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1. Summary

Methodology

- The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a group of domestic consumers together 3-4 times over the course of a year to feed into Ofgem's policy decisions. Big Sofa was commissioned to set up and run the Panel for its sixth year. The approach for this sixth year was to recruit a broad cross section of energy consumers split across four locations in Britain - Oxford, Sheffield, Colwyn Bay and Livingston. A total of 80 people were recruited with 79 taking part in the first sessions.
- Fieldwork for the first Panel sessions was carried out as three-hour long workshops between 18th and 31st March 2014. The overall objectives were to explore the affordability of energy in terms of how energy costs affect Panellists' lives and their views on social and environmental schemes within the energy sector.
- To fully explore affordability issues, we also carried out a further ten face to face depth interviews with people in fuel poverty – many of whom had disabilities. In addition, ten follow-up telephone interviews were carried out with Panellists who had indicated that they were struggling to pay their energy bills.

Consumer Context

- Panellists largely have a neutral or negative attitude to the energy market. Those that have neutral attitudes are fairly apathetic about energy companies and they generally don't engage with the market.
- Those with negative attitudes are often angry about the level of profits that they think the energy companies make. This is much more about the profit and notions of 'fat cats' than it is about the actual level of energy costs. They also tend to feel that it is wrong that you have to shop around to get the best price on something so essential to daily life.
- Many Panellists also complain about the complexity of the number and different types of tariffs available. The other main area that causes disquiet is to do with direct debit payments. This is both around substantial accruals being held onto by the suppliers and large unexpected rises in the monthly amounts to make up shortfalls.

Energy Costs

- Panellists generally think that energy bills are going up, although for many this is as much because of media reports as because they have noticed it in their own bills. This is particularly true for those paying by direct debit as they tend to only really be

aware of the monthly amount they pay rather than the total yearly amount. The particularly cold winter of 2012/3 also means that the bills people are receiving for this winter are generally lower than this time last year.

- Those paying by prepayment meter are most closely in touch with energy costs and know how long £x lasts. They find it very noticeable how much more it costs them during the winter months and also feel that the money on the card lasts for a much shorter period than it did a few years ago.
- Overall there is mostly a grudging acceptance about rising costs rather than real anger. Whilst many Panellists are angry at what they see as excessive profits being made, recent cost rises are largely seen as part of a general increase in the cost of living over the last few years.

Affordability

- The affordability of energy was explored through discussing how Panellists' lives are affected by energy costs and by the increases in prices that they have experienced.
- There are three key circumstantial factors that appear to work together to affect energy affordability:
 - Housing and heating – how easy it is to heat the home, the tenure of the home, its size and condition;
 - Household demographics – primarily the number of people in the home, the amount of time they spend at home and the age of any children (with teenagers using lots of 'gadgets'). Lifestage plays an important part here. There are key events such as the birth of a baby or children moving back in post university that result in sudden large increases in energy use.
 - Financial circumstances – absolute level of income and its predictability; expenditure including out of the ordinary expenses; attitudes to money and money management skills.
- These three factors interact and result in a number of behaviours that can help or hinder affordability. This includes structural changes such as their ability to install insulation and double glazing, energy efficiency behaviour, and the amount of energy that the household actually needs. All of this impacts on the basic affordability of energy for individual households.
- Energy affordability is not a big issue for the majority of Panellists. This is not surprising as they were recruited to represent a broad spread of Britain's population. For those few Panellists where it is an issue, and for the additional people in fuel poverty that we interviewed, the main reasons for not being able to afford the amount of energy that they need are:
 - Low income, mostly due to unemployment or very irregular work;
 - Either they or someone else in their home has a disability meaning that they are more likely to be at home during the day;

- Poor standard of housing with a lack of insulation and/or inefficient heating systems. Many people in this situation are living in rented accommodation;
 - A chaotic approach to money management including lack of budgeting;
 - A large family putting a squeeze on income as well as requiring high energy spend.
- In a layer of further complexity, the equation is not as simple as cost of energy vs. income. Predictability of both income and of energy bills, together with the choices people make around managing their bills and money, also play a part.
 - Where Panellists need to save money they mostly make sacrifices elsewhere rather than on their energy spend. They find that cost savings are more controllable and visible in other areas. The most often cited examples are buying cheaper food, not going out as much, and cutting down on anything considered a luxury.
 - Amongst Panellists, we uncovered very little real detriment in terms of their ability to heat their home adequately or to use essential appliances. Where people are saving energy they are making sensible choices that do not really have a major effect on their thermal comfort or lifestyle. Their motivation is often to do with not being wasteful as much as to do with trying to reduce energy bills.
 - Amongst people that we carried out additional interviews with, as you would expect, there is a generally higher level of detriment. The types of detriment that some of these people are suffering include:
 - Only putting the heating on when the children are in the house;
 - Only putting the heating on when their children have friends round to play;
 - Not heating the bedrooms at all;
 - Going to bed early or sometimes during the day to keep warm;
 - Going out of the house to places like community centres, libraries or relatives' homes to keep warm;
 - Having cold or microwaved meals rather than using the hob or oven.
 - It is important to note that most are not suffering this type of detriment. They are more or less affording the amount of energy they need to keep warm enough - although this does mean going into occasional debt for some. They are finding it difficult to meet all their essential household costs including utilities, food and transport and energy is simply one of many expenses. It is however one that most find difficult to reduce substantially once they have taken initial actions of not heating under occupied rooms, turning appliances off etc.

Payment differentials

- Nearly all the Panellists think that it is unfair that unit costs for prepayment meters are generally higher than for other payment methods. This is particularly because

they associate prepayment meter use with those on low incomes who can least afford the additional costs.

- Whilst they are unhappy about the difference in charges, many Panellists do not feel that it is acceptable for the additional costs of prepayment meters to be spread to all customers. They find it difficult to get beyond the view that any extra costs should come from suppliers' profits.

Social and environmental schemes

- Many of the Panellists are aware of the Winter Fuel Allowance (although they don't call it this) mostly either because they are receiving it themselves or because their parents or other relatives are. A few also mention additional payments being made in cold weather.
- Knowledge of free or reduced cost loft and cavity wall insulation is also widespread. Many of the Panellists have taken advantage of this, though often are not sure who funded or provided it.
- Hardly any of the Panellists are aware of Feed-In-Tariff payments or subsidies to insulate hard to treat homes, even when prompted.
- Panellists discussed different types of social and environmental schemes and how supportive they are of the costs for these being socialised. In general those schemes that aim to help vulnerable people receive the most positive response. The people considered most vulnerable, and that Panellists are keenest to help, are elderly people on low incomes and people with disabilities. They are also keener for help to be given directly with energy bills rather than on making homes energy efficient.
- The idea of Cold Weather Payments is very positively received. This is seen as good social justice as the additional fuel needed during cold weather is out of people's control. Because of this, Panellists are generally supportive of a wide group of those on low incomes receiving this help.
- Panellists were told that there are several government policies that aim to reduce Britain's carbon emissions. This is generally felt to be 'a good thing' and they are largely happy, though in a lukewarm way, that the costs for these types of schemes are socialised.
- Whether the costs to help people make 'hard to treat homes' more energy efficient should be socialised meets with mixed views. Some Panellists feel that this should be supported, as they think that when you buy a home it is unlikely that you would think to consider how easy it would be to make the home energy efficient. Others however feel that it is the responsibility of the homeowner. Unless you are on a low income or vulnerable, you should pay for the energy efficiency measures yourself.

They feel this is particularly the case if the property is a large old house that they think would most likely be occupied by someone who is wealthier than average.

- Panellists mostly reject the idea of Feed-In-Tariff payments being made to households that generate their own electricity – with the exception of the few Panellists who either currently receive these payments or are considering installing a renewable energy system that would make them eligible. Most tend to feel that it is only people who are relatively well off that could afford the initial outlay for things like solar panels, and that they shouldn't receive any form of subsidy or payment as a result. Many are also unsure as to whether small-scale renewables really do reduce Britain's carbon footprint and therefore are unsure whether they are worth subsidising.

2. Methodology Overview

2.1. Overall Approach

The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a broad group of domestic consumers together 3-4 times over the course of a year to feed into Ofgem's policy making. One of the key advantages of a deliberative approach is that it enables ordinary domestic consumers to obtain a greater level of understanding about how energy supply and the energy markets work. As such, they can offer more considered and informed views about key issues and policy options under consideration.

Big Sofa was commissioned to set up and run the Panel for its sixth year. The approach for this sixth year was to recruit a total of 80 people split across four locations across Britain. Panellists agreed to take part in 3-4 workshop sessions during the course of the year. They also agreed to be contacted for other research activities during the year as required.

The first sessions took the form of extended workshops lasting for three hours using a range of stimulus and deliberative approaches. These included a welcome film from Ofgem, film clips of consumers from around the country talking about energy affordability, and presentations about energy costs. The workshop sessions were followed by the use of an online discussion forum where Panellists were able to continue debating the main issues and give further reflections on some follow-up questions. Those who preferred to take part via post, phone or email were also able to participate in this ongoing discussion.

2.2. Main fieldwork sample

Fieldwork was carried out in Oxford, Sheffield, Colwyn Bay and Livingston between 18th and 31st March 2014.

Fieldwork Locations:



Eighty people were recruited to take part (twenty in each location) and seventy-nine attended the groups. People were recruited so that the Panel is broadly representative of Great Britain’s population in terms of the following demographic and energy consumer characteristics:

Demographics	Energy consumer characteristics
Age	Current supplier
Gender	Off gas grid
Ethnicity	Payment type
Disability	Fuel poverty
Housing tenure	Level of engagement with the energy market
Employment	
Family Status	
Low internet use / access	
Socio-economic group	
Urban / rural	

A full breakdown is given in the Appendix 3.

2.3. Research objectives

For these first Panel sessions the objectives were to introduce Panellists to the Panel and to Ofgem and then to explore:

1. The effects of increased energy prices on people's behaviour;
2. Views on tariff differentials and the appeal of socialising these costs;
3. Awareness and understanding of environmental and social schemes;
4. The overall appeal of different environmental and social schemes and Panellists' views as to whether or not the costs should be socialised.



Photo: Panellists swapping ideas

2.4. Additional interviews

To fully understand energy affordability issues, we carried out a further ten face to face depth interviews with people in fuel poverty. Five of these were carried out in people's homes as they had disabilities that made it difficult for them to travel to a central venue. The other five were carried out in central venues in Panel locations.

In addition, ten follow-up telephone interviews were carried out with Panellists who had indicated during discussions that they were struggling to pay their energy bills and having to make sacrifices either in terms of thermal comfort and/or making cut backs on spending on other things.

3. Consumer context

Panellists largely have a neutral or negative attitude to the energy market. Those that have neutral attitudes are fairly accepting of the energy companies and generally don't engage with the market. It doesn't really figure in their lives either because they are just too busy with other things or they simply don't get round to it. This includes Panellists who have stayed with the energy company and tariff that was in their home when they moved in and those who see prices going up but just accept it as part of life.

'I just stuck with what was there when I moved in'

'Everything's tightened up in society - food, clothes everything'

Those with negative attitudes are angry about the level of profits that they think the energy companies make. This is much more about the profit and notions of 'fat cats' than it is about the actual level of energy costs themselves.

'It's all about profits - they have no compassion whatsoever for pensioners'

Panellists tend to overestimate the proportion of their bill that is accounted for by suppliers' profits. Many are very surprised when told that 5% of an average bill is accounted for by this, expecting it to be as high as 30%.

Many of the Panellists don't understand why there is an energy market and feel that it is wrong that you need to shop around to get the best price on something so essential to daily life. Some also point out that it is likely that it is those people (such as elderly people on low incomes) who really need to save money that are the least likely or able to shop around, either because they do not use the internet or because they would be worried about the hassle or possible problems.

'The poor old ladies get the worst deals'

There is a great deal of annoyance and cynicism with the market that manifests itself in two opposite ways. Some people actively engage to get the best deal and 'play the energy companies at their own game'.

'I use moneysaving expert and keep an eye out'

'I'm on the best one year deal there is'

Others however completely disengage. They feel that all the companies are the same and don't think it is worth switching. They believe that they will not save money in the long run as they think that prices all tend to go up at a similar rate.

