

Research into consumers' views on initiatives by energy suppliers to help disadvantaged and vulnerable customers

**Research report prepared for
The Consumer Council and the
Utility Regulator**



Foreword

The Consumer Council and the Utility Regulator share a common and important objective to protect the interests of energy consumers in Northern Ireland, particularly those who are disadvantaged and vulnerable.

Organisations coming together to work in partnership can create real and lasting change for consumers. We are pleased to have jointly commissioned this research and believe that it will make a valuable contribution to the development of the Utility Regulator's Social Action Plan. It will also be a useful reference point in understanding fuel poverty in Northern Ireland and how to tackle it.

We commissioned this research to understand the needs of disadvantaged and vulnerable consumers. In addition, it assessed the awareness and effectiveness of energy suppliers' current initiatives to help vulnerable consumers, gauge perceptions on how well the suppliers are undertaking these initiatives and attitudes towards the provision of financial help.

Findings from the research, carried out by Ipsos MORI, provide a useful evidence base for understanding take up of services by disadvantaged and vulnerable customers, the issue of fuel poverty generally, and approaches to addressing the needs of the fuel poor.

We would like to thank those who participated in the study for providing us with their insights and perspective, and commend Ipsos MORI on the professionalism of their research.

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1. Executive Summary

Background

This report presents the findings of research conducted among the general public and key stakeholders in Northern Ireland on perceptions and attitudes towards the services provided by gas and electricity suppliers in the province, and their views on providing financial help to vulnerable customers. The research was commissioned by the General Consumer Council for Northern Ireland and the Northern Ireland Authority for Utility Regulation (the Utility Regulator) in order to feed into the development of new Social Action Plan and in response to increasing concerns about fuel poverty as the price of energy continues to rise.

Methodology

A mixed methodology approach was adopted. A large scale quantitative survey was conducted among a representative sample of adults living in Northern Ireland. In order to ensure that the views of those potentially vulnerable or disadvantaged customers were fully represented qualitative research in the form of focus groups and depth interviews was conducted with the following:

- Customers registered on NIEs Customer Care Register;
- Other electricity/gas customers that are potentially financially vulnerable;
- A range of organisations representing relevant Section 75 groups;
- Advice NI and the Fuel Poverty Advisory Group.

Key findings

- Overall awareness and take-up is low of both the services that are available to all customers of energy companies and the types of services that are offered via supplier customer care schemes for customers with special needs. There is evidence to suggest that the latter are no better known among the groups they are targeted at – older people and those with a long-term disability or illness – than the general public overall.
- In reviewing the current Social Action Plan (SAP), the clear priority is to ensure better communication of the available services. It is also important that this is addressed so that any new services that may be rolled out are appropriately

promoted, and that the people who are they are designed to help are aware that such help is available.

- Fuel poverty is perceived to be a major problem in Northern Ireland both by potentially vulnerable customers and also by organisations such as Advice NI and the Fuel Poverty Advisory Group.
- The rising cost of energy and incomes not keeping pace with this change are seen as the two main factors behind fuel poverty. Providing financial help to those who need it, therefore, is welcomed.
- A social tariff (i.e. a reduced tariff based on personal circumstances) is the preferred option with means put in place to ensure that it is targeting the right people. This includes people who are working as well as those who are in receipt of benefits. The government and energy suppliers are seen as primarily responsible for providing this help.
- The need for energy efficiency advice to be offered alongside financial help is also recognised, particularly as this can help reduce energy bills in the long-term. However, given the concerns raised during the groups and depth interviews about the rising costs of energy (alongside an increase in the cost of living more generally), it would seem that the more immediate benefits that financial help can bring indicate that this should be a priority over energy efficiency advice.

2. Background & Objectives

2.1 Background

The Northern Ireland Authority for Utility Regulation (the Utility Regulator) published its first Social Action Plan (SAP) in March 1998. The Social Action Plan is a coordinated strategy for the protection of vulnerable and disadvantaged customers in the provision of essential utility services and to ensure disadvantaged customers receive the same levels of service as other customers when they purchase gas and electricity.

The Consumer Council has a statutory duty to promote and safeguard the interests of consumers, particularly vulnerable customers. The Council has specific responsibilities in relation to energy, transport, food and water and it carries out research and investigations, aiming to give consumers a voice and to make it count.

The plan was a response to the Government's green paper 'A Fair Deal for Customers', which asked electricity and gas regulators to prepare an industry wide action plan to ensure efficiency, choice and fairness in the provision of gas and electricity to disadvantaged and vulnerable customers.

In February 2002 the Utility Regulator published its second SAP, 'Improving Social Obligations - A Proposals Document'. There have been two reviews since this document was published, 'Social Action Plans – A Review August 2003' and 'Social Action Plans – 2nd Review December 2004'.

The SAPs presented proposed improvements in the provision of services to disadvantaged customers both in the electricity and gas markets in Northern Ireland. Furthermore, it also considered the position of customers living in rural areas. The SAPs for electricity and gas identified three main areas for action to assist disadvantaged customers. These were:

- reducing prices;
- protecting customers; and
- energy efficiency and the environment.

In January 2007 it was agreed that the Utility Regulator would review and develop a new Social Action Plan. The Utility Regulator is leading on the project and is working in partnership with The Consumer Council.

2.2 Objectives

The overall aim of this research programme was to assess the awareness and effectiveness of current initiatives by energy suppliers to help disadvantaged and vulnerable customers and perceptions on how well the energy suppliers' are in fulfilling these.

Examples of current initiatives are care schemes for customers with special requirements, discounted tariffs, and energy efficiency grants and advice.

In addition, the research examined attitudes towards the provision of financial help for those who have difficulty with paying their energy bills – whether this should be available, for which sections of society and in what form.

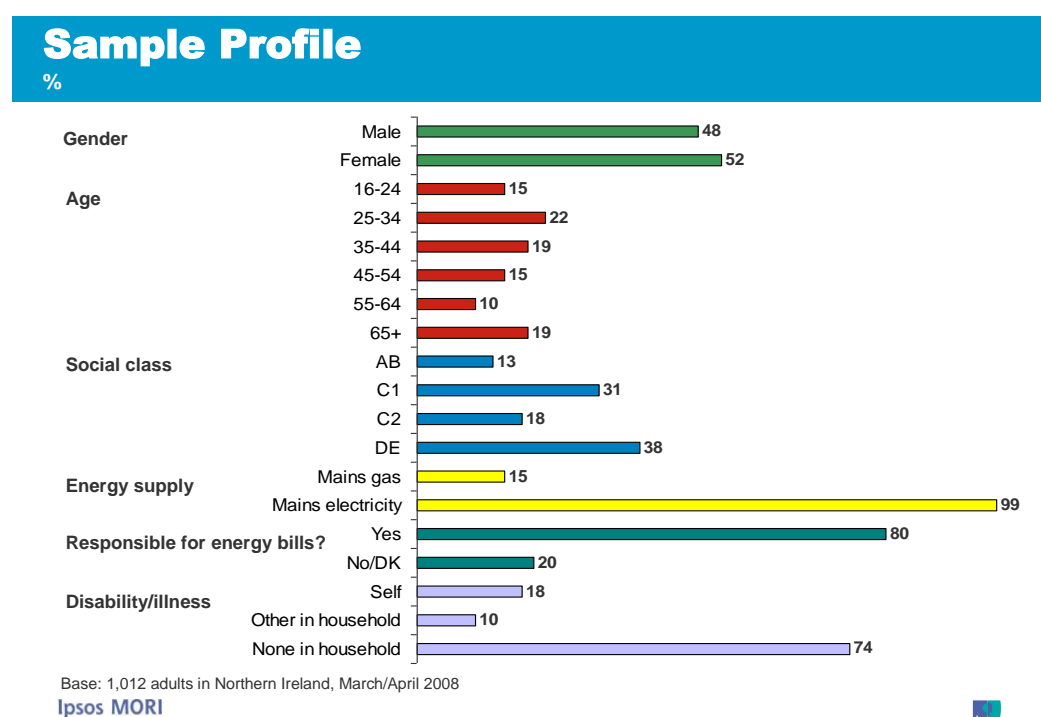
This information will be used to inform a new Social Action Plan for Northern Ireland.

