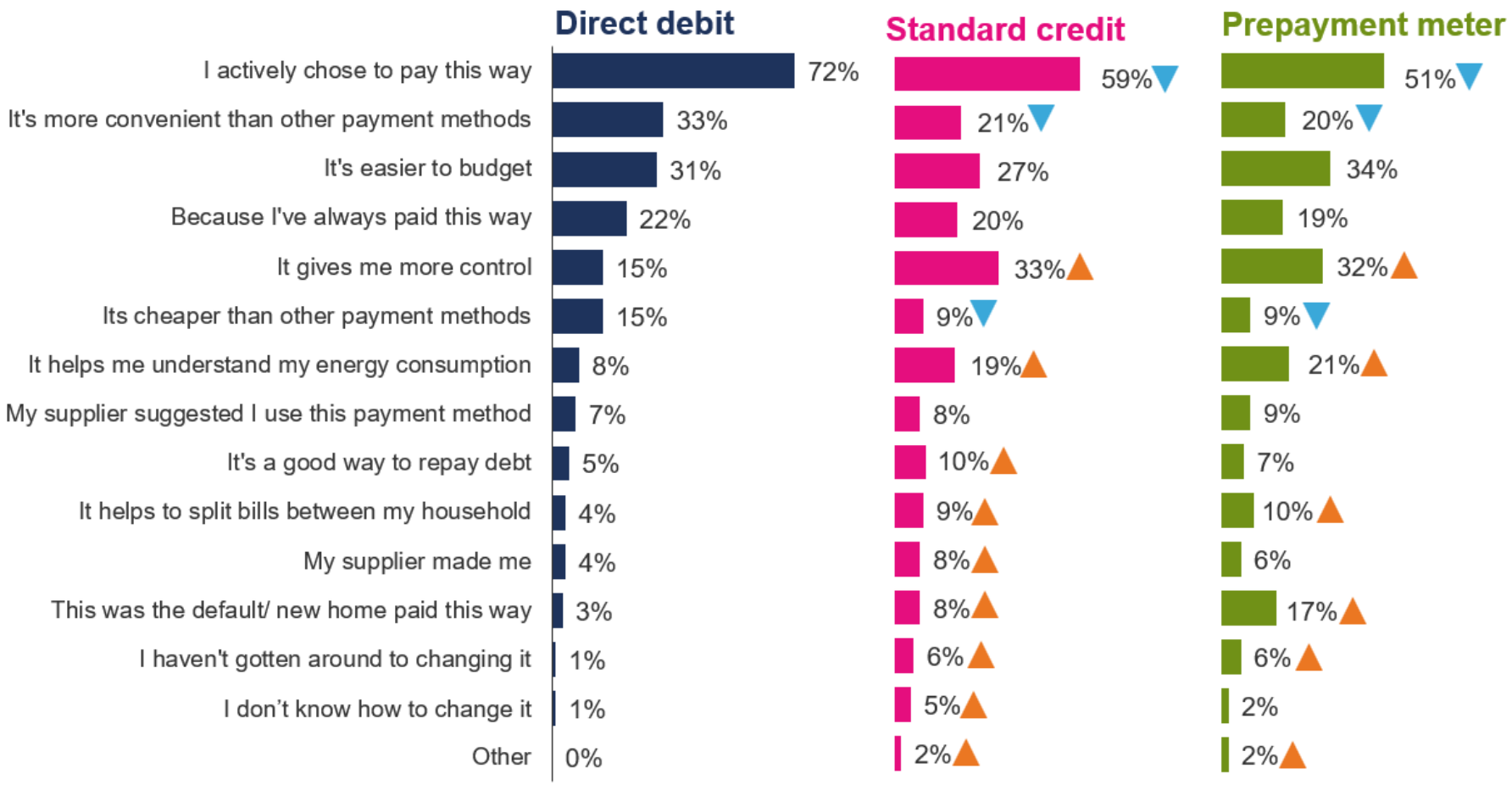
[16] Ofgem Flexibility and Net Zero survey published in May 2026 reports the proportion of households on a time of use tariff at 16%.

helps them understand their energy consumption (21% for prepayment meter and 19% for standard credit).

As outlined above, prepayment meter and standard credit customers are less likely than direct debit customers to say they actively chose their payment method. With that in mind, , a higher proportion of prepayment meter and standard credit customers said they pay that way because it was the default method when they moved into their home (17% for prepayment meter; 8% for standard credit) and because they had not got around to changing their payment method (6% for both prepayment meter and standard credit).



Figure 11: Reasons given for using payment method, by payment type



Survey question A15: Why do you use the payment method you use? Base: Direct debit (3,500); standard credit (509); prepayment meter (419). Statistical significance versus direct debit as reference category at 95% confidence.

Desire to change payment method

Overall, four in five (81%) are happy with how they currently pay for their energy, which is consistent with Jan/Feb'25 (80%).

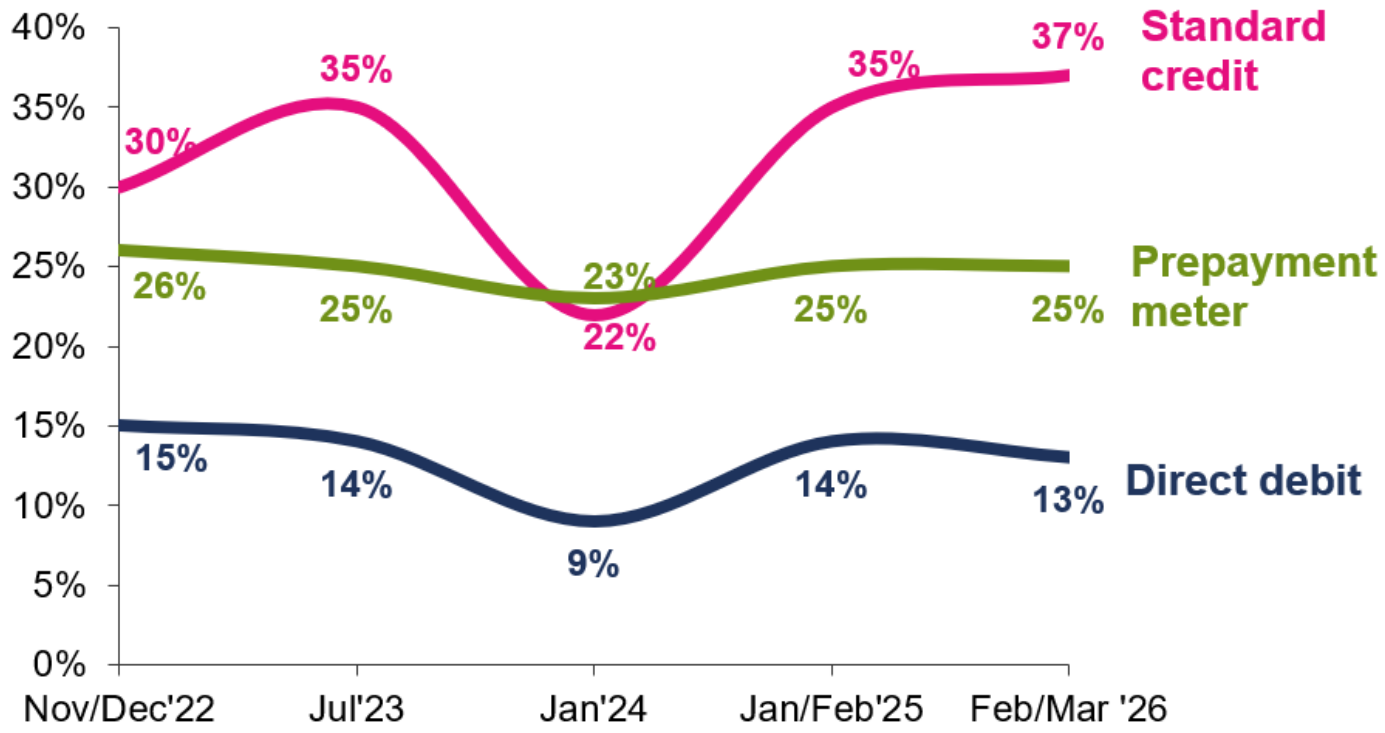
However, standard credit customers continue to be the most likely of the payment methods to want to change. Thirty-seven per cent of standard credit customers would like to move to a different payment method, higher than the 25% for prepayment meter and 13% for direct debit customers. All payment methods are in line with levels recorded in Jan/Feb'25.

Standard credit customers are fairly split on which payment method they would want to change to. Just under one in five (18%) would prefer to pay via direct debit, while 22% would prefer a prepayment meter. Standard credit customers may prefer a prepayment meter as they value the greater degree of control and understanding of their energy consumption as explored earlier in this section.

Among standard credit customers who say they would want to change their payment method but have not done so, they are more likely to say that they pay with standard credit in the first place because they have not got around to changing it (13% vs. 6% average for standard credit) and that they do not know how to change (11% vs. 4% average for standard credit).

While standard credit customers have the highest proportion of customers who would want to change their payment method, a sizeable minority (25%) of prepayment meter customers would also want to change. Similarly to standard credit customers, just under one in five (17%) would prefer to pay by direct debit if they were to change, with one in ten (10%) preferring to pay by standard credit.

Figure 12: % Yes want to change payment method, by current payment method



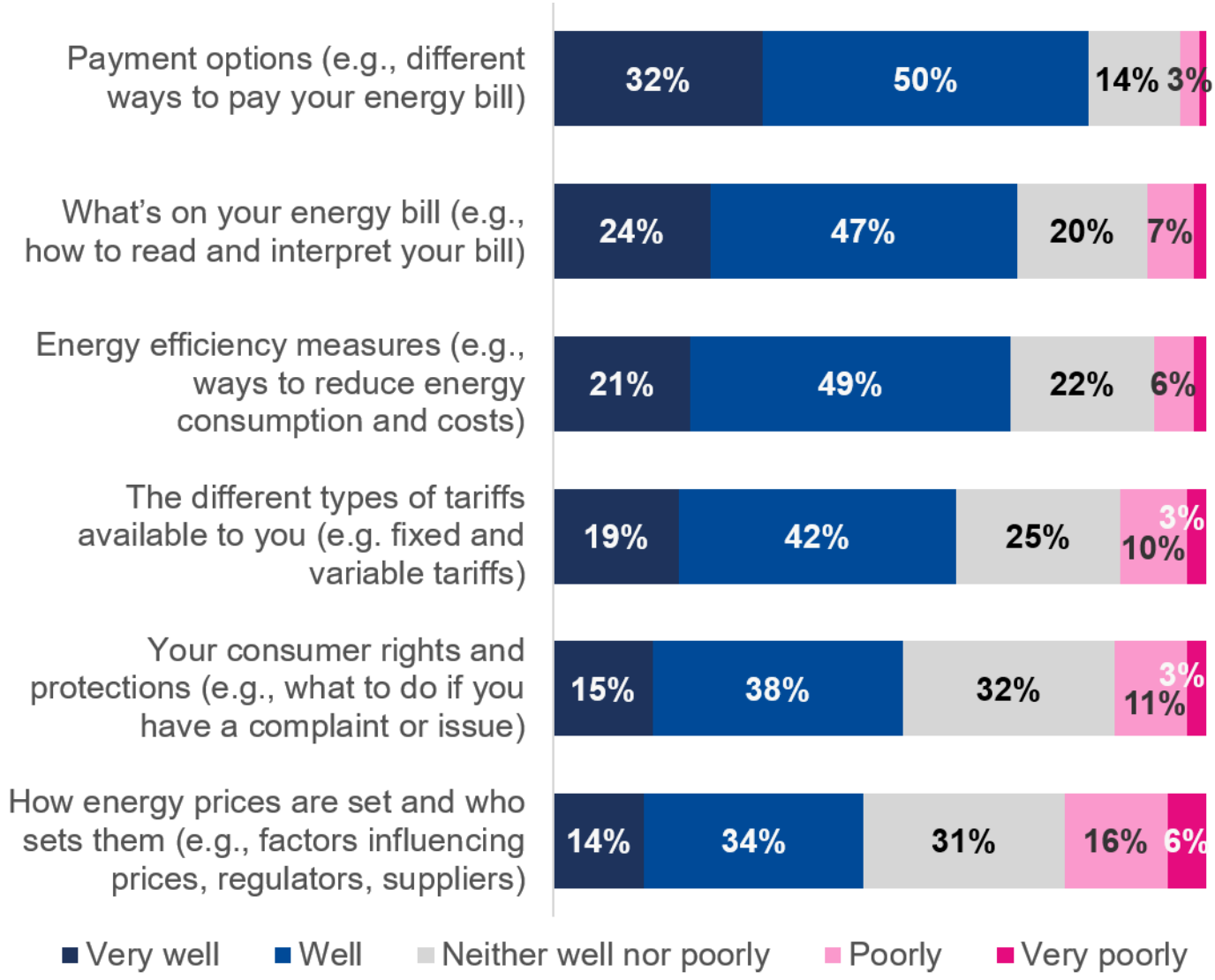
Survey question A16: If you could change your payment method for your energy, would you want to do so? Base: Direct debit (3,500); standard credit (509); prepayment meter (419). No statistical significance versus previous wave recorded.

Higher energy literacy associated with higher engagement in the market

Respondents in the survey are asked about a series of statements that determine energy literacy levels. This is ascertained by respondents rating how well or poorly they understand a variety of statements about the energy market.

Consumers report the highest levels of understanding for payment options (82% say they understand this well or very well) and for what is on their energy bill (71%). The lowest levels of understanding are for how energy prices are set and who sets them (47%) and for their own consumer rights and protections (54%).

