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MONEY BOX LIVE

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LEWIS: Hello. Well as the cooler weather spreads to all parts of the UK, the temptation to put the heating on returns, and this winter the cost of the energy we use will be a fifth higher than last winter. Average heating bills could rise by £200 or more, so today Money Box Live is devoted to keeping down your energy bills. There are many ways, of course, and, yes, they do include putting on an extra jumper, but you can also put a jumper on your home: basic insulation measures will reduce what you need to heat your rooms and can cost you nothing or pay for themselves very quickly. You can reduce the cost of each unit of energy you use by negotiating with your current supplier, moving to a different supplier, or changing the way you pay. Alternatively you might consider getting energy from the sun or the wind or the ground under your house. And what can you do if you use heating oil or liquid gas? It's not just domestic customers who are suffering. Businesses have also seen a big rise in fuel bills, often without the public scrutiny that falls on domestic tariffs. Whatever your question, you can call Money Box Live now: 03700 100 444. With me today to answer your questions about fuel bills, I have a large team: Karen Lawrence is Operators Director at the charity Energy Saving Trust; Ian Peters is Managing Director of Energy at British Gas; Phil Levermore is Managing Director of one of the smaller energy suppliers, Ebico; and Ann Robinson is Director of Consumer Policy from the comparison site uSwitch. Our first question is from Clifford who's in Gloucester. Clifford, your question?

CLIFFORD: Hello.

LEWIS: What's your question, Clifford?

CLIFFORD: Well E.On have been having adverts in the paper quite a lot lately about fixing your energy prices until 1st October 2013. E.On are my electricity suppliers and being 84 or so, I've learned there's no such thing as a free lunch and I'm wondering what the snags are.

LEWIS: Right, okay, well let's ask Ann Robinson first from uSwitch. Fixed tariffs. Two years nearly from E.On.

ROBINSON: Yeah. Clifford, it's a good deal that E.On's got out there, but there are other good deals as well. Right now, I actually think it's a very good idea to start fixing your energy price. That way you'll know exactly what you're paying for the next 2 or 3 years, the length of the contract. You have to watch the penalty clauses, but quite frankly the way energy prices have been going over the last few years, the chances of significant reductions in energy prices, well I don't think they're there. So I think it's a really good idea. But what I would strongly advise you is that's a good deal on offer from E.On, but there are other good deals out there as well. Shop around because you may do even better.

LEWIS: So there are some good fixed rates out there?

ROBINSON: Yes.

LEWIS: And when you talk of penalty clauses, you mean if you decide to end the contract before the 2 years or whatever?

ROBINSON: (*over*) If you do, you could pay £20, £30 or whatever, but there are some really good deals. And you know, let me just make one final point. What is really interesting right now is that apart from one of the fixed deals out there, all of them are cheaper, cheaper than the average standard price of gas and electricity as a result of this recent price rise. So you're saving yourself in many cases money

immediately and protecting for the future.

LEWIS: Okay, Ian Peters from British Gas.

PETERS: Hello Clifford. I mean to build on Ann's point, I think the wholesale price of gas, I don't have a crystal ball but I think on probability it's more likely to go up over the next 2 years rather than down. So I would agree with Ann; I think you should be considering taking out a fixed offer. Ours run from 2012 right through to 2014. But be very clear when you're having the conversation on what the termination penalties are. They tend to be larger the longer term the contract. But it's good advice I think to consider it right now.

LEWIS: You say conversation. Very often it's not a conversation, is it? It's a computer you're dealing with and there's so many tariffs. There's 10,000 tariffs altogether, aren't there?

ROBINSON: Well that's right. I mean this is why you know I think it's really important to get help to work out which is best for you.

LEWIS: Just let me ask Clifford. Are you online, Clifford? Could you do it on the computer or would you want to speak to someone on the phone?

CLIFFORD: I could do it online, but I prefer to speak to somebody on the phone.

LEWIS: Ann, you and some of your competitors have a telephone service, don't you?

ROBINSON: We all have telephone ... Well most of us have telephone services, so that's fine. And we can then, you know like other price comparison sites - it's not just us, others as well - we can talk you through it and we can tell you exactly what to expect. And I think you'll be surprised at what savings you can make as well as protect yourself.

LEWIS: And Phil Levermore is also listening from Ebico. Phil, tell us about what you offer. Do you have fixed rates? You just have one tariff, don't you?