3. Research Methodology

3.1 Quantitative research with General Public

A large scale quantitative survey was conducted among the general public in Northern Ireland. 1,012 adults aged 16 and over were interviewed via the Ipsos MORI NI Omnibus survey. Interviewing took place between 12th March and 13th April 2008 across 84 sampling points in Northern Ireland. Quotas were set within sample point on age, gender and work status, and an overall quota was set on region. Upon completion of interviewing data were weighted on age, gender, work status and region to eliminate any discrepancies between the known population profile and the achieved sample.

The chart below provides a breakdown of profile of the achieved sample:



The questionnaire was designed in collaboration with the Consumer Council and the Utility Regulator and can be found in the appendices.

3.2 Depth interviews with Section 75 representative organisations and energy advisory groups

In order to ensure the views of certain section 75 groups were represented in the research, depth interviews were carried out with representatives from the following organisations:

- Age Concern
- Disability Action
- NICEM
- RNIB
- RNID

A further two interviews were conducted with Advice NI and the Fuel Poverty Advisory Group.

A charitable donation of £30 was made for each depth interview, either to the organisation that the representative was speaking on behalf of if it held charitable status or to a charity of the respondent's choice.

All interviews were conducted face-to-face by Ipsos MORI executives and took place between 30th April and 22nd May.

3.3 Group discussions with General Public

Two group discussions were held with customers who are registered on NIE Energy's Customer Care Register. This register is open to any of NIE's customers who have a special requirement due to a sight, hearing or mobility impairment or an illness. NIE Energy wrote to a selection of these customers in each of Omagh and Belfast to inform that the research was taking place and to give them the option of opting out of the research. Recruitment of participants was conducted by telephone by Ipsos MORI's interviewers.

A further two focus groups were held with people aged under 60 who were defined as potentially financially vulnerable i.e. at risk of being in or falling into fuel poverty. The criteria used for this are as follows:

- All in social classes C2DE (see appendix for explanation of social classes)
- All on a low household income (including four people who were in the receipt of benefits). A low household income was defined as total income from all sources and before deductions of up to £10,400, or up to £15,600 where more than one adult in the household or a single parent
- All agree that always or sometimes find it difficult to pay energy bills

(See appendices for full recruitment questionnaire)

The overall group structure can be seen below:

Location	Type	Age	Date
Derry	Potentially financially vulnerable	18-34	22 nd May
Newry	Potentially financially vulnerable	35-60	26 th May
Belfast	Customer Care Register	Mixed	27 th May
Omagh	Customer Care Register	Mixed	28 th May

All groups were moderated by Ipsos MORI project executives with the aid of a topic guide which was designed in close consultation with the Consumer Council and the Utility Regulator.

Each group participant was given an incentive of £30 as a means of thanking them for their time.

Participants in the focus groups were all customers of NIE Energy and small number in Belfast were also customers of Phoenix. firmus customers were not included in the qualitative research due to the relatively small number of domestic customers it currently supplies and the fact that the qualitative research did not cover the areas of its operation.

4. Attitudes and perceptions of services available to all electricity and gas customers

4.1 Attitudes to service received from electricity and gas providers

On the whole group participants were largely happy with the service that they received from NIE Energy (and Phoenix in Belfast) in general. Cost aside, few complaints were made immediately though some concerns did come through during the course of discussions.

Improvements were noted in the Omagh group in terms of electricity supply now being more consistent. Compared with a year ago they felt that problems regarding power cuts in area had been addressed and attributed this to NIE Energy. Generally most felt they had no problems reading and understanding their bills (though some of the group in Belfast reported finding this a little difficult at times. The NICEM representative also felt immigrants to Northern Ireland sometimes had difficulty in comprehending bills). Few had had cause to call NIE Energy to discuss any matter in particular.

Affordability emerged as the main issue that people had about gas and electricity supply. Participants across all groups were easily able to provide examples of how much the cost of electricity (and heating oil) had increased over the last year. Given the current climate of the increasing cost of oil, recent announcements by both NIE Energy and Phoenix that prices would be increasing, the emergence of a 'credit crunch' for these and other factors and daily media coverage of these issues, it is no surprise that this is a very top-of-mind issue and one that people are disgruntled about.

That said, there was a slight sense of 'what can we do about it except pay', in part because electricity (and heating) are essential to daily life and in part because NIE Energy is the sole provider of electricity in Northern Ireland. In both the groups with people under 60 years of age the fact that NIE Energy is a monopoly was strongly considered to be part of the reason for price hikes. A fairly cynical view was taken that, ultimately, as it was not possible to switch to another provider NIE Energy did not have

to compete on prices as providers in England and Wales have to, and could therefore charge what they wanted. Opening the market to other providers, it was felt, would be one means of combating this.

“If there was another company coming over NIE would be totally lost. They have had it too easy, too long”

Newry, 35-60

While the rising cost of heating oil was also acknowledged it was commented on (by a minority) that there was at least the possibility of shopping around for a better deal.

Another general complaint raised by the group in Derry in particular was the perceived use of a premium rate phone number for contacting NIE Energy. This group were concerned that if they did have a financial problem having to use this number could worsen their situation and they would therefore be reluctant to call. They felt that a local or free phone number should be provided for customers instead.

“It’s a premium number that you have to use to call NIE. If it is customer service it should be a free phone number”

Derry, 18-34

The Age Concern representative felt that more could be done to improve the security of meter reading – ensuring that Phoenix and NIE Energy personnel arrived when promised and carried identification with them:

“There has been some issues with people showing up and not having ID. We’re constantly telling people not to open the door to strangers, so it is very important that companies that provide that kind of service where they are going to show up unannounced that they do have it”

Age Concern Representative

4.2 Awareness, use and attitudes towards services available to all electricity and gas customers

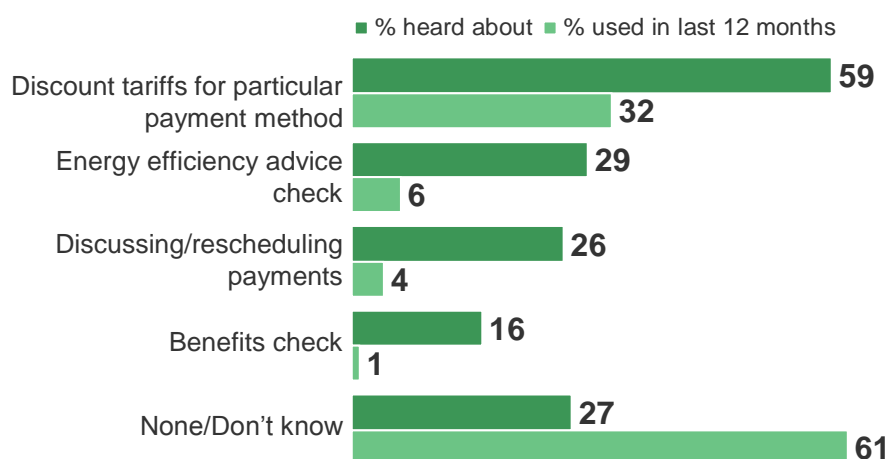
Awareness of four particular services that are available all customers of gas and electricity companies in Northern Ireland was tested in the quantitative research. These services are:

- Tariffs that offer a discount for a particular payment method (e.g. direct debit)
- An energy efficiency advice check
- Discussing payments options and rescheduling of payments to suit budget
- A check to see that a customer is receiving all the benefits they are entitled to

Tariffs that offer a discount for a particular payment method is the service that most people are aware of - overall 59% say they have head of it. Awareness is significantly lower among 16-24 year olds than all other age groups, no doubt reflecting the lower proportion of this group who are responsible for paying energy bills. Those who are married (68%), owner-occupiers of the house they live in (65%), people who work (63%) and are in social classes ABC1 (70%) are all more likely to have heard about this service than their respective counterparts.

