LCPDelta

Energy Literacy Study



Utility Regulator for Northern Ireland
Final Report

Report written by:	Peter Sarpong Maxime Loh Euan Killengray	Peter.Sarpong@lcp.com Maxime.Loh@lcp.com Euan.Killengray@lcp.com
Report reviewed by:	David Trevithick Sarah Freshwater	David.Trevithick@lcp.com Sarah.Freshwater@lcp.com

Date of issue: 27 July 2026

LCP Delta is a leading European research and consultancy company providing insight into the energy transition. Our focussed research services include Connected Home, Electrification of Heat, Electric Vehicles, New Energy Business Models, Digital Customer Engagement and Local Energy Systems. We also provide consultancy for clients including networking companies and policymakers. LCP Delta mission is to help our clients successfully navigate the change from 'old energy' to new energy.

About LCP Delta

LCP Delta is a trading name of Delta Energy & Environment Limited and Lane Clark & Peacock LLP. References in this document to LCP Delta may mean Delta Energy & Environment Limited, or Lane Clark & Peacock LLP, or both, as the context requires.

Delta Energy & Environment Limited is a company registered in Scotland with registered number SC259964 and with its registered office at Argyle House, Lady Lawson Street, Edinburgh, EH3 9DR, UK.

Lane Clark & Peacock LLP is a limited liability partnership registered in England and Wales with registered number OC301436. All partners are members of Lane Clark & Peacock LLP. A list of members' names is available for inspection at 95 Wigmore Street, London, W1U 1DQ, the firm's principal place of business and registered office. Lane Clark & Peacock LLP is authorised and regulated by the Financial Conduct Authority for some insurance mediation activities only and is licensed by the Institute and Faculty of Actuaries for a range of investment business activities.

LCP and LCP Delta are registered trademarks in the UK and in the EU.

© Lane Clark & Peacock LLP 2026

https://www.lcp.com/en/important-information-about-us-and-the-use-of-our-work contains important information about LCP Delta (including Lane Clark & Peacock LLP's regulatory status and complaints procedure), and about this communication (including limitations as to its use).

Disclaimer and use of our work

This work has been produced by LCP Delta under the terms of our written agreement with Utility Regulator for Northern Ireland (Client) for the Client's sole use and benefit, subject to agreed confidentiality provisions, and for no other purpose. To the greatest extent permitted by law, unless otherwise expressly agreed by us in writing, LCP Delta accepts no duty of care and/or liability to any third party for any use of, and/or reliance upon, our work.

Where this report contains projections, these are based on assumptions that are subject to uncertainties and contingencies. Because of the subjective judgements and inherent uncertainties of projections, and because events frequently do not occur as expected, there can be no assurance that the projections contained in this report will be realised and actual events may be difference from projected results. The projections supplied are not to be regarded as firm predictions of the future, but rather as illustrations of what might happen. Parties are advised to base their actions on an awareness of the range of such projections, and to note that the range necessarily broadens in the latter years of the projections.

Contents

Contents 1
Executive Summary 2
Project Introduction and Background 5
Methodology 7
1 Research Design and Rationale 7
2 Pre-task activity and Focus Group Discussion 7
2.1 Recruitment and Screening 7
2.2 Discussion guide and Fieldwork 7
3 In-Depth Interviews 8
3.1 Participant selection 8
3.2 Interview structure 9
4 Analysis 9
4.1 Heat maps 9
5 Ethical considerations 10
6 Scope and Limitations 11
Key Findings from the Focus Group Discussions 12
Key Findings from the In-Depth Interviews 20
Conclusions and Recommendations 33
1. How this study meets the research objectives 33
2. Implications 33
3. Recommendations 34
Appendix 35

 © LCP Delta 2026

Executive Summary

This research on energy literacy was commissioned under the Utility Regulator's Consumer Protection Programme 2024-2029 (CPP24), the principal vehicle to deliver positive outcomes for electricity, gas, and water consumers in Northern Ireland. It was aimed at developing an in-depth understanding of energy literacy issues and barriers facing domestic electricity and gas consumers and how these can be addressed. It identifies where friction, confusion and disengagement arise, captures the experiences of vulnerable and digitally disengaged consumers and provides an evidence base for practical action by the Utility Regulator and energy companies.

Energy Literacy is defined as the ability of consumers to confidently engage with the energy market to make informed decisions that deliver positive outcomes. The research was conducted in two phases: eight focus group discussions with eight participants in each group across a range of consumer profiles, followed by fifteen in-depth interviews with participants selected from those groups. The qualitative approach was chosen deliberately to capture the emotional texture and contextual depth behind the main barriers in the areas identified by previous analysis of quantitative data.

Previous analysis had identified the main areas stopping people from becoming energy literate. However, it had not explored the “why” behind those barriers. This qualitative study explored the emotional state and friction points experienced by the consumer on their energy journey, both electricity and gas. The core barriers (bill incomprehension, failing to resolve complaints or ignoring complaints, treating complaints like general enquiries and low awareness of consumer protections) identified by this qualitative study were consistent across both fuels.

Five consumer journeys were mapped from the study. They were:

- Home move.
- Account management.
- Receiving and interpreting the bill.
- Switching supplier or tariff.
- Raising a problem or complaint.

Friction points and barriers were identified at each stage. Across all five, the same pattern emerged: **consumers consistently encountered a gap between what they expected the energy market to provide and what they experienced**, with the gap widest at the moments of greatest consequence, that is, receiving a bill they could not interpret, trying to resolve a problem, or realising they were behind on payments. Eight focus groups were convened across a range of consumer profiles, and the findings were used to develop eight consumer archetypes representing meaningfully distinct relationships with the energy market. These archetypes, alongside the five consumer journey maps, are the

© LCP Delta 2026

primary analytical outputs of the research and the most directly usable tools for intervention design.

At the heart of the study, it was concluded that low energy literacy is not limited to knowledge deficit. **Consumers are operating in a market where important information is hard to find, difficult to interpret and not always clearly connected to action.** One participant's words captured what many expressed across the research:

> ***"It is what it is. Can't control it. I need it, whether or not it's high or low or the same, I still need it..."***
>
> - Event Driven Switcher (on components they have control over)

This resignation, repeated in different forms across groups and interviews, is both the finding and the challenge this research asks the market to address.

Across the study, consumers described gas and electricity markets that feel **reactive rather than protective**, **informational rather than explanatory** and **available rather than accessible**. Vulnerable and digitally disengaged consumers experienced the same barriers, compounded and with fewer resources to navigate them. For these consumers, the gap between the protections that exist on paper and the support that reaches them in practice was the most consequential finding of the research. Another consistent finding across the complaints journey was that consumers who could not resolve a problem with their supplier felt that they had nowhere independent to turn. They either knew little of the regulatory protections that have been put in place or the regulatory body that put them in place. This points to a conclusion that runs through the research: **energy literacy is closely linked to consumer protection and inclusion rather than being a standalone communications issue.** Addressing it requires not just better information, but a market and regulatory environment that actively works to reach the consumers least able to reach it themselves. This finding sits behind several of the recommendations made to the Utility Regulator.

> ***"...with all these different reports on the news and saying you can get help from the energy company when you phone up; there was no help offered...I was disappointed because there was no, ... help offered. It was just literally a no."***
>
> - Digitally Disengaged consumer (on specific moment that either built or destroyed trust)

The recommendations provide a baseline that can inform both immediate intervention and medium-term programme design. The recommendations are each grounded in a specific finding from the research. They address

© LCP Delta 2026

improvements the market can make and programme design inputs to inform how the Energy Literacy Programme and related workstreams could be shaped.

A number of recommendations have been made to the Utility Regulator, these include:

1. Target interventions at key moments or high-friction points in the consumer journey.
2. Introduce clearer billing and annual statement standards.
3. Improve the home move journey (moving in and out moments).
4. Strengthen complaint handling and issue ownership.
5. Increase the visibility of consumer protections.
6. Move from reactive to proactive account management.
7. Improve switching communications and post-switch transparency.
8. Improve support for vulnerable, digitally disengaged and prepayment consumers.

© LCP Delta 2026

Project Introduction and Background

Energy literacy is essential: it provides the understanding consumers need to trust the market, ensuring they feel confident enough to become active players in the electricity and gas markets.

Energy literacy can be defined as the ability of consumers to confidently engage with the energy market to make informed decisions that deliver positive outcomes.

However, current research demonstrates that energy literacy is not yet widespread in Northern Ireland. Recent quantitative studies such as the ***Utility Regulator Domestic Tracker*** indicate that persistent issues regarding engagement that could negatively affect consumers' ability to secure better outcomes, thereby reducing engagement levels in both gas and electricity markets.

Some main areas of consumer difficulties have been identified: the complexity of debt advice, difficulty understanding tariffs, barriers to escalating complaints and the use of industry jargon.

Further insight is provided by historical data which identifies some key barriers and where consumers experience friction. In 2024, in Northern Ireland, the Utility Regulator Domestic Tracker Research revealed that 18% of consumers lack confidence in their electricity deal and 58% have low engagement with written correspondence. Additionally, about a fifth of electricity consumers distrust the price they pay. Further analysis of market data shows that bills, payments and customer service are the leading areas where consumers experience issues.

The landscape is similar for gas consumers, with 24% lacking confidence in their current gas deal and 22% doubting the fairness of the price they pay. This group also exhibits persistently low engagement with written correspondence (60%). Additionally, analysis of market data shows issues regarding bills, payments and accounts, as they outweigh any other complaint category in the gas market. Finally, although the trend is improving since 2021, more than a third of both gas and electricity consumers remain unaware of the Consumer Protection obligations designed to safeguard them.

Previous analysis has already helped identify the main areas where barriers are being experienced that are (bills, payments and accounts management) stopping domestic consumers from becoming energy literate and this qualitative research will explore these areas further.

The aims of this research project are to:

© LCP Delta 2026

- Explore how consumers interpret, engage with, and make decisions about energy (including bills, supplier communications, switching, and complaint handling) using structured qualitative methods.
- Map the lived consumer journey across different touchpoints in the gas and electricity market, identifying friction points, emotional responses, and barriers to engagement.
- Capture the experiences of vulnerable and digitally disengaged consumers to ensure inclusive and representative insights.
- Provide clear, concise, and actionable recommendations for the Utility Regulator and energy companies to improve consumer confidence, communication, and support mechanisms.

This project supports Utility Regulator's duty to protect the interests of consumers, both now and in the long term. It is a central part of the Consumer Protection Programme 2024-2029 and the Forward Work Programme for 2025/26. Ultimately, this work is vital for achieving Utility Regulator's goals: ensuring that Northern Ireland's energy companies provide the highest standard of service and protection.

© LCP Delta 2026

Methodology

1 Research Design and Rationale

This research was designed as a four-phase qualitative study. An interpretive approach was used because it was suited to understanding how consumers make sense of the gas and electricity market. It enabled us to:

a. Use a **pre-task phase** to surface initial perceptions, comprehension of energy bills and levels of confidence in supplier communications.

b. Facilitate **eight focus group discussions** that capture shared experiences, compare perspectives and identify common barriers to engagement.

c. Conduct **15 in-depth interviews** to explore individual consumer journeys, particularly among vulnerable and underrepresented groups, revealing friction points and support needs.

d. Deliver coherent **findings** through this report.

The interpretive design ensured that consumer voices were heard and emotional responses such as confusion, frustration, and distrust were captured. Previous insights were largely quantitative, so this study was intended to ground insights and recommendations in lived experience.

