



Energy poverty

The Citizens
Advice service

Consumer vulnerability and energy

5th MEDREG Consumer Issue Working Group

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Citizens Advice

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Consumer Futures

In April 2014 Consumer Futures became part of the Citizens Advice service in England and Wales - represents consumers across regulated markets

Consumer vulnerability markets, companies, suppliers – what's the link?

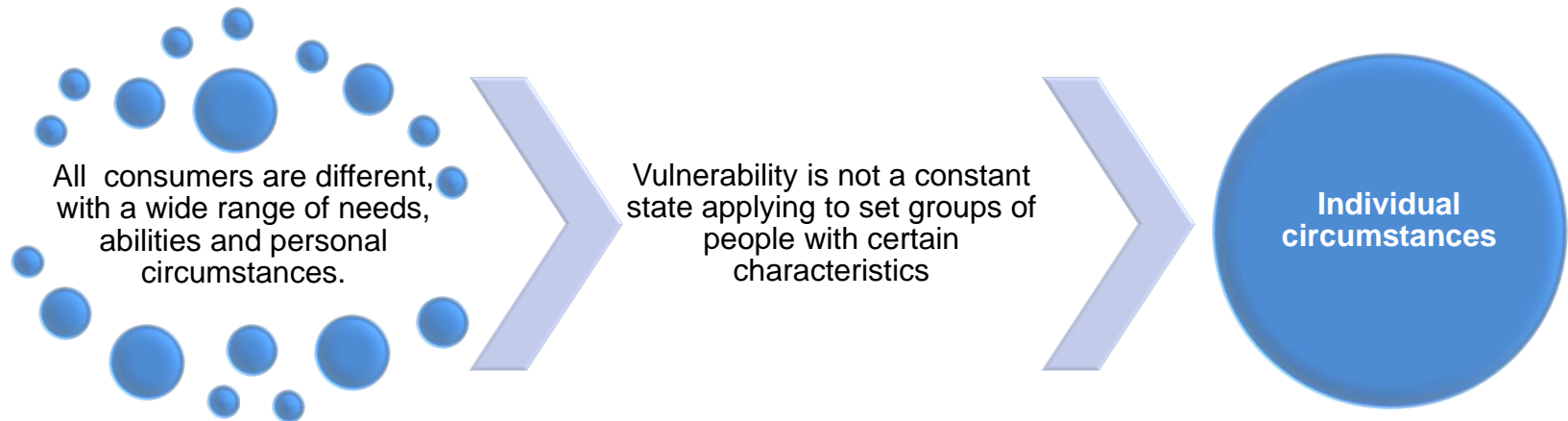


<http://www.consumerfutures.org.uk/reports/tackling-consumer-vulnerability-an-action-plan-for-empowerment>

Dec 2012

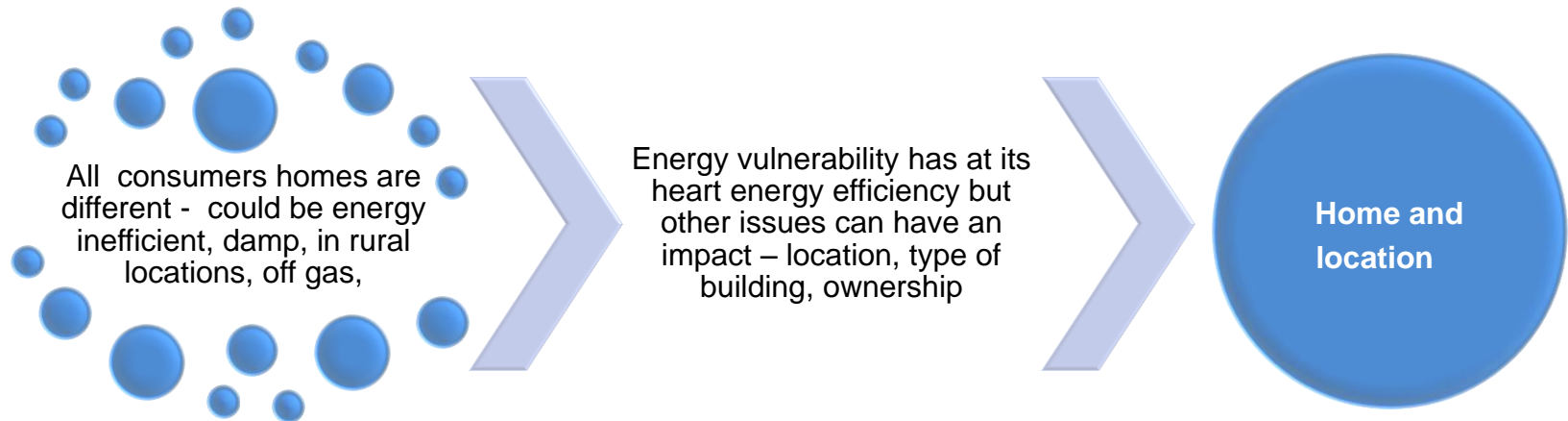
'People who cannot choose or access essential products and services which are suitable for their needs, or cannot do so without disproportionate effort/cost/time.'

