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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. Every householder, and pensioners in particular, knows how sharply the cost of gas and electricity has risen in the past couple of years - from a few hundred pounds to well over £1,000 in many cases - and people wonder how much more they'll have to pay in the years to come. Oil prices have halved in recent months, so why hasn't that been passed on? This Money Box Live aims to answer your questions on what you can do to economise. The government wants to concentrate on making homes more energy efficient, promises extra help to combat fuel poverty. There are reckoned to be four and a half million older people who can only afford to heat one room, although some energy companies do offer social tariffs to the lower paid and those on benefits. The European Union wants to see a big increase in renewable sources of energy, but the extent to which solar, wind and wave power can really solve the problem is arguable. There's also the question of blighting the landscape, while on an individual basis it can be expensive to install with a lengthy payback time. Even though we're encouraged to switch suppliers, is there real competition in the market? Can you rely on supposedly independent websites, which promise to find you the best deal; and even if they do, how long will it last before you have to repeat the exercise? There are more than fifty tariffs with as many as 11 rates on each one by the companies involved. Background research notes for this programme about fuel costs in general ran to 18 pages. I haven't yet mentioned the role of the watchdogs and regulators, Ofgem and Energywatch, which have recently merged with the National Consumer Council and Postwatch to form Consumer Focus. What exactly do they do? No doubt, like me, you'll have stories of confusing bills and

indifferent service, which will be all too familiar to my guests here to help you get a better deal. Rob Bell is from the Energy Saving Trust; Joe Malinowski founded a website, TheEnergyshop.com; and Ann Robinson is from the telephone and internet comparison service uSwitch. 03700 100 444 is the Money Box Live number and David in Dartford, you've got the first call.

DAVE: Good afternoon.

DUGGLEBY: Good afternoon.

DAVE: I concur with what you're saying about how confusing - 11 rates on each one and 18 pages. And with me, I've just had a revised bill from my power company and the calculation on the gas, you need a PhD in mathematics to understand it; and when you come to start reading how the credit prices are worked out, you have this two-rate system - a primary rate and a secondary rate - and it just goes on and on and on about how these charges are spread across 12 months of the year and it's just... it's so confusing.

DUGGLEBY: Okay, I'm going to stop you there because you've made a general point and I want the panel to respond on this general whole question of is the system just completely incomprehensible. Let's start with Joe.

MALINOWSKI: From energy bills, I would say absolutely. I mean it's one of the reasons we set up TheEnergyshop.com in the first place. It's because for the average consumer, to try... It's not so much to work it out. It has got much more complicated over time. You know initially you had a standing charge and a unit rate. Now you have a standing charge, maybe two or three unit rates. You have two or three different discounts with caps and collars and all sorts of stuff, you know. You almost need to understand maths in a serious way to do this. So it is complicated, which is why I guess price comparison sites exist - one reason. But the other thing is there is a very, very strong case for making sure that bills are a lot, lot clearer. And we get annual statements at the end of the year, which is something that Ofgem is recommending, to just tell us exactly what units we've used and how much we've paid for them.

DUGGLEBY: Have they got any teeth to enforce it?

ROBINSON: Yes.

DUGGLEBY: They have?

MALINOWSKI: Yes, they do.

DUGGLEBY: And when are they going to do so?

ROBINSON: I'm pretty confident Ofgem will make new rules that all the companies will have to comply with. And it's not just the annual statement that they're going to do, but they are going to make the bills easier because, yes, they're absolutely horrendous. And the real worry is these days people have to actively manage those bills, but it's very difficult to know where to start if you can't even read the bills in the first place.

DUGGLEBY: We've got a lot of e-mails backing up your case, David. I mean for example Peter in Preston. He said, "This is like driving to a petrol station which only tells you how much the price of petrol is to drive 100 miles without knowing your car, your average speed, your miles per gallon and so on. You cannot compare the cost of energy and find your way through the marketing and sales hype without knowing a simple calculation of the cost of each unit of fuel." Now, Rob, I know that you're from the Energy Saving Trust, but in principle that's right, isn't it?

BELL: Well absolutely and we certainly understand at the Energy and Saving Trust it's very hard for the average Joe out there to understand their energy bills, and from our perspective we're all about energy saving and helping people reduce their energy bills. But from our perspective, we're very supportive of the introduction of smart metering in homes to really help people understand the energy usage at any one time.

