

Research Report

Living without mains gas
in England: *challenges
faced by consumers
living off mains gas
network*



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Citizens Advice / Citizens Advice Scotland

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Background and objectives

Citizens Advice and Citizens Advice Scotland are the statutory consumer watchdogs for energy consumers in Great Britain. These provide the consumer voice on issues across the energy market, from generation, infrastructure and metering to supply, complaints and performance. One particular area of interest is the experiences of consumers without access to mains gas to heat their homes ('off-gas' consumers); in particular, whether the off-gas market (comprising electricity, heating oil, liquid petroleum gas (LPG) and solid fuel) is working in their best interests. Consumers not connected to mains gas face a number of possible disadvantages compared with those who are, some of which are linked to the fact that non-gas fuels other than electricity (referred to as 'non-metered' fuels) are not regulated by the Office of Gas and Electricity Markets (Ofgem).

Citizens Advice / Citizens Advice Scotland need evidence about these consumers to develop policy and advocacy.

Method

Consequently, Beaufort was commissioned to carry out a telephone survey of consumers without access to mains gas in Wales, England and Scotland, supplemented by a series of follow-up depth interviews. In addition mystery shopping assessments of a cross-section of non-metered fuel suppliers in Wales, England and Scotland was conducted, to examine consumer payment options, suppliers' trade association membership and adherence to voluntary codes of practice. Analysis of data was also carried out on surveys by local Citizens Advice in Wales and England with clients in off-gas households.

Fieldwork was conducted between 5 January and 17 March 2016.

This report focuses on findings for England – separate reports are available for Wales and Scotland, together with a report providing an overview of results for GB.

Key findings

- **Consumer characteristics vary for different off-gas fuel types in England; differences in age, level of income and accommodation impact on the experience of living off-gas:**
 - electricity-only users tend to be younger (16-34 years); on lower incomes (DE¹ socioeconomic groups) living in smaller, rented homes
 - heating oil users tend to be older (55+ years), on higher incomes (ABC1¹ socioeconomic groups), living in larger, older detached properties
 - LPG and solid fuel users tend to be on middle incomes (C2¹ socioeconomic groups), living in older, semi-detached properties – while LPG consumers tend to be younger (16-34 years), ages of solid fuel consumers are more evenly spread across all categories.
- **Users of non-metered fuels commonly buy enough fuel to last two-three months, although a quarter buy monthly:** the majority buy their fuel between September and January, with these five months accounting for 85 per cent of fuel purchases. 61 per cent buy their fuel in bulk; more than double the proportion that purchases as much fuel as they need at a time (27 per cent).
- **Satisfaction with delivery options for non-metered fuels is very high:** nearly 90 per cent are satisfied and only 8 per cent have ever experienced any problems in getting their fuel delivered. Delivery issues are most common amongst LPG consumers.
- **92 per cent of off-gas consumers are satisfied with the quality of service provided by fuel suppliers and only 7 per cent dissatisfied:** heating oil users have the highest satisfaction levels and electricity-only consumers the lowest. Reasons for satisfaction focus on delivery and customer service. Dissatisfied consumers have experienced poor customer service, problems with payments or issues with billing.

¹ Socio-economic classification is determined by establishing an individual's job title and position and social grades are defined as follows:

AB: Higher and intermediate managerial, administrative and professional occupations

C1: Supervisory, clerical and junior managerial, administrative and professional occupations

C2: Skilled manual workers

DE: Semi-skilled and unskilled manual workers, state pensioners, casual and lowest grade workers, unemployed with state benefits only

- **The vast majority of non-metered fuel users in England have to pay for their fuel on order or delivery:** over 70 per cent pay for their fuel up-front while fewer than a quarter either pay by instalments or in arrears, that is, after they have used their fuel.
- **Satisfaction with payment options is high:** almost 90 per cent are satisfied overall, although LPG users are less satisfied than heating oil and solid fuel consumers because of suppliers' complicated payment terms.
- **Suppliers' prices vary considerably:** prices quoted for heating oil differ by as much as 30 per cent.
- **Over 80 per cent say heating their home is affordable; however, 15 per cent do not:** electricity-only users are much more likely to find it difficult to afford their fuel payments (30 per cent saying they are unaffordable).
- **69 per cent of off-gas consumers find it easy to keep their home warm, but over a quarter (27 per cent) do not:** this rises to 32 per cent for electricity-only users. Moreover, 14 per cent have had problems with their health because their house is cold.
- **Satisfaction with heating systems is high, and most find them easy to use:** 85 per cent are satisfied, with almost half very satisfied (46 per cent). Satisfaction is higher amongst LPG and heating oil users, and lower amongst electricity-only and solid fuel users. Moreover, 94 per cent find their systems easy to use, although electricity-only and solid fuel consumers tend to have more problems using their heating, either because it's difficult to understand the controls or adjust the temperature or because it's physically demanding to carry the fuel or cut logs.
- **13 per cent of off-gas consumers have complained about their fuel supplier's service, but this proportion increases amongst LPG users:** 62 per cent of complainants found the process easy, although 28 per cent said it was difficult. Only one of the twenty four suppliers contacted in the mystery shopping element mentioned a formal complaints procedure.
- **Although the great majority of off-gas consumers believe it to be easy to change fuel supplier, only around half have done so:** heating oil consumers are most likely to have switched supplier, while solid fuel and LPG users (most likely to be tied into a contract) are least likely to have switched.

- **Awareness of supplier trade association membership or accreditation is low:** only around 20 per cent of consumers using non-metered fuels know their fuel supplier is a member of a trade association (with very few able to name the organisation) while nearly half have no idea whether they are or not.
- **Just over half of suppliers are accredited / members of a trade association (15 out of 24):** all went on to name the trade association to which they claimed to be accredited, with most naming relevant trade bodies.
- **None of the fuel suppliers contacted made any specific reference to a vulnerable persons' protocol:** however, many of those approached offered some informal help or service provision which took the customer's age and circumstances into account.
- **None of the fuel suppliers offered to send the customer charter when this was discussed**
- **Just over half of heating oil users are aware of oil clubs, and around a quarter of these belong to one (equating to 14 per cent of all heating oil consumers):** among members, satisfaction with the savings that membership brings is high, but non-members' reaction to the idea of joining an oil club is mixed.
- **Almost 80 per cent of off-gas consumers claim to know something about the use of renewable (green) technologies for heating homes:** most would consider using such methods to heat their home.
- **Knowledge of grants or financial help available to off-gas consumers is very low:** over 90 per cent could not name any grants or financial help that might be available, and even after prompting, almost 60 per cent had not heard of any of the grants or schemes available.
- **Only 17 per cent of off-gas consumers have applied to a scheme to help improve the energy efficiency of their home:** over 80 per cent of those who have applied for help have been successful and had received some assistance.

Conclusions

Despite generally high satisfaction levels among off-gas consumers in England with payment options, delivery, their heating system and fuel supplier, a number of challenges facing such households are highlighted by the research:

- The limited choice of payment options available in some sectors (particularly for solid fuel and when purchasing from smaller businesses) and the requirement to pay in full on order or delivery could pose problems for less affluent consumers, especially if they are unable to set money aside to buy fuel regularly
- While prices in the non-metered fuel market nearly always include delivery, if customers are buying small quantities of fuel there is sometimes an additional delivery charge as well as a different price quoted per litre of fuel. Consumers on low incomes, who buy fuel as and when they need it (rather than buying in bulk), do not benefit from the better pricing, free delivery or any other economies of scale available on larger orders, therefore
- The absence (or lack of promotion) of formal complaints procedures in the market is making it difficult for those who need to make a complaint to do so (around a third of those who had complained said it was not easy to do so)

On the whole, delivery does not appear to be a widespread issue for non-metered fuel users although it can become a major challenge for some off-gas consumers at certain points in time (if they run out of fuel, for instance).

As prices in the non-metered fuel market can vary widely by supplier (by as much as 30 per cent in the case of heating oil) it is clearly worth customers shopping around for the best deal. In reality, not many off-gas consumers are shopping around or switching suppliers, however. At the same time most feel it is easy to change, so the low levels of switching could be due to the high levels of supplier satisfaction in the market combined with inertia and possibly low awareness that better prices may be available elsewhere.

Against this backdrop, more publicity and promotion of oil clubs would be useful to boost take-up and help heating oil users benefit from the cost savings they can bring. More education about oil clubs and their benefits would help too, in overcoming the reservations held by non-members that might be acting as barriers to joining one. Also, heating oil suppliers could be encouraged to work with oil clubs more, to increase the options available to consumers.

Trade associations seem to have a low profile in the non-metered fuel market – membership or accreditation is not mentioned spontaneously by suppliers and, even when asked, fairly low proportions say their company is a member of a trade association. This suggests that accreditation has a low perceived value among suppliers and is not perhaps felt to be important to customers. Moreover, only a small proportion of off-gas consumers are able to say whether their current fuel supplier is a member of a trade association, reinforcing the impression that suppliers are not promoting membership (where they do indeed belong).

Likewise hardly any of the suppliers who say they are accredited are able to explain what the consumer benefits of accreditation are. Nor were there any mentions of relevant codes of practice or vulnerable persons' protocols in the mystery shopping, suggesting a lack of structure to help vulnerable customers. Despite not having any formal protocols for vulnerable people, however, many suppliers are sympathetic to their needs and are willing to make special provision over and above the normal service.

Knowledge of any grants or financial assistance available for people who don't have mains gas to heat their home is very low at the moment –only 17 per cent of off-gas consumers can name a scheme or grant available, and even after prompting, 57 per cent had not heard of any of the schemes available. Raising awareness of the schemes and their eligibility criteria would therefore be helpful in encouraging those in need of assistance to apply.

That said, the people who seem to be struggling most to keep their homes warm are not necessarily the ones whom the government's energy efficiency schemes are targeting for help – those in most need of assistance are younger people on low incomes, often parents of young children and often living in electricity-only households.

1. Background

Citizens Advice and Citizens Advice Scotland are the statutory consumer watchdogs for energy consumers in Great Britain. The organisations provide the consumer voice on issues across the energy market, from generation, infrastructure and metering to supply, complaints and performance.

One particular area of interest for Citizens Advice and Citizens Advice Scotland is the experiences of people in households which do not have access to mains gas to heat their homes (hereafter referred to as ‘off-gas’ consumers). In particular, they want to find out whether the off-gas market (comprising electricity companies, heating oil, liquid petroleum gas (LPG) and solid fuel suppliers) is working in the best interests of consumers.

People not connected to the mains gas grid face a number of possible disadvantages compared with those with access to mains gas, some of which are linked to the fact that non-gas fuels other than electricity (referred as ‘non-metered’ fuels in the report) are not regulated by the Office of Gas and Electricity Markets (Ofgem). These include:

- less consumer protection for those using ‘non-metered’ fuels (heating oil, LPG, solid fuel) compared with consumers with gas and electric heating, e.g. no ombudsman service or sector-specific statutory consumer representation service
- higher costs of space and water heating for those using LPG, solid fuel and electricity (the cost of heating oil is currently similar to mains gas, although it has been much higher in the past)
- more volatile price fluctuations for those using LPG and heating oil, compared with mains gas and electricity
- a lack of security of supply or delivery
- a reliance on voluntary codes of practice, the interpretation of which can vary considerably between suppliers in the case of vulnerable customers (LPG, heating oil and solid fuel suppliers are not required to maintain Priority Services Registers;² however, some maintain a voluntary list of vulnerable consumers)
- a strong association with other risk factors for high fuel costs, e.g. homes reliant on non-metered fuels are more likely to be older, built with solid walls and detached or semi-detached; households living in homes heated by electricity or LPG are more likely to live on low incomes. They also tend to have fewer, less flexible payment options.

² More information on the Priority Service Register can be found here: <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/priority-services-register-for-older-and-disabled-people/>

In England there are 2,942,000 households (13 per cent) that are not connected to mains gas and which use other fuel sources for heating, while in Scotland 507,000 households are not connected to the mains gas network, representing 21 per cent of all households. In Wales the corresponding figure is 268,000 households (21 per cent).

In Great Britain the approximate breakdown of the off-gas market by fuel type is as follows:

Table 1: Breakdown of off-gas market		
Fuel type	% of off-gas market	Source of information
Kerosene heating oil	54	
Electricity	27	<i>UKLPG: Review of Current Regulatory Framework for LPG in Great Britain (June 2014), p.1</i>
Solid fuel (wood chips, pellets or logs; coal; coke)	10	
Liquid Petroleum Gas (LPG) supplied in bulk and in cylinders	9	<i>ECO is a scheme run by the UK government, which places an obligation on larger energy suppliers to install energy efficiency measures in domestic properties. Consumers who are in fuel poverty are prioritised for such measures.</i>

The majority of electricity-only households will be found in urban areas (electric heating systems are most prevalent in flats) while the reverse is true for households using non-metered fuels, which are often located in more rural areas.

Consumers who do not have access to mains gas face particular challenges as a result of their lack of a grid connection:

- those relying on mains electricity for their heating will primarily be at a disadvantage due to higher heating costs, and often find themselves contributing to government schemes (such as the Energy Company Obligation – ECO) through their bills, but are less likely to be able to benefit from the schemes³

3. ECO is a scheme run by the UK government, which places an obligation on larger energy suppliers to install energy efficiency measures in domestic properties. Consumers who are in fuel poverty are prioritised for such measures.

- customers who rely on unmetered fuels (which are not regulated by Ofgem) face further detriment in that they lack the consumer protections provided to those with access to gas and electricity. Costs can be higher than paying for mains gas and there is no guarantee of supply on specific dates (which can be a particular problem in times of cold weather when roads can be impassable). There is no guarantee of supply for vulnerable customers. The heating oil, LPG and solid fuels markets rely on self-regulation through voluntary codes of practice put forward by the relevant trade associations, with no firm evidence of the extent to which these are policed by the trade associations or, indeed, adhered to by individual suppliers.

Against this backdrop, Citizens Advice wished to conduct independent research to better understand the experiences of those living in off-gas households, their satisfaction with the way they heat their home and the service received from their fuel supplier. Beaufort was commissioned to carry out a telephone survey among a robust sample of those living in households without access to mains gas in England, Scotland and Wales, supplemented by a series of follow-up depth interviews to investigate off-gas consumer experiences in more detail (see Section 3 below for further details).

Alongside the consumer telephone survey, Beaufort conducted a series of mystery shopping assessments among a cross-section of non-metered fuel suppliers in England, Scotland and Wales to examine payment options on offer to customers as well as suppliers' trade association membership and adherence to voluntary codes of practice.

The final component of the study was the analysis of data from interviews conducted by representatives of local Citizens Advice offices in England and Wales with consumers in their area living in off-gas households. This exercise was intended to complement the independent survey.

This report focuses on the results for England – separate reports detail results for Wales and Scotland. In addition, an overview report compares results across all three GB countries. Note: base sizes for some fuel types (LPG and solid fuel) are small so care should be taken with these findings.

2. Objectives

Specific objectives of the project were as follows for each of the three parts:

2.1 Consumer telephone survey and depth interviews

Overall, to understand the experiences of consumers living in off-gas households with regard to heating their home and to compare the experiences of those using different types of heating fuels; specifically to assess:

- Expenditure on fuel, payment methods and purchasing patterns
- Payment issues experienced and views on affordability of current heating method
- Available delivery options and problems with fuel delivery
- Satisfaction with heating system and fuel suppliers
- Awareness of suppliers' membership of relevant trade associations and any voluntary codes of practice
- Awareness of any grants and schemes that help off-grid customers and how many off-gas consumers have applied to a scheme to help improve the energy efficiency of their home (e.g. ECO, Warm Front⁴), and whether successful.

2.2 Supplier mystery shopping

To establish:

- Extent suppliers are members of trade associations
- Extent suppliers adhere trade associations' codes of practice and 'vulnerable persons' protocol'
- Whether suppliers proactively offer to send consumers copies of relevant documents, e.g. FPS consumer charter
- Extent to which suppliers offer flexible payment options to customers, such as direct debits.

⁴ Warm Front was a Government funded scheme which has now closed – people needed to be living in owned or privately rented accommodation with an F or G EPC (Energy Performance Certificate) rating, and in receipt of a means tested benefit, to qualify for assistance

2.3 Citizens Advice office interviews

The survey of off-gas consumers carried out by Local Citizens Advice covered the following:

- How homes are heated and what issues there are
- Whether complained to fuel supplier and the outcome
- Whether switched supplier
- Experience of seeking advice and help with heating and the outcome of any applications for help (where relevant)
- Profile information.

3. Methodology overview

3.1 Overview of approach

The project consisted of three distinct audiences: consumers living in off-gas households in England, Scotland and Wales; suppliers of non-metered fuels in England, Scotland and Wales; and a sample of clients of local Citizens Advice offices in England and Wales. In gathering data from these different audiences four separate research approaches were used, combining quantitative and qualitative methods:

1. **Quantitative consumer telephone survey: 1,004 CATI (Computer Assisted Telephone Interviewing) interviews** with a sample of adults living in off-gas households in England (250 interviews), Scotland (252 interviews) and Wales (502 interviews), with data weighted to be representative of off-gas fuel type. Scotland and Wales samples were oversampled compared with England to allow for reporting at individual nation level.
2. **Qualitative consumer depth interviews: 60 follow-on telephone interviews** conducted with people from a range of off-gas households, to explore their experiences in depth; 20 depth interviews were conducted in England, Scotland and Wales respectively with people identified through the main consumer survey
3. **Supplier mystery shopping: 72 telephone assessments** (24 in England, Scotland and Wales respectively) with a range of suppliers of different non-metered fuel types (10 heating oil, 10 solid fuel and 4 LPG in each nation)
4. **Citizens Advice office interviews: analysis of 193 questionnaires** from interviews conducted by representatives from a range of local Citizens Advice offices in England and Wales with a sample of consumers living in off-gas households in their area (89 in England and 104 in Wales)

A summary of the methodology used for each element follows, with particular focus on England. More detail on each part is provided in Appendix I.

3.2 Consumer telephone survey of off-gas households

For the consumer survey a total of 250 adults living in off-gas households in England were interviewed by telephone. All lived in areas of England with a high penetration of off-gas households (65% or above) and all were solely or jointly responsible for paying fuel and energy bills in their household.

Off-gas consumers were identified via an initial stage of desk research pinpointing regions in England with a high penetration of off-gas consumers. The geographic area used for sampling was Lower Layer Super Output Area (LSOA)⁵, with sample (Random Digit Dialling or RDD telephone numbers) purchased at LSOA area. To increase the inclusivity of the sample telephone numbers were also purchased for mobile-only households.

A disproportionate sampling approach was adopted by fuel type, to ensure reasonable coverage of each non-gas fuel within the sample and allow results for each to be reported on separately. Final data was weighted to reflect the true proportions of each fuel type within the off-gas population (see Appendix II).

Interviews lasted for around 13 minutes on average and were based on a structured questionnaire (see Appendix III). Survey fieldwork in England ran from 5 January to 24 February 2016, with an initial pilot phase to test questionnaire length and participant comprehension in late December 2015.

3.3 Follow on depth interviews

Following the completion of the quantitative survey, a number of in-depth, qualitative interviews were conducted with selected people identified through the survey. The aim was to explore their experiences of living without mains gas in more depth and develop case studies to illustrate key issues relating to specific consumer types.

All had taken part in the telephone survey and all had said they were willing to be re-contacted for further research. The sample of 20 depth interviews in England covered users of different fuel types (electricity, heating oil, solid fuel and LPG) across a range of regions and ages, with a particular focus on vulnerable people.

Interviews were conducted by telephone and lasted between 15 minutes to 30 minutes. Fieldwork for England took place between 3 March and 17 March 2016.

Extracts from case studies are used in the report to illustrate key themes emerging from the quantitative findings and are provided in full in Appendix V. All names have been changed in the case studies.

⁵ Lower Layer Super Output Areas (LSOAs) are a geographic hierarchy designed to improve the reporting of small area statistics in England and Wales. They are generated to be as consistent in population size as possible and typically contain from four to six Output Areas. The minimum population is 1,000 and the mean is 1,500. There is an LSOA for each postcode in England and Wales, with a pseudo code available for Scotland, Northern Ireland, Channel Islands and the Isle of Man.

3.4 Supplier mystery shopping

A series of mystery calls were made by telephone to a sample of 24 non-metered fuel suppliers in England, with callers used the scenario that they were phoning on behalf of their elderly mother who was thinking of changing supplier and was looking for a quote for a specific quantity of fuel (see Appendix VI).

The 24 assessments in England were broken down by fuel type as follows:

- 10 with heating oil suppliers
- 10 with solid fuel suppliers (half coal and half wood)
- 4 with LPG suppliers

A list of suppliers for sampling was sourced by Beaufort from a specialist business information provider. Within each fuel type, a range of supplier size was obtained (as much as was possible), to ensure that smaller and larger companies were included in the sample and that suppliers in all regions were contacted.

Fieldwork was carried out between 25 January and 1 February 2016 after a pilot on 13 January. The duration of calls varied between 4 minutes to 20 minutes.

3.5 Citizens Advice office interviews

This was a stand-alone survey of a sample of 89 consumers in England without access to mains gas interviewed by Citizens Advice advisers in England and Wales.

Participants for the Citizens Advice office survey in England were generally recruited through the provision of another service (e.g. from people seeking debt advice) or from consumers visiting a local office with an enquiry (not necessarily related to energy, although some were). So this sample cannot be described as representative of all off-gas consumers.

Questionnaires for England were completed between January and late February 2016.

4. Research findings

4.1 Profile of off-gas consumers

Consumers living in households without access to mains gas and using different types of fuel to heat their home have quite distinct characteristics (see Table 2 overleaf):

- electricity-only users are more likely to be younger, with 16 to 34 year olds making up nearly 40 per cent of this group in the sample (6 per cent higher than the overall average). They are more likely than average to live in small households of just one or two people, and are more likely than other fuel users to be in the DE⁶ socioeconomic grades and to live in South West England⁷ compared to other fuel types
- heating oil consumers, in contrast, have the oldest age profile, with 40 per cent aged 55 and over. They are more likely to be in the ABC1 socioeconomic groups than other off-gas consumers and, geographically, are most likely to live in the Midlands and the North of England
- the profile of LPG users⁸ in the sample is younger (over 40 per cent are aged 16 to 34), biased towards the C2 socioeconomic group (that is, skilled manual workers) and to live in the South of England
- solid fuel users are more concentrated in the Midlands and East of England than other off-gas consumers and are more likely to be in the C1C2 socioeconomic groups. Along with heating oil consumers they are most likely to have the largest households (38 per cent contain four or more people, compared with an all-England average of 24 per cent)

⁶ Socio-economic classification is determined by establishing an individual's job title and position and social grades are defined as follows:

AB: Higher and intermediate managerial, administrative and professional occupations

C1: Supervisory, clerical and junior managerial, administrative and professional occupations

C2: Skilled manual workers

DE: Semi-skilled and unskilled manual workers, state pensioners, casual and lowest grade workers, unemployed with state benefits only

⁷ Regions comprised certain LSOAs within the following local authorities (LSOAs were selected on the basis of having at least 65% of households which were off-gas). See Appendix II for a full list of districts included in each region.

⁸ The sample of LPG consumers interviewed in England was small (30 individuals) so caution needs to be used when interpreting these results

The profile information captured is based on questions asked in the survey questionnaire (see Appendix III), which included household tenure (discussed overleaf).

Table 2: Demographic profile of off-gas consumers by fuel type					
	TOTAL %	Electricity %	Heating oil %	LPG (respondents)	Solid fuel (respondents)
Unweighted base	250	54	118	30	48
Weighted base	250	68	135	23	25
Region					
North	20	21	22	1	5
Midlands	20	11	25	2	6
East	15	10	18	2	5
South East and	21	19	18	10	6
South West	24	39	17	8	3
Age					
16-34	31	37	24	10	9
35-54	31	25	35	5	8
55 and over	38	38	41	7	8
Socio-economic					
AB	19	7	24	6	3
C1	35	25	42	3	9
C2	20	22	13	10	8
DE	22	41	18	2	1
Refused	4	5	3	1	3
Someone with disability in household					
Yes	21	18	24	5	3
No	79	82	76	18	22
Gender					
Male	51	52	57	8	7
Female	49	48	43	15	18
Household size					
One person	13	18	12	3	2
Two people	44	46	39	16	10
Three people	18	22	18	2	2
Four people	14	6	17	1	8
Five or more people	10	7	14	1	2

NB: small base sizes – table details number of weighted respondents rather than percentages. May not add up to weighted base size due to rounding

Turning to the properties in which they live:

- electricity-only users are more likely than average to live in semi-detached houses or flats, apartments or maisonettes and almost half live in relatively new properties (built in 1983 or later). Moreover, almost 60 per cent of this group live in smaller, one or two-bedroom homes, with most (62 per cent) renting their home either from a private or social landlord
- heating oil consumers are more likely than average to live in large, older detached houses (over 40 per cent have homes with four or more bedrooms), and to own their home outright
- LPG users are more likely to live in detached or semi-detached properties; their homes tend to be owned outright, to be older (built before 1919) and to have three or more bedrooms
- solid fuel users are more likely than other off-gas consumers to live in terraced houses, to have a home built before 1964 and are least likely to be renting their home.

Table 3: Property characteristics of off-gas consumers by fuel type

	TOTAL %	Electricity %	Heating oil %	LPG (respondents)	Solid fuel (respondents)
Unweighted base	250	54	118	30	48
Weighted base	250	68	135	23	25
Type of house					
Detached house	35	15	46	9	8
Semi-detached house	29	45	17	8	11
Bungalow	16	10	21	3	2
Flat / apartment / maisonette	10	23	6	-	-
Terrace / end of terrace	7	4	8	-	3
Other	3	1	3	3	2
Date when property was built (age of property)					
After 2002	11	23	4	2	4
1983 – 2002	14	24	10	4	1
1965 – 1982	14	8	18	4	2
1945 – 1964	11	4	11	1	7
1919 – 1944	7	5	7	1	4
Before 1919	31	20	34	10	8
Don't know	12	16	15	1	1

Table 3 continued: Property characteristics of off-gas consumers by fuel type

	TOTAL %	Electricity %	Heating oil %	LPG (respon- dents	Solid fuel (respon- dents
Unweighted base	250	54	118	30	48
Weighted base	250	68	135	23	25
Size of property (number of bedrooms)					
1	3	8	1	1	1
2	29	51	20	6	5
3	37	29	35	11	14
4 or more	31	12	44	5	5
Household tenure					
Owned outright (no mortgage)	41	24	47	11	11
Rented from a private landlord	27	42	23	5	3
Owned with a mortgage	18	12	20	4	5
Rented from social landlord (housing association/ council) or shared ownership	10	20	7	2	5
Other / don't know	4	3	3	1	2

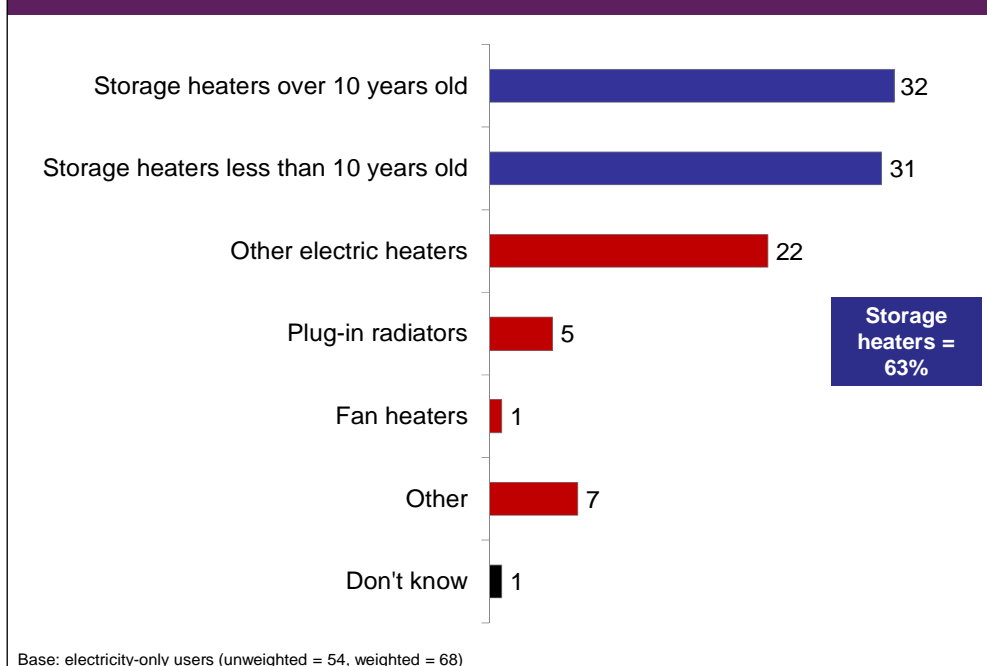
NB: small base sizes – table details number of weighted respondents rather than percentages. May not add up to weighted base size due to rounding

4.2 Tariffs, contracts and fuel purchasing patterns

Electricity-only consumers were asked which devices they use to heat their home. Most used storage heaters (66 per cent), with the majority of these **only** using storage heaters (75 per cent) while a quarter supplement their heating using other methods (such as other electric heaters, plug-in radiators, fan heaters, coal fires and gas heaters).

Therefore, storage heaters are the main way of heating their home for almost two thirds of electricity-only consumers (63 per cent), with an almost even split between those using storage heaters over 10 years old and those using newer ones (see figure 1 overleaf):

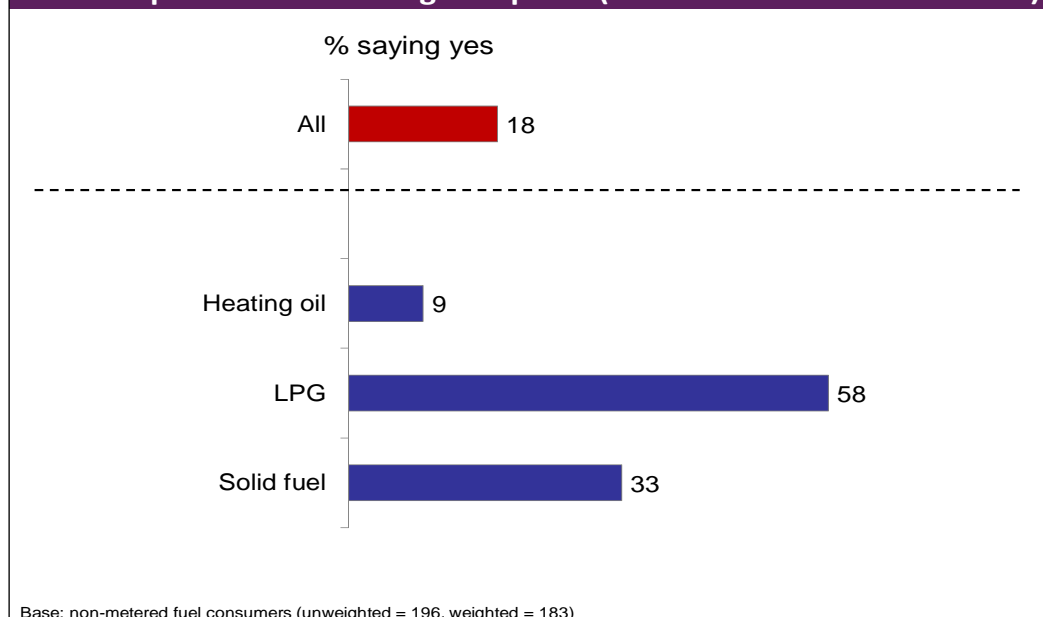
Figure 1: Main way of heating home (electricity-only) %



Over 80 per cent of those who heat their home with electricity and use storage heaters are on a Time of Use or night-time tariff such as Economy 7. Less than one in twenty (4 per cent) are using a standard daytime tariff.

Nearly a fifth of non-metered off-gas customers (18 per cent) say they are on a contract for the supply of fuel for a fixed period of time at an agreed price – contracts are much less common for heating oil consumers (9%) but more prevalent amongst LPG and solid fuel consumers.

Figure 2: Whether have a contract with fuel supplier for supplying fuel for fixed period of time at agreed price (non-metered fuel consumers)

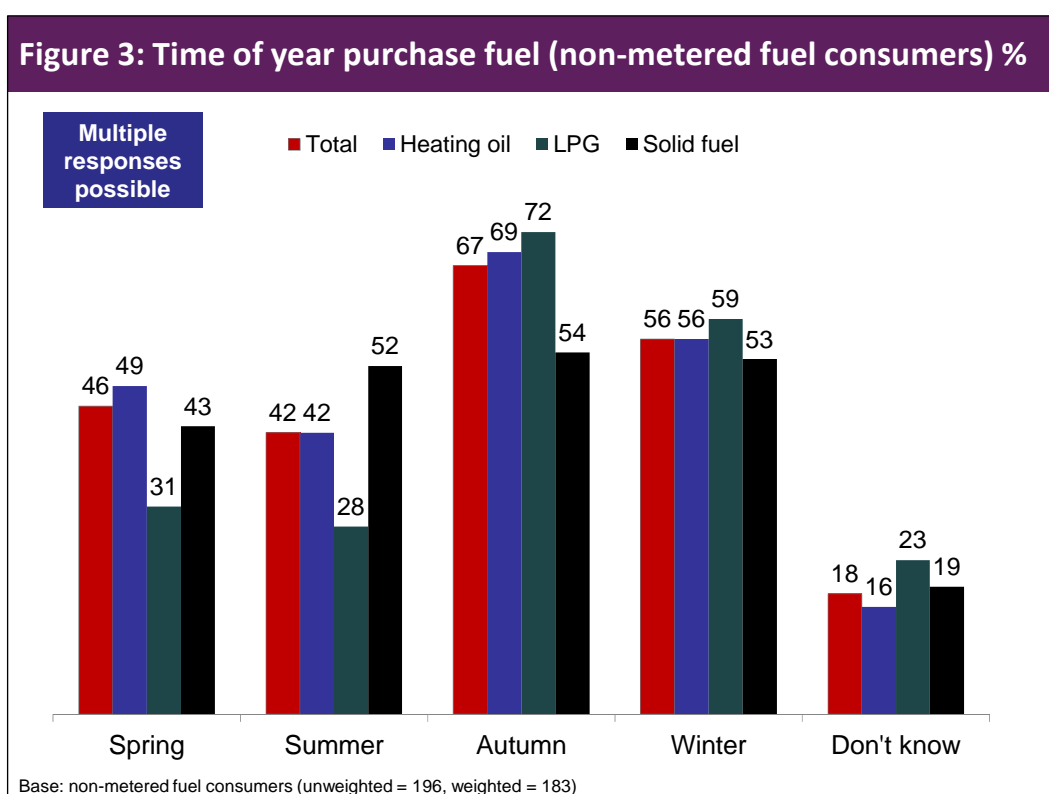


The majority of LPG users get their gas from a tank which supplies their household only, while a smaller number are supplied from a shared tank (which supplies a number of different homes) or from bottles.