Figure 13: Understanding of energy literacy statements



Survey question A20B: Generally, how well or poorly do you feel you understand the following? Base: All respondents (4,460). Labels under 3% not shown. Net well/poor by statement: payment options 82%/4%; bill contents 71%/9%; energy efficiency 70%/8%; tariff types 61%/14%; consumer rights 54%/14%; how prices are set 47%/22%.

These statements shown in Figure 13 combine into an overall energy literacy score, split into quartiles.[17] Throughout this report, metrics are analysed based on those in the top energy literacy quartile (the highest levels of claimed understanding) and those from the bottom energy literacy quartile (the lowest levels of claimed understanding).

Those in the top quartile tend to be more affluent (ABC1 socio-economic grades: higher and intermediate managerial, administrative and professional roles, plus supervisory, clerical and junior managerial roles), more likely to be homeowners and to have no difficulties with their energy payments. They are considerably more engaged with the market, including more likely to be on a time-of-use tariff, to have recently compared deals and switched supplier and to feel confident comparing prices.

Those in the bottom quartile show the reverse pattern on these measures. They are less affluent (C2DE socio-economic grades: skilled, semi-skilled and unskilled manual roles, and people not working), more likely to be renters, more likely to be struggling or behind on their energy payments and considerably less likely to have ever switched supplier or to feel confident doing so. This means that those who stand to benefit most from engaging with the energy market (i.e. by switching to a better deal) are the least likely to be doing so.

A third claim to pay different amounts for energy depending on time of day

A third of all consumers (35%) claim that they pay different amounts for their energy depending on when they use it. Respondents were then asked which specific type of tariff they are on. These are most commonly via an Economy 7 or 10 meter (11%) or a time-of-use tariff (9%).[18]

Official Ofgem figures suggest that 32% of consumers believe that their energy costs vary by time of use; however, the figure for paying different amounts for their energy depending on the time of day is actually 16%, including Economy 7 or 10.[19]

There are three possible reasons that the figure may be higher in the survey. Firstly, there may be a degree of overclaim in the survey, which could be due to social desirability or a misunderstanding of what these tariffs mean.[20]

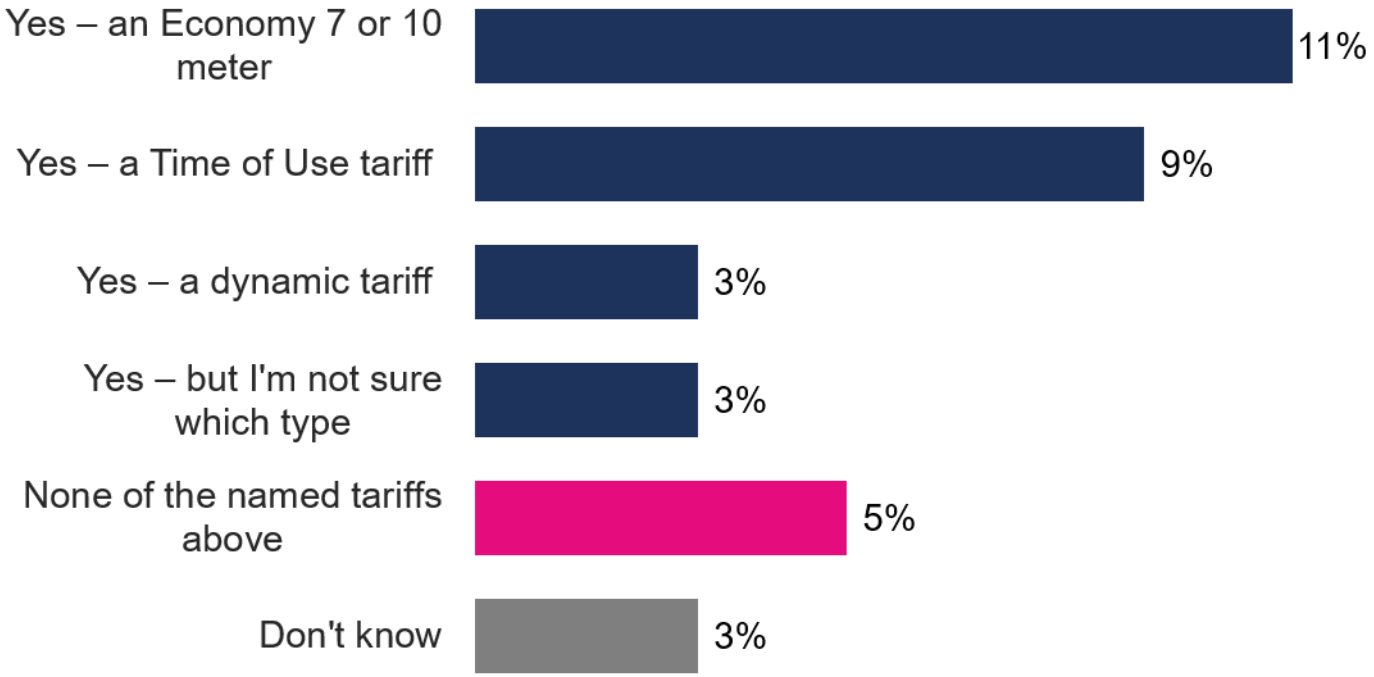
Secondly, consumers may misunderstand their current tariff. They may be using energy at off-peak times in the expectation of a saving, when their tariff does not offer time-based rates.

The first and second reasons point to a degree of misunderstanding: consumers might not possess the knowledge or understanding of what these tariffs are and how they work.

Thirdly, some consumers may correctly say they pay different amounts at different times because they take part in flexibility schemes offered by suppliers, such as free or discounted electricity sessions. These are available to customers who are not always on a time-of-use tariff, so would not be captured in official tariff statistics.

[17] Details of how energy literacy quartiles are calculated can be found in the appendix.
[18] Figures rebased to all respondents.
[19] Ofgem Flexibility and Net Zero survey published in May 2026
[20] In previous waves of the CIM survey, consumers overclaimed that they were on a fixed tariff.

Figure 14: Types of tariff where consumers say they pay different amounts for their energy depending on when they use it



Survey question H16: Is your household on one of these meters or tariffs? Base: All respondents (4,460). Question was originally asked to those who claimed they pay different amounts for energy depending on the time of day (1,550), however the question has been rebased to all respondents for reporting purposes.

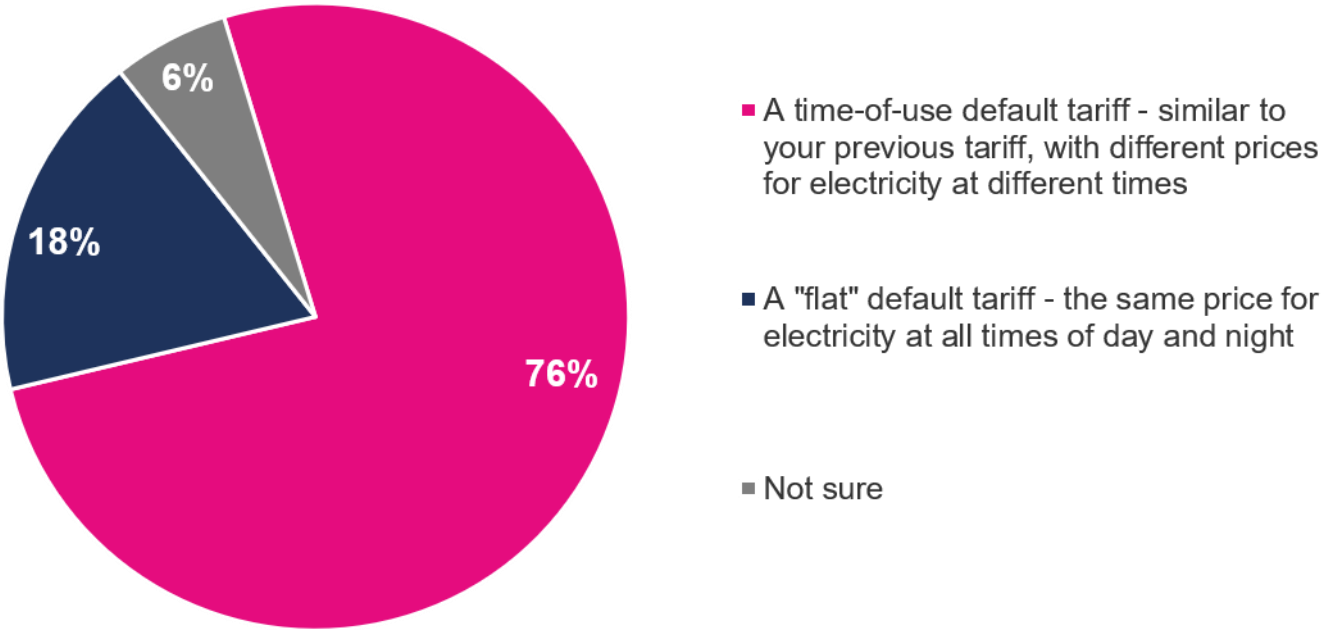
Three-quarters (76%) of those who claim they are on a time of use tariff (9% of all respondents) say they would want to remain on a time of use tariff by default if they did not actively switch when their current tariff ends, rather than move to a flat-rate default.

The strong preference to remain on a time-of-use tariff is notable given the role these types of tariffs can play in encouraging demand flexibility, including reducing system costs and supporting the transition to a smarter, lower-carbon energy system. Consumers who have already adopted these tariffs may therefore represent an important group to retain to help achieve this.[21]

However, renters (29%), younger consumers (27%) and standard credit customers (26%) who say they are currently on a time-of-use tariff are customer groups who are more likely than average to prefer a flat tariff instead when their contract ends.

[21] Investigating the potential impacts of Time of Use tariffs on domestic electricity customers: Smarter Markets Programme | Ofgem

Figure 15: Preferred tariff type when ToU tariff ends



Survey question QTOU: If you do not switch to another tariff when your time-of-use electricity tariff ends, which type of default tariff covered by the price cap would you prefer? Base: All on a time-of-use tariff (426).

Understanding of daily standing charges is limited and many consider them unfair

Four in five (79%) consumers think they definitely or probably pay a standing charge. While this appears high, at the time of publication, only a small number of energy consumers could be on a tariff with no standing charge at all.

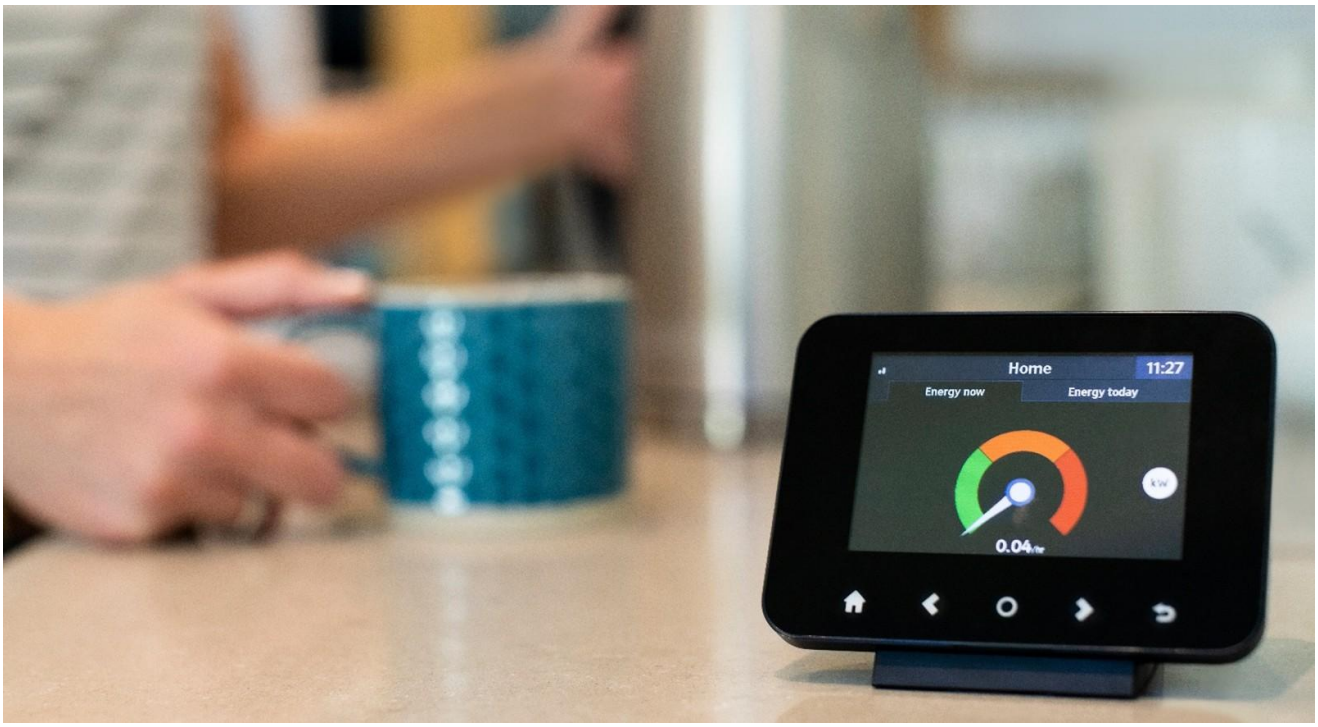
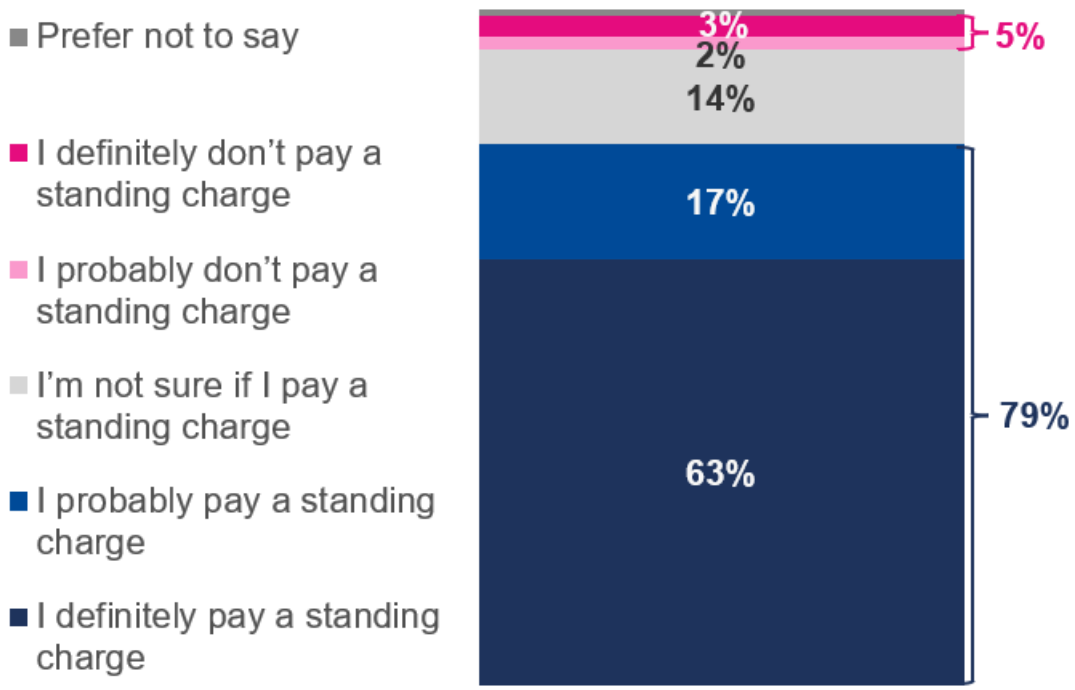