DUGGLEBY: Okay. There is another point, which is just a specific point raised by

two or three e-mailers, and that is why is it in general terms, Ann, that the suppliers price their units more expensively for the first few and less expensively for the later use? They say it should be the other way round.

ROBINSON: Well people can actually decide whether they want to pay a standing charge or not and a big rule of thumb is that you know if you're a very low user, then you're better without a standing charge; if you're a very high user, then you're better off with a standing charge. So you know it depends on your personal circumstances. That's why price comparison sites can help in all this, because you can run through different ways of doing it and get the best answer for you.

DUGGLEBY: Why do you need so many price comparison sites?

ROBINSON: Well I think it offers people choice and I think it's absolutely right it should be so, and I think Energywatch have done quite a good job. It's only on energy that we have accreditation. All the other price comparison sites, the financial ones, there's no accreditation. It gives consumers confidence, I believe.

DUGGLEBY: So if I went onto your website, uSwitch, I'd get the same results as if I went onto the Which? website, would I?

ROBINSON: There are minor differences, but the point is that the calculations are independent and that's why we have accreditation from Energywatch.

DUGGLEBY: Indeed.

ROBINSON: Or it was Energywatch anyway.

DUGGLEBY: Just a quick word before we move onto the calls. Joe?

MALINOWSKI: Yeah, it's just to get back to the essence of the question. Why is a no standing charge tariff structured that way? In truth, it's a gimmick. There is a

certain level of fixed costs associated with running any account and that used to be historically wrapped up in a standing charge and then you'd pay a variable rate. Quite simple to understand. Companies decided to say hey we're not going to charge you that, so what they did - they restructured a tariff, whacked up the price for the first unit, wrapped the standing charge up in that, and of course you're getting a standard charge back in a no standing charge tariff.

DUGGLEBY: I think Joe in Ewell ... Sorry, I kept you waiting, Joe, but I think probably what you've heard already, you've probably got your head in your hands in despair. (*Silence*) Hello John, John in Ewell?

JOHN: Okay, me.

DUGGLEBY: Yes, sorry - John yes. Sorry, John.

JOHN: Yes, I've actually changed now suppliers. I went onto one of these comparison sites and put my figures in, got some figures back, and they said they'd save me £300 or whatever, some nominal amount. I adjusted my figures and put them back in and it still said another company would save me more money. Why did the first one, didn't save me the full amount, you know the most I could save? When I put the figures back in, there was another company came up and said it was going to save me...

DUGGLEBY: Yes, so you put the answer to the first question and it said something different. Is there any particular reason for this, Ann? Is it one of those sort of glitches that happens?

ROBINSON: Well I'd like to stand next to you and actually go through it with you, but I mean my strong advice to anybody who's using a price comparison site is find out how many kilowatt hours... find out what your energy usage has been. Get that from the company. Put those figures in and you're going to get a very accurate price comparison as a result of doing it that way.

DUGGLEBY: Okay, move on now to William in Bath. Your call.

WILLIAM: Hello Vincent. No disrespect to your visitors, but I've had an extremely poor response from the price comparison sites. I tried to find out the cheapest provider of energy - those providing, supplying a social tariff - and I've been told by both uSwitch and Energywatch that they cannot provide that. They cannot give that because the electricity companies will not tell them what social tariffs are available. I have found out for myself by phoning up various energy companies that for example Npower are giving grants of £200 plus if you have your energy supplied by them, but neither of the price comparison sites had that information available and I find that absolutely disgraceful.

DUGGLEBY: Okay, let me stop ...

WILLIAM: There are a lot of people who *need* that information.

DUGGLEBY: Let me stop you there because you've raised a number of questions, particularly what the government is doing by way of trying to encourage people to you know improve their efficiency in their energy use, and secondly of course to provide financial and other help. But I want to bring in Rob first from the Energy Saving Trust because this whole question of what you can do to help people save energy - in other words to use less of it. We've concentrated so far on the actual bills you pay.

BELL: Absolutely and switching, which can obviously give you a financial gain. From the Energy Saving Trust perspective, we're very interested in helping people reduce their energy bills and on average in the UK people can be saving up to £340 a year on their energy bills by being more energy efficient - both just doing things differently in the house behaviourally, but also by having energy efficiency measures installed like insulation.