Many Panellists also complain about the complexity of the number and different types of tariffs available. Whilst a few are quite knowledgeable and search around for fixed term

deals, or can talk about standing charges and different rates, most have little understanding of these.

Overall, it is most common to use a price comparison website to help decide on the best deal available. Some of those who have not shopped around were genuinely surprised by examples that other Panellists gave of how much they had been able to save. In each group there were also a few stories about door to door selling where people felt that they had not saved as a result of the switch. None of these incidences were particularly recent.

The other main area that causes disquiet is around direct debits payments. On the one hand this is around the large accruals that Panellists see with complaints about the energy companies holding onto their money. Conversely, however, there were a few stories of money being refunded to people unexpectedly. The other complaint around direct debits is large unexpected rises in the monthly amounts to make up shortfalls.

All of this leads to a general lack of trust in the energy companies and their motivations.

'They're all the same – they all just want your money'

'They always put prices up at the beginning of the winter don't they?'



Photo: Panellists discussing energy affordability

4. Understanding energy costs

4.1. Payment methods

The method of payment used by the Panellists affects their understanding of how much energy costs:

Direct debit

Those paying by direct debit tend to know the amount that they pay each month. However they are not sure what the actual yearly cost of their bills is, as they know that direct debit amounts do get changed. Some people paying by direct debit fear getting a 'catch-up' bill because their direct debit has been set too low. For some this is simply a gut feel that they are not paying enough. For others it is the result of a specific situation such as having moved into a new house and inherited the amount paid by the previous occupiers, or having switched to a new company with a lower direct debit monthly payment that they are suspicious of.

'I inherited it [the tariff and direct debit amount] – I've only just recently moved into my place and it's a suspiciously low direct debit at the minute but they're going to give me a re-evaluation in July. So we may have a bit of a debate over the phone with them if it sky rockets...'

'I like paying the same every month so it evens out - rather than getting hiked up bills in winter and basically nothing on summer. It's easier this way.'

Standard credit

Those paying by standard credit are the least knowledgeable about how much they pay - apart from the fact that it is more in winter than summer. They pay this way either simply because they always have or because they feel that they are more in control this way. A few people have swapped away from direct debit as a result of high accruals or catch-up bills, finding that paying by standard credit enables them to keep better track of their spending.

'You pay for what you've used – it's very straightforward'

Prepayment meter

Those paying by prepayment meter, usually referred to as 'card' or 'key' meters, have a very clear idea of how long £x lasts. They find it very noticeable how much more it costs them during the winter months and also feel that the money that they put on their card lasts for a much shorter period than it did a few years ago due to increased energy prices.

Most of those using prepayment meters are living in rented accommodation and do not feel that they have a choice of payment method. Some Panellists however have made an active choice to pay by prepayment meter to help them manage their money and avoid building up debt. One Panellist spoke about her brother using prepayment meters because he has a learning disability and is not able to handle banking. Another spoke about finding it easier as

a single parent to pay by prepayment meter as it helped her to make sure she didn't over spend.

'You just like to feel more in control of your own finances - you can't get clobbered with a direct debit from your account'

In some dual fuel homes Panellists are paying for one fuel via prepayment meter and the other via standard credit or direct debit. This is either an inherited arrangement or, for a few, an active choice to help them juggle costs.

A high number of our Panellists in Colwyn Bay are paying by prepayment meter as a result of living in social housing or ex-social housing where they do not think there is any other choice. For this group of customers it is the norm to pay in this way and they don't think about swapping even if it was possible.

4.2. Relationship to other bills

Panellists generally feel that their energy bills are their third or fourth biggest bill after mortgage or rent, food, and for some Council Tax or their car (including insurance, petrol, road tax, MOT). Very few think of combined telecoms costs. They tend to consider the bills for their mobile phone, internet and any digital or cable TV as being separate bills and don't really think of these bills as a yearly amount.

'I think my mobile's only £35 per month, but I've never really thought about it as being £400 a year'

When asked to estimate how much of their outgoings went on their energy bills people guessed at somewhere between 10 and 30 per cent.

4.3. Rising costs

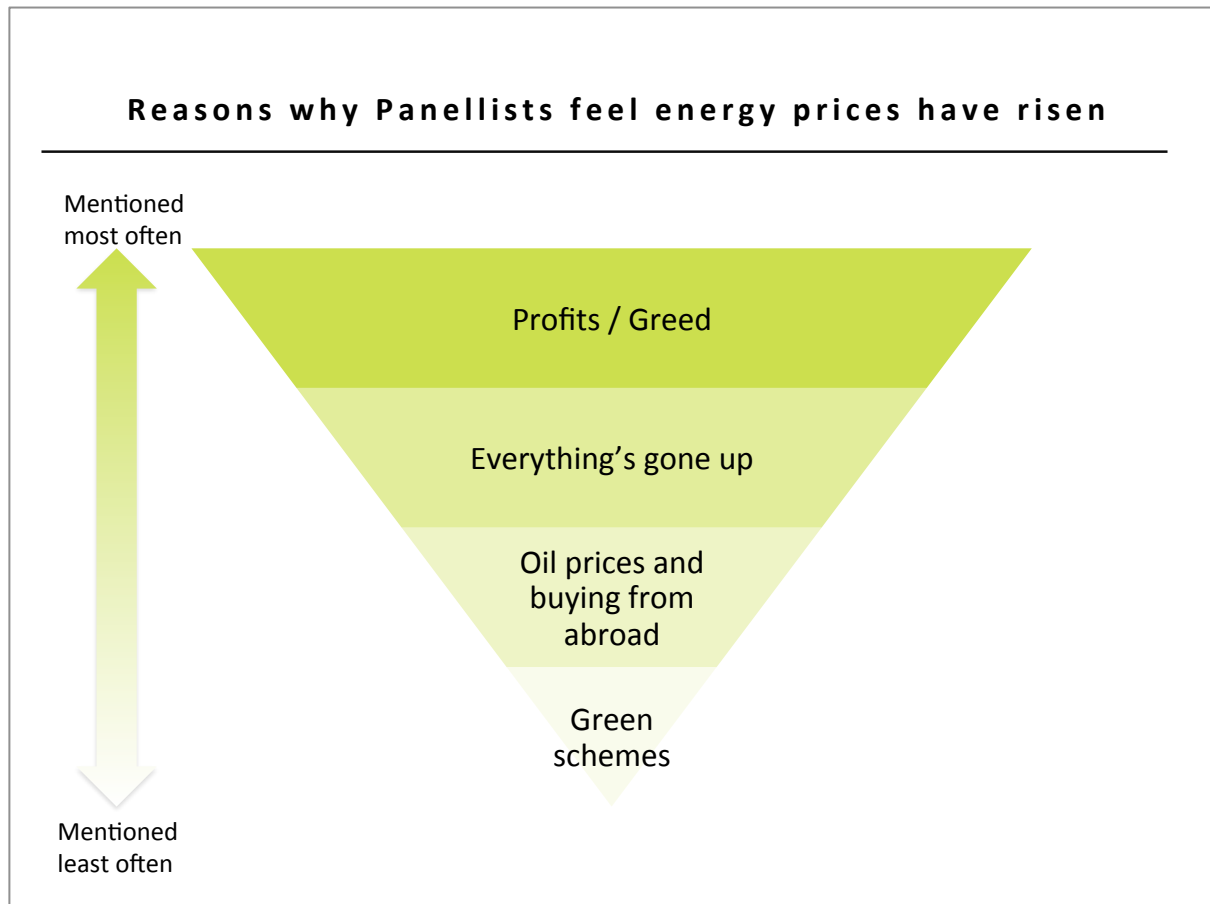
Panellists generally think that energy bills are going up, although for many this is as much because of media reports as because they have noticed it in their own bills. This is particularly true for those paying by direct debit. The particularly cold winter of 2012/3 also means that the bills people are receiving for this winter are generally lower than this time last year.

Overall there is mostly a grudging acceptance about rising costs rather than real anger. Whilst many Panellists are angry at what they see as excess profits being made, recent cost rises are largely seen as part of a general increase in the cost of living over the last few years.

'Everything's gone up – food, petrol, energy'

On further reflection, some people also note that they think that oil prices have gone up and that Britain has to buy more of its energy from abroad than it used to. They see that this will have contributed to increased energy prices. A few also spontaneously mention the cost of

green schemes being added to their energy bills which they are aware of through media coverage.



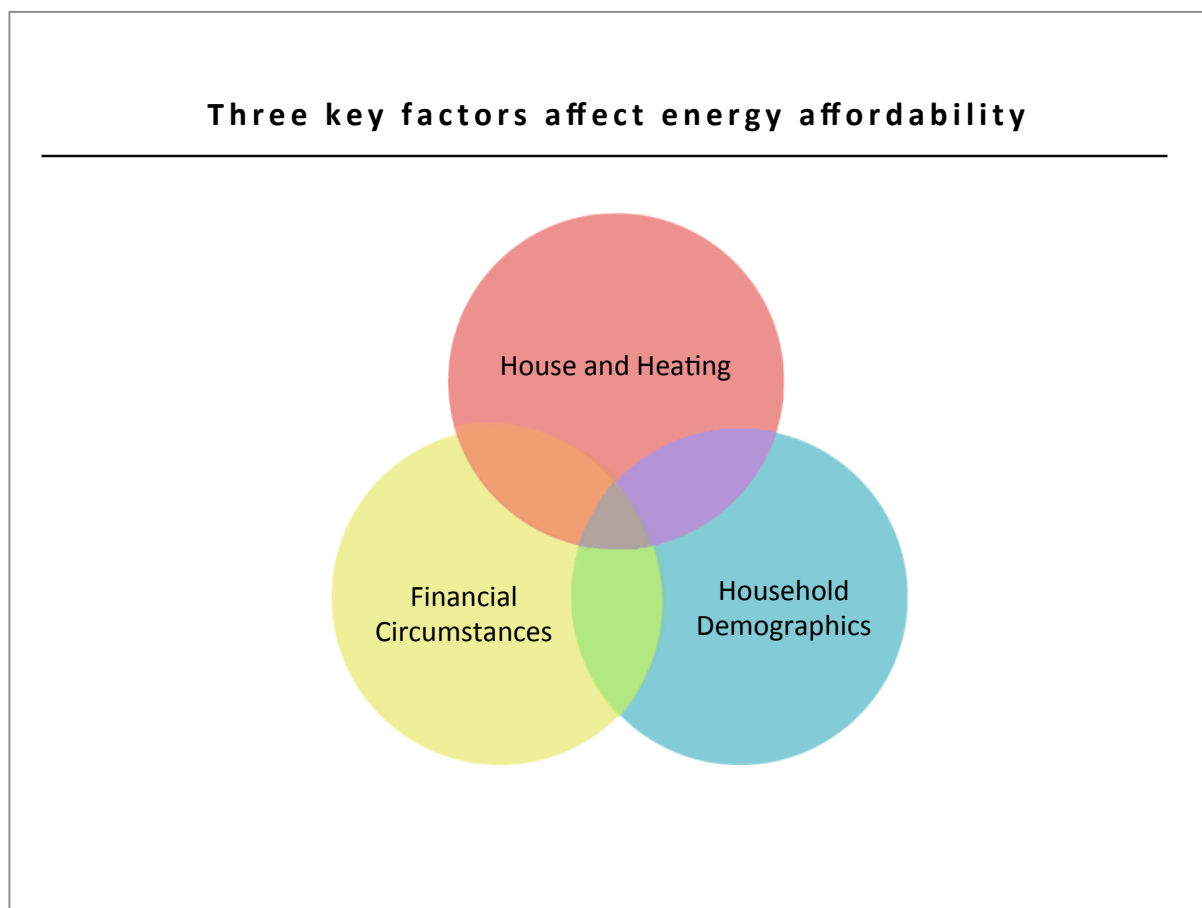
5. Energy Affordability

Ofgem is aware that the affordability of energy is a real and increasing concern to consumers. Although Ofgem doesn't control prices in the energy market directly, as the economic regulator it has control over aspects that affect the size of energy bills and how pricing works (e.g. how costs are passed on to consumers). In regulating network companies and working with government on sustainability issues, Ofgem also has an element of control and influence over how, and when, costs associated with infrastructure development are passed on to consumers. As such Ofgem are interested in exploring the affordability of energy and what this means to a wide range of consumers.