LEVERMORE: Ours is very simple. We just have a single rate and no standing charge; so no matter how you pay, we don't differentiate in terms of the unit rate. So it's a standard unit rate and no standing charge.

LEWIS: And not fixed?

LEVERMORE: No, we don't offer a fixed. I mean I think actually I disagree with the previous two speakers. It's probably better, I would have thought at the moment, to shop around you know fairly vigorously, so maybe check one or two price comparison services and not fix. That's on the basis that all the prices have now gone up for this particular round, so it's probably not the same requirement.

LEWIS: Okay, different advice from some of the panel. Thanks very much for your call, Clifford. We'll move on now to Mary who I know is in a bit of a hurry. Mary, you're in Aberdeen.

MARY: Hello.

LEWIS: What's your question?

MARY: My gas supplier is British Gas. I'm on the standard tariff and I have quarterly billing. At the weekend I got a bill for 73 days up to 25th September. The meter readings at the beginning and the end were accurate, but British Gas estimated a reading for 17th August. That's the day the price went up. According to their estimate, I used 0.79 units a day before the price rise and 1.15 units a day after the price rise.

LEWIS: Ah, I think your accusation is fairly clear, Mary.

MARY: Yes, I'd like to know just how they estimate that my usage went up so

drastically just at the same time as the price did.

LEWIS: Ian Peters of British Gas. People do suspect, don't they, that you try and bias the bill towards the higher cost after the price rise? I'm sure that's what's in Mary's mind.

PETERS: This one's definitely coming my way. So thank you for being a customer, Mary. I'll start there. In fact the regulator Ofgem has just written to all of the suppliers asking us to confirm how we do this. So the way we do it is on the day of the price change, whether that's up or down, I mean my general recommendation to any customer would be to send in their meter read either online or phone us up or even through an iPad if you have one. Where we don't have that, our system estimates the bill based on your previous patterns of consumption and we make allowances for things like the weather, which can change that, and we try on a best endeavours basis to have it as accurately as possible. And we've just gone through a large review. But Mary, if you send me your details, I'll look at yours specifically to make sure it's right.

LEWIS: Well there's a great offer, but not everyone can do that, I'm sure. They're going to be flooding you, Ian. I mean the weather can't have changed that much between the 16th and 18th August.

PETERS: It shouldn't do. I'm curious as to the degree of difference in Mary's case, which is why I'm very happy to look at it as an individual exercise. But we've just reviewed literally hundreds of thousands of ours for the regulator.

LEWIS: Right. And Phil Levermore, how do you deal with this problem when you put your prices up?

LEVERMORE: Well make your meter your friend I think is the catchphrase I'd use. I mean you're absolutely right that on the day of a price rise, what we recommend our customers to do is to take their meter reading and call it in. We have access to a telephone based meter reading reporting system and if you just log it on that, then

there's no doubt.

LEWIS: And you will believe that meter reading from the customer?

LEVERMORE: Indeed we will.

LEWIS: We've had another complaint relating to a different company. I think this was EDF. I think somebody actually changed to EDF and it was a problem of getting an actual meter reading at the moment of change. Rather than change prices, change supplier, which I suppose is something similar. Phil?

LEVERMORE: I mean I think what I would say is that with energy prices being what they are, we all need to become a bit more familiar with our electricity and gas meters and use them more for our own purposes to log what we're using.

LEWIS: Okay. Well let me at that point ... Thanks for your call, Mary. I mean you've had an offer from Ian Peters and we'll put you in touch.

PETERS: I'll come back to you separately, Mary.

LEWIS: We'll put you in touch after the programme. But generally read your meter, and if you do have a question always query it with the supplier and don't take no or indeed yes for an answer. Make sure you get the answer you want. Let me just raise another meter question, which we've had an email about from Angela. She's had her meter upgraded from - electricity meter - from one of those old-fashioned ones with dials to one with digital readings. First of all, she says she's now using more - she's spending between £2 and £6 a day on electricity - and she's also concerned that some of the digits that she reports are simply ignored by the supplier. Ian, can you help with that?

PETERS: I'll do my best. £2 a day isn't that far out from the national average. £6 would clearly be very much awry from what you would normally expect to see. It is

true that on some meters the last digit, which is the smallest one in terms of effect, is dropped. What all of the suppliers (including British Gas) offer is a service to put in what's called a check meter to make sure it's registering accurately. I don't think the caller is one of my customers, but if she contacts her supplier they should be able to put a check meter in if she's genuinely worried it's misreading.

