

Utilities

**What disabled consumers choose
to buy and why**



June 2022

Acknowledgements

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Introduction



Getting the best deal on utilities has never been more topical or urgent. Money saving experts advise consumers to check their tariffs and talk to their providers to ensure they get the best deals and all the discounts to which they are entitled.

Money saving experts advise consumers to check their tariffs and talk to their providers to ensure they get the best deals and all the discounts to which they are entitled. If it is possible and necessary, consumers are advised to switch providers for a better deal.

Our research found, however, that disabled consumers do not always have these options. We asked disabled consumers about their choice of utility provider for gas, electricity and broadband. In a nationally representative survey, 12 per cent of respondents with a disability or health condition said that they had personally experienced problems switching their utility provider because of their disability or access need in the last five years.

Disabled people consulted as part of an online survey and focus groups who had changed or considered changing providers or accounts in the last two years said that, while cost was the key factor when choosing a provider, other factors also played an influential role. These include ease of switching and setting up a new account, the accessibility of the website or app, and how easy it was to communicate with their provider of choice.

Who is this for?

'What disabled consumers choose to buy and why' is for everyone involved in improving the experience of disabled consumers whether online, by phone or in-person. The findings will be useful for customer experience managers, customer service personnel, facilities and property managers and also for D&I and HR professionals responsible for attracting and hiring customer-service staff.

The wider context: disabled consumers in Britain today

There are 14.1 million people in the UK with a disability or condition. This represents 22% of the total population and 19% of working age adults. **Disabled people have spending power, known as the “purple pound” worth around £274bn¹** but research commissioned by Business Disability Forum reveals that, even in 2021, many report that their choice is limited and feelings of consumer empowerment are relatively low:

- **90% were** affected at the decision-making stage of purchases by either; limitations of design (products, services or venues not being inclusive or accessible), limitations in available information, and/or how information was presented (31% were impacted by all three aspects).
- **65% agreed that** “I feel like my choices of what to buy are limited on a daily basis due to barriers (a lack of accessibility or inclusion)”
- **26% did not feel able** to request adjustments or identify their preferences or needs when they tried to buy a products or services
- **27% agreed** that the businesses they buy from ‘have a long way to go to ensure products and services and accessible for all’.

There are signs of change however; almost two thirds (**65%**) agreed that businesses they used are starting to recognise the importance of accessible and inclusive products and services. Just over half (**54%**) agreed to have noticed a positive change in how they were treated as a disabled or older customer.

Be part of the change.

¹ Recent research (2020) has found the annual spending power of disabled people and thier families to be £274 billion. It is important to remember that disabled people often have to spend more than non-disabled people on everyday living costs associated with having a disability.

Methodology

Business Disability Forum (supported by Microsoft) commissioned Open Inclusion to gather business and consumer insights in the period from September 2021 to January 2022.

These insights were drawn from:

- **Ten depth interviews with businesses** undertaken by Business Disability Forum amongst their Members and Partners.
- **A quantitative survey of 1,001 people.** A quantitative survey carried out by Ipsos on behalf of the Business Disability Forum, interviewing 1,001 adults aged 18+ in Great Britain between 26 November and 5 December 2021. The survey was carried out to explore the differences in attitudes to decision making between disabled and non-disabled consumers. Disabled respondents self-selected their disability and included people with sensory, physical, neurodiverse, mental health, cognitive and long-term conditions and access needs related to aging. In total 457 respondents opted in to one or more of these. The data has been weighted to the known offline population proportions for age within gender, government office region, working status, social grade (and ethnicity in the UK).
- **A qualitative and detailed online survey** (241 respondents all with disabilities answered a 25-minute questionnaire) among Open Inclusion's Panel.
- **Focus groups** of four separate 90-minute sessions facilitated by Open Inclusion.

▶ **View full research methodology.**

Our findings and recommendations are presented as a **report** and seven consumer sector reports.

Read other consumer sector reports in this series:

- ▶ **Banking and insurance**
- ▶ **Days out and leisure**
- ▶ **Holiday accommodation**
- ▶ **Hospitality**
- ▶ **Retail**
- ▶ **Technology.**

Key findings



Cost was the key driver when choosing a utility provider.

Other factors, however, also influenced choice. These included how easy it was going to be to switch or set up an account, the accessibility of the website or app and whether a range of (accessible) contact options were available so that consumers could communicate with their provider.