The Panel discussion explored energy affordability in terms of how consumers' lives are affected by the costs of energy and the price rises that consumers have experienced. We looked at factors such as housing conditions, household circumstances, energy usage behaviours, budgeting and vulnerability as well as how energy expenditure compares to other household expenses and the way that these are handled.

5.1. Circumstances affecting energy affordability

There are three key circumstantial factors that work together to affect energy affordability:



Housing and heating

One of the major factors affecting peoples' energy bills is the size, type and condition of their home. Those who own their own home and those in social housing mostly feel that they have well insulated houses, particularly in terms of having loft insulation. Homeowners have generally had loft insulation installed themselves or bought a house that already had this. Those in social housing have had their homes insulated by their local authority or housing association. Some however do not know how well insulated their home is, having never considered it before the Panel discussion. People also talk about the type of heating they have with most having central heating. Some have individual thermostats enabling them to control the level of heating in each room. Some also have additional heating such as woodburners, plug-in radiators and electric heaters that adds to their overall energy costs.

'We have thermostats on the radiators...all the radiators have got them on but don't ask me what they're set at'

'I've got a woodburner but more because it feels nice to sit in front of it with a glass of wine than for the heat'

Household demographics

The number of people living in a home and the amount of hours they spend there are two of the biggest factors that people identify with the amount of energy they use. The number of appliances used by teenagers is also cited as a contributory factor though no one really knows what difference using a lot of computers, games consoles etc. really makes to their electricity bills.

Lifestage plays an important part here. There are key events such as the birth of a baby or children moving back in post university that result in sudden large increases in energy use. The birth of a baby is also often accompanied by a drop in income resulting in affordability being even more of an issue for those in tight financial circumstances. Conversely when children start going to school or eventually move out altogether, people talk about large drops in energy usage, particularly with children moving out.

We also spoke to several people with disabilities in the additional depth interviews who feel that they have particularly large energy bills and are spending 20-30% of their income paying them. This tends to be either because they are spending a lot of time at home or because they need to keep particularly warm, use a lot of hot water, or need to power specialist equipment.

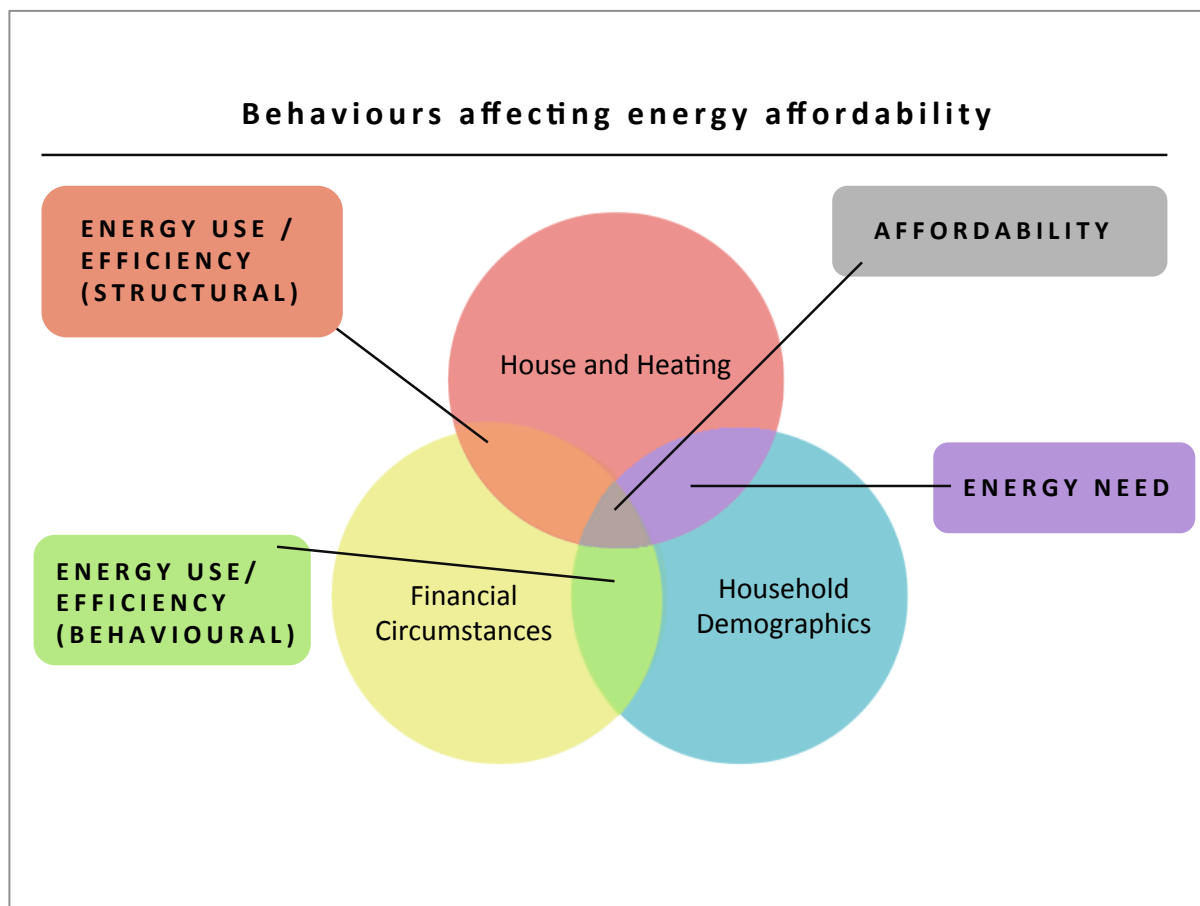
Financial circumstances

The third piece of the jigsaw that affects energy affordability is peoples' financial circumstances. Financial circumstances are not only about income and expenditure but also about skills and attitudes to managing their money:

- Income – whilst the absolute level of income people have is an important factor, the predictability of that income also plays a major role. Several of the people we spoke to who are in fuel poverty have income that varies wildly according to the work available. These included those in the building trade and those on variable shift patterns.
- Expenditure – out of the ordinary expenses such as house repairs can tip people into difficult circumstances.
- Money management – some people recognise that they are not as good with money as they could be. They tend to spend what they have and do not save or budget. This makes events like receiving a catch-up bill particularly problematic, as they often have nothing put aside for this sort of eventuality.
- Children – many of those with children try very hard to juggle their money so that their children do not lose out. They will often cut their own expenditure and try and reduce general household expenditure so that their children can have the things they want. This can leave them struggling to pay bills.

Where the factors of house and heating, household demographics and financial circumstances overlap we can explore the types of behaviours that occur which contribute to either exacerbating or alleviating energy affordability.

5.2. Behaviours affecting energy affordability



Energy use / efficiency (structural)

The type of home people have and their financial circumstances interact in terms of the structural changes they might make to help with energy efficiency.

The main changes that our Panellists have made are insulating their homes or having double-glazing installed. However these changes are mostly about increasing thermal comfort rather than reducing costs. People talk about stopping it being draughty or making their home cosier before they talk about the cost savings they have made. Many do not talk about cost savings at all. Where Panellists are living in social or council housing, insulation and double glazing where they have it has usually been installed for free. A few Panellists have replaced their boiler with a more energy efficient one, and a few have installed solar panels.

Some of those in fuel poverty are aware of things that would help decrease the amount of money they would need to spend on energy to keep warm but they have been unable to do these things because of lack of money. The upfront costs are out of their reach. This ranged

from one lady who wants to buy thicker curtains to keep in the warmth to another who lives in a draughty house but cannot afford to install double-glazing.

Some people have changed supplier or payment method to help them save money but we also spoke to people who had had poor experiences with switching in the past and will not switch again as a result. These included one man on disability benefits who had switched in response to a sales call and ended up in debt when his direct debit was set too low. Another lost the money she had on her prepayment meter when she switched to a new supplier. Those in rented accommodation and those using prepayment meters are generally less likely to have switched supplier.

Energy use / efficiency (behavioural)

The way that energy is used in the home is influenced by the household demographics and the financial circumstances of the household. Panellists largely see energy bills as a static necessity that are very difficult to control and reduce. They mostly feel either that they have sufficient disposable income that they do not really need to seriously think about reducing the amount of energy that they use, or that they are saving as much energy as they reasonably can. It is clear that energy saving behaviour is generally marginal and sensible as it is not causing real detriment in terms of thermal comfort or ability to use essential appliances.

Most Panellists keep more or less as warm as they wish. They may use blankets or put on extra layers or 'onesies' but this is not seen as a hardship and is often a positive choice to be 'snuggly'. Some use top up heating such as plug-in oil radiators and electric heaters when needed even though these types of heating are generally known to be expensive.

'You've got to be warm haven't you?'

Other energy saving behaviour involves doing things like using energy efficiency lightbulbs or switching things off. No one really knows what effect this has on their energy bills though. The actions are often driven more by a desire not to be wasteful rather than by financial circumstances and any real expectation of saving money.

'I don't think I'm conscious of, 'oh, that light's on, I need to save money'. I just think 'oh, that's a waste of energy' '

There is also a lot of confusion and myths around how much appliances cost to run and what actions actually do save energy:

'Once the boiler is fired up it doesn't matter how many rooms you heat does it?'

'I was told that it's better to leave those energy efficiency bulbs on rather than turn them on and off'

Energy need

The energy needs, and subsequent size of the energy bill, of a household depend on both the household demographics and the type of housing and heating. Most obviously some homes are just more costly to keep warm than others because of aspects such as their size, number of outside walls, level of insulation and efficiency of heating. A few people also have heating that is easier to adjust with, for example, individual thermostats on the radiators enabling underused rooms to be unheated.

The level of warmth that a household feels is acceptable and desirable also differs considerably. There are a number of factors at play here including gender, upbringing, personal preference, and country of birth (those spending their earlier years in warmer countries than Britain speaking about their need to keep their homes warmer than other people). Many of our Panellists have 'thermostat wars' with their partners at home. This generally results in the home being kept warmer than one person likes.

'I put the heating on in the bedroom before I went for a shower, when I came in afterwards my wife had opened the windows!'

'My husband and I...-I turn the thermostat up... when I turn round...he's turned it down!'

The presence, number and age of children in the home also affect energy need, particularly in the number of appliances children (particularly teenagers) have and the amount of cooking that happens. Several of those who really need to save money will not compromise on keeping their children warm, particularly when the children are young.

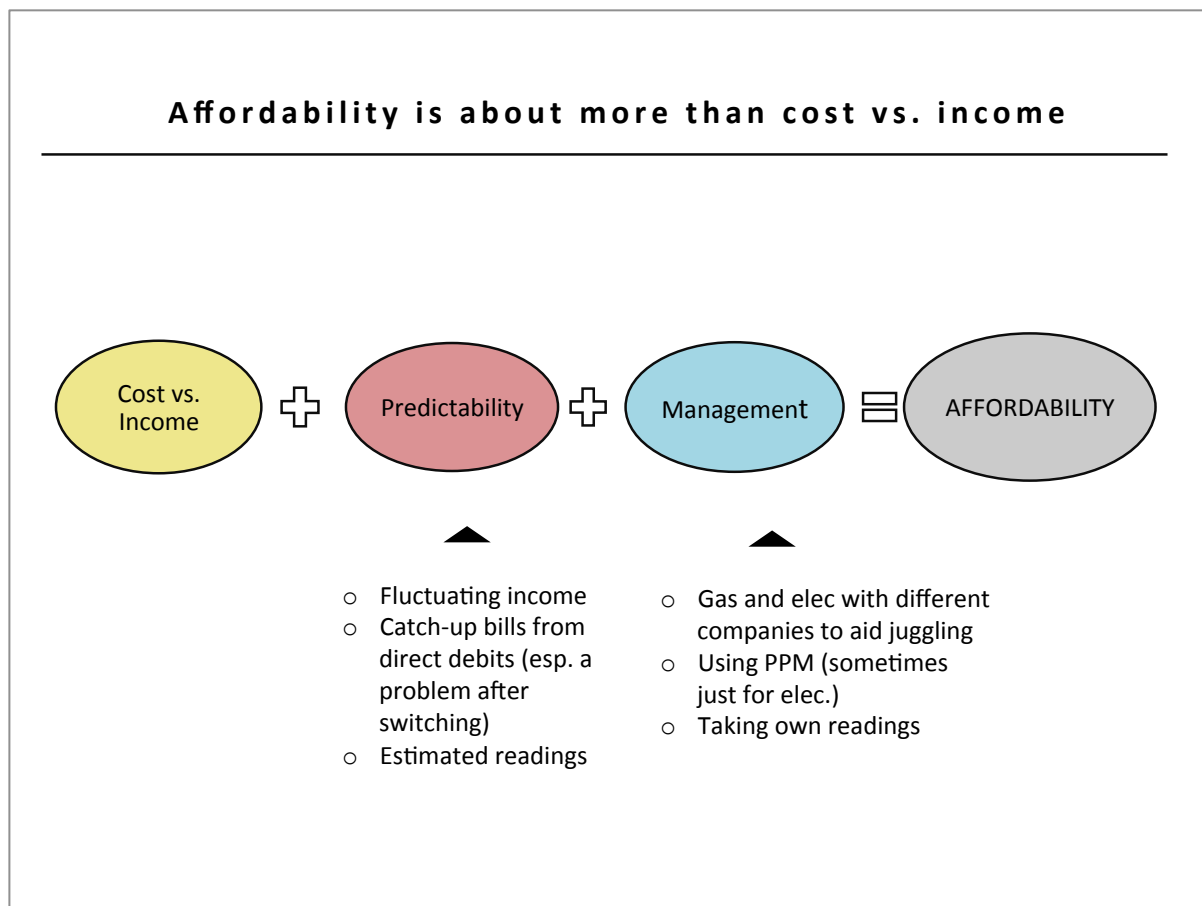
5.3. The complexity of energy affordability