Consumers are individuals



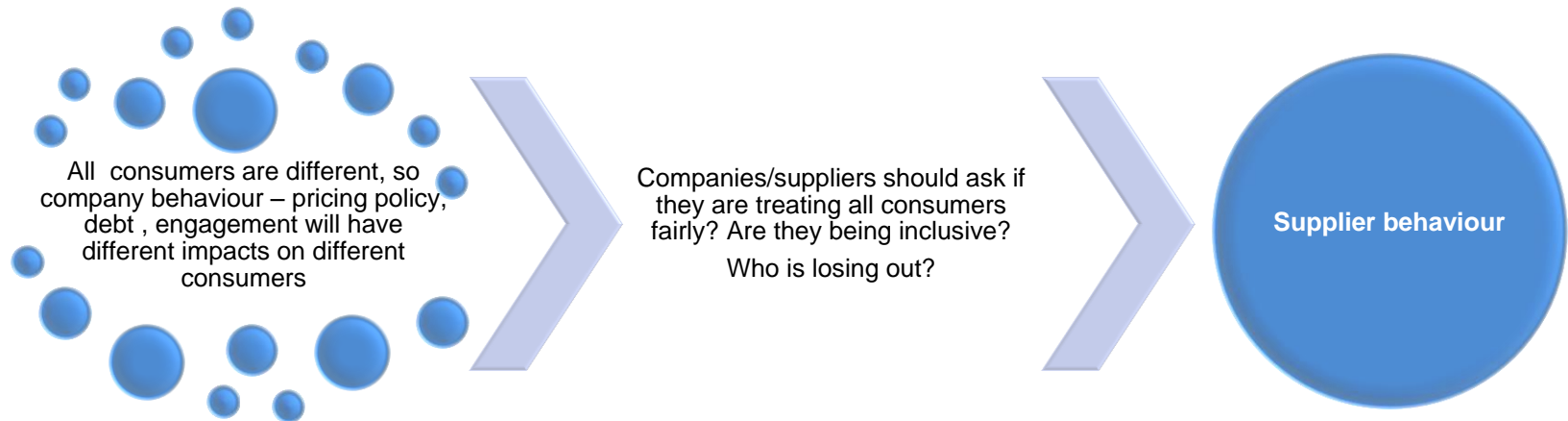
This is the challenge for suppliers – how do they know and understand the personal circumstances of individual consumers?

Consumers live in different homes and locations



This is the challenge for suppliers – what do they know about their customer's homes and their location?

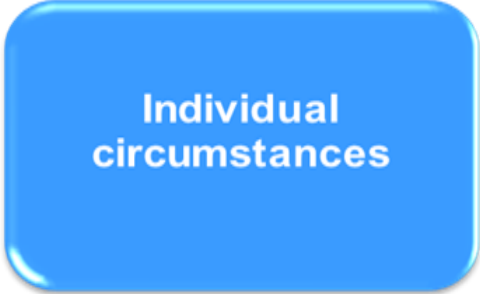
Suppliers need to understand impact of their behaviour



This is the challenge for companies and suppliers – how do they know and understand the personal circumstances of individual consumers and treat all consumers fairly?