Figure 16: Awareness of paying a standing charge



Survey question G2: Do you pay a standing charge on your energy bill? Base: All respondents (4,460). Labels under 2% not shown.

Understanding of how much they pay for their daily standing charge is poor. Among those who think they pay a standing charge, only a quarter (24%) selected the approximate daily amount for electricity of 41p-70p[22] from a multi-option list.[23] This range is based on the price cap for direct debit at the time of fieldwork (Feb/Mar'26), therefore it was used as a guideline for an approximate range rather than a precise measure. Additionally, some consumers may pay less on tariffs priced below the cap or due to how they pay, so this question is an indication of awareness, not a precise measure of accuracy.

With just one quarter 'correctly' identifying the amount, the majority said they either did not know how much standing charge they pay (38%) or were incorrect (38%).

Consumers are divided on the fairness of standing charges, though views lean towards unfairness by roughly two to one. Just over half (52%) consider them unfair, compared with 26% who see them as fair. However, as shown above, many consumers are unsure of how much they pay in standing charges, which is worth bearing in mind when considering views on fairness.

[22] Standing charge range of 41p-70p covers the range of regional standing charges for electricity at the time of fieldwork in February/March 2026 for direct debit. Energy price cap unit rates and standing charges | Ofgem

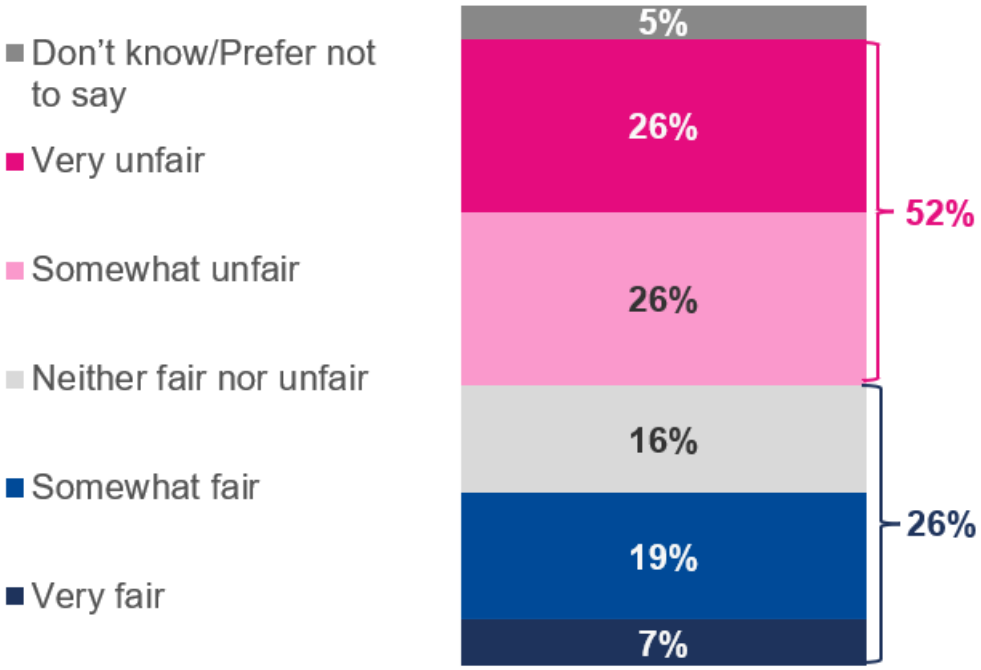
[23] Respondents were shown a list of possible ranges for the daily standing charge. Brackets indicate the proportion of respondents who selected each range: Less than a penny per day (1%), 1p-10p per day (8%), 11p-40p per day (21%), 41p-70p per day (24%), 71p-£1 per day (5%), More than £1 per day (4%), Don't know (38%).

Larger households are more likely than single-person households to view standing charges as fair: 39% of households with 3-4 people and 42% of those with 5+ people, compared with 13% of single-person households.

Energy literacy also appears to affect perceptions of fairness, as those with low energy literacy are much more likely to consider standing charges as unfair (64%) than those with high energy literacy (43%).

Besides household size and energy literacy, financial vulnerability also has an impact on how fair standing charges are perceived. Those in the most financially comfortable group (33%) are more likely than all other financial vulnerability classifications to consider standing charges as fair.

Figure 17: Fairness of standing charges as a way of charging for energy



Survey question G2BX1: On balance, how fair or unfair do you think standing charges are as a way of charging for energy? Base: All respondents (4,460).

Consumers are also asked if they would be willing to shift their energy usage away from peak times (e.g. 4-7pm on weekdays) to off-peak hours when demand for energy is lower, in exchange for a lower standing charge. The majority would be willing (70%) to do this, while 19% say they would not be willing. A small proportion (2%) say they already use energy at off peak times, while 9% are unsure.

Those more likely to say they are willing to shift their energy usage to off peak hours in exchange for a lower standing charge include younger respondents aged 16-34 (75%), those with recent affordability issues (81%) and those who are pessimistic about energy price rises in both the short term (75%) and long term (74%).

Trust and awareness: What are consumers' levels of trust and awareness of organisations in the energy market?

Overview of findings

- **Trust in the energy sector reaches a record high:** trust in energy suppliers to be fair in the way they deal with customers is now the highest recorded since tracking began (45%) and sits in line with trust in internet/broadband suppliers.
- **Trust in suppliers to be fair and to charge fairly is climbing steadily:** both measures have reached record highs (65% trust suppliers to treat them fairly; 53% trust suppliers to charge them a fair price). This is against the backdrop of a year of stable prices preceding fieldwork.
- **Awareness of Ofgem is high, but detailed knowledge is more limited:** 90% have heard of Ofgem and two-thirds (66%) know at least a little about what it does.
- **Ofgem is trusted, but its role in net zero is understood less well:** 63% of consumers who know at least a little about Ofgem agree that it is a trustworthy source of information but are less sure about its role in the transition to net zero (47%).
- **Awareness of DNOs and GDNs is low:** this wave introduces new questions on network operators for electricity and gas. Awareness of DNOs and GDNs is low and even among those aware, many chose an incorrect description of their role from a list, suggesting limited understanding.

Trust in energy suppliers reaches a record high

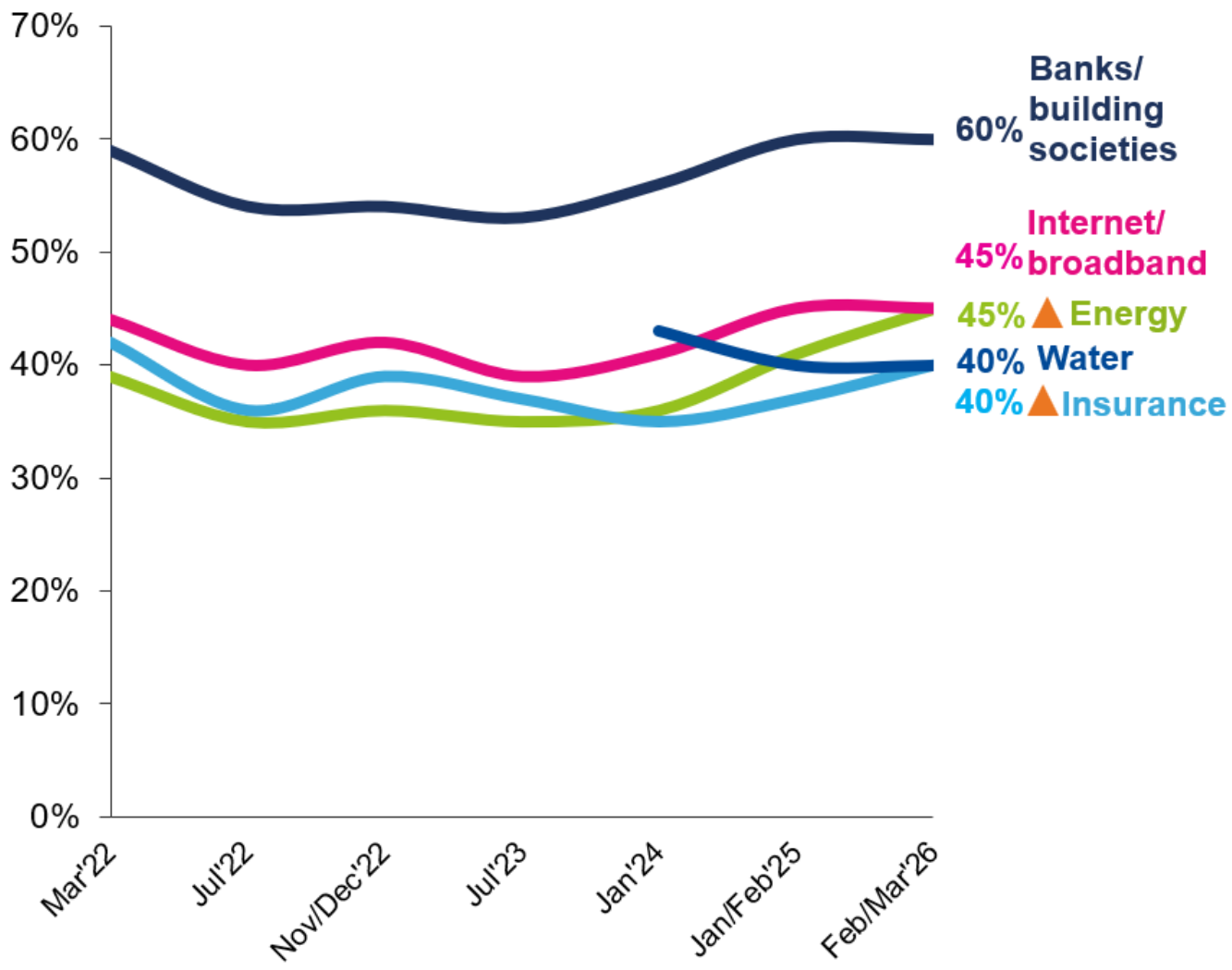
Trust in the energy sector reaches an all-time high. 45% of consumers trust energy suppliers to be fair in the way they deal with customers and citizens, the highest level recorded across all seven waves and up from 41% in wave 6. This brings trust in energy suppliers in line with internet and broadband suppliers (45%), though both remain below trust in banks and building societies (60%).

One possible explanation for rising trust is improving customer experiences. We know from the latest findings of the ESAT survey that overall supplier satisfaction has reached a record high.[24] Wider customer service literature also finds that positive service experiences help build trust.[25] Additionally, Ofgem has identified customer service as a key determinant of consumer trust.[26]

The improvement in trust may also reflect a more stable market environment than in recent years. As the energy crisis of 2021 has receded and market conditions have become more predictable, consumers may be feeling more confident in the sector, particularly when combined with improving experiences of their supplier.