Awareness and use of services available to all customers

Which of any of these services that customers can get from their gas and electricity suppliers have you heard about/have you used in the last 12 months?



Base: 1,012 adults in Northern Ireland, March/April 2008

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Three in ten are aware that energy suppliers offer energy efficiency checks and 26% that the option of discussing and rescheduling of bills is available. The groups most

likely to have heard of energy efficiency advice include owner-occupiers (32%), social classes ABC1 (36%) and those with household incomes of £25,000 or more (36%). People aged 35-54 (32%) are more likely than those both younger (25%) and older than 55 (22%) to be aware that it is possible to discuss payment options, as are those in social classes ABC1 (36% vs 25% of C2DEs). People who have a household income of over £11,500 are more likely than those whose household income is less than this to be aware of this service (31% vs 22%).

Awareness of the benefit check option is low with just 16% having heard of it. There are few demographic differences, though people not in paid employment are more likely to have heard of this than people who work (19% vs 13%).

Regionally, people living in rural areas are more likely than those living in urban areas to have heard of all of these services. Residents in County Antrim are the most aware of all of these service compared to several other areas, while those in Greater Belfast tend to be the least aware.

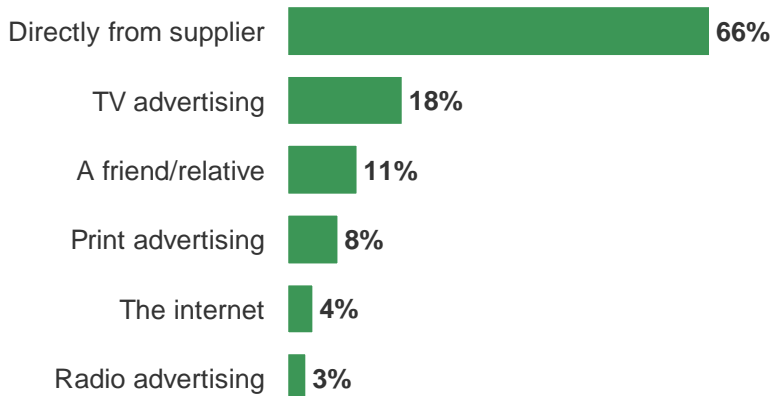
The proportion of people who have taken advantage of these services is much lower. A third have a tariff that offers a discount depending on payment method, while 6% have had an energy efficiency advice check, 4% have discussed and rescheduled payments and 1% have had a benefits check.

Payment method discounts are more commonly used by men (35%), people over 24 years old (35%), married people (41%), owner-occupiers (39%), those in paid employment (38%), in higher income households (42% of those with an income of £11,500+), in social classes ABC1 (44%) and not in receipt of benefits (35%). Benefits checks have been more commonly received by those who have a disability or long-term illness (or in live in a household with someone who does).

Among those who have heard of any of these services, the most common source of information is their energy supplier (66%). Other sources include advertising on TV (18%), a friend or relative (11%) and print advertising (8%).

Information sources for services

Where did you hear about these services?



Base: All who had heard of at least one of services available to all customers (692), March/April 2008.
NB: Information sources mentioned by 2% or fewer not shown

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Owner-occupiers who know about any of the services are more likely to have heard about them from their energy supplier (69%) than those who are in rented accommodation (58%). This is also true for people in the middle (73%) and high (76%) level income brackets compared with those on lower incomes (60%). Advertising on TV is a more common source of information for the latter group.

These findings were generally echoed across the qualitative elements of the research.

Group participants were most familiar with the discounted tariffs for certain payment methods – in three of the four groups at least some people had heard that this was an option, and some used it. In the Derry group, however, only one person was aware of the Direct Debit discount as a result of previously taking advantage of it. This is likely to be influenced by the fact that all of this group have keypad meters. People who paid by Direct Debit did not report any problems with how this service was delivered, though there were a couple of comments (in Newry) that the discount was almost meaningless given the high cost of energy. The Advice NI representative suggested that Direct Debit bills could be clearer, giving examples of people paying twice for bills as they had not realised a bill was for information only rather than a request for payment.

While participants across all groups were happy that this is a service that is available to everyone, some felt that it was actually unfair not to offer the same to people who paid by other means where the payment was made in time and in full. Reasons such as lack of trust in the Direct Debit system, or preferring to pay for what is used each month/quarter were given for not paying by Direct Debit. Those who fall into this category felt that they should not be excluded from the available discounts especially as they did not feel they were necessarily costing their suppliers any more by using other payment methods.

“Why should everybody be paying a different tariff if you are paying in cash?”

Newry, 35-60

The Advice NI representative was also keen to see discounts received for other payment methods for similar reasons as discussed by the group participants – people budgeting on a weekly basis or not being comfortable with dealing with banks. The representative from NICEM also commented that migrant workers are often excluded from this benefit as many live in privately rented accommodation where landlords insist on ‘pay as you go’ meters being installed or are not able to open bank accounts or.

Awareness of keypad meter discounts from NIE was tested in the groups and depth interviews. Only the representative from RNIB was aware that a discount was received for keypad meter use. Those people in the groups who used keypad meters did not seem aware that this was the case. In fact some suggested the opposite was true and that more was actually paid for using a keypad meter. While this is true in cases where a keypad meter is installed due to a customer being in arrears, comments made suggested that participants thought this was the norm. Other misconceptions that group participants in Newry seem to hold are that a keypad meter can only be installed if you are in arrears or that if a previous tenant of the home you currently lived in had been in arrears you could end up being on a higher tariff. The FPAG representative was aware that NIE keypad meter customers received a discount and was complimentary that this system was in place.

“A tremendous benefit that you don’t pay anymore as a result of going pay as you go”

FPAG Representative

Across the four groups only one person (in Belfast) had used the benefit check option as a result of NIE writing to them. No one else from the groups had heard that this was

available, and apart from Disability Action, the section 75 representatives were also unaware. While for the most part participants seemed happy for this service to be available there was some debate as to why NIE Energy should be involved with it, possibly due to a lack of understanding about how it worked. Some commented that they would not feel comfortable giving out the necessary information.

The Advice NI representative was aware of the benefits check service offered by NIE Energy but was unsure whether other energy suppliers also offered the same. It is a service that he clearly felt was worthwhile and should be available.

“Not only does it need to happen but there needs to be proper resources behind it”

Advice NI Representative

While the representative commented that it had only been piloted so far he was complimentary about NIE's commitment.