All of this impacts on the basic affordability of energy for individual households. Being able to afford energy is not a major issue for the majority of Panellists. This is not surprising as they were recruited to represent a broad spread of Britain's population. For those few Panellists where it is an issue, and for the additional people in fuel poverty that we interviewed, the main reasons for not being able to afford the amount of energy that they need are:

- Low income, mostly due to unemployment or very irregular work;
- Disability of themselves or their children meaning that they are at home a lot during the day;
- Poor standard of housing with a lack of insulation and/or inefficient heating systems. Many people in this situation are living in rented accommodation;
- A chaotic approach to money management including lack of budgeting;
- A large family putting both a squeeze on income and requiring high energy spend.

Whilst some of these such as low income, a chaotic approach to money management and having a large family affects affordability of a wide range of household expenses, others such as the standard of housing and disability particularly affect the affordability of energy.

In a layer of further complexity the equation is not as simple as cost of energy vs. income. Predictability of both income and energy bills together with the choices people make around managing their bills and money also play a part.



Predictability

As we saw when considering people's financial circumstances, predictability of income is a factor that can affect their ability to meet all household bills, including energy, with those in irregular work or with fluctuating incomes sometimes struggling. We also spoke to people in our additional depth interviews that were concerned about possible reductions in benefits. This included a father with four children in Colwyn Bay and a mother of one in North Wales who was a wheelchair user - both had heard that their benefits might be reduced.

The predictability of energy bills also plays its part in affordability for those on tight incomes. There are several ways in which energy bills can be unpredictable:

- Receiving a one-off catch-up bill because direct debit levels have been insufficient.
- Estimated readings resulting in a higher than usual bill. This could either be because an estimated read was either too high (resulting in a high bill) or too low (resulting in an unexpected higher catch up bill).
- Emergency credit being used up on a prepayment meter and having to be repaid.
- A particularly cold winter.

- Periodic increase in energy use (e.g. school holidays, grandchildren visiting).

Management of bills and money

Many of those we spoke to who struggle to pay their energy bills treat them as one of their priorities. This means that they do things such as topping up the prepayment key or card when benefit money arrives or paying by direct debit to ensure the energy bill is one of the things that definitely gets paid. As discussed below people tend to find it easier to make savings elsewhere such as reducing spend on food or going out.

'The first thing you have to buy [each week] is gas and electric, and you see what's left after that'

A number of people are also adopting various savvy behaviours to help manage their energy bills. The types of behaviours we came across, particularly during the additional interviews, were:

- Switching to prepayment meters to help with budgeting. Even where the unit costs were known to be higher this was still seen as a sensible move because it gives control and means that you are able to 'live within your means';
- Having gas and electricity with different energy companies so that the bills do not arrive at the same time and payments can be juggled;
- Having only one bill on direct debit and the other on standard credit to help spread payments;
- Always taking their own readings to avoid inaccuracies of estimated bills;
- Choosing a fixed rate deal to keep costs more predictable.

Tipping points

There are however a number of exceptional circumstances that can make affordability of energy more of an issue than usual. These can tip people into having to make sacrifices that they do not normally need to or result in them going into debt.

The main circumstances that people identify as tipping points are:

- A very cold winter – this can be a particular problem for those on low incomes with prepayment meters who find themselves suddenly having to find extra money to keep warm.
- Extraordinary expenses (e.g. roof repairs, car MOT).
- A drop in income (e.g. job loss, illness, 'dry patch' in irregular work pattern, relationship breakdown).
- A major lifestyle change (e.g. having first child, moving home).
- Temporary increases in energy usage because family members are home more (e.g. school holidays).

Making savings elsewhere

Where Panellists need to save money they mostly make sacrifices elsewhere rather than on their energy spend. They find that cost savings are more controllable and visible in other areas.

The most often cited examples are buying cheaper food, not going out as much, and cutting down on anything considered a luxury (which varies from person to person).

'Yesterday I emailed Sky and told them I'm cancelling everything - that'll save me £60 a month. I'm cutting down on luxuries to pay for the essentials'

'You start saving up [for a holiday or trip out] but then the gas price goes up and you have to put it into that instead'

A small number consider their phone even more of a priority than energy. This is either because they are unemployed or in irregular employment and it is their way of finding out about work. For some younger people, it is because it is their source of entertainment and connection with the world.

'I'd rather be cold and with a mobile phone than warm and bored without anything to do'

Some people try to save money on petrol by walking rather than using their car. However car use is often quite a high priority because it is needed to get to work or hospital appointments or to ferry children around.

People also tend to feel that the food and petrol markets are fairer than energy. For petrol this is because the price of petrol is considered to be transparent at the pump. They also believe that drops in raw fuel prices get passed on to the consumer. For food, people feel able to make a number of clear choices and trade-offs that puts them in control. Many speak of shopping at 'value' supermarkets more often than they used to. They also speak of having a clear sense of pride in doing so. It's almost as if they feel that consumers are wasting money if they continue to only shop at the more expensive supermarkets.

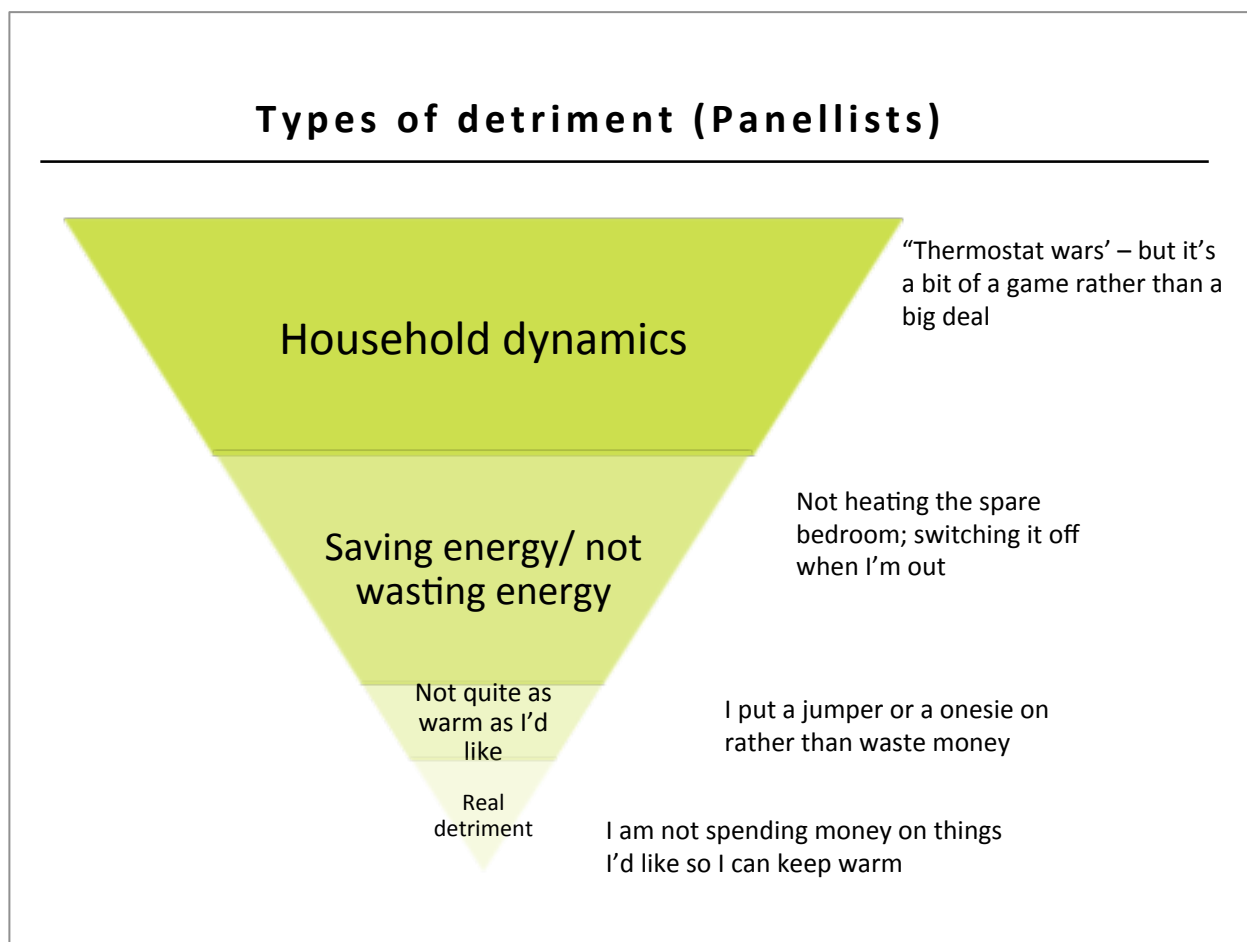
'Lidl and Aldi are like a badge of honour now'

'I'll buy a 50p Lidl loaf now rather than a 99p Morrisons one'

Panellists save money on their food shopping by buying less treats and luxury goods. Some also buy or cook in bulk to save money. This results in less food waste and helps them plan around their work/life schedules.

5.4. Detriment

Amongst Panellists we uncovered very little real detriment in terms of inability to heat their homes adequately or use essential appliances as a result of energy prices. Where people are saving energy they are making sensible choices and it is often to do with not being wasteful as much as to do with trying to reduce energy bills.



Amongst people that we carried out additional depth interviews with, there was a generally higher level of detriment. Several of those living in Scotland mentioned that it was more difficult for them to afford to keep warm because of the colder weather.

The types of detriment that some people are suffering include:

- Only putting the heating on when the children are in the house (for one woman this means going a whole week without the heating on when her children stay with their Dad. She tended to put layers of clothes on and got in to bed to keep warm).
- Putting the heating on ‘for show’ when their children have friends round to play but wrapping their children up in blankets and extra layers rather than using the heating at other times.
- Not heating the bedrooms at all. Using electric blankets or hot water bottles is quite common.

‘Whereas before if I was on bed rest I’d have the heating massively high, now I’ll use two hot water bottles’

- Going to bed early or sometimes during the day to keep warm.
- Going out of the house to places like community centres, libraries or relatives’ homes to be warm and avoid having to heat their own home.

- Having cold or microwaved meals several times in the week rather than always using the hob or oven.

It is important to note however that most do not report this level of detriment. They are more or less able to afford the cost of the amount of energy needed to keep warm enough. However, this does mean going into occasional debt for some. People are finding it difficult to afford lots of things and energy is simply one of many expenses. It is however one that they find difficult to reduce substantially once they have taken initial actions of not heating under occupied rooms, turning appliances off etc. People are particularly protective of ensuring that as far as possible their children don't suffer.

