Consultation Response:

Ofgem Consumer Outcomes-implementation

Response by the Money Advice Trust

Date: August 2026

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Introduction

About the Money Advice Trust

The Money Advice Trust is a charity founded in 1991. Our mission is to help prevent financial difficulty and remove problem debt from people's lives.

In 2025, our National Debtline and Business Debtline advisers provided help to 189,550 people by phone and our digital advice tool, and 53,410 people by webchat, with 2.1 million visits to our advice websites. In addition to these frontline services, our Wiseradviser service provides training to free-to-client advice organisations across the UK and in 2025 we delivered this free training to 646 organisations.

We use the intelligence and insight gained from these activities to improve the UK's money and debt environment by contributing to policy developments and public debate around these issues.

Find out more at www.moneyadvicetrust.org.

Public disclosure

Please note that we consent to public disclosure of this response.

Introductory comment

We welcome the opportunity to respond to the Ofgem Consumer outcomes implementation consultation. We are very pleased to see that Ofgem has expanded the timescale given for the consultation response as the original month-long consultation was very short.

We are not in favour of the move to outcomes-based regulation generally for the energy market.

- We believe that **clear, measurable standards** are key components of any regulatory framework.
- We are very concerned that **billing is a high-risk area** to choose to begin the move to outcomes-based regulation.

We therefore support the adoption of Option 3 which combines both prescription and an element of outcomes based regulation, and reflects the crucial point that flexibility should only be in place "where current performance is good".

We would argue that the energy market is not in a position where it can be trusted to deliver good outcomes using principles-based regulation as yet given the problems we see for National Debtline and Business Debtline clients relating to billing errors, affordability assessments and collections and enforcement. We are not convinced that the commercial incentives on suppliers align at all times with the needs of their customers.

Consumer protection should be at the heart of Ofgem's regulatory regime and be enhanced not diminished by any changes. We want to see prescriptive safeguards in place that protect consumers irrespective of who their supplier is. Any shift toward a "reduction in the regulatory burden" is likely to increase consumer detriment where some suppliers might behave less well than others. This should not be the aim of a modern regulator.

- On balance, we support the introduction of an **overarching licence requirement** for suppliers so that they can focus on the overall impact of their policies to ensure they are providing good outcomes for consumers, but this **should complement the rule book**.
- We think that it is vital to **retain key rights and protections for consumers** relating to billing. We do not believe that the energy market is in a position where it can be trusted to deliver good outcomes using principles-based regulation.
- We want to see **clear prescriptive rules in place that consumers can rely upon,** and are effectively enforced, so that they can hold energy firms to account when these rules are breached. Ofgem already acknowledges that there is a good case to retain prescription where there is a severe risk of harm.

- We believe that prescriptive rules under the standard licence conditions should remain in place in specific areas, including the rules for communications, rules on accurate and estimated bills, back-billing rules, debt and disconnection, payment difficulty, ability to pay, installation of PPM rules, and specifically the involuntary PPM rules and code of practice, and switching when there is a debt and the requirements for suppliers to accept affordable repayments on energy arrears.

- Consumers in debt and in vulnerable circumstances are not ideally suited to a move to outcomes-based regulation. Our clients are less likely to engage with suppliers, or to report their experiences to Ofgem via surveys or focus groups. This could mean that the effects on the most at-risk groups are not taken into account.

- We are very much of the view that there should be prescriptive rules for those most at risk of harm, e.g. people in vulnerable circumstances and people at risk of debt.

- The Ofgem Debt Standards consultation in 2025 intended to strengthen the rules in relation to poor and inconsistent practice where people are in debt and vulnerable circumstances. We supported this approach in our response.[1] We note that this was not taken forward and the initiative to create voluntary debt standards has not so far been successful. It appears that for all suppliers to follow these standards, there is a requirement for clear, consistent and detailed rules and standards.

- We completely agree that the current rulebook is not always delivering good outcomes in all cases. However, we do not support removing the underlying rule book and replacing this with overarching outcomes plus discretionary guidance. The FCA retains its rule books, whilst streamlining these as necessary, with the Consumer Duty as a set of consumer outcomes overlying these.

- If Ofgem moves to an outcomes approach to regulation, we think it will be much harder for advisers and their clients to understand their rights and hold the supplier to account. This makes communications on requirements, guidance, and “what good looks like” vital.

