



# Consumer attitudes to protection during energy decarbonisation

A summary report of evidence from consumer focus groups



Summer 2023  
[consumercouncil.org.uk](https://www.consumer council.org.uk)



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# Foreword

**As the Consumer representative body for Northern Ireland, whose research and engagement provides us with an in-depth understanding of consumers' needs, we know the energy transition and decarbonisation will prove challenging for many citizens.**

We are clear that achieving net zero greenhouse gas emissions is essential for long-term consumer protection. However, it is also apparent that achieving net zero will require us all to make significant changes to our attitudes and behaviour. This will include changes to how we travel, heat our homes and perhaps even to our diets.

This report has been conducted as part of the Northern Ireland Energy Strategy Action Plan. It is intended to assess the public's views on the need for the protection of energy consumers during our decarbonisation journey. The report also provides insights into the level of consumer support, type of regulation, and amount of education required to meet net zero goals.

This research will help equip us provide policy makers and the energy sector with a detailed understanding of consumers' stated needs, experiences, and attitudes as we progress with the energy transition.

The findings of this report are clear, consumer protection is a baseline requirement if consumers are to adopt new technologies and practices. For example, people want trusted sources of information within the energy industry, long-term guarantees on technology and seek protection against mis-selling.

It is also apparent that to help Northern Ireland reach its net zero goals, overcoming the cost barrier faced by many consumers will be necessary before household alterations that contribute to decarbonisation can be implemented. Incentives and grants will play a crucial role in addressing cost-related concerns.

Consumers also readily need more information and education regarding appropriate decarbonisation choices to match their individual circumstances. Decarbonisation represents a step change in complexity so consumers will need to become familiar with the language of decarbonisation and will need help to make decisions in matching their needs to available alternatives.

It is essential that we achieve a just and fair transition by ensuring affordability, security of energy supply and protection for all consumers, particularly our vulnerable citizens. Without a fair transition we may not achieve transition.



# 1. Executive Summary

In December 2022, the Consumer Council commissioned SMR to facilitate a Consumer Forum, a series of qualitative and deliberative focus groups regarding consumer attitudes to protection during the energy transition.



The purpose of this research was to gather evidence of public attitudes which would provide the Consumer Council and key stakeholders with insights into the level of consumer protection required to meet established net zero goals.

Three themes stand out when people were asked to consider areas of potential loss or harm to consumers during the energy transition; affordability, protection, and trust.



## Affordability:

Consumer Forum participants explained that consumers are concerned they might face loss or harm due to the cost of switching to new technologies and receive insufficient financial support. They believe financial support with the cost of transitioning to low carbon solutions is needed, but most accept that they will have to bear some of the expense themselves. High upfront cost is of particular concern to consumers, so financial support will be needed to help with capital purchase or installation costs.

Consumer Forum participants highlighted that the main groups needing extra protection would be those in need of financial help, those who might be inexperienced with technology, and people with health problems or disabilities. However, they noted that vulnerability can be difficult to define so assistance should be carefully targeted.



### Protection:

Consumer Forum participants stressed the primacy of safety and consumer protections. Developing technologies, products and services should deliver their advertised benefits. Participants worry about bad business practices including the potential of being mis-sold outdated technology that subsequently fails to meet current or future standards, fraudulent behaviour by suppliers or installers and, whether products will be fit for purpose for a reasonable length of time. Our Forum participants also highlighted fears that installers may not be fully competent in installing new high technology products and sought installer certification and trusted supplier lists. They also stated that there should be regulation and/or price caps on current and future heating and transport fuels.

Consumer Forum participants explained that they are happy to contact their supplier or installer directly in the first instance if things go wrong but they would like to see a clear system for escalating a complaint if they are not satisfied with the outcome. This process should include an ultimate arbiter if the complaint reaches a point of impasse. Participants referred to an ombudsman most often to describe an arbiter but said that they did not mind who the ultimate arbiter is as long as they are independent.



## Trust:

Consumer Forum participants explained that most consumers feel vulnerable when it comes to decarbonisation and report worries about inadequate information to enable them to make informed choices. It was felt that those who do not understand decarbonisation (and many people fall into that category) need protection, particularly from fraud, when participating in new markets.

Consumers are aware of the complexity of the changes that are about to happen, the jargon and the choices they will have to make about things that they might not fully understand. But they don't know what they need to know, so they can't necessarily seek information out for themselves. They want explanations to be given to them, in plain language free from jargon. They would like to see price comparisons for energy supply and for the purchase and installation of technology and they need to know where to go if things go wrong.

For the first time in our consumer research into decarbonisation, it is also possible to discern consumer worries about pressure from society to conform to decarbonisation when doing so is inaccessible or unaffordable.