[24] Energy Consumer Satisfaction Survey January 2026.
[25] The_Relationship_between_Customer_Satisfaction_and_Customer_Trust_on_Customer_Loyalty.pdf
[26] Ofgem sets out vision for customer service culture change to make energy sector best in Britain | Ofgem

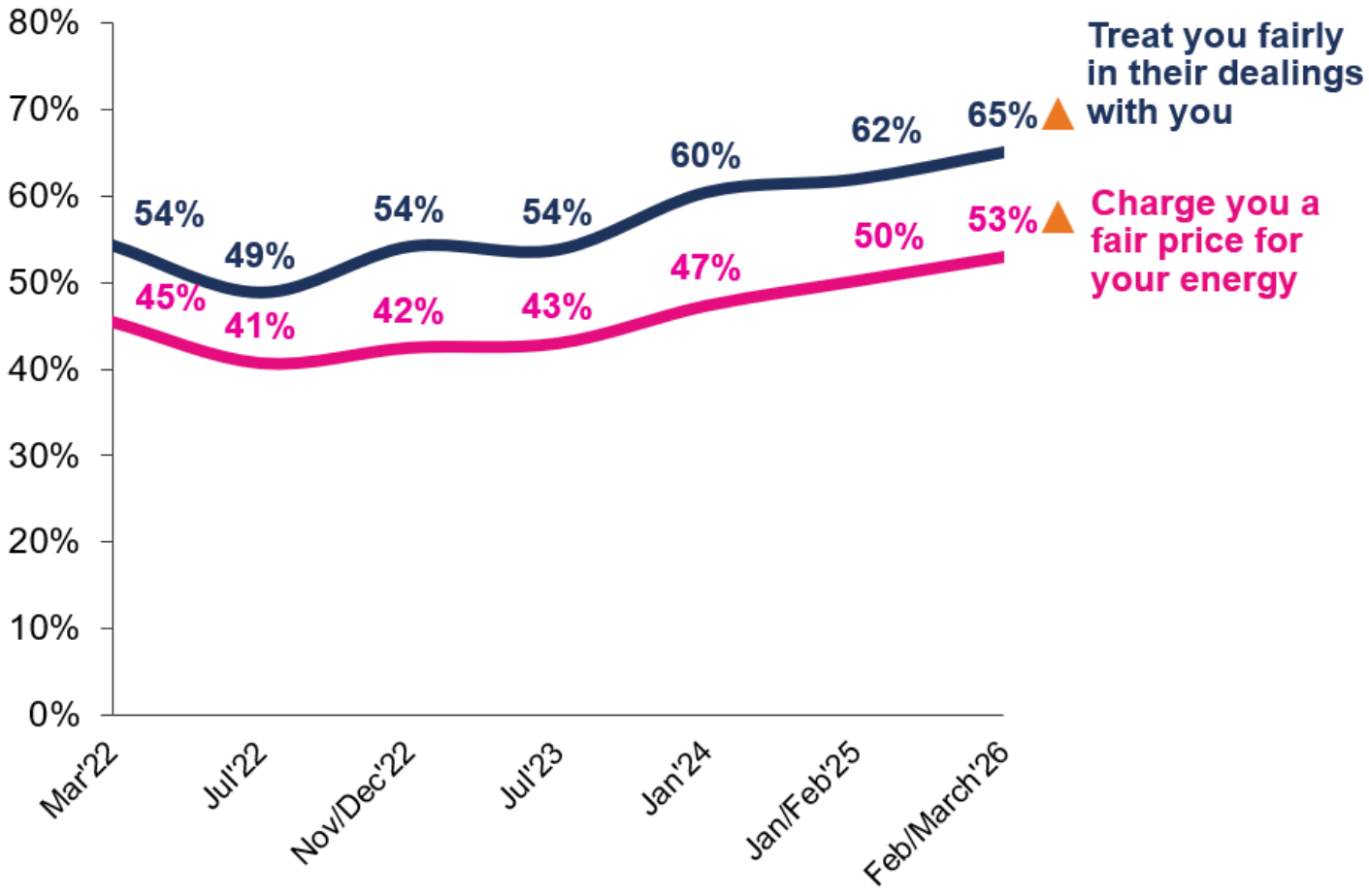
Figure 18: Trust in organisations to be fair in the way they deal with customers and citizens



Survey question D2A: To what extent do you personally trust or distrust each of the following different organisations to be fair in the way they deal with customers and citizens? Base: All respondents: Mar '22 (W1) 3,479 through Feb/Mar '26 (W7) 4,460. Statistical significance versus previous wave at 95% confidence.

Consumers who are highly financially vulnerable (38%), behind on their energy payments (36%) and in the bottom energy literacy quartile (20%) are less likely than average to trust energy suppliers to be fair in the way they deal with customers. This is consistent with findings from previous waves of this survey and with findings from the Energy Consumer Satisfaction Survey (ESAT): those in more difficult financial circumstances and those less familiar with the energy market tend to be less satisfied and trusting of energy suppliers.

Figure 19: Trust in energy supplier to treat customers fairly / charge a fair price



Survey question D1: To what extent do you trust or distrust your energy supplier(s) to…? Base: All respondents: Mar '22 (W1) 3,479 through Feb/Mar '26 (W7) 4,460. Statistical significance versus previous wave at 95% confidence.

Trust in suppliers to charge a fair price for energy has reached a record high of 53%, up from 50% in Jan/Feb'25 and has been steadily increasing since tracking began in 2022. Ofgem's announcement of a 7% cut to the price cap one week into fieldwork, together with a preceding announcement of a below-inflation 0.2% rise for the fieldwork period, could have supported this improvement.[27]

Trust in suppliers to treat customers fairly has also reached a record high, at 65%. Customers who switched tariff with their existing supplier are more likely to trust their supplier to treat customers fairly (68%), possibly because the switch involved contact with their supplier and a positive experience.

Ofgem is known and trusted, but not all elements of its remit are known

The majority (90%) of consumers have heard of Ofgem, and two-thirds (66%) say they know at least a little about it. Just 9% have not heard of Ofgem.

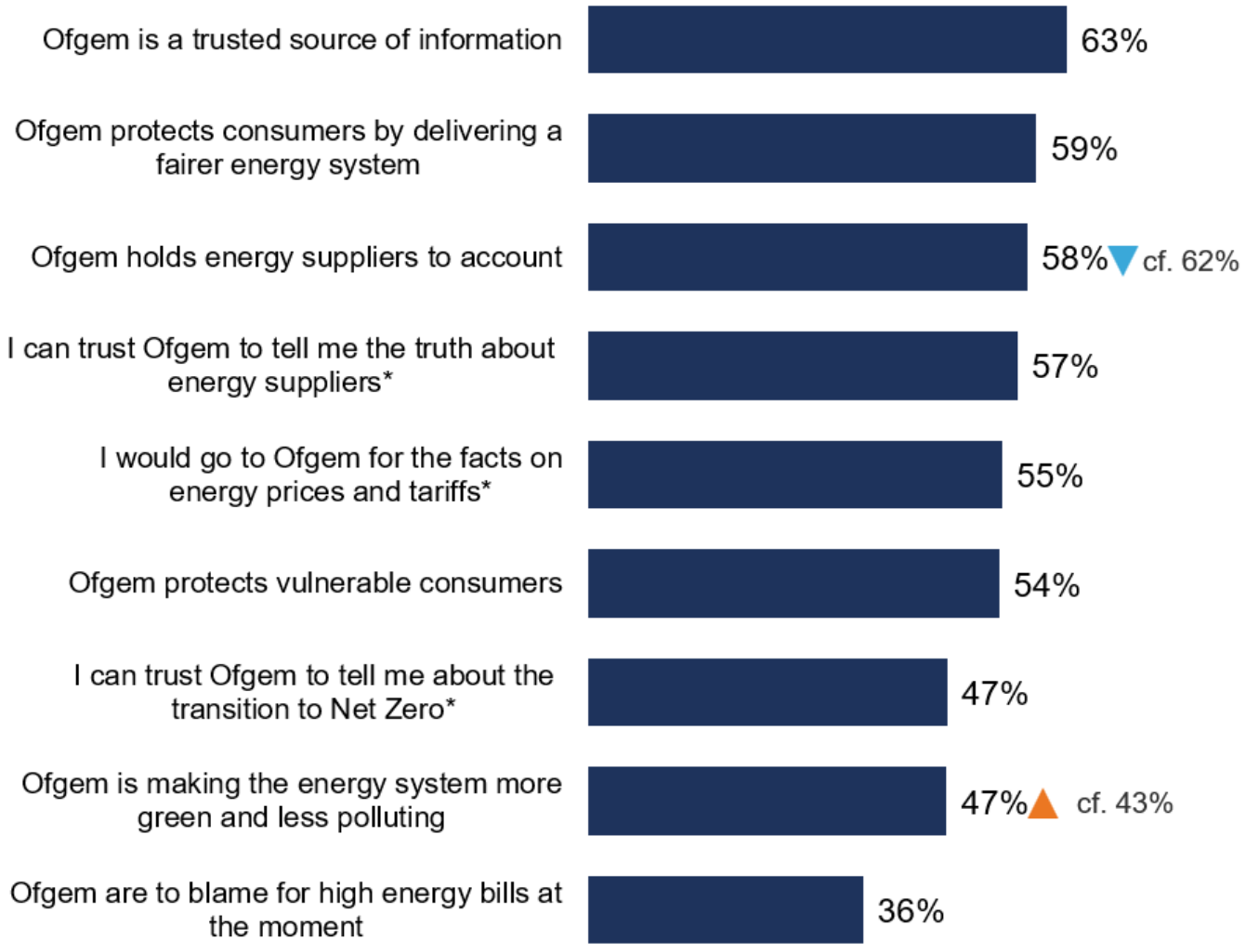
[27] Changes to energy price cap between 1 April and 30 June 2026 | Ofgem

There are certain subgroups who are more likely to have not heard of Ofgem, which include younger respondents aged 16-34 (20%), those behind on their energy payments (24%), those highly financially vulnerable (17%) and those in the bottom energy literacy quartile (18%).

Among consumers who know at least a little about Ofgem (66%), perceptions are most positive around its role as a trusted source of information (63% agree), protecting consumers by helping deliver a fairer energy system (59%), and holding energy suppliers to account (58%). However, agreement that Ofgem holds suppliers to account has fallen since Jan/Feb'25 (62% in Jan/Feb'25).

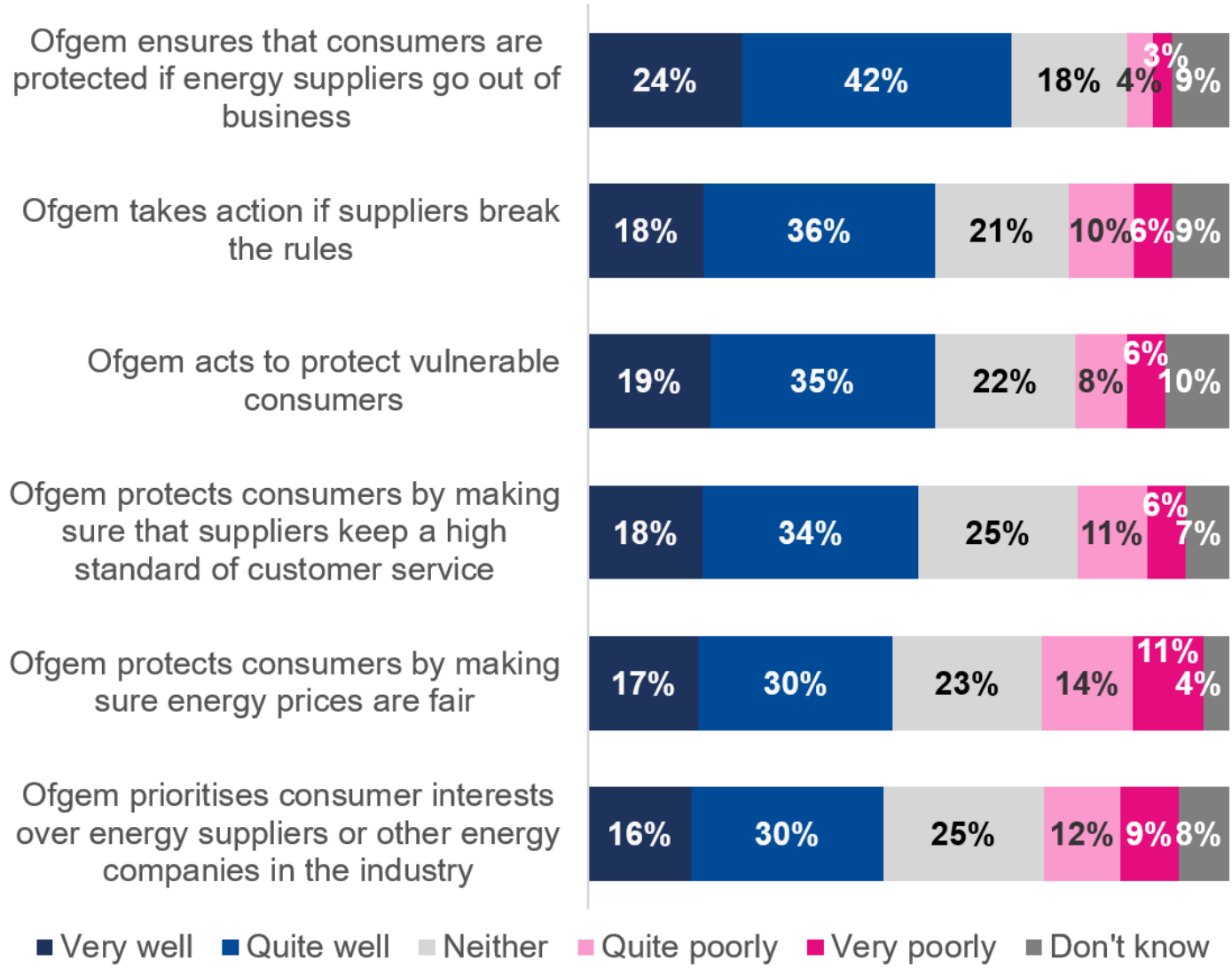
Disagreement that Ofgem is a trusted source of information (12%) is more common among the bottom energy literacy quartile (24%), those constantly struggling with energy payments (21%), households with a disability (15%), those without a smart meter (15%) or unwilling to consider one (20%), and consumers aged 65 and over (14%).

Figure 20: Agreement with statements about Ofgem (among those aware of Ofgem)



Survey question B12: To what extent do you agree or disagree with the following statements about Ofgem? Base: those who know at least a little about Ofgem (2,953). *Statements marked new this wave. Statistical significance versus previous wave at 95% confidence.