LEWIS: Actually I think from reading this, I think she is one of your customers, but never mind.

PETERS: Well in which case if she is, I'll follow through.

LEWIS: Anyone can have a check meter. And Ann Robinson, should you look at what you spend and what the average is and think you're spending more. I mean this lady says she's spending between £2 and £6 a day on electricity.

ROBINSON: Yeah, I mean that is about 25% more than average.

LEWIS: What £2 is?

ROBINSON: Yeah, it is. And I think you need to keep ... I mean Phil's absolutely right. You need to keep a check on your meter and you need to make sure that when your bills are coming in, they are roughly what you expect them to be. But best of all, the advice you get in here is even if prices are going up, it doesn't matter. You should regularly check your meter and put that meter reading in to make sure that you're on top of your energy because with energy prices as they are, it doesn't take very long to get in debt; and if you're in debt, I think for most people that's an awful position to be in.

LEWIS: Yeah, okay. Thanks very much for that email, Angela, and for the call earlier from Mary in Aberdeen. And we're going onto Amanda now who's in Maidstone, near Maidstone. Amanda?

AMANDA: Hello there. I recently inquired from E.On, to whom I've just switched, about solar panels. I live in an ordinary two-up two-down terraced house. They were quite happy after some questions to sell me solar panels. When I explained well I didn't quite want to have the initial outlay and inquired about the Rent-a-Roof Scheme, they took the dimensions – which way the roof faced and everything - and then said it wasn't worth their while because I didn't have a large enough roof space. So I was at a bit of a quandary as to firstly what's the optimum amount of panels because they said I had to have twelve, but if they were quite keen to sell them to me but it wasn't worth their while renting them to me because they weren't going to get the feed-in tariff.

LEWIS: No, you're wondering if it was worth your while. Okay.

AMANDA: Yes and I haven't done it as a consequence.

LEWIS: Okay, stay on the line, Amanda, because we've got another question on solar panels from Robert who's in Cheshire. Robert, your question?

ROBERT: Yes hello there. I live in a house with a mainly south facing roof and I've been looking into putting in solar PV panels that generate electricity. I live near Manchester, which is not really renowned for being sunny. So my question is how do I decide the criterion I should be looking at as to whether it's worth my while putting in solar PV panel installation and when I should put it?

LEWIS: Okay, well we'll put both those issues to Karen Lawrence from the Energy Saving Trust who's the fourth member of our panel who's been sitting very quietly so far. Karen, solar panels - what's the sort of optimum number and what would you advise Amanda and Robert?

LAWRENCE: I think my advice is pretty simple - that with all of these technologies, it's really important to understand what is the right technology for you and your circumstances and your home. Two ways you can get completely independent advice (because I'm sensing from Amanda she's not quite trusting of the advice she's got

E.On) is you can either go to our website, Energy Saving Trust, and we have various tools on there. Home energy generation selector allows you to put in your location, your postcode and some very simple details, and it can work out what are the right technologies for you. We also have the cash back calculator. So again you can play with the size of a number of panels and work out the economics that sit behind it.

LEWIS: And just for people who don't know, explain how solar panels work because you don't just benefit from cheaper electricity. You get paid for every unit that you generate, don't you?

LAWRENCE: There's three elements of saving really that come from it. One is obviously from the electricity you no longer have to buy from your energy supplier because you're generating it yourself. One is a fee that you get paid purely for generating electricity in the first place, emanating from the government, and one is from your energy supplier who then will buy back any surplus energy you generate at an agreed price.

LEWIS: So you get paid for generating it and you also get paid for selling those units to the grid, if you like?

LAWRENCE: Absolutely right. And on top of that obviously it's what you save. And it is quite a complex area and I think what is good is that both of the callers here are trying to do their research. So again our website has a fabulous number of tools, or our 0800 number you can get some real specific advice for your circumstances and get put through to our technical backup team.

LEWIS: Right and there are links to that on our website, which is:
bbc.co.uk/moneybox.

LEVERMORE: What I would say ...

LEWIS: And Phil, Phil Levermore?

LEVERMORE: Yes, sorry. What I would say is, like any major item of household expense, we certainly recommend when talking to people about PV that they get at least three quotations because of course there's going to be a wide variety of views as to the cost of putting panels up and indeed the output. So get at least three quotes. That's my recommendation.