**"This research was undertaken as an action of the Northern Ireland Energy Strategy, a Call for Evidence on Protection for Consumers During Energy Decarbonisation. The research was framed by the Call for Evidence publication and the findings in this report are presented in the same manner."**



## 2. Background

The Consumer Council is a non-departmental public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Its principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland. The Consumer Council has specific statutory duties in relation to energy, postal services, transport, water and sewerage, and food affordability, which include considering consumer complaints and enquiries, carrying out research and educating and informing consumers. To support the delivery of its duties, the Consumer Council undertakes research activities which provide insight into consumer issues in Northern Ireland. This insight forms the basis for future planning and strategic decision making.

The Climate Change Act 2008 set up a framework for the UK to achieve its long-term goals of reducing greenhouse gas emissions and to ensure steps are taken towards adapting to the impact of climate change.

In June 2019 the UK legislated for a 100 per cent reduction in greenhouse gas emissions by 2050 by amending the Climate Change Act.

In 2021 the Department for the Economy published the Northern Ireland Energy Strategy – The Path to Net Zero.





**"This Path to Net Zero Energy is the Energy Strategy for Northern Ireland. We have set a long-term vision of net zero carbon and affordable energy for Northern Ireland. This will lead to the highest levels of energy efficiency, thus reducing the amount of energy we need, whilst making sure the energy we do use comes from clean renewable sources."**

Department for the Economy.

## The Energy Strategy focuses on the delivery of five key principles:

- Placing you at the heart of our energy future;
- Grow the green economy;
- Do more with less;
- Replace fossil fuels with renewable energy; and
- Create a flexible, resilient and integrated energy system.



The 'Path to Net Zero Energy - Action Plan' outlined 22 actions to be taken forward by central government and partners. The Energy Strategy principles included the requirement to place consumers at the heart of the new energy future. For that reason, Action Plan action three tasked the Consumer Council and the Utility Regulator with assessing views regarding protection of consumers during the energy transition.

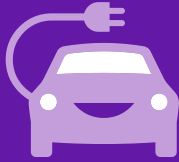
The Department for the Economy requested the Utility Regulator and Consumer Council NI fulfil this action by jointly producing a Call for Evidence (CfE) to consider how energy consumers will be protected during the transition to a decarbonised energy system. This involved a public call for evidence on what protection might look like and what changes are needed from the current regulations and systems in place. The Consumer Council and the Utility Regulator also undertook research into lessons learned in other jurisdictions to support the call for evidence.

### Methodology

**To meet the objectives identified, the Consumer Council contracted Social Market Research (SMR) to undertake a Consumer Forum in February 2023. This consisted of an online Consumer Forum with 55 members of the public from across Northern Ireland.**

Consumer Forum participants were recruited to provide a representative sample of Northern Ireland consumers. Quota controls based on official population estimates were employed throughout recruitment of the focus group participants with a statistically representative sample reflecting the demographic composition of Northern Ireland, in terms of age, sex, tenure, local government district, socio-economic group and area.

The questions used in the focus groups were developed with SMR and the Consumer Council based on the Call for Evidence document.



Climate change



Greenhouse gas



Biochar



Fossil fuel



Renewable energy  
carbon capture



Greenhouse effect

Carbon footprint

Carbon emissions  
net zero

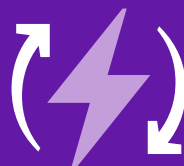


Energy transition



Decarbonisation

Low carbon  
technology



### **Panel event:**

This initial session was to provide the Consumer Forum with an overview of the background and rationale for the research, to introduce the Consumer Council as the research champion, and to provide consumers with an overview of the concept of energy transition and decarbonisation including reference to the key terms used. This panel event also provided consumers with an overview of the research process including the focus groups.

### **Focus groups:**

Consumer Forum participants were then assigned to six focus groups with a mix of guided questions and open discussion around the key themes.

### **Plenary:**

The final event involved bringing the Consumer Forum participants together in a plenary session to hear a presentation of the results and then invite further discussion.

# 3. Main findings

**This section of the report provides detailed analysis regarding the main findings from the focus groups.**

The purpose of this research was to gather evidence of public attitudes which would provide the Consumer Council and key stakeholders with insights into the level of consumer protection required to meet established net zero goals.

Three themes stand out when people were asked to consider areas of potential loss or harm to consumers during the energy transition; affordability, protection, and trust.