Figure 21: Overall, agreement is lower for Ofgem's role in the transition to net zero: 47% agree they can trust Ofgem to tell them about the transition to net zero, and 47% agree Ofgem is making the energy system greener and less polluting. Agreement with statements about Ofgem doing its role well or poorly (among those aware of Ofgem)



Survey question B13: Ofgem is Great Britain's independent energy regulator. Their role is to protect the interests of energy consumers. Ofgem sets the rules which energy suppliers and network operators must follow. How well or poorly do you think Ofgem is doing the following? Base: Those who know at least a little about Ofgem (2,953).

When asked how well Ofgem performs specific aspects of its role, consumers who know at least a little about Ofgem rate it most positively for protecting consumers if a supplier goes out of business (66%), likely reflecting the prominence of supplier failures in present media coverage.

Ofgem receives lower ratings for ensuring energy prices are fair (47%) and for prioritising consumer interests over suppliers or other industry participants (46%), although for all measures more consumers say Ofgem performs well than poorly. Both statements relate to the relatively limited understanding of consumer rights and protections noted in the energy literacy findings above.

Awareness and knowledge of DNOs and GDNs are limited

New to the survey for wave 7 is consumer awareness and understanding of Distribution Network Operators (DNOs) and Gas Distribution Networks (GDNs). These companies move electricity and gas from the transmission network to homes and businesses, and are separate from energy suppliers.

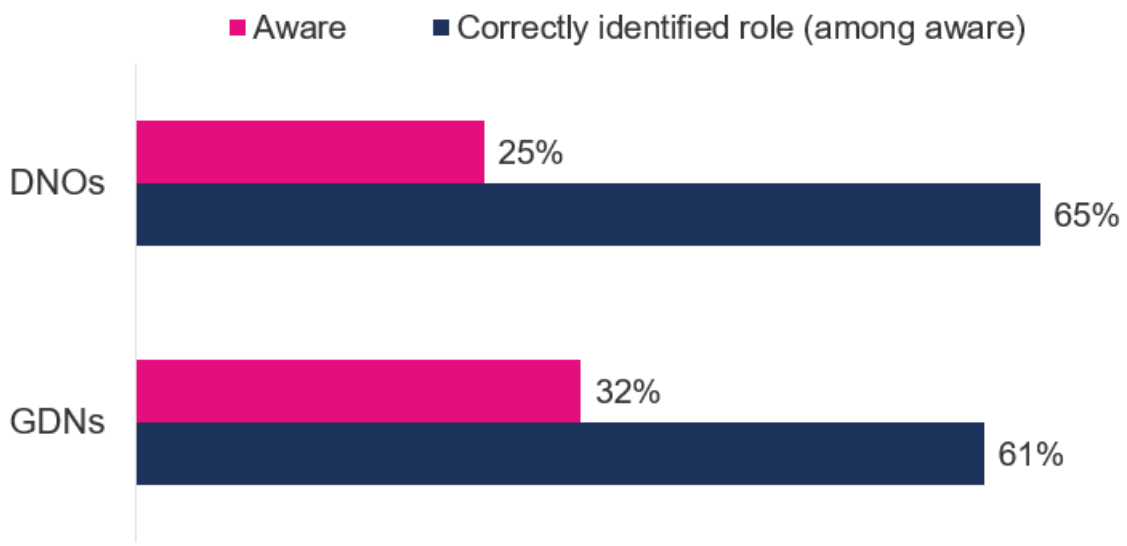
Awareness of both is low: 25% of those with electricity say they are aware of a DNO, and 32% of those with gas say they are aware of a GDN.

For those aware, only around half (56% for DNOs; 53% for GDNs) say they know the name of their local area's DNO or GDN.

Even among those aware, understanding of what a DNO or GDN actually does is also fairly limited. Two thirds (65%) of those aware of DNOs correctly identified their role (equivalent to 16% of all consumers with electricity) out of a multi-choice list, and 61% of those aware of GDNs correctly identified their role (19% of all consumers with gas).

This leaves a substantial proportion of those who claim to be aware, but are unable to correctly identify their role from a multi-choice list. This points to the mostly limited understanding of the more specific elements of the energy market.

Figure 22: Awareness and understanding of DNOs and GDNs



Survey questions DNO1–3: Before today, had you heard of a Distribution Network Operator, or a DNO?… Base: All with electricity (4,425); all who have heard of DNOs (1,105). Survey questions GDN1–3: equivalent questions for Gas Distribution Networks. Base: All with gas (3,813); all who have heard of GDNs (1,204).

Engagement: Levels of consumer engagement in the energy market

Overview of findings

- **Recent switching activity is stable:** 22% of consumers have switched tariff or supplier in the past six months, similar to Jan/Feb'25. Switching tariff with the same supplier (17%) remains more popular than switching supplier outright (5%).
- **One quarter have not switched at all in the past 5 years:** overall, 24% have not switched tariff or supplier at all in the past 5 years. This lack of switching grows to half of those digitally excluded (52%).
- **Those who do switch tend to report benefits:** approaching half of those who have switched supplier report that their experiences across price, service, billing and app quality are better than with their previous supplier. The majority report having made cost savings as a result of switching, with those who switched supplier reporting larger savings than those who just switched tariff.
- **A perceived lack of cheaper deals remains the biggest engagement barrier:** as when this question was last asked in January 2024, the belief that no cheaper deal is available is the main barrier to comparing the market for new deals (15% place this as their top barrier).
- **Getting a cheaper tariff remains the top motivation to switch in future:** although some claim there are no cheaper deals available, finding a cheaper tariff remains the top motivation for switching in the future (52%). Other tariff-related motivations are also important, such as getting a fixed tariff (20%).
- **Most want the best deals to be offered to everyone:** seven in ten (70%) think suppliers' best deals should be available to existing and new customers alike, even if that made the cheapest deals slightly more expensive.

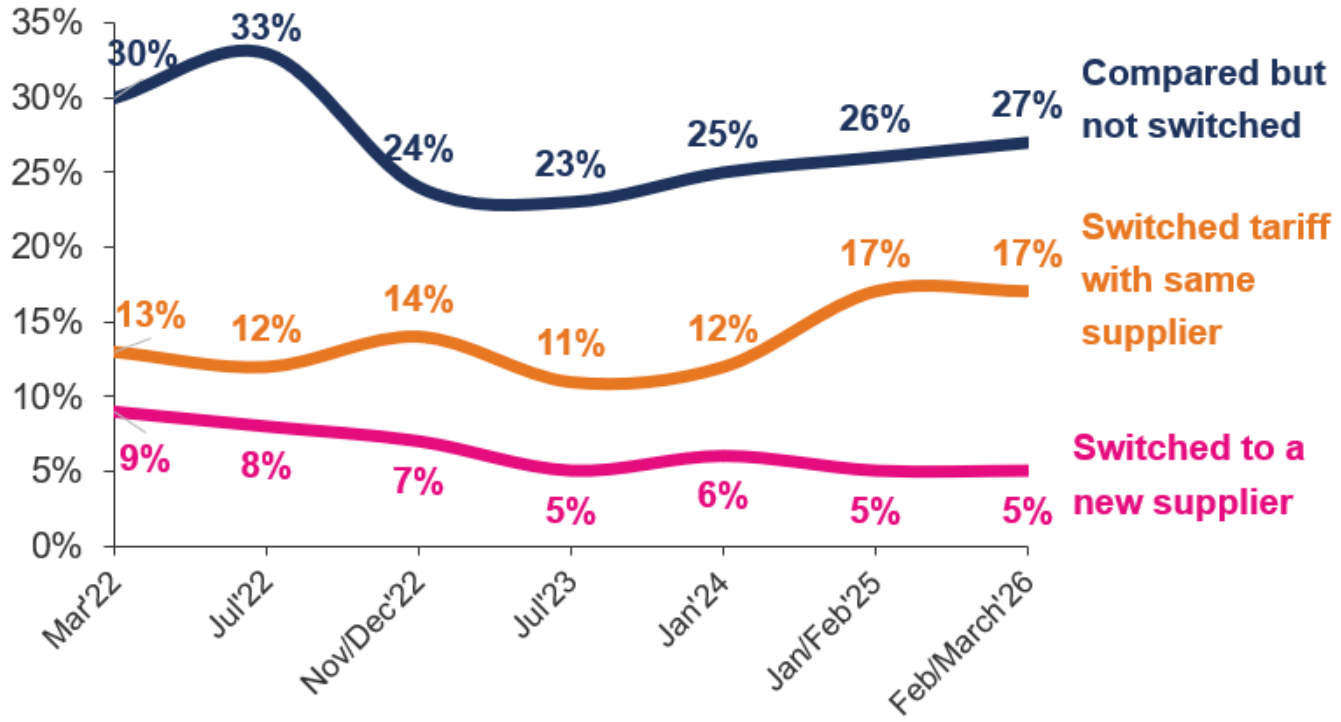
Consumers continue to be more likely to compare the market for new deals than switch

Levels of engagement in the market

In the six months before fieldwork in February and March 2026, half of consumers (52%) engaged with the energy market in some way. Just over a quarter (27%) compared energy tariffs without switching, 17% switched tariff with their existing supplier, and 5% switched supplier. These figures are consistent with Jan/Feb'25.

Switching tariff with the same supplier continues to be more popular than switching supplier altogether. This may in part reflect a lack of willingness or effort to switch supplier (explored later in the section).

Figure 23: Switching actions in the past 6 months



Survey question C4: Which, if any, of these have you or your household done in the past 6 months? Base: All respondents: Mar '22 (W1) 3,479 through Feb/Mar '26 (W7) 4,460. No statistically significant differences recorded from wave 6.

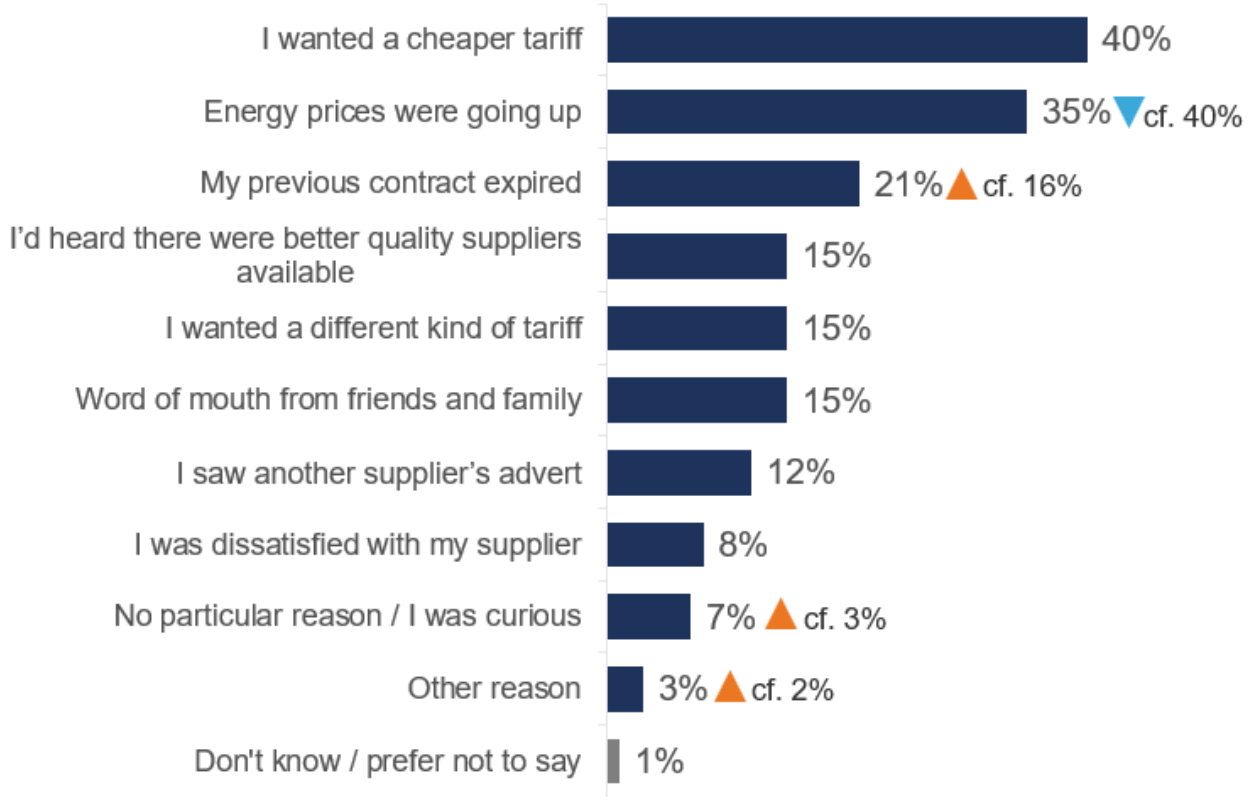
For those who compared deals, the most common source of information is directly with suppliers (43%), followed by a price comparison website (25%) and a web scanning service (25%). Each remains in line with Jan/Feb'25.

Reasons for comparing deals

Getting a cheaper tariff remains the top reason for comparing deals (40%) among those who have engaged in the market in the six months preceding fieldwork. However, fewer consumers cite rising energy prices as a motivation compared to Jan/Feb'25 (35%, down from 40%), perhaps reflecting the more stable price backdrop preceding fieldwork and the increased supplier competition for good deals.

A greater proportion are motivated to compare because their previous contract expired (21%, up from 16%) compared to Jan/Feb'25. This was more often the reason given by those who recently (in the past 6 months) switched tariff with their existing supplier (30%) than by those who switched supplier (23%).