Consumers and energy

That it is why it is important for companies/suppliers to understand people's circumstances




Individual
circumstances



Home

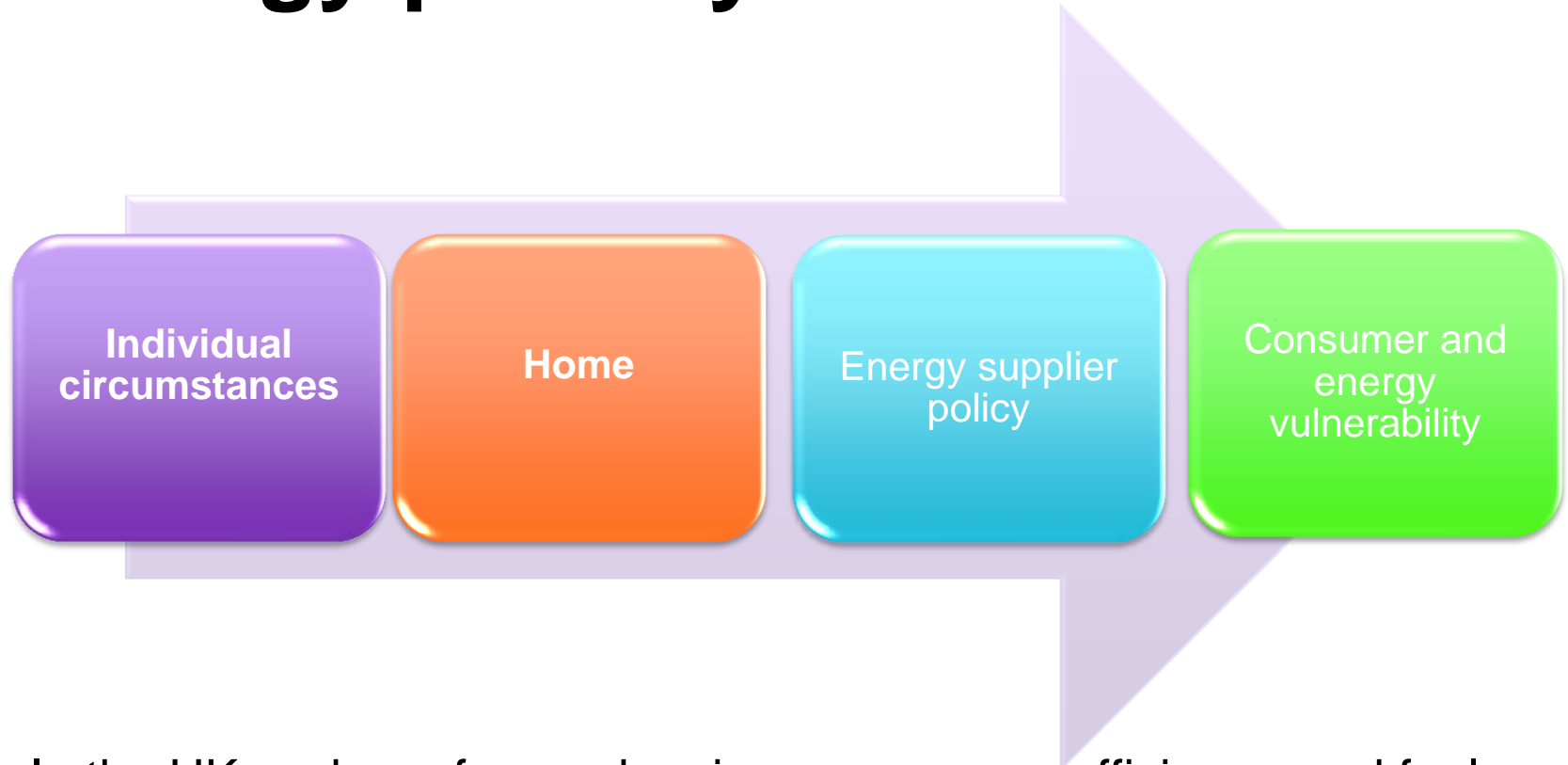
Energy suppliers

But ... realise consumer vulnerability is not just down to individual circumstances



Companies/suppliers
and the market

Consumer vulnerability and energy poverty – the link?



In the UK we have focused on income, energy efficiency, and fuel prices.

In 2012, 2.28 million households in England were classed as being in 'fuel poverty'.

Inside the energy supplier – understand customers

Pricing

Look at pricing –
do the poor pay
more?