## 3.1 Areas of potential harm for consumers



**Determining the protections consumers will require during the transition is complex and protection options are wide-ranging. Initially, Consumer Forum participants were asked to consider the whole decarbonisation picture and in doing so outline the loss or harm they thought consumers might face. The discussion centred around identifiable gaps in consumer protection and included concerns about financing the new technologies and value for money.**

### **Issues raised included:**

- **The cost of switching to new technologies.**
- **Worry that they may be left to their own devices without sufficient financial support.**
- **Not having enough information to make informed choices.**
- **Suppliers and installers going bankrupt.**
- **Pressures from society to conform to decarbonisation when doing so is unaffordable for the consumer.**

**"I'd be worried about excessive cost to change to new systems for heating. An EV would be out of the question for me."**

**"There should be a mixture of grants or low-cost finance for those who need it."**

**"How can I be sure I am getting value for money with all this low carbon technology?"**

**"2030 doesn't seem that far away, it takes minutes to fill a car with petrol where will you go to charge a car? There are practicalities."**

**"Tell me what I have to do by law and what I don't have to do. I will abide by the law, but don't put pressure on people to conform if they don't actually have to."**

**"If I don't know about the new technology, and I don't, I would be at the mercy of salesmen, because I don't have enough information to make the choice for myself."**

**"I'd be worried about financial loss. Participating companies should have to post a bond so that there is money there to help us if things go wrong."**

## 3.2 Areas where protection is most needed



Having discussed Forum participants' high-level concerns they were then asked which parts of the new market participants felt they need the most protection; where will they feel most at risk?

**Consumer Forum participants cited concerns about:**

- **Developing technologies.**
- **The risk of being mis-sold outdated technology.**
- **Whether the products they buy will be fit for purpose for a reasonable length of time.**
- **Cost.**
- **Installer competence.**

The most important issue mentioned by participants is the fear that installers may not be fully competent in installing new high-tech products. They felt that installers should be certified for competence and have to be on a list of trusted suppliers and fitters. Preferably, installers should be paid up members of a trade body whose funds could be used in the event of things going wrong for consumers.





"We need trustworthy information on who is trained and registered. There could be a list of trusted suppliers."



"I would be concerned about the skill levels out there. People will have to train to a certain skill level if they are going to guarantee the quality of installations."



"Installers should be certified and trained; they should have to be members of a trade body to which they pay membership. That money could be used to compensate consumers if things go wrong."

"Will there be a guaranteed "shelf life" for new technology and will we have protections against being sold out of date tech.?"

### 3.3 Rules based or principles based protection




**Consumer Forum participants were shown examples of different kinds of protection; rules based, principles based and a mixture of the two. They were then asked which kind of protection consumers should have in a market that could be fast moving and changeable.**

Most Consumer Forum participants felt there should be certain laid down rules and standards for issues including safety and technical specifications. They also felt that supply and installation charges should be regulated and a ceiling set for them. Forum participants also thought that there were areas where principles are more appropriate than rules, for example, there should be a principle that suppliers should have to supply the equipment or service that best suits a consumer's needs. This would make it incumbent upon suppliers not to sell overly specified equipment or a service that a particular consumer's circumstance does not require.

#### **Consumer Forum participants cited concerns about:**


- **The requirement for absolute rules relating to safety, fraudulent practices and technical specifications.**
- **The need for rules that cover reliability of energy supply and a guarantee that the new technology will work as promised.**
- **The need for rules to cover maximum prices for supply and fitting of new technologies.**
- **Consumer need: participants felt that a good principle would be to assess consumers' needs and supply what meets those needs.**
- **Compliance: participants felt that regardless of the mix of rules and principles, companies who supply and install equipment should be audited each year for compliance.**



"Things should meet the principles of *fit for purpose* and *must not do harm to me*."




"Some things like safety and technical specification need to be set down as absolute rules."



"Companies who supply and install should be audited each year for compliance with the rules and principles."



"Maximum prices for supply and fitting need to be covered by rules too."



"A good principle would be to assess customers' needs and supply only what meets those needs; no more, no less. We would have to have a system to make sure that those who assess needs are doing so for the consumer benefit."



### 3.4 Absolutely necessary protections

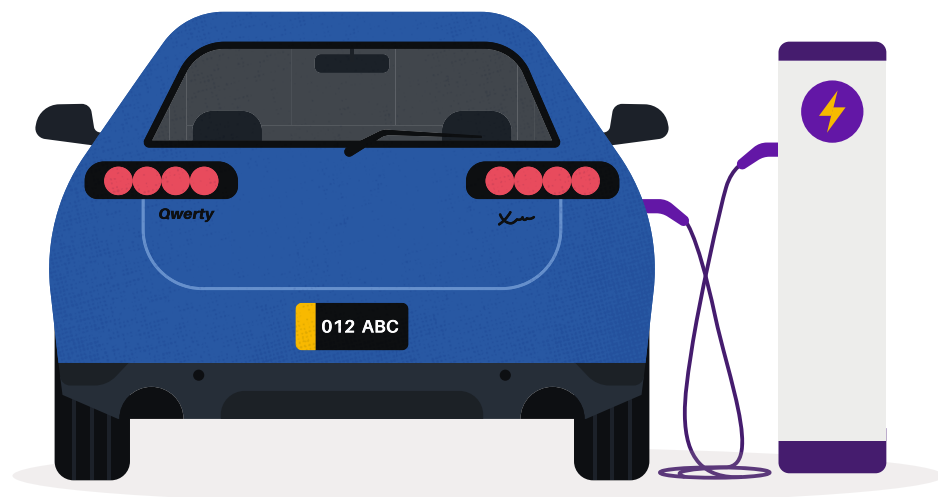


**Progressing from rules and principles, Consumer Forum participants were asked about areas where consumers felt they needed absolute protection.**