Around a quarter of non-metered fuel consumers buy fuel every month (23 per cent); the same proportion do so once every two to three months, while about a third (36 per cent) buy fuel just once or twice each year. LPG users appear more likely than other non-metered fuel consumers to buy fuel just once or twice a year. Solid fuel users tend to purchase their fuel most often (on average nearly 6 times a year).

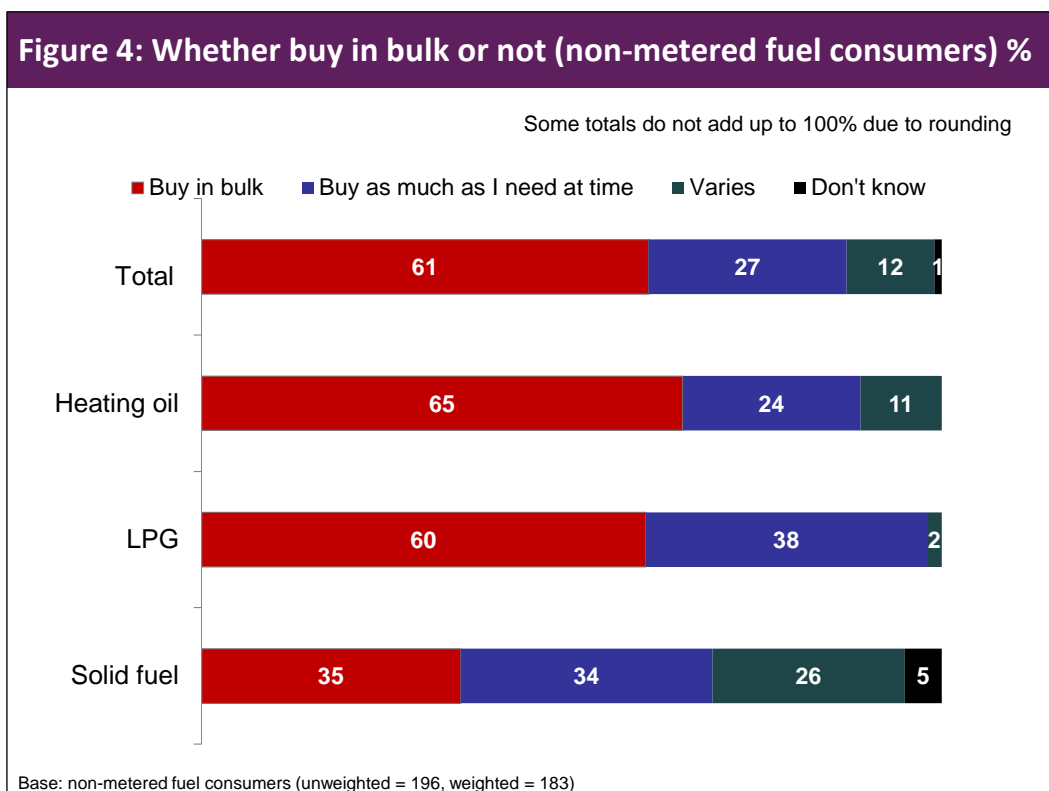
Most commonly, fuel is purchased in the period September to January, with these five months accounting for 85 per cent of fuel purchases.

The autumn months (September to November) see the highest level of non-metered fuel purchasing overall, followed by winter (December to February), with purchasing in summer (June to August) and spring (March to May) lower and at similar levels (see figure 3 below):

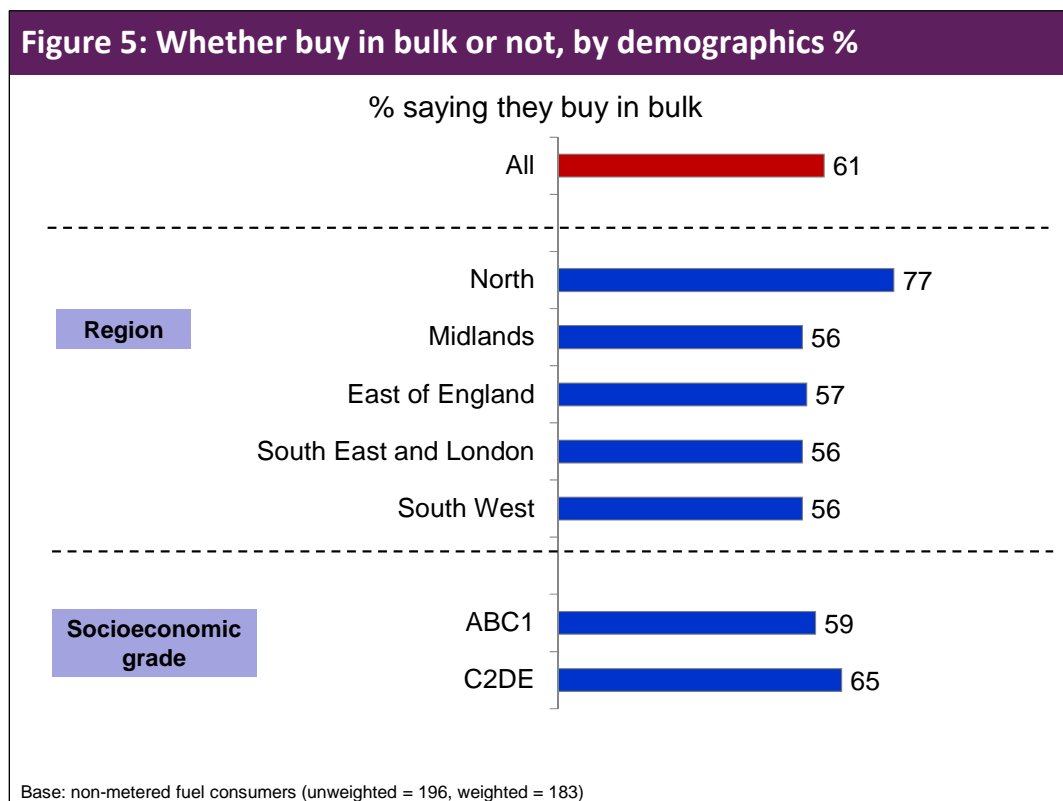


61 per cent of non-metered fuel customers buy their fuel in bulk, over double the proportion who say they only buy as much as they need at the time (27 per cent).

As figure 4 below demonstrates, heating oil and LPG consumers (who buy fuel less frequently) are much more likely than solid fuel users to say they buy in bulk. Among the latter group, around the same proportions say they buy as much as they need as say they stock up when placing an order for fuel.



In analysing purchasing habits by demographics, non-metered off-gas consumers living in the North of England and those in the C2DE socioeconomic groups (skilled and non-skilled manual workers, those on benefits) are most likely to buy their fuel in bulk (see figure 5 below):

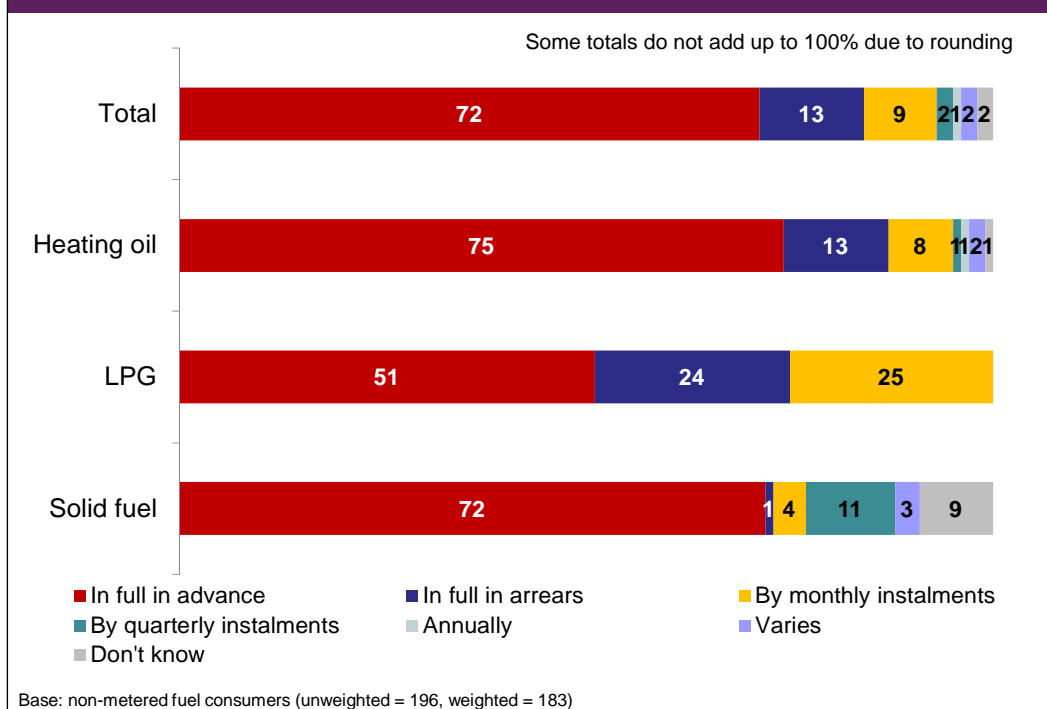


4.3 Payment and payment issues

Payment methods used by non-metered off-gas consumers differ somewhat by fuel type. When prompted with a list and asked in which way they currently pay for their fuel, payment in full in and advance is the most common method, used by 72 per cent of off-gas consumers. Around another ten per cent say they pay in full in arrears (that is, after they have used their fuel) or by instalments (13 per cent and 11 per cent respectively); most of these instalments are paid monthly (9 per cent overall).

Heating oil and solid fuel users are most likely to pay for their fuel in advance, with around three quarters of each group saying they do so, compared with just over half of LPG consumers. The survey responses suggest that the proportion of LPG consumers either paying in full in arrears or by monthly instalments is considerably higher than the proportion of heating oil or solid fuel consumers saying they do, and this is likely to be linked to the prevalence of supplier contracts in the LPG market.

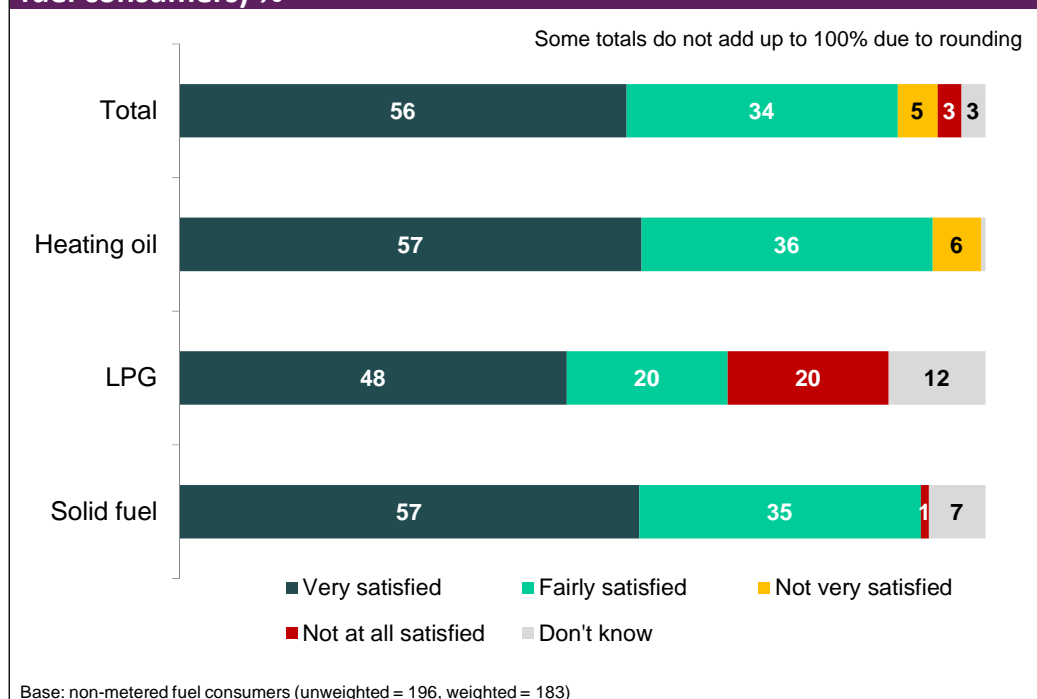
Figure 6: How currently pay for fuel (non-metered fuel consumers) %



The majority of non-metered fuel consumers are satisfied with the payment methods available to them – 90 per cent are satisfied, with 56 per cent of them being ‘very satisfied’; only 8 per cent of customers are dissatisfied.

Figures indicate that LPG users are less satisfied than heating oil and solid fuel consumers.(see figure 7 below):

Figure 7: Satisfaction with payment methods available (non-metered fuel consumers) %



The lack of any alternative payment options, or complicated payment terms were the main reasons given by the very small number of people dissatisfied with payment options.

Reflecting the generally high satisfaction levels in the market on payment methods, only 7 per cent of non-metered fuel consumers overall said they had ever experienced any problems or issues when paying for their fuel. This level was higher among LPG users who commented on discrepancies with payments, confusing invoices and general problems when paying.

Very few off-gas consumers interviewed (4 per cent overall, that is 5 individuals) said they ever borrow money to pay for their fuel costs. When prompted with a list of possible methods, two of those who did said they sometimes borrow money from friends or family to pay for fuel, while the other three had each taken out a loan either from a credit union, the local council or a bank or building society.

The overwhelming majority (96 per cent) do not use any of these methods to pay for fuel.

Mystery shopping – payment options

The non-metered fuel suppliers were asked whether the customer would have to pay in full when the order was placed or if the cost could be spread.

Heating oil suppliers

Payment in full on ordering was the norm. While three companies offered the choice of switching to a monthly payment plan after the first delivery, the majority (six) did not offer the option of spreading the cost even on subsequent orders, while one would not divulge this information before receiving a firm order.

LPG suppliers

All four of the LPG suppliers said it was possible to spread the cost of the fuel, although two of these offered the option of paying in full when the order was placed if this was preferred. Two companies would estimate usage levels in order to set payments, and then adjust these accordingly throughout the year.

Payment methods offered included monthly direct debits, quarterly direct debits, payment by card, standing orders, or payment on receipt of an invoice.

Solid fuel suppliers

Less flexibility in terms of payment options is offered by solid fuel suppliers in England than is available from other types of non-metered fuel suppliers.

Almost all coal and wood suppliers approached required payment in full in advance (nine of the ten). One of these suppliers did offer customers the choice of paying for their fuel in the summer, rather than in the colder months, however.

Only one volunteered any flexibility in payment, saying that, after the first order, the customer could decide to pay on receipt of an invoice, set up a monthly payment plan, or (subject to credit checks), set up a standing order and accrue credits to cover payments.

4.4 Expenditure on fuel and affordability

On average, off-gas consumers estimate they spend £86 a month to heat their home; this rises to £90 and £91 per month respectively for electricity-only and LPG users, but drops to £79 for solid fuel users (see table 4 below):

Table 4: Estimates of fuel costs by fuel type		
Mean cost (rounded to nearest £)	Monthly cost £	Annual cost £
Total (base: 250)	86	1,036
Electricity (base: unweighted = 54, weighted = 68)	90	1,079
Heating oil (base: unweighted = 118, weighted = 135)	85	1,022
LPG (base: unweighted = 30, weighted = 23)	91	1,086
Solid fuel (base: unweighted = 48, weighted = 25)	79	944

NB: small base size

Heating costs vary quite considerably by type of property (see table 5); on average, consumers living in detached homes, older homes and larger homes spend higher amounts on fuel compared to those in semi-detached properties or bungalows, houses built after 1919 and those with one to three bedrooms.

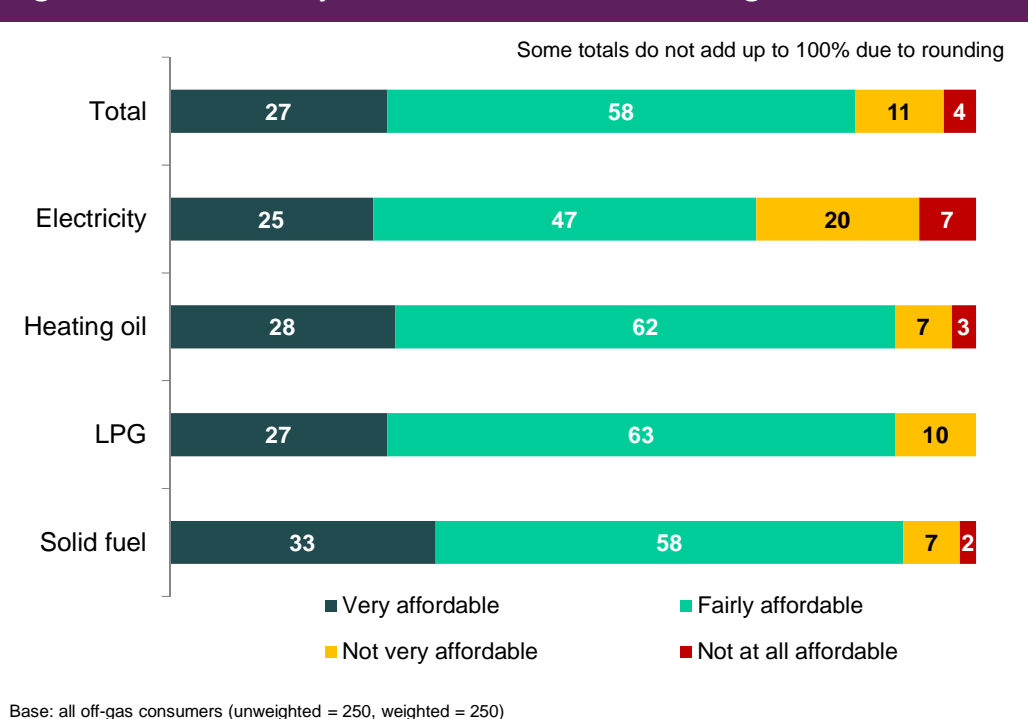
Table 5: Estimates of fuel costs by type of property				
Mean cost (rounded to nearest)	Unweighted base	Weighted base	Monthly cost £	Annual cost £
Total (base: 250)			86	1,036
Type of property				
Terraced	13	17	51	607
Semi-detached	66	73	74	890
Detached	97	88	107	1,285
Bungalow / flat / other	20	27	81	977
Age of property				
After 2002	20	27	62	744
1965 – 2002	81	70	86	1,028
1919 – 1964	46	44	84	1,004
Before 1919	83	78	109	1,312
Number of bedrooms				
One	12	8	73	874
Two	55	72	73	870
Three	93	93	81	972
Four or more	90	77	107	1,282

NB: small base sizes

Looking at perceptions of affordability, just over 80 per cent of off-gas consumers regard their current method of heating their home to be affordable, although most of these consider it to be 'fairly affordable' (58 per cent) rather than 'very affordable' (27 per cent).

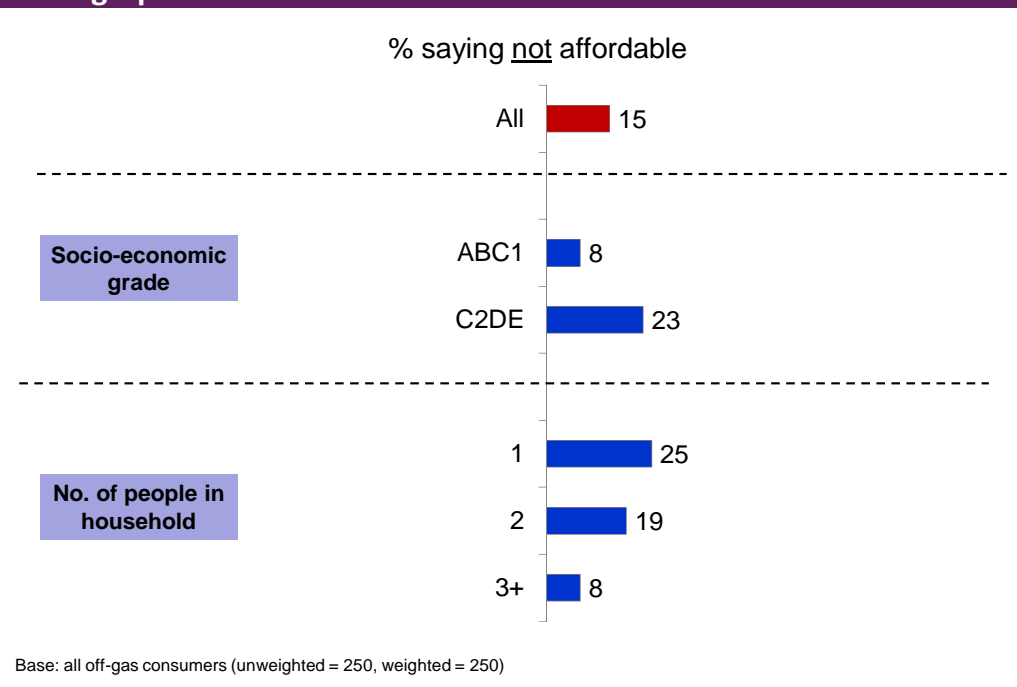
A sizeable proportion of 15 per cent do not consider their current heating system to be affordable, however; this rises to almost 30 per cent of electricity-only consumers (see figure 8 overleaf):

Figure 8: Affordability of current method of heating home %



Those least likely to consider their heating system to be affordable are those on lower incomes (C2DEs) and those consumers living alone or in small households (see figure 9 below):

Figure 9: Affordability of current method of heating home, by demographics %



Of the 37 off-gas consumers that feel their current heating system is not affordable, most say this is because the cost of fuel is high and there are no deals available (29 people). Other comments received from small numbers include:

- Living on state benefits (4 people)
- Not connected to mains gas / limited choices for heating (3 people)
- Heating system is old / difficult to control (2 people)
- House is cold / poor insulation (2 people)
- Don't like heating system (1 person)
- Never really thought about it (1 person).

Shirley 65: thinks solid fuel is expensive and coal merchants should do more to help customers

Shirley lives with her husband and her 34 year old daughter. Shirley has arthritis and her husband has angina. Shirley was a full-time carer for her father after she retired from being a science technician. She lives in an 'ancient' detached house that she rents in a village outside Ashbourne in Derbyshire.

She uses solid fuel to heat her home because she has a log burner and radiators that run off a Rayburn. The heating was 'pretty awful' before they had a new log burner and the radiators fitted. Shirley says she would not be able to manage financially if anything happened to her husband, because her heating system would be too expensive for her to run on her own as she is retired.

If my husband died I don't know how I would cope. I'm 65; if anything happened to him I couldn't manage. Financially definitely I would not be able to live here. There is no way I would be able to manage it. Wood-wise my husband is good; he's got a tractor and a log splitter on it and we live right next to a wood and we've had permission to take any dead wood out. So we are managing that way, that saves us some money but otherwise I don't think I could manage.

They save money by using dead wood from the nearby forest but they do have to get coal delivered in order to power the Rayburn. The coal merchant delivers the coal monthly and Shirley is very satisfied with delivery. They ran out of coal once but her coal merchant was able to deliver more coal within two days so she is loyal to her supplier. They have never had any need to make a complaint about their supplier.

He is very good so that's fine. I might find a cheaper supplier, but no he's very good so I would not change him.... We had a situation where my husband and I went on holiday and our daughter used the fuel, she does not understand how to use the Rayburn, she used too much up so when we got back, we did not have any fuel. However he, this is why we stick with this supplier, he came within two days and brought us some. That's why we stick with him.

Shirley thinks coal is expensive but she has never lived anywhere else so she is unable to make comparisons. Shirley spends £130 a month on average on her utility bills and they are 'managing' currently because her husband is still working. However, Shirley is concerned that she would not be able to afford to stay in her current home if they did not have her husband's income.

If anything happened to my husband I couldn't afford that [£130 a month] because I only get £500 a month with my pension....

More than 40 per cent of off-gas consumers (43 per cent) agreed that 'it's very expensive to heat my home'. Agreement was highest among LPG users and those with a disability or with someone with a disability in their household (61 per cent). Consumers living in smaller, one or two bedroomed properties are also more likely to agree that it's very expensive to heat their home than those living in larger properties.

Just over a third of those interviewed agree that they sometimes get stressed when thinking about their fuel costs (35 per cent, rising to around half of electricity users (48 per cent). Agreement was particularly high among those with a disability or with someone with a disability in their household (at 56 per cent) and among DE socio-economic groups (at 60 per cent).

Moreover, almost a quarter (24 per cent) of off-gas consumers agree that they have gone without heating because they can't always afford to pay for fuel, again this figure increases for LPG consumers. Agreement was also higher among younger consumers (that is the 16 to 34s) than older customers (aged 55 and over). It was also high among those with a disability or with someone with a disability in their household (at 45 per cent).

At the same time, almost 60 per cent of those interviewed (57 per cent) agree that 'Fuel costs aren't really an issue for me'. Solid fuel customers and more affluent consumers (ABC1s) were most likely to agree with this statement.

Jackie 45+: tight finances mean default is not to have heating on unless it's really cold – and no option but to buy 3 years' worth of fuel at a time

Jackie has a disability and lives on her own in a small village in East England. The house is a bungalow rented through a housing association. She uses heating oil to heat the home and thinks it is quite efficient and easy to use. There have been no issues with fuel deliveries either.

Jackie buys the minimum amount she can each time of 500L to help manage her finances. This involves paying for it when it's ordered by phone. She has to budget to cover her heating bills.

I'm pretty tight with the heating so I don't use that much if I can help it. 500 litres will last me three winters because I only use it for heating.

Having to be mindful of using the heating can be hard for Jackie if the weather is particularly cold but she says 'it's too bad. You have to go without something'. Given how sparingly she uses the oil, she is frustrated at having to purchase what for her is such a large minimum amount. As a result she keeps an eye on prices over the summer when she thinks the prices are likely to be lower than at other times of the year. Budgeting is made harder by what Jackie describes as expensive electricity bills.

I just get annoyed you have these minimum orders like 500 litres. You can't always afford that amount. I try and buy it in the summer when it's not so expensive.

Because of financial hardship, Jackie states that she tends to go without heating, only putting it on if it's really cold. Otherwise it's blankets and an extra jumper. This can mean not as a rule going out and being very careful with using the car and limiting petrol use.

I don't like being stuck indoors all day, I like to be able to get out.

In the surveys undertaken by local Citizens Advice offices in England, a third of those interviewed said they have been in a situation where they have been unable to heat their home or have been left without fuel⁹. The primary reasons for finding themselves in this position are that they couldn't afford to pay their supplier, their heating broke down or the fuel supplier was unable to deliver (all mentioned by around 30 per cent of this group).

Around half of these people had to rely on secondary heating in these circumstances, 45 per cent went without fuel and a small number asked family or friends for financial help or applied for a loan.

Mystery shopping – pricing and variations in the market

Wide variations in prices are quoted by fuel suppliers in England. Whilst most suppliers had a minimum order, how this was defined also varied between suppliers.

Heating oil suppliers

Prices quoted by heating oil suppliers across England varied more than costs quoted for other types of fuels, with a range from c£240 to £305 including VAT for 1,000 litres of kerosene. All assessments were made within 2-3 weeks of each other¹⁰.

All prices quoted included delivery and all had a minimum order quantity. This was most commonly 500 litres (in the case of nine of the ten suppliers contacted) although one supplier had a minimum quantity of 200 litres – this supplier pointed out that for smaller orders, the price per litre would increase from 28.9 pence to 39.4 pence. Another supplier recommended that the customer order more than the minimum order requirement of 500 litres as it would be more cost effective.

LPG suppliers

Information on prices varied - some included information on the cost of tank hire and other details, while others did not.

⁹ This sample was sourced mainly via those visiting Citizens Advice offices, therefore it is more likely to contain consumers experiencing issues or problems

¹⁰ Pilot fieldwork was conducted on 13 January 2016, with main fieldwork between 25 January to 1 February 2016

One larger supplier in the East of England explained that the price for fuel in year one of a two-year contract would be 30 pence per litre, and any increase in year two would be capped to 3.5 pence per litre, despite any fluctuations in the market price of LPG. The cost for renting a tank would be £67 per annum. Telemetry service was free (that is, monitoring of the tank), as were tank inspections, and the company would set aside £500 for any repairs needed to the tank (presumably repairs in excess of £500 would require a contribution from the customer). Other smaller suppliers gave less detailed information on prices:

- one said the prices of fuel varied constantly, and it was therefore better for customers not to have any fixed price arrangement. The price at the time of the call stood at 37 pence per litre, with a £13 rental charge per quarter for the tank
- another small supplier stated that prices were based on usage levels, but a 'rough quote' of 37 pence per litre for fuel and a £13 quarterly rental fee was given
- another supplier simply gave a price of 32 pence per litre (market price) plus a 5 per cent VAT markup.

Solid fuel suppliers

Prices for household coal vary considerably and are provided in varying weights, making price comparisons very difficult. For example:

- £150 for twenty 25kg bags
- £165 for three cubic metres of coal
- £223 for 10 bags (weight not specified), and
- £175 for a half tonne of coal.

It is also difficult to compare prices for wood suppliers, as again the quantities included in the price quoted were different, and in some cases, so were the types of wood on offer. For example, one supplier quoted £55 for 1 cubic metre of mixed wood, £75 for 1.5 cubic metres and £145 for 3 cubic metres (demonstrating some economies of scale). The same supplier also provided a different price for hardwood - £75 for 1 cubic meter, £105 for 3 cubic metres and £210 for 5 cubic meters. There was an additional stacking charge of £5 per cubic metre (unless wood was stacked by the side of the van).

Another supplier provided a vague response, stating £160 per 'load' or £80 for a 'half load', plus a £20 stacking charge.

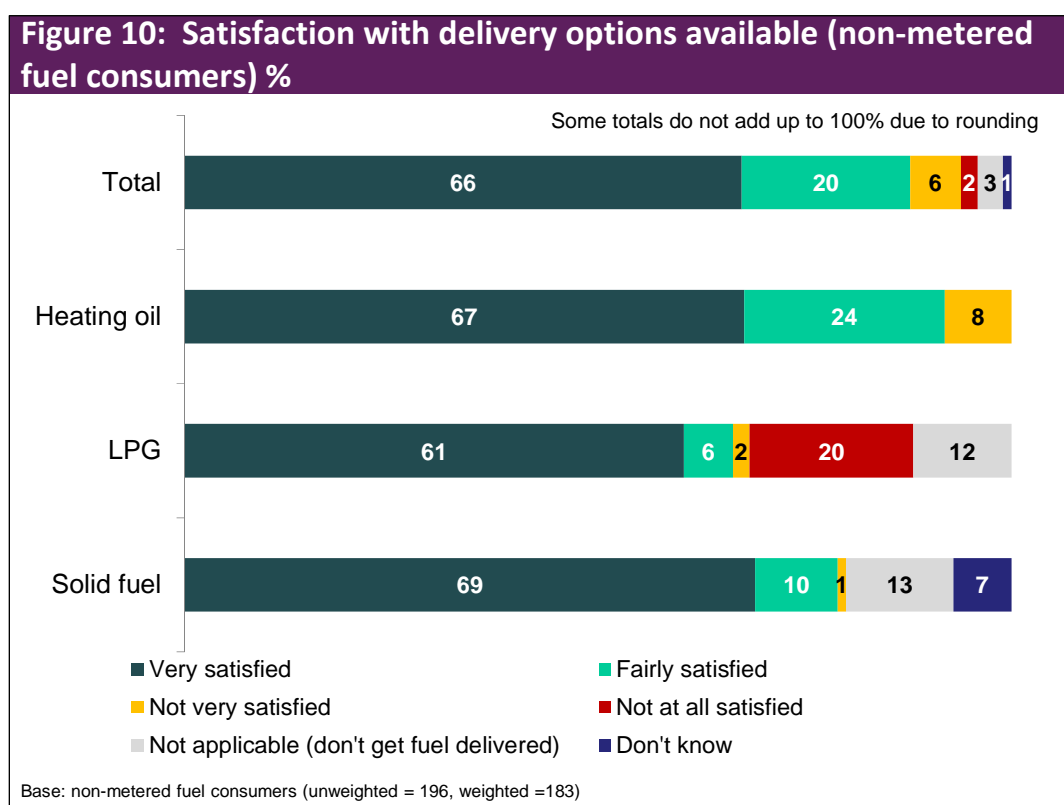
Nearly all the prices quoted by suppliers included delivery. The exception was one wood supplier, who stated that a delivery cost of £5 would be incurred if the order value was under £100.

Seven of the ten suppliers approached said they had a minimum order, which was either expressed in bags (1 – 4 bags), tonnes (0.5) or cubic metres (1).

4.5 Delivery and delivery issues

As with the payment methods offered, the great majority of non-metered fuel consumers are satisfied with the delivery options available to them. Overall, almost 90 per cent are satisfied with the delivery options provided by their supplier (86 per cent), while less than one in ten (8 per cent) are dissatisfied.

Figures indicate that LPG users are less satisfied than solid fuel or heating oil consumers with the delivery options available (see figure 10 below):



Amongst the very small number of those dissatisfied with delivery options (16 people), the main reason given is it taking too long to deliver on occasion (13 people). Other reasons for dissatisfaction (each mentioned by one individual) include:

- suppliers not delivering on weekends / in the evening
- having no choice of delivery slot, and
- just being difficult generally to get fuel delivered

When asked if they have ever experienced any problems or issues with getting their fuel delivered, only 15 non-metered fuel consumers said they have. These were primarily LPG customers (8 of 15 consumers); a further 7 heating oil consumers and 1 solid fuel consumer said they had ever experienced any delivery issues.

The issues mentioned by these individuals (15 in total), in order of significance were:

- it taking too long to deliver on occasion (10 people);
- problems getting a delivery in poor weather conditions (3 people, 2 of which were heating oil users);
- orders being mislaid / recorded incorrectly (1 person);
- a shortage of supply delaying delivery when the weather turns cold (1 person);
- not delivering when scheduled (1 person);
- not delivering at a time convenient to the consumer (1 person).

Mystery shopping - deliveries

Heating oil suppliers

Most suppliers deliver Monday to Friday, sometimes specifying a time-frame of 9am – 5pm.

Some deliver on Saturdays. Occasionally a supplier will deliver every day of the week in winter, reverting to Monday-Friday in the warmer months.

