

Emailed on 16/02/2018

Hello,

Please find below a short response to Ofgem's Draft Forward Work Programme from the Money and Mental Health Policy Institute. The Money and Mental Health Policy Institute is a research charity, established by Martin Lewis to break the link between financial difficulty and mental health problems. Our response covers the first of Ofgem's stated priorities: enabling a better functioning retail market.

Money and Mental Health appreciate Ofgem's commitment to revisit their 2013 Consumer Vulnerability Strategy in 2018-19 and ongoing work to improve outcomes for vulnerable consumers in the energy market. We would advise, however, that further work is needed to explore exactly what an appropriate standard of service for all consumers should look like, and hope that, given a quarter of the population are experiencing a mental health problem at any given time, the needs of this group will be taken into account.

We are also pleased to see Ofgem's plans to enable innovation in the way suppliers communicate with customers. Our research suggests that many people experiencing mental health problems struggle to understand communications from their energy suppliers, and that in some cases this can lead to financial difficulties and other poor outcomes. We hope that in this work Ofgem will explicitly consider the needs of people experiencing mental health problems, who may struggle to engage with certain types of communication.

Mental health problems often affect cognitive abilities, as well as mood, which can make engaging with the energy market and switching providers much more difficult. Our research suggests that, as a result, people experiencing mental health problems are likely to be paying over the odds for their energy. We hope that in its consumer engagement work, particularly the expansion of prompts to engage and the Check Your Energy Deal services, Ofgem will consider how to establish the best default outcomes for customers who struggle to engage with the market due to mental health problems. We believe that opt-in collective switching could form an important part of this puzzle, and are pleased that Ofgem plans to trial this approach.

Further proposals for ways in which regulators, including Ofgem, could better meet the needs of the 12 million consumers across the UK experiencing mental health problems each year are included in the attached report Levelling the Playing Field: How regulators can support consumers with mental health problems. We would be happy to discuss this, and our recommendations above, in greater detail if this is of interest - please contact us to arrange a meeting.

Best wishes,

Katie

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