DUGGLEBY: Yes and am I right in saying that this is where the government emphasis lies? I mean they've actually tended to back off this question of subsidy for

cost - you know helping to clear the bills - other than of course the winter fuel payment for pensioners. But rather they've tended to say you know get this work done because the saving, as you say, of £100 or £200 is as good as cutting a bill.

BELL: Well if you look at loft insulation, for example, going from a virgin loft up to the recommended amount of insulation, which is about 11 inches...

DUGGLEBY: It's about twice as much as any roof would normally have, isn't it, now?

BELL: A lot of people have only got about six inches in there.

DUGGLEBY: Yeah.

BELL: So to be able to go from zero right up to the top amount, you could be saving yourself around £205 a year. And that's £205 year on year on year. It's not a one off payment. By making that initial investment yourself or if you're in a certain priority group you can get that for free, that's something that you're going to be seeing off your energy bill every single year.

LEWIS: Ann?

ROBINSON: Yeah, I just want to say something about social tariffs. All the price comparison companies have been banging on to Ofgem to get the social tariffs simplified. There is no way at the moment that you can compare them because they are so different, so many different conditions etcetera, so it would be very misleading for us to even try. My general advice is that for most people the cheapest tariff is an online tariff. They're much cheaper than social tariffs. So if you really want to reduce your energy bills, go for an online tariff.

DUGGLEBY: Can I just raise a point about the difference between England and Scotland. Am I right in saying there's a different system for social tariffs in Scotland,

the calculations or the amount of...?

ROBINSON: No, no.

DUGGLEBY: There's no difference.

ROBINSON: There's no difference at all, no. The thing that there used to be a difference, there was a special scheme in Scotland on energy efficiency...

DUGGLEBY: Oh right.

ROBINSON: ... where it was free and on demand, but that's been stopped now.

DUGGLEBY: Okay. Right, Joe, you want to come in.

MALINOWSKI: I would just say to William, guilty as charged. It's not that we're not trying to get the tariffs. It's that they're not always made available to us. The companies do claim it's because the eligibility criteria are very difficult to ascertain and it's not something they want to put through a third party at this stage. But you know we don't have it, we can't give you a comprehensive overview at this stage. We are working with the companies to try and get the information and put it in some way which would allow us to sort of vet eligibility criteria and point you in the way, but right now, unfortunately, we can't help.

DUGGLEBY: Okay. Bunch of e-mails on the oil price. I think I'll take... Let me see. Let's take Cliff in Southampton, typical of the sort of calls we're getting. "About six months ago energy companies were telling us the price of electricity and gas was closely related to the oil price. Now the oil price has halved, why haven't the energy companies reduced their prices accordingly?" Who wants to take that one? Alright, up your hand goes.

MALINOWSKI: I'll take that one. I guess there are three main reasons why the price

hasn't come down yet and probably won't come down until February, but the good news is we think it will do on our analysis. Firstly, the level of energy bills at the current time do not reflect the peak price of oil that we saw, \$147 a barrel back in July, so retail prices did not get up to those kind of levels in the first place. Secondly, all prices have crashed in dollar terms. They've also fallen in sterling terms, but don't forget also that sterling has depreciated against the dollar, so the impact is not as significant. And, thirdly, we've had some specific supply problems in the UK which have kept wholesale gas and electricity prices higher than they otherwise would be. Having said that, taking everything into consideration, wholesale prices have now started to react quite significantly downwards. Wholesale gas prices are at level and we think you're going to get a 10% cut in gas bills in the spring, 5% electricity, about £100 off the average energy bill going into the first quarter of next year, which I think is good news. It's not great, but it's good news.

DUGGLEBY: So, Ann, not the time then to go for one of these fixed cost or guaranteed...

ROBINSON: Well I think people... yes, exactly. I mean a number of people have been selling these, but I mean my advice is always you know be very careful. Think about it. But right now, I am with Joe. I agree. I think we might see a price reduction in the spring and I think people need to take that into account.

DUGGLEBY: A quick e-mail just in. "Why..." Oh sorry, "How do you make your money?"

ROBINSON: We make it through brokerage fees. I mean the fact is that something like out of every 100 people who come to our website, 90 odd - 93, 94 - just simply take the information and go. If they want to then go on and switch their energy suppliers by using the switching part of our service, yes we get a small brokerage fee and that pays for the site.