- **Seven in ten (71 per cent)** disabled consumers said that disability or access needs influenced their choice of utility provider or account to some extent.
- **Two fifths (41 per cent)** observed that their choice of utility provider was limited to some extent by their disability or access needs.
- **Just under two thirds (62 per cent)** of disabled consumers said that finding and accessing the information they needed was either a lot or a little more challenging because of their disability or access needs.
- **Just three in ten disabled consumers (30 per cent)** felt confident that they were making the right choice when switching to new utility providers.

Key highlighted stat:



41% of respondents said

that their choice of utility provider was limited because of their disability or access needs.

Key recommendations



The research suggests that providers could improve the services provided to their disabled consumers by implementing a few key recommendations.

- **Provide an easy-to-read guide** that clearly outlines the steps to setting up an account. Some disabled consumers find it hard to process the detail and understand who is responsible for what and by when.
- **Ensure that all account-related apps and websites** for managing accounts and payments are truly accessible and easily useable. Conduct usability tests to ensure that disabled consumers, especially those using assistive technology like screen readers, can use apps and website fully.
- **Reassure new customers** that all apps and websites to manage accounts are accessible and useable before they sign up. Allowing disabled consumers to try the apps and websites before they buy will provide the greatest reassurance.
- **Allow disabled consumers to communicate** with customer service teams in the format that they prefer or can access. Some consumers prefer email, text or webchat, and others want to speak to someone on the phone.
- **If the utility provider has a dedicated teams** for disabled consumers who are able to answer disability specific questions, signpost them clearly so disabled consumers know how to contact the team. Ensure that the team can be contacted by a variety of methods such as phone, webchat and email.
- **Meter reading** can pose significant challenges for some disabled consumers. Provide alternative arrangements where meters or smart meters are inaccessible to the disabled consumer – for example, if the consumer has sight loss or a mobility-related disability.
- **Provide clear and easy to understand information** on how the consumer's account will be managed and what the consumer needs to do and when.
- **Finally, disabled (and all) consumers** want jargon free information communication about costs and their account. Disabled consumers want this information in formats they can access such as bills in braille, documents available in Word not PDF (or accessible PDFs that can be read by screen readers) and clear and accessible fonts with good colour contrasts.

Getting it right

There are clear benefits to getting it right, not least new customers:

“I had two companies in mind as a result of talking to friends and reading reviews. The one that won was more accessible with an easier to use website and app.”

Disabled consumer

Not only do disabled consumers seek recommendations from other people with the same disability, some even said that they were willing to pay for better customer service:

“We have broadband and mobiles with [the same provider], although they are not cheapest, but we know their customer service is good. They are kind and consider my disability.”

Disabled consumer

However, disabled consumers should not have to pay more for accessible and inclusive customer service. They should be able to shop around for the best deal like any other consumer, confident that whoever they choose will be welcoming and accessible.

Detailed findings



“For me, being able to independently manage my accounts is hugely important. I found no information about whether the provider was even aware of the need for accessibility and what their commitment towards this was. Having this information when doing research on a company is essential, it sets the tone for what is important for the company and what I can reasonably therefore expect from the company. It is not possible to use a provider’s app before signing up as a customer, so not possible to check out accessibility requirements in advance of making the decision. Hence the increased importance.”

Disabled consumer

All respondents were asked about the most important factors for them when choosing a new utility provider or account.

Unsurprisingly, cost was the most influential factor by some margin (**83 per cent**). This was followed by:

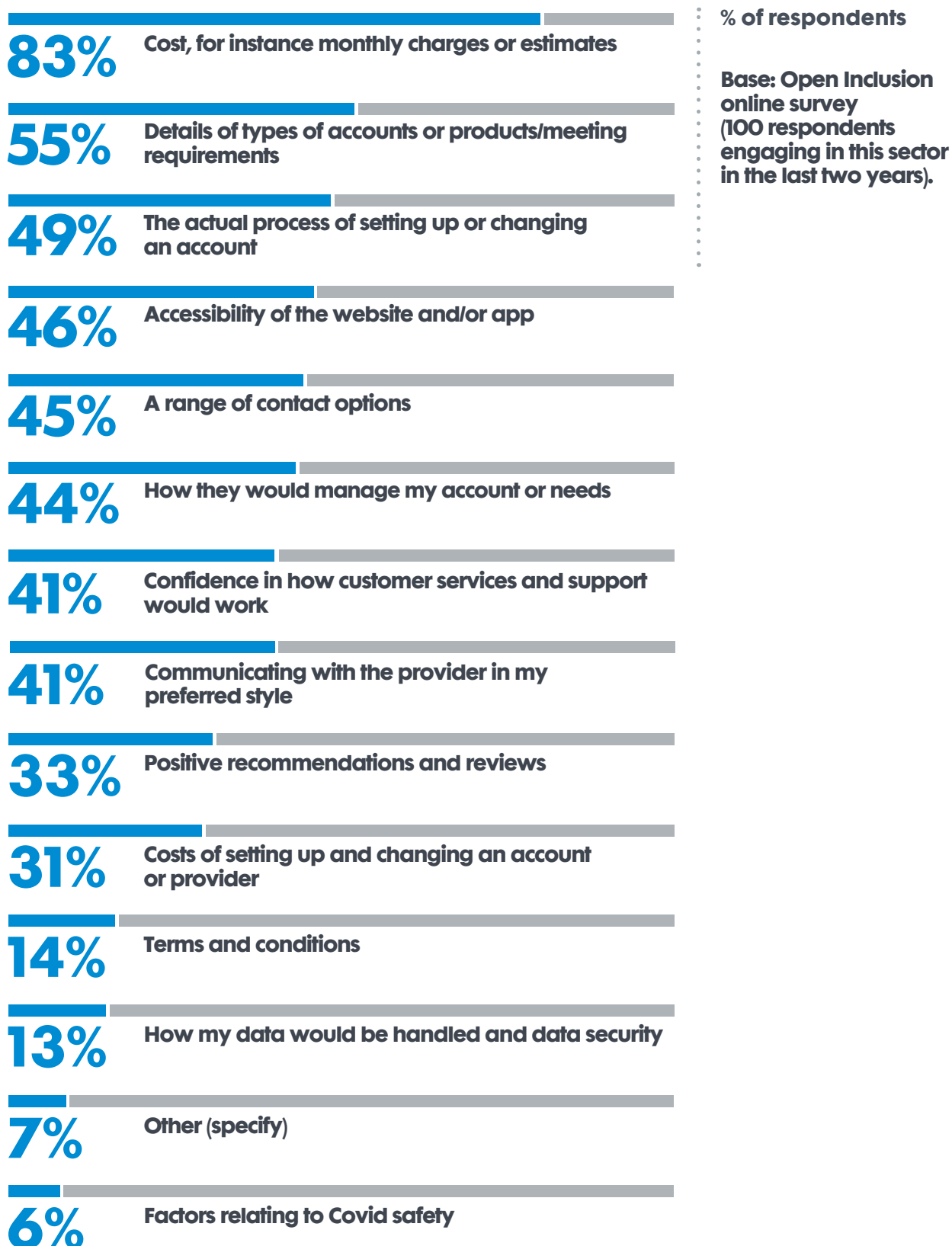
- Details about the account and ensuring it met the consumer's requirements (**55 per cent**)
- The process and ease of setting up the account (**49 per cent**).

This emphasises the need for clear, easy to read and jargon-free information being available to consumers at the decision-making stage. Other key factors for approximately two fifths of respondents or more were:

- Accessibility of the website or app (**46 per cent**)
- Having a range of contact options – for example, phone, email, webchat, SignVideo (**45 per cent**)
- How the provider would manage the account and the consumer's needs (**44 per cent**)
- Confidence in customer service support (**41 per cent**)
- Being able to communicate with the provider in the preferred style (**41 per cent**).

Chart 1 has the full breakdown.

Chart 1: Most important factors influencing decisions to opt for new utilities provider or account



Cost

Some wondered if providers who they used which were more accessible were more expensive, and some factored quality of service into their decisions.

“It seems the expensive providers might be more accessible. It’s no good going for a cheap deal if you can’t access the information or read the meters.”

Disabled consumer

“Saving money is important but a key factor is being able to speak with a customer service person.”

Disabled consumer

Managing the account

A two-way communication problem emerged as a theme from the research. Disabled consumers said that providers did not always understand them or their disability and, in turn, that consumers found it hard to understand what the provider was saying or needed.