- We welcome streamlining and simplification of the current and historical guidance and regulations on the Ofgem website.
    - There should be a **comprehensive and binding guidance document** for industry which can be used by the consumer and debt advice sector.
    - It will be vital to provide a **public facing summary document** for consumers setting out the key elements of the applicable billing **rights and protections.**

[1] Money Advice Trust (2025) Response to Ofgem Improving debt standards in the domestic retail market

- We are all familiar with the frequent substantial delays in providing meaningful updates on ongoing compliance and enforcement cases such as the enforced PPM investigations which took years to resolve.

- We would expect there to be an **increased requirement for compliance monitoring** should there be a move towards outcomes-based regulation. There will need to be an expansion in compliance activity and enforcement where consumer detriment is identified. This will require Ofgem to dedicate much greater resources to the proactive and early identification of consumer harm, and to take remedial action to address this.

Responses to individual questions

Changing how we regulate

Question 1: Do you agree with our initial monitoring approaches for the other Consumer Outcomes outlined in Appendix 1, and the data and evidence we need for each of them? If not, please provide more detail on this, including alternative metrics.

We agree that it is important to set out initial monitoring approaches for the proposed Ofgem consumer outcomes.

We have restricted our comments on the proposed monitoring approach to the debt outcome and the complaints. We do not think that these set out a broad enough range of data and evidence.

Debt

The paper sets out what data Ofgem expects to collate in relation to debt.

"Evidence on the range of flexible payment offerings, options and consumer uptake. Consumer survey data on satisfaction with proactive, tailored support when struggling with bills, and with flexibility in payment methods provided by suppliers. Could also be supplemented with quantitative evidence on time taken to contact customers struggling with bills, as well as existing market level data on customers in debt and arrears."

We do not generally agree that suppliers are best placed to report good outcomes for their customers, as it is not clear what an objectively good outcome looks like, or that suppliers will be able to report this consistently. This means it is vital that there are additional sources of evidence, particularly in relation to how consumers who are in vulnerable circumstances, and in debt are treated.

As well as the sources listed in the paper, we would expect Ofgem to consider the following points and look at debt and vulnerability in particular.

- We would not support relying on consumer survey data to a great extent. We would suspect this type of survey data is likely to miss more vulnerable cohorts such as our debt clients who may well be less likely to respond to consumer surveys or be reluctant to share their experiences.

- Ofgem needs to give particular thought as to how the experiences of people in vulnerable circumstances, including people in financial vulnerability and debt, are to be included and addressed.
- Evidence from debt charities and consumer groups should be included. We value the opportunity to feed in through consumer group meetings where we are able to share insight about our clients' experiences in broad terms. However, this is presumably not collated in the same way. There should be an easy mechanism for sharing case studies with Ofgem that will be taken into account as a source of data as well as data from Citizens Advice as the statutory consumer body.
- It can be burdensome for charities to provide evidence, and we will not always have the equivalent resources to suppliers to carry out this work. In some cases, we might have the insight into how a practice affects our clients, but can only feed in at high level. We are also not in an equivalent position to suppliers who have greater resources to employ in presenting their case. These are factors that Ofgem needs to take into account when weighing up sources of evidence.
- We assume that Ofgem intends to include evidence from Energy Ombudsman complaints as a crucial source of data.

It is important to have as much information as possible about the circumstances of customers when they are on payment arrangements so that Ofgem can establish if these arrangements seem broadly fair. This could help to identify suppliers that routinely set high repayment rates irrespective of circumstances and use poor or inconsistent recovery practices.

- Suppliers should be required to share information on the payment arrangements that have been put in place for individual customers. This should include the arrears levels and amount being paid towards the arrears.
- Suppliers should be required to share information on the number of PPMs installed in any particular period. This should include the number of forced PPM installations for the same period.
- It will be important to gain data on the arrears levels that a customer has when they are on a PPM, and how much is being deducted weekly or monthly towards their arrears.
- Suppliers should be able to share the mechanisms and tools they use for establishing vulnerability before they make a decision to refer a customer's arrears for recovery and to provide data on each case.
- Suppliers should provide data on the number of cases referred to debt collection agencies for recovery or sold on to debt purchase firms for collection.
- Suppliers should provide data on county court judgments that they have obtained in the relevant period, and the methods of enforcement used.