2 Pre-task Activity and Focus Group Discussion

2.1 Recruitment and Screening

Participants for the pre-task activity and focus group discussions were recruited through a structured screener questionnaire designed to ensure a spread of consumer profiles across the key dimensions relevant to energy literacy: age, housing tenure, meter type, geographic location, and vulnerability indicators. Eight focus groups were convened, each defined by a distinct combination of these characteristics, ranging from young urban renters on prepayment meters to older rural homeowners on credit meters and including groups specifically designed to capture the experiences of consumers.

A screener questionnaire served two purposes. It identified eligible participants and ensured demographic spread, but it also functioned as a first data collection instrument, capturing basic information about supplier awareness, switching history, and meter type that allowed the research team to confirm group composition before fieldwork began.

2.2 Discussion Guide and Fieldwork

Following screening, a pre-task exercise, consisting of 10 simple questions for shortlisted participants in each variation group was developed (see Appendix F for pre-task questions). The questions revealed knowledge gaps and attitudes around energy literacy. This enabled the subsequent focus group discussions to be more targeted and insightful.

© LCP Delta 2026

Each focus group was made up of eight participants and ran for approximately two hours, with a fifteen-minute break. It was facilitated by a trained moderator using a structured discussion guide developed by the research team (see Appendix D for discussion guide). The guide was organised into four thematic sections:

a. Engagement with the energy market.
b. Understanding and interpreting energy bills.
c. Complaints and problem resolution.
d. Trust, fairness and consumer protection.

A mock energy bill was used as stimulus material during the billing section to ground the discussion in a concrete example rather than abstract recall. Group discussions were conducted both in person and online, depending on participant preference and practicality.

There were eight focus groups generating a dataset that covered the full range of consumer profiles from the research design. Within each group, participants were encouraged to share their own experiences openly, with the moderator facilitating comparison and contrast across the group to identify common patterns and key differences (see Appendix B for Focus Group Structure).

Focus Groups took place between January and February 2026.

3 In-Depth Interviews

3.1 Participant selection

In-depth interview participants were selected from the focus group participants pool, based on their archetype fit, the nature of the experiences they had described during the groups and their ability to contribute depth and specificity on the journeys most relevant to their profile (see Appendix A for description of the archetypes).

Fifteen in-depth interviews were conducted in total (see Appendix E for topic guide). Allocation across archetypes reflected analytical priority and the extent to which some experiences were less likely to be fully surfaced in a group setting. Experiences such as debt, financial hardship, digital exclusion and unmet vulnerability needs were treated as higher risk for underreporting in groups. Therefore, greater interview coverage was assigned to those archetypes by increasing the number of participants.

Demographic characteristics were recorded for all participants to support analysis and reporting, but they were treated as contextual information rather than recruitment quotas. The fieldwork moderator exercised informed judgement about which participants would contribute most richly to each archetype, based on observed participation during the groups.

© LCP Delta 2026

3.2 Interview structure

Each interview lasted approximately sixty minutes and was conducted in person or online, according to participant preference. Participants were asked in advance to bring a recent energy bill (paper or digital) to the interview. For prepayment meter customers, top-up receipts or annual statements were requested as an alternative.

Each interview covered three journey sections. One section common to all participants was focused on Receiving and Interpreting the Bill for credit customers or the prepayment meter and top-up experience for Prepayment meter (PPM) customers. The two bespoke sections were determined by the participant's archetype, drawn from the remaining four journey areas. This structure ensured that every interview contributed to the cross-cutting billing analysis whilst also generating archetype-specific depth on the journeys most relevant to each consumer type (see Appendix A for Archetypes, their definitions and allocations for in-depth interviews).

A structured topic guide was used throughout, with one main question per journey section and a set of probes available to the moderator where the participant did not naturally cover the relevant discussion. The guide was deliberately lean, open-ended and designed to anchor the conversation rather than script it.

In-depth interviews were carried out in the third and fourth week of March 2026.

4 Analysis

Findings from both phases was analysed thematically. Focus group findings were structured around the four discussion guide sections and cross-referenced across all eight groups using a grid analysis. The grid mapped questions against groups to identify which themes appeared consistently, which were concentrated in specific consumer profiles, and which were isolated but significant. This produced a thematic summary of key findings and identified which consumer profiles and journey aspects warranted deeper investigation in the in-depth interviews.

In-depth interviews were then structured around the five consumer journeys developed from the focus group discussions. The output was a gap analysis for each journey, comparing what consumers expected at each stage with what they actually encountered and suggestions for improvement.

4.1 Heat maps

The heat maps are constructed by translating qualitative research findings into a weighted numerical scale. Each group is assigned a prominence score from 1 to 5 for a given theme, with the value determined by the frequency, intensity, and consistency of that theme within the group's discussions. A key element for scoring is the prevalence of shared responses within the focus group. Furthermore, the assessment considers the intensity of the language used, specifically looking for strong adjectives and emphatic phrasing to gauge the strength of the wording.

© LCP Delta 2026

These scores are then mapped onto a visual grid, where the depth of shading represents the relative weight of the findings. A detailed breakdown of the scoring scale is provided below, by heat map:

Heat map - Reasons for ending up with current supplier

- This heat map represents the intensity of the driver behind the consumer's choice of supplier. A score of 1 indicates the factor was not identified or was only marginally relevant to the supplier move. Conversely, a score of 5 signifies the factor was the primary determinant of the switch.

Heat map – Frequency of bill questioning and clarity of required actions

- This heat map represents the frequency of bill questioning and the clarity of required actions. Non-applicable responses are marked "N/A." Frequency: A score of 1 represents very low frequency (rarely questioned), while a score of 5 indicates very high frequency (often questioned). Clarity: A score of 1 signifies very low clarity (actions are confusing), while a score of 5 represents very high clarity (actions are clear).

Heat map – Sentiment towards resolution

- This heat map qualifies the nature of consumers' sentiment towards resolution. A score of 1 represents a very negative sentiment, where the resolution process has been unsuccessful and unpleasant, whereas a score of 5 signifies a positive sentiment, indicating the resolution was decisive and that the process was enjoyable.

Heat map – Awareness of rules protecting consumers

- This heat map represents the level of awareness of rules protecting consumers. A score of 1 signifies a poor level or absence of awareness amongst the focus group, while a score of 5 represents a good level of understanding across all group members.

5 Ethical considerations

Recruitment was led by Criteria Fieldwork Ltd, a specialist qualitative recruitment agency with established safeguarding policies. Potential participants underwent a thorough screening process to verify they meet the criteria of the project and are genuine and engaged. Criteria Fieldwork places emphasis on rigorous quality control and a multi-step verification process to prevent fraud and ensure all participants are reliable and suitable. All recruitment was closely monitored as Criteria Fieldwork was MRS (Market Research Society) Company Partner, ISO 20252 certified and MRS Fair Data accredited ensuring that all sensitive data is safely stored and protected.

All sessions were recorded for analytical purposes only, with participants' informed consent. No recordings were shared outside the core research team, and all outputs are fully anonymised.

© LCP Delta 2026

Participant recruitment followed agreed criteria set out in the project specification. These required:

a. A balanced geographical spread representative of the Northern Ireland population across gender, age, socio-economic status and disability.
b. A mix of electricity and gas suppliers represented across the sample.
c. All participants to be responsible for paying their household energy bills.
d. A representative balance of credit meter and prepayment meter users, with 75% of recruited participants having had an interaction with their electricity or gas supplier within the last 18 months.

6 Scope and Limitations

The period between the focus group discussions and the in-depth interviews coincided with wider geopolitical uncertainty (The Iranian war and energy price increases by two domestic electricity suppliers). While the research focused on established consumer experiences rather than immediate reactions to the events, this context may or may not have influenced some responses, particularly those relating to affordability and trust. Readers should bear this in mind when interpreting the in-depth interview findings.

The research was designed to generate depth and contextual richness. Statistical representativeness was not the aim. The findings reflect the experiences of participants who took part and the findings are intended to explain the "why" behind energy literacy challenges and barriers highlighted above. The prevalence of these challenges in the wider population was not measured.

The qualitative sample was structured deliberately. Consumer profiles most likely to face significant barriers were overrepresented. This included prepayment meter (PPM) users and digitally disengaged consumers. It also included consumers with experience of debt or financial hardship. The findings should therefore be read as an account of the range and depth of experience in the Northern Ireland energy market. Emphasis is placed on the most challenging end of that experience. The findings should not be read as a proportional picture of the population.

© LCP Delta 2026

Key Findings from the Focus Group Discussions

Section 1 - Engagement with the energy market

- Many consumers do not begin from a position of **active choice**; they start with what is already in place and only switch later if prompted. **The main barrier** to active **supplier choice** is the prevalence of legacy setups and default routes rather than a conscious or researched choice. This matters because most customers start on a default path and may be less likely to compare tariffs or challenge poor service.

- For **recent movers**, **supplier discovery** is still accidental. This increases the risk of delay, confusion and incomplete knowledge. **The main barrier** to supplier discovery is **tariff information** not being presented and delivered in a way that consumers can easily notice, understand, or use.

- Consumers hardly **review tariffs**. Those who do are events driven (i.e. looking for the cheaper option, bill change or competitor forcing retention). **The main barrier** to tariff review is a low understanding and interpreting of bills due to a confusing billing standard.

- **Supplier switching** is often driven by headline savings and incentives, not by a full understanding of the long-term deal. **The main barrier for not switching** is perceived complexity, not actual switching difficulty. This means interventions should focus on reducing fear before the switch (reassurances and clarity about the process and associated timelines).

- **PPM users** have the **basic awareness** (who is the supplier and how to top up) but the system places a higher burden on them. **The main issues** contributing to this burden are meter glitches, long waits for support, difficulty replacing cards and old-fashioned top-up processes.

- Consumers are not rejecting **digital channels** outright but prefer phone-based communications. **The main barrier** to digital channels is that they are often clear enough to transmit a headline, but not clear, or engaging enough to build real understanding. As a consequence of this, consumers fall back to the phone because its more personal and reassuring.

Section 2 - Understanding and interpreting bills

- **Bills and annual statements** are currently functioning mainly as payment notices, not as tools that build understanding. **The main barrier** being a

© LCP Delta 2026

lack of clarity in the current billing standard. Therefore, according to the focus groups, a **stronger billing standard** should:

a) Put amount due / action required / actual vs estimated reading first.

b) Explain credit/debit clearly in plain English, simplify units, reduce unnecessary jargon and use clear visual comparisons (month-on-month / year-on-year).

c) Make important support information (tariff options, impartial advice, debt information) prominent rather than buried in small print.

d) Make PPM annual statements more visible and relevant, especially by clearly showing tariff, spend, usage, and any debt repayment progress.

Section 3 – Complaints and problem resolution

- **Consumers** reported **frustration** in the **complaint process.** In several cases, consumers only got results after switching channel (for example, from phone to Live Chat), chasing repeatedly, or refusing to get off the phone until issue was resolved. **Strengthening the complaint journey** is thus a core part of addressing energy literacy, including:

  a) Requiring suppliers to clearly explain the issue and next steps in a language consumer understands during the first interaction.

  b) Assigning each complaint to a named owner with a reference number.

  c) Implementing faster and more reliable call answering and call-backs.

  d) Making rights around credit balances, standing charges, refunds, estimates, DD changes, and PPM faults clear.

  e) Adding stronger safeguards for the vulnerable, the older, the indebted, and tenants who are more exposed when the first response is poor.