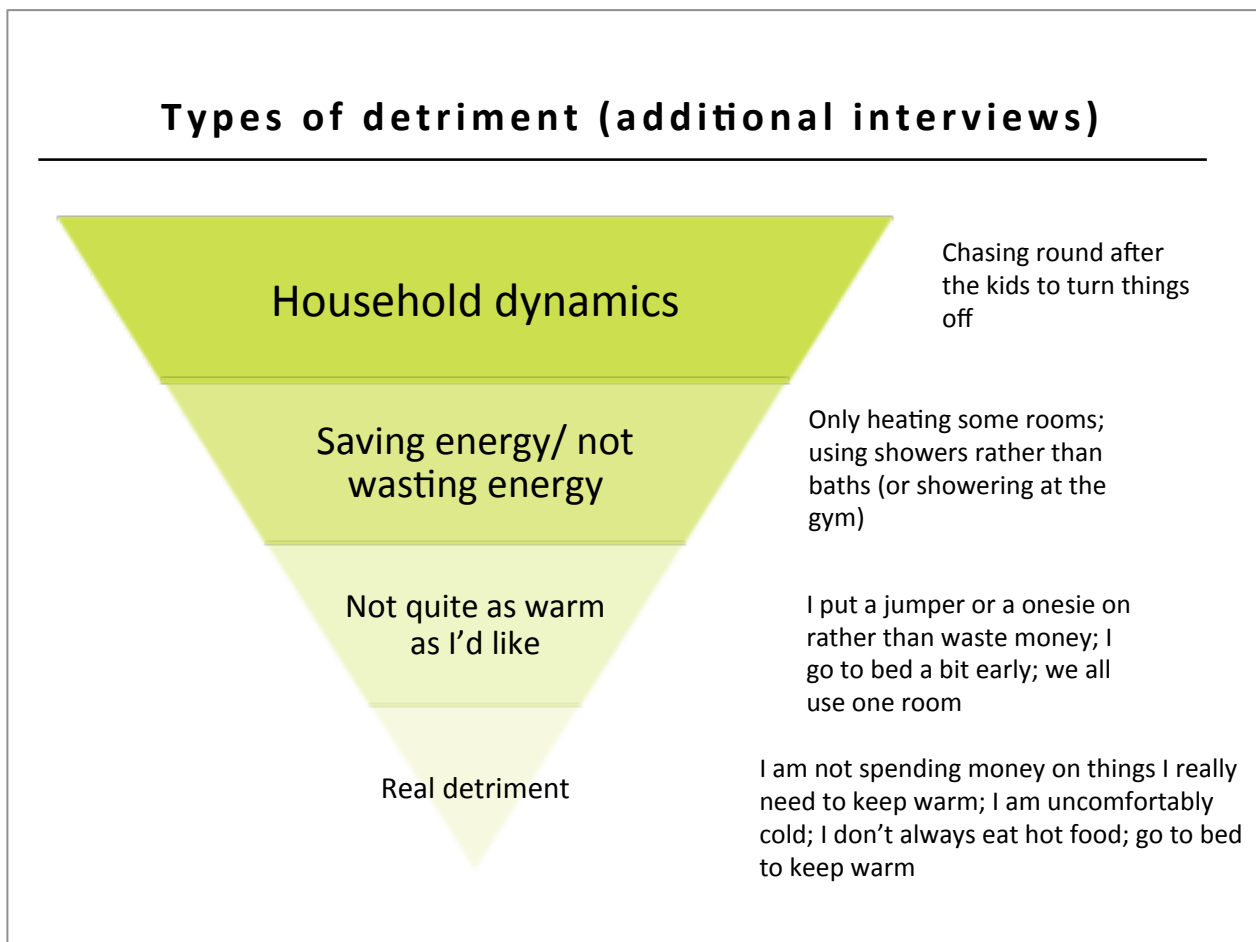
'I run a tight ship as it is – taking everything away from the kids isn't an option'

'I think we spend more than we have coming in and we're not the type of family to sit down and budget'

Whilst there is anger about profits of the energy companies and frustration that energy bills are going up, affording energy bills is seen as one part of 'balancing the books' rather than something that is singled out as a particular problem. Cutting back and saving money where consumers can, including on energy, is simply part of life.

'I'm not in a position where I literally can't afford to turn the TV or heating on...it's just that the benefit versus the cost now doesn't weigh up'

'Constant budgeting has just become a way of life really'



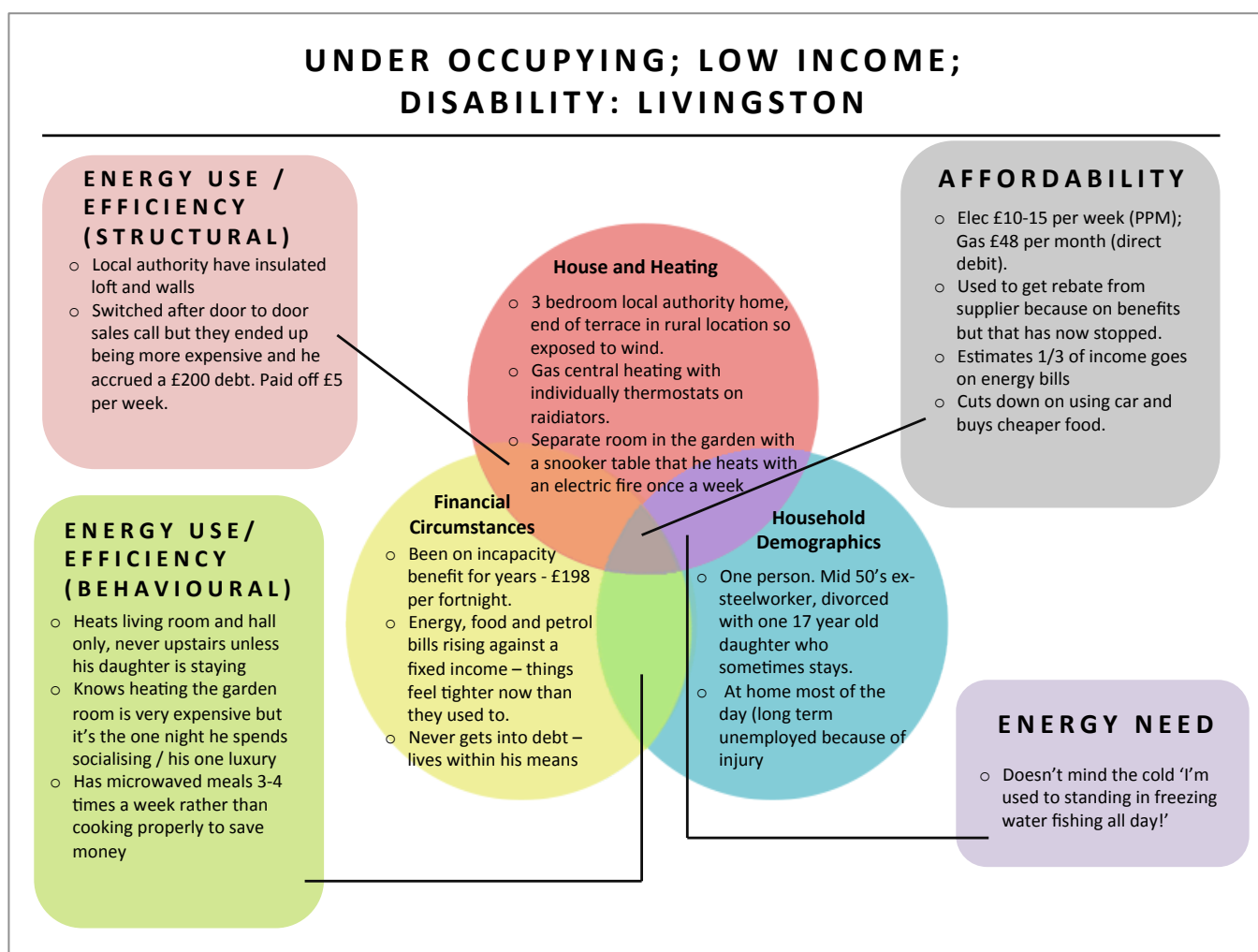
5.5. Affordability case studies

As we have seen, amongst those that we carried out additional depth interviews with, there is in general a higher level of detriment than amongst Panellists. Below we share three case studies to illustrate the different circumstances and behaviours that contribute to affordability for these households.

It is important to note that most of this additional sample are more or less affording the amount of energy they need to keep warm enough, although this does mean making sacrifices elsewhere and/or going into occasional debt for some. People are finding it difficult to afford lots of things and energy is simply one of many expenses.

Case Study One

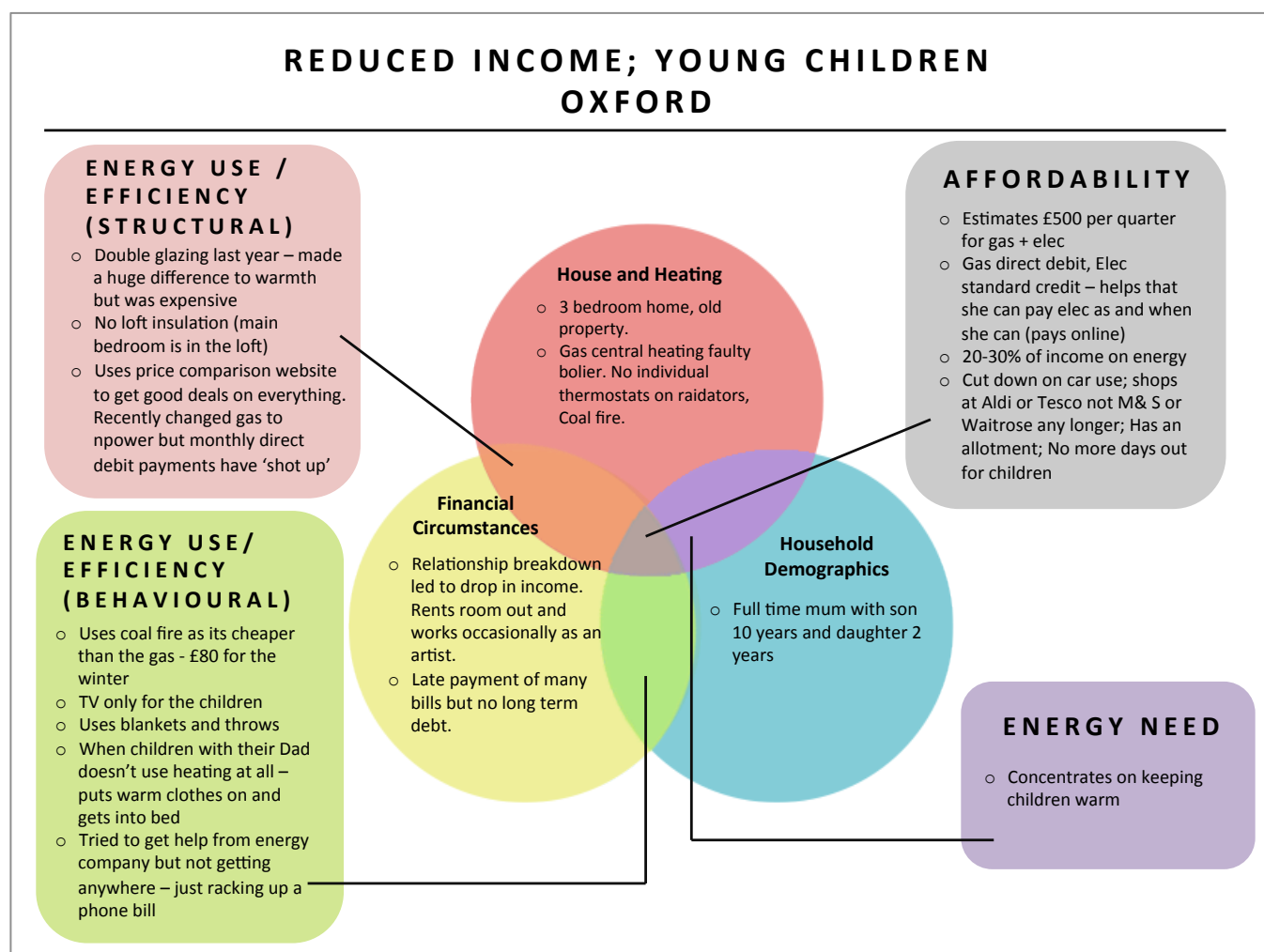
This case study shows the circumstantial factors and behaviours that make up energy affordability for a single man in his fifties living in Livingston. As a result of a disability his only income is through state benefits. He is living in a three bedroomed house that is hard to heat because it is an end of terrace in a rural area where it is exposed to high winds. His finances are very tight and he tends to cut down on car use and food to be able to afford all the things he needs. He feels that energy prices have gone up considerably over the past few years whilst his income has remained fixed. This has meant his overall financial circumstances have got even tighter. Although he uses very little heat in his home, he does have an outbuilding with a snooker table in it that he heats with an electric heater one evening a week. Whilst he knows that this is expensive and something he can ill afford he sees it as fundamental to his quality of life as it constitutes the main aspect of his social life. He therefore makes other sacrifices such as the in the food he buys to make sure he can afford it.