Complaints

The paper sets out what data Ofgem expects to collate in relation to complaints.

"Quantitative data on complaints volumes, resolution timescales, repeat complaints, and complaints escalated to the Energy Ombudsman. Survey data on satisfaction with complaints processes, awareness of redress mechanisms and on other issues customers raise that do not escalate to complaints."

In addition, we would expect Ofgem to consider including the following types of data.

- Suppliers need to share data on the proportion of complaints that they signpost to the ombudsman. As this is a regulatory requirement, this should be easy to track and enforce against suppliers who do not comply with what appears to be a simple rule.
- We understand that there is an ongoing issue with suppliers failing to abide by Energy Ombudsman rulings. We would expect to see a data requirement to collate all instances of failure to fulfil case outcomes per supplier, and follow up enforcement action to ensure that these are complied with.

Question 2: To help minimise the burden of data collection, do you have any views on data collections we can streamline or retire?

We will leave this question to suppliers. We do not have detailed knowledge of the data requirements for suppliers.

However, we would hope that any decisions on what data streams are no longer required will be taken very seriously by Ofgem. We do not want to see suppliers putting forward arguments as to why data is no longer required, merely to minimise their costs. This approach is not conducive to good consumer outcomes and Ofgem should be very much alive to this possibility.

Question 3: How can we best ensure that all stakeholders have a consistent understanding of the Consumer Outcomes we expect suppliers to deliver? Do you have any views on initial proposals to do this?

If Ofgem moves to an outcomes approach to regulation, we think it will be much harder for advisers and their clients to understand their rights and hold the supplier to account. This makes communications on requirements, guidance, and "what good looks like" vital.

It will be difficult to compare what constitutes a good outcome for suppliers as opposed to individual consumers. There are likely to be different interpretations, which may well mean that either consumers will give up, be unclear if they have been poorly treated or not, or will have little choice but to make complaints that will have to be resolved by the Ombudsman.

Extra guidance will be needed to clarify Ofgem's intentions, and the meanings of each outcome. It is difficult to see how this will easily work in practice without clear and transparent consumer protections.

We do not therefore support removing the underlying rule book and replacing this with overarching outcomes plus discretionary guidance. The FCA retains its rule books, whilst streamlining these as necessary, with the Consumer Duty as a set of consumer outcomes overlying these.

We welcome streamlining and simplification of the current and historical guidance and regulations on the Ofgem website. It is often hard to find the most relevant documents on Ofgem's website at the moment. It would be very helpful to see a "central, single repository for all live guidance documents" as proposed, perhaps with hub pages for each topic.

We agree that all the guidance could be put in one place and streamlined. However, we would caution against arguments that might be made that data is no longer required, when this will serve to minimise costs on suppliers but will lose protections for consumers.

- There should be a **comprehensive and binding guidance document** for industry which can be used by the consumer and debt advice sector.
- It will be vital to provide a **public facing summary document** for consumers setting out the key elements of the applicable billing rights and protections.

We are pleased to see that Ofgem wants to build trust in the regulatory framework. The paper states:

"We will do this by being more transparent about how feedback has informed our decisions (including via stakeholder forums) and providing clearer, more frequent updates on our work. We also want to be more transparent about supplier performance to help drive accountability and push suppliers to raise their standards."

We look forward to this greater transparency at stakeholder forums about how advice sector feedback has informed decision making. Ofgem states that:

"…this is important in an outcomes-based framework, where regulatory activities may be less visible (such as our compliance activities)".

However, we believe it may be difficult for Ofgem to be transparent about supplier performance, in a system where we do not have sight of regulatory activities currently, and by Ofgem's own admission, these may become less visible.

Approach to implementing the billing outcome

Question 4: How can we best manage dependencies between outcomes?

On balance, we support the introduction of an overarching licence requirement for suppliers so that they can focus on the overall impact of their policies to ensure they are providing good outcomes for consumers.

However, this seems to us reminiscent of the FCA Consumer Duty Principle,[2] which appears to operate more as an overall principle or aspiration to aim for than a reliable and standard set of rules. We think that it is vital to retain key rights and protections for consumers relating to billing. We do not believe that the energy market is in a position where it can be trusted to deliver good outcomes using principles-based regulation as yet given the problems we see for National Debtline and Business Debtline clients relating to billing errors, affordability assessments and collections and enforcement. We want to see clear prescriptive rules in place that consumers can rely upon, so that they can hold energy firms to account when these rules are breached.