Chief amongst these were safety and fraudulent behaviour by suppliers or installers. Consumers also want protection against old technology and equipment that fails to meet current or future standards. They also want to be assured that products and services deliver their advertised benefits.

#### **Consumer Forum participants cited concerns about:**

- **Safety.**
- **Fraud.**
- **Obsolescence.**
- **Equipment that does not meet technical and safety standards.**
- **Reliability of energy supply.**
- **The need for guarantees that the new technology will work as promised.**
- **A requirement for protection against excessive disruption or damage during installation.**

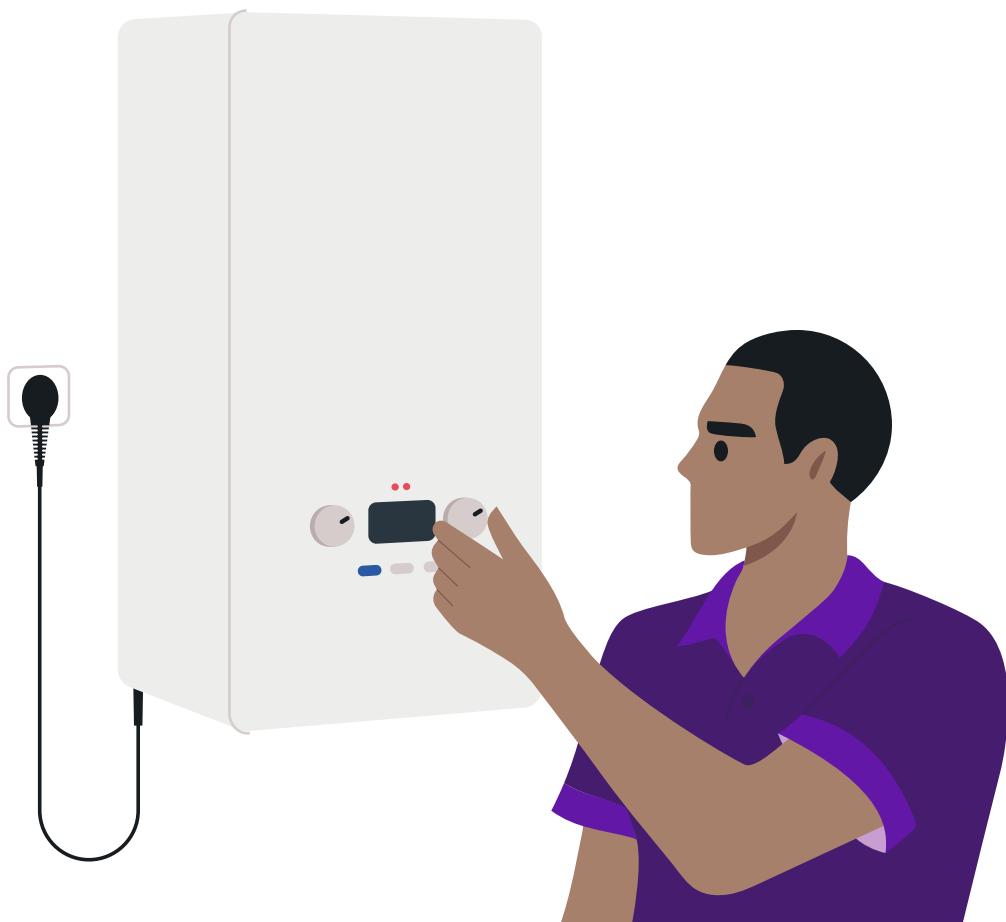


"Definitely safety and fraud, we need absolute protection against those; probably obsolescence as well."

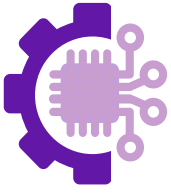


"Equipment absolutely has to meet technical and safety standards."

"If we move over to wind power or other energy, we need guarantees about the reliability of our energy supply."