Section 4 - Trust, fairness and consumer protection

- There is a need for the Utility Regulator to focus on **visibility, simplicity and proactive delivery of protections**, not just the policy itself.
- Low trust is driven more by perception than isolated incidents. Consumers see protections as weak, doubt regulator independence, or do not even know who the regulator is.
- Consumers also linked distrust to rising prices, large supplier profits or bonuses, weak competition, and concerns that suppliers do not proactively move people onto better deals.

© LCP Delta 2026

Grid analysis across groups

	Group 1 Online	Group 2 Online	Group 3 Online	Group 4 Online	Group 5 Online	Group 6 Online	Group 7 F2F	Group 8 F2F
Age	18-39	18-39	40-54	40-54	55-69	55-69	Vulnerable	Vulnerable
Income	Low-mid	Mid-High	Low-mid	Mid-high	Low-mid	Mid-high	Mix	Mix
Location	Urban	Rural	Rural	Urban	Rural	Urban	Urban	Urban
Home tenure	Tenants	Homeowners	Homeowners	Tenants	Homeowners	Tenants	Mix	Mix
Housing type	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social
Household	Families	Single / couple	Single / couple	Families	Families	Single / couple	Mix	Mix
Digital skills	Digitally engaged	Digitally engaged	Some digital skills, lower confidence	Digitally engaged	Digitally engaged	Some digital skills, lower confidence	Digitally disengaged	Mix
Energy meter / payment type	Mix (credit / pre-pay)	Credit	Mix (credit / pre-pay)	Credit	Mix (credit / pre-pay)	Mix (credit / pre-pay)	Mix (credit / pre-pay)	Mix (credit / pre-pay)
Home movers	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents
Language	English speaker	English speaker	Mix: 1 participant where English was not their first language	Mix: 1 participant where English was not their first language	Mix: 1 participant where English was not their first language	English speaker	English speaker	English speaker

Engagement with the energy market

Section presentation - This section outlines the fundamental ways in which consumers interact with the energy market and their respective service providers.

It explores the **initial point of engagement**, specifically how individuals first came to be with their current suppliers through either active selection or inheritance during a **home move**. The section then addresses the **dynamics of switching behaviour**, examining the motivations for changing tariffs and the barriers that prevent engagement. Practical elements of account management are also introduced, including the **transition toward digital tools** and the specific experiences of those using **prepayment meters**. Finally, it investigates how consumers interpret **supplier communications** and the level of confidence in them.

Knowledge of current supplier

Most participants (85-90%) knew their supplier. The outliers on supplier awareness included young urban renters on PPM, young homeowners on credit, older rural homeowners and vulnerable groups.

The young outliers used the system without thinking about who could be supplying them (i.e. energy as a background admin without needing to know supplier name). For other outliers, it was more about confusion and lack of understanding as to who was supplying them.

© LCP Delta 2026

Reasons for current supplier

How people ended up with their current supplier(s) followed three routes: **inherit/default, active switching, and property/infrastructure-led assignment***. Inherited/default supply was common, especially where people had moved in and kept whoever was already there (Groups 1, 2, 5 and 8). Active switching was also common, particularly in the more engaged homeowner groups (Groups 3, 4 and partly 5), but even there it was less frequent than retaining the existing supplier, due to key barriers such as low perceived savings, termination fees and fear of service disruption.

Heat map - Reasons for ending up with supplier

Group number	Inherit / Default	Active Switching	Property / Infrastructure
1	5	1	1
2	4	2	1
3	2	5	3
4	2	5	1
5	3	3	1
6	3	4	1
7	1	3	4
8	3	4	1

Driver intensity →
1 — 5

Moving home, finding a new supplier, and challenges faced

Residential mobility was concentrated in the more transitional groups (Group 1) especially younger urban renters, rather than the older or more settled cohorts. Recent movers found their suppliers through practical touchpoints such as the PPM/top-up cards and their first bill. Supplier discovery is often reactive (only when needed).

Most movers reported few or no major problems, but where challenges existed, it was about setup failures, i.e. not knowing tariff they were on, not contacting the supplier in time or being given the wrong prepayment card.

Consumer quote on challenges faced by movers when changing accounts - (Female, Grp 2)

"I looked on the website to see what the tariffs were...but it was hard to navigate and understand exactly how much you should, what your usage would equate to.... Because you're using it at different times in the day and you don't know when's off peak, when's on peak..."

Switching behaviours

Participants frequently opted to switch suppliers rather than tariffs, despite a general lack of awareness regarding specific tariff details. This suggests that the impulse to change providers often supersedes the motivation to optimise existing arrangements.

There were very few **tariff switches**. Consumers hardly review tariffs with their current supplier. Those who do are event-driven (i.e. looking for a cheaper option, bill change or competitor forcing retention) often informed by door-to-door salesmen from supplier side. Motivations are mostly financial.

**Inherit/Default describes the situation where a consumer is with a supplier because they moved into a property where that company was already providing energy. Active Switching represents a conscious decision by the consumer to change their energy provider, usually after comparing the market to find better pricing, improved customer service, or specific green energy credentials. Property/Infrastructure-led Assignment refers to a supplier being pre-determined by the physical setup of the building, where the infrastructure itself limits consumer choice. For example, where the shared gas supply of a block of flats makes switching practically impossible for individual households.*

© LCP Delta 2026

The strongest budget-management motivation came from PPM-linked groups.

Supplier switching is often driven less by energy literacy and more by clear, immediate value signals combined with a convenient prompt to act.

Prepayment meters (PPMs)

PPMs were seen as a useful budgeting tool because they gave people a clearer sense of what they were using and spending and helped avoid “nasty surprises” from large bills. However, that benefit sat alongside a lot of practical frustration: meter glitches, long waits for support, difficulty replacing cards, old-fashioned top-up processes, noisy low-credit alerts, and confusing fault/reset journeys.

Consumer quote on PPM-related complaints - (Female, Grp 2)

"I just think it like, it's a bit inconvenient that you can't top up online. I think that's really frustrating that you have to physically go and get the code. Because everything else you can do online."

Managing energy accounts

“Managing an energy account” refers to the actions consumers take to maintain and monitor their energy supply. For consumers, it meant doing the minimum needed to keep supply going. PPM users especially described account management as simply topping up when necessary, while credit customers were more likely to manage via bills, meter readings, and occasional online access. Digital tools (web/app) were used unevenly for top-ups, balance checks and meter readings.

Understanding and interpreting bills

Section presentation - This section investigates how individuals engage with their energy statements, focusing on **bill understanding** in the context of technical terminology and complex numerical data. It also examines the **accuracy and trustworthiness of bills**. This section also considers how the **format** of a bill (paper or digital) impacts its overall readability and the ease with which key information is located. Finally, it addresses **actionability** by evaluating whether or not the information provided effectively prompts a consumer to take a specific next step.

Managing recurring bill statements

PPM users in particular, rarely look at annual statements, often do not know if they receive them, and instead rely on what they top up into the meter as their main sense of usage and cost. Across both PPM and credit customers, the first thing people look for is

Consumer quote on understanding PPM annual statement - (Male, Grp 2)

"I think I just get a letter once a year from the gas and the electric sort of breaking down what you put in per year. But I haven't really took much notice of it. I just put it in the back of the cupboard and then move on."

© LCP Delta 2026

the immediate financial headline (i.e. how much is due, whether they are in credit or debit, whether the reading is actual or estimated, and whether the bill is higher than last time). A consistent barrier was layout and interpretation, not just lack of interest. Participants found bills and statements confusing when they contained too many numbers, multiple rates, time-of-day pricing, units without clear financial meaning, or dense text/small print.

Heat map – Frequency of bill questioning and clarity of required actions**

Group number	Frequency of Bill Questioning	Clarity of Required Actions
1	1	2
2	1	N/A
3	4	5
4	4	5
5	3	3
6	N/A	N/A
7	2	2
8	2	4



Traditional bill understanding

The biggest points of confusion were credit vs debit, "total owed" vs what will actually be taken by Direct Debit, estimated vs actual readings, and jargon/acronyms such as kWh, MPRN, CR, E/A* (prevalent among Group 1).

Accuracy and trustworthiness of bills and format

Confidence dropped sharply when the bill became more detailed or less familiar (as with the mock bill), especially where there were multiple tables, lots of numbers, small print, or unclear labels. Confidence in interpreting bill jargon and numbers was highest among younger rural homeowners managing credit meters.

Complaints and problem resolution

Section presentation - This section explores how consumers navigate service failures and disputes with their energy providers. It begins by examining the **experience of problems** that prompt initial contact, alongside the subsequent **experience of process and resolution** to determine whether outcomes feel personalised or merely generic. This sections also assesses **escalation awareness**, specifically regarding third-party support such as the ombudsman, and concludes by investigating **reluctance and trust** to understand why some consumers choose not to raise complaints despite facing service issues.

Experience of problems

Main complaints triggers can be categorised into 4 groups. They were:

- **Meter/PPM problems** (faults, replacement cards, top-up failures, missing credit).

**kWh (Kilowatt-hour), MPRN (Meter Point Registration Number), CR (Credit, used on bills, statements or transactions), E/A (Estimated/ Actual)*
*** Where a heatmap cell is marked N/A, no material responses relevant to that criterion were recorded for that group.*

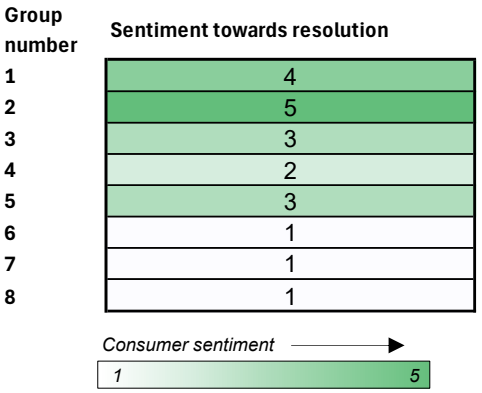
© LCP Delta 2026

- **Billing and payment problems** (estimated bills, incorrect details, duplicate direct debits, low DDs leading to debt, exit fee disputes, e-billing failures).
- **Poor communication** (promised vouchers/credits not received, unclear standing charges, unclear meter-reading cards).
- **Admin failures** (death not logged, electronic bills not set up, account not updated).

Experience of process and resolution

Resolutions were mixed. Operational issues (damaged meter, cheaper tariff offers) were dealt with quickly. Billing, account admin and cross-department issues were more likely to drag on. Gas and PPM-related complaints looked more operational and harder to resolve. Generally, resolution often happened only where consumers were persistent.

Heat map – Sentiment towards resolution



Escalation awareness, reluctance and trust

Consumers felt reassured when suppliers were responsive and empathetic (even if the issue took time). Where consumers were not believed, not listened to or got rude treatment from supplier staff, trust was damaged quickly.

Awareness on what to do was patchy and vague. The Consumer Council was the most commonly recognised organisation.
Others mentioned Citizens Advice while others still, "Google". However, direct use of outside help for energy complaint was rare.

Consumer quote on understanding PPMS annual statement - (Male, Grp 4)

"I wasn't listened to. It was, I felt like it was the first time that anyone's ever moved house to them...I felt like I knew more than they did, which was a weird feeling of, and I can see why some people would just give up and pay the bill."

Trust, fairness and consumer protection

Section presentation - This section evaluates the relationship between consumers and the industry, beginning with **trust in supplier** to identify the primary drivers of confidence or suspicion. It examines **perceptions of fairness** regarding energy costs and regulation, assessing how these views influence daily usage and market engagement. This section also gauges **awareness of consumer protections**, such as the Customer Care Register (CCR) and formal service standards. Finally, it addresses **confidence and rights** to determine if consumers feel sufficiently protected by the system or largely left to navigate issues independently.