Affordability

Be fair and
equitable

Debt

Engage before it
escalates

The art of
conversation
and

understanding

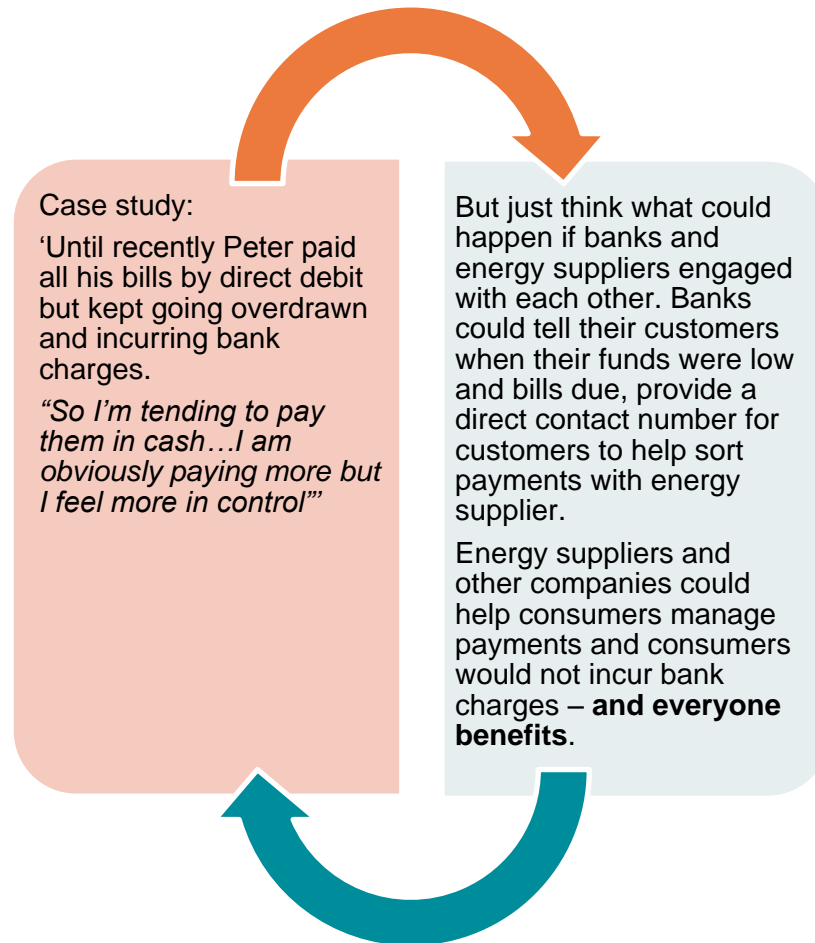
Don't just expect
consumers to
reveal their
situation!