Case Study Two

This case study shows the circumstantial factors and behaviours that make up energy affordability for a woman who has found herself on a reduced income following a relationship breakdown. She has two children aged ten and two and works very occasionally as an artist. She has also started to rent out a room in the house to bring in extra money.

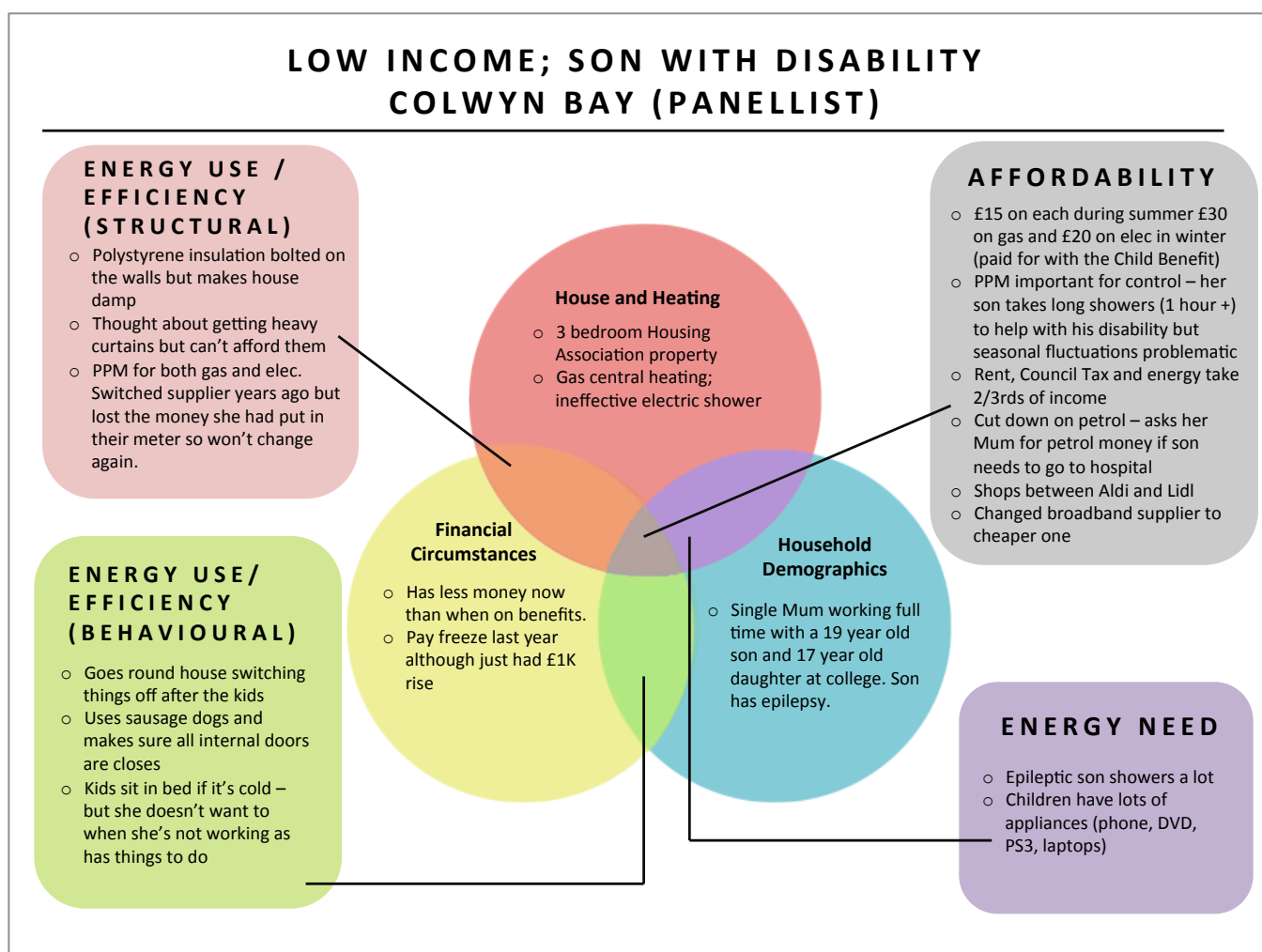
She estimates that she spends 20 – 30% of her income on her energy bills and has organised her bills so that the gas is paid by direct debit and the electricity by on-line standard credit. She pays money into the electricity account on a sporadic basis as and when she can rather than according to any fixed billing cycle. She gets into some debt with all her bills but juggles payments so that she doesn't get into too much debt with any one company. She uses a coal fire to heat the main living room rather than the gas central heating as she believes that this is cheaper. When the children stay with their Dad she does not use the heating at all but goes to bed early to keep warm. She has stopped using the TV for herself and only puts it on when the children want to watch it. She has also reduced her spending elsewhere including now shopping for food at Aldi and clothes at Asda and cutting down on treats and days out for her children. The main reason for her difficulties with affordability is a sudden drop in income because of the relationship breakdown.



Case Study Three

This case study is based on a follow up interview with one of our Panellists. She works full time and is a single mum of two teenagers, one in the sixth form and one at college. Her 19 year old son has epilepsy. The epilepsy means that they can't use energy efficiency lightbulbs. Her son also has lots of showers of up to an hour long to help with his condition. The shower is electrically heated and she believes it costs a lot to run. They live in a Housing Association property where they have been for 15 years. There have been some improvements made to the property including installing central heating. They don't have the heating on during the day – only in the late afternoon and evening and she says they are often cold.

Money is very tight, particularly towards the end of the month. She buys food in bulk and stockpiles things towards the end of the month to tide them over (e.g. food for her children's lunchboxes). Child Benefit money is used to pay for the gas and electricity which are both on prepayment meters to help her budget. She sometimes has to ask her mum for petrol money so she can drive her son to his hospital appointments.



6. Prepayment differentials

The issue of prepayment differentials was raised by Panellists during the discussions around affordability. Nearly all the Panellists think that it is unfair that unit costs for prepayment meters are generally higher than for other payment methods. This is particularly because they associate prepayment meter use with people such as those repaying a debt or those who are in rented accommodation who they feel can least afford the additional costs.

'I think that the prices should be the same for all types. Most people that use the key meters are usually the people that struggle to pay or have difficulty in managing money'

Many think that the additional costs are unjustified too, even after understanding that additional equipment and a network of outlets to top up the cards and keys are required. There is less sympathy if people are actively choosing to pay by prepayment meter because, for example, they prefer this way of managing their money.

'Why do we have to pay for their (the energy company's) equipment?'

Some of the Panellists who use prepayment meters are not aware that they are likely to be charged more for paying this way. Their reaction to discovering that this is likely to be the case varies. For those who feel that paying this way suits the way they prefer to manage their budgets the additional costs are felt to be ok. However, those who feel that they do not have a choice of payment method tend to be annoyed to discover that it costs them extra and think that the charges should be the same as for other payment methods.

If charges were the same for prepayment meters as for paying by direct debit or standard credit, several Panellists indicate that they would be tempted to change to paying this way. They see prepayment meters as a good way of helping them to manage their money and also avoid any possibilities of catch-up bills.

Whilst they are unhappy about the difference in charges, most do not find the idea of the additional costs of prepayment meters being spread to those paying by standard credit or direct debit acceptable. This particularly came out in their reflections in written comments and on the on-line forum after the group session. This may be because some people felt it difficult to say this in front of other Panellists who were paying by prepayment meter. It is difficult for people to get beyond the thought that energy companies should subsidise additional costs from their profits. Alternatively, some think that suppliers should be able to cover these costs as they consider that those customers using prepayment meters pay the suppliers in advance of energy use and the suppliers therefore have the money upfront, whereas those paying by standard credit are paying in arrears. Many of those objecting to the socialisation of the additional costs are on tight incomes themselves and so do not want their own bills to go up to help out others.

'Pre-payment schemes should be charged the same [price] as Direct Debit schemes. After all we are paying for our gas and electric in advance'

'I'm in category of single mum and pay by direct debit. I would not want my payments to increase to pay for those paying on meter. I think that would be wrong to ask that when a lot of people pay by direct debit as they find that's best option for them rather than have a big bill to pay in one go. A lot of people who pay by direct debit are also on low incomes.'

7. Social and environmental schemes

The second part of the sessions was spent focussing on environmental and social schemes.

On average Panellists guessed that around 10% of their energy bill goes towards environmental and social schemes. There was however a wide range of guesses ranging from 2% to 30%. In general, they are content that around 10% of their energy bill goes towards these types of schemes. However, they are more supportive of some types of schemes than others.

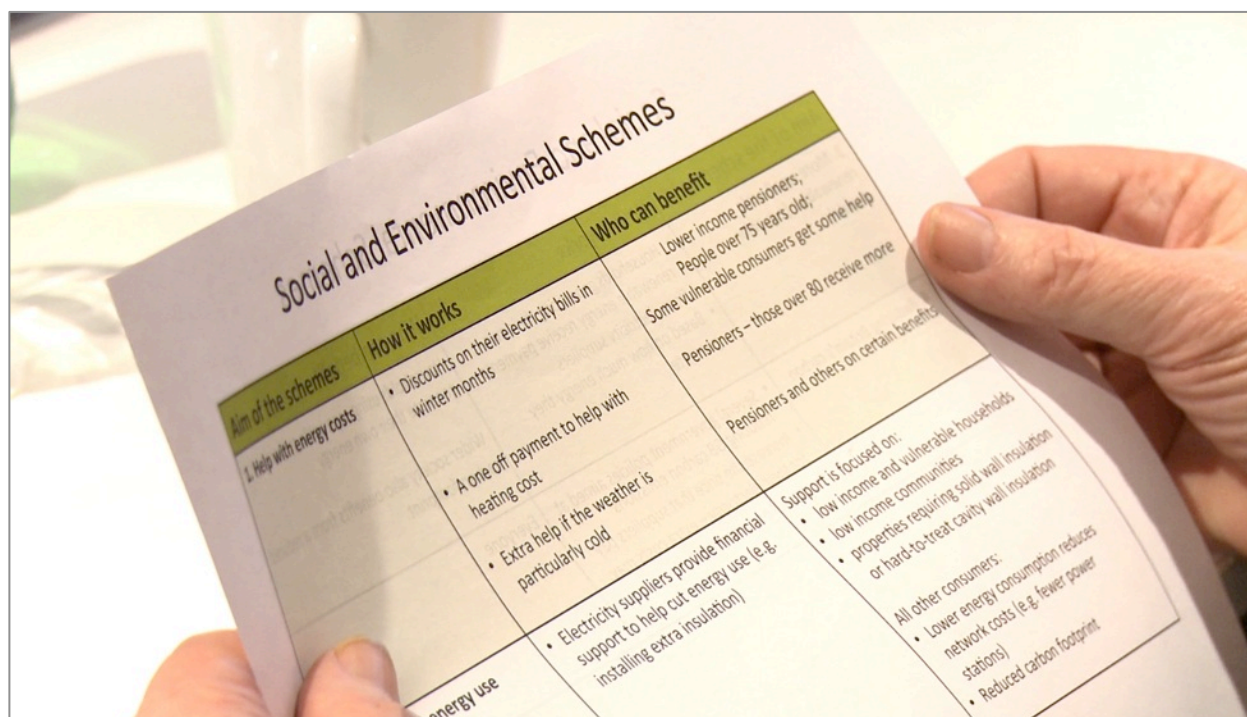


Photo: Panellist studying information about the schemes

7.1. Awareness of social and environmental schemes

Many of the Panellists are aware of the Winter Fuel Allowance (although most don't call it this referring to it as simply 'money older people get towards their fuel bill' or similar). Awareness tends to be mostly either because they are receiving it themselves or because their parents or other relatives are. A few also mentioned additional payments being made in cold weather to older people or those with disabilities (Cold Weather Payments).

