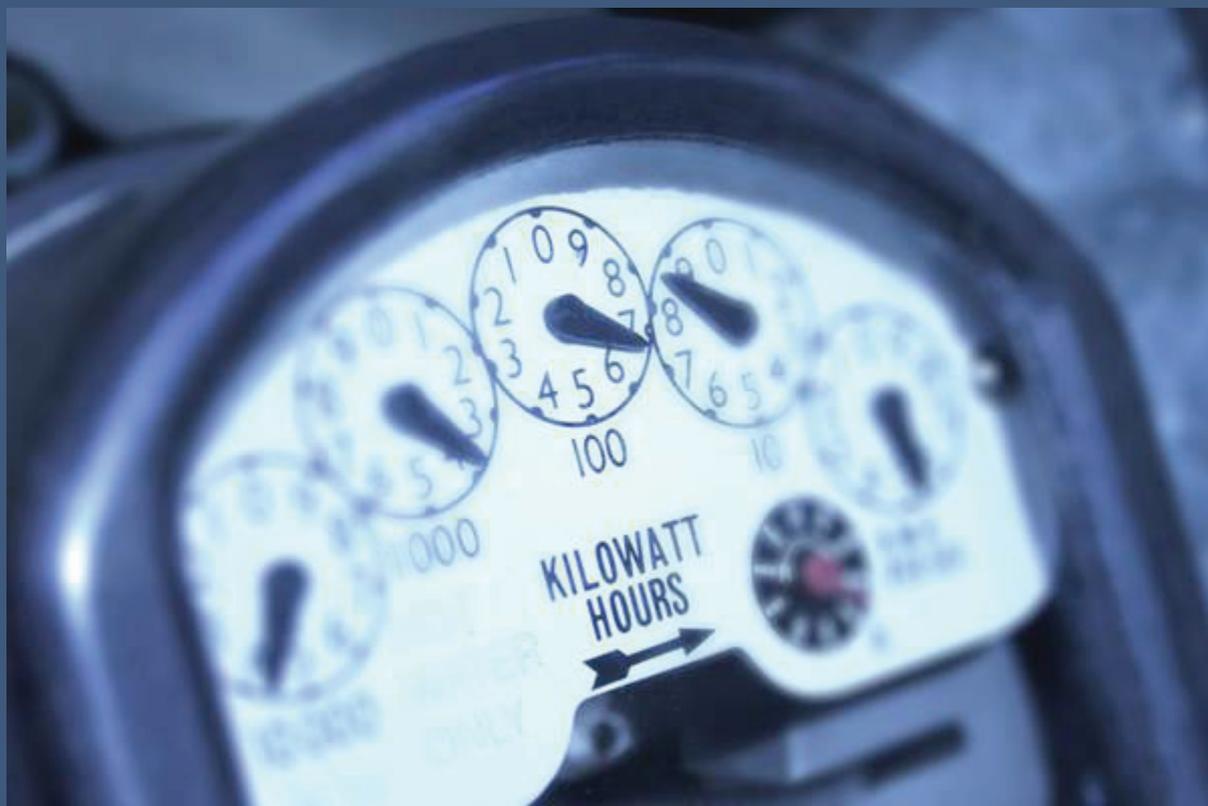


Advice in Detail: Energy

Issues brought to the Scottish CAB Service in 2012/13



A report by Kate Morrison for Citizens Advice Scotland

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What we do

Citizens Advice Scotland and its 61 member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using over 250 service points throughout Scotland. Citizens Advice Scotland (CAS) is the umbrella organisation for Scotland's network of 81 citizens advice bureau (CAB) offices.

The Scottish CAB service has provided long-standing support to consumers with energy problems, offering advice on a wide range of issues. The types of issues CAB are able to help consumers with range from energy efficiency advice and the management of debt and arrears through to accessing additional support, such as the UK Government's Warm Homes Discount. CAB support is offered in person, online and over the phone.

In April 2012 the former Consumer Direct helpline moved from the Office of Fair Trading to become part of Citizens Advice Scotland and Citizens Advice (England and Wales). The new Citizens Advice consumer service ("the helpline") provides specialist advice on energy issues. Consumers can access this advice by phone, email, web form and post and can get self help advice online at www.adviceguide.org.uk

Throughout 2012/13, the energy advice and support given by the Scottish citizens advice bureaux secured an estimated £242,918 of financial gain for clients. This financial gain arises from clients being supported to manage or write off debt and from gaining access to better tariffs and to government schemes such as the Warm Homes Discount.

As well as providing advice on energy, the Scottish CAB Service is a holistic advice service, offering support with a wide variety of issues from benefits and debt to housing, employment and a growing array of consumer issues.

From April 2014, Citizens Advice Scotland and our sister organisation in England and Wales, Citizens Advice, will take on the roles, responsibilities and functions of Consumer Futures, including responsibility for representing energy consumers. More information on these changes can be found on our website at www.cas.org.uk

Campaigns 2012/13

Citizens Advice Scotland has been responsible for the Energy Best Deal campaign since 2011. This campaign receives funding from energy suppliers and delivers group advice sessions on energy to front line advisers and consumers. In 2013/14 bureaux are expected to deliver 215 sessions across Scotland. This is supplemented by Energy Best Deal Extra, which provides one to one advice sessions to those

who have attended an Energy Best Deal Session and need further support. The Energy Best Deal+ pilot ran for eight weeks from July to September 2012 from nine Scottish citizens advice bureaux. The Energy Best Deal+ evaluation report 2012 found that 585 clients were referred to this campaign with participation benefitting clients financially by £72,053, averaging at £123 per client^[1]. Full national rollout of this will commence in 2014.

Owing to the success of the “Big Energy Week” campaign in 2011, the “Big Energy Savings Week” was developed and took place at the end of October 2012; again it was coordinated by Citizens Advice in Scotland, Wales and England. The campaign was twice the size of the event in January with over 20 events taking place in Scotland alone.

This report

This report provides an analysis of the energy issues facing consumers in Scotland in 2012/13. The report is based on evidence from Scottish citizens advice bureaux and from phone calls made to the Citizens Advice consumer service by consumers in Scotland. This evidence includes quantitative data on the number of energy issues on which consumers in Scotland sought advice from the CAB Service in 2012/13, as well as qualitative case evidence giving examples of the issues faced by consumers.

In this report we analyse evidence from citizens advice bureaux and the Citizens Advice consumer service separately as they use different methods of recording. We also compare evidence from the bureaux with the same data in 2011/12 in order to identify trends, however this comparison is not possible for the helpline as the Citizens Advice Service only took over the running of the helpline in April 2012.

Scottish citizens advice bureaux use three main categories to record energy issues. These are;

1. Fuel debts
2. Fuel – regulated
3. Fuel – non-regulated

The helpline has 13 main categories relating to energy². This report provides an overview of all issues brought to the helpline before looking in greater detail at the top five categories.³

1 <http://www.cas.org.uk/system/files/publications/Energy%20Best%20Deal%20Plus%20Evaluation%20Nov%202012.pdf>

2 A full explanation of all the definitions used in this report is available in a glossary in Appendix 1

3 Analysis is limited to the Top 5 categories as these comprise the majority of issues brought to the helpline.

Background and context

Between October 2010 and November 2013, the big six suppliers increased their energy prices by a total of 37%⁴ and U-Switch data shows that at the start of 2014, the average UK energy bill is now £1,400⁵. Over the same period inflation has risen by 10.2% and average earnings in the UK have risen by just 4.4%. Energy prices from the big six have therefore risen at eight times the rate of earnings and three times the rate of inflation.

At the same time, consumers who pay for their energy by prepayment meter or who are off grid often face higher and unpredictable costs. For example, the price of heating oil continues to rise and prices remain volatile⁶ and recent evidence has shown that consumers with prepayment meters are paying significantly more than customers on a standard meter⁷. As a result, a growing number of households are facing tough choices between putting the heating on and feeding their family.

It is estimated that fuel poverty affects over a quarter (27.1%) of all Scottish households, meaning that they spend more than 10% of their disposable income on heating their home to an adequate standard. The recent Scottish House Condition Survey 2012 estimated a slight decrease (3.4%) in the number of households in fuel poverty in mid-2012 compared with 2011⁸.

In contrast with these findings, Scottish citizens advice bureaux supported consumers with 4% more energy issues and secured 15% more in client financial gain in 2012/13 compared with the previous year.