We believe that prescriptive rules under the standard licence conditions should remain in place in specific areas, including the rules for communications, rules on accurate and estimated bills, back-billing rules, debt and disconnection, payment difficulty, ability to pay, installation of PPM rules, and specifically the involuntary PPM rules and code of practice, and switching when there is a debt and the requirements for suppliers to accept affordable repayments on energy arrears.

We would support the call by ESAN and the End Fuel Poverty Coalition to establish a time-limited Consumer Outcomes Working Group to systematically review the existing billing protections and practices and develop a set of minimum consumer protections that must be protected, and those where suppliers can be allowed greater flexibility.

Rule changes- Billing

Question 5: Do you agree with the range of rules we have identified relating to the billing outcome? Are there any other rules which you consider should be included?

We have not identified any other rules that relate to billing that should have been included.

Question 6: Of the suite of options presented, do you have a preference? What is the rationale behind your preference?

We agree it is important to strike the right balance. **We very much prefer option 3** which appears to us to provide a blended model that recognises that prescription should be retained for reasons of consumer protection, consistency and standardisation.

[2] About the Consumer Duty | FCA A consumer principle 'A firm must act to deliver good outcomes for retail customers.'

“Option 3: Mixed application of billing outcome and prescriptive rules; replacing prescription for flexibility where current performance is good, retaining prescription for consumer protection and standardisation.”

Option 3 reflects the crucial point that flexibility should only be in place “*where current performance is good”*. We would argue that the energy market is not in a position where it can be trusted to deliver good outcomes using principles-based regulation as yet given the problems we see for National Debtline and Business Debtline clients relating to billing errors, affordability assessments and collections and enforcement. Consumer protection should be at the heart of Ofgem’s regulatory regime and be enhanced not diminished by any changes. We want to see prescriptive safeguards in place that protect consumers irrespective of who their supplier is. Any shift toward a “reduction in regulatory burden” is likely to increase consumer detriment. This should not be the aim of a modern regulator.

A reduction in standardisation and prescription makes it much harder for consumers to compare services across suppliers, or to work out whether they have received a good customer service from a particular supplier. It also makes it much more difficult for advice agencies to provide accurate information and advice to their clients on their rights and whether they have grounds for complaint.

We agree that a benefit of option 3 for consumers would include:

“more visible safeguards for areas such as accurate billing, timely final bills and protections for PSR customers”.

As we have said, we believe prescriptive rules under the standard licence conditions should remain in place in specific areas, including the rules for communications, rules on accurate and estimated bills, back-billing rules, debt and disconnection, payment difficulty, ability to pay, installation of PPM rules, and specifically the involuntary PPM rules and code of practice, and switching when there is a debt and the requirements for suppliers to accept affordable repayments on energy arrears.

Question 7: If relevant, what is the impact of each option on supplier costs? Please provide any supporting evidence.

We cannot provide any evidence of the impact of each option on the costs for suppliers.

We would think that there is a very fine line between the costs of delivering good outcomes and following prescriptive rules. There will be pros and cons to each approach, as it may be more straightforward for suppliers to follow the existing prescriptive rules and actually cost more for a firm to design an individual approach to billing. Certainty, consistency and predictability are key for any business, and we think that the advantages of innovation can be and often are overstated.

Monitoring-Billing

Question 8: Do you agree that the data and evidence we are asking for to monitor the Billing Outcome will give us the evidence we need to hold suppliers accountable for delivering the right outcomes for consumers? If not, please explain your reasoning, including any alternative sources of data and evidence you think appropriate. For suppliers specifically, could you tell us how you already monitor your customers' experience of receiving accurate, timely, accessible and understandable bills?

We have reviewed the evidence descriptions presented in the table in the consultation paper. It is vital that the evidence is standardised so that it is comparable across different suppliers. If this is not the case, then it will not be possible to hold suppliers accountable for delivering the right outcomes.