Knowledge of free or reduced cost loft and cavity wall insulation is also widespread. Many of the Panellists have taken advantage of this though often are not sure who funded or provided it. Many associated it with their local authority, although some also spoke about energy companies and 'the government' being responsible. Those Panellists who are not aware of the scheme and own their own home showed interest in finding out more.

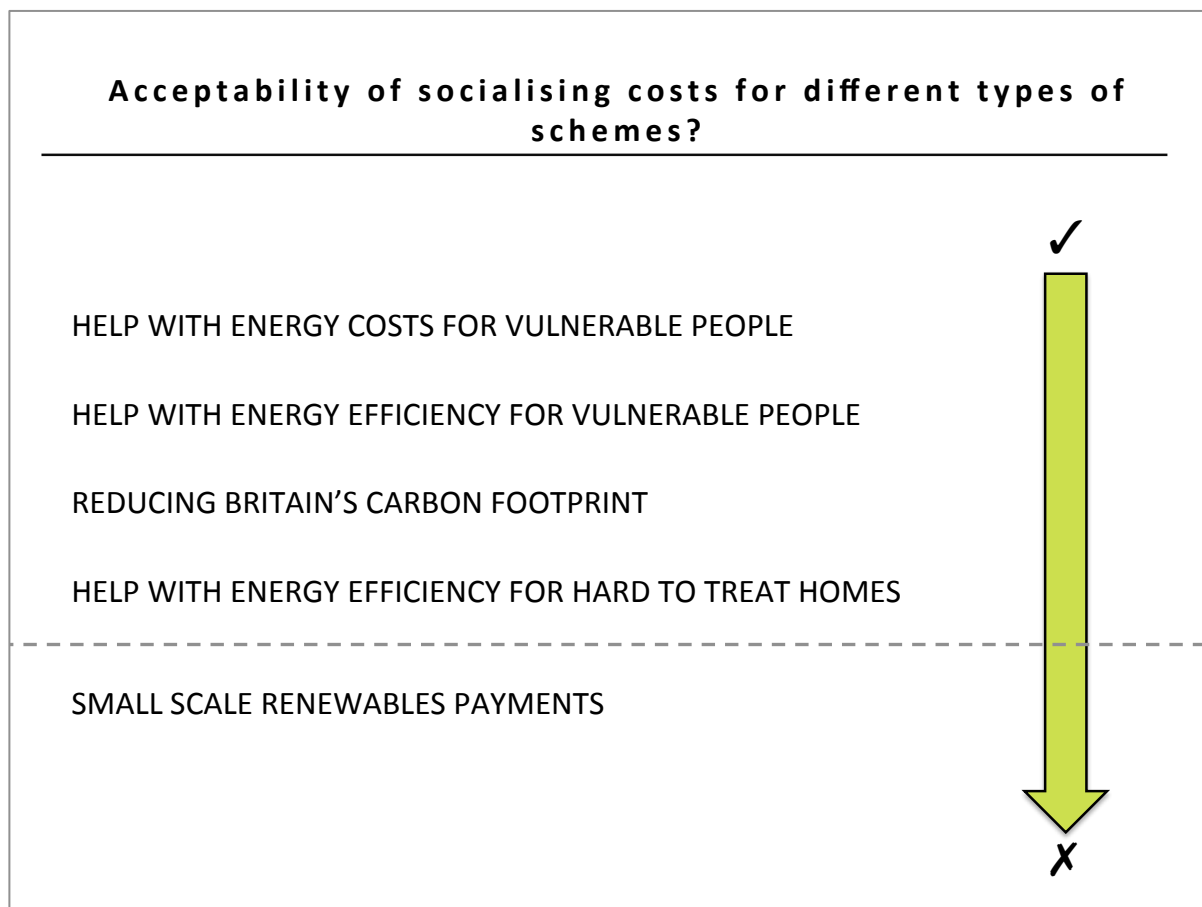
'A guy knocked on the door and said I can give you loft and cavity wall insulation for free. I said 'what's the catch' and he said 'nothing - you've basically already paid for it'

A small number of Panellists had heard about Feed-In-Tariff payments for solar panels, usually through media reports. A couple had had solar panels installed and are in receipt of these payments. Generally though very little was known about Feed In Tariffs

7.2. Appeal and acceptability of schemes

Panellists discussed different types of social and environmental schemes and how supportive they were of the costs for these being socialised. The schemes were grouped into different types with the pros and cons of each being outlined at a high level (see Appendix 2)

There is a high level of consensus around which types of schemes Panellists think are most worthwhile and which they are therefore happiest to support through the socialisation of costs.



Help with energy costs for vulnerable people

In general those schemes that aim to help vulnerable people received the most positive response. The people considered most vulnerable, and that Panellists are keenest to help, are elderly people on low incomes and people with disabilities. In general Panellists' social conscience means that they are happy to pay something to help out those people who are the worst off through no fault of their own. Some also commented that they could easily end up falling into one of these groups themselves one day which reinforced their feeling that it is no one's fault if they end up being vulnerable through age or disability.

There was a lot of discussion around the universality of the Winter Fuel Allowance. Whilst there are a few Panellists who are supportive of this, most feel that it should be means tested in some way. Some suggested different ways of doing this in a light touch way – this included allowing people to opt out of receiving the payment if they do not think they need it, giving the allowance to everyone over 80, or having other qualifying benefits. There were also some negative comments about recipients using the money for other things rather than for their energy bills. The 'Helen Mirren campaign'¹ was mentioned in most break out groups

¹ A campaign initiated by SAGA to encourage those receiving the Winter Fuel Allowance who don't need it to donate an equivalent amount to charity. Helen Mirren is one of the celebrity supporters of the campaign.

and this has clearly drawn attention to the fact that many people who do not need the money are receiving it.

'Not everyone uses it for gas and electricity - they ought to take it off your bill rather than giving it to you as cash to make sure it goes where it's supposed to'

'If it were means tested, those people who really need help would get a better deal'

Helping families with low incomes was a bit more controversial. Some Panellists feel that families ought to be able to look after their own needs and that money is sometimes spent on items that they themselves consider inessential such as smoking and large screen TVs. They worry that any help given towards energy bills could be spent on other things and therefore advocate that if help is given it is applied directly as a reduction to energy bills. Although many Panellists are keen to provide support for children in low income families there is also some feeling that families are not the most deserving group and that the line has to be drawn somewhere. For many this means excluding all but the poorest families from qualifying for help.

The idea of Cold Weather Payments is very positively received. This is seen as good social justice as the additional fuel needed during cold weather is out of people's control. Because of this Panellists are generally supportive of a wide group of those on low incomes receiving this help.

Help with energy efficiency for vulnerable people

Providing financial help to vulnerable people such as installing insulation to help them cut energy costs also meets with a high level of support. As with providing direct financial help to vulnerable people, Panellists are keen to help those who are in tight financial circumstances because of age or disability as they see these circumstances as being unavoidable. It is not seen as being quite as important as providing direct financial help with bills though because people are not sure of the absolute benefit. There is also concern that this wouldn't apply to everyone as many of the most vulnerable people do not own their own homes. Panellists are keen to see private landlords encouraged to make the homes they rent out more energy efficient. It was also noted that in general local authorities and other social landlords are very good at ensuring the homes they rent out are well insulated and energy efficient.

Reducing Britain's carbon footprint

Panellists were told that there were several government policies that aim to reduce Britain's carbon emissions. This is generally felt to be 'a good thing' but did not attract much interest of either a positive or negative nature. As Panellists feel that the overall amount going towards these schemes from their electricity bill is not particularly high most are relatively content that the costs are socialised in this way. Some of the Panellists in Colwyn Bay however did comment that they did not see any benefit from the local wind turbines.

'We've got those massive turbines out there, we should see more of a benefit'

'There'll be benefits in the long run I suppose - but you don't see it in your pocket'

Whilst there were some comments about other countries such as India and China being such big polluters that it made little difference to what we did in Britain, most people simply accept that reducing our carbon footprint is a good aim to have.

Help with energy efficiency for hard to treat homes

Whether the costs to help people make hard to treat homes more energy efficient should be socialised or not met with mixed views. Some Panellists feel that this should be supported as they think that when you buy a home it is unlikely that you would consider how easy it would be to make the home energy efficient. Others however feel that it is the responsibility of the homeowner and unless you are on a low income or vulnerable you should pay for the energy efficiency measures yourself. They feel this is particularly the case if the property is a large old house that they think would most likely be occupied by someone who is wealthier than average.

Small scale renewables payments

Panellists mostly reject the idea of payments being made to households that generate their own electricity – with the exception of those Panellists who either currently are beneficiaries or feel that they might be in the future because they are considering installing small scale renewable systems. Whilst a few others do support these types of schemes in principle, they are often unsure as to whether small-scale renewables really do make an impact on reducing Britain's carbon footprint. Overall there are different rationales for rejecting the idea of socialising costs for these types of schemes:

- You have to be relatively well off to afford the investment in solar panels or other renewable technology. It therefore doesn't seem fair that other people should subsidise this;

'If you can afford it, you should be doing it yourself'

- Some Panellists don't believe that small scale renewables makes any difference to Britain's carbon footprint and therefore cannot see any rationale for subsidising the costs; and
- Some people believe that there are a number of unreliable 'rogue' companies installing solar panels and that this should not be encouraged.



Oxford Panellists debating the issues

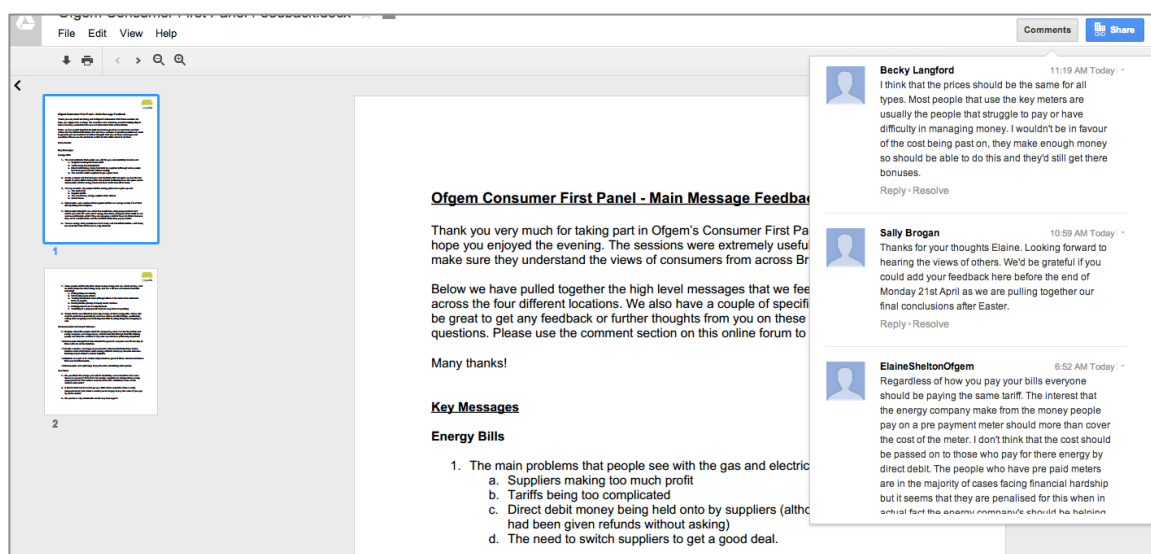


Photo: Capturing ideas

Appendix 1: Panellists' reflections

Continuing the discussion

After the end of each session, we pulled together the key messages from each to share with Panellists and invited further reflections. We set up an on-line forum for those who were happy to contribute this way. Those without internet access (or who preferred to be contacted by post), received the feedback via post. They were given a stamped addressed envelope so they could return their comments to us. We received 13 comments on the forum, 4 comments by email and 12 by post, so in all over a third of the Panel engaged with us after the workshop sessions. The comments they made have been incorporated into this report.



Ofgem Consumer First Panel - Main Message Feedback

Thank you very much for taking part in Ofgem's Consumer First Panel. We hope you enjoyed the evening. The sessions were extremely useful and we will make sure they understand the views of consumers from across Britain.