When asked about emergency deliveries, if a customer were running out of oil, most offered some provision for such situations:

- delivery times could run over the standard 9am-5pm time frame (but only during weekdays); and the company would *“always keep the customer abreast of the situation, especially when they are designated on the account as vulnerable”*
- another larger supplier had a more structured approach: *For emergency deliveries we can offer you a sonic system which automatically tells us when she needs oil, and then we can go and deliver it and then just take payment from the debit card after delivery.*

The lead time for deliveries varied from next day delivery (offered as standard by just one supplier, but could be arranged in an emergency by another) through to a maximum of 5 days between order and delivery.

LPG suppliers

Delivery options varied for each of the four suppliers:

One supplier demonstrated a high degree of flexibility, stating that they delivered fuel *“365 days a year, 7am to 7pm”*. Another said that they will deliver on any day but a Bank Holiday.

Two suppliers offered Saturday deliveries: one stated that Saturday deliveries were standard during the winter months (but only in the morning), while another would deliver on a Saturday only if they were particularly busy.

The time between order and delivery was only mentioned by one supplier, who said that they would deliver their fuel within 7 days of the order being placed.

None of the suppliers contacted mentioned any special provisions for emergency deliveries.

Solid fuel suppliers

Most delivered fuel Monday – Friday (7 out of 10), although two would also deliver on Saturdays, either during the winter months (1 supplier) or when they had high demand (1 supplier). Another stated that they were only in the area specified by the mystery shopping scenario two days a week (between Monday and Friday).

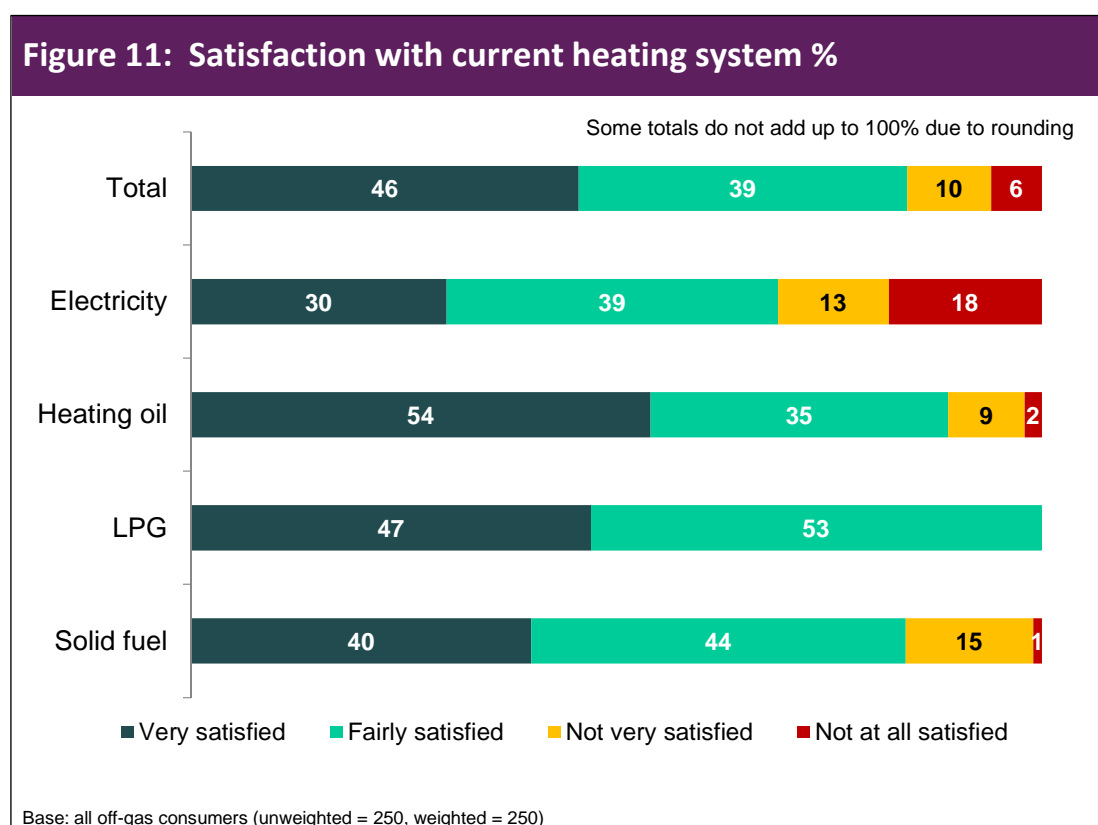
Other companies had a more ‘ad hoc’ approach to deliveries; one smaller company would deliver seven days a week, including evenings, while another only delivered on Mondays, Thursdays and Fridays (in the area specified in the scenario). A further supplier stated they usually delivered in the evenings and on weekends, presumably providing evening deliveries on weekdays.

Lead time between order and delivery was mentioned by two suppliers, and ranged from “*within a few days*” to 1 week between order and delivery. Again, none of the suppliers contacted mentioned any special provisions for emergency situations.

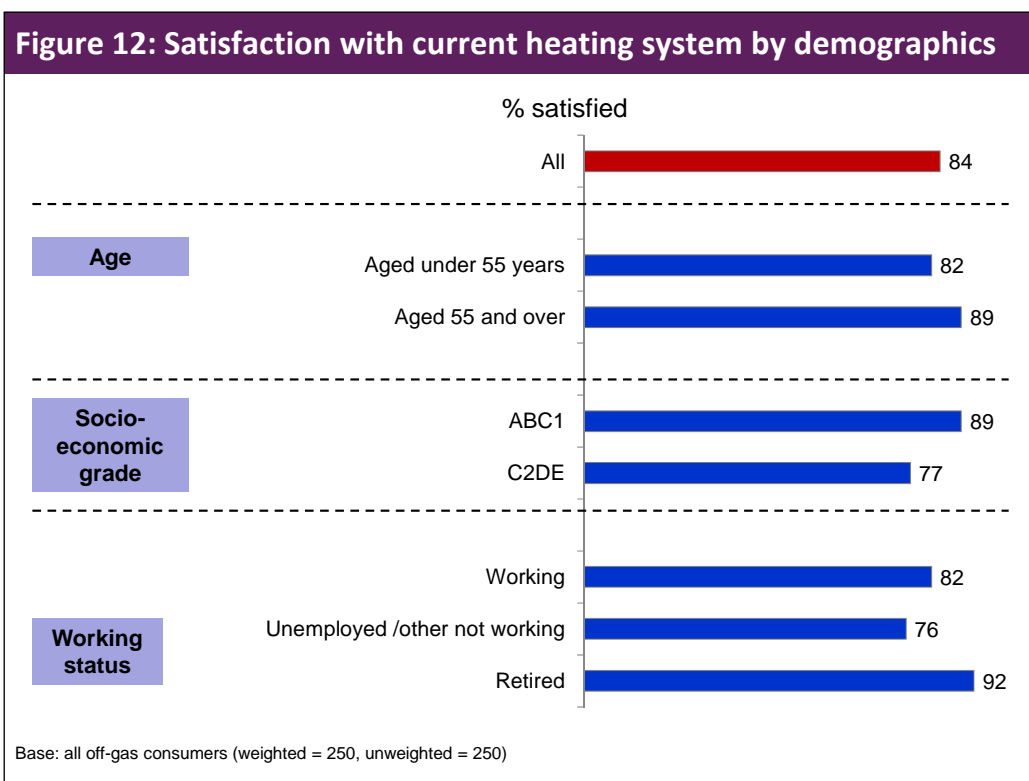
4.6 Satisfaction with heating system and supplier

Almost half the off-gas consumers in England interviewed in the telephone survey (46 per cent) are very satisfied with their current heating system, while a further 39 per cent are fairly satisfied. Overall, 85 per cent of those not connected to mains gas are satisfied with the way they heat their home. Satisfaction is highest among LPG consumers; none of the LPG users interviewed are dissatisfied with their current heating system.

In contrast, satisfaction is lowest among electricity-only consumers – almost a third of users of this type of heating (31 per cent) are dissatisfied with the way they currently heat their home (see figure 11 below):



Older consumers (those aged 55 or over) tend to be slightly more satisfied with their heating system than younger off-gas consumers aged under 55, as are those in the more affluent middle classes (the ABC1 socioeconomic groups):



The principal unprompted reason given for being dissatisfied (amongst 39 people) with their current heating system is simply that they would prefer to be connected to the mains gas network; other comments received included:

- Expensive to run / uneconomical (7 people)
- Difficult to control or adjust temperature / not very responsive (4 people)
- Unreliable / problems with maintenance / old (4 people)
- House is too cold / system is inefficient (3 people)
- Heating system / boiler broken down (2 people)
- Not environmentally-friendly / green (1 person)
- Don't get instant / constant heat (1 person).

Paul 39: not happy with his storage heaters and is annoyed that energy suppliers and the Government do not do more to help people who live in high-rise flats

Paul is a full time carer for his disabled wife, who has complex regional pain syndrome. They both live in a high rise flat, in Leeds, which they rent from the council. The council flats were built in the 1960s.

Paul uses electric storage heaters and he feels the heating system is 'absolutely pathetic'.

It's old, out dated, as much use as a wet piece of toilet paper, storage heaters. Stores the heat up overnight and releases it through the day... It's rubbish that the council put in... We have got one heater that's pretty new but we can't use it. As we got it put in the council were doing some work to the windows in the flat and bits of dust got into the storage heater in the bedroom and now that means if we turn it on we get fumes coming through it and we've told council but there's nowt they can do.

Paul has a prepayment meter installed so pays for his electricity before he uses it. This is his preferred payment option because 'I know what is available to use at all times'. He does not like direct debit because he wants to physically see how much he is using. He is also quite suspicious of energy companies, as his previous energy supplier had been taking payments every fortnight rather than once a month as Paul had been told they would.

All the big 6 energy companies haven't been exactly truthful with the whole direct debit details for customers. [The energy company] has lost a lot of money for failing to bill customers correctly so I don't deal in direct debits for my energy.

Paul is annoyed that he is not eligible for the energy efficiency schemes he has looked at because he is in a high-rise flat. He has asked the council if they could put solar panels on the roof but they told him it was too expensive.

All these offers and that lot you see, all these companies advertise, it's all specifically aimed at dual fuel customers. The most overlooked group of customers – and there is a vast amount – are those who live in high-rise flats where it is electric only. Not one of the energy companies, I'm mainly talking about the big six, not one of them has any kind of incentive for people who live in high-rise to go to them.

In the Citizens Advice local office survey, around a quarter of those who took part disagreed that they are able to heat their home to a comfortable temperature; their main reason being that their heating costs too much. Other reasons given are that their insulation is poor, their heating system is poor or inefficient or their house is too large and has too many rooms to heat.

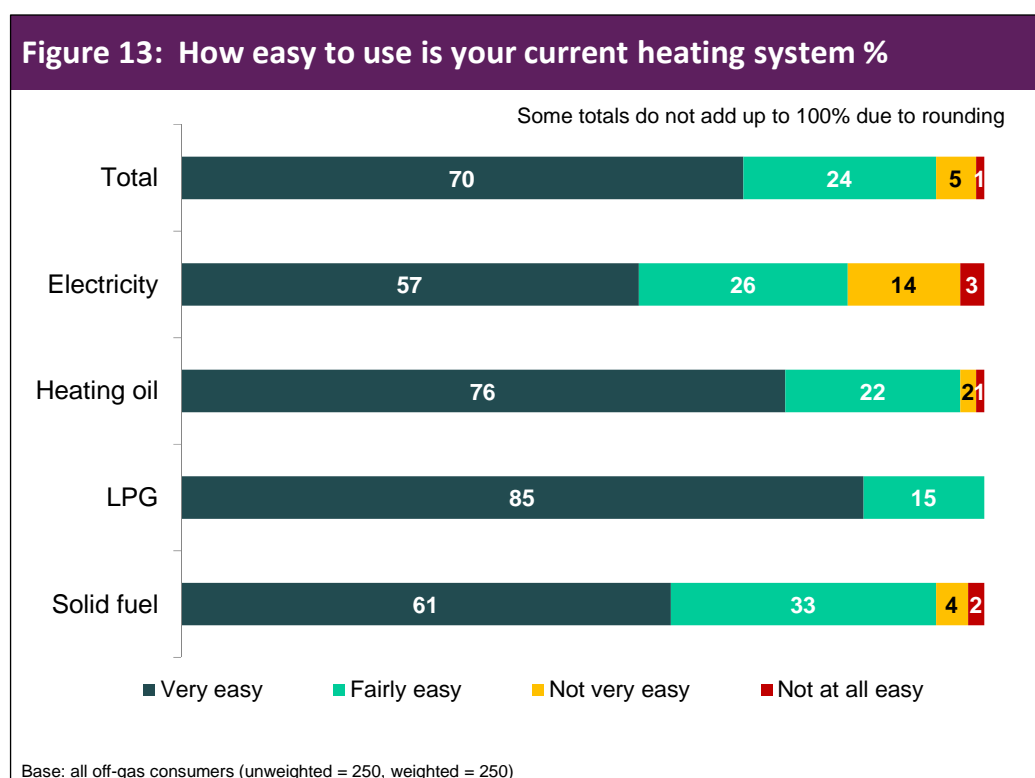
Of the sample of consumers interviewed by Citizens Advice staff, the majority (78 per cent) say they take steps to supplement their heating system to stay warm, namely:

- 54 per cent wear extra clothes / blankets
- 48 per cent use other heaters in addition to their main heating system, and
- 42 per cent stay in certain heated rooms or only use parts of their home.

Almost a third of the off-gas consumers in the Citizens Advice Office survey (31 per cent) say they have been caused discomfort, ill health or financial problems as a result of the way they heat their home.

In assessing ease of use, over 90 per cent off-gas consumers interviewed by telephone (94 per cent) consider their current system to be very or fairly easy to use and only 6 per cent are of the opposite opinion.

Electricity-only consumers are less likely than heating oil and LPG consumers to consider their system very easy to use, and conversely, more likely to say their system is not easy (see figure 13 below):



Amongst the 16 consumers who did not find it easy to use their heating system, lack of understanding, or being unable to read, the heating controls is the main reason cited (12 people). Other reasons mentioned included:

- Difficult to control or adjust temperature / not very responsive (2 people)
- Heating system is old (2 people)
- Is physically demanding / strenuous e.g. lifting and chopping wood (1 person).

Margaret, 81: has trouble with the new heating system her housing association has installed. She was told it would not cost her any more than her previous solid fuel heating system but she feels that it does

Margaret, who lives on her own, has a curvature of the spine and she damaged both her shoulders after a fall a couple of years ago. She is wholly retired now but had a very varied career, working in a variety of different professions, from the local council to the oil industry. Unfortunately, her last business nearly went bankrupt so she has only 'just about paid everyone off but [she] came out of it without a home and no job' so now she lives on a small state pension. She lives in a bungalow which she rents from the local housing association in a small village outside Banbury. The bungalow was built in the 1940s.

Margaret uses electricity to heat her home. She used to use coal but she could no longer carry two heavy buckets of coal every day so the housing association 'kindly' installed her a new air source heat pump system. It was fitted about two years ago by a Birmingham firm, which has since ceased to work for her housing association. This 'falling out' between the housing association and the company that installed the heating system has made it difficult for Margaret to get help with her heating system - which she suspects has not been installed correctly.

Margaret was not told how to use her heating system. The company who installed the air source heat pump gave her a booklet, which she struggles to understand because of all the jargon, but other local electricians sent by the housing association have also struggled to get her heating system to work correctly.

She also finds the heating system difficult to use because there are some radiators which she 'can't control at all', which means certain rooms are very hot. Margaret used to turn the radiators in the rooms down as she thought it would save her money. However, she was later told that she was 'doing it the wrong way' because it would cost her more to start up the heaters after they had been turned down / off rather than keeping them at a constant temperature. Margaret has herself worked out how to use some of her heaters because she has been puzzling with the manual that they left her.

They just didn't do a good job in telling me how to use it... it is very complicated to be honest... I feel an idiot that I can't understand the book. It's got a control panel and there are all these different signs on the control panel and unless you know what is what, there is no way you would be able to work it out... [the man who came out] said 'Don't feel like it's you being stupid because it's not.' He said 'You should have been told correctly.' If they had told me I could have put it down in my own words I probably would have been able to put it on sensibly. I'm not stupid really you know. So it was a bit annoying.

Satisfaction levels with the quality of service provided by fuel suppliers are generally high among off-gas consumers. Over 90 per cent of off-gas consumers (92 per cent) are satisfied with the overall quality of service received from their current fuel supplier, and most are very satisfied (69 per cent). Only 7 per cent are dissatisfied (see figure 14 below).

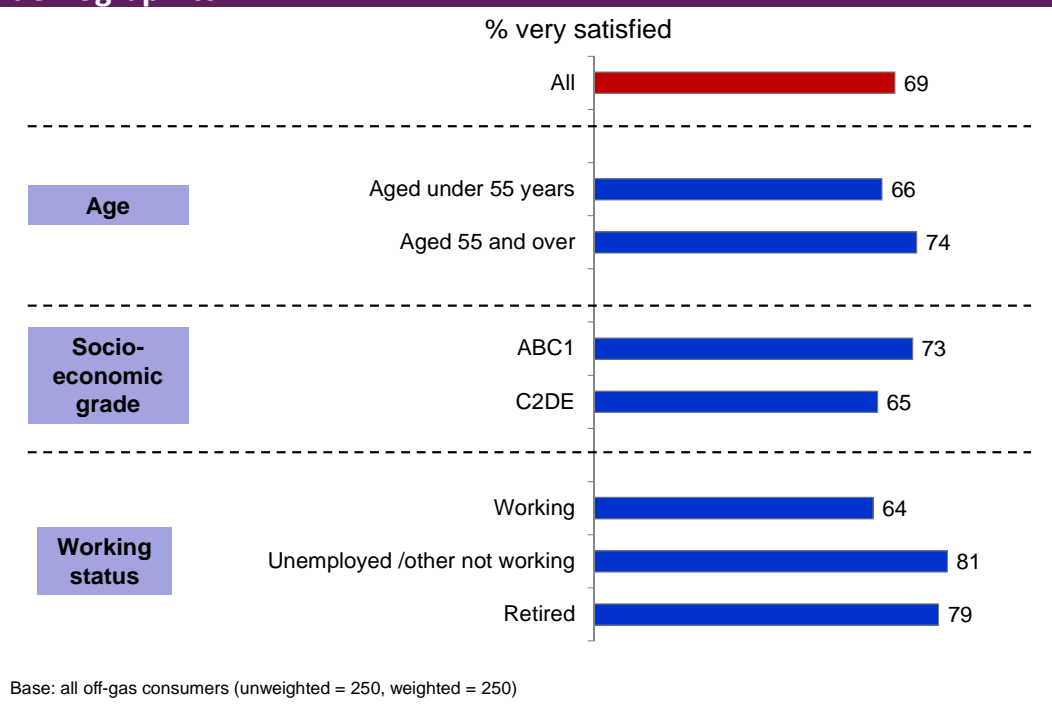
Marked differences are evident between users of different fuel types, however:

- all heating oil consumers are satisfied with the quality of service received from their fuel supplier, with 81 per cent of them very satisfied
- solid fuel customers also show high levels of satisfaction
- satisfaction levels are lower among LPG consumers and electricity-only users , and
- moreover, only just over 40 per cent of electricity-only consumers are very satisfied with their supplier's quality of service, considerably lower than the level for other fuel types



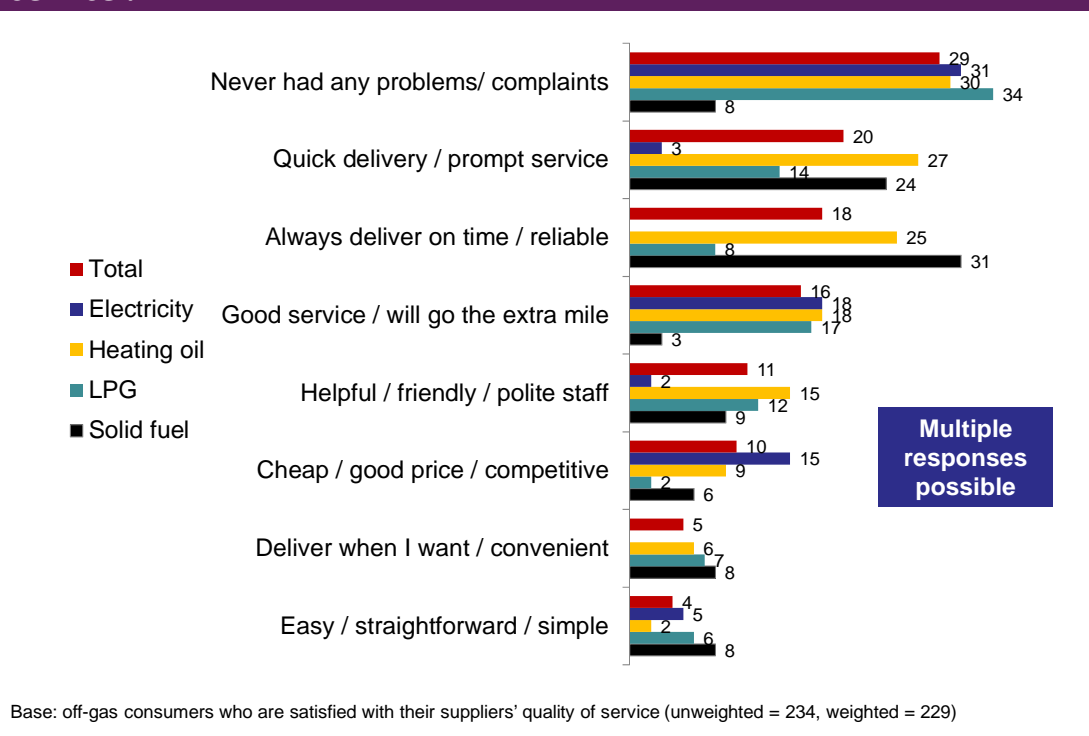
The proportions of those very satisfied with their fuel supplier's quality of service are lower among younger (aged under 55 years) off-gas consumers and C2DEs (lower income brackets) than among the over 55s and ABC1s (higher income brackets):

Figure 15: Satisfaction with supplier's quality of service by demographics



Reasons for satisfaction centre primarily on delivery (timely, quick delivery and delivery on schedule, at the agreed day/time) and customer service (staff helpfulness, politeness and friendliness and providing good service). Although pricing is mentioned it comes below these elements of service:

Figure 16: Main reasons for satisfaction with supplier's quality of service %



Edward 83: very satisfied with his heating oil system and his fuel supplier

Edward lives alone. He is 'extremely poorly' and has mobility issues so he does not go out often. He is now retired but he used to be a civil servant. He lives in a very rural village in Wiltshire. Edward lives in a bungalow which is owned outright and his bungalow was built in the late 50s.

Edward uses heating oil to heat his home and he is 'extremely pleased' with it. He had the heating oil radiators installed when he first moved into the property.

The people who put it in were extremely good, the maintenance was extremely good and the usage is extremely good. Bad for the oil company but good for me. Extremely easy [to use]. I've set the hours for it to go on so I don't have to touch it until summer when I will alter the hours.

He gets the heating oil delivered as and when he needs it so he usually gets a delivery twice a year. Edward has never experienced any problems getting the heating oil delivered, neither has he ever been in a position where he has run out of fuel.

If I was ever in that position I would just ring up and they would deliver as soon as possible.

He is very pleased with his heating oil company and he has a good relationship with those who deliver the oil. He has never wanted to make a complaint and he would not be interested in changing suppliers. Edward does not think he would have much choice if he wanted to switch anyway because not many companies would deliver to his area.

I'm quite happy with the ones I've got; they have a cup of tea and a biscuit when they come round: they are well treated as I am well treated... I've got the same delivery man every time and the only time he sees me is when he puts the chip through the door. He knows exactly where to go and where the key is etc. and he can get in the house whenever he needs to, so he's very trustworthy.

Amongst the small number of off-gas consumers dissatisfied with the quality of service from their fuel supplier (18 people), problems with customer service was the main reason given (13 people). Other reasons included:

- Had problems with payments e.g. direct debit issues / inaccurate bills (7 people)
- Too expensive / prices have gone up (4 people)
- Given no help with insulating home (1 person).

Nearly three quarters of off-gas consumers (74 per cent) feel that fuel suppliers should do more to prioritise the needs of older customers. Younger people are much more likely to be of this opinion than older people.

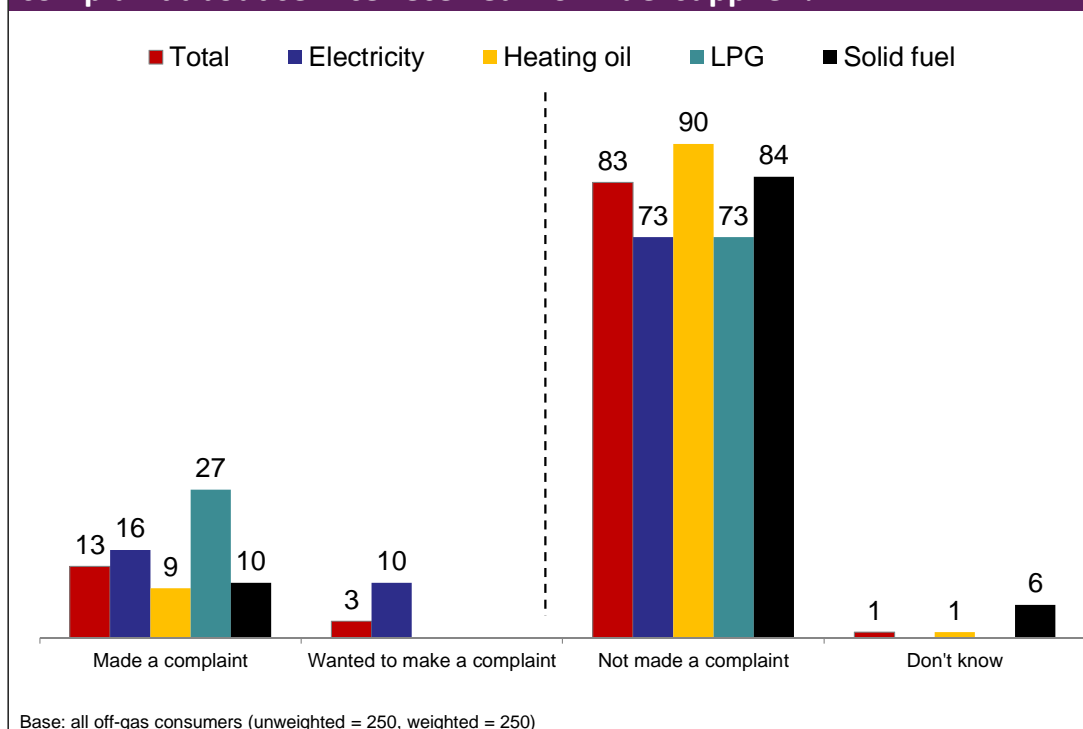
4.7 Complaints and barriers to complaining

Almost one in eight (13 per cent) of off-gas consumers in England say they have made a complaint about their supplier's service at some point, with the proportion of complainants highest amongst LPG consumers and electricity-only users.

Another three per cent of those not on the mains gas network have at some point wanted to make a complaint about the service received from their supplier but did not go on to make a complaint; all of these are electricity-only consumers.

83 per cent of off-gas consumers have never made a complaint nor wanted to make a complaint about their supplier's service. This proportion rises to 90 per cent of heating oil users, who have the lowest levels of complaints out of all the fuel types (see figure 17 below):

Figure 17: Whether ever made a complaint or wanted to make a complaint about service received from fuel supplier %

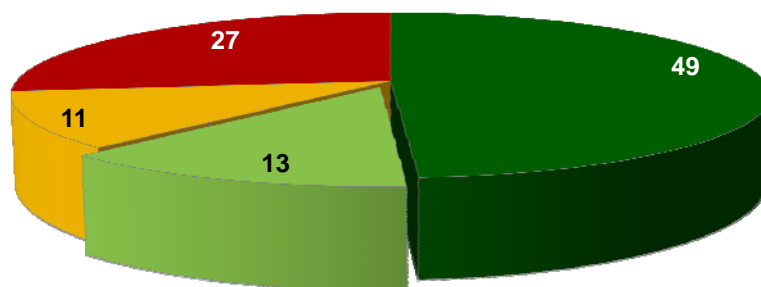


In the local Citizens Advice office surveys, the proportion of those who have either made a complaint to their fuel supplier or who wanted to complain but did not is much higher (at 28 per cent), reflecting the differing profile and different way in which these off-gas consumers were sourced.

Amongst those off-gas consumers interviewed by telephone who had made a complaint, 62 per cent said the process was very or fairly easy. However, a sizable proportion of 38 per cent said it was not easy to complain (see figure 18 below).

Figure 18: How easy or difficult it was to make a complaint %

■ Very easy ■ Fairly easy ■ Not very easy ■ Not at all easy



Base: off-gas consumers who have ever made a complaint about service received from their fuel supplier (32)

Steve 35: really dissatisfied with his storage heaters, which are very expensive to run, and his energy supplier's poor customer service

Steve lives with his wife and their three children who are 10, 6 and 2 years old. He is a self-employed farmer and Steve and his family live in a privately rented farm in Somerset. The property is approximately 90 years old.

Steve uses a mixture of electric storage heaters and a log burner to heat his home. He has started to rely more and more on the wood burner to heat their home because he feels the storage heaters are too expensive. He does not like relying too much on the wood burner, however, because that means that only one room in the house is warm and the rest of the house is cold.

He says did 'sort-of' make a complaint to his electricity supplier because their current electricity supplier got the tariff wrong when they first switched to them. They were over charging them 'considerably' which took 9 months to rectify. Steve did not think there was much point complaining 'because it doesn't really get you anywhere'.

It was dreadful, [name of the supplier] were impossible to get hold of, being an online company they have very little in the way of a call centre. Each time you spoke to somebody they would promise to get back to you and you'd never hear anything again. It took 30 to 35 phone calls from myself, before I finally got a resolution on it. So it took a long time.

Mystery shopping – suppliers’ complaints process

Companies were asked what the caller’s mother should do if something were to go wrong, to establish what information is provided by non-metered fuel suppliers about how they would handle complaints and to see whether any refer the customer to a formal complaints procedure.

Heating oil suppliers

None of the heating oil companies approached mentioned a specific complaints procedure. If anything were to go wrong, most said the customer should call the office.

“Ring this number and they will try to fix things”.

“Just give me a call. Everything is logged and assigned to one person, so whoever took the order would sort it out”.

One company offered reassurances about being a family business.

“It’s a family business and well established. In the office are the father and two sons, so it’s easy to reach someone with a personal stake in the business”.

A larger company mentioned their trade association in the context of complaints, saying that if a customer was not satisfied with the Head Office response they could *“take it to the FPS [Federation of Petroleum Suppliers]”*, while a smaller company made reference to an internal escalation procedure for complaints.

Another supplier confirmed that vulnerable people would receive special attention in the event of a complaint, stating that the customer should *“call the main number and speak to the operator - being a vulnerable customer will flag up on the account”*.

LPG suppliers

None of the four suppliers contacted mentioned a formal complaints procedure. All suggested that customers should either ring the depot or office to speak to the manager to resolve the issue.

One small, family-run business stated that they would deal with the complaint personally, as they were the business owners. Two companies mentioned an escalation procedure for complaints, with initial enquiries to depots / local offices being passed to Regional Managers or Head Office should the complaint not be resolved on this initial call.

Another company informed the customer that accounting issues would be dealt with by Head Office, while delivery issues would be dealt with by local depots.

Solid fuel suppliers

One solid fuel company contacted in England referred the caller to their complaints procedure, and suggested that the customer should check the procedure on their website first, after which the supplier would be happy to talk this through over the telephone.

Three suppliers specifically mentioned that they were either a family business or a 'one-man band', so complaints would be dealt with directly by the business owner.

"I'm a one man band; logs are a side-line to tree surgery so I have two businesses to look out for and I want to keep everyone happy".

Other businesses recommended calling the Head Office with a complaint, where complaints would be escalated (where necessary); one larger company had an 'Oversight Level Management' for their local branches.

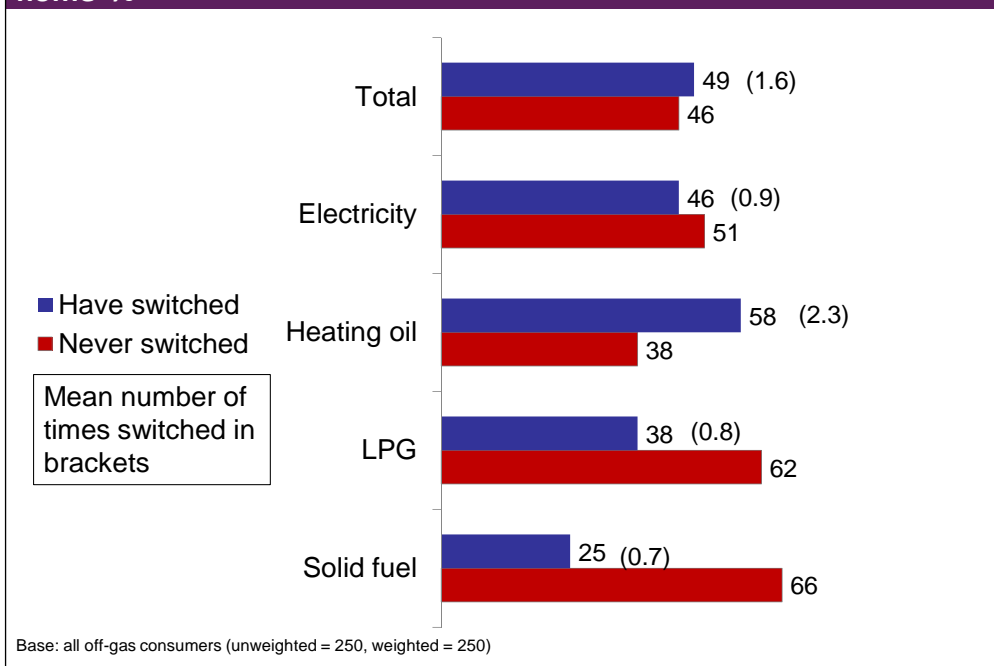
4.8 Switching supplier

Nearly half of the off-gas consumers interviewed in the telephone survey (49 per cent) have switched fuel supplier during the period they have lived in their current home. A similar proportion (46 per cent) have not changed supplier; the remaining 4 per cent could not remember.

Those most likely to have switched supplier are heating oil consumers, where a majority of almost 60 per cent had switched, but still leaving around 40 per cent who had not. In contrast, those least likely to have switched are solid fuel users, where only a quarter (25 per cent) had changed supplier compared to two thirds (66 per cent) who have not. LPG consumers (like solid fuel users) are also more likely not to have switched supplier than to have done so.