“NIE has put a meaningful budget behind this campaign”

Advice NI Representative

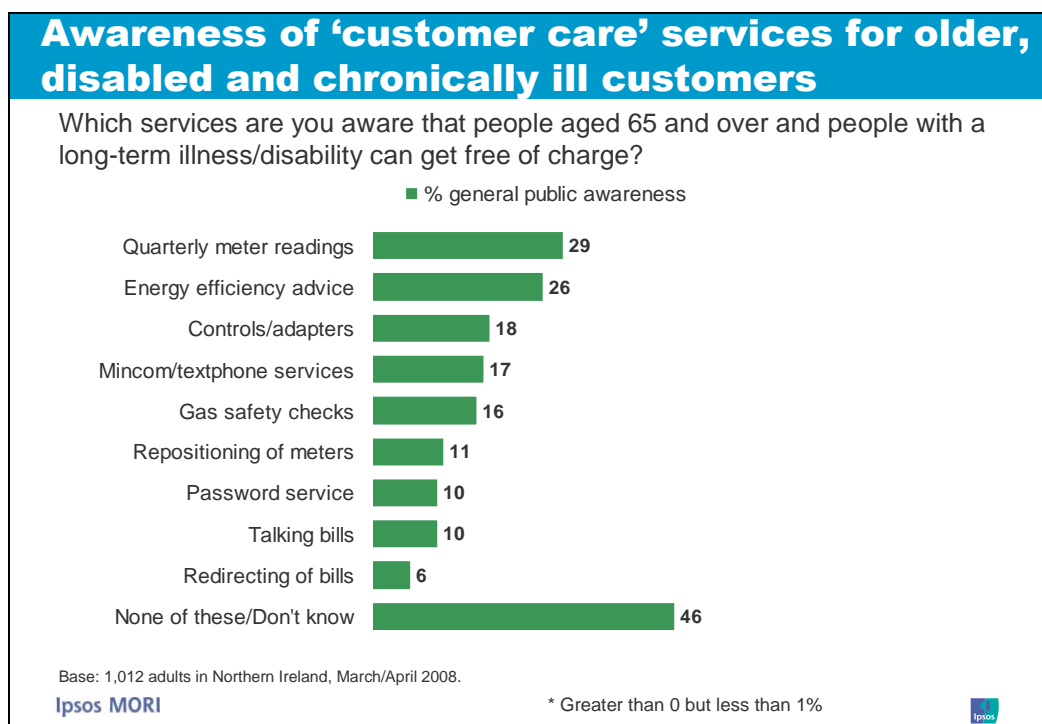
The FPAG representative was also supportive of this service. While he agreed it should be available to everyone he felt that those on programmes of support already should be prioritised to help boost the household income of those most in need.

The option of discussing and rescheduling of payments to suit budgets had been taken up by one person in Newry and some of those from the Belfast group. It was agreed by all, though, that this service should be available.

5. Awareness and attitudes towards customer care services

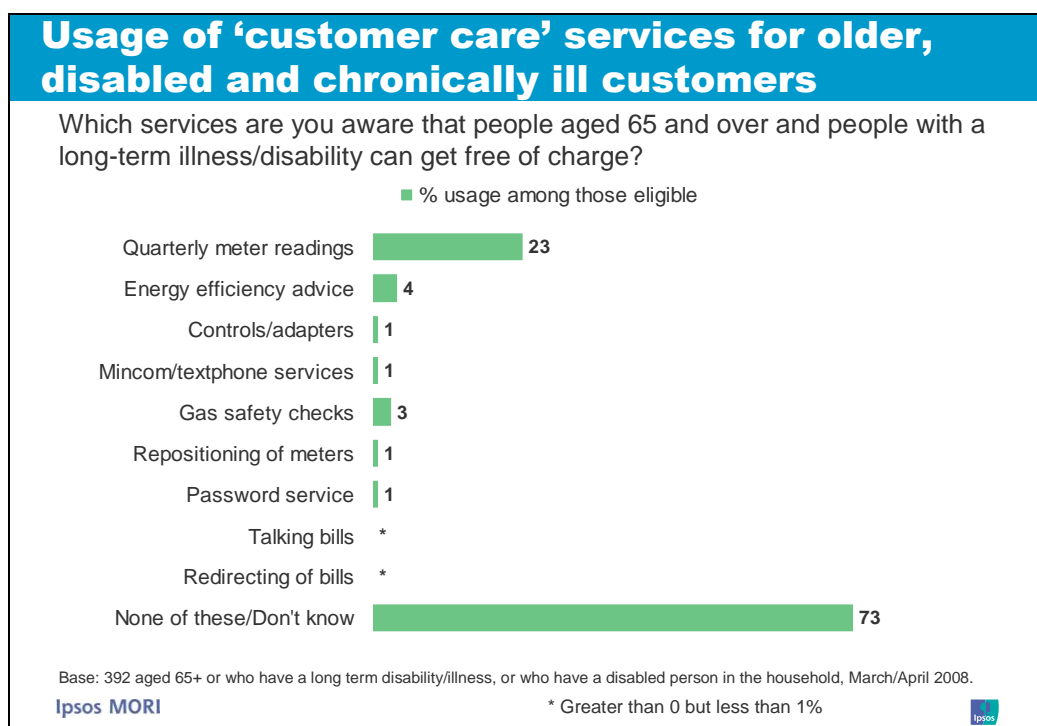
A range of services is offered to electricity and gas customers in Northern Ireland who are aged 60 plus and/or have or live with someone who has a long term disability or illness. NIE Energy refers to this as the Customer Care Register, Phoenix Natural Gas as The Customer Care Scheme, and firmus as the firmuscare scheme.

Overall awareness of these services is low suggesting better promotion is required. Almost half had not heard of any of the services that electricity and gas suppliers offer to their older, disabled and chronically ill customers.



Older people (aged 55 plus) themselves are no more or less aware of the services on offer. Quarterly reading of meters (by supplier personnel to ensure more accurate bills) is the only service that more people who have a disability or long term illness or live in a household with someone who does have heard of than those who don't.

Take-up of these services among older people (65 plus) or those who have or are living with a person with a disability/long-term illness is low. Quarterly meter reading is the most commonly used. A quarter say they currently receive this service but all others are mentioned by 4% or fewer, further reinforcing the need for better communication of these services.



This is very much reflected in the qualitative research. In the two groups among people under 60 who were identified as potentially being financially vulnerable to fuel poverty, none were able to recall any of the services that were available to older or disabled people. Even when prompted with the different services on offer there was very little recall. One person from Newry said he had heard of the text phone services from the information that is provided on his bill.

These group participants were generally receptive to the idea of these services being available to older and disabled people, though with regards to quarterly reading of meters it was assumed that this happened for everyone as a matter of course. It was also suggested by some in both Derry and Newry that one of the services - repositioning of meters - should be available to all from a security point of view - i.e. moving them outside in order that it is not necessary to let anyone inside the house to read the meter.

The password scheme was not thought a particularly effective idea by some people as they thought older people would have difficulty remembering the password, hence defeating its purpose.

The group in Omagh which was made up exclusively of those who are registered with NIE Energy's Customer Care Register also claimed not to have heard of any of these services. None were taking advantage of any or felt that they currently needed to, though they were happy for them to be available to those who did need them. Awareness and use was greater among the Customer Care Register customers in Belfast. In this group half had heard of the password scheme, and two had used it. One was a blind person who felt it was a very valuable service.

"I have to congratulate them on the password scheme because if someone comes to the door, you don't know who they are if you can't see them, if you can't see your identification. So the password is a good thing"

Belfast, NIE Energy Customer Care Group

The other was less convinced at how effective it was, passing the comment.

"I have a password, but they don't always use it...some of them charge on in"

Belfast, NIE Energy Customer Care Group

A few had heard of bills being available by Braille or talking bills – this is another service used by the blind lady in the group. She found the Braille bills more useful as the talking bills were often delivered late and did not contain any additional information. She held up the talking service offered by banks as being superior to that being delivered by NIE.

The RNIB representative was aware of the services available to those who are blind or have visual impairments but believed this information came from a member of the organisation rather than it being provided by NIE Energy, Phoenix or firmus.

"We only know about Phoenix as one of the members rang and told us the outcome."

RNIB Representative

The representative did praise the service for giving customers independence.

"This option gives some members their independence back and it is great."

RNIB Representative

Other services that some of the Belfast group were aware of are quarterly meter readings, which was considered valuable as reading their own meters was not always very easy, and redirecting of bills, which again was thought useful if you were expecting a long stay in hospital.

The Belfast group was happy that the other services are available though they had never heard of them before. Those which were considered particularly useful are the repositioning of meters as they were often difficult to access, and modifications to controls and appliances to make them safer to use.

Aside from not being aware of these services, reasons suggested for the low uptake of them include being too proud to do so, not wanting people to know that you have a disability or perhaps not understanding that the services are available free of charge.