4 http://www.citizensadvice.org.uk/press_20131117

5 <http://www.uswitch.com/gas-electricity/news/2013/12/06/e-on-announces-3-7-gas-and-electricity-price-rise/>

6 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/171915/qep_mar_2013.pdf

7 Consumer Futures found that people using a prepayment meter may be spending as much as £253 per year more than people paying for energy in a different way. See Addressing the poverty premium, approaches to regulation by Donald Hirsch for Consumer Futures with support from the Joseph Rowntree Foundation. Available at <http://www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf>

8 <http://tinyurl.com/okkv948>

Executive summary

In 2012/13, consumers in Scotland attended their local CAB seeking help with 9,869 energy-related issues. In the same period, the Citizens Advice consumer service dealt with a total of 2,614 issues. The total number of energy issues brought to the Scottish CAB Service in 2012/13 was therefore 12,483. The addition of the helpline to the range of ways in which consumers can access advice means that the total number of energy related issues dealt with by the Scottish CAB Service increased by nearly a third (31%) from 9,500 to 12,483.

Comparing the evidence from Scottish citizens advice bureaux from 2011/12 to 2012/13, we can see a number of changes;

Overall changes

- The number of energy issues brought to bureaux increased from 9,500 to 9,869 – an increase of 4%
- Citizens advice bureaux in Scotland secured 15% more financial gain for clients in 2012/13

Fuel debt

- Whilst the number of fuel debt issues dealt with by bureaux fell slightly by 1.7% to 3,648, the proportion of these relating to people having difficulty making payments remains stubbornly high at 79%
- The number of fuel debt issues around creditor harassment fell by 25%, indicating that the industry's debt collection processes may be improving
- There has been a reduction of almost a half (48%) in fuel debt issues relating to complaints

Regulated fuel

- The number of issues regarding mains gas and electricity (regulated fuel) increased by 8.4% to 6,028. The introduction of the Green Deal in 2013 accounted for 1,213 new issues.
- Issues regarding selling methods and techniques for regulated fuel increased by nearly 600% from 111 to 756, reflecting the mis-selling of gas and electricity which led to substantial fines for several energy suppliers in 2013
- The number of problems relating to dangerous and unsafe goods more than doubled (up by 133%)

Non-regulated fuel

- The number of issues brought to bureaux regarding off-grid heat and power (non-regulated fuel) fell by 15.4% in 2012/13 from 228 to 193
- The largest decreases in the types of issues brought to bureaux were regarding billing and meter reading (-56%), methods of payment (-49%) and charges (-30%) indicating that consumers may be finding some resolution for long standing problems with paying for fuel such as heating oil and coal.

Issues Raised by Bureaux

Case evidence from citizens advice bureaux highlights the impact that low pay, benefits cuts and sanctions to benefits are having on consumers. These have a proportionately negative effect on vulnerable clients and their ability to afford energy. Sudden changes to a consumer's income (such as sanctions) can act as a tipping point, creating unaffordable debt for those whose finances are already stretched.

As highlighted in 2011/12, bureaux report that those consumers who accrue arrears with their energy company often have difficulties reducing this debt, as relatively high repayment rates, combined with the ongoing usage costs quickly become unaffordable.

Bureaux also report of difficulties faced by clients in resolving issues with their suppliers. These range from problems with helplines costing more to call from mobiles to struggling to agree appropriate payment plans. Finally, bureaux report that many consumers experienced higher bills and emotional stress after switching to a new energy company on the promise of lower bills. Such poor sales and after care practices appear to be further eroding trust in a market which consumers already treat with some suspicion.

Issues Raised by Helpline

The Citizens Advice consumer service ("the helpline") dealt with 2,614 energy issues in its first year of operation. The majority of consumers contacted the helpline looking for impartial advice on the tariffs and energy costs best suited to them. Many of these consumers voiced difficulties accessing this information, owing to a variety of different reasons, including a lack of time, no access to the internet, distrust in the information provided by energy companies and price comparison sites. Those consumers contacting the helpline for their supplier contact details or for the details of governing bodies outlined difficulties often faced when attempting to contact their supplier for specific support or complaints.

Recommendations

Evidence from Scottish CAB Service clients suggests that consumer energy issues are becoming an increasing issue in Scotland. Despite policy and energy supplier efforts to support those who need it most, more needs to be done to support consumers to deal with a variety of energy issues including unaffordable repayment plans and navigating the complex array of information designed to help consumers to switch.

Below, we make a series of recommendations to energy suppliers and to governments and those supporting consumers.

For energy suppliers

- Prepayment meters should be automatically fixed at the lowest possible tariff in order to tackle the poverty premium faced by many customers.
- Repayment plans should be established quickly and in consultation with the customer if they fall into arrears. Repayments should be set at affordable rates and clients should be able to negotiate repayment rates based on their income.
- The contact details for specific departments and the types of issues they can deal with should be made clearly available to avoid consumers being passed between departments at their own expense.
- In recognition of the expense and time commitment often required when calling energy suppliers, suppliers should offer call back services and wherever possible, free phone numbers for all customers including mobile phone users
- Initiatives such as the Warm Homes Discount should be made more accessible. This includes making applications available offline to ensure that all clients are able to apply.
- In line with the requirements of existing license conditions, suppliers must ensure that any marketing and sales practices encouraging customers to switch suppliers give customers full and accurate information to allow them to make an informed decision. This information should be based on the customer's current and expected usage.
- Heating oil companies should allow households to pay for their oil over longer periods to make the costs of heating their home more affordable.

For government and other bodies supporting consumers

- Abrupt halts to benefits can leave people without energy, food and with mounting debt that they are not in a position to repay. Government at all levels must take these consequences into account when making decisions about benefits, particularly around sanctions.

- Additional reductions to benefits from the under-occupancy penalty (the 'bedroom tax') can create a tipping point for those budgeting on a minimal income. The pressure of increasing energy costs should be taken into consideration when people apply for discretionary housing payments.
- Housing associations should make sure old tenants' names are removed from utility accounts and that new tenants understand how to operate items such as boilers and storage heaters.

Fuel Debt

Scottish citizens advice bureaux advised consumers with 3648 fuel debt issues in 2012/13. This is a slight decrease (1.7%) from the 3712 issues which bureaux dealt with in 2011/12

Table 1 presents the number of fuel debt issues brought to bureaux in 2012/13 and the increase or decrease in number of issues from 2011/12. It also highlights the proportion of each fuel debt category as a percentage of all fuel debt issues.

Table 1

Fuel debt issues	2011/12	2012/13	Change from 2011/12 to 2012/13	% of all fuel debt issues
Complaints	67	35	-48	1.0
Court claim + enforcement	59	63	7	1.7
Creditor harassment	85	64	-25	1.8
Direct deductions from benefit	200	179	-11	4.9
Difficulty making payments	3088	2870	-7	78.7
Liability for debt	657	544	-17	14.9
Threatened and actual disconnection of supply	197	186	-6	5.1
Other	208	195	-6	5.3

In line with last year's findings, difficulty in making payments accounts for a significant majority of all fuel debt issues. The number of issues pertaining to this fuel debt category has decreased slightly by 7% since 2011/12 but still accounts for almost 80% of all fuel debt issues brought to bureaux in 2012/13.

Clients on a low income report slight changes to household budgets resulting in the build up of debt and arrears with energy suppliers. Once in this position consumers may experience difficulty in meeting repayments and regaining control of their budget and can be faced with making the choice between one essential and another.

The following cases illustrate some of the difficulties faced by bureau clients.

- ▶ **A Central Scotland CAB reports of a client on Job Seekers Allowance receiving £125 per fortnight in benefits. The client is on the transfer list for a smaller property, due to the housing benefit changes. All of her income has been used on gas and electricity during the cold spell and she cannot afford food. The client suffers from depression.**
- ▶ **An East of Scotland CAB reports of a client in full time employment living in a council rented property. The client is struggling financially and will not be able to meet forthcoming payments for rent and council tax, house insurance, gas and electricity. The client has payday loan debts and has taken out new loans to pay off the current ones. The client suffers from depression, has anxiety and asthma.**

The reform of the benefits system in the Welfare Reform Act of 2012 has impacted significantly upon CAB clients. Changes to housing benefit such as the under-occupancy penalty (commonly referred to as 'the bedroom tax') have been reported as having a knock-on effect on clients' ability to afford energy payments.

- ▶ **A Central Scotland CAB reports of a client who has lived in a small village all of her life and in her current house for 51 years. She has had a 25% cut in her housing benefit due to the under-occupancy penalty so will need to make up the difference between her benefits and her rent. This charge will reduce the client's income to just £35 per week for gas, electricity, food and transport.**
- ▶ **A North East Scotland CAB reports of a client struggling with his electricity bill and having difficulty communicating with his energy supplier. The client cannot afford the additional outgoing of the under-occupancy penalty which will reduce his housing benefit. The client suffers from depression and is struggling to cope with the choice between moving away from his current area and accumulating more debt.**

Similarly, the increase in sanctions to Job Seekers Allowance sanctions in 2012/13⁹ and the consequent freeze on clients' incomes has affected their ability to afford energy payments. Many clients reporting these sanctions were already budgeting to the point that they could not cope with any form of income reductions.