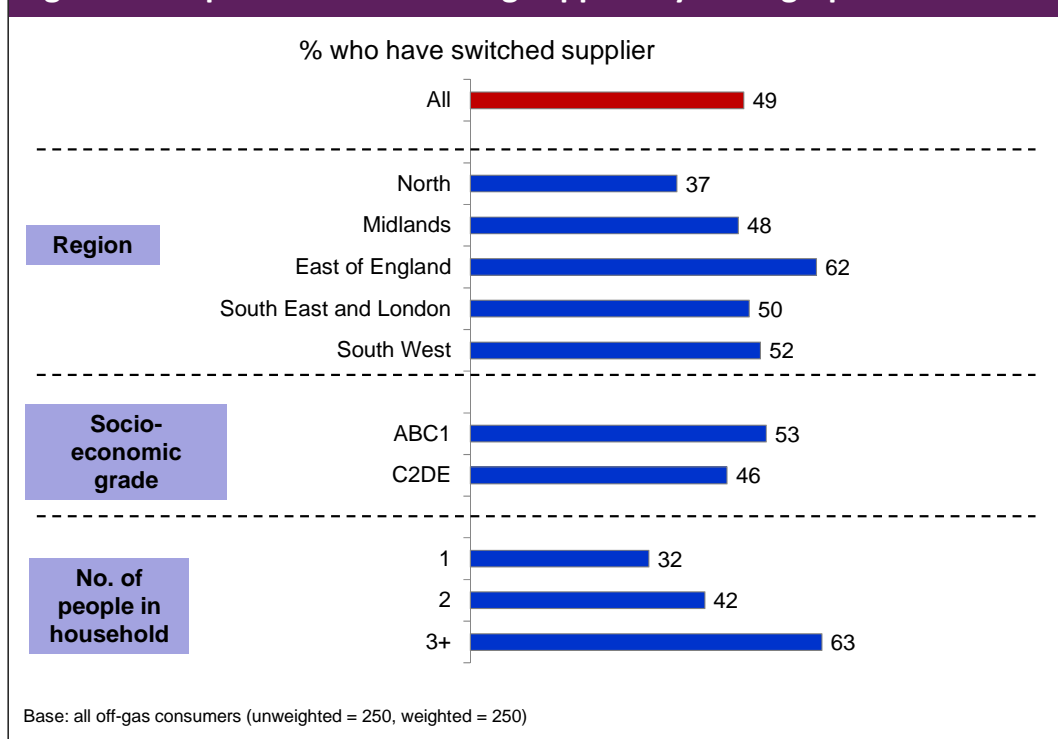
Looking at frequency of switching, heating oil users have switched most frequently since moving into their current home (on average, 2.3 times), compared to levels of 0.7, 0.8 and 0.9 for solid fuel consumers, LPG consumers and electricity-only users respectively (see figure 19 overleaf):

Figure 19: Experience of switching supplier during time in current home %



Switching suppliers is highest amongst those consumers living in the East and South of England and those belonging to the more affluent ABC1 socio-economic groups.

Figure 20: Experience of switching supplier by demographics



Word of mouth recommendation was used by a third of those who had switched to find a new supplier and figures indicate that this was more important to LPG and solid fuel switchers .

A further quarter (26 per cent) had used supplier websites (especially amongst LPG consumers) and utilities comparison websites (15 per cent of all switchers). Ten per cent mentioned using local telephone directories to help them find a new supplier (see figure 21 below):



Derek 65+: very satisfied with his air source heat pump system as heating his home is very affordable because of Renewable Heat Incentive (RHI) payments

Derek lives with his wife in a little village just south of Ely in Cambridgeshire. Before retiring, Derek did a variety of different jobs including setting up his own business consultancy company. He still does a lot of charity work which takes up most of his time. They live in a detached house which they own outright. The house was built in 1998 and they have lived there for 17 years.

Derek used to have a heating system that ran on LPG but when the price increased he replaced the LPG heating system with an air source heat pump which uses electricity. They changed to their current system three years ago and are pleased with it now.

He changed his electricity supplier 6 months ago and he found it very easy to switch. Derek thinks he will have saved a substantial amount of money by comparing prices online.

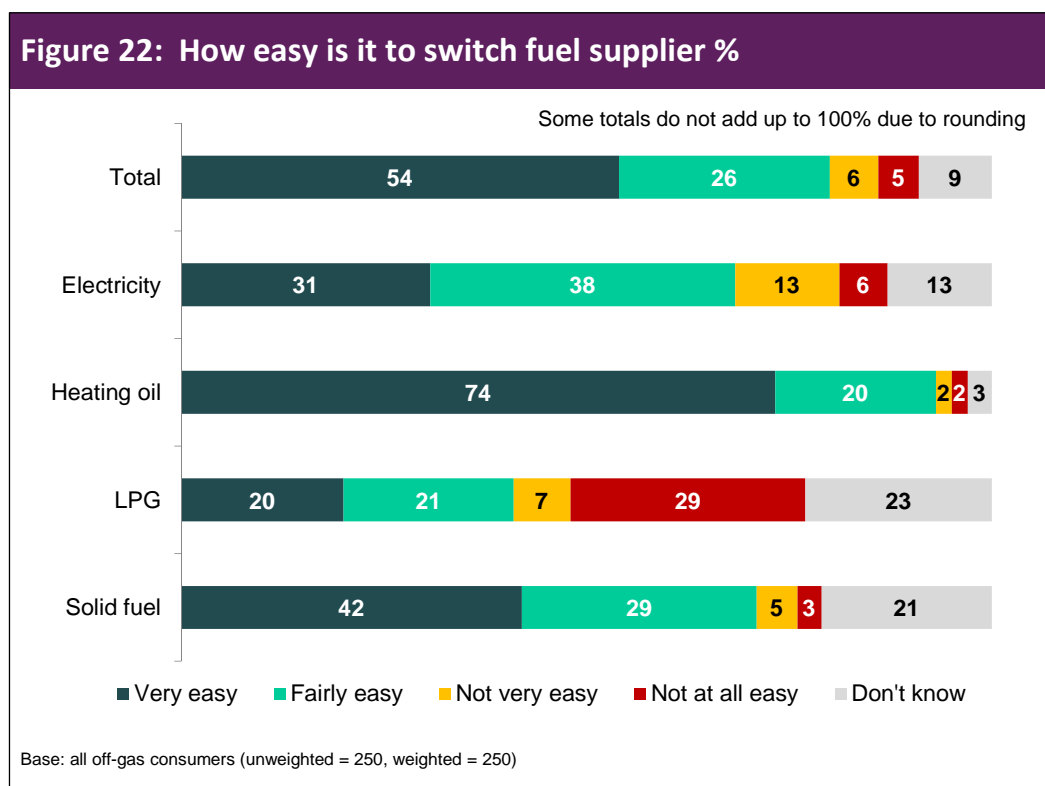
No problem at all, it was very simple; I did it online, it all went smoothly... I did it on one of these online [sites], uSwitch. It gave me a list of options and I chose the one that I thought was going to give me the best deal for that period of time... I reckon I've saved about £300 on my electric bill.

Although less than half (49 per cent) of the off-gas consumers interviewed in the survey had themselves switched suppliers in their time at their current home, the majority (80 per cent) perceive it to be easy to change fuel supplier. Only 11 per cent overall feel it is difficult to do so.

Those who heat their homes using heating oil (who are most likely to have experience of changing supplier) are most likely to feel it's very easy to switch supplier, with around three quarters (74 per cent) saying this. In contrast, those using LPG to heat their homes are least likely to consider switching to be very easy.

¹¹ The Renewable Heat Incentive (RHI) is a UK Government scheme targeted predominantly at off-gas households and was set up to encourage uptake of renewable heat technologies amongst householders, communities and businesses through financial incentives. Launched in 2014 it provides financial support to the owner of the renewable heating system for seven years

Moreover, the survey indicated that LPG consumers perceive it to be difficult to switch energy supplier. Almost 20 per cent of electricity-only consumers are of the same opinion (see figure 22 below):



The main unprompted reasons given by those who do not regard it as easy to switch supplier (28 people) are:

- it's too much trouble / hassle (9 people)
- the tank or heating system belongs to the supplier so tied to that supplier (5 people).
- there is a limited choice of suppliers in their area (3 people)
- being tied into a contract (2 people)
- it's a communal tank so unable to switch independently (2 people)
- problems getting in contact with suppliers (2 people)
- had bad experiences of switching in the past (1 person)
- issues with delivery to rural areas (1 person), and
- too expensive to change (1 person).

Beth 35+: Not very satisfied with her LPG supplier but switching dismissed because of expectation it would be too expensive

Beth lives with her husband and primary school aged son. Both parents are currently working. Their home is in the South East of England in a very rural location, with no mains gas, mains sewerage or street-lighting provision. The house is mortgaged, detached and under 20 years old.

She describes the LPG heating system as 'expensive'. Beth feels the costs compare very unfavourably with mains gas. To help keep the bills down they supplement the heating with a log burner. The person who built the house did not appear to take insulation into account.

It's a lot more expensive [than mains gas]. If we were to run it solely and not substitute it with a log burner it works out a lot more expensive than if we were on mains gas.

The system is also 'restrictive' according to Beth in terms of knowing when the LPG is running out and having to buy a tank. With deliveries, she acknowledges that it has improved recently since the supplier developed an app for placing orders which is a good deal more convenient.

If you're low on gas that's quite nerve-wracking sometimes and they won't commit at all to what day they'll come.

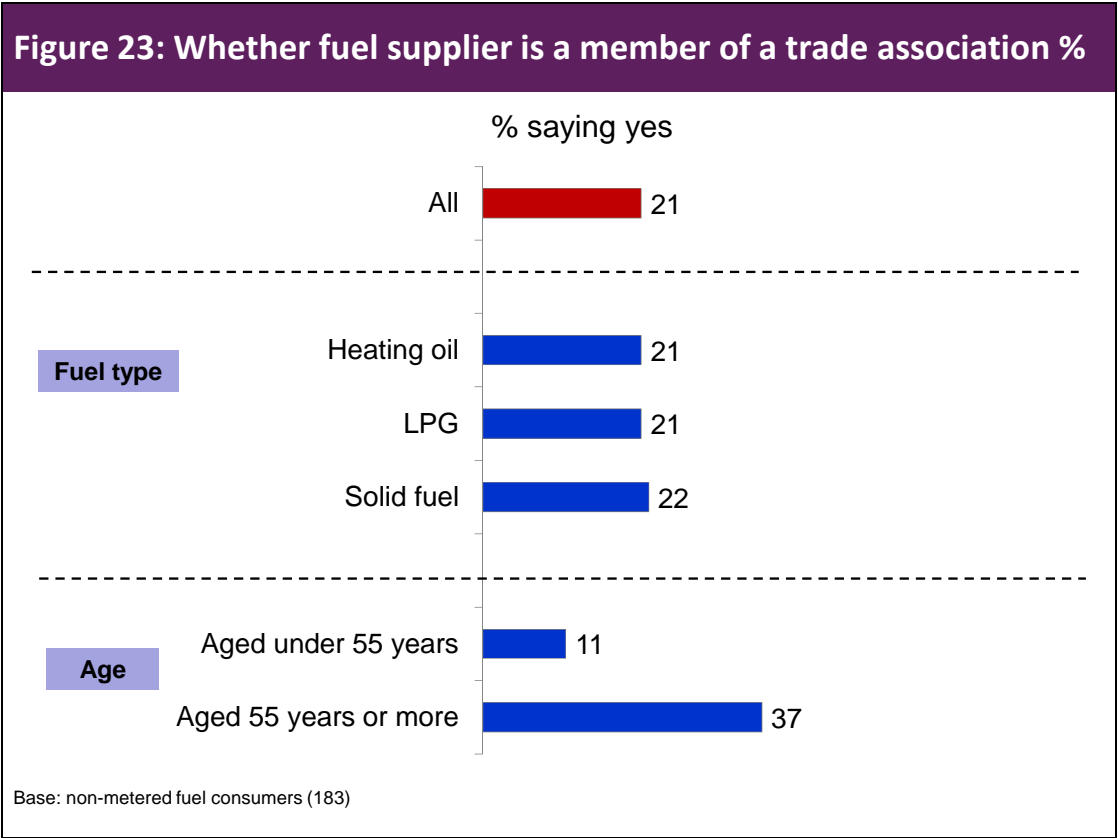
Beth has never switched supplier because she doesn't think it's an option. When querying this possibility, having moved into the property, the costs associated with the tank and switching seemed prohibitive. This was three years ago.

When we bought the property I wanted to go to [another supplier] but I got told I'd have to replace the tank or something like that; some big charge if I wanted to switch and that would have wiped out any saving I would have made on the gas. So I stuck with it.

4.9 Trade associations and vulnerable persons’ protocol

Around a fifth of off-gas consumers in England using unmetered fuels (21 per cent) say their fuel supplier is a member of a trade association. A third (33 per cent) say their supplier is not, while nearly half unmetered fuel consumers (46 per cent) don’t know one way or the other.

There are no differences in knowledge of trade association membership by fuel type; older consumers (aged 55 or more) are more likely to be aware than their younger counterparts, however (see figure 23 below):



Very few consumers were able to name the trade association to which their supplier belongs when asked, however – 90 per cent could not give a name and only 4 per cent of those saying their supplier is a member of a trade association named one of the major trade associations or schemes (that is, Federation of Petroleum Suppliers, Approved Coal Merchants Scheme or Approved Wood Merchants Scheme).

Trade associations named (by 3 people) included:

- Approved Coal Merchants Scheme
- Federation of Petroleum Suppliers, and
- Approved Wood Merchants Scheme.

Of the 39 people saying they knew that their supplier was a member of a trade association, 12 knew that the trade association has a voluntary code of practice or customer charter, governing the way in which they dealt with their customers. Most of these were heating oil consumers (8 people), 3 LPG and 1 solid fuel.

Among the small proportion aware that their supplier has a voluntary code of practice or a customer charter (19 individuals), most had heard about this either from a leaflet provided with their fuel bill or from visiting the supplier's website (4 people for each). One consumer said that a member of staff from their supplier had told them about their voluntary code of practice / customer charter, while another simply assumed that their supplier had one.

In the local Citizens Advice surveys, those who might either be classed as vulnerable adults themselves or who have vulnerable people living in their household were asked if their supplier had made them aware of the Priority Services Register (if an electricity-only customer) or their supplier's protocol for vulnerable persons (if a non-metered fuel customer). In both cases, the proportion saying their supplier had done so was low – at around a quarter (24 per cent) of the electricity-only customers and just 11 per cent of the non-metered fuel customers.

Mystery shopping - trade associations, codes of practice and vulnerable persons' protocol

Trade association membership and accreditation

During the mystery shopper calls, just over half (63 per cent) of the non-metered fuel suppliers in England telephoned for a quote said they have some kind of accreditation or are members of a trade association, that is, 15 of the 24 approached. Nobody volunteered this information before being asked.

All 15 suppliers who said they are accredited mentioned a specific trade association by name:

- among heating oil suppliers in England, seven of the ten approached said they are accredited, with five mentioning the Federation of Petroleum Suppliers (FPS); although one of those suppliers was in the process of applying for membership. Another is also a member of the Road Haulage Association (RHA) and Oil Consolidation. A further supplier, perhaps mistakenly, claimed they are accredited by UK Liquid Petroleum Gas (UKLPG), while one company mentioned Certas.
- of the four LPG suppliers contacted in England, two said their company is accredited, both naming UK Liquid Petroleum Gas (UKLPG).
- of the solid fuel suppliers mystery shopped in England, six of the ten contacted said they are accredited. Two mentioned the Approved Coal Merchants Scheme; one of these suppliers is also a member of the Coal Merchants Federation. One solid fuel supplier said they are accredited by the Solid Fuel Association, another mentioned the Approved Wood Merchants Scheme and another said the company is on the Biomass Suppliers List.
- those who said their company is accredited or is a member of a trade association were asked what this meant for their customers (using the scenario of the caller's elderly mother living alone). Where answers were given, these were usually very general:

"It means that we pay to be a member and have standards to adhere to".

"We adhere to standards laid down by the body".

Several suppliers were unsure of what accreditation meant for customers, with two suppliers suggesting customers check online:

"I don't know, I'm usually in the purchasing department, you should go online.

"It's all on the website. I'm not being rude, it's just better laid out than me telling you".

One heating oil supplier spoke in scathing terms about FPS, saying they don't support customers. The supplier cited an instance where there was a cold winter recently and companies were "price gouging". He said there was an FPS representative on TV "sticking up for the companies, not the consumers". The supplier then stated that their primary reason for joining was to help keep up with legislation.

Vulnerable persons' protocol

When asked what, if any, special provisions they have in place for elderly customers (using the example of the caller's elderly mother being nervous about letting strangers into the house), no specific reference was made by any of the fuel suppliers contacted to a vulnerable persons' protocol or to any formal provision in place for vulnerable customers. Many suppliers contacted offered some informal help or service provision which took the customer's age and circumstances into account.

Heating oil suppliers

No specific references to a vulnerable persons' protocol were made during the assessments. Most heating oil suppliers said they would not need to go into the house or bother the caller's mother, as long as the tank was accessible. Two suppliers also mentioned that payments could be taken over the phone or by post (requiring no face-to-face interaction), and a further two suppliers were happy to take instruction from the customer on how to deal with drops.

"As long as the tank is accessible there will be no need for your mother to even know we are there. We can also do a top-up scheme; we will check and top up the tank every two months, so she will never run out".

"We take full instructions from you so whatever you want us to do, we will do. The driver wouldn't have to see your mum; she wouldn't even have to be in".

One supplier offered to make special provision to accommodate the elderly customer, for example phoning her or a relative beforehand.

"We will ring ahead if asked, there's no need for direct interaction. We take pride in our local reputation and customer satisfaction".

As mentioned in the above quote, one supplier mentioned an automatic top-up gauge that they could fit to the tank, which would signal when the tank was running low and alert the supplier that a new delivery was required. This would make life easier for an older customer who may otherwise struggle to monitor fuel levels.

When suppliers were asked if they had a code of practice should a vulnerable person run out of fuel, four suppliers suggested that the customer check this out online, but did not give any indication over the telephone as to what the code covered.

Two further suppliers spoke in terms of *“looking out for the needs of their customers”* or having a *“duty of care”* towards vulnerable customers.

Three suppliers simply stated that they did not have a code of practice in place, despite one of these saying they were accredited by the FPS (the remaining two were not accredited to any trade associations).

LPG suppliers

None of the LPG suppliers made any specific reference to the UKLPG Vulnerable Persons’ Protocol, although two had said they were members of UKLPG. Three offered some suggestions, however:

- the driver would text or ring ahead to inform the customer when the delivery was taking place; there is no need for the customer to be at home to accept delivery
- as long as there is access to the tank, drivers don’t need anyone to be home, and
- they have uniformed drivers (i.e. identifiable members of staff) and there is no need to bother the resident.

One of these suppliers also mentioned telemetry devices fitted to tanks. These devices monitor fuel levels automatically and alert the supply company that the tank needs to be topped up, so there is no need for the customer to place an order (in case they forget). One supplier, however, simply stated that ‘drops (deliveries) are as standard’, implying no special protocols for vulnerable individuals.

When a customer code of practice was mentioned by the caller in the context of his/her wanting to make sure his/her elderly mother did not run out of fuel in the winter or when the weather is bad, two of the companies contacted stated that no code was in place; neither of these were accredited to a trade association.

Of the remaining two suppliers (both of which were accredited by UKLPG), one suggested the customer should check online, while the other said that they *“aim to make sure all our customers’ needs are attended to as we are a family business and our reputation is important”*. The customer was then prompted to look online for a copy of the code.

Solid fuel suppliers

As with other non-metered fuel suppliers, none of the coal or wood suppliers contacted during the mystery shopping calls mentioned a vulnerable persons' protocol or customer charter when the caller said s/he wanted to make sure his/her elderly mother did not run out of fuel in the winter or when the weather is bad. All offered some suggestions, however:

- the main comment made (as with LPG) was that the driver would not need to go into the house or to see the caller's mother if payment had already been made.

"We would be able to deliver without disturbing the resident as long as they have paid in advance".

- some offered to provide an additional service to assist the caller's elderly mother, e.g. they might be able to offer a stacking service, but it was made clear during the call that this was not a standard service (although no reference was made to their being an additional charge for this).

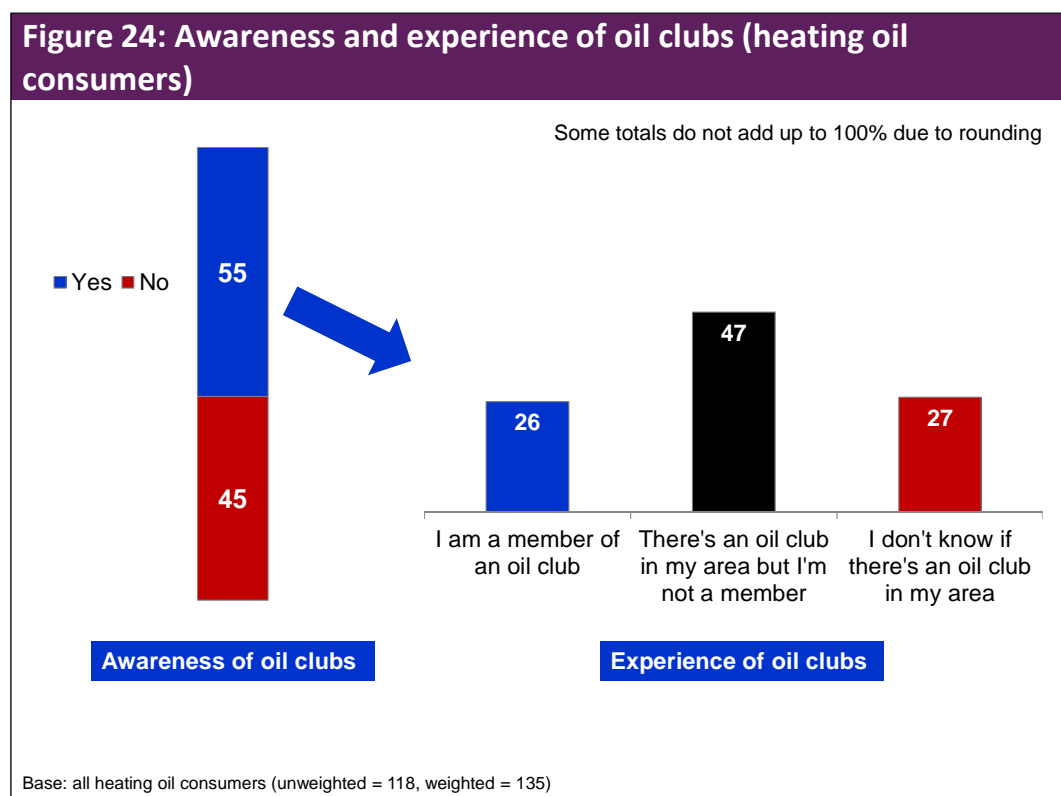
One supplier stated that no special provision could be made, as they provided no stacking service and only dropped fuel on a driveway.

When asked about a code of practice, the standard response (from half of the suppliers) was to check online; the remaining half said they did not have any codes of practice in place.

4.10 Awareness and experience of oil clubs

Over half of the heating oil users in the telephone survey say they have heard of oil clubs (55 per cent), with awareness highest among those living in South West England, more affluent consumers (ABs) and those aged 35 to 54.

Around a quarter of heating oil consumers aware of oil clubs say they belong to one, which equates to 14 per cent of all heating oil users. Around half of those aware of oil clubs know there is one in their area but are not a member (47 per cent) while a further 26 per cent don't know if there is a club locally (see figure 24 below):



Membership of oil clubs is considerably higher amongst more affluent heating oil consumers (ABC1s) than C2DEs (those on lower incomes).

Of the 21 oil club members interviewed, none pay a fee to be a member. Moreover, almost all the oil club members are satisfied that their oil club is helping them to save money (although one did not know, but nearly all the remainder were very satisfied with the savings they received).

Patricia 60+: heating oil user who benefits from recent price reductions in the market and from being part of an informal oil club

Patricia lives in South East England with her husband. They are both retired and live in a small village in a rural area. The home is owned outright, detached and was built in the last 30 years. The house is heated using heating oil.

She describes the system overall as 'inefficient' and 'usually expensive' although Patricia acknowledges that the price of oil has dipped recently. Even so, they supplement the system with a wood burner in one room from autumn to spring.

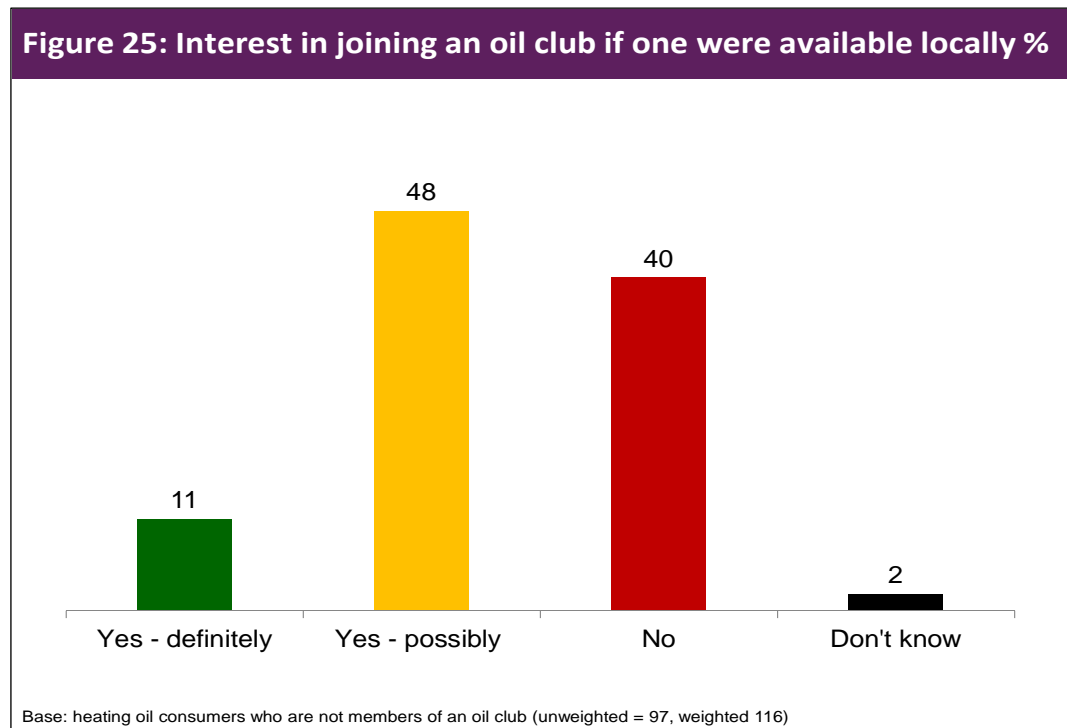
It's the first time ever it's not [so expensive]. . . . It's half the price compared with recent years.

Prior to the reduction in price, Patricia explains that heating their home was more expensive than the mains gas that friends used to heat their properties.

In terms of delivery, Patricia outlines how they are part of a 'syndicate' where one member emails other members every month to see who would like to place an order. The email includes prices quoted by different suppliers. Members then pay the supplier direct. They heard about the syndicate through a friend and she thinks that it 'works really well' and that they get a slightly better price.

He bulk orders and gets the best price and then the oil company delivers and you pay the oil company direct. They send you an invoice ... once you've got it.

All heating oil consumers not currently members of an oil club were asked whether they would be interested in joining one if one were available in their area. Reaction was mixed, but a majority of almost 60 per cent are interested in the idea (11 per cent definitely and 48 per cent possibly) compared with around 40 per cent who are not.



Interest in oil clubs are highest in the North of England, London and the South East and lowest in the Midlands and the South West.

Mystery shopping – oil clubs

Heating oil suppliers contacted as part of the mystery shopping assessments were asked whether they worked with oil clubs in the area. Under half of the companies telephoned (four) said they did.

Of these four, one said that while they were happy to work with oil clubs in principle, they were not sure if a club operated in the specified postcode area, and recommended that the customer ask around locally to find one.

Another three of the suppliers contacted did not work with oil clubs; one expanded on this by saying:

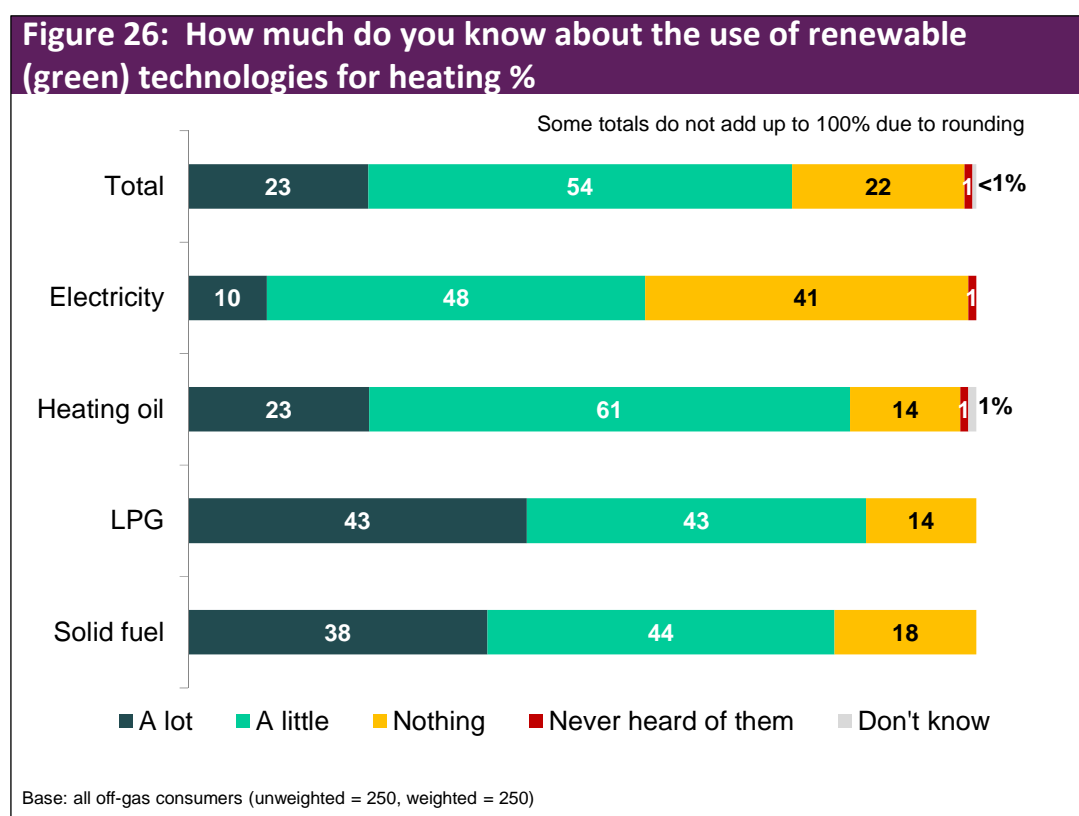
“We’re not a fan, as they can lead to inflexible delivery times for customers and, on odd occasions, supply issues”.

The remaining three suppliers contacted did not know if their company worked with oil clubs or gave a vague answer.

4.11 Knowledge and interest in renewable technologies

Most off-gas consumers claim to know something about the use of renewable (green) technologies for heating homes, such as solar panels on the roof (for hot water or electricity), biomass heaters / boilers and heat pumps. While 77 per cent have some knowledge of these technologies, only around a quarter (23 per cent) say they know 'a lot' about them and the same proportion either know nothing about them or have never heard of them.

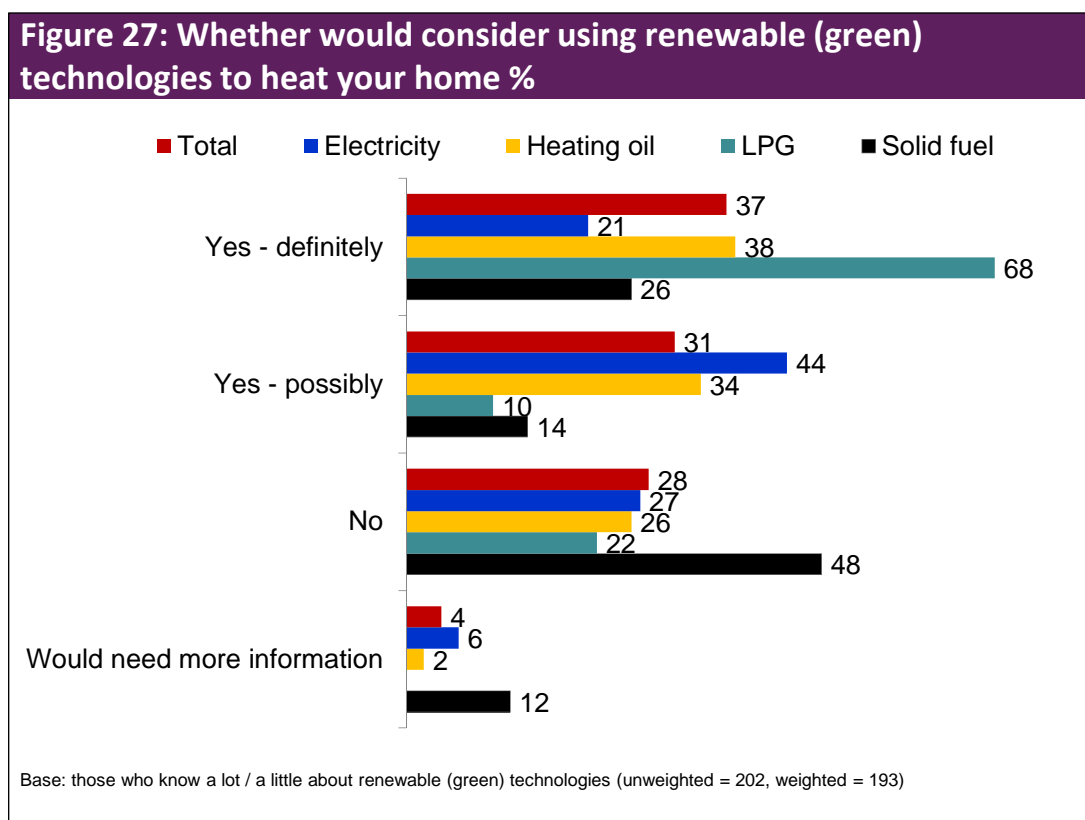
Electricity-only consumers are the least familiar with renewable technologies, with 42 per cent saying they know nothing about them or have never heard of them. Among other fuel types, roughly 80 per cent say they know something about these technologies, although heating oil consumers are less likely to claim to know 'a lot' compared to LPG and solid fuel users (see figure 26 below):



The middle classes (ABC1s), those aged 35-54 and those living in larger homes of three or more bedrooms are most likely to have some knowledge of renewable (green) technologies.