LEWIS: But Robert is in Cheshire but he does have a south facing roof, and far be it from me to say how the weather compares in Cheshire and Maidstone. But if you're south facing, even in fairly cloudy weather, I mean you can generate electricity, can't you?

PETERS: You can. Even in cloudy weather, absolutely right. And again I concur with the views of the colleagues. Get two or three quotes and we clearly offer that service. Different panels have different densities. You can rent a roof, you can buy. So working through all the options to get the right one for you is important.

LEWIS: Yes, I'm glad you mentioned Rent-a-Roof. Ann Robinson?

ROBINSON: I just want to make a very simple point. If you're thinking about doing something and installing solar panels, I think now is a really good time to do it because I suspect that when the Green Deal comes in, which the government's talking about, which is where they make your home energy efficient and you pay back over a period ...

LEWIS: This is going to be next year.

ROBINSON: It will be next year, but what is going to happen, I suspect that some of these good deals for solar panels and getting access to feed-in tariffs and things like that will only apply if you're on the Green Deal, and I think they may be rationed to people on the Green Deal. So if you're interested - and you may not necessarily be interested in the Green Deal - do it now.

LEWIS: And just tell us about Rent-a-Roof. Sorry, did you want to do that?

PETERS: The government Green Deal scheme is launched at the end of 2012. British Gas has already launched its own version of the Green Deal scheme.

LEWIS: No, I didn't ask you to give you an advert. (*laughter*) I asked you to talk to us about Rent-a-Roof schemes. Ann?

ROBINSON: Well I was just going to say I actually do think it's worth ... Obviously you make most money, you can potentially make a lot more money if you pay for it yourself; but, on the other hand, there are still some really good financial incentives through the Rent-a-Roof scheme. But I think, as everyone said, be very careful. Look into this, make sure you understand the small print before you do it.

LEWIS: Yes and I should ...

AMANDA: Sorry, can I just ask a question again?

LEWIS: Yes of course Amanda, yes.

AMANDA: It's just that I did go to a couple of companies and British Gas was one of them as well. They came back and said that my roof wasn't big enough. I mean if that's the case, then (I live in a perfectly ordinary two-up two-down) there must be millions of households who won't be able to take part in this money saving scheme, Rent-a-Roof, because they won't have big enough roof spaces.

LEWIS: Indeed. Karen?

LAWRENCE: And I would say what they're probably saying is it isn't big enough to make their economics work. That's not necessarily the same thing as saying it's not worth it for you. I would absolutely urge you to call our 0800 number and get some really specific advice around the suitability for your house.

AMANDA: Okay.

LAWRENCE: The only thing I wanted to say on Rent-a-Roof was the difference is if you rent a roof, you still obviously benefit from the saving from the electricity that you generate. What you forego are the payments in terms of what you ...

AMANDA: The feed-in tariffs.

LAWRENCE: Yeah, exactly. If you are at home all day using a lot of electricity, it may be that those savings are still worth it for you. If however you're not at home a lot in the day, not using a lot of energy, most of the financial benefit will go to the person who sold you the Rent-a-Roof.

LEWIS: And of course there are schemes, some people out there who are trying to rent your roof who are not as respectful as others. Put it that way. Okay, well those are two very interesting points from Amanda and Robert. Can I just read you a quick email on the same subject from Kathy that's just come in. 'I decided to have photovoltaic panels installed, but my application was turned down because my local transformer cannot cope with any more input.' Is that something you're familiar with?

LAWRENCE: There are sometimes localised issues around the decentralised sort of energy, the grids that support that. Again we can help you through our advice line. We can help you kind of take that forward, understand what the barriers are and how to overcome them.

LEWIS: Okay. And the Energy Saving Trust details are on our website, bbc.co.uk/moneybox. And I should say lots of information coming out in a couple of weeks - a couple of days, I should say. You'll be able to read a transcript of the programme for all those things you didn't quite write down. We're going to move onto Richard now who's calling us from Norfolk. Richard, your question?

RICHARD: Yes, we're about to enter negotiations with a company to have a wind

turbine installed and the deal is that they supply all the capital, they pay for the wind turbine, they pay to have it installed, they pay for the planning application. We can use all the free electricity that we can use from that turbine generation and they take all the feed-in tariff and the payment for any excess electricity that goes into the grid. Can we possibly lose?