"You don't know these things and you are too proud to ask"

Belfast, NIE Energy Customer Care Group

"I don't think they are aware of them. I think it's as blunt as that"

Disability Action Representative

Across the four groups three respondents mentioned that they were registered on the Critical Care Scheme with NIE Energy. All three appreciated that this service was available and were happy with the service received to date.

6. Fuel poverty and financial help

6.1 Reasons for fuel poverty

The reasons why people may fall into fuel poverty or have difficulty paying their energy bills was explored in the groups and depth interviews. The high cost of energy coupled with low incomes was widely perceived to be the main reason that this situation may arise. As discussed earlier the rising cost of electricity and gas (and heating oil) is clearly an issue for the group participants and the Advice NI representative felt that fuel poverty is at crisis point.

“I think this year in particular there is going to be so much fuel poverty. It will be either I’ll pay my electric bill, my oil bill, or I’ll not have food”

Newry, 35-60

“We see fuel poverty as one of the biggest issues affecting vulnerable people at the minute and we do think this has reached crisis point”

Advice NI Representative

“Everything is more expensive but elderly people don’t normally have increments or increases – they are on fixed incomes”

Omagh, NIE Energy Customer Care Group

Other reasons such as over consumption, energy efficiency measures not being taken and living accommodation not being particularly energy efficient were also explored, and while these were recognised as being part of the story they come a distant second to affordability for most.

“It’s purely and simply about the money in people’s pockets. Not having enough money to adequately heat their homes and choosing between heat, food and so on”

Advice NI Representative

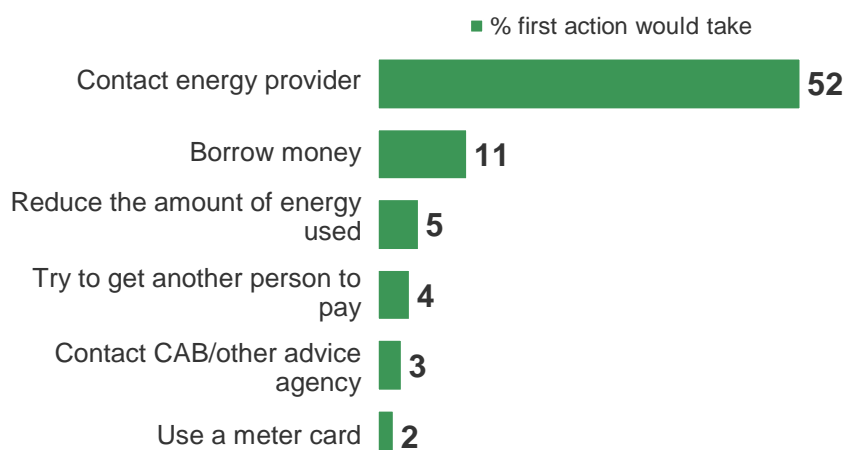
Issues with housing condition such as poor insulation, however, is seen as one of the key elements contributing to fuel poverty by the FPAG representative.

6.2 Actions that would be taken if difficulties experienced

Half the population (52%) say that the first thing they would do if they were having difficulty paying for gas and electricity bills would be to contact their supplier. Women (56%) are more likely than men (49%) to say that this would be their course of action, as are those aged between 25 and 64 (60%) compared with those older (40% of those aged 65 plus) and younger (36% of 16-24 year olds). Other groups who are more likely to go down this route compared with their counterparts are owner occupiers, people in employment, married people, those living in rural areas, social classes ABC1 and those with higher household incomes. One in ten say their first option would be to borrow money. This is most common among younger people (aged 16 to 24) and residents of rural areas.

Action that would be taken if experiencing difficulty paying for energy bills

What would you do first if you were having difficulty paying your supplier for your gas or electricity usage?



Base: 1,012 adults in Northern Ireland, March/April 2008

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A number of people during the groups said that they would borrow money from a friend or family member if they were having difficulties paying bills. Opinion was divided among group participants about approaching their supplier; some said they would, whereas others would not because they did not know what the supplier could do or because they were worried about getting a bad reputation with their supplier.

"If I had trouble I would ring the electricity board, and I have to say they are very nice"

Belfast, NIE Energy Customer Care Register Group

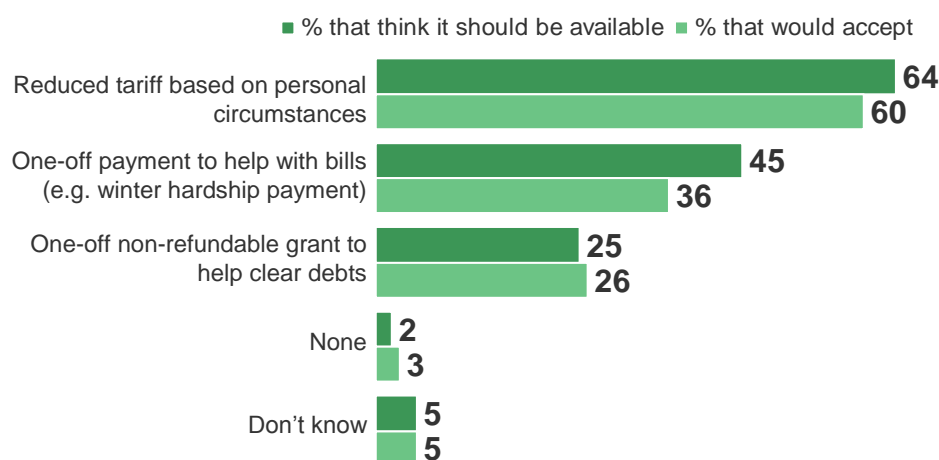
6.3 Financial help

6.3.1 Types of help that should be offered

When asked which of three types of financial help should be available to people having difficulty paying their bills the most popular is a reduced tariff based on personal circumstances (social tariff), selected by 64%. Just under half (45%) said a one-off payment to help with bills and 25% a one-off non-refundable grant to help clear debts. Only 2% felt that no financial help should be available.

Financial help

Which of these types of financial help do you think should be available for people having difficulty paying their energy bills/which would you personally accept?



Base: 1,012 adults in Northern Ireland, March/April 2008

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A social tariff is more popular with those aged 25-64 (67%) than those aged 65 or over (53%). People under 45 are also more open to a one-off non-refundable grant (28% vs 20% of those aged 45 plus), while those aged 55 and over are the most likely to support a one-off payment (51% vs 42 of under 55s).

Social tariffs are preferred by owner-occupiers compared to those who are renting (67% vs 56%), people who work (69% vs 59% of those not employed), higher income households (70% vs 61% of low income households) and people who do not receive benefits (68% - vs 60% of people in receipt of benefits).

A one-off grant is preferred by those who live in rented accommodation (29%) than those who are owner occupiers (23%). Regionally there is most support for this in County Derry (38%).

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Three in five people say they would **accept** a social tariff if they were having difficulty paying their bills. People in employment (66%) and social classes ABC1 (64%) are more likely to opt for this than their counterparts. It is also preferred by those who do not have a long-term illness or disability than those who do (48% vs 32%). People aged 65 and over (48%) are less likely to choose this option than those aged 25-64 years (65%).

A third (36%) say they would accept a one-off payment. This is more popular among people aged 55 and over (45%), those not working (41%), people in low income households (46%), people with disabilities (48%), those in receipt of benefits (40%) and who do not have children living in the household (39%).

Twenty-six percent would accept a one-off grant. People under 55 (29%) are more likely than those 55 and over (19%) to choose this option, as are those who do not have children at home (32% vs 22% who have children in the household).

Among the three percent who say they would not receive any help reasons given include not wanting or needing help, not believing they would qualify for help or that you can get something for nothing and being embarrassed.

The group participants and section 75 representatives were largely supportive that financial help should be available to those who have difficulty paying for their bills. A few comments were initially made about financial help being abused so therefore it should not be available. Some believed that rather than providing help to any particular group that the cost should be reduced across the board to prevent the situation arising in the first place.