### 3.5 Protection in the market for new technology

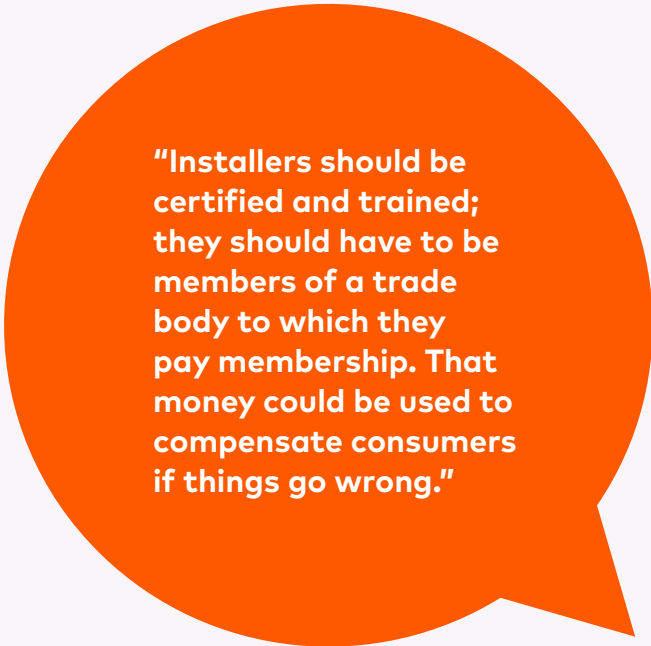


To begin the discussion, forum invigilators explained the likelihood that there will be existing and new companies in the energy market. For example, suppliers of energy, manufacturers of equipment, installers who will sell/supply equipment in homes and maintenance operators. Forum participants were asked in which parts of the new market consumers would need the most protection and where will they feel most at risk. Consumer Forum participants stressed the primacy of safety and protections from poor practices by installers. They also said that there should be price caps on new fuels that might replace petrol, diesel, home heating oil and natural gas. Forum participants noted that they wish to see:

- **Guaranteed "shelf life" for new technology.**
- **Protection against poor quality or obsolete technology.**
- **Price caps or guide prices for new technology.**
- **Guaranteed skill levels and quality certification for installations.**
- **A list of trusted suppliers.**

Forum participants were asked to think about the move to new fuels and new heating technologies, and what kinds of protection they need. Responses given included concerns around:

- **Safety, particularly where older equipment is adapted for new fuels.**
- **Protection against rogue installers: maybe a register of approved installers.**
- **Price protections on the cost of new types of fuels, they have to be affordable.**



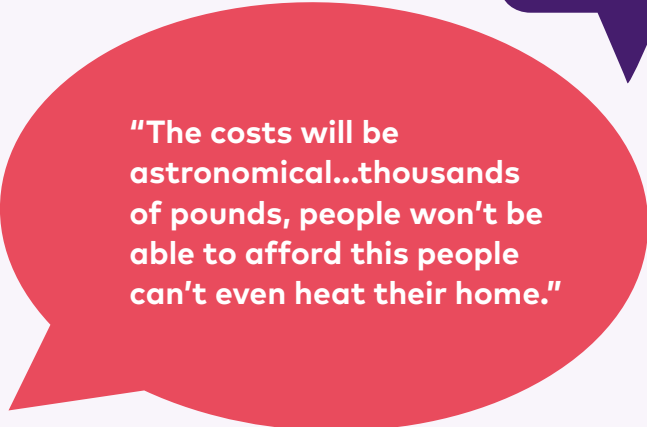
"Installers should be certified and trained; they should have to be members of a trade body to which they pay membership. That money could be used to compensate consumers if things go wrong."



"There should be price protections on the cost of new types of fuels, they have to be affordable."



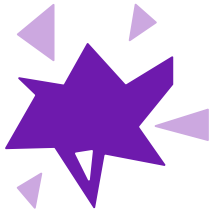
"We need protection against rogue installers: maybe a register of approved installers."



"The costs will be astronomical...thousands of pounds, people won't be able to afford this people can't even heat their home."



### **3.6 Protections against excessive disruption during changeover to new technology or systems**



To begin the discussion forum, invigilators explained to the participants that new low carbon heating systems might mean varying levels of disruption during installation and may entail more intrusion. Forum participants were then asked to consider the kinds of protection consumers may need in this scenario.

Forum participants recognised that they must expect some disruption during the installation of new equipment or services. However, they were clear that they need protection if things go wrong or if serious damage is done to their property. Some participants suggested that there should be a standard pro-forma contract that specifies agreed completion times and that makes explicit the level of disruption and damage to be expected. It was also suggested that guarantees should be offered that reinstatement of buildings and internal decorations would be to the to the standard that existed prior to work commencing.