Those who said they had heard a lot or a little about renewable technologies were then asked if they would consider using such methods to heat their home. 68 per cent say they would consider doing so, but just over a quarter (28 per cent) would not; another 4 per cent say they would need further information before making up their mind.

The survey indicates that LPG users are most likely to say they would definitely consider using green technologies for heating their home while it suggests that solid fuel consumers are more likely to say they would not consider renewable fuels.



The profile of those willing to consider using green technologies for heating their home is biased towards younger off-gas consumers (aged 16-34 years), who were much more likely to say they would do so than other age groups.

In the local Citizens Advice office surveys, 43 per cent said they had considered using renewable technologies to heat their home.

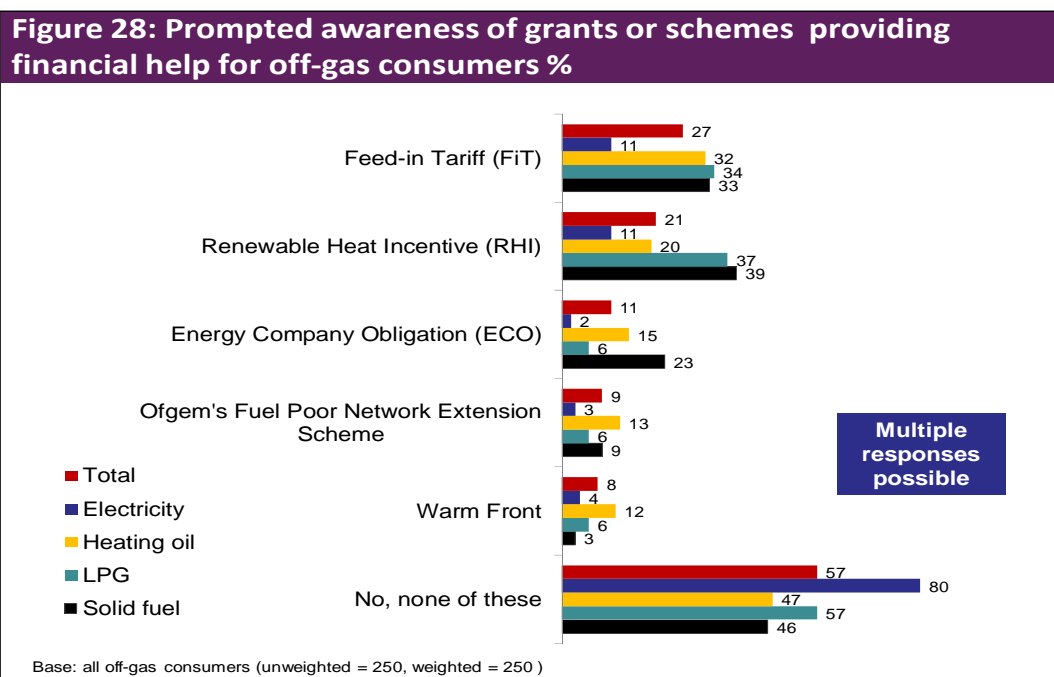
4.12 Grants / financial assistance for off-gas consumers

Knowledge of any grants or financial help available for people without access to mains gas to heat their home is very low. When participants in the telephone survey were asked if they could think of any grants or financial help that might be available (with no prompting), 90 per cent were unable to name any, and another 7 per cent said 'don't know'. Among the minority who could name any schemes, the Feed-in Tariff (FiT) was the only scheme spontaneously mentioned by more than one person (three people). Renewable Heat Incentive (RHI) and Warm Front were each mentioned by one person.

When prompted with a list of grants or schemes providing financial help to people without access to mains gas, over 40 per cent of off-gas consumers had heard of at least one of the schemes (43 per cent). The schemes with the highest recall are the Feed-in Tariff (FiT) and the Renewable Heat Incentive (RHI), both recognised by at least two in ten of those interviewed (at 27 per cent and 21 per cent respectively), followed by the Energy Company Obligation (ECO), recognised by 11 per cent.

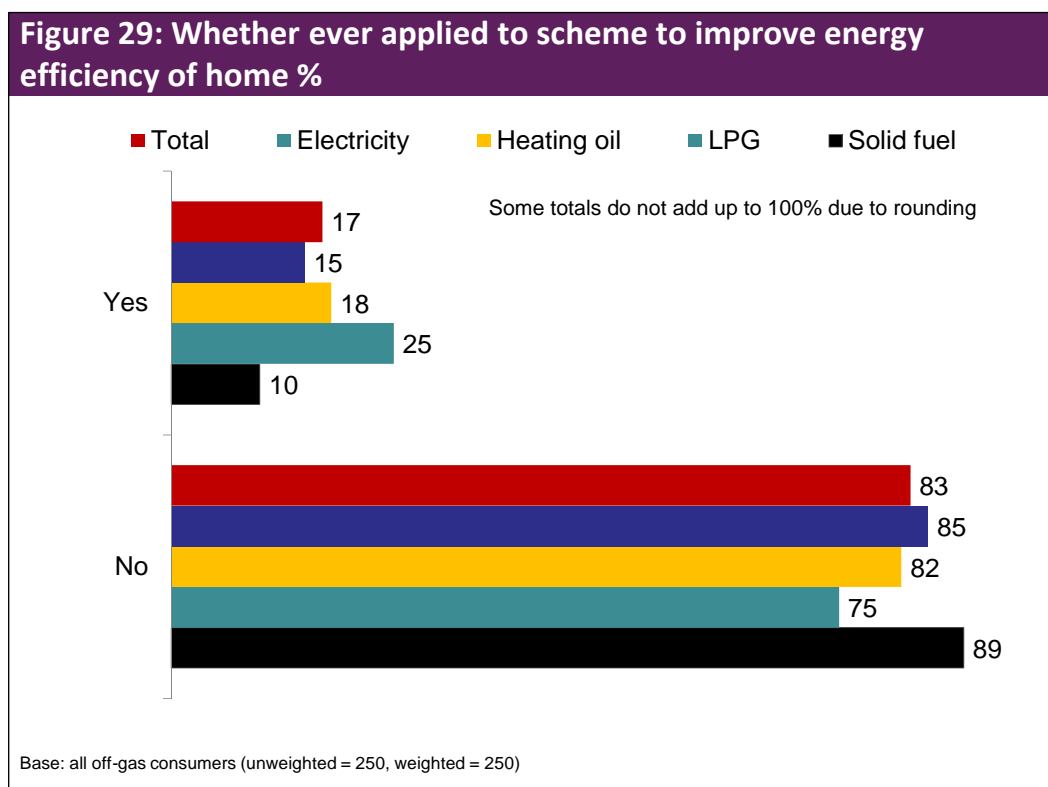
Heating oil (54 per cent) and solid fuel consumers are most likely to have heard of one of these schemes. Amongst heating oil consumers, most had heard of Feed-in Tariff (FiT), while amongst solid fuel consumers, most had heard of the Renewable Heat Incentive (RHI).

57 per cent of those living without mains gas have not heard of any of the grants or schemes providing financial assistance to people in their situation. Electricity-only consumers are most likely of all fuel types not to know of any of these schemes (with 80 per cent of them unaware).



Around one in six off-gas consumers (17 per cent) has ever applied to a scheme to help improve the energy efficiency of their home, for example providing financial assistance for improvements such as a boiler replacement, loft insulation, cavity wall or solid wall insulation.

Experience of energy efficiency schemes is highest amongst LPG consumers, with a quarter of this group having applied, and lowest amongst solid fuel consumers, where only 10 per cent have ever done so (see figure 29 below):

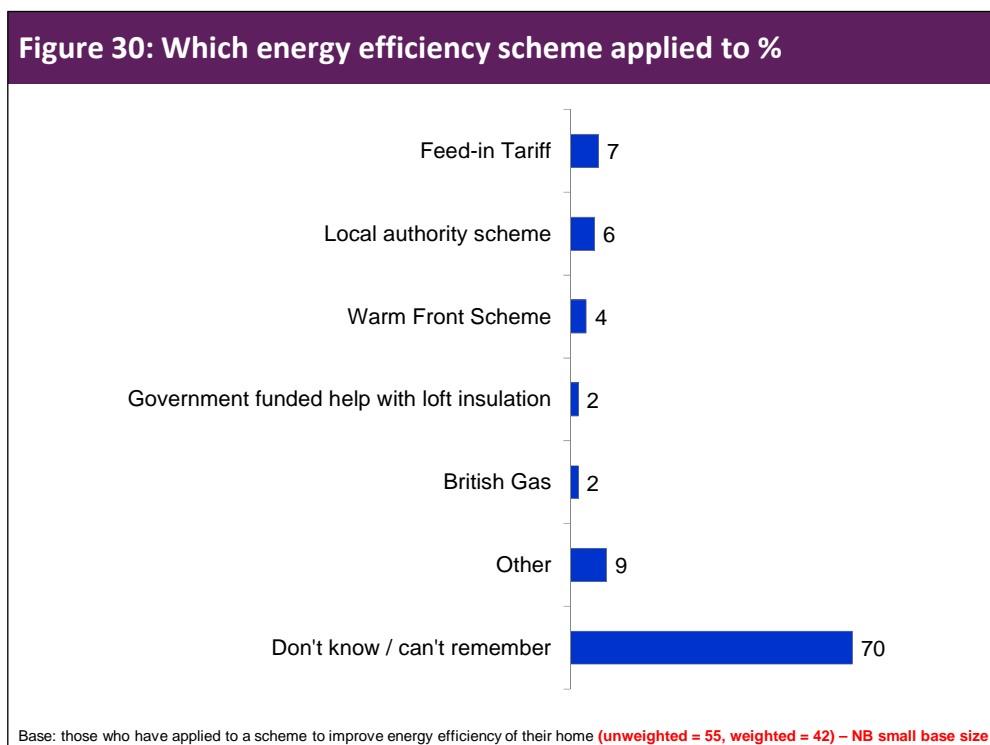


Those most likely to have applied for help are older consumers aged 55+, those who are retired and those who have a disability or a health condition that limits their daily activities or have someone else in their household in this situation.

A higher proportion of those in the Citizens Advice survey sample had applied for help with improving the energy efficiency of their home (24 per cent compared with 17 per cent in the telephone survey). This reflects the way the sample was recruited (often involving prior contact with a local office).

Amongst the telephone survey sample, 7 per cent of those who had applied had done so to the Feed-in Tariff scheme, while smaller proportions had applied to Warm Front (4 per cent) and the Home Energy Efficiency Scheme (3 per cent). Other schemes mentioned unprompted (and not named specifically) were programmes run by British Gas, local councils and central government.

However, 70 per cent of those who had sought assistance said they did not know or could not remember the name of the scheme to which they had applied (see figure 30 below):



Over eight in ten (83 per cent) of the off-gas consumers who had made an application for help to improve the energy efficiency of their home had been successful in their application, and received some assistance.

5. Conclusions

The great majority of those living in households in England without access to mains gas to heat their homes are satisfied with their current heating system (85 per cent), their supplier's quality of service (92 per cent) and have no issues with delivery or payment.

However, satisfaction levels vary quite considerably among users of the different fuel types. Electricity-only consumers display much higher levels of dissatisfaction than users of other fuel types, with 31 per cent being dissatisfied with the way they heat their home. They are particularly concerned about the cost of heating their home and dissatisfied with their supplier. Customers in this segment tend to be younger (over a third are aged between 16 and 34), and less affluent (over 40 per cent in the DE socio-economic groups). In contrast, while the base size is very low it indicates that LPG customers in England are likely to be the most satisfied with the way in which they heat their home and with its affordability, although delivery of fuel can be an issue for some of these consumers.

Payment in full in advance is the most common method of paying for non-metered fuel, but most off-gas consumers are satisfied with the payment options offered by suppliers, despite the lack of choice available in some sectors (especially solid fuel) and the complexity of payment terms (raised as an issue by some LPG users). The mystery shopping element of the project indicates there are varying degrees of flexibility in the payment methods on offer from suppliers: LPG suppliers (where contracts are often the norm) offer the most flexibility in spreading the cost of fuel. While solid fuel suppliers and many heating oil suppliers (especially the smaller companies) offer the least flexibility. These suppliers usually demand payment in full on delivery or order. This could pose problems for lower income consumers, especially as minimum order requirements in the heating oil market require customers to pay upfront for a relatively large quantity of fuel in order to get the best price. This means that those households impacted more by higher unit fuel costs are those least able to use greater economies of scale to reduce those costs.

Prices in the non-metered fuel market nearly always include delivery (provided the order is above the supplier's minimum order level) so there seems to be little likelihood of hidden additional charges unless customers are buying small quantities of fuel. This does impact negatively on those on low incomes, who often have to buy fuel as and when they need it, rather than buying in bulk. These customers are unable to benefit from better pricing, free delivery or any other economies of scale available on larger orders.

The mystery shopping element of the study indicates that prices in the non-metered fuel market can vary widely by supplier – by as much as 30% in the case of heating oil - suggesting that it is worth customers shopping around for the best deal. In reality, not many off-gas consumers are shopping around or switching suppliers – just under half (49 per cent) of those interviewed in the telephone survey had switched supplier since moving into their current home. At the same time most feel it is easy to change, so the low levels of switching may be attributable to the relatively high levels of supplier satisfaction in the market, combined with low awareness of the price variations that exist. In the case of some LPG customers, they will also be tied into a contract.

Most non-metered fuel suppliers are relatively flexible with deliveries, with nearly all offering some emergency provision to help prevent customers running out of fuel and having to go without heating. As a result, satisfaction with delivery is generally high in the market and only around 8 per cent of off-gas consumers have experienced any problems or issues with fuel delivery. Where delivery issues were reported, these were found to be much more common among LPG customers.

Few suppliers contacted during the mystery shopping assessments made reference to any formal complaints procedure in operation – in the event of something going wrong the customer was told to call the office to resolve the problem. In the telephone survey, although the level of complaints was low (around one in eight had complained about their fuel supplier), however, over a third of those who had complained said they had found it difficult to make the complaint. The absence, or lack of promotion of, formal complaints procedures might be contributing to this.

Trade associations seem to have a low profile in the non-metered fuel market – membership or accreditation is not something mentioned spontaneously by suppliers when potential customers get in touch and, even when asked, only around half of suppliers say their company is a member of a trade association. This suggests that membership or accreditation has a low perceived value among suppliers and is not perhaps felt to be an important consideration in customers choosing a supplier. Only a small proportion of off-gas consumers were able to say whether their current fuel supplier is a member of a trade association too, reinforcing the impression that suppliers are not promoting membership (where they do indeed belong).

Likewise hardly any of the suppliers who said they were accredited were able to explain what the consumer benefits of accreditation were. When questioned on what accreditation might mean to the customer, the responses given were very vague on the whole. Nor were there many mentions of relevant codes of practice or vulnerable persons' protocols in the mystery shopping, suggesting a lack of structure to help vulnerable customers.

Despite not having any formal protocols for vulnerable people, many suppliers contacted in the mystery shopping were sympathetic to the needs of vulnerable people and willing to make special provision over and above the normal service to cater for their needs. Many suppliers suggested additional services they could provide for a vulnerable customer (in our mystery shopping scenario a frail, elderly relative living alone), for example phoning in advance to let her know a delivery was on its way, carrying the fuel into the coal shed rather than leaving it on the drive for her to have to move, and so on.

More publicity and promotion of oil clubs would be useful to boost take-up and help other heating oil users benefit from the cost savings they can bring – just over half of the heating oil users interviewed had heard of oil clubs but most of those who belonged to one were very satisfied with how much they saved from being a member. More and better information about oil clubs and their benefits would help too. Oil customers not currently members had mixed views about the idea of joining one (with 40 per cent saying they were not interested), indicating there are some reservations that need to be overcome. In addition, heating oil suppliers should be encouraged to work with oil clubs – less than half the heating oil suppliers contacted in the mystery shopping assessments said they worked with oil clubs in the area.

Knowledge of any grants or financial assistance available for people who don't have mains gas to heat their home is very low at the moment – hardly any off-gas consumers could name a scheme or grant available unprompted and even when given a list, almost six in ten (57 per cent) had not heard of any of the schemes. Raising awareness of the schemes and their eligibility criteria would therefore be helpful in encouraging those in need of assistance to apply.

That said, the people who seem to be struggling most to keep their homes warm are not necessarily the ones whom the government's energy efficiency schemes are targeting for help – those in most need of assistance are younger people on low incomes, often parents of young children and often living in electricity-only households.

Appendix I

Detailed methodology

1.1 Consumer telephone survey of off-gas households

For the consumer survey a total of 250 adults living in off-gas households in England were interviewed by telephone. All lived in areas of England with a high penetration of off-gas households and all were solely or jointly responsible for paying fuel and energy bills in their household.

Off-gas consumers were identified in the following ways:

- an initial stage of desk research identified regions in England with high penetration levels of off-gas consumers, primarily using the www.nongasmap.org.uk¹² online resource. Detailed information at Lower Layer Super Output Area (LSOA)¹³ was obtained which then allowed the purchase of sample (Random Digit Dialling or RDD telephone numbers) at these targeted areas. To increase the inclusivity of the sample telephone numbers were also purchased for mobile-only households. All LSOAs selected for the sample frame had a high concentration of off-gas households (at a level of 65% and above). The sample is therefore representative of areas with a high penetration of households off the mains gas network, but is not representative of England as a whole
- through screening questions at the start of the interview it was established that participants were:
 - Not connected to the mains gas grid (we went on to determine how they powered and heated their home)
 - Aged 16 and over
 - Sole or joint energy bill-payers in their household

¹² Provided by DECC (Department for Energy & Climate Change)

¹³ Lower Layer Super Output Areas (LSOAs) are a geographic hierarchy designed to improve the reporting of small area statistics in England and Wales. They are generated to be as consistent in population size as possible and typically contain from four to six Output Areas. The minimum population is 1,000 and the mean is 1,500. There is an LSOA for each postcode in England and Wales, with a pseudo code available for Scotland, Northern Ireland, Channel Islands and the Isle of Man.

A disproportionate sampling approach was adopted for the telephone survey overall and by fuel type within each country. So, within the overall sample of c1,000 interviews, the number of interviews conducted in Wales was boosted to c500. The sample for Scotland was also up-weighted (to 250) while as a result England was down-weighted to 250. The number of interviews for Wales and Scotland was up-weighted to allow for reporting at individual nation level.

Furthermore, to obtain reasonable coverage of each non-gas fuel type within each nation, and to allow results for consumers using each to be analysed separately, a disproportionate strategy was employed for fuel type, as illustrated below:

Table 6: Disproportionate sample design by fuel type							
	Wales		England		Scotland		TOTAL
TOTAL SAMPLE	500		250		250		1,000
	% of sample	No. interviews	% of sample	No. interviews	% of sample	No. interviews	
Electricity only	20	100	20	50	20	50	200
Kerosene	40	200	40	100	40	100	400
LPG	20	100	20	50	20	50	200
Solid fuel	20	100	20	50	20	50	200
TOTAL	100	500	100	250	100	250	1,000

Interlocking quotas were set to ensure that the sample interviewed was representative of people living in the selected LSOAs in England and Wales (Data Zones in Scotland) in terms of age and gender within region. It was not possible to set demographic quotas for off-gas households or energy bill-payers specifically, however, since no demographic data could be sourced for these groups to provide information on their profile.

Table 7 below outlines the original quota for each of the categories used within the sampling strategy and the number of interviews achieved.

Table 7: Quotas and achieved interviews						
	Wales		England		Scotland	
	Quota	Achieved	Quota	Achieved	Quota	Achieved
REGION (Wales)						
North	204	227				
Mid / West	220	197				
South	76	78				
REGION (England)						
North			49	45		
Midlands			48	48		
East of England			39	40		
South East & London			52	46		
South West			62	71		

Table 7: Quotas and achieved interviews continued..						
REGION (Scotland)						
Highlands, Islands & Grampian					55	71
Central					49	54
Strathclyde					94	61
Lothian, Borders, Dumphries & Galloway					52	66
GENDER						
Male	256	238	127	118	131	119
Female	244	264	123	132	119	133
AGE						
16-34	135	44	77	16	74	19
35-54	160	177	85	96	97	98
55+	205	264	88	138	79	123
FUEL TYPE						
Electricity only	100	100	50	54	50	59
Kerosene	200	201	100	118	100	111
LPG	100	100	50	30	50	31
Solid fuel	100	101	50	48	50	51

Towards the end of interviewing, quotas were relaxed for age and fuel type to enable interviewing to be completed within the allocated fieldwork period. At the data analysis stage, a rim weighting was applied to the final data set to bring the relative proportions of interviews achieved within each of the sampling categories back in-line with:

1. The profile of the universe within each country in terms of age and gender (using Census data)
2. The profile of off-gas consumers in each country.

Weighting factors applied to each interview ranged as follows:

- Wales: 0.31407 to 5.0277
- England: 0.25334 to 7.25668
- Scotland: 0.20723 to 8.72348.

Weighting factors of more than 2.0 applied to:

- Wales: 27 cases out of 502
- England: 16 cases out of 250
- Scotland: 15 cases out of 252.

At the end of the interview participants' willingness to take part in a further stage of research was established. 60 per cent of those interviewed in England were willing for Beaufort to contact them again for research purposes.

Interviews lasted for around 13 minutes on average and were based on the structured questionnaire appended (see Appendix III). An average of 4 calls was made to each participant in an attempt to secure an interview (ranging from 1 to 16 calls).

Survey fieldwork ran from 5 January to 24 February 2016, with an initial pilot phase to test questionnaire length and participant comprehension in late December 2015.

1.2 Follow on depth interviews

Following the completion of the quantitative survey, a number of in-depth, qualitative interviews were conducted with selected people identified through the survey. The aim was to explore their experiences of living without mains gas in more depth and develop case studies to illustrate key issues relating to specific consumer types.

A range of consumers were selected for the depth interviews, with a particular focus on those who were less satisfied with their current heating system or supplier or who had experienced issues with deliveries or payments or something else. In the interests of balance, we also included some consumers who were very satisfied with their current heating system or supplier, to highlight good practice. When selecting interviewees, vulnerable consumers, such as older people, those with disabilities, those on low incomes and those with young children were prioritised. All had taken part in the telephone survey and all had said they were willing to be re-contacted for further research.

The sample of 20 depth interviews in England covered users of different fuel types (electricity, heating oil, solid fuel and LPG) across a range of regions and ages.

Interviews were conducted by telephone and lasted between around 15 minutes to 30 minutes. The discussions were free-flowing but centred around a topic guide (see Appendix IV). All participants received a gift token to the value of £10 as a thank-you for their time.

Depth interviews were carried out by three highly experienced facilitators from Beaufort's qualitative team (Adam Blunt, John Dickinson and Catrin Davies) and fieldwork took place between 3 March and 17 March 2016.

Extracts from case studies are used in the report to illustrate key themes emerging from the quantitative findings and are provided in full in Appendix V. All names have been changed in the case studies.

1.3 Supplier mystery shopping

A series of mystery calls were made by telephone to a sample of 72 non-metered fuel suppliers across England, Scotland and Wales.

Callers used the scenario that they were phoning on behalf of their elderly mother who was thinking of changing supplier and was looking for a quote for a specific quantity of fuel (see pen portraits in Appendix VI). Information from each call was recorded on an assessment form (see Appendix VII) which was then input into an anonymised spreadsheet containing details of all 72 assessments carried out. This has been provided separately to Citizens Advice.

A list of suppliers for sampling was provided by Citizens Advice for Wales, while sample for England and Scotland was sourced by Beaufort from a specialist business information data provider.

A total of 24 assessments were made for each nation, broken down by fuel type as follows:

- 10 with heating oil suppliers
- 10 with solid fuel suppliers (half coal and half wood)
- 4 with LPG suppliers

Within each fuel type, a range of supplier size was obtained (as much as was possible), to ensure that smaller and larger companies were included in the sample. Each country was also split by region so that suppliers within all areas were contacted.

The scenarios and assessment forms were piloted on 13 January 2016. After a comprehensive briefing for the team of assessors, which included input from Citizens Advice, fieldwork was carried out between 25 January and 1 February 2016. The duration of calls varied between 4 minutes to 20 minutes.

1.4 Citizens Advice office interviews

The last element of the project was a stand-alone survey of a sample of consumers without access to mains gas interviewed by representatives from Citizens Advice offices in England and Wales. These were recruited in a variety of ways (see details below) which often involved prior contact with a local Citizens Advice office, so this sample cannot be described as representative of all off-gas consumers.

Interviews were administered face-to-face by Citizens Advice staff and were based on a structured questionnaire (see Appendix VIII). The questionnaire was designed by Citizens Advice with some input into questionnaire development and formatting from Beaufort. A total of 193 questionnaires were returned and analysed by Beaufort (89 from England and 104 from Wales - Citizens Advice Scotland did not take part in this element of the project).

Participants for the Citizens Advice office survey in England were generally recruited through the provision of another service (e.g. from people seeking debt advice) or from consumers visiting a local office with an enquiry (not necessarily related to energy, although some were). In one area participants were recruited from having attended a community talk on the Energy Best Deal project.

The methods used for the recruitment of consumers for the Citizens Advice office questionnaires in Wales varied across local offices: some contacted existing clients who were known to be off the gas network, and others contacted people in their local areas whom they suspected would be off the gas network, but had not been clients of the local office previously.

Questionnaires were completed from January to late February 2016 (in England) and between late December 2015 and late January 2016 (in Wales) before being returned to Beaufort for editing, coding, data entry and analysis. A set of data tabulations has been produced for England and Wales providing full results from the questionnaires in each nation.

Appendix II

Profile of the consumer telephone survey sample

Profile of the England sample

Table 7 below outlines the demographic profile of the sample, showing the actual number of interviews completed with each group against the weighted proportion:

Table 8 Profile of sample by demographics		
Region*	No. of interviews	Weighted %
North	45	20
Midlands	48	20
East	40	15
South East and London	46	21
South West	71	24
Age		
16 - 34	16	31
35 – 44	29	9
45 - 54	37	22
55 - 64	55	14
65+	83	24
Gender		
Male	118	51
Female	132	49
Social class		
AB	59	19
C1	89	35
C2	42	20
DE	47	22
Children living in household		
Yes	61	30
No	187	70

Base: all survey participants in England (250)

* **Note:** regions include the following districts/boroughs:

North: Allerdale, Amber Valley, Bradford, Carlisle, Cheshire East, Cheshire West and Chester, Copeland, County Durham, Craven, Derbyshire Dales,

Doncaster, East Riding of Yorkshire, Eden, Gateshead, Hambleton, Harrogate, Lancaster, Leeds, Liverpool, Manchester, Newcastle-upon-Tyne, Newcastle-under-Lyme, Northumberland, Oldham, Preston, Ryedale, Selby, Sheffield, South Derbyshire, South Lakeland, Stockport, Sunderland, West Lancashire, York.

Midlands: Bassetlaw, Birmingham, Boston, Daventry, East Lindsey, East Northamptonshire, East Staffordshire, Harborough, Herefordshire, Hinkley and Bosworth, Leicester, Malvern Hills, North East Lincolnshire, North Kesteven, North West Leicestershire, Nottingham, Rushcliffe, Rutland, Shropshire, Solihull, South Holland, South Kesteven, South Northamptonshire, Stafford, Staffordshire Moorlands, Stratford-on-Avon, Warwick, West Lindsey, Wolverhampton, Wychavon.

East: Babergh, Basildon, Braintree, Breckland, Broadland, Castle Point, Central Bedfordshire, Chelmsford, Colchester, Dacorum, East Cambridgeshire, East Hertfordshire, Fenland, Forest Heath, Great Yarmouth, Huntingdonshire, Ipswich, King's Lynn and West Norfolk, Maldon, Melton, Mid Suffolk, More Valley, North Hertfordshire, North Norfolk, Peterborough, South Cambridgeshire, South Norfolk, St Edmundsbury, Suffolk Coastal, Tendring, Thurruck, Uttlesford, Waveney.

South East and London: Ashford, Aylesbury Vale, Barnet, Basingstoke and Deane, Brent, Camden, Canterbury, Cherwell, Chichester, Chiltern, City of London, East Hampshire, Enfield, Epping Forest, Gravesham, Greenwich, Hackney, Hammersmith and Fulham, Haringey, Horsham, Hounslow, Isle of Wight, Islington, Lambeth, Lewes, Lewisham, Maidstone, Mid Sussex, Milton Keynes, Newham, Portsmouth, Reading, Redbridge, Richmondshire, Rother, Salford, Sevenoaks, South Oxfordshire, Southampton, Southend-on-Sea, Southwark, Swale, Tonbridge and Malling, Tower Hamlets, Tunbridge Wells, Vale of White Horse, Wandsworth, Wealden, West Berkshire, West Oxfordshire, Westminster, Wiltshire, Winchester, Windsor and Maidenhead, Wycombe.

South West: Bath and North East Somerset, Bristol, Cornwall, Cotswold, East Devon, East Dorset, Exeter, Forest of Dean, Mendip, Mid Devon, New Forest, North Devon, North Dorset, North Somerset, Purbeck, Sedgemoor, South Gloucestershire, South Hams, South Somerset, Stroud, Taunton Deane, Teignbridge, Test Valley, Tewkesbury, Torridge, West Devon, West Dorset, West Somerset, Wiltshire.

Table 8: Profile of sample by demographics – continued

Fuel type	No. of interviews	Weighted %
Electricity	54	27
Heating oil	118	54
LPG	30	9
Solid fuel	48	10
Number of people living in household		
1	45	13
2	106	44
3+	97	42
Anyone with long term illness, health problem or disability in household		
Yes – participant	29	11
Yes – other member of household	33	11
No	188	79
Employment status		
Working full-time	97	46
Working part-time	37	16
Self-employed	4	3
Unemployed and seeking work	6	4
Retired	92	26
Looking after home	5	2
Carer	3	1
Long-term sick / disabled	1	<1

Base: all survey participants in England (250)

Appendix III

Consumer telephone survey questionnaire

BBQ01542 – Citizens Advice / Citizens Advice Scotland**Off-Gas Households Survey Questionnaire – FINAL (21.12.15)**

READ OUT - Hello, I'm Jane/John from Beaufort Research. We're a research company doing a survey for Citizens Advice / Citizens Advice Scotland. It's about how people across Great Britain heat their homes and how satisfied they are with the energy options available to them. Citizens Advice want to make sure that the energy market is meeting consumers' needs.

The study is being conducted under the Market Research Society Code of Conduct. Your answers will be treated in confidence and there will be no follow up sales calls. The survey should last 15 to 20 minutes

REASSURE NO SELLING ETC. SET UP APPOINTMENTS AS NECESSARY.

CODE FROM SAMPLE

Country:

England

Scotland

Wales

ASK WALES SAMPLE

S1 Can I check - do you speak Welsh?

Single code

Yes - fluently

Yes - not fluently

No - does not speak Welsh

IF YES AT S1

S2 We can conduct this interview in English or in Welsh. Which would you prefer? *Single code*

English }

Welsh }

Continue in preferred language

READ OUT – Firstly can I ask a few questions about you, to make sure that we interview a broad range of people?

ASK ALL

S3. Which of these methods do you (mainly) use to heat your home? *Read out – single code*

Mains gas

Thank and close

Electricity	} Check quotas and continue
Kerosene heating oil	}
Liquid petroleum gas (LPG)	}
Solid fuel	}
(for example, logs, wood pellets, wood chippings, coal and coke)	

S4. Are you the main bill payer, the joint bill payer or is someone else responsible for paying fuel and energy bills in your household? *Single code*

Main energy bill payer	}	Continue
Joint energy bill payer	}	

Someone else is bill payer	}	Thank and close
Don't know	}	

S5. INTERVIEWER CODE GENDER
Single code

Male
Female

ASK ALL

S6a What was your age last birthday?

Record actual age and age band

16 – 24
25 – 34
35 – 44
45 – 54
55 – 60
61 – 64
65 or more

Refused → **S6b**

IF REFUSED AT S6a

S6b Do you mind telling me which of these age groups you fall into?

Single code

16 – 24

25 – 34

35 – 44

45 – 54

55 – 60

61 – 64

65 or more

Refused – **THANK AND CLOSE**

INSTRUCTION: QUOTAS ON AGE AND GENDER WITHIN REGION

SECTION A: PROFILE OF HOME

READ OUT: Now some questions about your home.

ASK ALL

Q1 What type of property do you live in?

Read out as necessary – single code

Terrace / end of terrace

Semi-detached house

Detached house

Bungalow

Flat / apartment / maisonette – converted building / house

Flat / apartment / maisonette – purpose built

Park (mobile) home

Other (please specify) _____

Refused

Q2 Approximately how long ago was your home built?

Read out – single code

After 2002

1983 -2002

1965 -1982

1945 -1964

1919 -1944

Before 1919

Don't know

Q3 How many bedrooms does your property have?

Single code

- 1
- 2
- 3
- 4 or more

Don't know

Q4 Can I just check, is your home....?

Read out – single code

- Owned outright with no mortgage
- Owned with a mortgage
- Rented from the council
- Rented from housing association / housing co-operative
- Rented from a private landlord
- Shared ownership (part rent / part buy)

Other (please specify)

Don't know

Q5 Do you know what the energy efficiency rating of your home is? *Read out as necessary: This is a rating of how energy efficient your home is calculated on a scale from A (most efficient) to G (least efficient) and is included on a property's Energy Performance Certificate (provided when a home is built, sold or rented)* Do not prompt – single code

- A
- B
- C
- D
- E
- F
- G

Don't know

INSTRUCTION: ELECTRICITY CUSTOMERS ANSWER SECTION B; USERS OF OTHER NON-METERED FUELS GO TO SECTION C

SECTION B: METERED OFF-GAS CUSTOMERS (ELECTRICITY) ONLY

Q6 Which of these devices or methods do you use for heating your home? *Read out – can multicode*

Storage heaters that are less than 10 years old

Storage heaters that are more than 10 years old

Plug-in radiators

Fan heaters

Other electric heaters

Any other form of secondary, non-electric heating e.g. coal fires (please specify)

Other (please specify) _____

Don't know

IF MORE THAN ONE CODED ABOVE

Q7 Which one is the main way you heat your home? *Single code*

Storage heaters that are less than 10 years old

Storage heaters that are more than 10 years old

Plug-in radiators

Fan heaters

Other electric heaters

Other (please specify) _____

Don't know

IF USE STORAGE HEATERS ABOVE

Q8 What type of electricity tariff are your storage heaters on? *Read out – single code*

Time of Use or night-time tariff e.g. Economy 7

Standard daytime tariff

Don't know

INSTRUCTION: ELECTRICITY CUSTOMERS NOW SKIP TO SECTION D

SECTION C: NON-METERED OFF-GAS CUSTOMERS (HEATING OIL, LPG & SOLID FUELS) ONLY

ASK ALL NON-METERED OFF-GAS CUSTOMERS

Q9 Do you have a contract with your [Heating oil / LPG / Solid fuel] supplier to supply you with fuel for a fixed period of time at an agreed price?