Figure 24: Reasons for comparing among those who compared/switched in the past 6 months



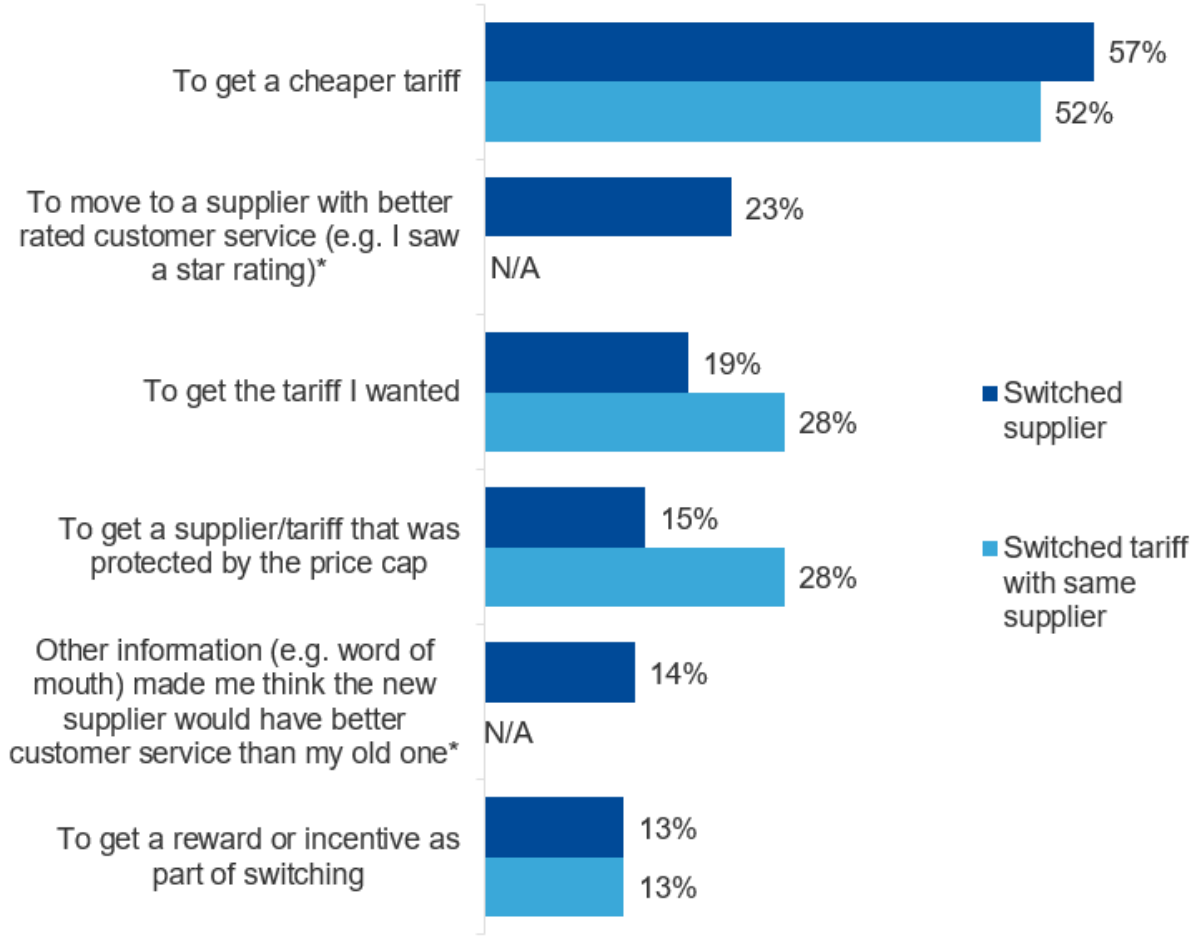
Survey question C5a: And why did your household compare? Base: All who have switched/compared in the past 6 months (2,200). Statistical significance versus previous wave at 95% confidence. Figures next to significance arrows show the figure reported in Jan/Feb'25.

Reasons for switching after comparing

For those who ended up switching after they compared the market for new deals, the top reason for switching continues to be to get a cheaper tariff (53% overall). This is the top motivation for both those who switched supplier and switched tariff with the same supplier. This is followed by getting the tariff they wanted (26% overall) and being protected by the price cap (25% overall). All reasons for switching remain in line with Jan/Feb'25.

There are some interesting differences in motivations for switching depending on whether they switched supplier or just their tariff. Tariff switchers were more motivated by getting the tariff they wanted (28% tariff switchers vs. 19% supplier switchers) and to get a tariff that was protected by the price cap (28% tariff switchers vs. 15% supplier switchers) compared to supplier switchers.

Figure 25: Reasons for switching after comparing, by switching type



Survey question C5b: And why did your household switch <tariff/supplier>? Base: All who have switched in the past 6 months Feb/Mar'26 (W7) 1,003. *Only shown to those who switched supplier.

Reasons for not switching after comparing

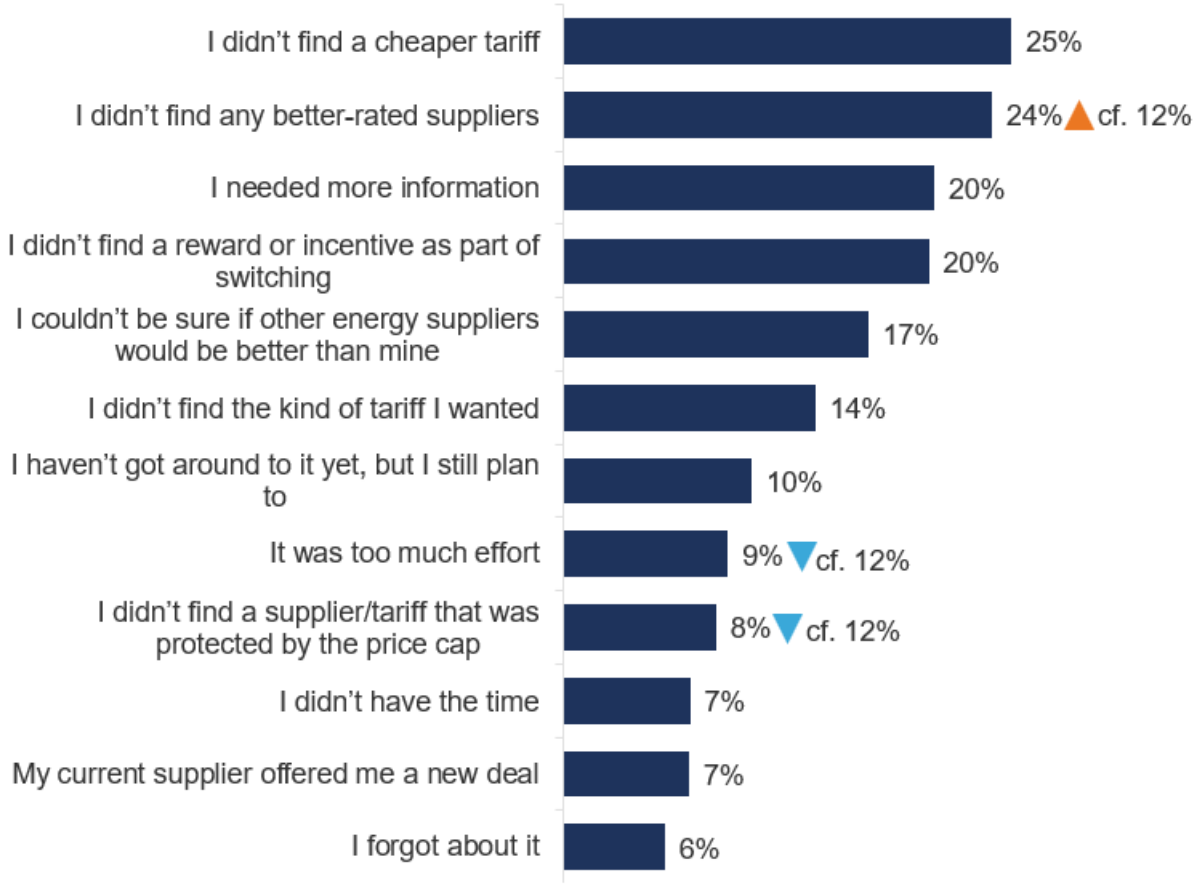
For those who did not end up switching after they compared the market for new deals, the top reason is that they could not find a cheaper tariff (25%). This might be due to greater competition in the market, so consumers may be on (or feel like they are on) one of the better deals available anyway. Alternatively, this could be down to suppliers not advertising their available deals effectively.

The second most common reason is because consumers could not find any better-rated suppliers, which has increased since Jan/Feb'25 from 12% to 24% this wave. In the latest ESAT key drivers analysis (KDA), we found that the gap between the best and poorest suppliers, when holding all other factors constant, is reducing over time.[28] This could explain why a greater proportion of consumers struggled to find a better-rated supplier than their own.

[28] Factors shaping overall satisfaction and customer service satisfaction with energy suppliers: 2025 to 2026 | Ofgem

Other reasons for not switching after comparing the market for new deals include that consumers needed more information (20%) and that they did not find a reward or incentive as part of switching (20%).

Figure 26: Reasons for not switching after comparing

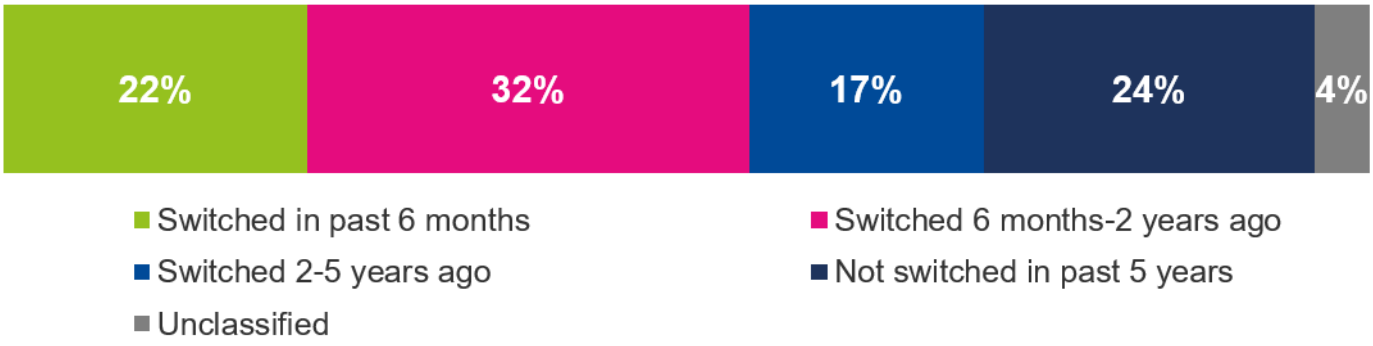


Survey question C5c: And after comparing, why did your household not switch tariff or supplier? Base: All who have compared but not switched in last 6 months Feb/Mar'26 (W7) 1,197. Statistical significance versus previous wave at 95% confidence. Figures next to significance arrows show the figure reported in Jan/Feb'25.

One in four consumers have not switched at all in the past 5 years

Looking at engagement in the market in all time frames, 22% have switched supplier or tariff with the same supplier in the past 6 months, 32% switched between 6 months and 2 years ago, 17% switched between 2 and 5 years ago, while one quarter (24%) have not done any switching in the past 5 years.

Figure 27: Any past switching (switched supplier or switched tariff with same supplier combined)



Survey question C4: Which, if any, of these have you or your household done in the past 6 months? Survey question C4B: Roughly, how long ago was it that you actively chose to do each of the following? Base: All respondents (4,460)

There are certain groups that are more likely to have not switched at all in the past 5 years, which include:

- Digitally excluded (52%)
- PPM customers (45%)
- Not confident comparing deals (44%)
- Financially vulnerable (35%)
- No smart meter (34%)
- Bottom energy literacy quartile (33%)
- Those not satisfied with supplier (30%)[29]
- Barriers to looking for new deals: willingness to switch (33%), information barrier (30%), do not see the benefits of switching (28%)

These customers may lack the tools or literacy to switch, particularly as a lack of switching is higher among those digitally excluded, those not confident comparing deals and those in the bottom energy literacy quartile.

Those who are digitally excluded may be missing out on the best deals available if they are not able to utilise price comparison websites or other online third-party services which signpost deals. Therefore they must rely on contact with their energy supplier to offer them deals that are competitive.

Additionally, there is no evidence that customers have not switched simply out of supplier loyalty, as this group is also more likely to not be satisfied with their energy supplier.

Besides lacking the tools to switch, these customers are also lacking the willingness to engage. When considering their top barriers to engaging in the market, they are more likely to not engage

[29] The ESAT survey captures switching actions in the past 12 months. Those who have not switched tariff or supplier in the past 12 months (74% overall) is higher among those dissatisfied with their energy supplier (81%).