Below we have pulled together the high level messages that we fed back to you across the four different locations. We also have a couple of specific questions. It would be great to get any feedback or further thoughts from you on these questions. Please use the comment section on this online forum to let us know what you think.

Many thanks!

Key Messages

Energy Bills

- The main problems that people see with the gas and electricity bills are:
 - Suppliers making too much profit
 - Tariffs being too complicated
 - Direct debit money being held onto by suppliers (although some have had been given refunds without asking)
 - The need to switch suppliers to get a good deal.

Comments:

Becky Langford 11:19 AM Today
I think that the prices should be the same for all types. Most people that use the key meters are usually the people that struggle to pay or have difficulty in managing money. I wouldn't be in favour of the cost being passed on, they make enough money so should be able to do this and they'd still get there bonuses.
Reply · Resolve

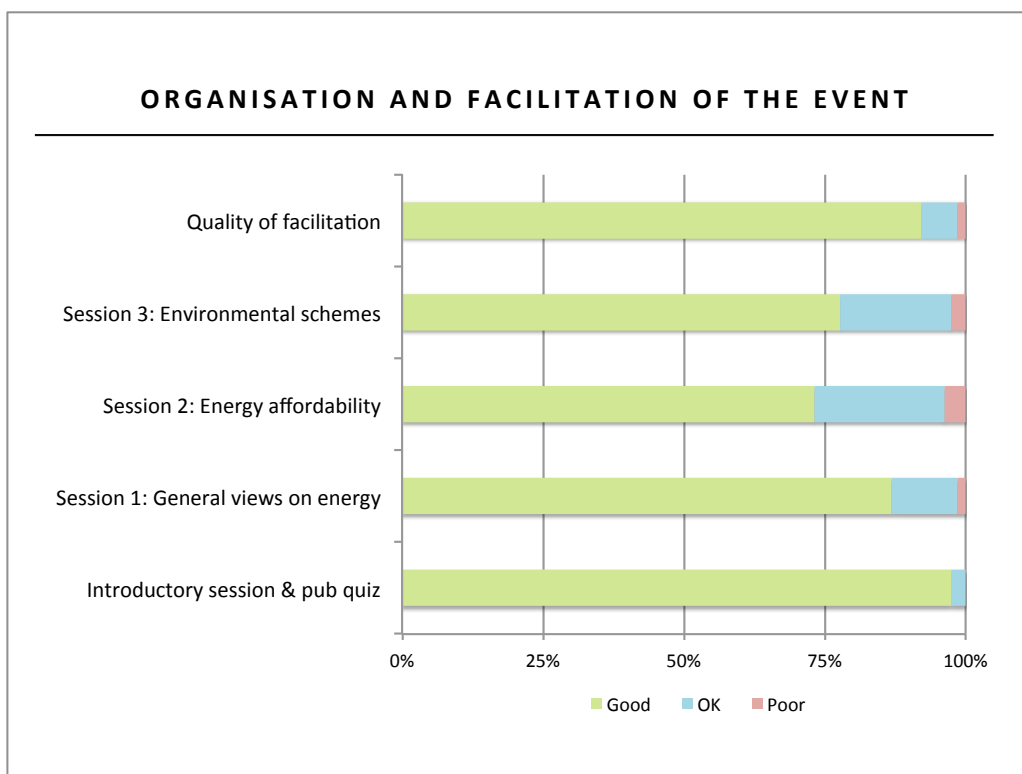
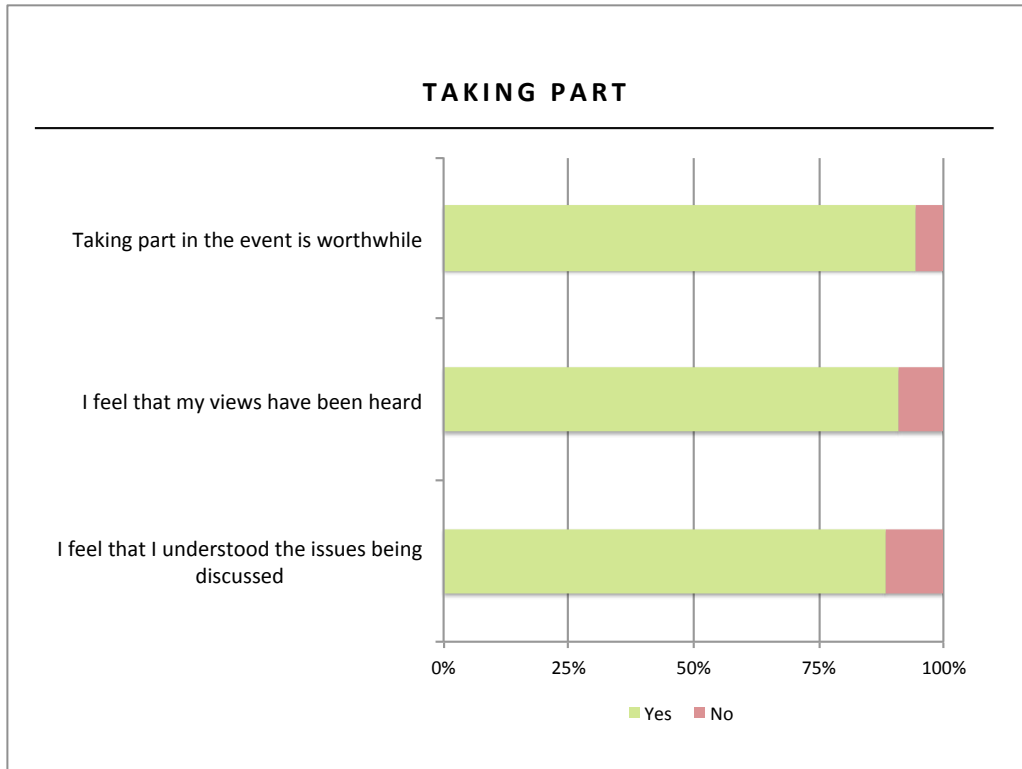
Sally Brogan 10:59 AM Today
Thanks for your thoughts Elaine. Looking forward to hearing the views of others. We'd be grateful if you could add your feedback here before the end of Monday 21st April as we are pulling together our final conclusions after Easter.
Reply · Resolve

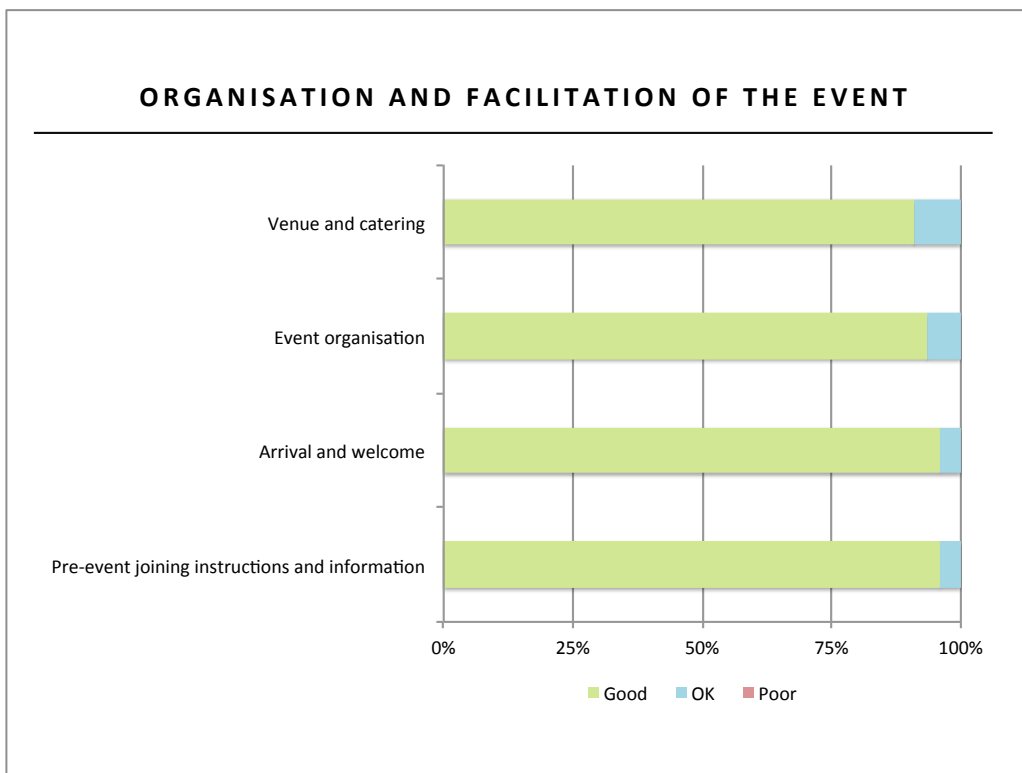
Elaine Shelton Ofgem 6:52 AM Today
Regardless of how you pay your bills everyone should be paying the same tariff. The interest that the energy company make from the money people pay on a pre payment meter should more than cover the cost of the meter. I don't think that the cost should be passed on to those who pay for there energy by direct debit. The people who have pre paid meters are in the majority of cases facing financial hardship but it seems that they are penalised for this when in actual fact the annual payments should be halved.

Screenshot of the on-line forum

Taking part in the Panel

Panellists were very positive about their experience of taking part in the Panel. The graphs below are based on the responses of 79 people.





Appendix 2: Environmental and Social Schemes (Handout)

Social and Environmental Schemes

Aim of the schemes	How it works	Who can benefit
1. Help with energy costs	<ul style="list-style-type: none"> Discounts on their electricity bills in winter months A one off payment to help with heating cost Extra help if the weather is particularly cold 	<p>Lower income pensioners; People over 75 years old; Some vulnerable consumers get some help</p> <p>Pensioners – those over 80 receive more</p> <p>Pensioners and others on certain benefits</p>
2. Reducing energy use	<ul style="list-style-type: none"> Electricity suppliers provide financial support to help cut energy use (e.g. installing extra insulation) 	<p>Support is focused on:</p> <ul style="list-style-type: none"> low income and vulnerable households low income communities properties requiring solid wall insulation or hard-to-treat cavity wall insulation <p>All other consumers:</p> <ul style="list-style-type: none"> Lower energy consumption reduces network costs (e.g. fewer power stations) Reduced carbon footprint

Social and Environmental Schemes

Aim of the schemes	How it works	Who can benefit
3. More small-scale renewables (e.g. solar panels)	<ul style="list-style-type: none"> Households generating their own renewable energy receive payments from electricity suppliers Based on how much energy they generate 	<p>Households using renewable technology to generate their own energy</p> <p>Wider society also benefits from a reduced carbon footprint.</p>
4. Reducing Britain's carbon footprint	<ul style="list-style-type: none"> Several government policies aimed at reducing GB carbon emissions Increase the price that suppliers pay for their electricity – extra costs may be passed on to consumers 	Everyone

Appendix 3: Panel sample

Total of 79 Panellists took part across four locations.

GENDER	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Female	10	10	10	10	40
Male	10	10	10	9	39
AGE	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
18-25	2	5	3	4	14
26-34	3	4	2	4	13
35-54	6	4	6	6	22
55-64	4	4	4	2	14
65+	5	3	5	3	16
ENVIRONMENT	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Urban/ Suburban	14	17	14	11	56
Rural	6	3	6	8	23
ETHNICITY	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
White	18	16	20	16	70
BME	3	4	0	3	10
DISABILITY	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Disabled/ Long Term Illness	3	5	4	4	16
Household Type	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Owned Outright (Mortgage or No Mortgage)	12	11	12	11	46
Social Rented	3	7	5	6	21
Private Rented	5	2	3	2	12
Employment Status	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Full Time	11	10	9	8	38
Part Time	3	3	2	2	10
Unemployed	0	2	2	1	5
Retired	4	5	5	3	17
Student	0	0	1	3	4
Not Working	2	0	1	2	5
Social Demographic	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
AB	4	4	4	5	17
C1	8	9	5	4	26
C2	4	3	5	5	17
DE	4	4	6	5	19
Energy Supply	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
Gas and Electric	18	19	16	10	63
Electric Only	2	1	4	9	16
Payment Method	Oxford	Sheffield	Colwyn Bay	Livingston	TOTAL
PPM	2	4	7	3	16
Direct Debit	14	13	9	11	47
Quarterly	4	3	4	5	16