LEWIS: Well there are some slightly sceptical looks around the panel in front of me, I have to say. *(laughs)* Karen Lawrence from the Energy Saving Trust.

LAWRENCE: I think my comment is there's no such thing as a free lunch. It's difficult, obviously without going through all the different economics in your particular case, and again I'd advise you to talk it through with someone who can talk about the specifics of your case and you can get in touch with our technical team through our 0800 number.

LEWIS: So what actually are the dangers of doing it? I mean you might not really save very much, but is there any actual danger in it? Phil, do you have a view on this?

LEVERMORE: Well I just think it's the same as the issue with roof renting. As you say, on the face of it there's no problem, there's no risk of loss, but when you come to the point at which you want to sell the property or field or wherever the wind turbine is located, then of course they're likely to be ... it'll be rather more tricky to sell because of course you've got a contract with a third party relating to the wind turbine in the field.

LEWIS: Right. Okay useful points there for Richard, and again Energy Saving Trust is possibly the place to get more information. We're going to change the topic really now and go to Penny in Northamptonshire. Penny, your question?

PENNY: Yes, hello. My question's about direct debits. I have for the last 12 months been paying a direct debit of £82 to E.On for gas and electricity, which left me in credit just over £200 this September. With that bill which told me of the credit came the letter saying they wanted to increase my direct debit to £113, which I make about

a 40% increase. So I then asked for the credit to be refunded. Eventually they did this, but then said they would it up to £143, which is a 75% increase. So I'm actually questioning if it's worth it.

LEWIS: People get very upset and worried about direct debits and the way they're treated, I know. Ann Robinson, is it right that if you can pay by monthly direct debit, you will get the cheapest deal?

ROBINSON: Yes it is. You always get a good discount for a direct debit. It does vary between the companies. And the other thing I think that really matters is that unless you have a variable direct debit, which means you can pay different prices in different months; but if you just go for a standard direct debit, the great thing is that you pay the same amount every month and you can budget.

LEWIS: You can, but the problem ...

PENNY: (*over*) I accept that, but actually over the last 12 months only 3 months actually went above my £82. So I mean E.On has had my money for quite a long time.

ROBINSON: Do you know, Penny, one of the problems about direct debits - and it is a problem - a lot of people think because they're on direct debit, they can ignore everything and they just let the thing roll forward with estimated bills and all sorts of things. That is not a good idea. You really have to manage it properly. And I say it's particularly important when you're on a direct debit to make sure that you regularly check your meter and you send your meter reads in, and then you're really on top of it and it gets over that sort of problem you're talking about.

PENNY: Both of my bills are actually read by them automatically online though, so I don't actually read a bill.

ROBINSON: Ah, right.

PENNY: They're computerised.

LEWIS: Ah right, that is a very ...

PENNY: (*over*) And so I actually find it difficult to read a bill, but I actually get a monthly bill and track my payments very carefully.

LEWIS: Are you sure they actually read the meter?

ROBINSON: I'm not sure that that's right, Penny. I'm not with E.On any longer, but I was on a direct debit and an online tariff as well. But what I had to do was read the meter and put the information in myself. Okay I was alerted by the computer, but I actually had to take my own reading.

PENNY: Right. My bills come up that it has been read and it is read by computer.

ROBINSON: I don't understand that, Penny.

PENNY: I will double check that then.

PETERS: And, as Paul said, I think there are lots of concerns around direct debits as to whether they're accurate or not and customers do want to be more in control than they feel they are on many occasions. If you're with British Gas, you can go online and manage your own direct debits. You can have payment holidays, put them up, put them down and it will show your actual consumption against the forecast, which I think customers, our feedback, feel much more in control with that method.

LEWIS: And you do have a right to have the money back if there's too much in there, don't you?

ROBINSON: Yes, yes.

PETERS: Correct.

LEWIS: And of course Penny said that then led to an even higher demand...

PETERS: We automatically refund over a certain limit, but at any time a customer can call us and we will refund the excess. We will at the same time though give the advice to the customer that if they're at the wrong time of the cycle, they may be sleepwalking into debt and I think that's what you should be worried about.

ROBINSON: That is of great concern. That's why my strong advice is, particularly if you're on direct debit and particularly when prices are going up, it's really important to make sure that ...

LEWIS: Read your meter every month.

ROBINSON: ... you read your meter and send that in. It's the best way to do it.

LEWIS: But of course if you are paying the same amount throughout the year, you'd expect to be in credit at the end of the summer and in debit at the end of the winter, wouldn't you?