© LCP Delta 2026

Trust in supplier

Trust in suppliers was low overall because participants saw suppliers as profit-driven businesses, not organisations acting in customers' interests. Younger, digitally engaged rural homeowners (Group 4) were the most distrustful often noting that suppliers acted in self-interest, unless challenged.

Consumer quote on trust in supplier - (Male, Grp 1)

"But I definitely don't trust utilities or energy companies in their entirety a lot of the time, because they're profiteering to a certain extent..."

Perceptions of fairness

The price of energy was generally seen as unfair and high, despite the reasoning behind them (e.g. cold weather, work events, increasing distribution cost, wars etc). The reasons consumers gave for such unfair prices was lack of competition, comparisons with the rest of UK or Europe, standing charges and the sense that everyone has to pay regardless of affordability. Overall, participants lacked a visible framework to compare tariffs or understand the logic underpinning tariff levels.

Awareness of consumer protections

Awareness of the CCR / priority support was very low across almost all groups. In most groups, no one had heard of it, and where there was some awareness, participants usually only understood it vaguely as something for medical equipment, older people, illness, or vulnerable customers. There was also a clear gap between eligibility, awareness and actual support (accessibility).

Heat map – Awareness of rules protecting consumers*

Group number	Billing	Late Payments	Handling complaints	Customer Service	Supporting customers
1	1	1	1	1	3
2	2	1	3	2	2
3	2	1	4	2	5
4	1	1	2	1	4
5	4	2	4	2	3
6	4	2	2	N/A	3
7	3	4	4	4	3
8	4	2	5	4	4



Confidence and rights

Consumers know rights exist but do not know what those rights are, how to use them, or whether they would be enforced.

**Where a heatmap cell is marked N/A, no material responses relevant to that criterion were recorded for that group.*

© LCP Delta 2026

Key Findings from the In-Depth Interviews

How to read this section

This section is highlighting the key findings from the in-depth interviews. It is broken down into five customer journeys (see journey below). Each journey will follow the same layout, detailing the featured archetypes, the expected and experienced outcomes at each stage (see archetypes below). This will develop into some key cross-cutting themes summarised at the end and visualised in the customer journey mapping.

Visual mapping of the expected customer journey

Section presentation - The table below maps customer journeys across the different archetypes explored in the in-depth interviews. More in-depth explanations to this journey and the methodology behind devising it and the related archetypes is detailed in the methodology and appendix sections of this report.

This section looks to reintroduce the mapping to allow readers to be familiar with the different stages of the customer journey and the relevant archetypes for each stage, before delving into the key themes found from the in-depth interviews.

Archetypes		Home move	Account Management	Receiving and Interpreting the Bill	Switching Supplier or Tariff	Trust, fairness and consumer protection
	The Passive Inheritor	☑	☑	☑		
	The Anxious Avoider		☑	☑		☑
	The Event-Driven Switcher		☑	☑	☑	
	The Engaged but Partially Informed			☑	☑	☑
	The Digitally Disengaged Consumer		☑	☑		☑
	The Debt-Experienced Consumer		☑	☑		☑
	The Vulnerable Consumer		☑	☑		☑
	The Resigned Non-Participant			☑	☑	☑

© LCP Delta 2026

All archetypes experience each stage of the journey differently. The choice of which archetype to interview at a particular stage is dependent on the intensity of experience at the particular stage. The main example of this is for **Receiving and Interpreting the Bill**, which is relevant and equally intense for all archetypes. Bill in this context referred to any statement either acknowledging payment or outlining payment to be made for energy supply (which includes receipts from PPM users).

Section presentation - This section explores all five consumer journeys, summarising the key findings from the in-depth interviews.

It provides a headline finding for each consumer journey and the archetypes interviewed for that stage, before highlighting the key findings of what was experienced and what was expected at each stage. The core aim is to be able to find the themes in gaps between expectations and reality.

Consumer journey key findings

1. Home Move

Headline finding:

It was clear from the interviews that there is a disconnect between the information expected and the information received on both sides of moving in and out of a property.

Featured archetypes:



The Passive Inheritor

What is experienced:

A clear disconnect between expected and received information

The overarching feeling within the Home Move journey was that **nobody told the consumer what they had to do**. Although it was noted that it seemed intuitive, consumers found themselves having to make contact with the suppliers themselves, as opposed to the supplier reaching out to them.

Consumers mentioned **not having any details left** by the landlord or previous owner on the expected information. For PPM customers, it was noted that the meter clearly identifies the supplier at the property or the top-up card. For moving out, it was clear that no details were left or sent to the new tenants detailing the information expected when moving into a new property.

A clear disconnect between the information expected and the information received is obvious, in both sides of the move.

© LCP Delta 2026

What was expected:

When moving into a new home, customers expected someone (i.e., landlord, supplier, letting agent, previous occupant) to clearly **tell them the key details** required for taking on an energy supply contract. This includes:

- Who their supplier is
- What tariff they are on
- What they need to do at both sides of a move

Consumer quote on PPM top-ups - (The Vulnerable Consumer)

"...there's no facility online, which wouldn't be ideal if you couldn't get out."

2. Account Management

Headline finding:

Consumers are not proactively managing their own energy accounts. They expected the supplier to be the proactive party in providing notice of important issues and responding efficiently when an issue arose.

Featured archetypes:



- The Passive Inheritor
- The Anxious Avoider
- The Event-Driven Switcher
- The Digitally Disengaged Consumer
- The Debt-Experienced Consumer
- The Vulnerable Consumer

What is experienced:

Account management is largely reactive and minimal

Across all archetypes, account management is not experienced as an active or ongoing task. Instead, it is **reactive** and limited to doing what is necessary. For example, topping up, paying a bill, or making contact only once something has gone wrong. Many participants did not describe themselves as "managing an account" at all.

On the supplier side, archetypes such as the Event-Driven Switcher, the Digitally Disengaged Consumer and the Vulnerable Consumer specifically mentioned **wanting more proactive contact from the supplier**. The Digitally Disengaged Consumer noted specifically for understanding the savings by moving to Direct Debit payments.

Digital tools exist, but are inconsistently usable and rarely trusted

While many consumers technically had access to online accounts or apps, **digital account management was unevenly experienced**. Even among digitally confident participants, apps and websites were often described as unreliable.

© LCP Delta 2026

Common issues included difficulty logging in or app top-up functions not working for PPM users.

This mention of PPM top-ups having to be done in-store occurred mainly for gas meters and was prominent across the Vulnerable Consumer and the Event-Driven Switcher archetypes.

Little visibility of problems until they became serious

A consistent experience was **low visibility of emerging problems**. Debt, credit build-ups, inaccurate direct debits, failed top-ups, and missed meter readings often accumulated before consumers became aware. For many, the first signal was a shock. Debt build-up was the most referred to across the archetypes, followed by missed meter readings.

This was most pronounced among:

- **Anxious Avoiders**, who found the debt built up for several quarters until the supplier got in touch.
- **Debt-Experienced Consumers,** where arrears accrued over several billing cycles without any supplier intervention.
- **Digitally Disengaged Consumers**, who had no access to online tools or app notifications that might have flagged early warnings. Where PPM top-up usage varied considerably, no supplier contact was made, leaving the problem invisible until it had escalated. Resolution then required several weeks of face-to-face and written correspondence.

Consumer quote on debt build-ups - (The Debt-Experienced)

"It was such a big jump that I would've preferred not leaving it to get that big, that somebody saying, 'okay, the last two or three quarters haven't, you haven't matched, so therefore you need to up your direct payment'. It happened when it was too high...I thought from £40 to £90 was too big a jump."

Once contact was made, some experiences improved, but the delay itself seemed to sit with the consumer the most.

Customer service on issue resolution and vulnerability management

Ongoing customer service for resolving an issue received mixed reviews across the archetypes.

Positive

- **Event-Driven Switcher:** contact experience was good.
- **Anxious Avoider**: contact was smooth and the supplier was helpful.

Negative

- **The Passive Inheritor:** calls take 10+ minutes to be answered, lengthy calls (50 minutes) and call centre staff lack knowledge/ownership so passed around multiple departments.

© LCP Delta 2026

- **The Digitally Disengaged:** abrupt and unhelpful call centre staff, specifically for medical equipment.
- **The Vulnerable Consumer:** call centre staff were very offhand and dismissive.

One negative remark alluded to **insufficient management of vulnerable customers** regarding medical equipment. This insufficient management was echoed by the Debt-Experienced Consumer who said the supplier failed to read a disabled customer's meter despite frequent promises.

What is expected:

Account management should be simple, visible and prevent problems escalating

Across archetypes, consumers expected account management to be **straightforward, low-effort and protective by default**. There was a strong assumption that suppliers should be able to see when something is starting to go wrong and intervene early. Consumers did not generally expect to proactively monitor accounts themselves, instead, they expected systems to surface issues clearly and prompt timely action.

This expectation was consistent across all archetypes, despite their different behaviours. There was a shared expectation that **debt balances should not be allowed to accumulate unnoticed**, and that suppliers should initiate contact sooner.

Fast, joined-up help when something goes wrong

When consumers did need to engage, they expected **quick access to help, clear ownership of issues, and resolution without being repeatedly passed between teams**. Account management was expected to feel coherent and continuous, even when multiple departments were involved.

There was also an expectation that frontline staff would be sufficiently trained to explain issues clearly, particularly around billing changes, debt, and meter problems, without deflecting responsibility or relying on scripted responses.

3. Receiving and Interpreting a Bill

Headline finding:

Consumers across all archetypes find bills too complicated and overall are disengaged from fully reading and understanding what their bills mean. They want these to be clearer and to understand what they can control.

Featured archetypes:



The Passive Inheritor

The Anxious Avoider

The Event-Driven Switcher

The Digitally Disengaged Consumer

© LCP Delta 2026

What is experienced:

Information overload and poor signposting drives disengagement

The primary issue is not lack of information, but **poor presentation**. Bills, annual statements and online accounts are described as dense, text-heavy and poorly formatted. The "wealth" (as one respondent put it) of information **discourages engagement**, with small print and secondary pages ignored due to low interest or high effort.

Consumer quote on information overload - (The Resigned Non-Participant)

"It's just the pounds and pence that interest me really…There's a third page, but it's, I don't even really look at it… It's just lots of writing… there's no money involved or anything, so I don't really read it."

This leads to **poor discoverability** of essential details. Many customers struggle to find basic information such as tariff type, unit rate, standing charge, billing basis (estimated vs actual), or simple calls to action. In some cases, customers believe this information is missing altogether, despite it being present somewhere in the documentation.

The overall effect is functional disengagement. Customers focus only on headline balances, not by choice but because engagement feels high effort and low reward. Information is provided, but weak signposting and poor prioritisation mean understanding does not follow.

Limited understanding of pricing, tariffs and energy metrics

A related gap concerns **low awareness and understanding of how energy is priced**. Across customer types, there is a lack of knowledge on:

- What tariff they are on
- What the tariff means
- Whether they pay a standing charge
- What their unit rate is, or where to find it

In multiple cases, customers either cannot locate this information or do not recognise it as important. Some know the tariff name but not what it represents, others have recently switched but still do not understand the rate they are paying. **Standing charges are particularly opaque**, many customers do not know if they pay one at all.