Yes

No

Don't know

Q10 Do you know if your fuel supplier is a member of a trade association?

Yes

Ask Q11

No

Skip to Q14

Don't know

IF YES ABOVE

Q11 Which trade association/s do they belong to? *Do not prompt – can multicode*

Approved Coal Merchant Scheme

Approved Wood Merchant Scheme

Federation of Petroleum Suppliers (FPS)

Solid Fuels Association (SFA)

UKLPG

Other (please specify) _____

Don't know

Q12 Does your fuel supplier's trade association have a voluntary code of practice or customer charter that governs the way in which suppliers behave and deal with their customers.

Yes

Ask Q13

No

Skip to Q14

Don't know

IF YES

Q13 How did you come to hear about this voluntary code of practice or customer charter? *Do not prompt – single code*

Leaflet in with bill

Mentioned by a member of staff

Saw it on their website

Other (please specify) _____

Don't know / can't remember

ASK ALL NON-METERED OFF-GAS CUSTOMERS

Q14 During which months of the year do you tend to buy your [Heating oil / LPG / Solid fuel]? *Can multicode*

Every month of the year

January

February

March

April

May

June

July

August

September

October

November

December

Don't know

Q15 Do you tend to buy your fuel in bulk or do you only buy as much as you need at the time? *Single code*

Buy in bulk

Buy as much as I need at the time

Varies

Don't know

Q16 In which of these ways do you currently pay for your [Heating oil / LPG / Solid fuel]? *Read out – single code*

By monthly instalments

By quarterly instalments

Annually

In full in advance, that is when you purchase the fuel

In full in arrears, that is after you have used your fuel

It varies

Don't know

Q17 How satisfied are you with the payment methods available to you? *Read out – single code*

Very satisfied

Fairly satisfied

Not very satisfied

Not at all satisfied

Don't know

IF NOT VERY / NOT AT ALL SATISFIED

Q18 Why do you say that? *Write in verbatim*

Don't know

ASK ALL NON-METERED OFF-GAS CUSTOMERS

Q19 Have you ever experienced any problems or issues when paying for your [Heating oil / LPG / Solid fuel]?

Yes

No

Not applicable – do not get fuel delivered

Don't know

IF YES

Q20 What issues or problems are those? Probe: **Any others? *Write in verbatim***

Don't know

ASK ALL NON-METERED OFF-GAS CUSTOMERS

Q21 How satisfied are you with the delivery options available to you when ordering your [Heating oil / LPG / Solid fuel]? *Read out – single code*

Very satisfied
Fairly satisfied
Not very satisfied
Not at all satisfied

Not applicable – do not get fuel delivered

Don't know

IF NOT VERY / NOT AT ALL SATISFIED

Q22 Why do you say that? *Write in verbatim*

Don't know

ASK ALL NON-METERED OFF-GAS CUSTOMERS

Q23 Have you ever experienced any problems or issues with getting your [Heating oil / LPG / Solid fuel] delivered?

Yes
No

Don't know

IF YES

Q24 What issues or problems are those? Probe: Any others? *Write in verbatim*

Don't know

ASK LPG USERS ONLY

Q25 Do you get your LPG gas from a tank or in bottles? *Can multicode*

A tank which supplies your household only
A tank which supplies a number of different homes
Bottles

Don't know

ASK HEATING OIL USERS ONLY

Q26 Have you ever heard of oil clubs?

Yes

No

Don't know

Q27a Which of these best sums up your personal experience of oil clubs? *Read out – single code*

I'm a member of an oil club

Ask Q27b and Q28

There's an oil club in my area but I'm not a member }
I don't know if there's an oil club in my area }

Skip to Q29

Don't know

IF OIL CLUB MEMBER

Q27b Do you pay a fee for being a member of your oil club?

Yes

No

Don't know

IF OIL CLUB MEMBER

Q28 How satisfied are you with the oil club to which you belong in terms of helping save you money? *Read out – single code*

Very satisfied

Fairly satisfied

Not very satisfied

Not at all satisfied

Don't know

ASK ALL OTHER HEATING OIL USERS

READ OUT IF NECESSARY: Oil clubs are initiatives where a group of customers living in the same area club together to buy oil at a better rate

Q29 Would you be interested in joining an oil club if one was available in your area?

Yes - definitely

Yes - possibly

No

Don't know

SECTION D: COMMON THEMES – ASKED OF FULL SAMPLE

ASK ALL

Q30a How many times have you switched [Electricity / Heating oil / LPG / solid fuel] supplier, during the period you have lived in your current home? *Single code*

Never switched

Once

Twice

Three times

Four times

Five times or more

Don't know

Not able to switch – no alternative supplier available

ASK IF SWITCHED SUPPLIER

Q30b Which sources of information did you use to find a new supplier? *Do not prompt – code all mentioned*

Utilities comparison website (e.g. uSwitch)

Supplier websites

Local directories (e.g. Thomson)

Word of mouth recommendation

Local newspapers

TV advertising

Radio advertising

Other (please specify)

Don't know / can't remember

ASK ALL

Q31 How easy do you think it is to switch fuel supplier? *Single code*

Very easy
Fairly easy
Not very easy
Not at all easy

Don't know

IF NOT VERY / NOT AT ALL EASY

Q32 Why do you say that? *Write in verbatim*

Don't know

ASK ALL

Q33 Roughly how much does it cost you to heat your home? An estimate will be fine if you can't say exactly how much. *Can give monthly cost or annual cost (whichever is easier to calculate) in rounded £*

£ per month _____ or £ per year _____

Don't know

Q34 How affordable is your current method of heating your home, in your opinion? *Read out – single code*

Very affordable
Fairly affordable
Not very affordable
Not at all affordable

Don't know

IF NOT VERY / NOT AT ALL AFFORDABLE

Q35 Why do you say that? *Write in verbatim*

Don't know

ASK ALL

Q36 How satisfied are you with your current heating system? *Read out – single code*

Very satisfied
Fairly satisfied
Not very satisfied
Not at all satisfied

Don't know

IF NOT VERY / NOT AT ALL SATISFIED

Q37 Why do you say that? *Write in verbatim*

Don't know

ASK ALL

Q38a And how easy to use is your current heating system? *Read out – single code*

Very easy
Fairly easy
Not very easy
Not at all easy

Don't know

IF NOT VERY / NOT AT ALL EASY

Q38b Why do you say that? *Write in verbatim*

Don't know

Q39 Now, thinking of your [Electricity / Heating oil / LPG / solid fuel] supplier - how satisfied overall are you with their quality of service? *Read out – single code*

Very satisfied
Fairly satisfied
Not very satisfied
Not at all satisfied

Don't know

IF VERY / FAIRLY SATISFIED

Q40 Why do you say you're [very / fairly] satisfied with their quality of service?

Write in verbatim

Don't know

IF NOT VERY / NOT AT ALL SATISFIED

Q41 Why do you say you're [not very / not at all] satisfied with their quality of service? *Write in verbatim*

Don't know

ASK ALL

Q42 Have you ever made a complaint or ever wanted to make a complaint about the service received from your [Electricity / Heating oil / LPG / solid fuel] supplier? *Can multicode*

Yes – made a complaint to supplier

Yes – made a complaint to a third party (please specify third party)

Yes – wanted to make a complaint to supplier but didn't

Yes – made a complaint to a third party (please specify third party) but didn't

No – have not made or wanted to make a complaint

Don't know

IF MADE A COMPLAINT

Q43 How easy or difficult was it to make a complaint? *Read out – single code*

Very easy

Fairly easy

Not very easy

Not at all easy

Don't know

ASK ALL

Q44 Can you think of any grants or financial help available for people who don't have access to mains gas to heat their home? Do not prompt – code all mentioned below

Arbed
Energy Company Obligation (ECO)
Feed-in Tariff (FiT)
Ofgem's Fuel Poor Network Extension Scheme
Nest
Renewable Heat Incentive (RHI)

Other (please specify) _____

No - none
Don't know

Q45 Have you heard of the following grants or schemes that provide financial help to people who don't have access to mains gas? Read out – code yes / no / don't know to each

Arbed
Energy Company Obligation (ECO)
Feed-in Tariff (FiT)
Ofgem's Fuel Poor Network Extension Scheme
Nest
Renewable Heat Incentive (RHI)

No - none
Don't know

Q46 Have you ever applied to a scheme to help improve the energy efficiency of your home, for example a scheme that provides financial assistance with improvements to your home such a boiler repair or replacement, loft insulation, cavity wall or solid wall insulation?

Yes
No

Don't know

IF YES

Q47 What was the name of the scheme you applied to? *Do not prompt – can multicode*

Arbed
Carbon Emissions Reduction Target (CERT)
Community Energy Saving Programmes (CESP)
Energy Company Obligation (ECO)
Energy Efficiency Commitment (EEC I & II)
Green Deal
Home Energy Efficiency Scheme (HEES)
Nest/Warm Front Scheme

Other (please specify) _____

Don't know / can't remember

FOR EACH MENTIONED ABOVE ASK

Q48 Was your application successful, that is did you receive any assistance with improving the energy efficiency of your home (for example, a boiler repair or replacement, loft insulation, cavity wall or solid wall insulation)?

Yes
No

Don't know

Q49 How much would you say you know about the use of renewable (green) technologies such as solar panels on the roof (for hot water or electricity), biomass heaters / boilers, heat pumps for heating?

A lot
A little
Nothing

Never heard of microgeneration technologies

Don't know

IF HEARD A LOT / A LITTLE

Q50 Would you consider using renewable (green) technologies to heat your home?

Yes - definitely
Yes - possibly
No

Would need more information

Don't know

ASK ALL

Q51 Do you ever use any of the following methods for paying for fuel costs? *Read out – can multicode*

Loan from credit union
 Loan from local council
 Loan from bank or building society
 Loan from friends or family

No – none of these

Refused

Q52 Now I'm going to read out some statements that people have made about heating their home and their fuel supplier. Please tell me whether you agree strongly, agree, disagree or disagree strongly with each. *Read out – randomise order of statements*

- I find it easy to keep my home warm
- It's very expensive to heat my home
- Fuel suppliers should do more to prioritise the needs of older customers
- Fuel costs aren't really an issue for me
- I've had problems with my health because my house is cold
- I sometimes get stressed when thinking about my fuel costs
- I have gone without heating because I can't always afford to pay for fuel

SECTION E: CLASSIFICATION

READ OUT – Finally, some questions about yourself and your household. Please remember all the information you give will be kept completely confidential, and will only be used for our analysis of survey data.

Q53 How many people live in your household?

Number of children aged 0 – 6 years _____
 Number of children aged 7 – 11 years _____
 Number of children aged 12 – 15 years _____
 Number of adults aged 16+ years _____

TOTAL NUMBER OF PEOPLE IN HOUSEHOLD _____

Q54 Can I just check, including yourself there are [INSERT NO.] people living in your household?

Yes

No ➔ **GO BACK AND CHECK RESPONSES**

Q55 Do you, or does someone else in your household, have any long term illness, health problem or disability that limits your / their daily activities or the work that you / they do? *Can multicode*

Yes – respondent

Yes – other member/s of household

No

Q56 What is your working situation? *Read out as necessary – single code*

Working full time (over 30 hours per week)

Working part time (30 hrs or less per week)

Unemployed \ seeking work

Full time student

Wholly retired \ other permanently not working

Looking after the home

Carer

Other (please specify)

Q57 Can you please tell me the occupation of the chief income earner in your household? The Chief Income Earner is the member of the household with the largest income, whether from employment, pensions, state benefits, investments or any other source. This person can be of either sex. *Single code*

Actual job: _____

Position: _____

AB

C1

C2

DE

Refused

Q58 What is your postcode please? We only need this for analysis purposes. *Write in*

ASK ALL

Q59 Would you be willing to be re-contacted by Beaufort as part of a second stage of research on behalf of Citizens Advice and Citizens Advice Scotland? This will be carried out over the next few weeks via telephone and can be done at a time that is convenient to you.

Again, all information provided will be completely confidential, and by saying yes now, you will not be committing yourself to a further interview when we contact you again.

Yes - willing to be re-contacted - **RECORD NAME AND TELEPHONE NUMBER**
No

Thank you for your time and cooperation. Just to confirm that my name is [interviewer name] calling from Beaufort Research and that this survey has been conducted in accordance with the Market Research Society Code of Conduct. If you'd like to check our credentials, you can telephone the MRS via the Freephone number 0500 39 69 99.

Appendix IV

Qualitative depth interviews topic guide

**Citizens Advice / Citizens Advice Scotland
Follow up Consumer Depths
Topic Guide FINAL**

Overall objectives:

- *Vulnerabilities*
- *Whether people have had any experience of no supply of their main heating fuel (and reasons why, e.g. impassable roads, supply has run out) and what they have done instead, e.g. electric, paraffin heaters, gone cold*
- *Affordability*
- *Appeal of alternative payment options/delivery loads*
- *What strategies people adopt to budget for bulk purchase of fuel supplies (tank of oil or LPG, bags of wood, coal etc). Have they bought little and often instead?*
- *What people do to combat not being able to keep warm, and paying fuel bills*
- *Complaints*
- *How easy people find it to get quotes from different suppliers*
- *What help/assistance consumers would find most useful*

A. Introduction (5 mins)

1. *Thank participant for taking part. Introduce self and Beaufort Research.*
2. *Explain aims of study: Beaufort has been commissioned by Citizens Advice / Citizens Advice Scotland to conduct research into the experiences of off mains gas consumers. The purpose of this interview is to explore in more depth the topics discussed when you were first interviewed a few weeks ago*
3. *Explain MRS Code of Conduct: reassure about confidentiality and anonymity. Obtain permission to record – purpose of digital recorder is to aid analysis.*

4. *Brief introduction:*

- *Family situation, number of people in household, children (if so, age/s)*
- *Does anyone in the household have a health condition or disability?*
- *Working situation*
- *Where they live*
- *Describe area (i.e. rural / urban, near a main road / town etc.)*
- *Type of property (rented – private landlord/ social housing; owned – wholly, mortgage);*
- *Type of house (detached / semi-detached / terrace / etc.)*
- *Approximate age of home*

Moderator note: have survey responses to hand throughout interview

B. Context and Affordability

Note: ask ALL

1. You told us before that you use [insert fuel type] to heat your home. Is this correct?
2. What words would you use to describe your heating system?
Probe words given: Why is that?
3. How easy to use is your current heating system?
Probe: Why is that?

Note: Do not ask those who use electricity

4. How is the [heating oil / LPG / solid fuel] delivered?
 - How satisfied are you with delivery?
Probe: Why / why not?
5. What would be your preferred delivery option?
Probe: Why / why not?
6. Have you ever experienced any problems with getting your fuel delivered?

If yes, ask:
What were those problems?
7. Do you buy in bulk or small amounts as and when you need it?
Probe: Why?

Note: Ask ALL

8. Have you ever been in a position where you ran out of fuel?
Probe: payment issues and / or issues with delivery?

If yes, ask:
9. What did you do?
10. What impact did this have on you and your family?

11. And how do you pay for the [insert fuel type]?

Prompt: monthly direct debit, quarterly, in advance, as and when you need it etc.?

- Are you happy with your current method of paying for fuel?
- What would be your preferred payment method?
- What other payment options are available to you?

12. Do you budget to pay for your fuel?

Probe: How?

Why / Why not?

13. How affordable do you think it is to heat your home using your current heating system?

Probe if not affordable, ask:

14. Have you ever had to go without heating or not been able to heat your home adequately because you couldn't afford it?

15. Have you had to take any action or cut back on anything to help pay for your [insert fuel type] over the last 12 months or so?

If yes, ask:

16. What have you done / cut back on?

Prompt: cut back on food / groceries; cut back on other essentials such as other bills / clothes; cut back on non-essentials such as holidays, books, music; cut back on going out / leisure and social activities; cut back on using the car; anything else

17. How has this affected your daily life? What implications have there been for you and your family?

C. Complaints and Switching Suppliers

1. Have you ever made a complaint or ever wanted to make a complaint about the service received from your [insert fuel type] supplier?

If yes, ask:

- What was the complaint about?
- Who did you speak to?
- What happened?
- Was it resolved?
- How easy was it to make a complaint?

If wanted to make a complaint but did not, ask:

2. What stopped you from making a complaint?

Note: Ask ALL

3. Have you ever switched fuel supplier?

Probe: Why / Why not?

If yes, ask:

4. What prompted you to switch supplier?
5. How easy was it to switch suppliers?

Probe: Why / Why not?

If no, ask:

6. Have you ever shopped around for quotes from other suppliers?

If yes to shopping around, ask:

7. What prompted you to start looking?
8. How easy was it to get quotes from other suppliers?

Probe: Why / Why not?

If no to both, ask:

9. What, if anything, makes it difficult to switch supplier / shop around for other quotes?

D. Oil Clubs

Note: Only ask those who use heating oil

1. Have you heard of oil clubs?

If yes, ask:

2. How much do you know about oil clubs?
3. Can I just check, are you a member of an oil club?

If yes, ask:

4. How satisfied are you with the oil club?
Probe: Why do you say that?

If no, ask:

5. Have you ever considered joining one?
Probe: Why / Why not?

E. Other Assistance

Note: Ask ALL

6. What could the Government / Local Government do to help you keep your home warm at an affordable price?

Probe: Why do you say that?

7. If there were grants available to help you heat your home, would you be interested in applying for them?

Probe: Why / Why not?

8. Do you think fuel suppliers could offer customers more help / assistance generally?

If yes, ask:

9. What type of help or assistance would be useful?
Probe: Why / Why not?

If no, ask:

10. Why do you say that?

11. What, if any, other help or assistance would you like to receive in order to help you keep your home warm at an affordable price?

Probe: How would this help?

Probe: Anything else?

F. Summing up

Note: ask all

1. Overall how satisfied are you with the options available for heating your home?

Probe: Why do you say that?

2. Is there anything else you would like to add?

3. Before finishing, Citizens Advice / Citizens Advice Scotland may wish to re-contact some individuals taking part in the research in order to discuss their experiences or for media purposes. We will be sending you a form to sign confirming whether you are or are not willing for Beaufort Research to pass your contact details on to Citizens Advice. A free post envelope will be provided.

When we have received the form back, we will send you the £10 gift voucher as a thank you for your time.

You will still have the option of opting out if Citizens Advice / Citizens Advice Scotland does contact you.

Thank and close

**ASK FOR RESPONDENT ADDRESS FOR SENDING OUT
FORM BEFORE CLOSING**

Appendix V

Qualitative case studies

Steve 35: really dissatisfied with his storage heaters, which are very expensive to run, and his energy supplier's poor customer service

Steve lives with his wife and their three children who are 10, 6 and 2 years old. He is a self-employed farmer and Steve and his family live in a privately rented farm in Somerset. The property is approximately 90 years old.

Steve uses a mixture of electric storage heaters and a log burner to heat his home. He has to start relying more and more on the wood burner to heat their home because the storage heaters are too expensive. Steve does not like relying too much on the wood burner, however, because that means that only one room in the house is warm.

The heaters are 20 years old and they consume a lot of electric... the [heaters] are inadequate I would say. They are inefficient, they cost too much to run and relying on the log burner alone leaves us with one room in the house which is warm and the rest of the house is cold.

Steve thinks the electric storage heaters are quite easy to use but the log burner is a bit more labour intensive as he finds, splits and stores his own wood.

It's a case of you have to go out and find the wood. We are lucky in the sense that we have access to timber on the land; however that does mean you still have to go out and get it and you can end up spending weeks and months of the year stock piling, storing and splitting.

Steve and his family have run out of fuel in the past when Steve pulled a muscle in his back so he could not go out 'logging'. However, he did not have to go without heating as he could turn the storage heaters on then. Steve does not think the storage heaters are reliable and the controls on them do not work so he cannot control the temperature.

And of course because they are storage heaters, the heat output is during the day not during the evening when you need them. All the heat is being pushed into the house while you are at work so when you get home in the evening it's already starting to get colder in the house.

Steve pays for his electricity every quarter; he was given other options for payment but this was his preferred payment option. They have to budget to pay for fuel so they allow £1,000 for electric. The logs are free but the equipment to cut and transport the wood for the log burner is expensive. Steve thinks it is hard to predict how much to budget for the solid fuel. He therefore, does not think heating his home is very affordable.

We just get by. I suppose we've never really known any different so I don't know how somebody in town heats their house and how much that costs them so I don't really have much to compare it to. I just know it does cost us a lot. It's one of our biggest expenditures second to the rent I would say... We don't use the storage heaters, that's the only cut back we can make really because we are on Economy 7 we only put the washing machine and stuff like this, that only goes on during the night time, during the off-peak rating. We dry our clothes on the washing line. We are quite efficient with stuff like that. That's the only thing we can do really. We've got young children so the washing machine's on every day. Everybody has to make cut backs though don't they. It's been five years since we've had a holiday. You can't have the luxuries you want. You end up eating a lot more baked beans than you would probably like!

Steve did 'sort-of' make a complaint to his electricity supplier because their current electricity supplier got the tariff wrong when they first switched to them. They were over charging them 'considerably' which took 9 months to rectify. Steve did not think there was much point complaining 'because it doesn't really get you anywhere'.

It was dreadful, [name of the supplier] were impossible to get hold of, being an online company they have very little in the way of a call centre. Each time you spoke to somebody they would promise to get back to you and you'd never hear anything again. It took 30 to 35 phone calls from myself, before I finally got a resolution on it. So it took a long time. For example I put in a meter reading about a week ago and they still haven't updated what the payment will be. It takes 2-3 months before your account is updated. Eventually, they update it and then they want the money there and then. They are not the best company but they are one of the cheaper ones.

Steve does look to see if other companies can offer him a better deal but his current supplier '[doesn't] make it easy for you to leave them'.

They leave your account in such a way so you always owe them money no matter how much you try to get it cleared and get ahead of the game and try and be on top of everything. You can give them as many meter readings as you like: if they don't produce a bill it's difficult to be in a situation where you can leave them. That's the problem that we have. Ultimately, we would love to leave them.

He also thinks the Government should impose tougher restrictions on energy companies to 'be in line with the wholesale price.' Steve believes that energy companies get customers to sign long term contracts and then the prices start to 'creep up'. He therefore, thinks it should be easier to get out of fixed term contracts,

particularly if the supplier has made changes to the contract. He also feels there should be better communication between energy suppliers and their customers.

The options are very limited for us. This house is 90 years old; it's only had electric for the last 25. Mains gas will never be anywhere near us so our options are very narrow.

Margaret, 81: has trouble with the new heating system her housing association has installed. She was told it would not cost her any more than her previous solid fuel heating system but she feels that it does

Margaret, who lives on her own, has a curvature of the spine and she damaged both her shoulders after she had a fall a couple of years ago. She is wholly retired now but Margaret had a very varied career, working in a variety of different professions from the local council to the oil industry. Unfortunately, her last business nearly went bankrupt so she has only 'just about paid everyone off but [she] came out of it without a home and no job' so now she lives on a small state pension. She lives in a bungalow which she rents from the local housing association in a small village outside Banbury. The bungalow was built in the 1940s.

Margaret uses electricity to heat her home. She used to use coal to heat her house but she could no longer carry two heavy buckets of coal every day so the housing association 'kindly' installed her a new air source heat pump system. It was installed about two years ago by a Birmingham firm, which has since ceased to work for her housing association. This 'falling out' between the housing association and the company that installed the heating system has made it difficult for Margaret to get help with her heating system - which she suspects has not been installed correctly.

I feel a little bit sad because the people who put it in were a Birmingham firm working for the housing association and I had the feeling that the gentleman who was connecting it all up at the end didn't know enough about it. He used to continually ring the Birmingham office to get advice... evidently [the housing association] had fallen out with the firm in Birmingham, because I phoned the firm in Birmingham to see if they could explain to me over the telephone what I should be doing. But because they had fallen out with the housing association... and [because] the housing association has their own electricians now, the firm wouldn't help me.

Margaret had been told by her housing association that the new system would not cost her more than her old system but she feels that it does. She feels she does not understand her heating system well enough in order to get it to run as efficiently as it could. She also blames her energy supplier for the rising cost of heating her home because they had recently been in touch to tell her that the price was going to increase. Margaret pays monthly by direct debit so she can spread the cost but she has still been in debit with her energy supplier after the winter months.

It was fine during the winter except it was costing me; although they said it wouldn't cost me any more than the coal and the electricity that I had before, it was. I've been paying £78 a month. I've got to change my supplier because [name of the electricity company] want to put it up to £94 a month. I'm going to find that difficult to pay particularly since it is such a small bungalow... All I

was left with was a book, and I'm not an electrician I don't know the terms and things and I couldn't get it to work properly and it was costing me even more money and I was finding that even at £78 a month at the end of the winter season I was still in debt of around £200 and I tried to get them to come and explain to me how I should be using it properly...

Margaret was not told how to use her heating system. The company who installed the air source heat pump gave her a booklet which she struggles to understand because of all the jargon but other local electricians who were sent by the housing association, have also struggled to get her heating system to work correctly.

So I had the head of electricity in the Banbury area, he came and he was very annoyed because he didn't know this kind of heating at all and had never been taught about it... and he couldn't help me. That same night.... a gentleman from head office in Wooster came over and he rather felt, he knew quite a bit about it, but he felt they had put it in wrong. He was actually going to come back and try and get it sorted out but I've never heard from him. It's about at least six weeks since that happened so I am a little bit upset with the housing association.

Margaret was very pleased with the men who installed her new heating system but she does not like the fact that the fan, which they warned her could be noisy, keeps her awake at night even though it is at the end of her garden.

They just sent this Birmingham firm and I had four men in the house completely altering everything... they were absolutely fantastic and they used to come about 8am in the morning and go at 6pm at night but they did it all within 4 days and I thought that was pretty brilliant... They said it [the fan] would make quite a bit of noise and I've got elderly people living either side of me and I was worried it would upset them so they put it at the back of my shed... so it's less noisy for my neighbours but when I'm in bed, and I don't sleep very well, you can hear the fan going which is a bit annoying.

She also finds the heating system difficult to use because there are some radiators which she 'can't control at all' which means certain rooms are very hot. Margaret used to turn the radiators in the rooms down as she thought it would save her money. However, she was later told that she was 'doing it the wrong way' because it would cost her more to start up the heaters after they had been turned down / off rather than keeping them at a constant temperature. Margaret has herself worked out how to use some of her heaters because she has been puzzling with the manual that they left her.

They just didn't do a good job in telling me how to use it... it is very complicated to be honest. The chap who came the last time, because I said I

feel an idiot that I can't understand the book. It's got a control panel and there are all these different signs on the control panel and unless you know what is what there is no way you would be able to work it out. He said 'It's nothing to do with you being an idiot' and the man who was head of Electricity said he couldn't understand it. So he said 'Don't feel like it's you being stupid because it's not.' He said 'You should have been told correctly.' If they had told me I could have put it down in my own words I probably would have been able to put it on sensibly. I'm not stupid really you know. So it was a bit annoying.

Margaret takes her meter reading every day because she lives on a small pension and is, therefore, 'very careful about [her] money'. She does not want to get into debt and she is trying to put money aside to help pay for her own funeral so her children do not have to. Margaret is intending to shop around for quotes from other electricity suppliers in order to try and save money. However, she does not think that will be easy.

I'm finding it very difficult with electricity. It's quite confusing really so I'm not finding it easy. That's the trouble with my generation, you stayed with your suppliers and they were honest with you and you were honest with them but it doesn't work like that anymore. There is a chap in the village who told me he changes his [energy supplier] regularly and I was amazed. I've only got an old computer but I am on the internet. However, my bank advised me not to use my computer because I was scammed unfortunately.

Margaret has cut back on the fuel in an attempt to make it more affordable. She puts on additional layers in order to keep warm and avoids turning the heating on if she can.

I've got a lovely big shawl that my daughter bought me and sometimes I've been quite cold so I've put that around my shoulders and I've got one of those little heating pads that you can put in the microwave. So I shut the heating down quite a bit so I probably don't have it as warm as I should. I have got a temperature thing so I try and keep it what they say it should be in the winter but sometimes I think oh God I can't afford it this time so I do cut down a bit which is a bit silly. It gets a bit too cold when we have the snow and that but I do put the heating up then because it is silly to get ill. It's not worth it is it. I know my children would pay if I asked them but you don't want to ask them you know.

Margaret received a donation towards her heating costs over the winter from a local charity that helped older people heat their homes over the winter. Margaret did not expect to receive any help because she thought there were people who were worse off than her but when they sent her a cheque for £80 she thought it was a 'lovely surprise'.

Margaret did not know if the Government or local government could do anything to help her keep her home warm at an affordable price. She did not think she would be eligible for any grants either because she was renting from a housing association. Margaret did think that fuel suppliers could do more to help customers.

I don't think they are honest anymore. It's sad, isn't it. When I was in business your word was your bond and it isn't anymore. I think they are quite deceitful really and it is difficult for elderly people to understand.

Paul 39: not satisfied with his storage heaters and is annoyed that energy suppliers and the Government do not do more to help people who live in high-rise flats

Paul is a full time carer for his disabled wife, who has complex regional pain syndrome. They both live in a high rise flat, in Leeds, which they rent from the council. The council flats were built in the 1960s.

Paul uses electric storage heaters and he feels the heating system is 'absolutely pathetic'.

It's old, out dated, as much use as a wet piece of toilet paper storage heaters. Stores the heat up overnight and releases it through the day... It's rubbish that the council put in... We have got one heater that's pretty new but we can't use it. As we got it put in the council were doing some work to the windows in the flat and bits of dust got into the storage heater in the bedroom and now that means if we turn it on we get fumes coming through it and we've told council but there's nout they can do.

Paul cannot use the storage heater in his bedroom but he does not mind so much because he has a winter duvet he can use in the colder months. Even though he feels his storage heaters are inefficient, he does find them easy to use. They did have to go without heating once, seven years ago, because there was a power cut in the block of flats because the electrical circuit boxes caught fire. The council ended up giving everyone a week's free rent as compensation for the inconvenience.

Paul has a prepayment meter installed so pays for his electricity before he uses it. This is his preferred payment option because 'I know what is available to use at all times'. He does not like direct debit because he wants to physically see how much he is using. He is also quite suspicious of energy companies as his previous energy supplier had been taking payments ever fortnight rather than once a month as Paul had been told they would.

All the big 6 energy companies haven't been exactly truthful with the whole direct debit details for customers. [The energy company] has lost a lot of money for failing to bill customers correctly so I don't deal in direct debits for my energy.

Paul has switched energy suppliers several times. He usually switches suppliers by talking to representatives from the energy companies who are in his local supermarket.

I say no thank you I'm not interested in any of you lot [big 6 energy companies]. If there is a smaller, more independent one then I'll see what they offer and weigh it up against my current supplier and then take it from there.

Paul does not have to cut back on anything to pay for the electricity because he makes sure he 'has put enough on every month'.

I work the bill money out in monthly chunks and we've topped up on the electric two days ago. We've got just under £40 on the electric and that's to last till next Friday. It's getting to the time of the year when we are going to be able to reduce the amount we put on.

Paul has never had any reason to complain to his current supplier. Paul does not think the Government could do much to help customers to keep their homes warm. He believes it is down to the energy suppliers to help customers.

All these offers and that lot you see, all these companies advertise it's all specifically aimed at dual fuel customers. The most overlooked group of customers – and there is a vast amount – are those who live in high-rise flats where it is electric only. Not one of the energy companies, I'm mainly talking about the big six, not one of them has any kind of incentive for people who live in high-rise to go to them. The one I'm with, I've been with them now for 18 months, after the first 12 months they gave us a £20 cheque for being a loyal customer; at the end of this 12 month period, I will get a cheque from them for £50 and then every year after that I will get a £50 cheque from them which to me is a major incentive for me to stay with them.

Paul is annoyed that he is not eligible for the energy efficiency schemes he has looked at because he is in a high-rise flat. He has asked the council if they could put solar panels on the roof but they told him it was too expensive.

Overall, Paul is fairly satisfied with his current supplier but he wishes more could be done to help customers like him who live in high rise flats.

Derek 65+: very satisfied with his air source heat pump system as heating his home is very affordable because of the RHI payments

Derek lives with his wife in a little village just south of Ely in Cambridgeshire. Before retiring, Derek did a variety of different jobs including setting up his own Business Consultancy company. He still does a lot of charity work which takes up most of his time. They live in a detached house which they own outright. The house was built in 1998 and they have lived there for 17 years.

Derek used to have a heating system that ran on LPG but when the price increased he replaced the LPG heating system with an air source heat pump which uses electricity. They changed to their current system three years ago and are pleased with it now. However, they had quite a few problems with it when it was first installed. Derek does not think the installer knew how to install it correctly.

Now that we've got all the bugs sorted, it's running extremely well but because we were quite early in the introduction of these units there were a few teething problems. It took quite a long time to sort them out to be honest. It wasn't straight forward and I would say now people probably wouldn't have the challenges we had.

Derek believes the heating system is very easy to use now 'after all the modifications'. It has a separate controller from the heat pump unit which means he can set the temperature of the house and he can set it on a timer so the heating will come on automatically at certain times in the day. When it was first installed, however, it was not easy because the system did not work properly. Derek is full of praise for the heating system company as they did try to sort out all the problems as they arose.

It is a remarkable system in terms of what it can achieve. It's only in the last year, we've been two years with challenges with it, it wasn't installed correctly because as I said I don't think the installer really knew what he was doing. What it was is a company put it in and they used a sub-contractor and it was the sub-contractor that was rubbish. The company that did it were brilliant; they have done everything we have asked them to do and more. Which is only fair, it's only right that they put things right if they are wrong and they accepted liability for it and they put it right.

He changed his electricity supplier 6 months ago and he found it very easy to switch. Derek thinks he will have saved a substantial amount of money by comparing prices online.

No problem at all, it was very simple; I did it online, it all went smoothly... I did it on one of these online, uSwitch. It gave me a list of options and I chose the

one that I thought was going to give me the best deal for that period of time... I reckon I've saved about £300 on my electric bill.

The only time they have had to go without heating was when there was a power cut in the area. It tends to happen when they have strong winds and the powerlines get blown down. They had one recently and the power was off for five hours but they had one a few years ago and the power was off for almost 24 hours.