#### **Consumer Forum participants cited concerns that:**

- **Guaranteed timeframes should be in place for adapting old equipment or installing new equipment.**
- **There should be an agreed contract that specifies price, timeframes, the acceptable amount of disruption, and replacement of buildings and decorations to original standard.**
- **Contracts should be in plain language and there should be a standard form of contract set down in law.**



**"There should be guaranteed timeframes for adapting old equipment or installing new equipment."**

**"Could we have some sort of compensation scheme in case things go wrong with installation, perhaps paid for by company bonds or insurance?"**

**"Contracts should be in plain language and there should be a standard form of contract set down in law."**

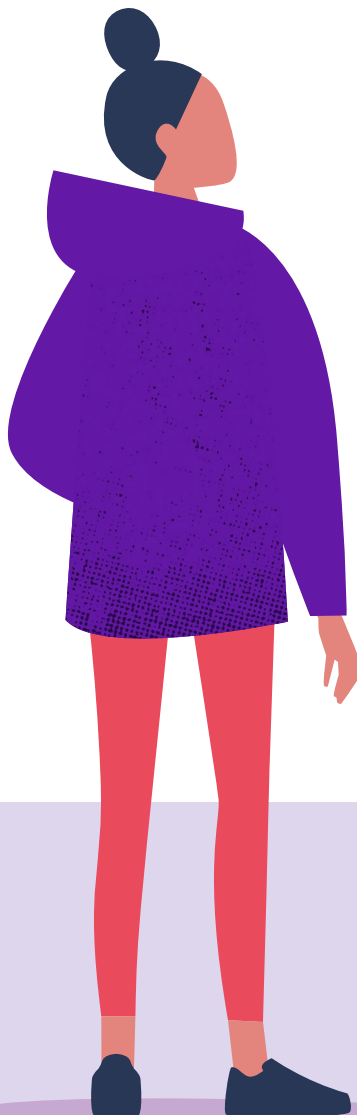
**"We should have an agreed contract that specifies price, timeframes, the acceptable amount of disruption, and replacement of building and decorations to original standard."**

**“ ”**

### 3.7 Protection for unregulated fuels

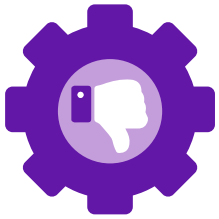


The use of current fuels will be phased out and replaced by low carbon products. There will be a move away from heating oil (and also coal and LPG). This background was provided to Forum participants before they discussed how heat might be regulated as we move to more low carbon fuels. Consumer Forum participants all agreed that new fuels and energy sources need to be regulated in the manner that electricity and gas are currently. This should include home heating oil, which is currently unregulated, and any new fuel that replaces it.



"All fuels and new technology should be regulated in the same way. There must be standards for service and complaints."

## **3.8 Protection against bad business practices**



**To prompt Consumer Forum participants, an overview of business practices was provided including cold calling, pressure selling and resolving problems with installers.**

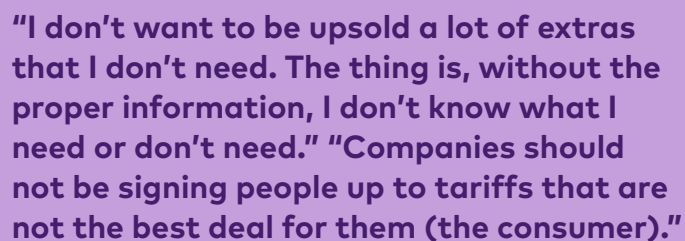
Forum participants were asked about any additional practices that they dislike and the protections that consumers might need against them which included:

- **Pricing of energy products and services;**
- **Contracts and Billing;**
- **Marketing and Information;**
- **Complaints resolution and consumer redress; and**
- **Customer Service.**


There were some areas where participants said they felt vulnerable. These included a dislike of complex deals that offer cashbacks, incentives where it is not clear, or difficult to calculate what the consumers might pay over the contract period. Forum participants noted that consumers do not want to be induced into buying extras that they don't need. The suggestion was made again that the supplier should be held responsible for ensuring the product or service meets the consumers' needs.

### **Consumer Forum participants cited concerns about:**

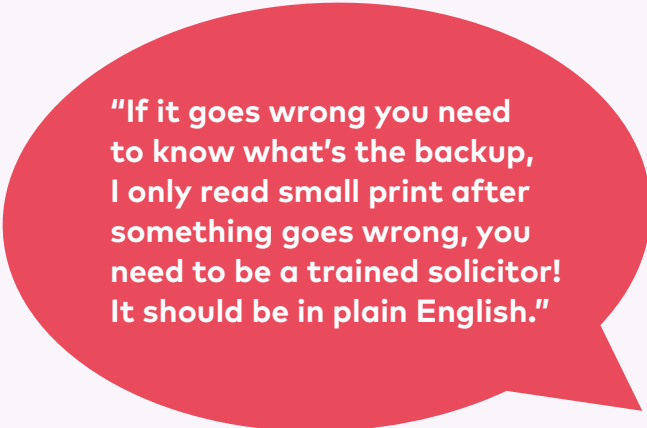
- **Deals that promise cashbacks or incentives that prove hard for the consumer to collect.**
- **Upselling a lot of extras that customers don't need, but don't know that they don't need.**
- **Companies signing people up to tariffs that are not the best deal for them.**
- **Companies preying on consumers who are less well informed about tariffs and charges.**
- **The need for installers to be certified, trained, and members of a trade body to which they pay fees. Those membership fees could be used to compensate consumers if things go wrong.**
- **Companies denying liability because servicing is not by an approved agent.**
- **Small print that should be big print: T&Cs should be explained simply in non-legal language (even if the simplified version is not legally binding).**
- **Suppliers entering a home to forcibly change to a prepay meter (or doing so remotely via smart meter).**