ROBINSON: Exactly.

LEWIS: But people do find it confusing. We've had a number of emails now about this. We've had one from Philip who says, 'why are online tariffs so much cheaper? Why are people discriminated against who prefer to receive a paper bill or who don't have a fast computer connection, which many people don't?' Why is that, Ian?

LEVERMORE: Well of course not all companies do charge you more.

LEWIS: Phil, yes.

LEVERMORE: I mean as far as the last question is concerned, if you're not happy with direct debit, switch to quarterly billing, which is where you ...

LEWIS: (*over* But you pay more generally.

LEVERMORE: Not with some companies that I could mention.

LEWIS: Go on, mention them.

LEVERMORE: Well mine. (*laughter*)

LEWIS: I thought you might say that. But I think it is fair to say, Phil, and I'm glad you mentioned Ebico in that sense because you do have much simpler tariffs, there aren't these disincentives. And I think that's true of a number of the smaller companies rather than the bigger ones.

LEVERMORE: I think you're right. I think as smaller companies, we tend to be more fleet of foot and can offer products such as that. So yes, but thank you for the plug, Paul.

LEWIS: Well no, I wasn't plugging. I was giving you the opportunity. And Ian Peters, why is it that you charge less for online tariffs when you're getting the customer to do all the work, aren't you?

PETERS: Online tariffs are cheaper to run and typically we send out bills online rather than paper. The customers tend to interact by email, which is cheaper for us, so it is genuinely cheaper to run that way. However, I'd also say that different suppliers do this in a very different way and some of the discounts are really not reflective of that cost discount.

LEWIS: Sorry, Ann?

ROBINSON: Well I want to make a really important point, and that is that a lot of these online tariffs are used to acquire new customers. There's one particular company - I'm not going to name it - but there is a company who has a difference of over £400 between the online tariff and the standard tariff, and there's no way that can be justified on a straightforward cost basis.

LEWIS: And let me raise another point with you. We've just had an email. We are getting close to our time now. This is from Delith who says, 'I recently switched to E.On from Scottish Power on the basis of a price comparison website that said I would save £600, but after switching, the monthly direct debit was only a few pounds less, by which time it was too late to change my mind. Do I have any rights in this?' And people do say this to me: 'Well I went online, and they said I'd save so much and I haven't.'

ROBINSON: Well I know, that can happen. But generally, I mean in the vast majority of cases, people do make the savings that are actually there because what I have to say ...

LEWIS: And if you don't, do you have any rights?

ROBINSON: Well I mean I think that if you don't, then I think it's really important to ... maybe what you'll have to do is to switch again. But it does really happen. And can I just say, it's really important to make this point, that price comparison sites are accredited by Consumer Focus. That guarantees accuracy.

LEWIS: If you use one that is, but of course they're not all.

ROBINSON: That is the problem, they're not all.

LEWIS: You look for the 'accredited by Consumer Focus' on the front page.

ROBINSON: Absolutely.

LEWIS: Okay. I'm hurrying you up because we've got very little time and I just want to take a call from Carrie because she's raising an entirely different point. Could you be very brief, Carrie?

CARRIE: Absolutely. I'm a full-time mature student, as is my partner. We have three children between us and so we rent private accommodation. When I called to find out about social tariffs from my provider, I was told that they were no longer provided unless you were on work-related benefits.

LEWIS: Okay, I must stop you there because we've got about fifteen seconds to answer it. Social tariffs, reduced tariffs for low-income people. Ann, what's happening to them?

ROBINSON: Well I think that the problem is that not all suppliers provide a discount based on the same criteria for vulnerable people. The criteria do change. So unfortunately ... I have to say in favour of British Gas, they've got a good tariff.

LEWIS: Okay. And of course they're changing now to this warm homes discount.

ROBINSON: Yes.

LEWIS: But the rules are much tougher, Carrie, so you may not get it. I'm sorry to hurry you because I've got twenty seconds to say goodbye, which I'll do, and thank Karen Lawrence from Energy Saving Trust; Ian Peters of British Gas; Phil Levermore of Ebico; Ann Robinson who you just heard from uSwitch. Thanks for your calls and emails. More about energy saving on our website: bbc.co.uk/moneybox. I'm back again at noon on Saturday. Vincent Duggleby's here to take calls on Money Box Live next Wednesday afternoon.