“You will get people who will not be honest, and you will get people who say they can’t pay their bill when they go out and spend money on dope”

Belfast, NIE Energy Customer Care Register Group

“I would rather just have it cut down a bit”

Derry, 18-34

Of the three suggested means by which help could be provided – a social tariff, a one-off grant to clear debts and a one-off payment – a social tariff received the most positive support across all of the qualitative research. This was also strongly advocated by the

Fuel Poverty Advisory Group. This type of help, it was felt, would offer long-term benefits.

The issues raised with both one-off grants and individual payments were similar. Participants across all of the groups felt that these were quite open to abuse and that people would not use the money provided for the reason it was intended. As such it was felt that any payments or grants should only be provided in a way that meant the money could only be used for the intended purpose. They were also seen as a short-term solution to a long-term problem.

"I don't think it should be cash, because people will abuse that. It should be credit or a voucher"

Newry, 35-60

"It may resolve it for a little, but what stops it happening again?"

NICEM Representative

"It should be paid over a certain period of time. I don't think it is right to pay it all in one lump sum. I think it has to be spread over the bills...there is a potential that the money is all gone very quickly"

Disability Action Representative

"If you cut down for older people all the time then you might not need it at all"

Derry, 18-34

If these types of help were available, 68% of the public as a whole believe the government should be responsible for covering the cost and 43% think it should be the energy suppliers. As might be expected few – 3% - think other customers should be responsible.

This was also reflected in the group discussions and depth interviews. A few (in Newry) did question the involvement of energy companies as ultimately they felt the cost would be recouped from customers. Others (across all groups) felt very strongly that given the profits that energy companies make (as reported in the media) that it was only fair that they put some of this back into the community by means of helping their customers.

"I don't think it should be from the electricity board. They are there to make money. If they are going to give a third of the population a discount that will cost them £200m a year, that's going to come from somewhere"

Newry, 35-60

"It should be down to the government and NIE. Why should we be responsible for it?"

Derry, 18-34

Other types of financial help were also discussed during the focus groups as detailed below.

- One suggestion put forward by people in both Newry and Derry was to provide a certain number of units at a reduced tariff and once this threshold is reached the price increases. In this way, it was suggested, people who do not use much energy would benefit from this. It was also thought this could encourage people to be more economical in their energy use. One person was concerned that you might get people who would actually deny themselves further energy use once they reached the threshold.

"I think they should give you some kind of bonus if you are using energy efficiency stuff"

Derry, 18-34

- Some thought it would be a good idea to reward people who reduce their energy consumption by offering discounts when less energy was used compared to previous time periods.

"Last week I used £20 and this week I have used £15 so maybe they could give you a couple of pounds for using less"

Derry, 18-34

- Another suggestion put forward was to allow customers to use more energy than has been paid for during difficult financial times and recoup this money the next time the key pad meter card is topped up.

"They are going to get their money. There is no-one else to go to. So provide some electricity for free then pay it off the next time you top-up the card"

Derry, 18-34

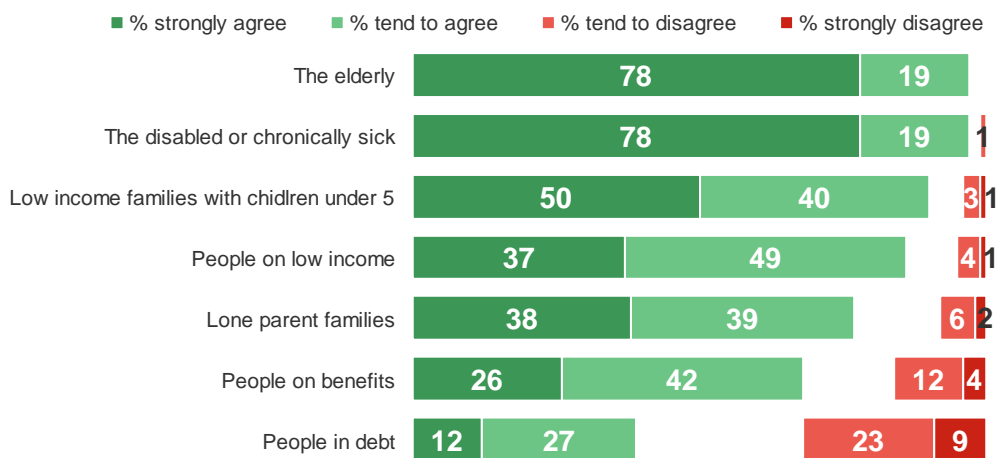
- Provide energy efficiency light bulbs (for free) to help reduce amount of energy used.

6.3.2 Eligibility

Nearly everyone (97%) agrees that both the elderly and the disabled or chronically sick should receive help from their gas and electricity suppliers if they are having difficulty paying their bills.

Vulnerable groups that require help with bills

How much do you agree/disagree that the following groups of people should receive financial help from their gas/electricity supplier?



Base: 1,012 adults in Northern Ireland, March/April 2008

Ipsos MORI



Nine in ten agree that low income families with children under five and people on a low income should receive financial help. Fewer agree that lone parents or people on benefits should receive help, though in both cases the majority do still agree these groups should receive financial help. The group considered to be least entitled to financial help are those in debt.

All of these groups, except those in debt, were spontaneously mentioned during the group discussions as people who should be eligible for financial help. Some also thought that people with large families should be considered. There was some difficulty in being able to decide who is most in need, though some people did feel it should be older people. The Omagh group held this view most strongly as they felt pensioners were least able to increase their income. The general consensus,

however, is that it should be anyone who is on a low income and that some level of means testing would be required.

"I am probably the best off – single girl, lives on her own, works. But why should I get any less than any one else? I do agree about large families, pensioners and all but I am paying my fair share – my electric bills are colossal"
Derry, 18-34

"Pensioners have no way of increasing their income"
Omagh, NIE Energy Customer Care Group

There was some discussion around whether the older people who had private pensions or a relatively high income compared to others should be eligible for financial help for paying for energy bills. In general, participants felt that no distinction should be made as this group of people were generally more vulnerable, would need to keep their homes warmer than younger people, and could be using more energy as they would be spending more time in their homes (than people who work for example). Some participants commented that given older people had probably worked all their lives they felt should be able to reap the benefits of taxes paid and the contribution made to energy supplier profits to date.

"Pensioners are there all day and they really feel the cold"
Derry, 18-34

Section 75 representatives did not necessarily feel that the people they represented were the group most in need of financial help. Like participants in the focus groups, these representatives felt that people on a low income in general should be eligible, but acknowledged it is likely that the people they represent would be among those with lower incomes as they may not be able to work or have lower paid jobs.

"People with special needs, elderly, small children, low income and disability should benefit from this more as they would need more heat"
RNID Representative

In order to fully address the issue of fuel poverty, the FPAG representative felt that more extensive research is required to fully understand the scale of the problem and the profile of the people it is affecting.

"Traditionally help has been focused on people in receipt of benefits but working fuel poverty is a growing phenomenon"
FPAG Representative

7. Energy efficiency

7.1 Simple energy efficiency measures

Most people in all of the group discussions were familiar with simple energy efficiency advice, and examples such as turning lights off, switching electrical appliances off rather than leaving them on standby and boiling only enough water in kettles as needed were all mentioned unprompted.

“I turn everything off because I am so conscious of it – you can’t afford to leave things running”

Derry, 18-34

However, it was felt in the groups that awareness of this advice is not as widespread as it could be, and this view was echoed across the groups and the depth interviews.

“A lot of people don’t know about it [energy efficiency advice] or think of it”

Belfast, NIE Energy Customer Care Group

“Somehow the knowledge on this topic does not keep pace so somewhere there are people missing out”

Advice NI Representative

Some admitted, particularly in the Newry group, that they did not actually follow the everyday energy advice. The main reasons for this are laziness and that it is not always practical. One person commented that this is because they are not interested in following it.