"I don't want to be upsold a lot of extras that I don't need. The thing is, without the proper information, I don't know what I need or don't need." "Companies should not be signing people up to tariffs that are not the best deal for them (the consumer)."



"I know people who took on electricity deals that promised cashbacks that turned out to be hard for them to collect. They had to apply within so many days and they forgot."



"If it goes wrong you need to know what's the backup, I only read small print after something goes wrong, you need to be a trained solicitor! It should be in plain English."



"Small print should be big print: T&Cs should be explained simply in non-legal language (even if the simplified version is not legally binding)."

### 3.9 Preferences for complaint processes



**Consumer Forum participants discussed about the best system of complaints including steps and stages; how and who to address this and who should be the ultimate arbiter.**

When it comes to complaints, Forum participants noted that consumers are happy to contact their supplier or installer directly in the first instance, but they would like to see a clear system for escalating a complaint if they do not get satisfaction and an ultimate arbiter should they reach a point of deadlock. Consumers don't mind who the ultimate arbiter is as long as they are independent. They used to word "ombudsman" most often to describe an arbiter.

- **First point of contact should be with the supplier.**
- **Contact with the supplier should be person to person; not email, an online form or a chatbot.**
- **If complaint not dealt with to your satisfaction, seek advice (CCNI or Advice NI)**
- **If acceptable resolution still not forthcoming, escalate again to an arbiter.**
- **A final arbiter should make a decision, preferably an ombudsman.**



"I would ask to speak to a manager if I wasn't getting anywhere, but the best course of action is to call them out on social media."

"My first point of contact would be with the supplier, person to person, not email, online form or a chatbot."

"Not layers of bureaucracy, two stages at the most."

"If your complaint isn't dealt with to your satisfaction, get advice from the Consumer Council or Advice NI. If they can't sort it out, you should be able to go to an independent ombudsman."



## 3.10 Information required by consumers



Consumer Forum participants were asked about issues they felt they required more information on. Participants explained they were aware of the complexity of the changes that are about to happen, the jargon, and the choices they will have to make about things that they might not fully understand. However, participants recognise consumers don't know what they will need to know now, and in the future, so they can't necessarily seek information out for themselves.

Participants also noted the importance of plain language explanations, free from jargon. They would like to see price comparisons for energy supply and for the purchase and installation of technology. Participants also highlighted the importance of being informed about who or where to go if things go wrong.

### **Consumer Forum participants cited concerns about:**

- **Having enough information to make informed choices, but not knowing what they need, so information needs to be delivered to them from a trusted source.**
- **Jargon: Simple explanations of complicated things, plain language, and layman's terms explanations.**
- **For new technology or fuels, participants noted that consumers need to know how safe and how tried and tested it is and where to turn if things go wrong.**
- **The need for price comparisons from trusted sources such as the Consumer Council.**
- **The need for commercial operations and companies to provide information, but the requirement that the information they provide should be vetted independently.**

"We need enough information to make informed choices, but as I said before, we don't know what we need."



"We need simple explanations of what are very complicated things, plain English, layman's terms."

"I want to know what I have to do and what I don't have to do to comply. I don't want to be forced into spending money that I don't have to."

"For new technology or fuels; we need to know how safe it is and how tried and tested it is. And we need to know where to go for help if things go wrong."