Some disabled consumers complained about a lack of understanding about their disability. Frustrations included:

“Getting them to accept why me, doing meter readings, was not going to happen.”

Disabled consumer

“They wanted a phone conversation. I am deaf.”

Deaf consumer

The provision of services by utilities companies can be complex. Some consumers complained that the providers did not make it easy for consumers to understand the service. One respondent complained about:

“The way written info is provided, or explanations delivered too rapidly or with jargon.”

Disabled consumer

Meter readings – and whether this was going to be possible for disabled consumers – was a frequently mentioned problem, and not just for the consumer. The utility provider’s representatives also found this information difficult to access.

“For gas/electricity, it has proven very difficult to get info on whether smart meters are accessible or whether there is a workaround. The providers often either don’t know or find it difficult to get information to me.”

Disabled consumer

Process of setting up the account

Some disabled consumer said that renewing with a provider or setting up a new account was exhausting and difficult to manage alone. This once again meant that disabled consumers did not always get the best deal.

“I never remember which comparison sites to look up when the year or two years or three years contract is up and then I am unsure about what info to enter to find the best tariff. I find it exhausting trying to keep on top of it all and searching, so a relative helps out when the contract is up. Otherwise, I just stay rolling with the same one when contracts end which gets expensive.”

Disabled consumer

Customer service

Disabled consumers described their frustration trying to find the information they needed from customer service teams. One wanted to know:

“How I would access and operate my account as a blind person. Who would help me with the switch over process? Either the customer service person or the assistant in the shop to which they directed me to was lying, so I was left in a mess and had to cancel the process.”

Disabled consumer

Disabled consumers were clear about what they needed and wanted from a provider:

“The ability to communicate with a person and not having to do everything online. Access to warm home discount. Disability awareness within the company so operatives coming to the house would be aware. Priority if there was an emergency.”

Disabled consumer

“It is impossible for me to independently read meter readings and provide them to the energy providers. Not needing to do this, whilst still receiving accurate up-to-date bills, was a huge draw when deciding on the provider.”

Disabled consumer

Just over a quarter (27 per cent) of disabled consumers who had changed or considered a new utility provider in the last two years said that their disability and access needs influenced the decision a lot. A further 43 per cent said it influenced factors a little. Just under three in ten (29 per cent) said that access needs had no impact at all on their decisions.

“I had two companies in mind as a result of talking to friends and reading reviews. The one that won was more accessible with an easier to use website and app.”

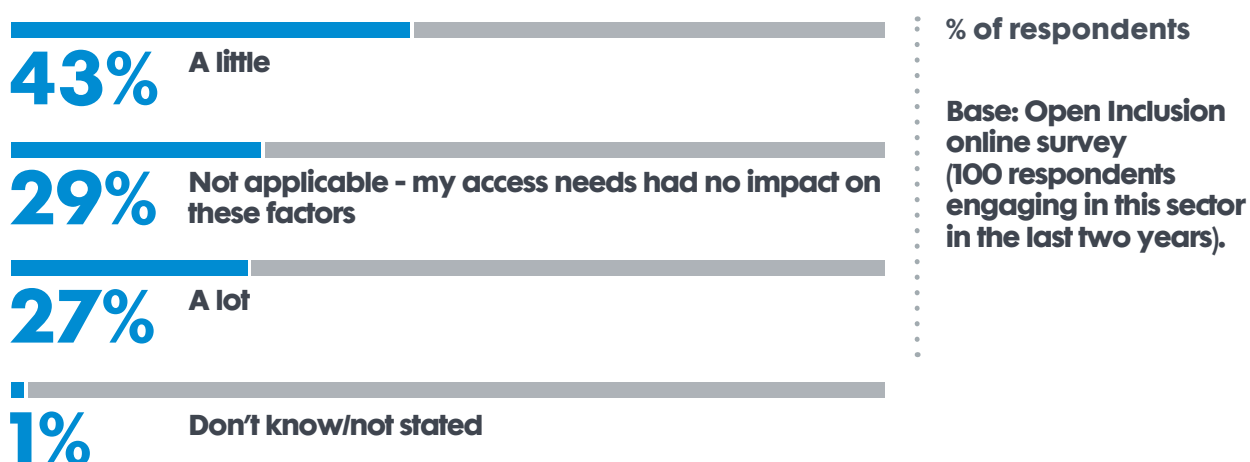
Disabled consumer

The benefits of providing access information were also clear:

“We went with the supplier who was clear and confident about their provision for disabled people. They actually prioritise our street now in the event of a power cut and this is a relief to know, apparently all providers do this, but the issue is none of the others were confident to say that!”