9 <http://www.cas.org.uk/publications/citizens-advice-scotland-evidence-jobcentre-plus>

- ▶ **A North of Scotland CAB reports of a client suffering extreme hardship due to his Job Seekers Allowance being sanctioned. He has been without electricity at home for six days. The client has no heating, hot water or even means to boil a kettle. The client was unable to access his email at the job centre to prove he had applied for jobs. The JobCentre considered this stalling tactics so sanctioned him, the client attributed it to computer illiteracy.**
- ▶ **An East of Scotland CAB reports of a client in receipt of Job Seekers Allowance who was recently sanctioned by the JobCentre because they state he did not attend a job focused meeting (the client states he did not receive notification of the appointment). The client's housing benefit then ceased and rent arrears have accrued. The client additionally has gas and electric arrears and suffers from depression, eczema and related allergies. The client has £142 per fortnight income and the same expenditure leaving no disposable income.**

The second most common fuel debt issue was liability for debt. The number of issues in this category have decreased by 17% since 2011/12 and makes up almost 15% of fuel debt issues. As with 2011/12 findings, the arrears built up on pre-payment meters due to standing charges and the default rate at which arrears are reclaimed by energy suppliers (often 70% of a single payment) are often unaffordable for clients. Many clients find it difficult to negotiate an affordable repayment plan with their energy supplier.

The complexity of energy billing issues can result in households accruing debt through means such as estimated bills and price increases and confusion over tariffs. In addition the steep increase in energy costs experienced in 2012/13 has left clients uncertain about what to expect from monthly payments.

- ▶ **A West of Scotland CAB reports of a client receiving an electricity statement with a debt of £241.49. The client's payments are being increased from £71 per month to £117 per month which he cannot afford to pay. The client advises he contacted his energy supplier and they told him his monthly usage is £91 per month not £71 as anticipated - the client questions this as he states he has no heating on and is very careful about his electricity consumption.**

- ▶ **A West of Scotland CAB reports of a client on an online tariff set at £76 per month for gas and electricity. It was increased to £158 per month but as she no longer has internet access the client was not aware of the changes. The client is on income support and has two children and is struggling to pay the £158 pm. The energy supplier will only accept online applications for the Warm Homes Discount so the client has so far been unable to make an application.**

A further cause for clients questioning their accountability for debt arises from complex energy supplier procedures which are often not clearly communicated to households. For example, clients on pre-payment meters may have to top up their meter every week due to standing charges which can be difficult for those receiving benefits or wages on a fortnightly or monthly basis. Whilst we welcome the closer monitoring of pre-payment meter top ups to ensure clients are taking advantage of any support they may need, any subsequent communication to the consumer must be clear to avoid confusion.

- ▶ **A West of Scotland CAB reports of a client who was having problems with his pre-payment electricity meter. He was topping up his meter every two weeks on receipt of his benefits. He received a letter from his energy supplier enquiring if he was having difficulty paying or with the operation of his Key Meter equipment. He was advised if no response was made to the letter they would assume that the premises were empty and that possibly a visit would be made to disconnect the electricity supply. Client was unsure of what was happening. The energy supplier advised that the client is required to top-up on a weekly basis.**

The greatest proportional increase in fuel debt issues are in court claims and enforcement. However, this still accounts for less than 2% of all fuel debt issues. Cases of threatened and actual disconnection of supply have also seen a relatively large increase from 2011/12 with a 12% rise.

Regulated Fuel

Consumers in Scotland visited their CAB with 6028 issues regarding mains gas and electricity (regulated fuel) in 2012/13. This is an increase of 8.4% in regulated fuel issues brought to bureaux in comparison with 2011/12. There has been particular growth in the number of issues in the selling methods and techniques category in 2012/13 - increasing almost seven fold from 2011/12. Issues with dangerous and unsafe goods and services have also increased significantly over 2012/13.

Regulated fuel has had the addition of two categories in 2012/13 - Green Deal and Warm Homes Discount. The Green Deal was launched in January 2013 and is a financing mechanism designed to allow householders to pay for energy improvements through savings on their energy bills (Energy Savings Trust, 2013)¹⁰.

There has been a significant volume of issues (1,213) regarding the Green Deal and it ranks as the second highest category of issues in the regulated fuel division, accounting for a fifth of all issues in this division.

Table 2. presents the number of regulated fuel issues brought to bureaux in 2012/13 and the increase or decrease in number of issues from 2011/12. It also highlights the proportion of each fuel debt category as a percentage of all regulated fuel issues.

10 <http://www.energysavingtrust.org.uk/Take-action/Find-a-grant/Green-Deal-and-ECO>

Table 2.

Regulated fuel issues	2011/12	2012/13	%age change	% of all issues
Billing / meter reading	1841	1467	-20	24.3
Cancellation + withdrawal	161	103	-36	1.7
Charges	1051	74	-93	1.2
Complaints + redress	673	938	39	15.6
Contract terms + conditions	284	461	62	7.6
Dangerous + unsafe goods / services	106	247	133	4.1
Delays in supply / delivery	117	60	-49	1.0
Disconnection of supply	289	79	-73	1.3
Energy assistance applications	1291	457	-65	7.6
Green Deal	0	1213	n/a	20.1
Methods of payment	985	131	-87	2.2
Selling methods + techniques	111	756	581	12.5
Switching supplier (including unwanted)	640	30	-95	0.5
Warm Homes Discount	0	65	n/a	1.1
Other	1079	503	-53	8.3

Almost a quarter of issues (24.3%) pertaining to regulated fuel were attributable to billing and meter reading in the 2012/13 financial year although there has been a decrease (20%) in the volume of issues in comparison with 2011/12. Billing and meter reading covers issues from unclear and incorrect bills, to inaccurate meter readings.

Bureaux reported of difficulties experienced by clients in resolving these issues owing to the expense and length of time it takes to contact their energy suppliers. Additionally, clients often have difficulty reaching the correct department or a representative able to provide the consumer with a satisfactory resolution.

Consumers experience difficulties in contacting their supplier for a number of reasons, including the cost of calling from a mobile phone. Many consumers no longer have a landline. Ofcom's communication market report 2013 found that 16% of Scottish households were mobile-only at the beginning of 2013. The penetration of mobile-only households varied significantly by demographic group in Scotland, with over a third of those aged 16-34 (36%) and those in the DE group (35%) having only mobile telephony in their household¹¹.

- ▶ **A South of Scotland CAB reports of a client faced with financial difficulties and unable to afford to put money onto his key meter for power. Having used all of his £5 emergency credit the previous day, he used his last £5 to buy credit that morning but received no power. The customer went to his local CAB to use the landline phone as he had no credit on his mobile he was placed in a queue for over 40 minutes with no answer. The client has liver cancer and is about to start chemotherapy.**

In addition to the financial costs associated with contacting their energy supplier, bureaux report of a number of cases highlighting the difficulties many clients face when attempting to resolve billing and meter issues with their supplier. These difficulties can cause undue stress and create a sense of helplessness for clients.

- ▶ **An East of Scotland CAB reports of a client seeking help with an ongoing dispute they have with an energy supplier. The client had moved in and out of a property in 2012 and had taken meter readings on arrival and departure from this property. During her time there she had made an overpayment of £108.96 on her energy bills. The client and her stepfather had telephoned the supplier on several occasions to resolve the issue. They had been passed to several different supervisors, managers and staff with no success.**
- ▶ **An East of Scotland CAB reports of a client whose daughter, a lone parent and student, was visited in her property by an energy company salesman. Although she refused the sale, her supply was changed. The supply has now been changed back to the original supplier but the client's daughter has had a bill saying she owes £28. The client has a prepayment meter for gas so did not think debt was possible.**

11 http://stakeholders.ofcom.org.uk/binaries/research/cmr/cmr13/2013_CMV_Scotland.pdf

Green Deal

One in five of all regulated fuel issues brought to bureaux in 2012/13 related to the Green Deal. The issues raised range from requests for information about what the initiative is, to poor workmanship and enquiries about traders. Many consumers also report concerns about possible scams from door sales people and cold callers, offering solar panels, windows and insulation for 'free' as part of the deal.

Furthermore, bureaux report of low-income clients keen to take advantage of the scheme, but not able to. This is owing to their energy usage which is budgeted and consequently significantly lower than the 'average family' model used to determine associated Green Deal costs.