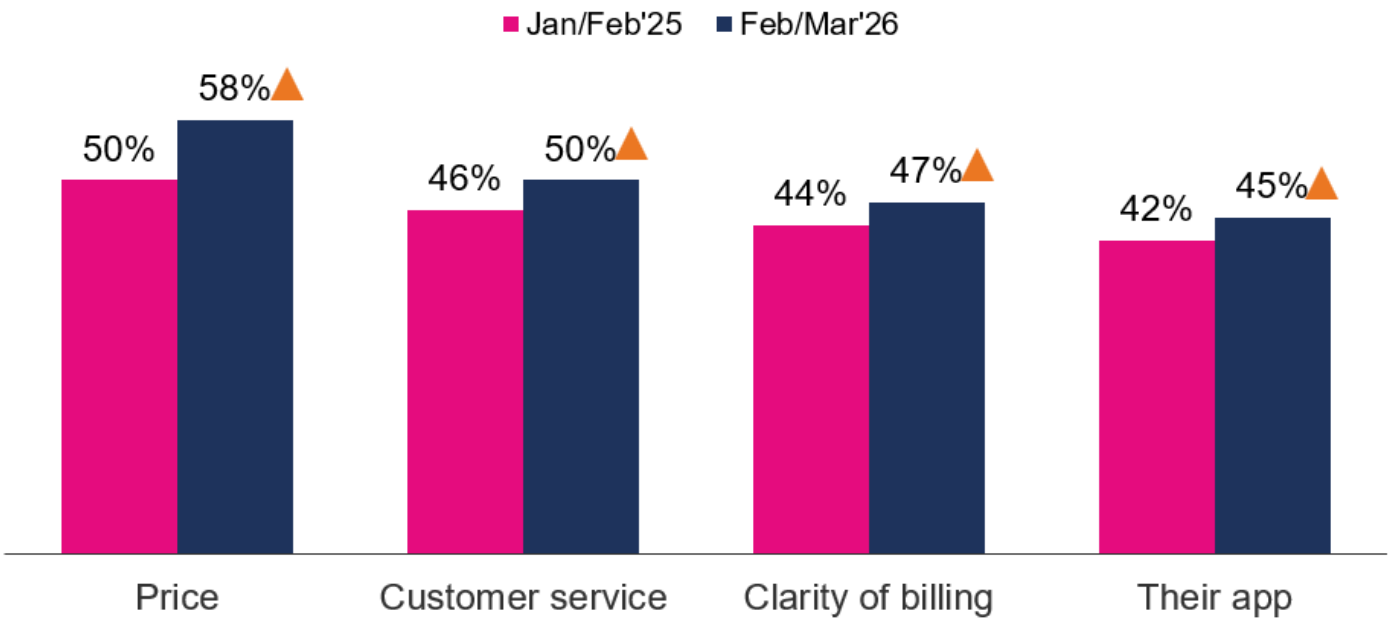
because they are not interested in comparing or switching deals at the moment, because of an information barrier and because they do not see the benefits of switching.

Around half of those who switch supplier report a better experience, most commonly on price

Around half of consumers who have ever switched supplier report better experiences than with their previous supplier, most commonly on price (58%, up from 50% in Jan/Feb'25), customer service (50%, up from 46%), billing (47%, up from 44%) and app experience (45%, up from 42%).

For each, a higher proportion reported better experiences with their new supplier than reported 'about the same' experiences as the previous supplier.

Figure 28: Proportion reporting better experiences after switching to a new supplier

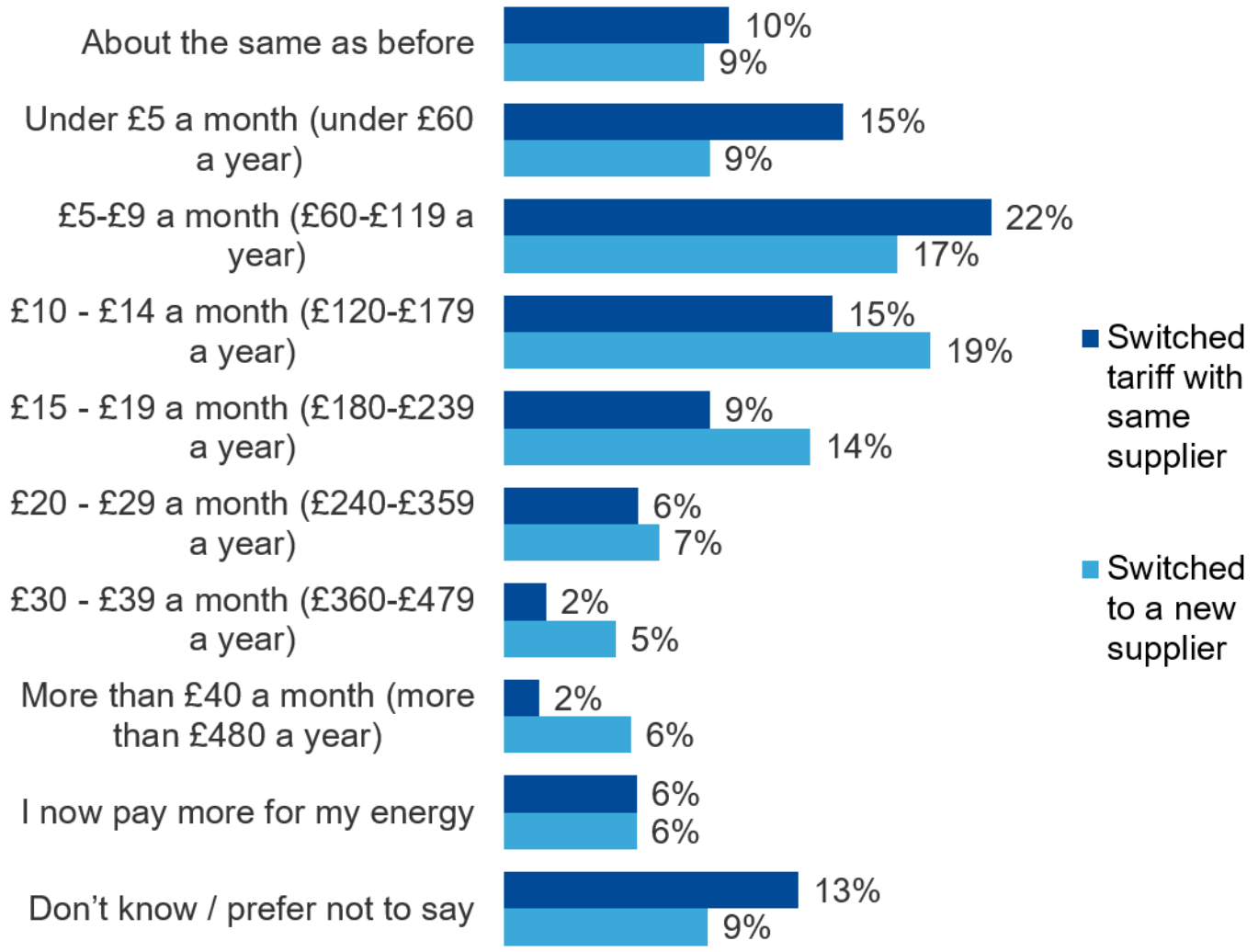


Survey question C10: How much better or worse is your new supplier than your old supplier across the following aspects? Base: Those who have switched: Jan/Feb '25 (W6) 2,446; Feb/Mar '26 (W7) 3,334. Statistical significance versus previous wave at 95% confidence.

As shown in Figure 28, customers rate their new supplier's price as better than their previous supplier. The survey also asks consumers who have switched, either supplier or tariff with the same supplier, the amount of money saved, if at all, as a result of switching.

While the majority (71%) of switchers saved money as a result, those who switch supplier report greater amounts of savings per month compared to those who just switch tariff. For example, 46% of those who switched tariff report that their new tariff has saved them a maximum of £9 per month, compared to 35% for those who switched supplier. Additionally, 17% of those who switched supplier report savings of £20 per month or more compared to 9% of those who switched tariff.

Figure 29: Amount of money saved (if any) as a result of switching tariff or supplier



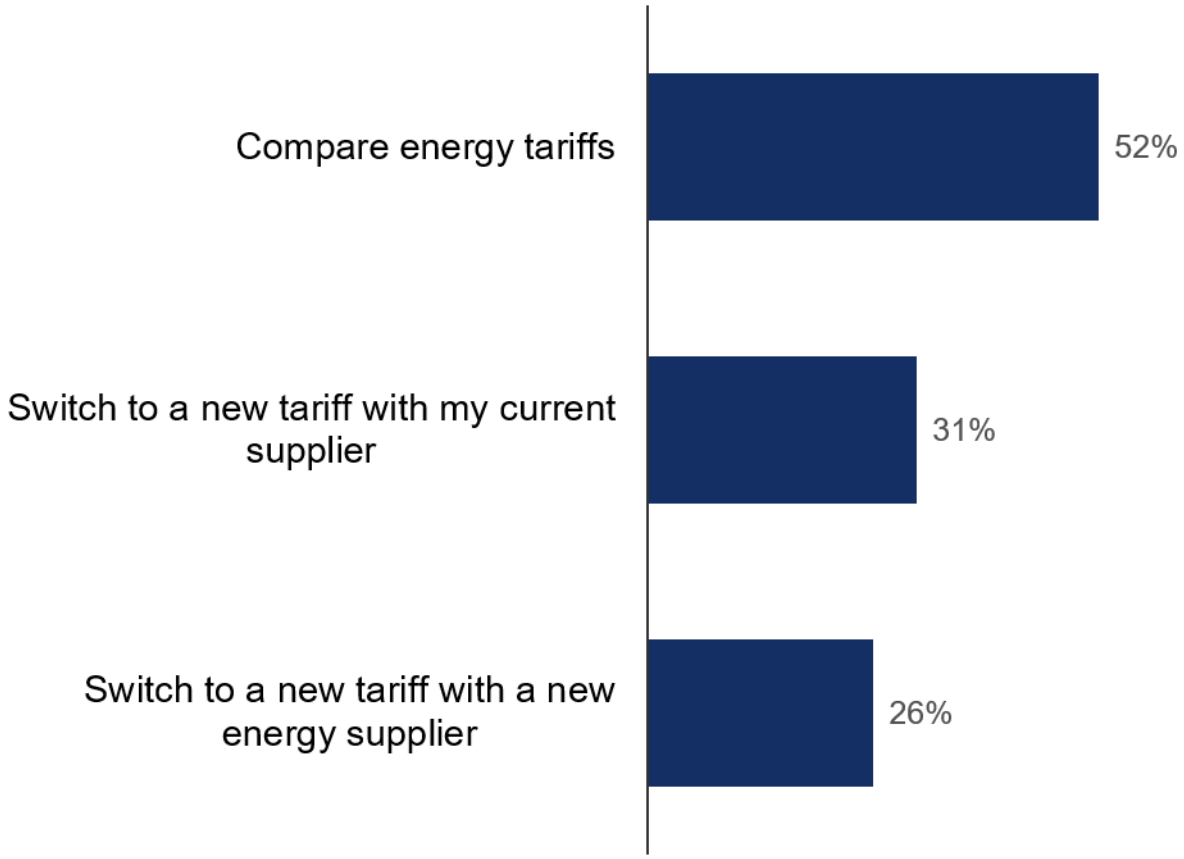
Survey question C11: Compare your current energy deal to your previous deal. Roughly how much, if anything, has switching tariff/supplier saved you per month? Base: All who have switched (1,003)



Future engagement in the market remains stable

While consumers who switched supplier reported greater cost savings and better experiences than those who did not switch, switching tariff with the same supplier remains the most likely switching action in the next three months (31%). One quarter (26%) say they are likely to switch supplier in the next three month and half (52%) say they are likely to compare deals in the next three months.

Figure 30: Likelihood to compare or switch in the next three months



Survey question D3: How likely do you think it is that you or someone in your household will do these things over the next three months? Base: All respondents: Mar '22 (W1) 3,479 through Feb/Mar '26 (W7) 4,460. No comparison to previous waves due to break in trend. For previous trends, click here for the wave 6 report.

Comparative Savanta data: Compare energy tariffs (48%), Switch to a new tariff with my current supplier (30%), Switch to a new tariff with a new energy supplier (27%).

The perception of a lack of available cheaper deals is the top barrier to market engagement

The most common barrier to comparing the market for new deals is the belief that no cheaper deal is available (15%). This was also the top barrier when this question was last asked in January 2024.[30] This may reflect a perception that no cheaper deals are available, however the survey does not ask whether these consumers had compared the market, so this cannot be confirmed.

The next individual top barriers are paying exit fees (10%), a lack of interest in comparing/switching deals (10%) and that finding deals is effort or complex (10%).

When considering the perceived time it takes to look for new deals, 14% of consumers place their top barrier as either they are worried the switching process would be complex or time consuming (9%) or they don't have the time to look for new deals (4%).

Figure 31: Top barrier to comparing the market for new deals



Survey question D11B: And which is the main reason not to look for new deals? Base: All selecting more than one barrier to comparing the market for deals (2,484)

[30] See CIM wave 5 report: CIM Wave 5 Final Report

A lack of interest in comparing or switching deals is among the top barriers to engaging in the market (10%). This is higher among those digitally excluded (20%), older consumers aged 75+ (17%), those who have never switched supplier (14%) and those with no difficulties paying their energy bills (12%).

Those behind on their energy payments are more likely to cite not understanding the energy market as their top barrier (14%). The second top barrier for this group is that they are worried that the switching process itself would be complex or time consuming (12%). This means that around a quarter of those behind on energy payments say that their main barrier to engaging is around worries about the complexity or a lack of understanding.

Getting a cheaper tariff remains the top motivation to switch

Getting a cheaper tariff remains by far the top stated motivation to switch (52%). When grouped together, tariff-related motivations (for example price and contract type) make up 75% while supplier-related motivations (for example customer service) make up 25%.