Accuracy

Ofgem's Domestic Billing Project highlights findings on the accuracy of bills.[3] We would agree with the statement: *"Accurate and timely billing is fundamental to fair consumer outcomes."*

However, there is still a significant proportion of bills that are not accurate.

"81% of bills are based on actual meter readings at first issue."

We have previously submitted case studies where National Debtline clients have been affected by inaccurate bills. This is generally an extremely difficult issue to resolve for the substantial minority of customers affected.

We do not expect an Ofgem survey on consumer satisfaction with bill accuracy to be sufficient. We would suggest that the data and evidence should include case studies from debt charities and consumer groups. It should also include Citizens Advice data and Ombudsman data.

Timeliness

The domestic billing project assessment found that *"a significant minority of bills are issued late by some suppliers, increasing the risk of bill shock*".

The report acknowledges that "*backbilling rules provide an important protection by limiting when suppliers can recover historical charges*". Again, we want to see these provisions retained in prescriptive rules and enhanced, as previously suggested by Ofgem, to six months or three months.

[3] Ofgem (2026) Domestic Billing Performance Assessment

We do not expect an Ofgem survey on consumer satisfaction with the timeliness of bills to be sufficient on its own. We would suggest again that the data and evidence should include case studies from debt charities and consumer groups. It should also include Citizens Advice data and Ombudsman data.

Understandability/accessibility

We very much agree that any testing of consumer understanding of energy bills must be broken down by different customer sub-groups. This process will need to involve active involvement of different groups of vulnerable consumers, and looks at accessibility issues relating to bills. However, good practice in bill design has its limits. We would want to see clear rules in place in relation to bill design so that suppliers must meet a minimum good design standard. It is not sufficient for some suppliers to adopt good design standards whilst others do not.

In general, using inclusive design principles will benefit everyone. If a bill is easy and clear to understand for the most vulnerable consumers, then it is also clear and easy to understand for all consumers. In our *Inclusive design in essential services* report we say inclusive design benefits all consumers.[4] This will be equally applicable to the design of bills.

As we have said, Ofgem will need to put considerable further resources into enhanced monitoring, supervision and enforcement teams to ensure that these outcomes are delivered.

Essentially, the design and regularity with which bills are received, does not address the key underlying issue, which is the extra costs incurred by consumers receiving a standard quarterly bill rather than paying by direct debit or a PPM, however regularly. This is a key problem that needs to be addressed in the first place.

Question 9: Do suppliers foresee any challenges with the data and evidence we propose below? Please provide detail and examples in your response to help us understand the feasibility of our proposal.

As a debt advice charity, we are not in a position to answer this question.

Question 10: How often should this data and/or evidence be collected?

Whilst we accept that some types of data and evidence will need to be collected with different frequency, we would expect this data to be collected regularly and to a set timetable.

As this is a new approach to billing, we think that Ofgem should ask for this evidence at very regular intervals, so that Ofgem can intervene faster if there are unintended consequences or evidence of consumer detriment developing. We would therefore propose an initial timetable of **monthly reporting** for supplier data, and that Ofgem carries out the proposed surveys **every six months**.

4 Money Advice Trust and Fair by Design (2021) Inclusive-Design-Regulators-Report.pdf

Compliance and enforcement-Billing

Question 11: What aspects of the Compliance Operating Principles do you anticipate will need to be developed to ensure compliance activity is balanced, proportionate, and efficient when assessing consumer outcomes?

The paper states:

“3.11 Our compliance work is guided by four principles: prioritising the outcomes experienced by consumers and the risk of harm; using compliance insight to test whether policies are working as intended and to inform future policy design; taking data-led, consistent and proportionate decisions; and raising standards through transparency, clear expectations and sharing good practice.”

We assume that these are the Compliance Operating Principles, as we cannot find a separate set of principles to assess.

We would expect there to be an increased requirement for compliance monitoring should there be a move towards outcomes-based regulation. There will need to be an expansion in compliance activity and enforcement where consumer detriment is identified. This will require Ofgem to dedicate much greater resources to the proactive and early identification of consumer harm, and to take remedial action to address this.

We would expect compliance to be an even more skilled area of work in any outcomes based regulatory model, as there will be debate as to what a “good” outcome looks like, and a greater increase in discussions with suppliers and consumer groups who all might have their own interpretations on what good looks like. Suppliers will have to balance what they think is a good outcome, with Ofgem guidance and the practices of other suppliers to ensure a proportionate and consistent approach.