- ▶ **An East of Scotland CAB reports of a client with a leaking boiler. A plumber refused to do the job because the flue is illegal under the latest regulations (Jan 2013). Her gas supplier advised that she have the boiler and pipes removed at a cost of £6,000. She cannot possibly pay this. She has been in touch with the Energy Saving Trust but has been informed that she is not on qualifying benefits. She currently has no heating as it leaks so badly. She investigated the Green Deal, but under this she would be worse off because her monthly gas usage is so much lower than that of the average family with which it has to be compared when deciding how much she pays.**

Warm Homes Discount

Our 2011/12 energy report highlighted the issues preventing consumers from gaining access to the Warm Homes Discount (WHD). The issues regarding access to the government's WHD raised last year are still apparent in 2012/13 data and they include caps to the amount allocated to the fund by individual suppliers, a lack of understanding of the fund's availability and lack of access to the internet to apply.

- ▶ **A Central Scotland CAB reports of a client who is receiving Income Related Employment Support Allowance and Disability Living Allowance also with a severe disability premium and is looking to apply for the Warm Home Discount. The energy supplier which provides her with electricity advise that the application has to be completed online, however the client does not have a PC at home, has no internet connection and has mobility issues which make it difficult for her to leave the house.**

Additional issues identified by bureaux this year include clients who are intentionally frugal with their energy spending finding that this makes them ineligible for support as they are not technically in fuel poverty. Furthermore there have been reports of energy supplier advisers not knowing about the support available and referring clients elsewhere.

- ▶ A North of Scotland CAB reports of a client attending the Energy Best Deal+ project. The client wanted to check with his energy supplier and Energy Saving Scotland Advice Centre (ESSac) to determine whether he may be eligible for any savings on fuel costs and for information on energy efficiency measures. The client uses minimal energy as he cannot afford the cost. For example, if he has his computer on he turns off the lighting in the room. He does not use any heating. This pragmatic approach means he is technically not in fuel poverty and does not qualify for the Warm Homes Discount.
- ▶ A West of Scotland CAB reports of a vulnerable client who received a letter from their energy supplier explaining that her discounted tariff ended on 28th Sept 2012 as the government has introduced the Warm Homes Discount scheme. The company proposed to move her gas to the Standard Tariff from 29th September. The client was informed that she can apply to the fund but that it only covers electricity.
- ▶ An East of Scotland CAB reports of a client seeking advice on how to obtain an extra payment, which could be available to help with his energy costs. The client receives a range of benefits including Disability Living Allowance and has a total income of less than £16,000. He sought advice as a friend had recently received a payment of around £125 to help with their energy costs. The client was referred to the CAB by his energy supplier, as they did not know of the scheme. This was the Warm Homes Discount.

Clients attending bureaux raised issues about the complexity and confusing nature of information associated with tariffs. Ofgem reported findings of a similar nature in 2011¹² and efforts are being made to change this such as those proposed by Ofgem in the Simpler, Clearer, Fairer campaign¹³. However some clients attending bureaux voiced concerns about confusion experienced when attempting to ensure they are on the cheapest tariff available to them.

- ▶ An East of Scotland CAB reports of a client who got a telephone call from her energy supplier as her present tariff is close to finishing. Throughout the conversation she was informed they have an Age Concern tariff for those customers over 65. The client was interested and the adviser informed her of the cost of the tariff. However this was more expensive than her current tariff. She asked why and he explained that the Age Concern tariff was a fixed rate and the standard rate she was on could go up or down. The client felt this information was misleading as she would automatically assume that Age Concern would be cheaper.

12 www.ofgem.gov.uk/ofgem-publications/39713/ofgemopinionleadertariffreportfinal.pdf

13 <https://www.ofgem.gov.uk/simpler-clearer-fairer>

There has been a considerable increase in the number of issues relating to selling methods and techniques. Issues here range from misleading information to unspecified costs from the installation of prepayment meters and complex procedures.

The costs of installing a pre-payment meter vary between suppliers but some clients reported a £300 fee for installation. This is clearly not a viable option for clients who require the prepayment meter as a budgeting tool, as they are often struggling to meet payments in the first instance. Bureaux have reported issues of customers agreeing to change to the prepayment meter without an understanding of the cost attached to this.

- ▶ **An East of Scotland CAB reports of a client who had fallen behind in their gas payments. An energy supplier representative visited their home and advised that the best way to pay was by prepayment meter. The client was informed he had an outstanding balance of £260-£280 that would be repaid at £3 per week. After installation the client found that £14 from every £20 was being taken from their account top ups and that the meter displayed a debt of more than £600. The gas company are not willing to reduce the amount they take and said that the extra cost on the meter was for installation. The client is very frustrated as the agent had confirmed the meter would be free of charge. The client works on minimum wage and cannot afford to pay £200 a month to get the £50 a month required to heat their water and house.**

Citizens advice bureaux report issues with the availability of and access to the best energy deals. The cheapest energy tariffs are often advertised online or are only available for those with a direct debit.

- ▶ **A West of Scotland CAB reports of a client returning to his CAB following previous advice he had received regarding his fuel utilities in his home. The client has become concerned regarding the preferred payment methods by the fuel utility companies and has written to his MP, the Prime Minister, and the Energy Ombudsman, as he felt that the cheapest options of paying by Direct Debit or online are not available to everyone i.e. those on benefits, or anyone without access to a computer.**

Non-Regulated Fuel

The volume of off-grid energy (non-regulated fuel) issues to bureaux is consistently low, at around 200 per year. There were 193 issues brought to bureaux in 2012/13 which is a decrease of 15.4% from the 228 issues in 2011/12. Despite there being a relatively small number of issues regarding non-regulated fuel brought to bureaux this category presents serious issues for consumers.

The cost of heating oil and the bulk buying policy of energy suppliers forces consumers to outlay their energy costs for several months in advance, which is not affordable for many. The annual average price of domestic heating oil increased by 1.3 per cent between 2011 and 2012¹⁴ but can be volatile, making it difficult for consumers to budget. In addition, supplier policies regularly require consumers to purchase in bulk (often a minimum of 500 litres) to off-set delivery costs which further contributes to the difficulties of consumers relying on these fuel types as their primary energy source.

Problems with switching and the implications associated with changing supplier also causes issues for non-regulated fuel customers, some of whom are not aware of their right to change without incurring fees for their oil tank. Clients also report difficulties in getting non-regulated companies to make essential repairs fixed by their supplier.

Table 3 presents the number of issues brought to bureaux in 2012/13 and the increase or decrease in number of issues from 2011/12. It also highlights the proportion of each non-regulated fuel category as a percentage of all non-regulated fuel issues.

14 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/171915/qep_mar_2013.pdf

Table 3

Non-regulated fuel	2011/12	2012/13	%age change	%age of all issues
Billing / meter reading	48	21	-56	10.9
Cancellation + withdrawal	5	2	-60	1.0
Charges	46	32	-30	16.6
Complaints + redress	25	24	-4	12.4
Contract terms + conditions	17	11	-35	5.7
Dangerous + unsafe goods / services	8	7	-13	3.6
Delays in supply / delivery	7	3	-57	1.6
Disconnection of supply	9	12	33	6.2
Methods of payment	47	24	-49	12.4
Selling methods + techniques	7	5	-29	2.6
Switching supplier (including unwanted)	17	9	-47	4.7
Other	113	90	-20	46.6

Non-regulated fuel issues disproportionately affect consumers in rural communities. In response to rising costs, a number of 'oil clubs' have been established across the country allowing groups to buy in bulk and to receive reduced prices as a result. The rise of such clubs in addition to a relatively mild winter perhaps accounts for the slight decrease in number of consumers having non-regulated fuel issues. However there is still a lot of work to be done to support all consumers faced with the difficulty of affording bulk payments for oil and other non-regulated fuels.

▶ **A North of Scotland CAB reports of a client seeking advice on how to get oil for heating without paying half upfront. The client cannot afford the minimum delivery of 500L requiring a £160 immediate payment.. The client lives in a council house with oil fired heating.**

Almost half (46.6%) of all the issues raised by customers of non-regulated fuel were categorised as "other", this is a reduction of a third from 2011/12. Whilst it is not possible to reveal exactly what these issues are, we can get an idea from the social policy feedback submitted by citizens advice bureaux. This qualitative data is submitted by bureaux when the advisers see a problem that is particularly worrying or that highlights a systematic flaw in a process or market which disadvantages citizens. Last year the main issues identified in this category referred to overdue central heating repairs. This is still a problem in this year's findings as demonstrated by the case study below whereby a supplier repeatedly neglected to make repairs for which they were responsible.