### 3.11 Who should provide information?



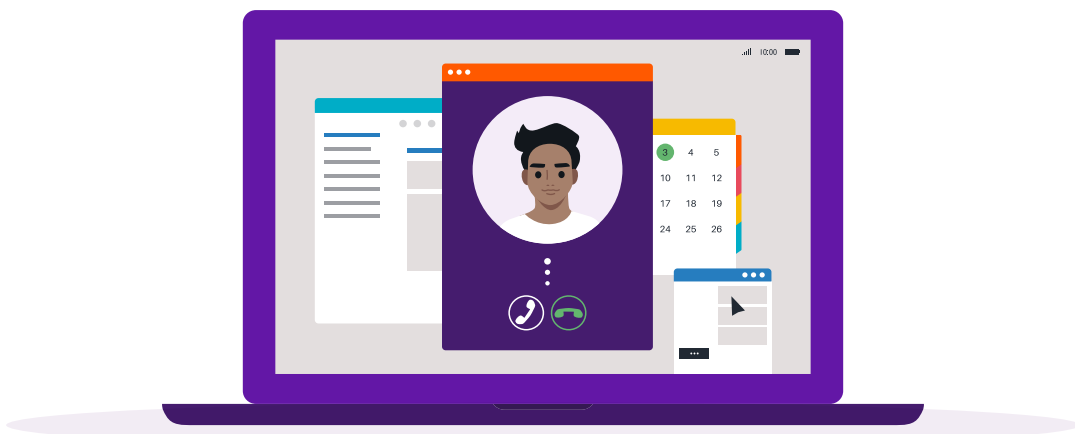
**Consumer Forum participants were asked if there are issues that they require more information about and, if so, who should provide that information.**

The Consumer Council and Advice NI were named as trusted official sources. However, Forum participants noted that word of mouth information from other consumers is also valuable. This led to the suggestion that a moderated online forum or other means of sharing information and recommendations could be set up.

Forum participants are aware that there are many parts to the information consumers need, so they would like to see a single point of contact or a one-stop-shop from where they could be signposted.

#### **Consumer Forum participants noted that:**

- **Their most trusted source of information is other consumers so a vetted and moderated website where consumers could post their experiences would be helpful.**
- **Local Councils could play a role with an information officer or “decarbonisation buddy”.**
- **A single portal or one-stop-shop in a trusted organisation would be helpful to consumers.**



"If your complaint isn't dealt with to your satisfaction, get advice from the Consumer Council or AdviceNI. If they can't sort it out, you should be able to go to an independent ombudsman."



"Commercial operations and companies should provide information, but that information needs to be vetted independently. We need trusted sources to be involved too; an independent body like the Consumer Council or AdviceNI."

"The best source of all is other consumers. Could we have a hosted website where real consumers could post their experiences? It would need to be vetted and moderated of course."

"Local Councils could play a role with an information officer or a person who could advise you about what you need and don't need. Something along the lines of a Building Control officer."

"A single portal or one-stop-shop would be useful. It would need to be in a trusted organisation where you can be signposted to other trusted information providers."



## 3.12 Supporting vulnerable consumers



Energy companies are required to meet the needs of vulnerable customers. This can be anyone who feels vulnerable, people who need a continuous energy supply to run medical equipment or people with disabilities. Vulnerability can also be people in fuel poverty or consumers who need help to pay their energy bills. Consumer Forum participants were asked what extra protections vulnerable customers will need as the energy transition develops.

### Feedback noted that:

- Most consumers feel vulnerable when it comes to decarbonisation.
- People who are disabled or who have long term health issues need extra protection against loss of supply.
- People on low incomes need to be helped to afford new systems and technology otherwise they may not enjoy the full benefits.
- People who do not understand decarbonisation (and many people fall into that category) need protection against being mis-sold or defrauded.
- People in rural areas rely mainly on oil heating and that is not regulated so consumers in that part of the market are vulnerable.

"What is vulnerability?  
We are all vulnerable when it  
comes to decarbonisation."



"Definitely people who are disabled  
or who have long term health  
issues need extra protection  
against loss of supply."

"People who do not understand  
decarbonisation, and many of  
us here fall into that category,  
need protection against being  
mis-sold or ripped off."

"Some older people  
are vulnerable, and  
some are not. If you get  
the other categories  
right, you don't need to  
include older people."

"People in rural areas are  
mainly on oil heating and  
that is not regulated at  
the moment so consumers  
in that part of the market  
are vulnerable."



# 4. Conclusions

- **Consumers will need financial support with the cost of transitioning to low carbon solutions, but most accept that they will have to bear some of the expense themselves. High upfront cost is of particular concern to consumers, so financial support will be needed to help with capital purchase or installation costs.**
- **Getting best value in a market which is both technically complex and diverse in supply choices will be a demanding challenge for consumers.**
- **Placing the onus on market operators to supply the optimum product for a consumer's needs could help consumers to get the most appropriate deals and best value for money.**
- **The protections that consumers need against mis-selling, poor quality products and sub-standard installation are likely to be no different to protections that are offered in other areas of consumer activity. However, the changes that are coming for consumers in decarbonisation represent a step change in complexity; consumers will need assistance to become competent in the language of decarbonisation and will need help to make good decisions in matching their needs to available choices.**
- **There is a lack of awareness amongst consumers about the challenges of decarbonisation. Consumers will require the right information to make informed choices but are unlikely to be able to seek information out for themselves because they are unsure of what they need to know.**
- **A single trusted information source would be helpful to provide advice and guidance on what consumers will need to do and the things they need to take into account when making choices and trying to get best value for money.**





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