DUGGLEBY: Okay. Next caller, Emma in London.

EMMA: Hello.

DUGGLEBY: Hello Emma.

EMMA: I have recently had some work done on a bathroom, had walls knocked down and things, and I made sure that when I fitted a radiator in there that it would be big enough to heat the room. However... I also made sure the outside wall was insulated before it was plastered. When we turn the heating on, the bathroom is still quite cool. The radiator's working perfectly. I've doubled the insulation in the loft, so it's really, really more than eleven inches above the bathroom, but it's still quite cool.

DUGGLEBY: Okay, well you've got just the right person for a personal consultation, Rob Bell of The Energy Saving Trust. Now is she doing the right thing, Rob?

BELL: Absolutely. I mean this is music to my ears. Emma's gone through some excellent energy saving measures there. The loft, which as I mentioned earlier could be saving you around £205 a year. You also mentioned that you had your wall insulated as well, Emma.

EMMA: Yes, the outside wall was insulated before we re-plastered it. The only thing is that there's two not very big windows in the bathroom but they're both single glazed and my question is - it's the debate we're having at home - is it better to replace the windows - I know it would be better environmentally - is it better to replace the windows, which would probably cost a good few hundred pounds because I'd want to have like for like and it's an old house, but double glazed, or is it better for me financially just to put the heating on for an extra half an hour in the morning?

BELL: Well there are some good options here for you, Emma. Looking at glazing, that obviously... it sounds like you're getting a draught coming in through your windows and that can be quite uncomfortable. An easy way to cut that out and very, very cost effective is for you to simply draught proof. I'm no Handy Andy when it comes to DIY, but I can draught proof windows. It's very simple to do and can pay

back £20 a year from a £20 investment.

DUGGLEBY: One of those plastic strips you put down the side.

BELL: Plastic, rubber or kind of brushed strips, absolutely. Very easy to do. And that cuts down on draughting, which means that you're that much more comfortable, which actually means that you could probably turn *down* your heating, and turning down by one degree can save you 10% off your heating bills. Alternatively you could go for secondary glazing as opposed to double glazing, which isn't as expensive to undertake. Double glazing can be quite expensive. But obviously, depending on the grade of solution which you go for, the paybacks will be less. But if you went for the full double glazing, you'd be saving yourself £140 a year off your bills throughout your house. So it's up to you really, but probably sounds like the draught proofing would definitely be the one to try first.

DUGGLEBY: And from personal experience, if you've got double glazing in a bathroom for heaven's sake do open it after you've had a bath or you'll end up with virtually a shower in the room because of course once you trap the damp air in, then of course it will make the whole house very damp. So don't do that. If you have double glazing, make sure you open it. Several e-mails coming in on wood burning stoves, Rob, a good or a bad thing? We've got one saying "It's marvellous, I could be saving £200 a year". Sorry, I beg your pardon, "My bills have fallen from £1,200 a year. Tell everybody that it's a great thing" and somebody else sort of saying, "Well is it okay and you know can we get the logs?" and all this sort of thing. So a bit of uncertainty about that.

BELL: It comes down to micro generational renewables in general really, I think, which is a very good point. We're coming into a phase now where energy bills have gone up and up and up and it's completely out of our control with the energy suppliers. What we can take into our control is to start generating our own energy, our own heating and electricity locally at your own house and wood burning stoves is one way to do that amongst a raft of renewable energy measures such as micro generation, wind, solar thermal and solar PV. And in the long-term these really can give you a

great return on investment.

DUGGLEBY: Our calling system seems to have gone down, so I've got a stack of paper in front of me. John in Handsworth would like us to answer the question, "Which grants are available for elderly people?" Oh he *is* there. He's just come in, has he? Right, John, you can put your own question.

JOHN: Good afternoon. Yes, I'm an elderly person.

DUGGLEBY: Yes indeed, that's right.

JOHN: Team, I've got in front of me a leaflet about the Warm Front grant scheme, which talks about grants of up to 2.7k towards central heating, loft or cavity wall insulation and draught proofing - exactly the sort of thing that we should do because better to use less energy you know than haggle over the last micro penny of the price. My question concerns the position concerning properly, well built inter-War houses which haven't got cavity walls in the first place. Is there an adequate and acceptable substitute to improve that element of the efficiency of the dwelling?