© LCP Delta 2026

Understanding of **energy metrics including units (kWh, cubic meters)** is also consistently low. These measures are not well understood in relation to actual usage or cost, and the language used is described as jargon. However, critically, many customers are **explicitly "not bothered"** by this lack of understanding. Where understanding is absent, but no clear action or benefit is attached, customers accept the gap rather than trying to close it.

Consumer quote on what they are unsure about - (The Resigned Non-Participant)

"...the whole like kilowatt hours and stuff like that, I think it'd be a lot more simple for the consumer if like you knew... 'right here's what you're typically paying per hour of use'."

For some PPM customers, usage is tracked informally through top-ups, bypassing supplier-provided information entirely. This further reinforces disengagement from formal statements and metrics.

Overall, this creates a **knowledge gap without perceived consequence**. Consumers lack understanding of tariffs, charges and units, but do not believe the gap between not knowing and knowing will visibly translate into control or saving.

Weak sense of account control, debt visibility and agency

The third gap lies in **customers' limited sense of control over their account**, particularly in relation to debt, billing changes and personal agency*. Many customers report being unaware of which elements of their bill or account they can influence (e.g. can a consumer challenge an estimated reading, request a direct debit review, or negotiate a repayment plan). Where understanding exists, it is partial and inconsistent.

Debt visibility is especially weak. Some customers state they have no clear view of their current debt position or how it is changing over time. The Anxious Avoider actively avoids engaging with debt information because of the **stress it causes**. This emotional dimension compounds informational gaps, reinforcing disengagement rather than prompting action across majority of archetypes.

Consumer quote on do they understand what they have control over - (The Digitally Engaged)

"Sometimes I just think life is too short to stress myself over... something that I do not have even a chance of winning when it's a big, powerful company."

What is expected:

Clear, simple information that supports basic understanding

Customers expect bills and statements to clearly surface **the things that matter**. What they owe, what they are paying, and whether anything has changed. Instead, they experience dense documents with too much text and technical detail, which discourages engagement beyond headline figures.

**Personal Agency: the consumer's belief that their own actions can make a difference. That if they engage with their energy account, ask questions, challenge a bill, or change their behaviour, something will actually improve as a result.*

© LCP Delta 2026

As a result, customers routinely ignore large parts of bills and statements. Not because they are unwilling to engage, but because the **information feels inaccessible and disconnected from money**.

A sense of control and fairness in managing their bills

Customers expect to understand **what affects their bill and what they can influence**, even if they do not actively manage every detail. Instead, many feel energy costs are largely outside their control and that engagement carries emotional cost with little payoff. This leads to avoidance and stress-driven disengagement. The resulting gap is that customers expect **clarity and reassurance**.

4. Switching Supplier or Tariff

Headline finding:

Switching is still not front of mind, and when it does happen, consumers are driven by headline numbers rather than deep engagement. More clarity and reduced risk of switching troubles is what consumers expect.

Relevant archetypes:



The Event-Driven Switcher

The Engaged but Partially Informed

The Resigned Non-Participant

What is experienced:

Switching is driven by headline deals, not a full understanding

Consumers' decisions to switch are driven by what **is immediately visible** and easy to grasp. Most notably headline incentives such as discounts, free credit, or an apparently lower unit rate. At the point of switching, this headline information often feels sufficient, with little appetite to seek out further detail.

Consumer quote on what triggered the switch - (The Engaged but Partially Informed)

"I wasn't shown anything. I just seen the £200. I can do a lot of stuff for £200."

However, this narrow focus means consumers lack understanding of how the new tariff will work in practice. Key information, such as how unit rates compare over time, the likelihood of future price changes, or the presence of additional charges, is often unclear. As a result, some consumers later question whether switching was the right decision, particularly when costs appear higher after the change. Confidence at the point of the switch can therefore be based more on hope than certainty, leaving consumers vulnerable to disappointment.

Experience following switching frequently damages consumer confidence.

While the switch process was **considered smooth** by a couple of consumers, the experience that follows frequently damages consumer confidence. Several

© LCP Delta 2026

consumers report **inadequate or unclear communication**, including emails that emphasise discounts without clearly stating unit rates, uncertainty around contract length, or, in some cases, receiving no meaningful information at all.

Post-switch issues, such as receiving the wrong bill, not receiving bills, or being unable to contact the supplier, further erodes trust. Even when the switching process itself works well, these failures give consumers the impression that **transparency is lacking**. This reinforces anxiety that there is a **"catch" hidden** beneath the initial offer and ultimately consumers are less confident that the deal chosen is better than what they had before.

Scepticism limits engagement

For some consumers such as the Resigned Non-Participant, scepticism about switching runs deeper and acts as a fundamental barrier. There is a perception that switching does **not make a meaningful difference**, either because savings are minimal or because any short-term benefit will be clawed back through future price increases or changes to payment terms.

This scepticism is **particularly pronounced among PPM users**, with one being told there were no better deals available to them. Concerns about being tied into contracts reinforce reluctance to engage, especially where flexibility and fairness are doubted. For these consumers, price alone is not enough to motivate switching.

Consumer quote on what stopped them from switching - (The Resigned Non-Participant)

"...you think you're getting a deal and then when you look at it... in the long run, it maybe isn't."

What is expected:

Clarity and transparency are core to switching appetite

Consumers expect switching energy supplier or tariff to be **straightforward and transparent.** At a minimum, they expect the deal being offered to be **clearly explained**, with headline incentives set in the context of unit rates, payment arrangements and contract terms, so options can be genuinely compared.

Experiences of poor communication or post-switch problems challenge these expectations directly. Consumers expect that rules exist to protect them, but also that these rules are **visible, understandable and enforced in practice**, particularly when financial impacts are significant.

Over time, unmet expectations lead consumers to place greater value on **fair treatment and service quality** than on marginal price savings. In this context, trust in the process is as important as trust in the deal itself.

Consumer quote on what they would have done differently after switching - (The Event-Driven Switcher)

"...I'd rather pay maybe like 1p or 2p more for a company I can actually get a hold of and will actually listen to me..."

© LCP Delta 2026

5. Trust, fairness and consumer protection

Headline finding:

Consumers expect a **fair, transparent system** that protects them when things go wrong and with clear routes to support. Poor communication, weak awareness of protections and a perception that regulation favours suppliers leave many feeling **unprotected**.

Relevant archetypes:



- The Anxious Avoider
- The Digitally Disengaged Consumer
- The Debt-Experienced Consumer
- The Vulnerable Consumer
- The Engaged but Partially Informed
- The Resigned Non-Participant

What is experienced:

Trust is eroded by billing practices, prices and perceived profit-seeking

Trust in energy suppliers is undermined by **billing practices** that consumers experience as opaque and inaccurate. Direct Debits are cited as incorrect or poorly explained, with standing charges viewed as unjustified and inadequately communicated. The use of **estimated bills** and the perceived ease with which debt is allowed to accumulate reinforces the sense that suppliers are not acting in customers' best interests.

These issues are magnified by the wider context of **rising energy prices and visible supplier profits**. Many consumers struggle to reconcile price hikes with supplier performance, leading to a widespread belief that increases are driven more by shareholder returns than genuine cost pressures. Price setting is seen as out of consumers' control and unfair, contributing to a loss of confidence not only in individual suppliers, but in the market.

Consumer quote on what destroyed trust - (The Debt Experienced)

"Prices go up as soon as there's a disaster or a war... they didn't buy the stuff in at that price, and yet they hiked the price up as quick as they can."

Broken promises and the need for repeated complaints further damage trust, creating an impression of suppliers who are unaccountable and unresponsive unless persistently challenged.

Fairness concerns are linked to regulations and market power

Perceptions of unfairness extend beyond suppliers to the regulatory framework itself. Many consumers believe **the market is regulated in favour of suppliers** rather than customers, pointing to persistent issues with Direct Debits, standing charges and billing accuracy as evidence that regulation is ineffective in practice.

© LCP Delta 2026

Limited competition in the market reinforces the view that consumers lack meaningful choice and leverage.

There is also a lack of confidence that regulation ensures fair prices or profits in a way that benefits consumers. High supplier profits, coupled with minimal perceived intervention, lead to scepticism about whether the regulator is acting independently or robustly. In some cases, consumers explicitly state they do not believe the market is working for them, nor that regulation operates in their favour.

Consumer quote on if regulations protect consumers or if it mostly works for suppliers - (The Resigned Non-Participant)

"I think it mostly works in the interest of suppliers... I think they're pretty toothless."

This sense of imbalance is heightened by the absence of proactive guidance from suppliers, such as advice on suitable tariffs, leaving consumers feeling unsupported in navigating a complex and costly market.

Weak perceptions of protection, especially for vulnerable consumers

Consumers express concerns about the adequacy of protection mechanisms, particularly for those who are vulnerable due to health conditions or disabilities. There is a **consistent lack of awareness** of the CCR and limited evidence of suppliers proactively identifying or supporting eligible customers. In some cases (the Debt-Experienced Consumer), **vulnerable needs** were explicitly described as **ignored**, despite customers seeking help.

Awareness of independent bodies that could provide support or challenge suppliers is **low**, with many consumers unsure who to turn to or assuming an Ombudsman exists without understanding how to access it. Knowledge of the Regulator is similarly limited, further weakening confidence that safeguards are in place.

What is expected:

Fairness and protection must be guaranteed when things go wrong

Consumers expect **fairness and protection** when things go wrong. At a minimum, they assume there will be a clear and accessible complaints process, that an independent body will act in their interests if a supplier fails to do so, and that protections, particularly for vulnerable consumers, are governed by rules they understand and can rely on.

These expectations are often not met. Rather than experiencing transparent and supportive resolution processes, many consumers describe difficulty accessing help, with support inconsistently offered or absent altogether. Public messages that assistance is available are not always reflected in direct interactions with suppliers. One participant described contacting their supplier for help only to be refused outright.

Consumer quote on if regulations protect consumers or if it mostly works for suppliers - (The Digitally Disengaged)

"...with all these different reports on the news and saying you can get help from the energy company when you phone up; there was no help offered... it was just literally a no."

© LCP Delta 2026

Overall, the gap between expectations and real-life experience leaves consumers feeling **exposed** rather than protected.

Cross-cutting themes from all consumer journeys

Section presentation - This section synthesises all the findings from the five customer journeys to pull out the cross-cutting themes on both experiences and expectations. The themes affect the shaded consumer journey stages.

Consumers experience the gas and electricity market as reactive, not protective

Across journeys, consumers do not feel problems are anticipated or prevented by suppliers. Issues such as debt build-up, incorrect Direct Debits, missed readings or account errors become visible only once they escalate, creating shock, stress and loss of trust rather than reassurance. Consumers expect suppliers to spot emerging risks early and intervene before harm occurs, but this is rarely experienced in practice.

1. Home move	2. Account Management	3. Receiving and Interpreting the Bill	4. Switching Supplier or Tariff	5. Trust, fairness and consumer protection
	■	■		■

Information is available, but rarely usable or actionable

Consumers are not short of information, but they struggle to extract meaning from it. Dense bills and jargon-heavy language led most people to disengage beyond headline figures, limiting understanding of tariffs, charges and what they can influence. The expectation is for simpler, clearer signals that directly connect information to decisions or actions.

1. Home move	2. Account Management	3. Receiving and Interpreting the Bill	4. Switching Supplier or Tariff	5. Trust, fairness and consumer protection
		■	■	

Proactive support is expected, but consumers must fight to get help

When something goes wrong, consumers expect fast, joined-up support with clear ownership of issues. Instead, many describe long call waits, being passed between teams, receiving inadequate support, or needing to persist repeatedly before progress is made. These experiences amplify emotional strain and disproportionately affect vulnerable, digitally disengaged and debt-experienced consumers.