- ▶ **A North of Scotland CAB reports of a client who looks after her 45 year old son who suffers badly from depression and is in receipt of Disability Living Allowance and Incapacity Benefit. Her son has a problem with the company which supplies his gas. Three times due to their neglect the top has been fitted incorrectly onto the gas tank and despite repeated requests the company never came to repair it. She then got someone else to do the job and she paid for their work. When the last invoice from the company arrived she deducted the amount for the repair she had carried out to the tank. The gas company have now told her to pay the invoice in full or they will not supply her with any more.**

Further issues demonstrated a lack of communication from suppliers regarding contract changes:

- ▶ **A North of Scotland CAB reports of a client who has Liquid Petroleum Gas and wanted to find out if she could change supplier. The contract she has with her current supplier states that they can remove the tank if the contract is terminated. The CAB contacted another LPG provider which the client would like to move to. The supplier mentioned that the law changed two years ago and to aid competition, if the contract has expired, the new supplier can take over the tank at no charge to the client.**

Citizens Advice consumer service

The Citizens Advice consumer service has been in operation since April 2012. In its first year (2012/13) consumers contacted the helpline with 2,614 energy issues. The proportion of energy issues consumers contacted the helpline with are presented by top level category in Table 4 below. The most common types of energy issues encountered are then discussed by examining the top five helpline categories and the types of issues raised by consumers within each of these¹⁵.

Consumers regularly contact the helpline for clarification with issues and processes. The case evidence from the helpline suggests that consumers often do not know how to gain information about the wide-range of issues surrounding the energy sector. Similarly they are uncertain of their rights and responsibilities and of who to contact with issues pertaining to any issues with their energy supplier.

Table 4

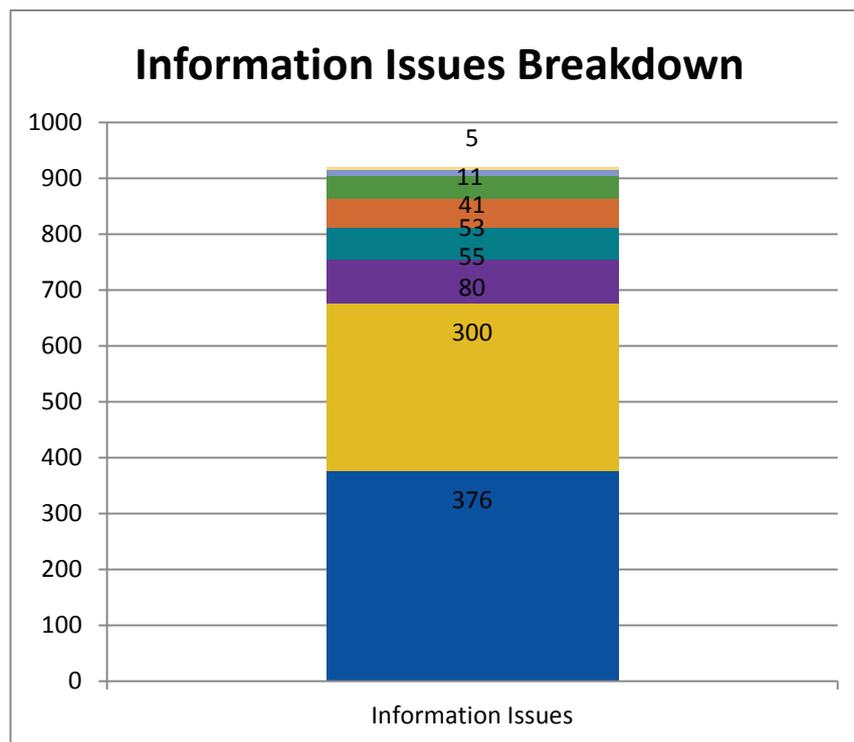
Category	Count	Percentage
Information	921	35
Billing Error	757	29
Metering	265	10
Debt/Disconnections	205	7.8
Transfers	169	6.5
Distribution/Transportation	120	4.6
Prepayment meters	74	2.8
Marketing	46	1.8
Customer Service Failure	42	1.6
Miscellaneous	11	0.4
Consumer service compliment	2	0.08
Smart Meters	1	0.04
Price Comparison Services	1	0.04

15 This excludes the out of scope category as these calls were referred to other contact centres.

Information

Almost a third of energy issues brought to the helpline were categorised as requests for information (35%). The majority of issues in the “information” category were from clients requesting company contact details or from those looking for pricing information (which counted for 14% and 11.5% of all helpline issues respectively).

Chart 1



Legend 1

Information Issues	Count	Percentage
Pricing Information	376	40.8
Company Contact Details (non compliant purposes)	300	32.6
Energy Efficiency Advice	80	8.7
Non Domestic Contract Issues	55	6.0
How to change Supplier	53	5.8
Supply Point Number Information	41	4.5
Maximum Resale Price	11	1.2
Priority Services Register	5	0.5

In the pricing category by far the most common issue related to consumers seeking impartial information on the cheapest energy suppliers and tariffs available to them. There were also requests for average energy consumption statistics and information on how to switch suppliers. Consumers further highlighted issues with the pricing information provided by price comparison sites. The lack of clarity in these areas is an important issue for consumers and the helpline case studies suggest that consumers have difficulties sourcing this information.

- ▶ **A client from the South of Scotland called the Citizens Advice consumer service seeking information about the best tariff and supplier for her usage. The client is uncertain which supplier to choose.**
- ▶ **A client from the East of Scotland called the Citizens Advice consumer service seeking advice on how to access an energy supplier price comparison. The client does not have access to the internet.**
- ▶ **A client from the West of Scotland called the Citizens Advice consumer service requesting information about a better energy deal. The client has received notification of price increases to their tariff and so has tried to compare other tariffs online. The comparison site has quoted a much higher saving than the same energy supplier when contacted directly.**

Some consumers were raising pricing information issues with complaints about changes to their tariff or were seeking confirmation on the rate of steep price increases.

- ▶ **A client from the West of Scotland called the Citizens Advice consumer service requesting information about pricing. The client was on a fixed contract which ends 31 May 2012. Their supplier has offered another fixed price tariff to run until April 2013. The price on the new tariff has gone up from 15.23p to 27.4p per unit.**
- ▶ **A client from the East of Scotland called the Citizens Advice consumer service requesting information about pricing. The client wanted evidence that his supplier is giving him the cheapest tariff that they offer.**

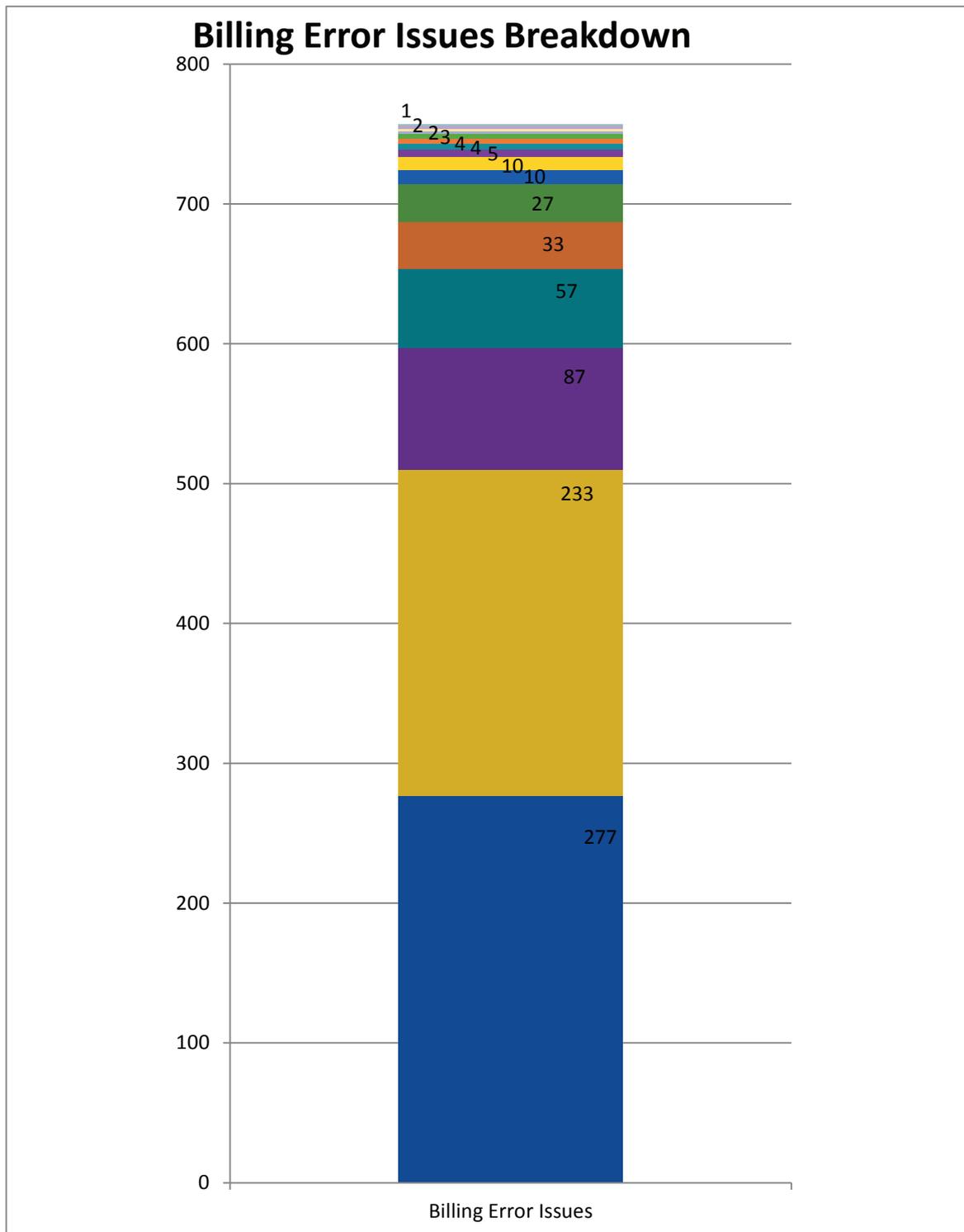
Consumers contacting the helpline looking for specific company contact details were doing so for a range of reasons. Many wanted to identify which energy company was supplying their property or were looking to contact the Energy Ombudsman. Those looking to contact the Energy Ombudsman most commonly had complaints about their supplier or concerns about the Warm Homes Discount. Consumers also highlighted difficulties in identifying the correct contact details or in getting in touch with their supplier.