“We don’t want to save electricity, we want to use our three TVs and our two Playstations, and our computer. This is the modern life we are living in. We want to do that”

Newry, 35-60

“A whole lot would not take advice”

Omagh, NIE Energy Customer Care Group

A common theme across all groups was that younger people are likely to have a more relaxed approach to energy efficiency. In the Omagh and Newry groups in particular, comments were made about younger people in the household failing to abide by the simple energy efficiency advice.

"I have a daughter at 18 who will put one pair of jeans into the tumble dryer for half an hour"

Newry, 35-60

7.2 Large-scale energy efficiency measures

Only one person in the groups mentioned larger-scale energy efficiency measures unprompted. In the Omagh group, that person said that they had loft insulation put into their home, and commented on the benefits it had brought to heating his home. In this sense, there appears to be a gap in the knowledge of the general public about the larger-scale energy efficiency measures. Part of the reason for this was explained by the limited nature of the energy efficiency advice provided by the government.

"Government should be promoting energy efficiency in a different way than they are at the moment...if you have a drafty house, a draft excluder is not going to help, but double glazing would. In some ways people are putting a plaster over things that need much, much more"

Age Concern Representative

In addition to knowledge, waiting lists are also a key issue with large-scale energy efficiency measures. In reference to the Warmer Home Scheme, representatives commented in the depth interviews that with the waiting lists and the time taken to do the work, it takes too long for these measures to be implemented.

"Everybody's aware of the problems the EAGA scheme is having with waiting lists of up to two years"

Advice NI Representative

The representative of Advice NI commented that there have been cases where energy efficiency work has been carried out, and was either done incorrectly, or more money needed to be spent to redo it. More needs to be done to ensure that all energy efficiency work is carried out correctly to avoid giving a negative perception of energy efficiency providers:

“As for the monitoring and scrutiny of the efficiency providers, that is something that is lacking that needs to be addressed”

Advice NI

The FPAG representative was an advocate for schemes such as Warmer Homes. The representative felt that with the appropriate administration and funding there were many groups in the community that could benefit from them – those on low incomes, the elderly, immigrant groups, people in low cost private rental accommodation and those with disabilities.

7.3 Cost

In all focus groups most seemed to recognise that energy inefficiency is a contributor to high energy bills. From the depth interviews, some commented that the most vulnerable groups in society generally have less energy efficient homes. For these groups, more should be done to avoid them from being further disadvantaged in terms of the size of the bills.

“Energy efficiency is important because it will help you reduce your bills...what we mustn’t do is only allow those measures to be available only to people who can afford it themselves”

Fuel Poverty Advisory Group Representative

One person in the Newry group went as far to say that the energy companies are not interested in homes being energy efficient for this reason, as it impacts on their profits.

“As far as I’m concerned, NIE are quite happy to have these houses that aren’t energy efficient, because if it’s not they are earning more money”

Newry, 35-54

7.4 Responsibility

There was a range of opinion as to who should ultimately be responsible for energy efficiency. As a consequence of the impact on bills, some from the Belfast group thought that it is an individual responsibility, as it impacts the individual the most:

“You have to be energy efficient...it is up to the person themselves what to do. It is a waste of money to pay out whenever you can save”

Belfast, NIE Energy Customer Care Group

Some in the Newry group and several representatives in the depth interviews felt that homes being energy efficient should be the responsibility of the energy companies. One person commented that because the energy companies have the ultimate responsibility that:

“They should give no advice at all; they should just come out and do it”

Newry, 35-60

In Newry and Derry participants suggested that energy companies provide a starter pack of energy efficiency measures such as eco light bulbs and draft excluders to help people cut costs. While people seemed willing to install these types of measures, they appeared less keen to take financial responsibility for them. Despite believing that money could be saved in the long run, many felt that they did not have the spare money available to purchase products.

Others disagreed and thought that the Housing Executive and landlords should take responsibility for ensuring that houses are up to an appropriate energy efficiency standard. The FPAG and Advice NI representatives also thought that it is important that a third party is involved in the provision of advice and monitoring the standards of work completed (to improve energy efficiency) to ensure that it is objective and professional.

“It’s not strictly down to energy provision but if homes were up to a higher efficiency standard, there will be less of this needing to go in...a lot of the houses that older people live in are older houses themselves, so they are less likely to be energy efficient”

Age Concern Representative

The FPAG representative suggested that one way of helping people to improve the energy efficiency of their homes is to unlock equity where it is available and invest this in measures such as insulation and boiler replacement. He felt that in the long run this could offer significant cost benefits but pointed out that the administration of such a service would need to be strictly monitored and involve independent advisors.

8. Communication

It is clear from both the quantitative and qualitative findings that awareness and take up of the various services currently offered by electricity and gas companies is low. While in some cases the reasons for people not taking advantage of services is due to them not requiring the service, it would seem that much more can be done to improve people's knowledge of what is available.

The other striking finding about awareness of current services is that it is often the case that those who could perhaps be considered the most in need of these services are least knowledgeable about them. For example, the option of rescheduling payments to suit budget is more widely known about among those in higher social classes and with higher household incomes, though it could be argued that this group would be less likely to need to do this. In the roll out of new services and further communications planning, therefore, it will be important that communication methods used most often by those who could potentially be considered more vulnerable are employed.

In the group discussions and depth interviews, a variety of suggestions were put forward about how to advertise and communicate about the different services discussed. A combination of these would be needed in order to reach the widest possible audience.

More information being sent with bills was suggested by some of the group participants as this was a regular means of contacting customers anyway. Some commented, however, that as receiving bills was a negative experience that it would not actually encourage them to read additional information. Leaflets were suggested by some, but others claimed that they would automatically throw these away.

The group in Derry, all of whom used keypad meters, pointed out that they had no regular communication with NIE Energy. They suggested using the point of purchase for keypad meter payments as a means of distributing information from time to time.

"We don't get any correspondence"

Derry, 18-34

Providing information in the format of a personalised letter was suggested. Many felt that they would be more likely to read information that was sent separately from a bill or a generic leaflet, particularly if it is was personally addressed to them.

“If they sent me a letter I know I would read it but if they put a leaflet through the door then I would dump it”

Derry, 18-34

TV and radio advertising were frequently suggested media given the wide range of people this would reach. Advertising services in places such as doctors’ surgeries and community centres was also put forward. Many of the older group participants were in fairly frequent contact with social services which is another avenue that could be used to distribute information.

“That sort of information should be up large and clear in places like that [post offices, doctors’ surgeries, banks]”

Belfast, NIE Energy Customer Care Group

While Disability Action has been working with NIE Energy on the benefits check pilot scheme, other representatives interviewed from the other section 75 organisations were not aware of any formal relationship with energy companies. They were all very much in favour of more communication with energy suppliers, ensuring that they have up to date information that they can pass on to their members/communities that they represent.

“They can’t send it out to everybody possible but it would sense to send it us or any charity in general like Help the Aged.”

RNIB Representative

They also commented that it is important that the information comes in a variety of formats to suit different needs, for example, in different languages for those whose first language is not English. The Advice NI representative also felt that more use could be made of community organisations in pushing out information about services and help that is available. These types of organisations will often have a good sense of people within community who may be in most need of help.

9. Conclusion

Overall awareness is low of both the services that are available to all customers of energy companies and the types of services that are offered via NIE Energy's Customer Care Register. There is evidence to suggest that the latter are no better known among the groups they are targeted at – older people and those with a long-term disability or illness – than the general public overall.

Largely as a result of this low awareness, take-up of these services is low. The most commonly used of the services available to all customers is discounted tariffs dependent on payment method. Those in the focus groups who receive the Direct Debit discount did not report any problems in the way in which it is administered. Many people in the groups used keypad meters for their electricity but there was little awareness that a discount was also received for this payment method; it may be beneficial to rectify this misconception. The other services – energy efficiency advice checks, benefits entitlements checks and rescheduling of payments to suit budgets - have been used by very few people.