DUGGLEBY: Rob?

BELL: Well where you're mid-terrace, you don't need to insulate those walls because effectively you've got the heated rooms from the houses either side. But on the front and back, if you have a solid wall property, the solutions there are really around internal or external insulation - as Emma, one of our earlier callers, was talking about. But that can be quite expensive. Just coming back to your original point, John, which... Sorry, I've forgotten what it was.

JOHN: It's better to use less energy than to haggle about the you know micro...

DUGGLEBY: Save energy directly.

ROBINSON: Yes, yes.

BELL: Absolutely, John. I mean that is the longer term solution. Back to the grants. The Warm Front grant is available for you as an elderly person, but also the carbon emissions reductions targets and the grants that are available from the energy suppliers themselves. Now the best way... There are lots of grants and offers about out there that are available and it can be quite confusing. You are actually entitled to grants and offers from energy suppliers that don't even supply your energy, for example, and a lot of people don't know that.

JOHN: I didn't know that.

BELL: Absolutely. And the Energy Saving Trust, that's what we're here to do. We're here to help people find the best deal to help them insulate their homes properly.

DUGGLEBY: Can I get a comment from Ann on this?

ROBINSON: Yeah, I mean I've got sort of three strong messages I like to give to people. One is get in touch with your energy company and see what is available to you because they've got a lot of advice and information and they may be able to give some financial help. The second thing is don't forget to do the simple things like turn things off standby and stuff like that. You can save a lot of money just by doing some very simple housekeeping things. And, third, make sure you're on the best deal for you. And I think if more people did all of those three things, they could see their energy bills maybe even halving and that would be terrific.

BELL: But even in addition to that, to be aware that other energy suppliers might be able to give you a better offer and a better grant than your energy supplier and the best way to find out about that is by giving your local Energy Saving Trust a ring.

DUGGLEBY: Can we help Patricia now? She's e-mailed us from Reading. She's on pre-payment meters for both gas and electric and she'd like to know whether the price

comparison services actually deal with this part of the market and, if so, where's the best deal? She's with British Gas.

ROBINSON: Well I think certainly we've just started doing this and so we can offer comparisons for pre-payment meters. But I mean my strong advice to everybody is that pre-payment meters isn't necessarily the best route for most people because you are paying more. Admittedly the regulator wants to do something to reduce the additional costs that people are paying for their pre-payment meters, but I think that actually most people are better off on another tariff.

DUGGLEBY: Joe?

MALINOWSKI: I would say with pre-payment meters, one thing that Energywatch has recently done is they aired the issue about pre-payment being so much more expensive than other tariffs and not being cost reflective. And what seems to have crawled in, the energy companies have taken a pre-emptive step. In the last round of price increases they never increased prepay tariffs by anywhere near as much as they did for other payment methods. So actually you're not paying in a lot of cases as much a premium as you used to and in some cases companies have actually brought their pre-payment tariffs down in line with the cash/cheque rates. E.ON have done that; Scottish Power, in fact pre-payment tariffs are cheaper than cash/cheque rate. So actually that's the good news. It's not as bad as it used to be. But for sure, if you want to get the best deal unfortunately best deals are still focused to online and monthly direct debit tariffs.

DUGGLEBY: Again is it dependent critically upon the amount you use, or you know is it just literally the more you use, the more you pay? Is that right?

MALINOWSKI: Absolutely, pre-pay are traditionally typically structured tariffs. The issue with prepaid tariffs is actually there are a lot of different pre-pay meters and the companies haven't rushed to address this market from a competitive standpoint. So whereas you'll probably find like E.ON will have maybe 10 different product offers for somebody paying by monthly direct debit, they'll have only two for pre-pay

customers. So not as much choice. But companies are addressing it and the complication is the type of meter you have and the kind of tariffs they can bring out now.

DUGGLEBY: That prompts me to ask another e-mail question, which has come in from a couple of listeners. Basically they've got these low cost energy electric meters, what they call the white tariff I think in some cases, and they're saying there's a bit of confusion about this and could they actually, if they do go onto a website or try to cut the cost, can they get exactly the same sort of deal in terms of when the meters switch on and off and all this sort of stuff or is the meter a kind of law unto itself? You see the problem when you're trying to get a cheaper deal?