- ▶ **A client in the East of Scotland called the Citizens Advice consumer service as they are struggling to get through to their energy supplier to discuss price increases. The client is worried as they have been calling an 0845 number and expressed concern as to how high the price of this will be. The client wants to know what tariffs the energy supplier can offer them.**
- ▶ **A client in the North of Scotland called the Citizens Advice consumer service as he was having issues identifying who his gas supplier is. He has been trying to find out this information for 6 months.**
- ▶ **A client in Central Scotland called the Citizens Advice consumer service as a price comparison site had advised her that she would save £168 per year with a different supplier. The client has received paper work from their new supplier and the rates seem to be higher than she is receiving at the moment from her current supplier. The client is unsure who to contact.**

Billing Error

Billing errors accounted for 29% of energy issues brought to the Citizens Advice consumer service. The largest proportion of issues in this category concerned clarity of bills (10.6%) and back-billing (8.9%).

Chart 2



Legend 2

Billing Error Issues	Count	Percentage
Clarity of Bill	277	36.6
Back-Billing/Catchup Bill Received	233	30.8
Customer Not Responsible for Bill/Debt	87	11.5
Failure to Refund	57	7.5
Failure to set up DD / DD at incorrect level	33	4.4
New Bill Not Received/Frequency of Bills	27	3.6
Final Bill not Received	10	1.3
DD unauthorised withdrawal	10	1.3
Incorrect Meter Reading on Transfer	5	0.7
Online Tariff Problem	4	0.5
Disputed use of premises : Business/Domestic	4	0.5
Multiple MPRs/MPANs for one Site	3	0.4
PPM Statements	2	0.3
Amount on bill does not match smart meter energy display	2	0.3
Missing/Misdirected Payments (Credit Meter)	2	0.3
Security Deposits	1	0.1

Issues regarding the clarity of bills were largely focused on disputes over the total of a consumer's bill. Numerous consumers contacting the helpline questioned the amount which they were being charged by their energy supplier. The confusion was often attributable to the difference between estimated and actual energy bills.

- ▶ **A client in the East of Scotland called the Citizens Advice consumer service as two months prior to leaving a property a client was £45 in credit on their energy account, however on receipt of his final bill her was advised of a £400 debt. The client was confused as to how this could be the case.**

Consumers also reported billing error issues on the receipt of unexpected bills. These could be from the client's own supplier or an additional supplier. There was often confusion as to why consumers were being sent bills, particularly if they identified a debt that the client was not previously aware of.

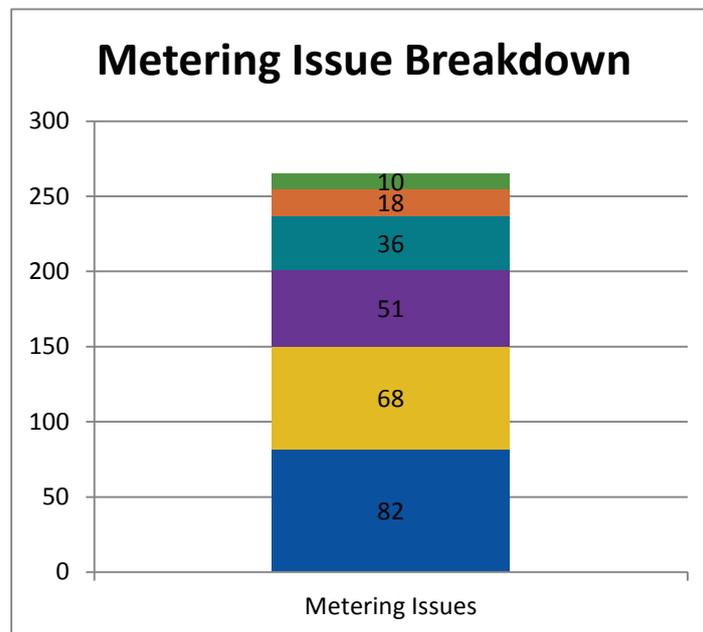
- ▶ **A client in the East of Scotland called the Citizens Advice consumer service looking for advice on their energy bills. The client had changed to a standard meter 13 months previously and had since received 16 bills. The bills outlined that the client is being charged a standing charge. The client wanted clarification on the volume of bills received and whether the standing charge applied to her now she was no longer on a pre-payment meter.**

- ▶ A client in the West of Scotland called the Citizens Advice consumer service requesting advice on a pre-payment meter bill. The client has been billed for £390 even though she uses a pre-payment meter. She was previously in credit and so does not understand this bill.

Metering

Metering issues accounted for just over 10% of helpline issues. The highest volume of helpline issues concern meter provision or exchange (3.1% of all helpline issues). Meter provision issues ranged from consumers seeking advice on how to gain a prepayment meter, to replacing old and/or faulty meters and understanding associated tariffs.

Chart 3



Legend 3

Metering Issue	Count	Percentage
Meter Provision or Exchange	82	30.9
Meter Accuracy	68	25.7
Meter Reading/Data Collection	51	19.2
Supply Point Administration Query (MPRN/MPR)	36	13.6
Meter Positioning	18	6.8
Suspected Meter Tampering	10	3.8

Some consumers reported difficulties in securing an energy supplier to install or replace a meter.

- ▶ **A client in the North of Scotland called the Citizens Advice consumer service regarding their meter. The client had recently contacted their supplier with a concern regarding the outside meter. It was lying on the ground and in heavy rain became submerged in water. The client's electricity supply kept tripping and they were extremely concerned about the safety issue. The supplier informed the client that they couldn't legally move the meter and told them to contact the electricity board. The client was charged £200 for the meter replacement. The client has only recently moved into the property and questions whether a dangerous faulty meter is her responsibility.**
- ▶ **A client in Central Scotland called the Citizens Advice consumer service having recently had a new gas supply put into the property. The client has had several appointments booked with their supplier for them to fit a new meter. The supplier has missed four appointments all together and the meter has still not been installed.**