Energy Efficiency

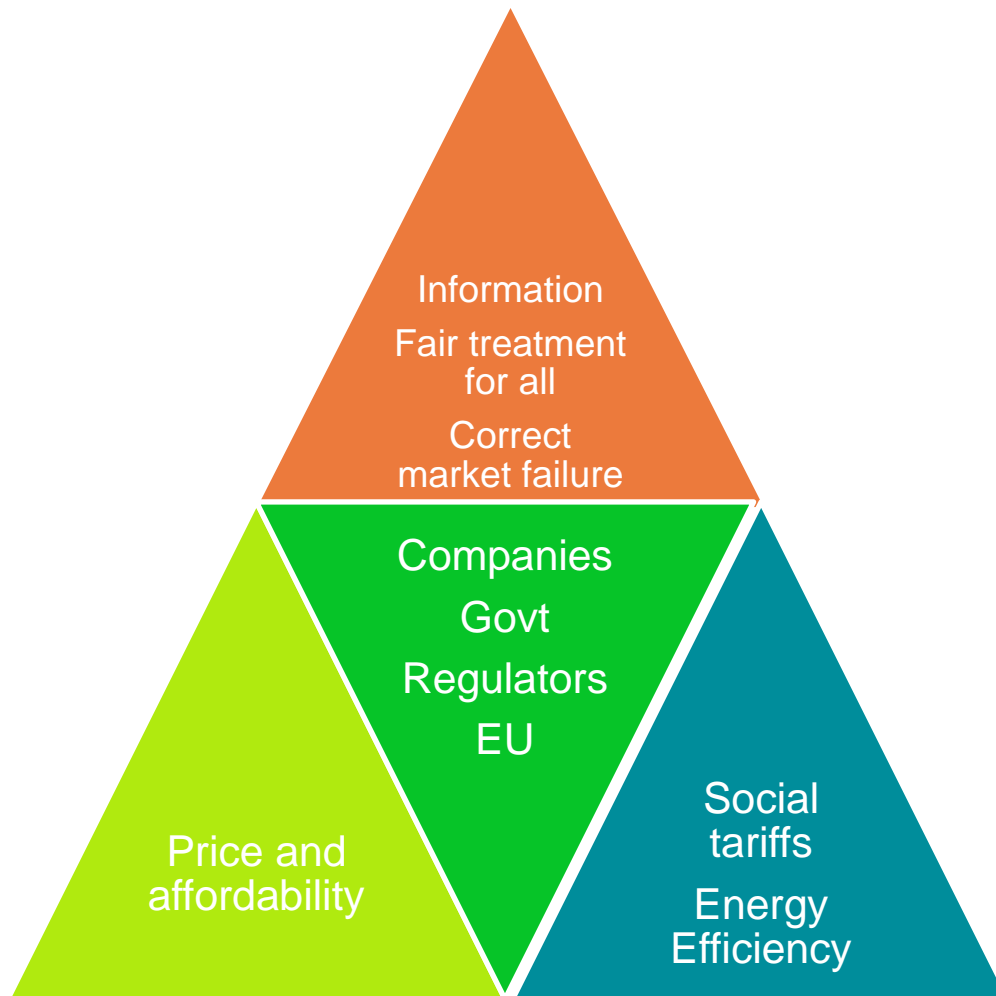
Homes need to
be energy
efficient

People need to
keep warm
(cool) in the
most energy
efficient way

Suppliers can think outside the box



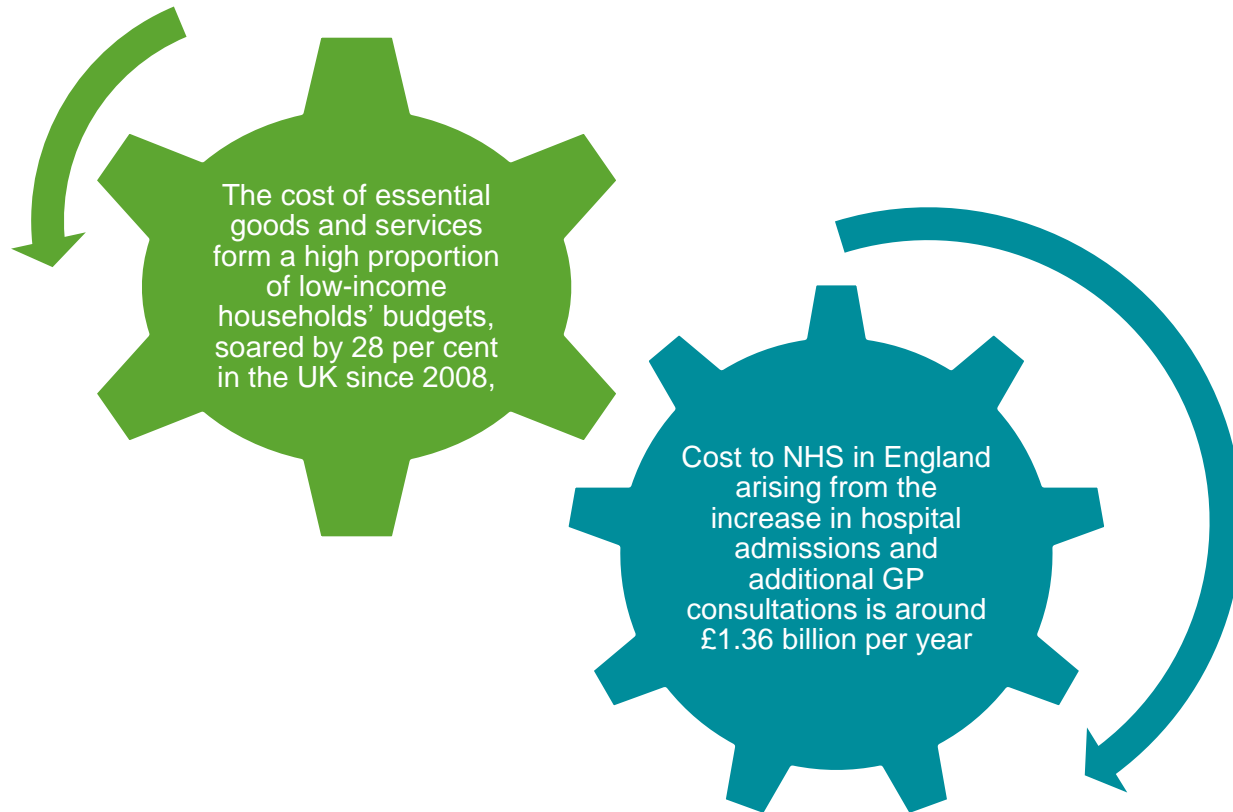