1. Home move	2. Account Management	3. Receiving and Interpreting the Bill	4. Switching Supplier or Tariff	5. Trust, fairness and consumer protection
■	■	■	■	■

© LCP Delta 2026

Engagement is shaped more by motivation for a better deal

Consumers often avoid engaging with energy issues because doing so feels stressful, complex or futile. This drives reactive behaviours across journeys. Only paying attention when a bill spikes, switching based on headline incentives, or when debts rise too high. The expectation is that engagement should feel low-effort and worthwhile, not emotionally costly.

1. Home move	2. Account Management	3. Receiving and Interpreting the Bill	4. Switching Supplier or Tariff	5. Trust, fairness and consumer protection

Trust is undermined by lived experience, not isolated failures

Low trust reflects repeated, reinforcing experiences and not a single bad incident. Consumers often perceive suppliers as profit-driven and regulation as ineffective, especially when protections for vulnerable customers are poorly understood or inconsistently delivered. This erodes confidence in both the market and the system meant to safeguard them.

1. Home move	2. Account Management	3. Receiving and Interpreting the Bill	4. Switching Supplier or Tariff	5. Trust, fairness and consumer protection

© LCP Delta 2026

Conclusions and Recommendations

1. How this study meets the research objectives

This study provides a strong qualitative foundation for the Utility Regulator's next phase of consumer protection work. It identifies where friction, confusion and disengagement arise and captures the experiences of vulnerable and digitally disengaged consumers.

a) Its core conclusion is that low energy literacy is not best understood as a simple knowledge deficit. **Consumers are operating in a gas and electricity market where important information is hard to find, difficult to interpret and not always clearly connected to action**. Many therefore rely on coping strategies rather than confident understanding: focusing on the amount due, topping up when necessary, avoiding stressful information, or only engaging when something goes wrong.

b) Across the study, consumers described a gas and electricity market that feels **reactive rather than protective**, **informational rather than explanatory** and **available rather than accessible**. This creates a gap between what consumers reasonably expect and what they experience in practice. People expect the system to be simple, fair and capable of flagging problems early. Instead, they often experience confusion, delay, opacity and a need to persist before issues are resolved.

2. Implications

The findings suggest that low energy literacy reflects the way the market is experienced in practice. As a result, engagement is typically reactive rather than proactive, and confidence in the system is weakened.

The research also shows that barriers to engagement are not evenly distributed. Vulnerable, digitally disengaged, prepayment customers and those with experience of debt or financial hardship often face greater operational burden and lower visibility of support. For these consumers, the barriers are not mainly about willingness but the practical and emotional cost of engaging with a market that was not designed with their circumstances in mind. The consequences of low energy literacy fall hardest on those least equipped to navigate the market unaided and thus makes energy literacy closely linked to consumer protection and inclusion, rather than being a stand-alone communications issue. Improving it therefore requires not just better information, but active effort to reach, support and protect the consumers the current market is least likely to reach on its own.

For the Utility Regulator, the implication is that improving energy literacy will require clearer standards for communication, stronger visibility of protections and

© LCP Delta 2026

a more coordinated approach. For suppliers, the implication is that communications, complaint handling and account management need to be redesigned around clarity, actionability and earlier support.

Taken together, the findings provide a qualitative baseline and indicate that future interventions should focus both on improving consumer understanding and on reducing the complexity and friction built into the market itself.

3. Recommendations

The recommendations are designed to support the Utility Regulator's Consumer Protection Programme 2024–2029. They reflect the central findings of this research.

A number of recommendations have been made to the Utility Regulator, these include:

1. Target interventions at key moments or high-friction points in the consumer journey.
2. Introduce clearer billing and annual statement standards.
3. Improve the home move journey (moving in and out moments).
4. Strengthen complaint handling and issue ownership.
5. Increase the visibility of consumer protections.
6. Move from reactive to proactive account management.
7. Improve switching communications and post-switch transparency.
8. Improve support for vulnerable, digitally disengaged and prepayment consumers.

For the Utility Regulator the recommendations can inform programme development, regulatory refinement and targeted interventions. For energy companies, they point to practical improvements in communication design, account management, customer support and complaint resolution. For both, the findings highlight the importance of reducing friction in the consumer journey before expecting consumers to engage more actively with a changing energy market.

© LCP Delta 2026

Appendix

1. Appendix A: Description of Archetypes

Archetype (no. of participants interviewed)	Definition
Passive Inheritor (2)	Consumers who have never actively chosen a supplier. They arrived at their current arrangement by moving in, having it set up by a developer, or simply never questioning what was already in place. Energy is background infrastructure. It works, so they do not engage with it. They often cannot name their tariff and may be uncertain of their unit rate. Concentrated in renting and transitional housing groups.
Anxious Avoider (1)	Consumers who are aware that energy is a source of potential financial stress and cope by minimising contact with it. They do not open letters, delay looking at bills, and avoid contacting their supplier. The avoidance is emotionally protective. Often found in groups with financial pressure or past debt experience. The anxiety is real and shapes every touchpoint.
Event-Driven Switcher (1)	Consumers who are not routinely engaged but will act when presented with a clear financial trigger (a doorstep offer, a competitor incentive, a price rise notification, or a friend's recommendation). They switch on headline information, not full tariff understanding. They describe the process as easy and feel satisfied immediately afterwards but often do not know whether the deal remains good over time.
Engaged but Partially Informed (2)	Consumers who actively engage with the market (they switch, compare, and read bills) but whose understanding has significant gaps beneath the surface. They feel confident, but that confidence rests on partial information: they know the headline unit rate but not the standing charge, or they tracked their savings but did not notice when the deal changed.
Digitally Disengaged Consumer (2)	Consumers who manage their energy entirely offline either by phone, paper bill, or in-person payment. This may be by necessity (no internet access, no device, low digital literacy) or by preference (distrust of online systems, preference for human contact).
Debt-Experienced Consumer (3)	Consumers who have experienced energy debt, whether a small arrear that resolved itself or a significant period of managed repayment. This archetype is critical because debt profoundly changes the relationship with the market: it increases anxiety, reduces willingness to

© LCP Delta 2026

	contact the supplier, and often leads to avoidance behaviours that compound the problem.
Vulnerable Consumer (2)	Consumers who are eligible for additional support but who do not know these exist, have not been offered them, or have declined because of stigma. This archetype sits at the intersection of low awareness and unmet need.
Resigned Non-Participant (2)	Consumers who have reached a settled conclusion that engagement with the energy market does not pay, that prices are set beyond their control, that switching makes no real difference, that complaining achieves nothing, and that the system is designed for others.

2. Appendix B: Focus Group Structure

	Group 1 Online	Group 2 Online	Group 3 Online	Group 4 Online	Group 5 Online	Group 6 Online	Group 7 F2F	Group 8 F2F
Age	18-39	18-39	40-54	40-54	55-69	55-69	Vulnerable	Vulnerable
Income	Low-mid	Mid-High	Low-mid	Mid-high	Low-mid	Mid-high	Mix	Mix
Location	Urban	Rural	Rural	Urban	Rural	Urban	Urban	Urban
Home tenure	Tenants	Homeowners	Homeowners	Tenants	Homeowners	Tenants	Mix	Mix
Housing type	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social	Mix private / social
Household	Families	Single / couple	Single / couple	Families	Families	Single / couple	Mix	Mix
Digital skills	Digitally engaged	Digitally engaged	Some digital skills, lower confidence	Digitally engaged	Digitally engaged	Some digital skills, lower confidence	Digitally disengaged	Mix
Energy meter / payment type	Mix (credit / pre-pay)	Credit	Mix (credit / pre-pay)	Credit	Mix (credit / pre-pay)	Mix (credit / pre-pay)	Mix (credit / pre-pay)	Mix (credit / pre-pay)
Home movers	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents	Mix of recently moved (18 months) and long-term residents
Language	English speaker	English speaker	Mix: 1 participant where English was not their first language	Mix: 1 participant where English was not their first language	Mix: 1 participant where English was not their first language	English speaker	English speaker	English speaker

© LCP Delta 2026

3. Appendix C: Mock Bill used in Group Discussion and Pre-task activity

Domestic Electricity Bill.

MR BILL SAMPLE
123 HIGH STREET
BELFAST
BT1 2AB

Your MPRN: 12345678911
Tariff name: Discounted home energy
Tariff rate: 29.44 pence per kWh
Account No: 4370460000
Invoice No: 86787585
Date of Issue: 20 January 2025
Customer helpline line: 03457 662 662
Open Mon to Fri 9am-5pm
Metering enquiries: 0345 780 662
Emergencies 24hrs: 0345 780 780

Billing period 18/10/2024 – 20/01/2025.

Balance before this bill **£325.20 CR**

Payments for this period

18/10/2024	£106.20 CR from previous bill
01/11/2024	£73.00 CR
02/12/2024	£73.00 CR
02/01/2025	£73.00 CR
Balance before this bill	£325.20 CR

Charges for billing period **£287.02 (inc VAT)**. Includes £15.00 discount.

kWh usage for billing period

(E: Estimated reading, A: Actual reading). Unit Price 29.44 pence per kWh

18/10/24	E	070561
02/12/2024	A	071558
Units used	kWh	997

Charges		£288.36
Discount	6% of standard rate	£15.00 CR
Subtotal		£273.36
VAT	@ 5%	£13.66
Charges for billing period		£287.02

Total owed for billing period **£38.18 CR** inclusive of VAT

Action required: £73.00 is due to be taken by direct debit on 03/02/2025.

Thank you for choosing us as your electricity supplier. We may offer other tariff options so please check our website or speak to one of our advisors to find out if you are on the best deal for you. You may also change your electricity supplier. Impartial advice and information about tariffs and switching can be found at www.consumercouncil.org.uk or by phoning 0800 121 6022

© LCP Delta 2026

LCPDelta

Discussion Guide

Energy Literacy Project (UREGNI)

Introduction (10minutes)

- Welcome & introduce moderator and the session purpose.
- Confidentiality: Session recorded for notes only. Everything remains confidential and unattributed.
- Ground rules: No right or wrong answers, ask for clarification anytime, speak one at a time, all viewpoints valid, respectful environment, clarify if it's about gas or electricity services.
- Housekeeping: Session length (2hours) with 15min break, refreshment (if in person), fire alarm/exits (if in person), quiet space (if online).
- Introductions: who they are (first name only) and what type of property they live in..

Section 1: Engagement with the Energy Market (25 minutes)

Current supplier and how they got there

- Does everyone know who their gas & electricity supplier is? Explore how many have mains gas as well as electricity.
- How did you end up with your current supplier(s)?
    - Probe: Did you actively choose/switch to them or inherit them (moved in, default)? Probe for gas vs. electricity.

Moving home

- Has anyone moved home recently? How did you handle your energy account(s)?
    - Probe: How did they know who the supplier was at their new place? And the tariff deal they were on? Did they: Stay with same supplier and tariff? Contact existing supplier at new home? Use it to switch? Any challenges setting up or closing accounts? Explore differences for gas vs. electricity and for credit meters vs. prepayment meters
- Were you confident you understood all of the information you were given/had to look at?
- What would have made the process of managing your energy account easier during the move?

Switching behaviour

- And have any of you switched to a new tariff and/or a new payment method but with the same supplier? Probe for gas vs. electricity
- For those of you who have switched energy suppliers, payment methods or tariffs…
    - What motivated it? What was the reason (if need be probe with importance of price, tariff, customer service, etc.) 1-2 stories
    - How did you find & choose your new supplier?