Whilst we appreciate that the paper sets out a range of data that will be utilised, we have suggested additional sources of data in the areas of debt and complaints as set out in our response to question 1 above.

We do not think that standards can be raised consistently across all suppliers by “sharing good practice” as this by its nature remains voluntary. As we have said throughout our response, we do not favour a move to outcomes-based regulation supported by guidance. If industry incentives do not align with adopting best practice, then it is for Ofgem to set its expectations as binding and prescriptive rules.

Stakeholder engagement and communication – Billing

Question 12: How can we improve engagement to ensure all stakeholders share a common understanding of our billing rules? Are you supportive of us developing a Billing Outcome guidance document? How can we improve informal engagement?

We support the idea of developing a billing outcome guidance document to bring together the existing multiple guidance documents and regulatory letters. However, we would not support any billing guidance that is intended to replace prescriptive rules for consumer bills as these should be retained.

We are also pleased that Ofgem intends to work with consumer groups and charities to ensure the guidance helps people to understand their rights.

However, the complexity of the existing documents that Ofgem intends to consolidate, leads to the conclusion that there should be a comprehensive guidance document for industry and the consumer and advice sector.

In addition, it will be vital to provide a public facing summary document for consumers setting out the key elements of the applicable billing rights and protections.

It is also important that any consumer facing guidance is both clear, easy to understand and in simple language. It needs to be available in a variety of formats and publicised well. It is always good practice to test guidance on a representative group of consumers to make sure this works for them.

Question 13: How can we improve transparency of our billing activities and how stakeholders have shaped our work?

We very much support the intention for Ofgem to *"build stronger, more open relationships with stakeholders to support a shared understanding of our billing rules"* as set out in the paper.

We would expect to see transparent regular updates published by Ofgem about its billing work and activities to improve billing practice across suppliers. We expect to see outcomes performance data published for each supplier on a regular basis.

It is important that Ofgem shares information about compliance. However, we are all familiar with the frequent substantial delays in providing meaningful updates on ongoing compliance and enforcement cases such as the British Gas enforced PPM investigation.[5] This opened in February 2023 and closed in May 2026.

We would like to see more transparency from Ofgem on the progress of such cases, and Ofgem should provide interim progress reports. It is also vital that Ofgem dedicates greater resources to supervision and enforcement so that these cases are dealt with in a much speedier fashion.

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[5] Ofgem (2026) Decision to close investigation into British Gas prepayment meter practices

Guaranteed Standards of Performance (GSOP)

Question 14: Do you agree with our proposals to introduce an automatic inflation based uplift mechanism for supplier GSOP payments?

We understand that Ofgem has ruled out increasing the flat compensation amount from £40 immediately although this has been in place since January 2025. We would have liked to see an increase in the amount at this point to better reflect the inconvenience of the breach of the GOSP for the consumer.

However, we very much support an automatic inflation based uplift mechanism going forward. We generally favour an automatic regular uplift of monetary thresholds and financial limits. This is very much preferable to the ad hoc review process that is currently in place, as such reviews inevitably fall behind and do not keep pace with inflation. The automatic approach is predictable and easy to understand, and not dependent upon the review team having the capacity to manually reassess the limit every time.

Question 15: Do you agree with our proposal to repeat payments for the existing GSOPs related to consumers being off-supply?

It seems reasonable to repeat the automatic payments for the GSOPs, particularly where consumers are off supply. We would still like to see repeat payments for ongoing breaches of other GSOPs considered as well.

Perhaps the expansion of repeat payments for other GSOPs could be considered once the impact of this proposal has been assessed and monitored over a short timeframe.

Question 16: Do you agree with our suggested mitigations for the repeated payments, specifically the uniform time period for both GSOPs and capped payments?

It makes sense to adopt a uniform time period for the repeating payments. However, we are not supportive of a cap on the number of payments to five. If there is a continuing breach of this nature and seriousness, then we do not see why there should be a cap on the number of payments implemented at all.

Question 17: Do you have any evidence to inform our assessment of the impact of repeated payments, such as data on existing timescales to rectify these breaches?

We do not have any evidence available to help Ofgem assess the impact of repeated payments. We would expect suppliers to be able to assist with this data.

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