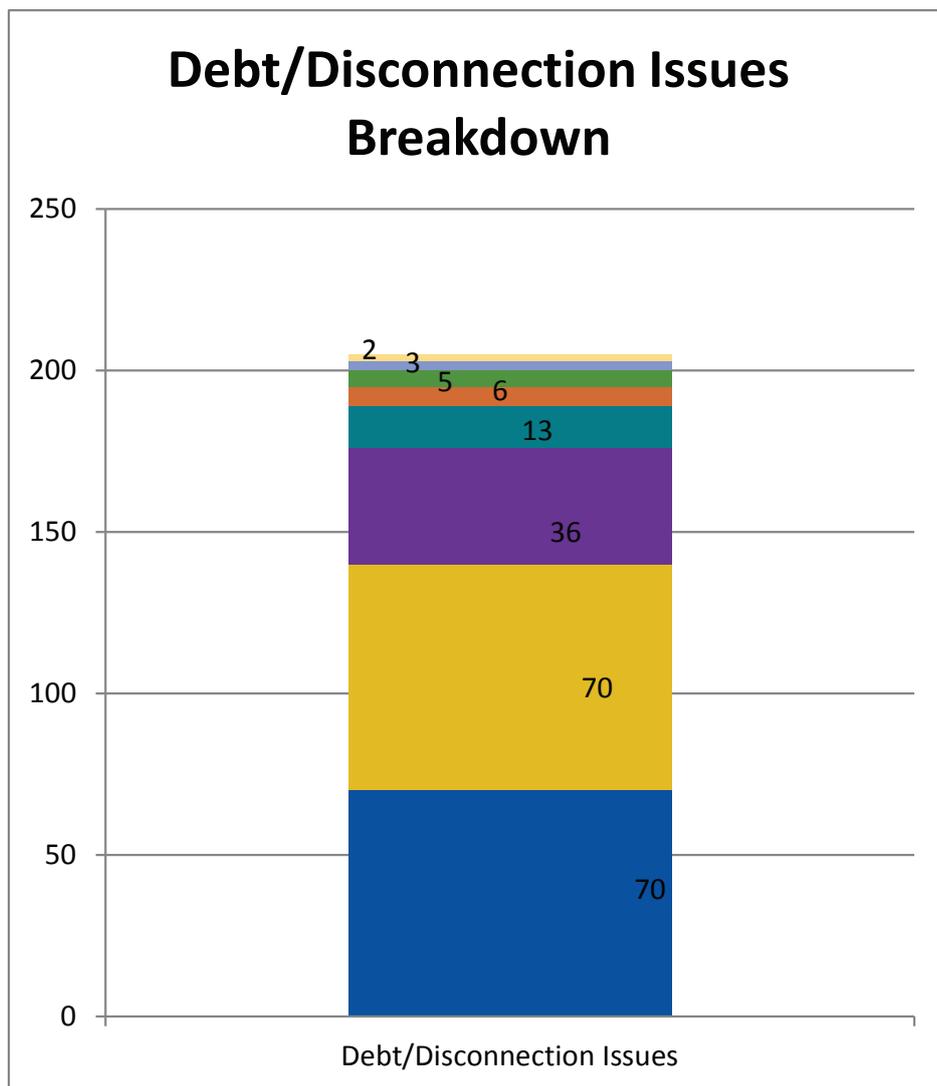
Consumers with tariffs coming to an end can have difficulties establishing which suppliers their meter is compatible with and can therefore find it difficult to switch to a different supplier and take advantage of savings.

- ▶ **A client in Central Scotland called the Citizens Advice consumer service. She has three different daily time/costs on her meter. She cannot find any other supplier to take her on.**
- ▶ **A client in the North of Scotland called the Citizens Advice consumer service. The client has a dual rate Economy 10 meter. He has been paying a single rate with his current energy supplier for some time. He would like to change suppliers and to continue paying a single rate, but all other suppliers he has spoken to say they would need to change his meter (at the client's expense) to do this. The client would like to know why one company was able to apply a flat rate whilst others refuse.**

Debt/Disconnections

Debt/Disconnections account for just under 8% of helpline issues. The majority of issues in this category concerned debt recovery practices and disconnection following due process (both 2.7% of helpline total). All the number of issues regarding debt/disconnections is relatively low. Owing to the sensitive nature of this category and the potential implications of debt and disconnections, issues can cause significant stress for clients.

Chart 4



Legend 4

Debt/Disconnection Issue	Count	Percentage
Debt Recovery Practices	70	34.1
Disconnection Following due Process	70	34.1
Unsuitable or Unaffordable Payment Scheme to Cover Debt	36	17.6
Vulnerable Customer Disconnected	13	6.3
PPM Self Disconnection (unable to credit meter)	6	2.9
Unable to Request Suitable Payment Methods (Fuel Direct, PPM)	5	2.4
Disconnection/Forced PPM Without Proper Process	3	1.5
Disconnection/Forced PPM in Error	2	1.0

Many consumers report of issues whereby they are unable to successfully reach an agreement for an affordable repayment rate with their energy supplier.

- ▶ A client in the West of Scotland called the Citizens Advice consumer service. The client stated that his supplier has offered an unsuitable payment plan to clear his debt and are refusing to accept any direct debits until he accepts their offer of £210 per month which he cannot afford.
- ▶ A client in the East of Scotland called the Citizens Advice consumer service as she has a debt of £2,870. Her energy supplier will not agree to a payment plan that she can afford. The client keeps receiving calls from debt collectors; she is continually trying to resolve the issue with her supplier to no avail. The client is not refusing to pay but would like her supplier to agree to an affordable amount. The client has read the Ofgem website and it says that micro businesses can only be given a contract for one year. However her supplier has put her on a four year contract so she feels she was mis-sold the contract. The supplier sent someone to the property to discuss her debt and possible disconnection if not paid. The client is heavily pregnant.
- ▶ A client in the North of Scotland called the Citizens Advice consumer service as he is unable to afford the amount his supplier is requesting to pay back his debt. The client is unemployed at present and in receipt of Job Seeker's Allowance. The client is also currently paying back a crisis loan and council tax arrears; therefore he receives £125 per fortnight. The client's four year old son stays a few nights per week. The client has no gas at present as he cannot afford it. This is his only form of heating and he has one week until his next benefit payment. His electric meter key has no debt.

- ▶ **A client in the South of Scotland called the Citizens Advice consumer service. This client was in arrears for £860, has discussed a payment plan with his energy supplier but the supplier wants to take just under the full amount of the client's benefits. The client is on Job Seekers Allowance, he has written to his energy supplier and the situation is in deadlock.**

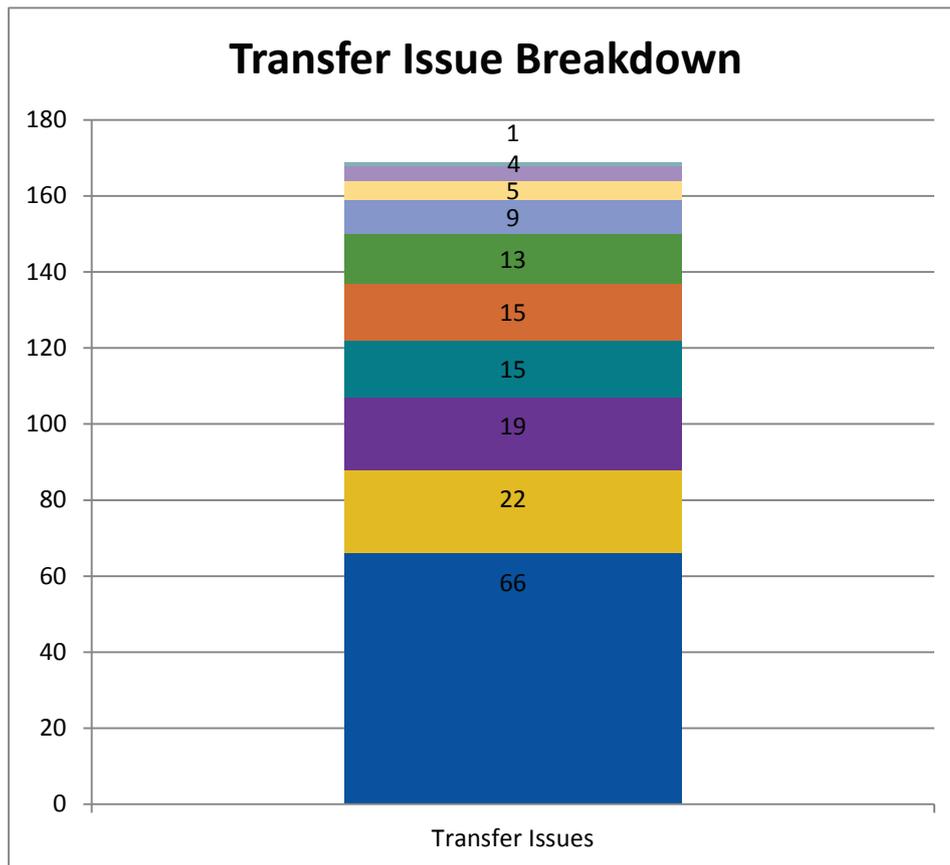
Further metering issues arise when the energy supplier attempts to install a prepayment meter when it is not felt to be a suitable option by the consumer.