1

© LCP Delta 2026

LCPDelta

- How easy was the process? How confident did you feel that you were making the right decision? Why? What, if anything, would have made it easier? What was difficult or frustrating about the process? (If abandoned: why?) Did you get what you wanted out of the switch?
- Was it easy to find the information you needed? If no, why not?
- **If not covered already ask:** And how confident were you that you that you understood all of the information you had to look at as part of the switch?
- **If not covered:** was the actual switch itself smooth? If no, why not?

- If not switched supplier: What's kept you from switching?
  - Probe: Satisfaction? Unaware of options? Too much hassle? Fear of something going wrong? Inertia?
  - Do you have challenges leaving your current supplier and if so, what kind?
- If not switched supplier, how did you find our about what tariff deal you are on?
- If you wanted to switch, where would you look for information?
  - Probe: Comparison sites? Friends/family? Supplier websites? Other sources?

Prepayment meters (if applicable – Groups 1, 2, 6, 7 & 8)

- (Groups 1, 2 & 6): I understand you all have pre-payment meters…/ (Groups 7 & 8): Anyone using a prepayment meter?
  - Probe: What is your overall experience with pre-payment meters? How did you know which company the meter was linked to? Was it clear who your supplier was and how to top up? Any confusion in identifying the supplier?
  - Additional probe: For those who feel more 'in control' with pre-pay: why do you think that is? Is it because the meter is just easier to understand than a confusing bill? Does it act like a 'budget limit' that stops you from overspending?

Managing your account

- How do you normally manage your energy account(s) and communications?
  - Probe: Online account/app vs paper bills/phone? How comfortable are you with this? Do you use your online account regularly? If you need help, would you go online or call? Do you trust what your told when you call? Explore differences for gas vs. electricity
  - **NB:** where required, define managing your account: everything from checking your balance or usage, **paying bills or topping up**, updating your details, to contacting your supplier for support.
- For those who use apps - what's useful? For those who don't - what stops you?
  - Probe: Lack of trust (in what)? Not aware? Prefer human contact? Digital barriers? Explore differences for gas vs. electricity
  - Additional probe: Do you find that applications generally work? When they do not work, where does the issues lie? Registration? Connection? Functionality?
- Has anyone ever fallen behind on energy payments or built-up debt on their account? If so, how did/are you handle it? (Note those who experienced debt for 1-2-1 interviews)

© LCP Delta 2026

LCPDelta

Supplier communications beyond bills

- What <u>other</u> communications do you receive from your supplier(s)?
    - Probe: Renewal offers? Tariff changes? Outages? Energy tips? Promotions? Annual statement for prepayment meters?
- Do you read them? How do you feel about them?
    - Probe: Too frequent or not enough? Clear or jargon-filled? Grab attention or get ignored/deleted? Recall a recent one - what was it and how did you react?
- Do these communications make sense or confuse you? How confident are you that you understand them?
    - Probe: Examples of confusing language or jargon? How does that make you feel? Does it discourage engagement?
- Overall, do you feel informed by your supplier or in the dark until the bill arrives?
    - Explore differences for gas vs. electricity
- What would make supplier communication easier for you?

Section 2: Understanding and Interpreting Energy Bills (20 minutes)

Opening recall

- Thinking about the last energy bill you received - paper or digital - what's the first thing you usually look at?
    - Probe: Why that specifically? Is this something you always check, or only sometimes? Does anyone look at something completely different?

What customers look for and why

- What information on your energy bill actually feels important or useful to you?
    - Probe: Cost vs usage vs comparisons vs messages/advice? Anything you routinely ignore? What feels essential vs 'nice to have'?
- What do you want to know from looking at your bill? **Probe for anything else beyond initial responses.**
- Is there anything that you never look at? Why not?

Share stimulus (mock bill)

Bill understanding

- Overall, how confident do you feel interpreting your energy bill?
- Thinking about the language used, are there any terms or phrases on your bill that feel unclear, confusing, or 'not written for you'?
    - Probe: Examples: credit vs debit, balance, standard rate, discount, abbreviations (e.g. MPRN, CR, DB, A, E). Do people skip over jargon or try to interpret it? Do terms affect confidence or trust?
- How confident do you feel interpreting the numbers on your energy bill?

© LCP Delta 2026

LCPDelta

- Probe: Units (kWh)? Standing charge vs unit rate? Estimated vs actual readings? Calculations? Difference between bill period and meter reading?
- Which numbers make the most sense - and which feel harder to interpret?

Bill accuracy and trustworthiness

- Overall, how much do you trust your energy bill to be accurate? Why?
- Do you ever check or question your bill - and if so, how and why?
  - Probe: whether they go to anyone to get help when they question their bill.
- What was the outcome?

Format

- How well does the layout and format of the bill work for you?
  - Probe: Easy vs overwhelming? Too much / too little information? Paper vs digital differences? Visual aids, summaries, charts?
- What information is unnecessary, and you skip over? What improvements would you like to see?

Actionability

- After looking at your bill, is it usually clear what - if anything - you should do next?
- What do you typically do? Does the bill prompt action or just inform?
- If you could change one thing about the layout or substance of the bill, what would it be and why?

BREAK (15 minutes)

Section 3: Complaints and Problem Resolution (20 minutes)

Experience of problems

- Have you ever had an issue with your energy account or supplier that led you to contact customer service or make a complaint?
  - If yes: Tell us what prompted you to reach out, how you contacted them (phone, email, chat) and how responsive they were?
  - If not already covered: Why did/do these issues matter to you?

Experience of process & resolution

- How were you made to feel during the process? Was it sorted to your satisfaction? Any frustrations?
- How would you rate the resolution process?

© LCP Delta 2026

- Do you think recent price changes were communicated and implemented fairly? **If no:** why not?
    - Probe for differences for gas versus electricity

Awareness of consumer protections

- Are you aware of any rules or obligations that protect energy customers?
    - If need be prompt with: Consumer Council? Warm home discount? Priority services for vulnerable customers? Guaranteed service standards?
- Do you know if suppliers must follow rules about:
    - billing?
    - late payments?
    - handling complaints?
    - customer service?
    - supporting certain customers?
- Have you heard of the Priority Services Register? What do you think it is?
- Have any of you ever been offered extra support because of your circumstances, or the circumstances of someone in your household? Are you happy to tell me what? (NB: There may be unwillingness to discuss this in front of others, so no pushing further if moderator senses that to be the case)
    - Does knowing companies are required to offer this make you trust them more or less?

Confidence and rights

- Do you feel consumers have rights and power in the energy market, or not so much?
- If you had a serious issue, would the system (regulator, government, consumer groups) protect you - or are you mostly on your own?
- What would make you feel more protected or confident as an energy customer?

Wrap-Up and Closing (5 minutes)

- Before we finish, anything we haven't discussed that feels important about your experience with energy companies?
- If you could give one message to energy suppliers or policymakers, what would it be?
- Thank participants for their time and insights.

© LCP Delta 2026

- If need be probe with: Easy vs difficult? Did the company care (did you feel the response was generic or personalised)? How long did it take? Multiple follow-ups needed?
- With a magic wand, what would you change about complaint-handling (including customer service)?

Escalation awareness

- Did you escalate to a supervisor or ombudsman - what was that like?
- To all: Do you know what you can do if your supplier doesn't fix your problem?
  - Probe: Awareness of organisations who could help – who? How did you learn about it/them? Ever used these routes?
- Does knowing about external escalation options change how you feel about complaining? Why/how?

Reluctance and trust – ask all

- Do you trust your energy company to fix issues? Why/why not? Probe for difference for gas vs. electricity suppliers
- Has anyone had an issue or complaint but not raised it? Why not?
  - If need be probe with: Expecting it won't help? Not knowing how? Fear of repercussions? No time/energy?
- What could make problem resolution better for consumers?

Section 4: Trust, Fairness, and Consumer Protections (25 minutes)

Trust in supplier

- Overall, how much do you trust your energy supplier and suppliers in general? **Probe for differences by gas vs. electricity suppliers**
- Where there is a lack of trust ask: Why is that?
  - Probe: Personal experience? News stories? Perceived transparency about pricing? Suspicion of hidden terms?
- If trust is low, what would it take for you to completely trust your supplier? What do they need to change?

Perceptions of fairness

- Do you feel the price you pay for energy is fair? Why or why not?
- Do you think everyone pays similar rates or some get better deals?
- Do you know whether energy prices are regulated in Northern Ireland? Who is the regulator? Are they doing a good job? What more should they be doing?
- **If no:** why not? How does this perception impact your behaviour with regards to your usage or suppliers? (**if need be probe with:** Try to cut usage? Switch more often? Feel resigned?)

© LCP Delta 2026

LCPDelta

Topic Guide_Indepth interviews

Energy Literacy Project (UREGNI)

Date	dd/mm/yyyy
Participant Archetype	
Call purpose	Gap analysis: what consumers expect and what they get from gas and electricity market in Northern Ireland
Demographic	

Introduction (5minutes)

- Welcome & introduce moderator and the session purpose.
- Confidentiality reminder: Safe space. Session recorded via Zoom (if online) or apparatus (if in person) for notes only. Everything remains confidential and unattributed.
- Ground rules: No right or wrong answers, ask for clarification anytime, clarify if it's about gas or electricity services.
- Housekeeping: Session length (60min), quiet space (if online).
- Introductions: Why they've been picked for the in-depth interview (for their personal story, i.e. where the system failed the participant) and how different this discussion will be (i.e. which 3 of the 5 journeys the conversation will focus on)
- Confirm the bill is present, record whether its for gas and/or electricity, and note participant's meter type.

Journey Section A: Receiving and Interpreting the Bill (17 minutes)

Common to ALL archetypes | Use participants' own bill as stimulus throughout (for PPM customers, use their top-up receipts or annual statement if available. For credit customers, use their own bill)

FGD Reminder: Most consumers look only at the total due, skip or cannot interpret usage and unit rate information, and receive no clear action prompt. The section should identify exactly where that gap sits for this individual, e.g. in the language, the layout, the numbers, or the absence of any clear next step.

Question
1. **I'd like to start by looking at your bill/ annual statement/ receipts together. Can you talk me through what you see, starting with whatever catches your eye first?**
2. What did you look for/at first and why that specifically?
3. Is there anything on here you have never looked at, or always skip? What is it and why do you skip it? *Probe: Ask about the other information provided on the back of the bill about support and advice etc?*
4. Are there any words, numbers, or labels on here that you're not sure about even now, looking at it with me?

1

© LCP Delta 2026

5. **For PPM customers:** When you top up, what information do you get back, i.e receipt, text, app notification? Does that tell you what you need to know?
6. Do you feel you understand what you are paying for, i.e. the unit rate, the standing charge, whether the reading is estimated or actual?
7. **Relevant to credit customers:** Do you understand what components of the bill you have control over (i.e. can challenge, act on or report)?
8. Has your bill ever shown something that surprised or confused you? What happened/ what was it that surprised you or confused you? Did you do anything about it, or let it go?
9. If this bill were telling you to do something next, what would that be? Is the answer obvious from the bill itself, or would you have to work it out?
10. **For PPM customers (who bring receipt rather than an annual bill):** Do you remember getting an annual statement (if one is available), and what information would be of benefit in the statement?
11. **If bill accuracy or trust comes up:** Have you ever questioned a figure on your bill? What happened when you did? Could you verify it yourself, or did you need help? With who did you verify/check?