They aren't frequent but when it happened [power cut] it's a blooming nuisance. Mind you, having said that, even if you are on gas, you can't run the boiler without power so it's six of one and half a dozen of the other.

They pay for the electricity by direct debit. That was 'most definitely' his preferred payment option. They don't have to budget to heat their home because Derek 'has sufficient income' so they do not have to worry about it really. In addition, because Derek installed an air source heat pump, he receives an RHI payment four times a year. His RHI payments work out at £115 each time which 'offsets the cost of the electricity'. Derek also has solar panels which generate an income so it is not costing him 'anything at all'. Therefore, his current heating system is very affordable.

So £1500 is coming in tax free and that more than pays for the electric bill... which is about a £1000 a year so I'm in pocket. So I don't need to budget. I'm quite a rare breed but of course I have made a huge investment. Of course the tariffs have come down now so it's marginal whether it's worth doing now.

Derek therefore, does not think he needs any help or assistance from the Government or local government.

There is nothing else I can do. I've got double glazing; I've got 300mm of stuff in the roof. I think I've done everything I could possibly do.

Derek would like his current electricity supplier to improve its smart technology so he could have an app that would tell him how much electricity he is using and give him more information. However, overall he is very satisfied.

Helen 45+: annoyed how supplier raised price significantly but was then able to reduce it after a phone call

The heating system in Helen's home is run on electricity. There are seven people in the household including Helen's husband, primary school children and adult children. Three members of the household are working.

The house is in a village in the South West Midlands. It's mortgaged, detached and approximately 30 years old.

She is fairly satisfied with the heating system they have at the moment. It includes storage heaters and electric panel heaters.

It's quite sufficient really, for a house with this many people in because with all the other heating from the oven and the iron etc. it keeps warm.

They have never found themselves in a situation where they've been unable to afford, or have had to go without, heating.

Considering the amount of people in the house, we find it OK.

Helen pays for the electricity by direct debit which suits them. However, she admits that the bills themselves 'never make that much sense' to them. Recently, they spotted that the price had risen quite considerably. Annoyed at this increase, Helen's husband contacted the supplier, queried the bill, and the supplier agreed to reduce the cost. This took place in the last six months. She wasn't sure why it was so high but it was easy enough to speak with the company and it was resolved during the first call.

When they send the annual bill to tell us what we've paid and what the next monthly instalments will be there was quite a difference. . . . It was a huge leap, something like an extra £50 a month.

They have switched supplier over the years, mainly having visited comparison websites when their contracts with the supplier came to an end. They haven't had any issues when they have switched. She feels they're well catered for in this respect. She also likes the fact that they only have to deal with one supplier for their fuel needs.

Thinking about possible support, Helen would like help with changing the double-glazing because it's ineffective and 'not a cheap thing to have done – we would appreciate that'. Regarding the suppliers, Helen thinks they could help customers better understand what elements within the home are using the most electricity.

What I'd quite like, I know some suppliers do provide these indoor gadgets which tell you what's using the most electricity. . . . So we can see where we can cut back. With a family with three small children and two grown-up children I'm constantly going round switching off lights. It would be nice if they could see it.

Jackie 45+: tight finances mean default is not to have heating on unless it's really cold – and no option but to buy 3 years' worth of fuel at a time

Jackie has a disability and lives on her own in a small village in East England. The house is a bungalow rented through a housing association.

She uses heating oil to heat the home and thinks it is quite efficient and easy to use. There have been no issues with fuel deliveries either.

Jackie buys the minimum amount she can each time of 500L to help manage her finances. This involves paying for it when it's ordered by phone. She has to budget to cover her heating bills.

I'm pretty tight with the heating so I don't use that much if I can help it. 500 litres will last me three winters because I only use it for heating.

Having to be mindful of using the heating can be hard for Jackie if the weather is particularly cold but she says 'it's too bad. You have to go without something'. Given how sparingly she uses the oil, she is frustrated at having to purchase what for her is such a large minimum amount. As a result she keeps an eye on prices over the summer when she thinks the prices are likely to be lower than at other times of the year. Budgeting is made harder by what Jackie describes as expensive electricity bills.

I just get annoyed you have these minimum orders like 500 litres. You can't always afford that amount. I try and buy it in the summer when it's not so expensive.

She also finds that prices can vary quite markedly between different suppliers and therefore has to shop around to check that she is receiving a fair price. Although she isn't online, she finds shopping around easy enough by phone using the Yellow Pages.

It can be £30, £40 difference sometimes so you've got to ring around. You can't just ring the one and accept the price. . . . I don't think they do give you the best price straight away.

It would not be in her nature to query prices or minimum order requirements as Jackie describes herself as not being very confident.

Because of financial hardship, Jackie states that she tends to go without heating, only putting it on if it's really cold. Otherwise it's blankets and an extra jumper. This can mean not as a rule going out and being very careful with using the car and limiting petrol use.

I don't like being stuck indoors all day, I like to be able to get out.

Jackie isn't aware of oil clubs but thinks that they sound like a good idea if they can save her money. She has had the loft insulated which has made a difference but she isn't sure how she could be helped; and she can't think of other ways of heating the

home. Grants would appeal to Jackie if they were available. She would also like to know if she can pay by direct debit for the fuel to spread the cost and whether the suppliers could deliver to her in smaller volumes of fuel.

It's a shame these companies rip people off. The bills never go down do they, they constantly seem to go up. When the price of oil and electric goes down our bills don't go down.

Colin 64: very satisfied with his heating system but does think heating oil is very expensive. He has to negotiate a price regularly with his supplier

Colin gets disability allowance because he is a diabetic and he had a stroke four years ago which resulted in him having mobility and balance problems. He is a self-employed chartered accountant and he lives in North Yorkshire with his wife. They live in a bungalow that they own outright. Parts of the bungalow date back to 1694 and it has had several extensions added at different times, the most recent being in 1989.

Colin uses heating oil to heat his home and thinks his current system is 'expensive but useful'. The heating system is a 'doddle' to use because they have had the radiators balanced so they provide enough heat in each room. They also have a thermostat with a timer that has been placed in the correct part of the house to ensure that it is always at the right temperature. Unfortunately, Colin's boiler has started leaking so they will have to replace the boiler soon. They are hoping it will keep going until the summer so they can have it done when it is not cold.

He thinks heating oil is very expensive, especially in previous years, but the prices have come down recently.

It's indispensable – we have to have it but it's expensive. We have been very lucky this year because the price of oil has dropped dramatically, because it is half of what it was this time last year. I was paying out £250 a month on oil; because I kept up with the payments, we ended up with a credit so this year we are down to £100 a month. It will have to go back up to £150 - it depends what happens to the price of oil.

Colin's home is very well insulated because they had loft insulation installed through a Government run energy efficiency scheme, whose name Colin cannot remember. Colin could not have cavity wall insulation installed because the majority of the property dates back to 1694. However, they do have solar panels on the roof so those help to lower the electricity bills.

Colin gets his heating oil delivered in a large tanker and the supplier comes every six to eight weeks in the winter and delivers as and when is needed in the summer. He thinks the delivery is 'brilliant' because he does not have to think about it.

... the delivery is a doddle, no problem at all because we have our tank just around the back of the house so it's easy access for the people who are delivering. Apart from the price of the oil, it couldn't be simpler really.

He pays for the heating oil by direct debit every month but he does check to see what the going rate is online and phones his heating oil company to negotiate the price regularly. It is his preferred payment method because it gets him an extra discount and it means he does not have to worry about it.

We pay so much a month to the oil company but you have to watch them because if you don't watch them they put the prices up. So what I do is I make them ring me before they are thinking of delivering and then I negotiate the

price with them. They [the heating oil company] ring up and say 'It's so many pence per litre' and I say 'No it's not. Boiler Juice are offering 29.9 per litre' and then they say 'We can match that'. So all of a sudden the price of oil comes down 2p or 3p a litre which makes a big difference.

Colin did nearly run out of oil a few years ago because there was a shortage of oil. They were so low at one stage that they had to buy diesel rather than kerosene but they did manage to get a delivery because they had a regular supplier.

If you try and play the market and go to a different supplier each time, they are not going to look after you when things get tough. We've now got them reasonably well trained. We have been with them for four or five years now and it seems to work. If you're not sensible, if you just let them keep on supplying they won't necessarily give you the best price. You've just got to make them aware that you are keeping an eye on them.

Colin has had to cut back on things in order to pay for his heating 'loads of times'. He goes out less often in order to make sure that he has enough money to pay for the fuel. He cannot go without heating because he is not well enough.

You just don't have any money spare do you. You don't go out... I just keep an eye on my bank balance and if I don't have the money, I don't spend it. I haven't used it but I have got an overdraft in case it gets really desperate.

Colin has heard of oil clubs but he is not a member of one. He would not want to join an oil club because most of the houses in his area use LPG. They have looked at oil clubs in the past but have not found one that offered a better rate than they were on at the time.

Colin has had to make a complaint in the past because his supplier delivered the oil and put the price up by 3p or 4p when there was no general price increase. The supplier did give a refund after he complained and agreed to call him before delivering every time after that. The issue was resolved quite quickly so Colin was satisfied.

Colin does not think the Government can do anything to help him heat his home unless they offer to connect him to mains gas. He would not be able to afford it himself because it would cost him between £20,000 and £30,000 to be connected. He would be 'first in the queue' if there were any grants available to help him heat his home. Colin does not think the Government or fuel suppliers can do much about the price of oil because it is down to factors beyond their control.

Mary 62: would prefer to be on mains gas but is fairly satisfied with her heating oil system. She thinks that the price of heating oil is better now than it used to be

Mary lives with her husband and her mother who lives in an annex attached to the house. They have all retired now but Mary used to be a primary school teacher. They live in rural village in Suffolk. The property is a barn conversion which they own outright. It was converted in the 1980s but it originally dates back to the 1700s.

She uses heating oil to heat their home and thinks it is 'quite efficient' but she does struggle to use the 'digital machines that turn the heating on and off' because the devices they have had in the past have been faulty. They are on the third device now but it is fairly easy to use.

They get the heating oil delivered by tanker about three times a year over the winter months. Mary is satisfied with delivery because they are 'efficient'. They have never had any problems with delivery. They tend to buy in bulk and then make a few smaller orders as and when they need them depending on the weather. Mary has never been in a position where she has run out of fuel.

She pays for the fuel by monthly direct debit which is her preferred payment option. When they started, they used to pay each time it was delivered but they decided to spread the cost across the year. Mary thinks heating oil is far more affordable now than it used to be.

Don't really have to budget for it now, especially as it's cheaper... it is fine now but a year ago I would have said [the cost] was dreadful. It was almost double what I've paid recently.

Mary has not had to cut back on anything specific to pay for the heating oil because she is 'generally careful' with money. She has to have the heating on when it is cold because of her elderly mother.

When we had gas in our previous house, I probably was a bit more carefree with putting it on and off. I do think about it a bit more now. Particularly when it was so expensive but with an elderly mother, in her 90s, living with us, I can't have it off when it's very cold.

Mary has never wanted to make a complaint to her supplier. When she first moved in to the property, she tried a few different heating oil suppliers. It was not difficult to switch because she was paying for each delivery as it came. A local plumber had recommended a few companies to Mary and he had also warned her about others because their oil was of poorer quality and was having a detrimental effect on her boiler.

I had been told by other people that the prices could vary and when we had our boiler serviced I was recommended a couple of companies by the chap who did it and a couple of companies to avoid because I was told that their oil was dirtier and was not good for the boiler. In the early days when I didn't know what I was doing I probably ordered from the wrong companies.

Mary did not find it difficult to shop around for other suppliers because she used the Yellow Pages and telephoned different companies.

Mary has heard of oil clubs and she had thought about finding one, but there is no oil club nearby. She might be interested in joining one if she can still pay monthly.

Mary thinks the Government could help her keep her house warm at a more affordable price by lowering the tax on oil. She would be interested in applying for grants but she does not think they would qualify because they have two teachers' pensions coming in. However, she did think it was unfair that they were getting less Winter Fuel Allowance since her mother moved in with them.

... my mother got that [Winter Fuel Allowance] when she lived at her previous house. And then my husband could get it. You are not informed when you are eligible for it by the Government so that is a pain, and also what they do is just split it around. My mother now doesn't get her full Winter Allowance - it's split because we all live together even though it is a bigger property. But we are all at the same address it is split between my husband and my mother whereas, before when we lived separately they got it each... I could understand if it was a married couple living together but if you bought a bigger place to incorporate your mother which you are doing in a way to help the state because she is 90 odd and we are helping to look after her.

Mary does wish she had the option of getting mains gas but overall she is fairly satisfied with her heating oil system.

Patricia 60+: single late delivery prompts supplier switch

Patricia lives in South East England with her husband. They are both retired and live in a small village in a rural area. The home is owned outright, detached and was built in the last 30 years. The house is heated using heating oil.

She describes the system overall as 'inefficient' and 'usually expensive' although currently Patricia acknowledges that the price of oil has dipped recently. Even so, they supplement the system with a wood burner in one room from autumn to spring.

It's the first time ever it's not [so expensive]. . . . It's half the price compared with recent years.

The inefficiency relates to how the boiler doesn't seem capable of heating the house. Also, in the house, they have microbore pipework and she isn't sure whether this contributes to the inefficiency with heating: 'it's always been a cold house'. She has no problems using the system itself.

Prior to the reduction in price, Patricia explains that heating their home was more expensive than the mains gas that friends used to heat their properties. They don't have to budget specifically to cover fuel bills.

In terms of delivery, Patricia outlines how they are part of a 'syndicate' where one member emails other members every month to see who would like to place an order. The email includes prices quoted by different suppliers. Members then pay the supplier direct. They heard about the syndicate through a friend and she thinks that it 'works really well' and that they get a slightly better price.

He bulk orders and gets the best price and then the oil company delivers and you pay the oil company direct. They send you an invoice . . . once you've got it.

Deliveries run smoothly, normally twice a year. They have only had a problem with deliveries once, one Christmas when they were very low on oil. The supplier's lack of effort to deliver left Patricia with negative feelings about the company.

The weather was bad and the company said they couldn't deliver and it's a company I'd always used and there was no loyalty involved. . . . It was the second week of December and they said they couldn't deliver it before Christmas.

Her husband 'had a bit of a row' with them; he eventually spoke with a manager and they did deliver the oil in the end. This experience prompted Patricia to look around more at different suppliers (prior to being in the oil syndicate). She found it very easy to switch because they were not 'locked into anything'.

Another issue she recalls was when the tank leaked and had to be replaced. Fortunately, they were able to call on the expertise of a neighbour who was able to drain, remove and replace the tank for them. The tank was about 20 years old.

When it comes to government support, Patricia explains that residents are encouraged to have loft insulation and so on but thinks that they install it in a certain way so that 'you can't then use your loft'. If grants were available she isn't sure whether they would apply for them – it would depend if any conditions were attached and whether the grants related to something that would make a difference to their home.

If the government could allow you to get better insulation and to have it put in in a way that you want it, that would help.

Fuel suppliers, she concludes, need to be 'fair about the price when the oil price goes down, that they reduce the price more promptly'. She is slightly suspicious of how fair suppliers are currently.

She acknowledges that mains gas wouldn't be practical for the village but still feels that, as an off-mains gas consumer, they are at a disadvantage.

I do feel that people who use oil traditionally have had a raw deal and I don't know what you can do to help it but there must be an awful lot of people who can't afford it at certain times and are stuck – they don't have a choice.

Bottled gas and electricity would be too expensive for them meaning that she's not satisfied with the options available – but she understands the situation and expense of trying to bring mains gas to the village. Patricia is aware of new forms of heating but she doesn't think it's worth exploring because she and her husband are getting older and hope to downsize at some point in the not too distant future.

Edward 83: very satisfied with his heating oil system and his fuel supplier

Edward lives on his own. He is 'extremely poorly' and has mobility issues so he does not go out often. He is wholly retired but he used to be a civil servant. He lives in a very rural village in Wiltshire. Edward lives in a bungalow which is owned outright and his bungalow was built in the late 50s.

Edward uses heating oil to heat his home and he is 'extremely pleased' with it. He had the heating oil radiators installed when he first moved into the property.

The people who put it in were extremely good, the maintenance was extremely good and the usage is extremely good. Bad for the oil company but good for me. Extremely easy [to use]. I've set the hours for it to go on so I don't have to touch it until summer when I will alter the hours.

He gets the heating oil delivered as and when he needs it so he usually gets a delivery twice a year. Edward has never experienced any problems getting the heating oil delivered, neither has he ever been in a position where he has run out of fuel.

If I was ever in that position I would just ring up and they would deliver as soon as possible.

Edward pays for his heating oil by direct debit because he cannot leave the house and he does not like having large amounts of money in the house. He thinks heating oil is the best option available to him and he does not struggle to pay for it.

He is very pleased with his heating oil company and he has a good relationship with those who deliver the oil. He has never wanted to make a complaint and he would not be interested in changing suppliers. Edward does not think he would have much choice if he wanted to switch anyway because not many companies would deliver to his area.

I'm quite happy with the ones I've got; they have a cup of tea and a biscuit when they come round: they are well treated as I am well treated... I've got the same delivery man every time and the only time he sees me is when he puts the chip through the door. He knows exactly where to go and where the key is etc. and he can get in the house whenever he needs to so he's very trustworthy.

Oil clubs would not suite Edward at all because he is happy with his current supplier and payment method. He does not think the Government could do more to help him either because his home is well insulated.

Deidre 75+: happy with LPG, feels reassured using family firm she knows for supply

Deidre is a widow and lives in a large village up quite a steep hill in the South East of England. Her home is a bungalow which is situated with several others, all housing older people. The property is rented from a 'housing trust'. She thinks the bungalow must be at least 50 years old. She likes the fact that she's 'in a good little community up here' and often helps others by cooking for them.

The housing trust gave tenants the option of moving from coal to LPG or electricity around 25 years ago as some tenants (including Deirdre) were beginning to find it hard work to move the coal.

The LPG is delivered in large cylinders and is provided by a family firm in the area. Deidre knows the family from a long time ago so feels comfortable using them as her LPG supplier. Her neighbour uses the same firm. She normally has four cylinders at any one time and replaces them two at a time, paying just under £100 for two.

Deidre believes the firm offers good value. The previous supplier charged slightly more, with a fairly significant price increase when the weather was colder. Her current supplier doesn't increase the price so much when it's cold. Deirdre isn't sure why she is charged more in the winter but thinks it fair given the efforts the supplier makes.

I just know I've got enough money to pay for it whatever it is. . . . Them boys do a good job; it's no joke loading the lorry when it's snowing and freezing cold, to bring it all the way up here.

She switched from the previous supplier about five years ago when she received a flyer through her letterbox and recognised the family name. Switching didn't present her any problems.

We had the paper through the door which said [company] was starting on the gas and as I knew the family I thought it would be a good idea because I could swear at them because they knew me!

The delivery process works well and she has never run out of fuel or been unable to pay for it. She normally pays the driver by cash or cheque and enjoys a chat. Deirdre does have to put money aside to pay for the fuel but that she finds it affordable - she doesn't have to go without anything in particular.

I find, saving enough to cover me [for fuel], I'm quite happy with it. My neighbours are the same. . . . I've got so used to it now. When you're getting

older I don't owe anyone a penny and I like it that way. . . . I don't go without heating and I don't go without food. They're my main priorities.

The system is very easy to use although she has purchased a 'mobile gas fire' to supplement the LPG heating when it gets really cold. The supplier sold her the heater.

Deirdre doesn't think she needs any help from the government because 'there are some poor devils much worse off than us'. She would also be 'suspicious' of anyone offering her grants and would expect some kind of catch.

Jim, 61: very satisfied with his LPG heating system and thinks the cost is reasonable considering they have to have heating on for longer because of his wife's health condition

Jim lives with his wife, who has mobility problems due to osteoporosis and arthritis . Jim took early retirement a few years ago but he used to be in the Diplomatic Service. They live in a park home which they own outright in Biddenden, Kent. The property is only 3 years old.

Jim uses LPG to heat his home and he believes it is 'good' but his wife disagrees because she finds the property cold. They do have to keep their home warmer because of his wife's health conditions. Jim also thinks the system is very easy to use.

I find it very good myself but my wife doesn't, she feels the cold very much so she finds it rather cold. I'll be sitting here very warm and she'll be cold.

The LPG is supplied by the park owners so when Jim needs more LPG he goes to the office on site to order and pay for the fuel. The 'maintenance chaps' then deliver it and take the old bottle away so Jim finds it very easy. They have only had problems with delivery once when the maintenance people forgot to deliver so it was a day late, but they did not run out because they had a spare one on.

They buy the LPG as and when they need it and they always have two bottles: one that is in use and the other as a spare. Once they finish one bottle, they order a replacement so they always have two bottles. This system means Jim and his wife have never been in a position where they have run out of fuel. Jim only deals with the park owners so he has no contact with the LPG supplier. There is a clause in their contract which says they have to deal with the park owners so they cannot get an independent supplier. This means Jim is not able to shop around for a different LPG supplier if he wishes to.

He pays by cheque when he orders the LPG. He's never asked if he can pay by any other method but he is sure that he would be able to pay by cash if he wanted to. He is not sure if he would be able to pay monthly through a direct debit.

I don't know about bank transfers. I don't know, I've never asked [about paying via monthly direct debit].

Jim thinks his current heating system is affordable but they do have to have the temperature on a higher setting and for longer periods of time because of his wife's health condition.

I would say it's quite reasonable. It is a little bit higher because my wife has to have it on higher and longer in the year than normal.

Jim has never wanted to make a complaint about the supplier or the park owners. Although he cannot change fuel suppliers, Jim has been online to check what the going rate is for LPG.

I have actually checked prices online and what we pay is quite in line with what we would pay if we were to go somewhere else.

He does not think the Government or local government can do anything to help him and his wife because their property is very well insulated as it is only three years old. Again, Jim does not think his fuel supplier can do more to help him because he does not deal with them directly as the park owners do so: 'If there are any problems, they do sort them out very quickly'. Jim is therefore very satisfied with his heating system.

Simon 55+: broadly satisfied but hands are tied when it comes to switching supplier

Simon and his wife are empty nesters and live in the Welsh Marches, in a rural spot a few miles from the edge of a town. He is semi-retired.

The property is wholly owned and detached. Parts of the building date back over 200 years, with some renovation / extension work having taken place in the last 30 years.

They heat the home with LPG. Simon is happy with how the system works and with the quality of service he receives from the supplier. He likes the fact that the LPG volumes are monitored by mobile broadband so that the supplier is automatically notified of when a new supply of LPG is needed. This approach is 'excellent' as he doesn't have to go out and read the metre.

Deliveries run smoothly. The driver has a key to access the garden and always tidies up afterwards. Simon has yet to experience any delivery issues, even when it's been snowing, and has never run out of LPG in over 30 years.

His one 'gripe' (a small 'niggle') is with ownership of the tank and a change in planning laws. As he doesn't own the tank the current supplier would remove it if he decided to switch. A new tank would be costly and would need to be newly sited to meet new regulations.

If you want to change suppliers like you do with electricity and go on the comparison sites then you'd have the problem of them taking the tank away and a new one coming. Because the planning rules changed since we've had it put in, it has to be three metres away from any border or three metres from a tree, a house, all these rules. Where the tank is [now] it's within a metre of a tree and half a metre of a border.

Simon has decided that it's pointless shopping around different suppliers because of this issue with tank ownership and its positioning. In a perfect world, he would own the tank and then choose his supplier.

LPG was quite expensive until fairly recently. In the last year it has come down from £190 a month to £112: 'It's affordable, put it that way'. He has a standing order with the supplier but they may only use £50's worth over summer. So they build up a credit account which can sometimes be £700 or more of Simon's money that the supplier holds.

It's good cashflow for them.

Their home is well insulated with Simon having overseen this work himself as a heating engineer. More generally, he is annoyed by the subsidies green energy providers attract when, he feels, that money could be spent on home-building and making homes warmer.

If he was starting again, Simon wouldn't use the system he has now because of technology advances. Instead, he would choose underfloor heating throughout the

house and install a more modern boiler. He would also consider a dual fuel burner but with the current house it would not be practical.

Beth 35+: Switching dismissed as thought to be too expensive – mystery standing charge adds to dissatisfaction

Beth lives with her husband and primary school aged son. Both parents are currently working. Their home is in the South East of England. She feels the location is very rural but they are close to an A road. In addition to no mains gas, there is no sewerage or street-lighting provision. The house is mortgaged, detached and under 20 years old.

She describes the LPG heating system as 'expensive'. Beth feels the costs compare very unfavourably with mains gas. To help keep the bills down they supplement the heating with a log burner. The person who built the house did not appear to take insulation into account.

It's a lot more expensive [than mains gas]. If we were to run it solely and not substitute it with a log burner it works out a lot more expensive than if we were on mains gas.

The system is also 'restrictive' according to Beth in terms of knowing when the LPG is running out and having to buy a tank. With deliveries, Beth acknowledges that it has improved recently since the supplier developed an app for placing orders which is a good deal more convenient.

If you're low on gas that's quite nerve-wracking sometimes and they won't commit at all to what day they'll come.

Beth has, in the past, run out of gas and yet still the supplier would not commit to a quicker delivery: 'it was five days before they came out to fill it'. Her son was very young at the time and they had to use electric heaters instead (in a previous home). Since then, Beth has learned to keep a closer eye on the tank, plus they now have the complementary log burner meaning they use less LPG. Even though Beth does not need to be home when a delivery is made, she doesn't think it's great customer service that the only way she knows the delivery has been made is by checking the tank each day within the delivery window.

I'd prefer to be able to book it, to know when they're coming. That would be ideal or now if you put in a request on the app they update it on there, saying it's been booked for whatever date – they must know.

Beth reports that the supplier will only make a delivery when the tank falls below a certain level. However, she prefers to order before the tank reaches this level in case there is any delay with the delivery.

I don't feel so bad lying with an app and not actually saying the words to a person! It does say you shouldn't order unless you have less than 15%.

In terms of payments, Beth comments that they have to pay a monthly standing charge of £16 on top of delivery but she's not sure what it's for.

That I'm not happy about because I don't understand what it's for. Admittedly I never spoken to them but I can't see what it's for. I know when you get a tank installed you have to pay for the install but if all that was paid for up front, what's this £16 pounds for?

Fortunately they have ready access to logs for the burner from their property which means they're able to cut back on using the LPG and save money.

Beth has never switched supplier because she doesn't think it's an option. When querying this possibility, having moved into the property, the costs associated with the tank and switching seemed prohibitive. This was three years ago.

When we bought the property I wanted to go to [another supplier] but I got told I'd have to replace the tank or something like that; some big charge if I wanted to switch and that would have wiped out any saving I would have made on the gas. So I stuck with it.

Her opinion of the local authority isn't very positive. She thinks they are not particularly interested in the area because of the lack of investment locally (private roads, no drainage or street-lights). Beth believes that their home is not so rural that they cannot have certain services and utilities.

They've written off the area. . . . We pay the same council tax rates as people up on the main road.

If grants were available, Beth would apply for them. She recalls how they have looked at renewable energy in the past but there weren't any suitable grants available and the systems themselves weren't cost-efficient enough to warrant the investment.

In an ideal world we would love to be able to use renewable resources. . . . But the initial outlay is horrendous.

Turning to suppliers, Beth feels she is at a disadvantage to consumers on mains gas as they receive 'incentives, offers, plans' but 'when you're on LPG you sign a contract and you never hear from them again except for the bill'. She's therefore not very satisfied with the options available for heating the home. Beth states that they're lucky to have the source of free wood for the burner to help manage the amount of LPG they use.

'We've got you, we know you don't have any other choice.' . . . If prices go up there's nothing you can do about it because they haven't got a competitor driving them down.

Sheila 50+: no financial worries but believes it's impractical to switch LPG provider because of likely upfront costs

Sheila shares a listed home with her husband. She doesn't work and her husband is between jobs although they are financially secure. The house is in a small village several miles from the nearest town. It's mortgaged, detached and over 300 years old.

They use LPG to heat the home. Her overriding view is that it is expensive, not because of a lack of access to alternative heating options but because she doesn't think that they can switch supplier without incurring significant cost. She feels that they would need to pay to have the tank removed because it belongs to the supplier.

We're tied in. When we bought the house a few years ago it was taken off oil and put on LPG and the tank was buried in the garden which we pay rent on. As far as I can see it's quite difficult to get away from that.

Once the tank's in, it's in. Why you have to pay a rental I don't understand that.

Sheila doesn't recall the bills ever reducing much, only increasing and reckons that there must be other suppliers who are cheaper. However, she hasn't explored her options since moving into the home because she assumes they are tied into the supplier and that it would be too costly to switch. She admits that they just accept the situation and have not taken it up with the supplier. Press coverage around the price of oil has made them wonder why this reduction doesn't seem to be reflected in their own bills.

You hear in the press about gas and electric bills coming down from the main suppliers and things like that make you wonder why it's not trickled down to LPG.

The main communications they receive from the supplier relate to bill increases and how much they charge. Payments are made by direct debit which is the most convenient method for Sheila.

The system itself is easy to use, 'very efficient' and the automatic top-up system for deliveries is convenient. They haven't experienced any problems with deliveries or running out of fuel.

Turning to possible help from government, Sheila would like the local authority to allow them to have double-glazing in their listed building and, ideally, provide grants to help them with this alteration. However, she doesn't think they would be eligible for any grants given their financial circumstances. Sheila also points out that she

would not necessarily expect help because 'we've chosen to live in this type of property'.

Jen, 60+: Very satisfied with solid fuel option efficiency and supplier service

Jen is retired and lives by herself in a 1970s semi-detached house in the South East of England. She is in a 'lovely' village which is well served for amenities and public transport. She has a disability as a result of treatment for cancer in recent years but keeps active. Jen owns the home.

I was treated a few years ago which has reduced my mobility slightly.

The property is heated primarily with a dual-fuel, free-standing burner. It not only heats the downstairs open-plan area but also her bedroom as the pipe runs up through it. When she needs to, Jen uses a small amount of coal at night to keep the fire alight. She also has back-up radiators which run off electricity but Jen only uses these when it's really cold. A few years ago, she invested in some solar panels which provide her with more than enough electricity and have returned her several hundred pounds already (in addition to electricity for the home): 'it's more than paid my fuel bill'.

[The solid fuel system] is lovely. It's fine, it heats the whole house. . . . It's got vents so it heats my bedroom as well directly. . . . It takes about a minute to light and then keep chucking logs on! . . . It's not difficult.

The logs are provided by a local supplier who also helps her store them in her garage, which she appreciates. Two builders' bags of logs lasted her seven weeks over the past winter, at a cost of £65 paid on delivery which suits her. Jen therefore thinks the cost of heating her home is very reasonable. In addition, locals sometimes donate wood to her, for example left over from carpentry work. Jen sometimes buys Hotmax reformed fuel logs to light the fire.

I often come home to find rubber buckets of off-cuts [of wood from a neighbour]. I've got a whole basketful right by the fire now. . . . I'd just buy more Hotmax if I was desperate [which hasn't happened].

Since moving to the house, Jen has only complained once about the service and then switched supplier. The previous company provided a delivery of logs which were too damp and therefore didn't burn. She found it easy to contact the supplier and ask him for a replacement delivery. The logs were replaced without any issues. Subsequently, a neighbour recommended another local supplier so she switched and has had no problems with the quality of the product, delivered for a similar price.

I phoned him up, I said 'they aren't burning, I checked them with my moisture metre, come and take them away and give me some more that work'. He said 'OK' and came and did it. No problem.

She even has a gas heater and an electric heater in the garage as back-up but she has never had to use them in this home. Given how satisfied she is with her heating system and how much it costs her, Jen can't think what other help she might need or want, especially as she also receives the winter fuel payment. She does wonder whether any grants would only apply to households with a 'pellet stove' rather than her log / coal burner.

Leanne 30+: coal efficient and easy to use; switch to heating oil on horizon but uncertain if it will definitely be cheaper

Leanne lives in the Midlands with her partner and two young children and both parents work. They are in a rural location about 10 minutes from the nearest shop. The property is semi-detached, around 70 years old and rented from the local authority.

They use coal to heat the home and are very satisfied with its cost and how it works. Deliveries run smoothly with a delivery made every two weeks consisting of one or two bags of coal; but she can cancel at any time. Leanne pays by leaving out cash or a cheque for the driver. They've never experienced any problems with fuel delivery and have never run out. She has therefore never had cause to make a complaint.

She finds the coal affordable at around £15 a bag, particularly as they don't need to have the heating on over the summer months. They still take deliveries over the summer so that they're stocked up over the winter. However, she isn't sure how it compares with the cost of other heating methods.

Leanne has never had cause to switch since moving to the property. The supplier was already supplying other houses in the area. If she did want to switch she would simply phone up other suppliers locally.

We've been here [several years] and he does come round here, round the area [to deliver]. . . . I think there is somebody else who comes round here. . . . I'd ring them I suppose [if I wanted to switch].

Recently, the local authority has offered Leanne the option of switching to heating oil. She thinks it would be a more convenient and flexible way of heating the home and has agreed to installation later in the year.

If we're out in the winter we have to get home to light the fire. At least with the oil it's going to be on a timer and we're going to be coming into a nice, warm house especially with the kids.

The local authority covers the cost of the tank and installation. Leanne acknowledges that she isn't certain whether it will work out cheaper or more expensive than coal and hasn't considered what they would do if it turned out to be more expensive. In terms of securing a heating oil supplier, she has begun asking around the neighbourhood for recommendations.

Nothing springs to mind as to how government could provide any help with keeping the home warm, but Leanne would apply for grants to do so if they were available.

Mike, 38: Very satisfied with a combination of heating oil and solid fuel and supplier service. Feels strongly that energy efficiency is the homeowner's responsibility

Mike lives with his wife and three children who are 6, 8 and 16 years old. Mike is self-employed and works in the construction and property management industry. They live near York in a detached house that they own outright. The original part of the house is about 300 years old and the new part is about 20 years old.

Mike uses a combination of heating oil and wood to heat his home. However, he mainly uses wood for heating. He thinks his heating system is 'very expensive' but he has made it as efficient as he can. He thinks it is very simple to use as long as he is organised. He tends to get a lot of timber through his work for free because he works in construction so he stock piles the wood through the summer. He also buys split logs in the summer from a local log merchant, but most of the time he takes waste wood from sites he is working on.

He is satisfied with delivery from the log merchant and buys in bulk during the summer months when it is cheaper.

He is a fairly decent sized timber supplier. He supplies to a lot of these petrol stations. I just tend to buy in bulk off him. Usually tend to get a couple of deliveries a year.

He buys the heating oil as and when he needs it from whoever happens to offer him the best price at the time. Again, he tends to buy in the summer when heating oil is cheaper.