Disabled consumer

Chart 2: To what extent, if at all, do you feel that your disability or access needs impacted the factors influencing choice, or played a role when deciding?



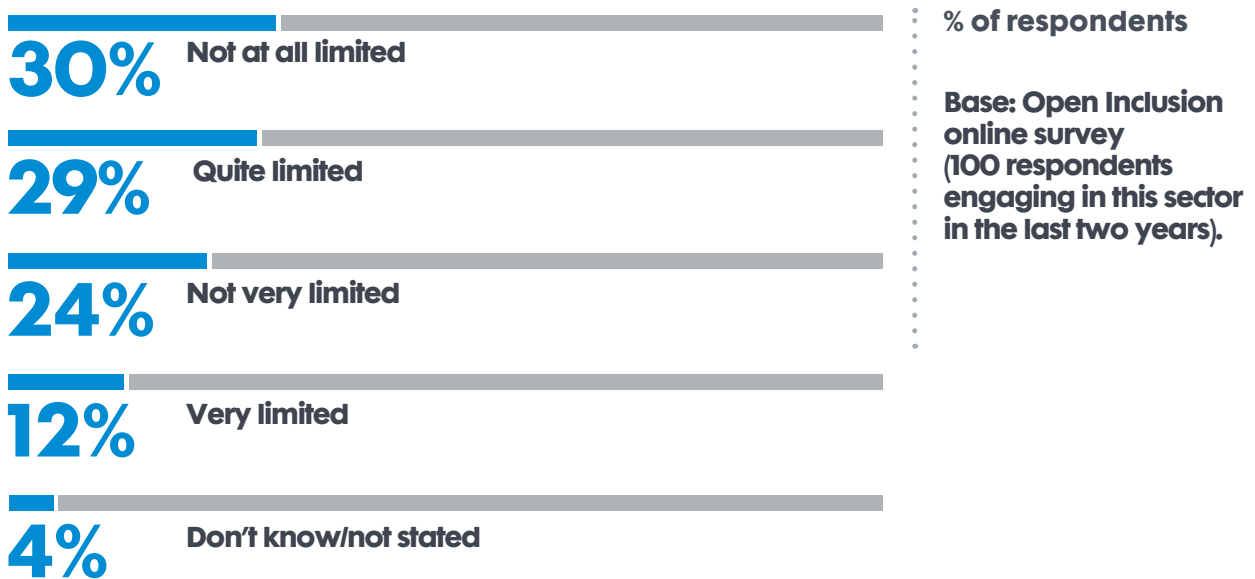
Choice of provider

“A [member of] staff’s perception of disabled access is different to a disabled persons reality.”

Disabled consumer

Just over two fifths (41 per cent) of disabled consumers said that their choice of a new utilities account or provider had been limited to some extent specifically because of their disability or access needs (12 per cent said that choice had been very limited).

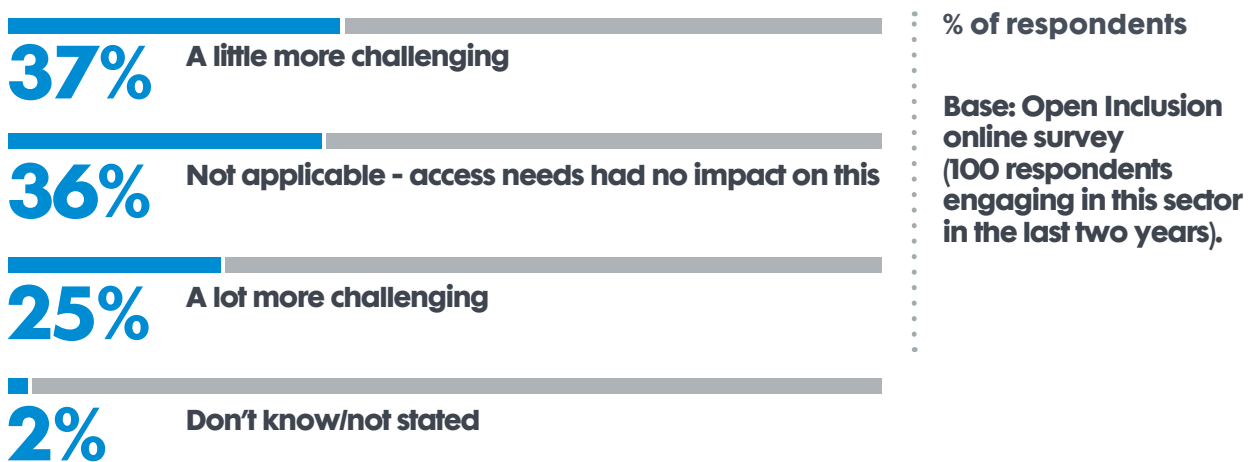
Chart 3: To what extent, if at all, do you feel that your choice of new utilities provider or account was limited given your disability or access needs?