Journey Section B: Home Move (17 minutes)

Used by Passive Inheritor archetype

FGD Reminder: Supplier discovery was reactive and accidental at the arrival end. The departure end was not explored at all. Both are equally important for the regulator. Consumers expect someone (i.e. landlord, supplier, letting agent, previous occupant) will clearly tell them who their supplier is, what tariff they are on, and what they need to do at both ends of a move.

Question
1. **I'd like you to take me back to your most recent move. Tell me what happened with your energy, from the moment you started thinking about moving, right through to settling in at your new place.**
2. What type of energy meter and payment scheme were you on at your previous home – was it a credit (normal) meter where you paid bills monthly or quarterly, or a pre-payment meter which you topped-up with payments?
3. When you left your previous home, what did you do about your energy account (i.e. did you contact your supplier, submit a final meter reading, do anything with your PPM card or top-up balance)?
4. Did anyone tell you to do any of that, or did you have to figure it out yourself? What happened if you didn't figure it out or were not told?
5. When you arrived at your new place, how did you find out who the supplier was? Was it clear from the start, or did you have to investigate? If you did investigate, who did you check with?

© LCP Delta 2026

6.	What tariff were you put on when you moved in? Do you know if that was the best available, or just the default?
7.	Was there a moment during the move where you were confused, given wrong information, or left without information you needed about your energy use or supplier? What was the practical impact of that?
8.	If you could change one thing about how energy is handled when someone moves home, what would it be, and why?
9.	**If doorstep selling emerges during move story:** Who approached you and how? What were you told? How confident did you feel that you understood what you were agreeing to? Did the deal turn out to be what you expected?

Journey Section C: Account Management (17 minutes)

Used by Passive Inheritor archetype | Debt-Experienced Consumer | Anxious Avoider | Digitally Disengaged | Vulnerable Consumer | Event-Driven Switcher

FGD Reminder: Account management meant the bare minimum. Debt built quietly. Digital tools were avoided or inaccessible. Phone waits of 20-60 minutes were common. Consumers expect account management to be straightforward, that problems will be visible before they become serious, and that help will be available quickly.

Question	
1.	**I want to understand what it's actually like for you to manage your energy account, not in theory, but in practice. Can you walk me through what you typically do, and then tell me about a time when something didn't go as smoothly as it should have?**
2.	**For PPM customers:** How do you top up? In-store, online, app? If you use multiple methods/channels, when and why would you go in-store, online or use an app? Does that method/ channels work every time? What happened on the occasion it didn't work? *Probe: Record difference between electricity and gas PPM customers*
3.	**For PPM customers:** Are you on PPM for debt management? How is that working out for you?
4.	**For credit customers:** Between bills arriving, how much attention do you pay to your account? Do you check usage, log in, look at the app, and if not, what stops you?
5.	Has your account ever been in a position you were not expecting, e.g. an unexpected charge, a higher-than-usual amount, a balance that didn't look right? How did you find out?
6.	**For debt-experienced participants:** Tell me about the period when you were behind with your payments. How did that come about? Was there a moment you realised, or did it creep up on you? What happened next?
7.	When you needed to contact your supplier to sort something out, what was that experience like? How long did it take, how did it feel, and did it get resolved?

© LCP Delta 2026

8. Did your supplier ever contact you proactively to warn you about something, to offer help, or to explain something on your account? If not, when do you think they should have?
9. **For digitally disengaged participants:** When you need to do something others would do online (e.g. check account balance), what do you do instead? How long does it take, and has it ever left you worse off? Have you ever chosen not to do anything because it wasn't accessible or felt more difficult?
10. Looking back, was there a point where a small piece of information or support from your supplier or anyone else would have made a real difference? What was it?
11. **If debt or financial hardship emerges:** What did you cut back on? Did you feel you could contact your supplier, or did that feel too difficult? Did anyone help you through it? What did you feel you were entitled to and did you get it?

Journey Section D: Switching Supplier or Tariff (17 minutes)

Used by Event-Driven Switcher | Resigned Non-Participants | Engaged but Partially informed

FGD Reminder: Switching happened on headline information only. Post-incentive rates were not understood. Non-switchers believed switching was more complex than it is. Consumers expect switching to be straightforward, the deal clearly explained, and options genuinely comparable

Question
1. **I want to talk about switching, whether that's something you've done, tried to do, or decided not to bother with. Tell me your story with it.** *For moderator: Clarify supplier switching and/or changing tariff but staying with supplier*
2. **For switchers:** What triggered the switch and what information did you actually use to make the decision? What didn't you look at, and why? Where did you finally go for information? How many times have you switched suppliers or tariffs? – once, multiple times
3. **If doorstep selling was involved:** Who approached you and how? What were you told? How much time did you have to think about it? Did you feel comfortable with what you agreed to?
4. After you switched, did things turn out as you expected? Did you keep track of whether the deal remained good and if not, why not?
5. Looking back, is there anything about that switch you'd do differently or information you wish you'd had at the time?
6. Is there anything the supplier/ company should do differently?
7. **For non-switchers:** Has switching ever crossed your mind, even briefly? Tell me what's kept you where you are? If you ever considered switching and decided not to, what was the calculation - was it that you didn't think it was worth it, didn't know how, or something else?
8. **For resigned non-participants:** Do you believe switching would make a real difference to what you pay or do you think the outcome would be much the same regardless? What makes you feel that way?

© LCP Delta 2026

9.	Is there anything (e.g. a tool, a piece of information, a guarantee) that would make you more confident that the deal you're on is a good one, or more willing to switch? i.e. what would prompt you to switch?
10.	**If participant believes the market is stacked in favour of suppliers:** What has happened to you specifically, or have you heard, that makes you feel that way? Has there been a moment that crystallised it for you? *Note this and carry it forward into the Trust and Fairness section if that is one of the bespoke journeys for this participant*

Journey Section D: Trust & Fairness (17 minutes)

Used by Debt-Experienced Consumer | Anxious Avoider | Digitally Disengaged | Vulnerable Consumer | Resigned Non-Participant | Engaged but Partially Informed

FGD Reminder: Most complaints were suppressed. Awareness of the Consumer Council, the Priority Services Register, and Guaranteed Service Standards was near-zero. There is no energy ombudsman in Northern Ireland but participants expected ombudsman-like protection. Consumers expect that if something goes wrong, there is a fair and accessible process to resolve it, that an independent body will take their side if the supplier does not, and that they are protected by rules they know about.

Question	
1.	**I want to ask you about trust in your supplier, in the system, in whether you're being treated fairly. Based on everything you've experienced, how much do you feel the energy market is working for you rather than against you?**
2.	Has there been a specific moment (e.g. a bill, a price change, a conversation with your supplier, or something else) that either built or destroyed your trust? Tell me what happened.
3.	Have you ever had a problem with your supplier that you decided not to raise? What was the problem, and what made you let it go?
4.	**For those who did complain:** Walk me through exactly what happened, from the moment you first contacted them, to the final outcome. How did each step feel?
5.	Do you know what you can do if your supplier doesn't fix a problem, e.g. where you can go, who you can contact? How did you find that out or why didn't you know?
6.	**[Introduce if not raised naturally]:** Have you heard of the Customer Care Register, the list of customers who can receive extra support from their supplier? What do you think it covers and do you think it would apply to you?
7.	**[For vulnerable consumer archetype]:** Has your supplier ever acknowledged your circumstances (e.g. a health condition, a caring responsibility, a financial difficulty) and offered any different support because of it? If not, do you feel they should have? What sort of support do you think you should have been offered?
8.	Do you feel the energy market in Northern Ireland is regulated in a way that genuinely protects consumers or does it mostly work in the interest of suppliers? What makes you say that?

© LCP Delta 2026

9.	If you could change one thing about how the energy market works for yourself, or for people in situations like yours, what would it be?
10.	**If participant expresses that they felt there was nowhere to turn once the supplier said no:** [signs of wanting an ombudsman] What would it have meant to you to have somewhere independent to go? Someone not connected to the supplier at all? What difference do you think that would have made?

Wrap-up & close (4 minutes)

Used by ALL Archetypes

Question	
1.	Before we finish, is there anything about your experience as an energy customer that you feel we haven't touched on today, but that you think is important?
2.	And if you could get one message to the people who run the energy market in Northern Ireland (suppliers, or the regulator) what would that message be??

- Thank participant
- Remind them of confidentiality: Explain that their responses will be anonymised, analysed alongside other interviews, and used to improve how the energy market works for consumers.

About LCP Delta
LCP Delta is a trading name of Delta Energy & Environment Limited and Lane Clark & Peacock LLP. References in this document to LCP Delta may mean Delta Energy & Environment Limited, or Lane Clark & Peacock LLP, or both, as the context requires.

Delta Energy & Environment Limited is a company registered in Scotland with registered number SC259964 and with its registered office at Quartermile 2, 2 Lister Square, Edinburgh, EH3 9GL UK.

Lane Clark & Peacock LLP is a limited liability partnership registered in England and Wales with registered number OC301436. All partners are members of Lane Clark & Peacock LLP. A list of members' names is available for inspection at 95 Wigmore Street, London, W1U 1DQ, the firm's principal place of business and registered office. Lane Clark & Peacock LLP is authorised and regulated by the Financial Conduct Authority for some insurance mediation activities only and is licensed by the Institute and Faculty of Actuaries for a range of investment business activities.

LCP and LCP Delta are registered trademarks in the UK and in the EU.

© Lane Clark & Peacock LLP 2026

https://www.lcp.com/en/important-information-about-us-and-the-use-of-our-work contains important information about LCP Delta (including Lane Clark & Peacock LLP's regulatory status and complaints procedure), and about this communication (including limitations as to its use).

Disclaimer and use of our work
This work has been produced by LCP Delta under the terms of our written agreement with the Utility Regulator of Northern Ireland (Client). To the greatest extent permitted by law, unless otherwise expressly agreed by us in writing, LCP Delta accepts no duty of care and/or liability to any third party for any use of, and/or reliance upon, our work.

Focus group pre task activity

Thank you for agreeing to take part in our upcoming discussion. Before the session, please complete ONE of the following tasks. This will help us understand your experiences and make the conversation more useful.

- If you have a standard meter and receive electricity or gas bills, please complete Task 1
- If you use a pre-payment meter for electricity or gas (where you top-up credit), please complete Task 2

Task 1: Review Your Energy Bill

1. Find your most recent electricity and/or gas bill. (if you don't have one, please use the mock-up provided.)
2. Look through the bill and note:
    - Which bits do you typically ignore?
    - What is confusing or unclear?
    - How does the bill make you feel (e.g., confident, frustrated, worried)?
    - If you could change one thing about the layout or substance of the bill, what would it be and why?
3. Complete this short template:
    - **Bill type:** Electricity / Gas / Both
    - **Sections / information ignored:**
    - **Confusing parts:**
    - **Feelings when reading the bill:**
    - **Changes:**
    - **Why:**

Task 2: Investigate Energy Tariffs

1. Imagine you want to find the most appropriate energy (gas or electricity) deal for your household.
2. Spend 5 minutes looking online or thinking about what you would do.
3. Note:
    - Where would you look for information?
    - What would be difficult in this process?
    - What info would you want to assess the appropriateness of a new energy deal you might consider for your household?
    - Would you feel confident switching? If not, what else would help you feel more confident?
4. Complete this short template:
    - **Where I looked / would look:**
    - **Difficult parts:**
    - **What info for assessment:**
    - **Would I switch?**
    - **Why or why not?**

© LCP Delta 2026