- ▶ **A client in the South West of Scotland called the Citizens Advice consumer service. The client had changed her energy supplier through a door step sale 15 months previously. The client was told the new supplier would reduce her bills but the direct debit she was put on did not cover her usage. The client agreed to payment plans but both the energy supplier and the client have defaulted with these. The energy supplier want to install a prepayment meter, the client does not want this as it will take longer to pay off her debt.**
- ▶ **A client in the West of Scotland called the Citizens Advice consumer service. The client has £598.45 debt for her gas account. The client is worried the supplier wants to fit a prepayment meter, but this is not convenient for her. The client and her husband are unemployed and have a young baby.**

Transfers

Transfers account for 6.5% of helpline issues. The majority of these issues are in the problems arising from contracts category. This covers consumer issues with changing supplier.

Chart 5



Legend 5

Transfer Issue	Count	Percentage
Problems Arising from Contracts	66	39.1
Supplier Objection - Reasons Unknown	22	13.0
Breach of Erroneous Transfer Charter	19	11.2
Transfer Windows	15	8.9
Failure to Correctly Apply for Transfer	15	8.9
Cancelled Contract not Actioned	13	7.7
Supplier Objection to Transfer on Grounds of Debt	9	5.3
Supplier unable to Supply	5	3.0
Supplier Objection to Transfer on Grounds of Contract Terms (deemed contacts)	4	2.4
Transfer Not Actioned After Price Notification Received	1	0.6

Some of the most prominent issues arising from transfers concern roll-over contracts of which the client has not been informed, causing the client to enter into a new contract, which has early exiting fees. A key issue with auto-renewed contracts is that they often default to an expensive energy rate.

- ▶ **A client in the South East of Scotland called the Citizens Advice consumer service seeking advice about their contract which has rolled over and been renewed. The client is now paying much higher rates than he was previously owing to the auto renewal of the contract and the prices have increased.**
- ▶ **A client in Central Scotland called the Citizens Advice consumer service as their contract has been rolled over into another fixed contract for a year because he didn't respond to a letter sent out by his energy supplier informing him that his contract was coming to an end. The client states that he did not receive this letter and would like advice on his options.**

Clients further report transfer issues where they have switched at a low rate and then the supplier increases costs.

- ▶ **A client in the East of Scotland called the Citizens Advice consumer service after having switched supplier, their new supplier announced price increases shortly after and the consumer wants to know whether they can do anything about this.**

Another key issue identified by consumers comes from those who sign up to a cheaper tariff to find that it was not in fact cheaper.

- ▶ **A client in the East of Scotland called the Citizens Advice consumer service with a complaint against an energy advisory helpline. The client signed up to what was advertised as a cheaper tariff to find that it was more expensive. The client believes he has been mis-sold a contract.**
- ▶ **A client in the South West of Scotland called the Citizens Advice consumer service. The client was advised of a cheaper dual fuel energy supplier and tariff through a price comparison site. She was informed that the transfer would be sorted out by the supplier on her behalf. The new supplier only took over the electricity account and was then informed that they could not support her area as she lives in Scotland. The supplier took £111 from her account, however the client got this returned through her bank. She has been trying to resolve the complaint she has with the supplier regarding the fact that the energy supplier initially approved her contract despite her address. The client has called them twice and they advised that they would call her back but have not.**



Finally, some clients report issues with receiving a penalty for leaving their current contract.

- ▶ **A client in the West of Scotland called the Citizens Advice consumer service having switched to a new supplier, with the switch due to take place one month later. The client has been given a penalty fee for leaving his contract early. The client disputes this as his new contract does not start until after his contract expiry date with his current supplier.**

Conclusion

It is clear that rising energy prices are continuing to impact upon the affordability of energy for many households across Scotland. The spiralling cost of heating a home combined with decreasing real terms incomes as a result of a difficult job market and significant benefit reforms places a tremendous strain on household budgets which are already stretched.

Evidence from clients contacting the Scottish CAB Service in 2012/13 shows that households with a low income are highly susceptible to slight fluctuations in their income or outgoings. Therefore energy price hikes or any abrupt reductions to income can act as a tipping point and affect households disproportionately. In severe cases these financial disruptions develop into unaffordable debt and arrears, leading households to choose between warmth, hot water and other essentials like food and housing costs.

Furthermore, energy issues can have a detrimental effect on physical and mental well-being. The health implications of cold and damp homes are well-documented¹⁶ and the stress and costs associated with such seemingly straight-forward acts such as communicating with an energy supplier can affect consumers' ability to reach a quick resolution regarding their energy issues. Clients often lack confidence in negotiating with their energy supplier and may be unable to reach affordable resolutions regarding their debt. As such, we recognise the important role that third party intermediaries like the Scottish CAB Service has to play in supporting energy customers. As a service we now provide advice on over 30% more energy issues than we did in 2011/12 and the amount of financial gain that our service secures for clients continues to rise at an even greater rate than the increase in demand.

We hope that the evidence set out in this report and the recommendations made will prove useful to others and we will continue to work closely with the energy industry, regulators, governments and fellow consumer organisations to help every consumer to have a warm home at an affordable price.

16 See for example, WHO Health Impact of Low Indoor Temperatures November 1985, <http://www.theclaymoreproject.com/uploads/associate/365/file/Health%20Documents/WHO%20-%20health%20impact%20of%20low%20indoor%20temperatures%20%28WHO,%201985%29.pdf> ; Save the Children, The Impact of Fuel Poverty on Children, December 2008, <http://www.savethechildren.org.uk/resources/online-library/the-impact-of-fuel-poverty-on-children> ; Hills Fuel Poverty Review, March 2012 <http://sticerd.lse.ac.uk/dps/case/cr/CASereport72.pdf>

Glossary

The top level categories relating to energy issues in citizens advice bureaux are;

1. “Fuel debts” refers to issues around debt including when clients have trouble paying off energy debts or when they dispute liability for a debt.
2. “Fuel – regulated” refers to the most common energy sources such as mains gas and electricity, regulated by Ofgem. Billing and charges are some of the most common issues in this category.
3. “Fuel – non-regulated” generally refers to off-grid energy sources such as heating oil, bottled gas and coal which are not regulated in the same way as mains gas and electricity. The issues brought to bureaux in this category mostly concern billing, additional charges and methods of payment.

The top level helpline categories are;

1. Billing Error – this category refers to issues with consumers’ energy bills. The most common “billing error” issues raised with the helpline concern the clarity of an energy bill or with consumers receiving a ‘back-bill’ or ‘catch-up’ bill requesting funds they may not have realised they owed.
2. Customer Service Failure – this category refers to issues with the customer service provided by energy suppliers. Common “customer service failure” issues relate to consumer complaints not being registered or the length of time consumers are required to wait in a phone queue.
3. Debt/Disconnections – this category refers to any issues a consumer may have with energy debt and imposed or self disconnection. The most common issues in this category relate to debt recovery practices, disconnection and unaffordable payment schemes.
4. Distribution/Transportation – this category refers to issues with connections, supply and supply safety. The most common “distribution/transportation” issues concern connections and alterations of supply.

5. Information – this category refers to any issues consumers may have in gaining access to information about their energy supply/supplier. The most common “information” issues raised concerned pricing information, company contact details and energy efficiency advice.

6. Marketing – this category refers to any issues consumers may have with an energy company’s marketing, their staff or issues with fraud. The most common “marketing” issue is misrepresentation, with consumers perceiving that they have been given false or misleading information.

7. Metering – this category refers to any issues consumers may have with their energy meters. The most common “metering” issues refer to provision or exchange of a meter, meter accuracy and meter reading.

8. Miscellaneous – this category refers to any energy issues which consumers bring to the helpline which are not covered by the other 12 categories.

9. Pre-payment Meters – “pre-payment meter” issues most commonly relate to incorrect tariffs and incorrect debt repayment rates, or with issues in changing to or from the pre-payment meter method.

10. Price Comparison Services – this category refers to any issues that consumers may have with price comparison providers.

11. Smart Meters – this category refers to any issues that consumers may have with smart meter installation.

12. Transfers – this category refers to any issues consumers may have with transferring from one energy supplier to another. The most common “transfer” issues refer to contracts, supplier objections (for unknown reasons) and issues with transfer times or transfers not being completed.

13. Consumer Service Compliment – this category relates to any positive feedback received regarding the helpline and is included as this may shed light on difficulties consumer are having with other service providers.

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

info@cas.org.uk

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Citizens Advice Scotland (Scottish charity number SC016637)
Spectrum House, 2 Powderhall Road, Edinburgh EH7 4GB
Tel: 0131 550 1000

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