Miraculously, come the end of October when everyone's central heating goes on, heating oil prices go up. [Haven't experienced any problems with delivery] because I'm not on contract, if someone can't deliver it when I want it, I will tend to ring somebody else. I tend to use [name of the heating oil company] who tend to provide a pretty good service.

Mike did run out of oil once due to his 'own stupidity' because he forgot to check how much he had. It was over the Christmas period so it took the company 48 hours to deliver the oil but he managed to borrow some from a neighbour.

He pays for both the heating oil and the split logs on delivery. That is his preferred payment method for both.

... I have looked at paying for the heating oil monthly but they average their cost across the year so I wait till the cost of oil drops then I tend to buy it. [same with wood] I tend to buy it in the summer purely because the guy is not

as busy in the summer therefore it tends to be a little bit cheaper. I just pay for it when I get it; I have enough space to be able to store it so it don't go out of date!

Mike does think his current system of heating his home is expensive but he believes it is the most affordable system he can get. He has looked at other heating systems such as ground source heating systems but when he breaks the cost down and spreads the cost across the life expectancy of the systems, Mike does not think it is economical for him to swap to any other system. He does think it helps that he gets quite a lot of timber, which is either free or very cheap, through his work.

Mike has had to cut back on other things in order to help him pay for fuel when the construction industry has not been as buoyant.

We did tighten our belts. It was not cutting back so much but just being sensible and realising that there was going to be a bit of a squeeze for a few years.

He has never wanted to make a complaint to either supplier because he does not have a contract with anyone. Consequently, if he does not receive particularly good service, he does not use them again.

Shopping around for different quotes used to be harder for Mike because there were fewer companies but there are now four or five companies so it is 'more competitive'.

He would not be interested in joining an oil club because he has looked at joining one in the past and he does not think he would benefit financially if he did join one.

Mike does not think the Government or local government could do anything to help him keep his home warm at an affordable price.

I think if it's your house it should be your job to make sure you make it as efficient as possible. If you are on an exceptionally low income or if you are on certain means tested benefits then, yes. Or if you are in social housing or council housing then yes they should make the houses efficient but to be fair, if you are in the lucky position that I am of owning your own home it should be my own bloody job to make sure my house is as efficient as I want it.

He would not be interested in applying for a grant because he thinks grants like the Green Deal mean you pay more for any measures installed in the long run. Mike is also pleased with his suppliers.

I think the oil companies are fairly decent to be fair. Two of the ones I deal with will allow you to do a monthly payment and you can pay for the oil you use in the winter over the summer months.

Overall, Mike is happy with the options available for heating his home. He has had mains gas in the past and he had 'a lot more hassle with that than [he] has ever had with oil'.

Paula 60+: disabilities make it a challenge to deal with solid fuel

Paula and her husband John are both retired and live in the Midlands. Their two-bedroom home is over 200 years old, part of a complex of old buildings, rurally based and owned outright.

Both have a disability although they are not registered disabled. They suffer from quite complex, different conditions which need to be managed on an ongoing basis with medication. In her husband's case in particular, sometimes he's not very well; and he is not very mobile. Paula had to retire early in order to care for John but even so describes her own condition as 'not very robust'.

We probably have our house warmer than a lot of other people . . . because my husband is more or less sedentary with his condition. He does feel the cold and it's a very draughty house.

The age of the building poses problems with heating. They are unable to have a tank in the ground for fuel because of the nature of how the property is situated. Paula and John therefore rely on a log burner and, when needed, newly installed electric heaters. They appreciate the flexibility these new heaters provide in terms of being able to heat areas of the home relatively quickly, compared with night storage heaters.

We can only have electricity and a log burner. So our heating is a log burning stove which powers a back boiler for the water in the winter and then we have a back-up of electric water-filled heaters. We've just had them installed.

In relation to the solid fuel system, Paula and John are keen to cut their carbon footprint and believe that having a log burning stove is classed as carbon neutral. They also appreciate the effect of having a fire lit in the home. However, logs for fuel present issues from a physical point of view given Paula and John's disabilities.

It is labour intensive for us. There'll come a time when we can't cart the logs up each day and when they're delivered, stack them. We could ask the people who deliver the logs but it's not going to be sustainable forever. And it's quite dirty and causes a lot of dust.

Paula explains that they can struggle if the weather is bad or if either of them isn't feeling well. The electricity heaters are a comfort because they know that if they were ill, they would be able to rely on them for some heat. In the winter months the log burner is on all the time and damped down at night. The heaters are for 'topping up'.

The supplier is very efficient, giving a morning or afternoon for deliveries and then a call before they arrive. They appreciate the quality of the logs as well and they have never had any issues with delivery, payments or running out of fuel. The logs are dropped in a 'great pile' and Paula barrows them down to the log store while John normally stacks them. This process takes around two hours, 'so it's hard work' but she's accepting that the supplier is perfectly entitled to charge extra to stack the logs for her. She doesn't yet need this service.

In terms of affordability, Paula remarks that solid fuel heating is an expensive option, comparing unfavourably with the alternatives that would be available to them in a less rural location.

It's expensive. It's not a cheap option. We're well aware we could live more cheaply [on mains gas] in the town than in this rural area.

They haven't switched supplier for over three years. The last reason for switching was the quality of the logs provided and there were several alternative suppliers Paula could approach. She assumes it would be easy enough to switch again if she wanted to.

It's not obvious to Paula how the government might be able to help them keep the home warm at an affordable price. She doesn't think the house, because of its age and solid wall design, is suitable for any insulating related support. Given that they both have occupational pensions, Paula doubts they would qualify for any other support available. She points out that they already receive the winter fuel payment which they appreciate.

Summing up, Paula concludes that it would be useful to be able to access independent online information on the options for heating the home; and the costs involved. They have considered solar energy in the past but don't have the capital for it.

It's been very hard over the years to get impartial advice. When I've tried on government schemes or anything it doesn't seem to be anyone impartial who comes to you. So I think what would be very helpful would be a proper advisory service that was impartial – what alternatives there are and the costs.

Overall, Pauls isn't very satisfied with the options available for heating the home.

We're lumbered with the choices we've got. That's the price we pay for living here.

Shirley 65: thinks solid fuel is expensive and coal merchants should do more to help customers

Shirley lives with her husband and her 34 year old daughter. Shirley has arthritis and her husband has angina. Shirley was a full time carer for her father before she retired from being a science technician. She lives in an 'ancient' detached house that she leases in a village outside Ashbourne in Derbyshire.

She uses solid fuel to heat her home because she has a log burner and radiators that run off a Rayburn. The heating was 'pretty awful' before they had a new log burner and the radiators fitted. Shirley says she would not be able to manage financially however, if anything happened to her husband because her heating system would be too expensive for her to run on her own as she is retired.

Last year my husband and I invested a lot in the property because of my arthritis; I just could not stand the cold winters so we have radiators in. At the moment it's ok because although my husband is supposed to be retired he has carried on working, so we can manage it. If my husband died I don't know how I would cope. I'm 65; if anything happened to him I couldn't manage. Financially definitely I would not be able to live here. There is no way I would be able to manage it. Wood-wise my husband is good; he's got a tractor and a log splitter on it and we live right next to a wood and we've had permission to take any dead wood out. So we are managing that way, that saves us some money but otherwise I don't think I could manage.

They save money by using dead wood from the nearby forest but they do have to get coal delivered in order to power the Rayburn. The coal merchant delivers the coal monthly and Shirley is very satisfied with delivery. They ran out of coal once but her coal merchant was able to deliver more coal within two days so she is loyal to her supplier. They have never had any need to make a complaint about their supplier.

He is very good so that's fine. I might find a cheaper supplier, but no he's very good so I would not change him.... We had a situation where my husband and I went on holiday and our daughter used the fuel, she does not understand how to use the Rayburn, she used too much up so when we got back, we did not have any fuel. However he, this is why we stick with this supplier, he came within two days and brought us some. That's why we stick with him.

She pays for the coal by cheque or cash when he delivers. She was not given the option of paying for coal by direct debit but she prefers her current payment method.

I suppose we are old fashioned: you only pay for what you get. If you can afford it, you pay for it; if you can't afford it, you don't get it. Things do come out of the bank account which has to be done but it is a worry each month.

Shirley thinks coal is expensive but she has never lived anywhere else so she is unable to make comparisons. Shirley spends £130 a month on average on her utility bills and they are 'managing' currently because her husband is still working. However, Shirley is concerned that she would not be able to afford to stay in her current home if they did not have her husband's income.

If anything happened to my husband I couldn't afford that [£130 a month] because I only get £500 a month with my pension....

Shirley has switched her electricity supplier several times in the past in order to get the best deal but she has not switched her coal supplier for years.

I don't think so, he's a nice old chap I don't think I'd get anything different. I might shop around and then I might get let down [by new supplier]. So I'd be frightened of being let down.

Shirley does not think the Government could do much to help her keep her home warm at an affordable price not 'unless they can bring the price of coal down'. She would be interested in applying for grants but she would want the application process to be easy and straightforward.

Sometimes these grants are very good but how do you know what to do. Sometimes they are so confusing I feel. 'No don't worry we will just muddle on as we are' - I think a lot of old people feel like that. I know with my father he should have applied for a water meter, because he was in his 80s and his water rates were ridiculous for one person but there was no way I could tempt him to get a water meter put in. But he should have done. The older you get the more you want to stay in your comfort zone.

Shirley also feels fuel suppliers could do more to help customers. She asked her coal merchant if she could get a cheaper rate per bag of coal if she bought in bulk. The rate he gave her was not much cheaper so she did not think it was worth it.

If we had a big delivery could he reduce the price and it was something ridiculous. Knowing that he is our age and he's earning mega money to what we are. He said I'll offer you £10 off so my husband said it's not worth it because where are we going to store it... we weren't very happy.

Overall, although they are managing to heat their home at the moment, Shirley is concerned about the cost. She believes heating her home adequately is only

possible when her pension is combined with her husband's income. In addition, she feels that her coal merchant could be more flexible when it comes to the cost of coal.

Appendix VI

Mystery shopping pen portraits

BBQ01542 Citizens Advice / Citizens Advice Scotland

Off-Gas Households Research

Mystery Shopping Pen Portraits FINAL

Category:

LPG

Type of Fuel:

LPG (Propane)

Device:

Above ground tank – 2,000 litre capacity – located in garden

Don't own the tank but know your mother is free to switch supplier (would have to find out name of current supplier / tank owner)

Type / Quantity of Fuel Required:

Price for 2,000 litres to fill tank

Usage:

For heating home and cooking

Delivery vehicle:

Standard tanker fine – no access issues

Background

You're calling on behalf of your elderly mother, who's in her 80s, lives alone and is quite frail.

You're looking for a new LPG supplier for her – she can switch suppliers as she's out of a contract.

You don't know off the top of your head who her current supplier is but you know she's out of contract and is free to switch supplier

She's not had an account with you before

Category:	Heating Oil
Type of Fuel:	Heating Oil (Kerosene)
Device:	Above ground steel tank – 2,000 litre capacity – located in garden
Type / Quantity of Fuel Required:	1,000 litres
Usage:	For heating home and cooking
Delivery vehicle:	Standard tanker fine – no access issues

Background

You're calling on behalf of your elderly mother, who's in her 80s, lives alone and is quite frail.

You're looking for a new heating oil supplier for her – she wasn't happy with the service from the last one.

She's not had an account with you before.

Category: Solid Fuel - Coal

Type of Fuel: Household coal

Device: Multi fuel stove

Type / Quantity of Fuel Required: Half a tonne or 10 bags

Background

You're calling on behalf of your elderly mother, who's in her 80s, lives alone and is quite frail.

You're looking to buy some household coal

The coal is stored in a coal shed attached to the house

Category: Solid Fuel - Wood

Type of Fuel: Hardwood (or mixed) logs

Device: Wood burning stove

Type / Quantity of Fuel Required: A large bag (3 cubic metres or 2 cubic metres)

Background

You're calling on behalf of your elderly mother, who's in her 80s, lives alone and is quite frail.

You're looking to buy some hardwood logs

The wood is stored in a wood shed attached to the house

Appendix VII

Mystery shopping assessment form

Off-Gas Households Research

Mystery Shopping Scenario – FINAL

Country	_____	Time Started	_____
Assessment No.	_____	Time Ended	_____
Supplier Name	_____	Date	_____

Introduction:

Hello, I'm calling on behalf of my elderly mother to find out about buying some heating oil.

I want to find a new supplier for my mother and want to check a few things first because she's quite frail.

Have town / postcode ready in case asked – do not give house number or your mother's name however if asked to confirm exact address / details

ASSESSMENT FORM

A - PRICING

Q1. Firstly can you give me some information on your prices. What would the cost including VAT be for 1,000 litres?

Please write in details of pricing – be as specific and detailed as possible

Q2. Does this include delivery?

Yes ☐ No ☐

IF DOES NOT INCLUDE DELIVERY

Q3. What do you charge for delivery (including VAT)?

Please write in further details on delivery charges including any additional charges for out of hours / weekends /emergency deliveries – ensure these charges are quoted inclusive of VAT

Q4. Is there a minimum quantity we can order?

Yes ☐ No ☐

Please write in further details on what is said

B – DELIVERY

Q5. Can you please tell me about how you deliver (what days of the week / times and so on)?

Please write in further details on delivery options including days of week / times of day / out of hours / weekend / emergency delivery options

C - PAYMENT

Q6. Do we have to pay in full when we place the order or can we spread the cost?

Pay in full when place order only ☐ Spread the cost ☐

IF CAN SPREAD THE COST, LIST PAYMENT OPTIONS MENTIONED BELOW

Monthly payment plan (monthly direct debit) ☐

Quarterly direct debit ☐

Pay by credit card ☐

Other (please write in) ☐

Please write in full details on payment options and if they vary if first order/ repeat order

Q7. Do you work with any oil clubs in the area?

Yes ☐

No ☐

Please write in full details on what is said

D – VULNERABLE PERSONS PROTOCOL / SERVICE

Q8. My mother is nervous about letting strangers into the house so do you do anything that might help with this or have any special provisions in place for elderly customers generally?

Please write in what is said about provision for vulnerable customers – specifically if a password system for elderly people is mentioned

E – ACCREDITATION / TRADE ASSOCIATION MEMBERSHIP

NOT TO BE ASKED

Is the company a member of a trade association / accredited? (BASED ON REVIEW OF THEIR WEBSITE BEFORE THE CALL)

Yes ☐ No ☐ Not clear/don't know ☐ No website ☐

Q9. Do you have any kind of accreditation or are you a member of any trade body?

Yes ☐ No ☐

IF YES – TICK ACCREDITATION / TRADE ASSOCIATION/S MENTIONED

Approved Coal Merchants Scheme ☐

Approved Wood Merchants Scheme ☐

Federation of Petroleum Suppliers (FPS) ☐

The Solid Fuel Association ☐

UK Liquid Petroleum Gas (UKLPG) ☐

Other (please write in) ☐

Q10. What does this accreditation mean in practice for my mother?

Please write in what is said in full

Q11. Somebody told me the trade association has a customer code of practice or something like that? The reason I'm asking is that my mother is elderly and I wouldn't want her to be in a position where she runs out of [heating oil / LPG / coal or wood] in the winter or when the weather is bad.

Please write in what is said about the code of practice / customer charter / etc.

NOT TO BE ASKED

Did the company volunteer to send you a copy of the code of practice / customer charter or tell you where to find it (e.g. a website)?

Yes ☐ No ☐

Please write in further details on what is said

IF NO ACCREDITATION AT Q8

Q12. Some of the other suppliers I've spoken to say they've got accreditation or are members of a trade association. If you're not, will that cause any problems for my mother?

Please write in what is said in full

ASK ALL – WHETHER ACCREDITED / TRADE ASSOCIATION OR NOT

Q13. What should my mother do if something goes wrong? Is there a complaints procedure or anything?

Please write in what is said in full

CLOSE:

That's been really useful. Thanks very much for your time. I'll speak to my mother and we'll get back to you.

IF ASKED FOR YOUR / YOUR MOTHER'S DETAILS SAY:

I'd rather not give them at the moment as we're just shopping around for now to get any idea of what's available. We'll think about it and get back to you if we have any further questions or want to place an order.

Context / notes on call as a whole

Appendix VIII

Citizens Advice office questionnaire

Citizens Advice: Off-Gas Customer Survey

Case No.	Country	(1)
	England	1
	Wales	2



Citizens Advice are conducting a survey about how people across Great Britain heat their homes and how satisfied they are with the energy options available to them.

Part of this research is being conducted by an independent market research agency, Beaufort Research. Beaufort will be speaking to people across Great Britain living in homes that are not connected to the mains gas grid, who heat their homes using electricity only, kerosene heating oil, liquid petroleum gas (LPG) or solid fuel.

Part of the research will also be conducted by Citizens Advice Bureau Advisors: this questionnaire has been designed to be used with members of the public who attend Citizens Advice Bureaux in person, or call Bureaux asking for advice on issues related to living in off-gas homes.

HOW TO COMPLETE THE QUESTIONNAIRE

- Before completing the interview, it should be established that customers are living in homes that are **not connected to the mains gas network**, and heat their homes using electricity only, kerosene heating oil, liquid petroleum gas (LPG) or solid fuel.
- It should only be administered by staff that have been briefed and trained on the project, and should take around 15 - 20 minutes to complete.
- Please read the instructions for each question carefully – in some cases you will only have to mark one box for each question; in other cases you can tick more than one box if applicable, or write in more detailed comments.
- Please store the completed questionnaires in safe and secure place, and send these by Special Delivery to Delyth Jewell at Citizens Advice in Cardiff ('Trafalgar House', 5 Fitzalan Place, Cardiff CF24 0ED) by 5pm on 29th January 2016.
- Should you have any queries, please contact either Delyth Jewell at Citizens Advice Cymru (03000 231249) or Zoe Guijarro at Citizens Advice (England) (03000 231626) or Sarah McDonough at Beaufort Research can be contacted on 029 2037 6742.

Please use a black or blue pen.

Clearly mark the appropriate box with an ☒ rather than a ☐

If you make a mistake, shade in the box ☒ and then insert a cross in the correct box

Thank you.

SECTION A: ABOUT YOUR HOME

Firstly, some questions about your home.

Q1 What type of property do you live in?

Read out as necessary - please cross one box only

(2)

Terrace / end of terrace	<input type="checkbox"/> 1	Flat / apartment / maisonette – purpose built	<input type="checkbox"/> 6
Semi-detached house	<input type="checkbox"/> 2	Park (mobile) home	<input type="checkbox"/> 7
Detached house	<input type="checkbox"/> 3	Other (please write in below)	
Bungalow	<input type="checkbox"/> 4		
Flat / apartment / maisonette – converted building / house	<input type="checkbox"/> 5	Not answered	<input type="checkbox"/> N

Q2 Approximately how long ago was your home built?

Read out as necessary - please cross one box only

(3)

After 2002	<input type="checkbox"/> 1	1919 – 1944	<input type="checkbox"/> 5
1983 - 2002	<input type="checkbox"/> 2	Before 1919	<input type="checkbox"/> 6
1965 - 1982	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> 7
1945 – 1964	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> 8

Q3 Is your home...?

Read out options - please cross one box only

(4)

Owned outright with no mortgage	<input type="checkbox"/> 1	Shared ownership (part rent / part buy)	<input type="checkbox"/> 6
Owned with a mortgage	<input type="checkbox"/> 2	Other (please write in below)	
Rented from the Council	<input type="checkbox"/> 3		
Rented from a housing association / housing co-operative	<input type="checkbox"/> 4	Don't know	<input type="checkbox"/> M
Rented from a private landlord	<input type="checkbox"/> 5	Not answered	<input type="checkbox"/> N

SECTION B: HEATING YOUR HOME

Now some questions about heating your home.

Q4 Which of these methods do you mainly use to heat your home?

Read out options - please tick one box only

(5)

Electricity → GO TO Q5	<input type="checkbox"/> 1	Solid fuel (e.g. logs, wood pellets, wood chippings, coal and coke)	<input type="checkbox"/> 4
Kerosene heating oil	<input type="checkbox"/> 2	IF USE KEROSENE, LPG OR SOLID FUEL, GO TO SECTION C	
Liquid petroleum gas (LPG)	<input type="checkbox"/> 3		

ASK IF CUSTOMER HEATS THEIR HOME MAINLY USING ELECTRICITY AT Q4

Q5

How do you pay for your electricity?

Read out options – please cross one box only

(6)

Monthly direct debit	<input type="checkbox"/> 1	Pay directly to local authority / housing association	<input type="checkbox"/> 5
Quarterly bill that you pay when it arrives	<input type="checkbox"/> 2	Other (please write in below)	
Pre-payment meter	<input type="checkbox"/> 3	_____	
Smart Card / Pre-payment card (using Post Office / Paypoint)	<input type="checkbox"/> 4	Don't know	<input type="checkbox"/> M
		Not answered	<input type="checkbox"/> N

⇒ **NOW SKIP TO SECTION D**

SECTION C: HEATING YOUR HOME WITH OIL, LPG OR SOLID FUEL

Q6

How do you pay for your heating fuel?

Read out options – please cross one box only

(7)

By instalment at monthly intervals	<input type="checkbox"/> 1	Other (please write in below)	
By instalment at other intervals	<input type="checkbox"/> 2	_____	
In-full and in advance (when you purchase your fuel)	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> M
In full and in arrears (after you have purchased your fuel)	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> N

ONLY ASK IF KEROSENE OIL USED TO HEAT HOME AT Q4

Q7

Are you a member of an oil buying club or syndicate?

Please cross one box only

(8)

Yes	→ GO TO Q8	<input type="checkbox"/> 1
No		<input type="checkbox"/> 2
Don't know	→ GO TO SECTION D	<input type="checkbox"/> 3
Prefer not to say		<input type="checkbox"/> 4

ONLY ASK IF A MEMBER OF AN OIL CLUB / SYNDICATE AT Q7

Q8

Are there any advantages or disadvantages of being a member of an oil club / syndicate?

Please write in comments in the box below

(9-12m)

SECTION D: ISSUES WITH HEATING YOUR HOME

Turning to issues with heating your home.

Q9 Generally speaking, to what extent do you agree or disagree that you are able to heat your home to a comfortable temperature?

Read out options – please cross one box only

(15)

Agree strongly	→ GO TO Q11	<input type="checkbox"/> 1
Agree		<input type="checkbox"/> 2
Disagree	→ GO TO Q10	<input type="checkbox"/> 3
Disagree strongly		<input type="checkbox"/> 4
Don't know	→ GO TO Q11	<input type="checkbox"/> 5
Not answered		<input type="checkbox"/> 6

ONLY ASK IF DISAGREE AT Q9

Q10 Why are you unable to heat your home to a comfortable temperature?

Do not read out options – please cross as many boxes as apply

(16-19m)

Heating costs too much	<input type="checkbox"/> 1	Other (please write in below)	
Poor insulation	<input type="checkbox"/> 2		
House is large / many rooms to heat	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> M
Poor / inefficient heating system	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> N

ASK ALL

Q11 Have you ever been in a situation where you were unable to heat your home or left without heating fuel?

Please cross one box only

(20)

Yes	→ GO TO Q12	<input type="checkbox"/> 1
No		<input type="checkbox"/> 2
Don't know	→ GO TO Q14	<input type="checkbox"/> 3

ONLY ASK IF YES AT Q11

Q12 Why were you unable to heat your home or left without fuel?

Do not read out options – please cross as many boxes as apply

(21-24m)

Couldn't afford to pay supplier	<input type="checkbox"/> 1	Heating broke down	<input type="checkbox"/> 6
Couldn't get money onto pre-payment card / key	<input type="checkbox"/> 2	Other (please write in below)	
Lost pre-payment card / key	<input type="checkbox"/> 3		
Paying off fuel debt	<input type="checkbox"/> 4	Don't know	<input type="checkbox"/> M
Fuel supplier was unable to deliver	<input type="checkbox"/> 5	Not answered	<input type="checkbox"/> N

ONLY ASK IF YES AT Q11

Q13 What, if anything, did you do when you were unable to heat your home or left without fuel?

Do not read out options – please cross as many boxes as apply

(30-33m)

Applied for a loan	<input type="checkbox"/> 1	Other (please write in below)	
Asked friends / family for financial help	<input type="checkbox"/> 2	_____	
Went without fuel	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> M
Relied on secondary heating	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> N

ASK ALL

Q14 Do you ever do any of the following to supplement your heating system to stay warm?

Read out options – please cross as many boxes as apply

(34-37m)

Wear extra clothes / blankets	<input type="checkbox"/> 1	Other (please write in below)	
Stay in certain heated rooms / parts of the home	<input type="checkbox"/> 2	_____	
Use other heaters in addition to main heating system	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> M
		Not answered	<input type="checkbox"/> N

Q15 To what extent do you agree or disagree that you have been caused discomfort, ill health or financial problems as a result of the way in which you heat your home?

Read out options – please cross one box only

(38)

Agree strongly	<input type="checkbox"/> 1
Agree	<input type="checkbox"/> 2
Disagree	<input type="checkbox"/> 3
Disagree strongly	<input type="checkbox"/> 4
Don't know	<input type="checkbox"/> 5
Not answered	<input type="checkbox"/> 6

SECTION E: SWITCHING SUPPLIERS

Turning quickly to switching energy suppliers and tariffs.

ASK IF CUSTOMER HEATS THEIR HOME MAINLY USING ELECTRICITY AT Q4

Q16 How many times have you ever switched your heating energy supplier, during the period you have lived in your current home, if at all?

Read out as necessary – please cross one box only

(39)

Never	<input type="checkbox"/> 1	Four times	<input type="checkbox"/> 5
Once	<input type="checkbox"/> 2	Five times or more	<input type="checkbox"/> 6
Twice	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> 7
Three times	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> 8

ASK IF CUSTOMER HEATS THEIR HOME MAINLY USING KEROSENE, LPG OR SOLID FUEL AT Q4

Q17 How many times have you ever switched your heating energy tariff, during the period you have lived in your current home, if at all?

Read out as necessary – please cross one box only

(45)

Never	<input type="checkbox"/> 1	Four times	<input type="checkbox"/> 5
Once	<input type="checkbox"/> 2	Five times or more	<input type="checkbox"/> 6
Twice	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> 7
Three times	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> 8

SECTION F: SERVICE FROM YOUR ELECTRICITY / FUEL SUPPLIER

Now some questions about the service you receive from your electricity / fuel supplier.

Q18 Have you ever made a complaint or ever wanted to make a complaint about the service received from your electricity / fuel supplier?

Please cross one box only

(46)

Yes – made a complaint	→ GO TO Q19	<input type="checkbox"/> 1
Yes – wanted to make a complaint but didn't	→ GO TO Q20	<input type="checkbox"/> 2
No		<input type="checkbox"/> 3
Don't know	→ GO TO Q21	<input type="checkbox"/> 4

ONLY ASK IF MADE A COMPLAINT AT Q18

Q19 What was the outcome of your complaint?

Please write in comments in the box below

(47-50m)

ONLY ASK IF NOT MADE A COMPLAINT AT Q18

Q20 If you have not made a complaint to your electricity / fuel supplier, why was this?

Do not read out options - please cross as many boxes as apply

(51-54m)

No need to	<input type="checkbox"/> 1
Did not know I could complain	<input type="checkbox"/> 2
Did not know how to complain	<input type="checkbox"/> 3
Did not think it would be worth it	<input type="checkbox"/> 4

Other reason – please write in below

Don't know / can't remember	<input type="checkbox"/> M
Not answered	<input type="checkbox"/> N

ASK ALL

Q21 Is anyone in your household.....?

Read out options – please cross as many boxes as apply

(60-61m)

Under 5 years old	<input type="checkbox"/> 1	Living with an illness that is affected by warmth	<input type="checkbox"/> 6
Of pensionable age (65 and older)	<input type="checkbox"/> 2	Pregnant	<input type="checkbox"/> 7
Disabled or chronically sick	<input type="checkbox"/> 3	IF ANY BOXES 1-7 TICKED, GO TO Q22 or Q23	
Living with a visual or hearing impairment	<input type="checkbox"/> 4	No – none of these	<input type="checkbox"/> 8
	<input type="checkbox"/> 5	Not answered	<input type="checkbox"/> 9

→ GO TO SECTION G

ONLY ASK IF BOXES 1-7 CROSSED AT Q21 AND HOME HEATED BY ELECTRICITY

Q22 Has your electricity supplier made you aware of the Priority Services Register?

Please cross one box only

(62)

Yes	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

ONLY ASK IF BOXES 1-7 CROSSED AT Q21 AND HOME HEATED BY KEROSENE, LPG OR SOLID FUEL

Q23 Has your heating fuel supplier made you aware of its protocol for vulnerable persons?

Please cross one box only

(63)

Yes	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

SECTION G: SEEKING ADVICE AND HELP WITH HEATING

Moving on to seeking advice and help with heating your home.

Q24 Have you ever sought any advice relating to the following?

Read out options – please cross as many boxes as apply

(64-65m)

Your heating system	<input type="checkbox"/> 1	How to reduce your energy bills	<input type="checkbox"/> 5
How to use your heating controls	<input type="checkbox"/> 2	No – none of these	<input type="checkbox"/> 6
How to heat your home	<input type="checkbox"/> 3	Don't know	<input type="checkbox"/> 7
Improving the energy efficiency standards of your home	<input type="checkbox"/> 4	Not answered	<input type="checkbox"/> 8

Q25 **Have you ever applied for help with your heating costs using any of the following?** (70-73m)
Read out options – please cross all boxes that apply

A grant for insulation, boiler or heating system, or other energy efficiency improvements (***please give details of other improvements in the box below***) ☐ 1

A grant towards paying a fuel bill from a charitable trust ☐ 2

A loan towards paying a fuel bill, for example from a bank, loan company or credit union ☐ 3

Any other help with heating costs (***please give details in the box below***) ☐ 4

IF TICKED ANY BOXES ABOVE, GO TO Q26

No – none of these ☐ 5

Don't know ☐ 6

Not answered ☐ 7

→ GO TO SECTION H

ONLY ASK IF APPLIED FOR HELP AT Q25

Q26 **Was your application for help successful?** (74)
Please cross one box only

Yes **→ GO TO Q27** ☐ 1

No ☐ 2

Don't know / can't remember **→ GO TO SECTION H** ☐ 3

Not answered ☐ 4

ONLY ASK IF YES AT Q26

Q27 **Please can you tell me about the help you received? PROBE FOR DETAILS**

Please write comments in the boxes provided

Please give details of the help you received from a fuel company scheme (usually referred to as Affordable Warmth or Energy Company Obligation), Nest, Arbed (75-78m)

Please give details of the charitable trust that gave you help (79-82m)

Please give details of the loan provider you used (83-86m)

SECTION H: RENEWABLE TECHNOLOGIES

Now a quick question about renewable technologies.

Q28 Have you ever considered using renewable (green) technology to heat your home? For example, solar panels on the roof (for hot water or electricity), biomass heaters / boilers, heat pumps?

Please cross one box only

(90)

Yes	<input type="checkbox"/>	1
No	<input type="checkbox"/>	2
Don't know	<input type="checkbox"/>	3
Never heard of renewable technology	<input type="checkbox"/>	4
Not answered	<input type="checkbox"/>	5

SECTION I - ABOUT YOU AND YOUR HOUSEHOLD

Finally, some questions about you and your household.

Q29 Gender

Please cross one box only

(91)

Male	<input type="checkbox"/>	1
Female	<input type="checkbox"/>	2
Not answered	<input type="checkbox"/>	3

Q30 What is your age?

Please cross one box only

(92)

16-24	<input type="checkbox"/>	1	55-64	<input type="checkbox"/>	5
25-34	<input type="checkbox"/>	2	65-74	<input type="checkbox"/>	6
35-44	<input type="checkbox"/>	3	75+	<input type="checkbox"/>	7
45-54	<input type="checkbox"/>	4	Not answered	<input type="checkbox"/>	8

Q31 What is your employment status?

Please cross one box only

(93)

Working full time (30+ hours per week)	<input type="checkbox"/>	1	Wholly retired	<input type="checkbox"/>	6
Working part time (less than 30 hours per week)	<input type="checkbox"/>	2	Looking after the home	<input type="checkbox"/>	7
Self-employed	<input type="checkbox"/>	3	Carer	<input type="checkbox"/>	8
Unemployed / seeking work	<input type="checkbox"/>	4	Other permanently not working	<input type="checkbox"/>	9
Full-time student	<input type="checkbox"/>	5	Prefer not to say	<input type="checkbox"/>	A

Q32 Can you please tell me the occupation of the Chief Income Earner in your household? The Chief Income Earner is the member of the household with the largest income, whether from employment, pension state benefits, investments or any other source, The person can be of either sex.

Please write in below

Actual job:
Position:

OFFICE
USE
ONLY

AB

☐ 1

C2

☐ 3

C1

☐ 2

DE

☐ 4

Prefer not to say

☐ 5

(99)

Q33 Do you, or does somebody else in your house have any long term illness, health problem or disability that limits your / their daily activities or the work that you / they do?
Please cross as many boxes as apply (100m)

Yes - customer

☐ 1

Yes – other member/s of the household

☐ 2

No

☐ 3

Prefer not to say

☐ 4

Q34 For analysis purposes, could you please tell us your postcode?
Please write in below

(101)

(102)

(103)

(104)

(105)

(106)

(107)

Q35 Do you have any other comments you would like to make about any issues you might have with heating your home?
Please write in comments in the box below (108-111m)

SECTION J - FUTURE CONSULTATION

Would you be willing to be re-contacted by Citizens Advice in future to discuss your answers in more detail? By saying yes now, you are not committing yourself to taking part in any future research. Please be assured that your name and contact details will not be passed on to any third parties.

(112)

Happy to be contacted again

Yes

☐

1 → complete all contact details below

No

☐

2 → complete postcode only (for analysis)

Full Name: (Miss/Mrs/Ms/Mr/Dr)					Address:									
					Postcode:									
Tel. No:														
Mobile:														

NOTES ON CONTACT DETAILS: Please remove this sheet of the questionnaire before sending to Beaufort Research – they are not to receive contact details of customers.

NOTES ON HOW TO COMPLETE Q32:

In order for Beaufort to be able to determine a customer's social class, we need to look at a combination of their working status, their job role and their responsibilities within that role (i.e. their level of responsibility).

So, for example:

If someone is a manager – how many staff do they manage?

If someone is self-employed – do they employ any other staff?

If someone is retired – what was their previous job or are they only receiving state benefits?

Basically – we need as much information as possible to determine whether a customer is working in a high level professional job, a skilled job, a semi-skilled job or an unskilled job.

enquiries@beaufortresearch.co.uk
www.beaufortresearch.co.uk