Challenges in finding the right information

Almost two thirds of disabled consumers (62 per cent) observed that finding specific information they wanted was more challenging to some extent because of their disability or access needs. A quarter (25 per cent) said it was a lot more challenging.

Chart 4: To what extent, if at all, do you feel that finding specific information about these types of services was more challenging for you given your disability or access needs?



Almost half of respondents (49 in total) noted that information was difficult to find, with the main challenges being:

- Finding any relevant information in general
- Information that was available being hard to process and understand
- Needing more information about the accessibility of the products and services (including the website and apps for managing accounts and meters/readings)
- Finding information about alternative ways of communicating with the provider.

Some consumers would have preferred to save time and not contact the provider by telephone, but this was not an option for them because the information they needed about accessibility just wasn't available from the website.

“Because it was not easily available, information about the access services they provide, there was no way of knowing without signing up if their app was screen-reader friendly. It took a very, very, long time to get through to customer services on the phone.”

Disabled consumer

“It was very difficult to process and understand the information, so I felt like I was operating in the dark.”

Disabled consumer

Inclusive communication formats

A third of respondents (34 in total) said that the formats of information and communication made it challenging for them to find the information they needed. In particular, they noted:

- Inaccessible written communications such as inaccessible PDFs that could not be read by a screen reader, poor colour contrast and inaccessible fonts
- Inaccessible or hard to navigate websites
- Inaccessible communication channels and a lack of choice of how to communicate with the provider – for example, by webchat, email or telephone
- Either a lack of detail or information being too wordy and difficult to process.

One disabled consumer summed it up as

“Inaccessible websites and electronic documents, bad and inaccessible websites and apps, confusing / complex web site pages layouts, poor colour contrasts.”

Disabled consumer

Making the right choice

Only three in ten (30 per cent) said that they felt confident making the right choice on this type of product or service which makes finding clear and relevant information about the accounts and services particularly important.

Other aspects relating to the decision-making process were:

- **63 per cent of respondents said** that they considered all features very carefully before they made a choice
- Reviews and comparison sites are important. **35 per cent agreed** 'I read general reviews in the media, websites or comparison websites, such as Which? or Money Supermarket' and 19 per cent agreed that 'When possible, I will filter or look for reviews and recommendations from people like me'
- **Just over two fifths (43 per cent)** stated that they liked to discuss this type of decision with partners, friends or family
- **A quarter (25 per cent) said** that their first instinct in this type of decision was to use a provider or business they have used before.

Conclusion



This research found that disabled consumer's experience of utility providers was often poor.

One summed it up by saying that:

“The majority of elderly and disabled people find it very challenging in trying to understand the different services, their main concern is that they have utilities that are both affordable and available in the way that they can operate them.”

Disabled consumer

There is real opportunity in this sector to make the lives of disabled consumers easier and to reassure some of the most vulnerable members of society that they are receiving the best, most affordable service. These services are not just “nice to have”. They can be a vital lifeline for disabled consumers. The impetus for providers to get it right could not be greater.

About Business Disability Forum

Business Disability Forum is the leading business membership organisation in disability inclusion. We are trusted partners, working with business, Government and disabled people to improve the life experiences of disabled employees and consumers, by removing barriers to inclusion.

Find out more about the benefits of joining us at businessdisabilityforum.org.uk/membership.

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