Regulator and government



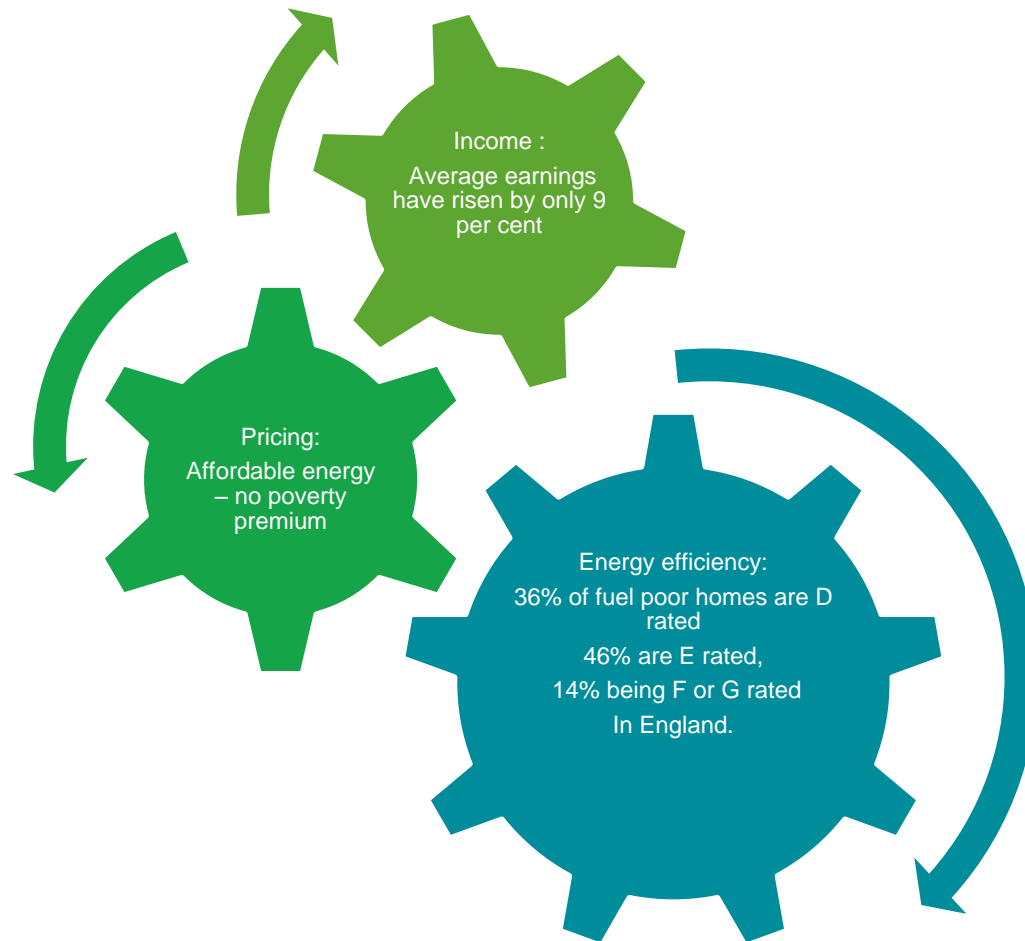
Impact of energy poverty



Costs of energy poverty



Frontline solutions – but each has a background story





Consumer vulnerability and energy poverty

Thank you

Jonathan Stearn
4 November 2014