

# Utility Regulator Consultation

## Energy Supplier Customer Service Levels

### Advice NI Response

Advice NI is the membership organisation for the independent advice sector with 67 members. Together with our members, we dealt with 260,974 enquiries in 2022-2023 on an extensive range of matters including benefits, housing, debt, consumer and employment issues. We operate within the Department for Communities vision and values for quality advice services; impartial, accessible, confidential, independent, effective, accountable and free.

Advice NI also delivers a range of advice services to the public including Welfare Benefits, Personal and Business Debt, Tax Credits and HMRC products/services and the EU Settlement Scheme. We offer a wide range of award-winning training focusing on the community and voluntary sector, which is both accredited and non-accredited.

#### **Q1. Do respondents agree with proposals 1 to 3 set out in Section 3.9 Consumers in vulnerable circumstances?**

We agree with the proposals set out in Section 3.9, and welcome the requirement for suppliers to provide extended support to consumers in vulnerable circumstances.

With regard to proposal 1, as a welfare rights organisation we are well aware from the enquiries we receive that not all consumers are able to access services in the same way. The [most recent statistics](#) show that one in five people (18%) in Northern Ireland had no digital skills (276,000 people). Rates of digital exclusion are much higher amongst the over 65s, those without qualifications, and those with disabilities.

In this respect, energy suppliers, like all service providers, have a responsibility to protect disabled consumers from discrimination. Similar protections apply to prevent discrimination on grounds of race, and we would advocate for improved accessibility for consumers who speak English as a second language, such as access to interpreting and documentation in other languages.

With respect to proposal 2, our experience shows that proper safeguarding procedures are needed to support the identification of consumers in crisis and to target support where it is needed most. In particular, [research](#) from Money and Mental Health shows that almost half (46%) of people in problem debt have a mental health issue, and that likewise people with mental health problems are far more likely to be in problem debt. Mental health problems make it more difficult to manage finances and engage with service providers. In order to effectively support these consumers, suppliers need to properly train staff to recognise these issues and make services more accessible.

On proposal 3, we support the principle that consumers should not be prevented from accessing services due to financial barriers. In the context of the continued cost of living pressures, which have been focused principally on the rising cost of essentials such as energy and food, households have seen their budgets stretched to breaking point. This has resulted in increased levels of debt and destitution. Whilst we recognise the external pressures which have contributed to higher energy prices, we believe that it is the least that suppliers can do to provide consumers with low and no-cost methods of contact.

**Q2. Do respondents agree with proposals 1 to 11 set out in Section 3.11 Customer contact centre services?**

We agree in principle with all of the proposals set out in Section 3.11.

More specifically, however, we would emphasise the need for specific targets such as those set out in proposals 4, 7, 8 and 10 to include dispensation for cases where greater time would allow the supplier to provide effective and meaningful support in the first instance, to avoid repeat contact and distress for vulnerable consumers.

We would particularly support proposal 5 to implement a triage system for calls, which is utilised as a key indicator of quality by advice services, especially with regard to the identification of vulnerabilities. It is therefore essential that this is supported by proposal 6 requiring the standards of training of call centre operatives, and we would advocate for the specification of triage skills in the wording of the latter proposal.

Advice NI have delivered bespoke training to energy suppliers in respect of identifying and supporting vulnerable consumers, and this training focuses on providing holistic support. This involves effective communication skills, particularly when dealing with challenging or distressing scenarios, and also awareness of useful information, such as access to benefits, grants, charitable support and other forms of financial assistance. Finally, operatives supporting vulnerable consumers would benefit from being able to engage in discussions about financial capability in a positive and constructive way.

**Q3. Do respondents agree with proposals 1 to 3 set out in Section 3.12 Supplier processes for setting fixed direct debits?**

We agree with the proposals set out in Section 3.12.

With regard to proposal 1 we would advocate for improvements to ensure that actual readings are used. It should be standard policy for suppliers to take all available steps to obtain an accurate meter reading, including by improved engagement with consumers. Even more concerning are the reports that suppliers frequently fail to update accounts and bills when clients submit readings through the requested process.

On proposal 2 we would also advocate for procedures to allow all consumers, but especially those who are vulnerable, to approach the supplier on an ad hoc basis to review their payment plan – this should include scenarios where the consumer is facing hardship that might put their ability to pay at risk. We welcome suppliers' existing provision for hardship discussions but feel that it would benefit from formal grounding. In addition, it is essential that discussions around payment plans are tailored to individual circumstances.

**Q4. Do respondents agree with proposal 1 set out in Section 3.13 Supplier processes for return of customer credit?**

We agree with the proposal set out in Section 3.13.

**Q5. Do you have comments on the proposed approach for implementation, monitoring and reporting as set out in Section 4?**

We wholly support the principle of making enhanced standards of customer service, particularly with respect to consumers in vulnerable circumstances, a licence condition subject to enforcement action where appropriate.

Given the restrictions on the Regulator's capacity to intervene in individual cases, we accept that the monitoring and reporting approach is commensurate. However, we would encourage the Regulator to make use of any potential power it has to investigate breaches of the Code that emerge outside of the core monitoring periods. Our experience with the handling of the recent energy payment scheme demonstrates that the Regulator needs to be able to intervene to improve compliance from suppliers on an ad hoc basis, and the effective implementation of the temporary standards shows that this is possible.

**Q6. Do you agree that where this document has an impact on the groups listed, those impacts are likely to be positive in relation to equality of opportunity for utility consumers?**

We agree that the impacts contained in the regulator's proposals are broadly likely to be positive in relation to equality of opportunity for utility consumers. We particularly welcome that the definition of vulnerability is not restricted to particular categories of people, and therefore allows the proposals in Section 3.9 to be applied according to individual circumstances.

**Q7. Do you consider that the proposals need to be refined in any way to meet the equality provisions? If so, why and how?**

Despite our broad support for the positive equality impact of these proposals, we would advocate for improved training to support the identification of vulnerability, and to support the effective implementation of the proposals by suppliers.

In particular, and as we have mentioned above, consumers with mental health difficulties and those from minority ethnic groups often face specific barriers when trying to engage with organisations such as energy suppliers.

In addition, we would also emphasise that the experience of poverty and hardship is not uniform across the different groups defined by Section 75 of the Northern Ireland Act. Therefore, we support the principle that greater consideration for individual circumstances will support effective implementation of these proposals in the light of equality considerations.