ROBINSON: Yeah, yeah.

DUGGLEBY: Do you sort of get a cheaper deal, but the trouble is you don't get exactly the same terms of service as you had on your perhaps 20 or 30-year-old tariff that you had got?

MALINOWSKI: I'll pick that up. Unfortunately there's not a lot of competition. I mean these tariffs arose because of monopoly suppliers innovating for what they thought was the benefit of consumers who didn't really have a choice, couldn't shop around. Unfortunately, it meant they gave them specific metering configurations and now there's just no competition for those products out in the marketplace. The one thing we tend to say to a consumer is if they come onto us and say, "Look, I want to get a different tariff", we'll normally say "Firstly call your energy company up. If your meter supports the ability to switch to a standard tariff with your existing supplier, you're going to be okay to switch. Switch to that standard tariff first. You can do it yourself or your own supplier and then you're in a position to take advantage of the market." But if you can't do that with your own supplier, you're going to have to get your meter changed over.

ROBINSON: Yeah. Unfortunately some of these tariffs where people are tied because of the particularly meter that they're on are actually quite expensive, so it's a

good idea to check out to see if you can do better.

DUGGLEBY: Okay. Chris in Nottingham, your call?

CHRIS: Hello, yes. I'm interested in making the house more energy efficient and my son has said - I am over 70 - he said, "Dad, you should be looking at a five year payback." Solar heating for water, possibly using a photovoltaic cell or a wind turbine to power the pump, ground source heat pump, which obviously is difficult to install in a home already built, and possibly a wood burning stove in the kitchen and a wood burning stove in the lounge.

DUGGLEBY: Okay, how's that for a plan, Rob?

BELL: Well that's ...

DUGGLEBY: A bit expensive, isn't it?

BELL: Well if you went for the whole lot, it probably would be. But, Chris, it certainly sounds like you've done your research in looking into all the different technologies.

CHRIS: Well I'm in the middle of it at the moment. I haven't actually... I mean I think I could do... I think solar heating went up to sort of £6,000 or £7,000.

DUGGLEBY: Is that the number one, Rob, do you think?

BELL: Well there's a typical cost for solar thermal, which is the technology that takes the heat from the sun to kind of top up your heating... your hot water before it goes through your boiler. You're looking at about from £3,500 upwards for a typical installation of that. And it comes back again to renewable technologies. The message there is to really do your research and find out which technology is best for you, so that you do get the maximum from it. But also at the same time make sure you're

putting in the simple things like your cavity wall and your loft insulation. And, Chris, because you're over 70 it sounds like you could be able to get both of those for free.

DUGGLEBY: We're running out of time rapidly and there's one subject we haven't yet raised and I do want to do so because again several e-mails on it. It's the question of overpayment and not being able to get the money back when you've paid too much, coupled with the problem over the direct debits which many people say are either too low or too much and they're very inflexible. Ann?

ROBINSON: Yeah, I'm very worried about people on direct debits. I'm particularly worried for one big reason and that's a lot of the direct debits haven't been increased as prices have gone up. My advice to everybody is check your meter, get in touch with your company and ask them to review your direct debits so you are paying the right amount.

DUGGLEBY: But, Joe, if you actually have a direct debit revision which says you know you've got to pay £80 instead of £60 or whatever, you can challenge it?

MALINOWSKI: You can challenge it. The most important thing though, and this is coming back to what Ann said, if you are still on a direct debit that you were at the beginning of this year and you haven't had it adjusted for the last two increases, mathematically there's been a 40% increase in tariffs, there's going to be a 70% increase in your energy bills. You need to find out exactly where you stand and at some point if you're having trouble paying those bills you need to get back to your energy company.

DUGGLEBY: Okay. I'm afraid we've run out of time, but you can listen again, you can download a podcast, you can look at the transcript. 0800 044 044 is our number; the website bbc.co.uk/moneybox. Rob Bell from the Energy Saving Trust, Joe Malinowski from TheEnergyshop.com and Ann Robinson from uSwitch, the comparison service, have been my guests. Paul Lewis will be here with Money Box on Saturday and I'll be back same time next Monday afternoon taking your calls I think possibly... We don't know what the subject is. It may be the pre-Budget report,

it may be divorce. One or the other. See you then.