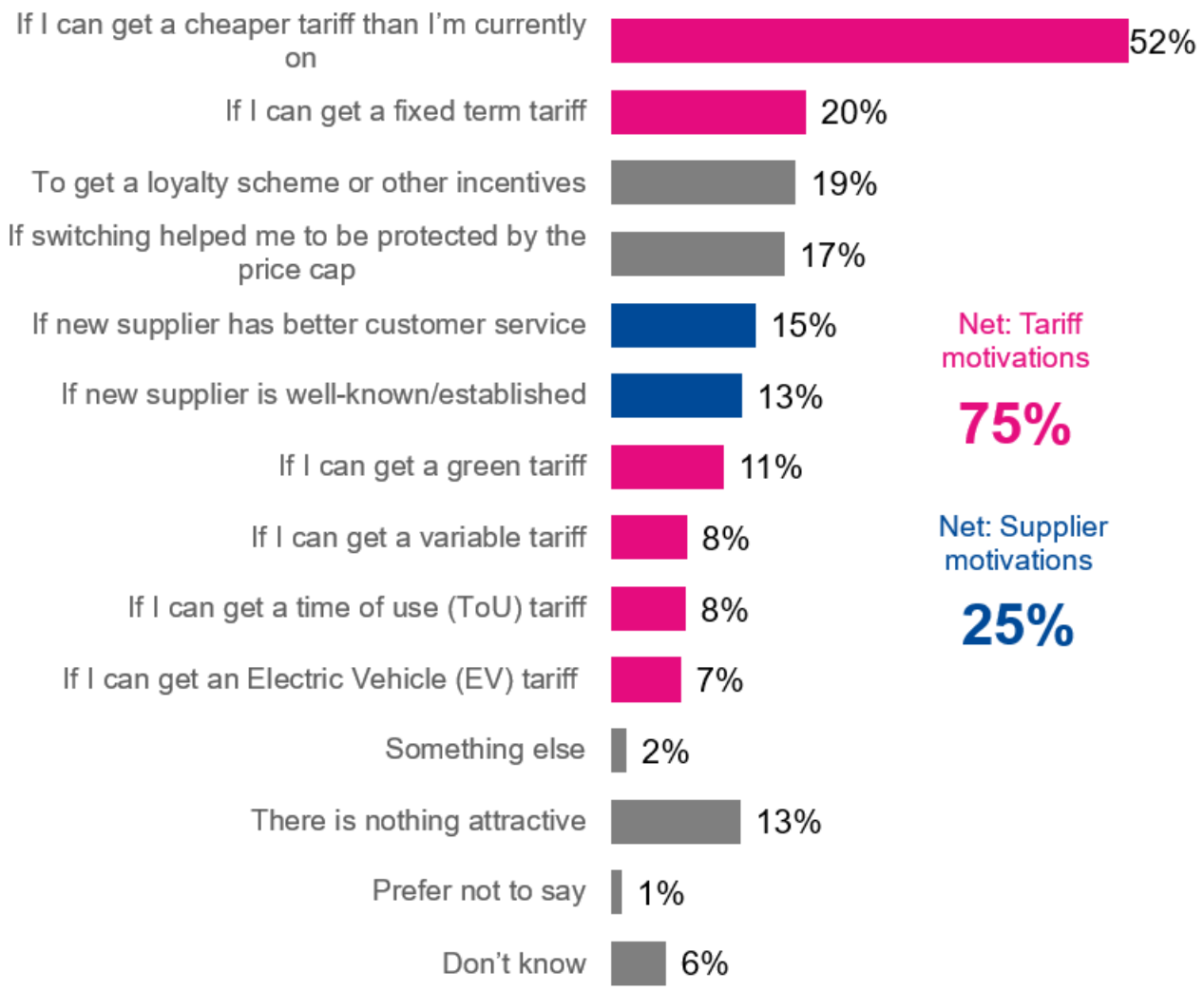
Certain groups are more likely to want to switch because of tariff reasons, including those who switched supplier in the past two years (84%) and younger consumers aged 16-34 (82%).

Overall, 13% of consumers say nothing would make switching to a new energy deal attractive, rising to 27% among those who have never switched supplier. This is also higher among those who trust their supplier to treat them fairly (14%) or charge a fair price (15%).

This could reflect apathy: these customers may be happy with their current supplier's rate and service, and simply feel no need to switch. Alternatively, it could reflect a lack of awareness that better deals exist elsewhere. If they are not engaging with the market at all, they may not realise they are paying more than they could if they switched.



Figure 32: Reasons most likely to make customers switch to a new energy deal



Survey question D13: Which, if any, of the following are most likely to make you want to switch to a new energy deal at the moment? Base (number of respondents): All respondents (4,460)

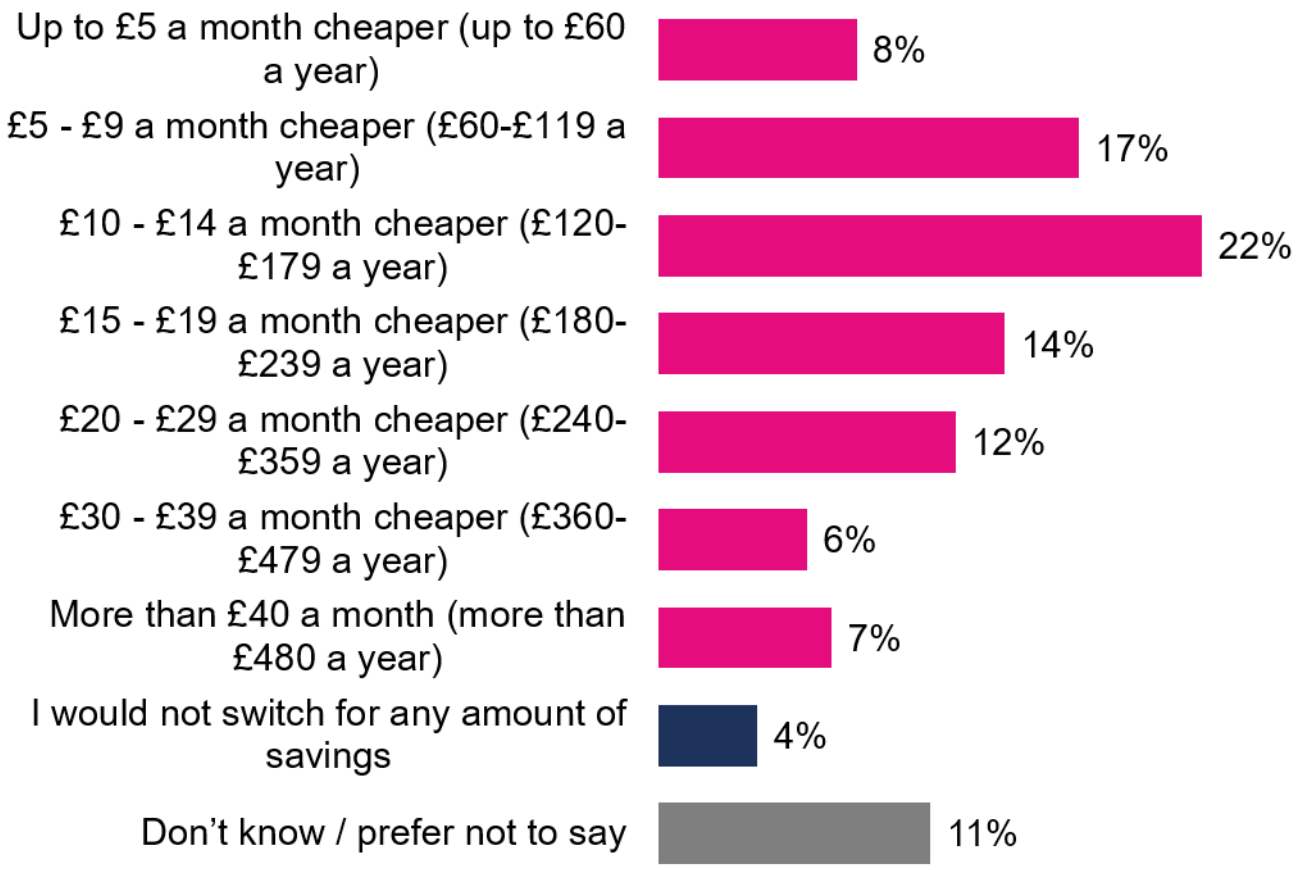
More would be tempted to switch for smaller amounts of money

One in five (22%) consumers would consider switching supplier if it led to savings of £10-£14 per month. Figure 33 shows that the proportion who would consider greater savings than £10-£14 steadily drops off as the amount of savings goes up.

However, one quarter of consumers (25%) say they would consider switching supplier for a saving of less than £10 a month, and this has increased compared to Jan/Feb'25 (20%). This means that a greater proportion would be willing to switch for less money than the year before.

Consumers who report being behind on their energy payments are somewhat more discerning, or perhaps more financially constrained, wanting a larger saving (£40 or more per month) before switching becomes worthwhile (18% of this group).

Figure 33: Amount cheaper a new supplier would need to be to motivate switching



Survey question D18: If there was a supplier with customer service just as good as yours, how much cheaper per month would the other supplier need to be to make you interested in switching? Base: All respondents (4,460). Less than £10/month: 25%; more than £10/month: 61%. Stat. sig. versus previous wave at 95% confidence.

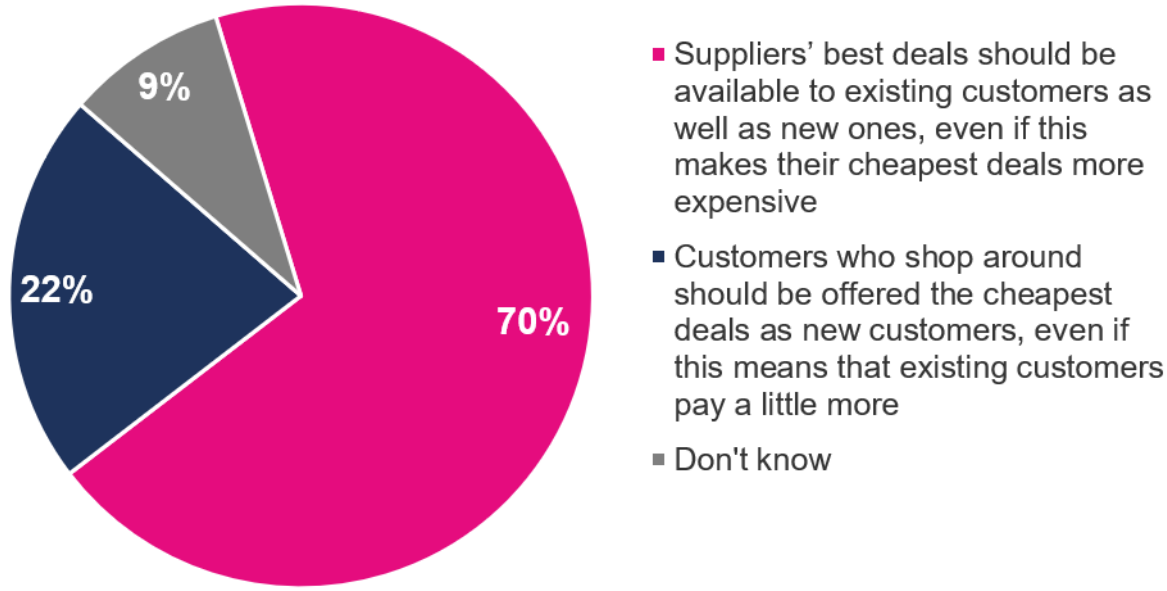
Consumers want the best deals to be offered to everyone

Finally, and new to the survey for Feb/Mar'26, consumers were asked about acquisition tariffs. The majority (70%) show a clear preference for suppliers' best deals to be available to existing customers as well as new ones, even if this makes the very cheapest deals slightly more expensive.

This view is more common among older consumers (65+, 79%), those who switched supplier more than five years ago (79%) and those not likely to compare (76%), switch to a new tariff (77%) or switch supplier (78%) in the next 3 months. This might be because these consumers are less engaged with the market and therefore would want their suppliers to offer them the best deals available without going through the effort of comparing deals.

Though not the majority, over one in five (22%) think the cheapest deals should only go to those who actively shop around. This rises to 27% for those who have switched supplier in the past two years and 42% for those who say they are likely to switch supplier in the next 3 months.

Figure 34: Who energy suppliers should offer better deals to



Survey question BAT1: Thinking about deals that energy suppliers offer, which of the following is the closest to your view on who energy suppliers offer better deals to? Base: All respondents (4,460).



Appendix

The Financial Vulnerability Classification

The Financial Vulnerability Classification combines three metrics - saving, debt and unexpected expenses - into an overall classification of financial vulnerability: 'doing well', 'getting by', 'vulnerable' and 'highly vulnerable', plus a small residual group where sensitivity of the underlying questions means a classification is not possible.

It is built from three questions: whether the respondent expects to be able to save money in the next 12 months, whether their household could afford an unexpected but necessary expense of £900, and whether they have had to borrow more money or use more credit than usual in the past month compared to a year ago.

Numeracy testing

Numeracy is assessed using two questions: a best guess at how many times a fair coin would show heads in 1,000 flips (correct answer: 500), and a best guess at how many times a five-sided die would show an odd number in 50 throws (correct answer: 30). Responses combine into a composite numeracy score: 33% of consumers answered both questions correctly (high numeracy), 35% answered only the coin question correctly, 3% answered only the die question correctly (both classified as medium numeracy), and 28% answered both incorrectly or did not know (low numeracy).

Energy literacy quartiles

Each respondent was scored across six statements on energy literacy (see Consumer energy literacy section), each scored from 1 (very poorly) to 5 (very well), giving a possible range of 6 to 30 points. Quartile boundaries were set by splitting the weighted sample into four groups from top to bottom score; where scores straddled a quartile boundary, respondents were bumped up to the quartile above, which is why the split across quartiles is not exactly even. Throughout this report, references to 'high' and 'low' energy literacy refer to the top and bottom quartiles respectively.

Table 1: Energy literacy quartile boundaries and sample sizes

Quartile	Score range	Unweighted base
Top quartile	24–30 points	n=1,908
Upper middle	21–23 points	n=1,111
Lower middle	18–20 points	n=860
Bottom quartile	6–17 points	n=581

Survey question A20B: Generally, how well or poorly do you feel you understand the following? Base: All respondents (4,460)