Quarterly meter reading by supplier personnel to ensure more accurate bills is the service most likely to be used by those eligible for customer care services (*i.e. older people or those with a disability or illness*). Other types of services are used by no more than one in twenty people.

Clearly there is scope to improve the promotion of these services. A range of channels was suggested for this including more information being provided by suppliers directly to their customers, TV and radio advertising, promotion in places frequently used by communities such as doctors' surgeries and community centres and better use of community organisations to push out information to the people that they represent. It is important that whatever channels are used, that the information does reach those who are potentially vulnerable and arguably more in need of these services. The current research findings suggest that these groups (such as people who live in rented accommodation or in low income households) are less likely to be aware of what is available.

Fuel poverty is perceived to be a major problem in Northern Ireland both by potentially vulnerable customers and also by organisations such as Advice NI and the Fuel Poverty Advisory Group. The main reasons people feel this way is due to the rising cost of energy and incomes not keeping pace with this change. Providing financial help to those who need it, therefore, is welcomed. Many different groups are considered eligible for this type of help – the elderly, disabled and chronically sick, single parents, people with large or young families, those in receipt of benefits. More generally this covers people who are on a low income and will therefore struggle to pay for their energy bills.

Providing help via a social tariff is the most popular way people would like to see financial help administered. A social tariff, it is believed, would provide a longer term solution than one-off grants and payments. Though these other methods do also receive some support there is a fairly strong view that these would be more open to abuse (i.e. money not being used appropriately) or that it would not help individuals to resolve the financial problems they have with energy payments in the long-term.

The government and energy suppliers are primarily seen as responsible for providing financial help to customers. While many did feel that the energy suppliers are responsible because of the profits that they make, a few people in the focus groups did question the role of the energy suppliers. Their main concern is that the energy suppliers will find some way to recoup the money they spend on helping people from other customers (which may include themselves).

Many people in the groups felt they already engage in energy efficient behaviour such as switching lights off and not leaving electronic appliances on standby, but did seem to welcome the chance to be given more advice on how to save energy due to the long-term cost savings this can provide. That said only 6% of the general public claim to have had an energy efficiency advice check from their supplier.

Larger scale measures such as wall or loft insulation were mentioned by very few in the group discussions and awareness of schemes that provide grants to help with these types of modification is very limited. The type of energy advice that group participants did discuss receiving centred more around measures such as draft excluders and use of energy efficient light bulbs, which they felt should be provided by energy suppliers.

Some of the section 75 representatives, Advice NI and the Fuel Poverty Advisory Group put more focus on the provision of more substantial measures such as insulation and boiler replacement. Like the group participants the reasoning behind this is due to the long-term cost benefits it would provide.

In reviewing the services available within the current Social Action Plan (SAP), the clear priority is to ensure better communication of them. It is also important that this is addressed so that any new services that may be rolled out are appropriately promoted, and that the people who are they are designed to help are aware that such help is available.

In terms of services for a new SAP, financial help is clearly seen as necessary for some sections of society. A social tariff is the most preferred option with means put in place to ensure that it is targeting the right people. This includes people who are working as well as those who are in receipt of benefits.

The need for energy efficiency advice to be offered alongside financial help is also recognised, particularly as this can help reduce energy bills in the long-term. However, given the concerns raised during the groups and depth interviews about the rising costs of energy (alongside an increase in the cost of living more generally), it would seem that the more immediate benefits that financial help can bring indicate that this should be a priority over energy efficiency advice.

Appendices

Appendix 1: Definition of Social Classes

Appendix 2: Questionnaire

**Appendix 3: Recruitment Questionnaire for Potentially
Financially Vulnerable Groups**

Appendix 4: Group Discussion Topic Guide

Appendix 5: Depth Interview Topic Guide

Appendix 6: Statistical Reliability

Appendix 1: Definition of Social Classes

The grades detailed below are the social class definitions as used by the Institute of Practitioners in Advertising, and are standard on all surveys carried out by Ipsos MORI.

Social Grades			
	Social Class	Occupation of Chief Income Earner	Percentage of Northern Ireland Population
A	Upper Middle Class	Higher and intermediate managerial, administrative or professional	17%
B	Middle Class		
C1	Lower Middle Class	Supervisor or clerical and junior managerial, administrative or professional	30%
C2	Skilled Working Class	Skilled manual workers	21%
D	Working Class	Semi and unskilled manual workers	24%
E	Those at the lowest levels of subsistence	State pensioners, etc, with no other earnings	8%

Appendix 2: Questionnaire

51993 Consumer Council Energy Research Questionnaire Final: 22/02/08

QA Do you or any other household member aged 18+, have any long-term illness, health problem or disability which limits your or their daily activities or the work you or they can do? MULTICODE OK

	()
Yes - self	1
Yes - Household member aged 18+	2
No	3
Don't know	4

Q1.a Do you have mains natural gas (that is gas supply to your house from Phoenix Natural Gas or firmus) and/or mains electricity in your home? MULTICODE MULTICODE OK

	()
Mains gas	1
Mains electricity	2
Neither (Close)	3

Q1.b Are you responsible or jointly responsible for the gas or electricity bills in your household?

Yes	1
No	2

ASK ALL WITH MAINS GAS OR ELECTRICITY: The following questions relate to your usage of mains gas or electricity only.

Q2.a SHOWCARD Which, if any of these types of service that customers can get from their gas and electricity suppliers have you heard about? Please read out the letter or letters that apply. MULTICODE OK

		()
A	Tariffs that offer a discount for a particular payment method, e.g. by direct debit.	1
B	A check to see that a customer is receiving all the benefits they are entitled to	2
C	Discussing payment options and rescheduling of payments to suit budget	3
D	An energy efficiency advice check	4
	Other (WRITE IN AND CODE '5')	5
	None of these	6
	Don't know	7

()

Q2.b SHOWCARD **And which, if any of these services have you used in the last 12 months? Please read out the letter or letters that apply. MULTICODE OK**

		()
A	Tariffs that offer a discount for a particular payment method, e.g. by direct debit.	1
B	A check to see that a customer is receiving all the benefits they are entitled to	2
C	Discussing payment options and rescheduling of payments to suit budget	3
D	An energy efficiency advice check	4
	Other (WRITE IN AND CODE '5')	5
	None of these	6
	Don't know	7

()

ASK ALL WHO HAVE HEARD OF ANY AT Q2a (CODES 1 TO 4 AT Q2A)

Q3. SHOWCARD **Where did you find about these? MULTICODE OK**

	()
Directly from supplier	1
Consumer Council	2
A friend/relative	3
A colleague	4
Advertising on TV	5
Advertising on Radio	6
Advertising in newspaper or magazine	7
Local council	8
Local Government agency (e.g. Job Centre)	9
Advice agency (e.g. Citizen's Advice Bureau)	10
Support/social worker (.eg. social worker, family support organisation etc)	11
The internet	12
Other (WRITE IN & CODE '13')	13
Don't know	14

Q4. **What would you do first if you were having difficulty paying your supplier for your gas or electricity usage? DO NOT PROMPT. CODE ONE ONLY.**

Contact your energy provider	1
Wait for energy provider to contact me	2
Stop payment	3
Reduce the amount of energy I use	4
Contact the Consumer Council NI	5
Contact the Citizens Advice Bureau or other advice agency	6
Borrow money	7
Delay payment	8
Try to get other person (eg relative) to pay	9
Contact existing support worker (e.g. social worker, family support organisation etc)	10
Other (PLEASE WRITE IN AND CODE '11')	11
None of these	12
Don't know	13

()

Q5. **SHOWCARD Which of these types of financial help do you think should be available for people having difficulty paying their gas or electricity bills? Please read out the letter or letters that apply. MULTICODE OK**

	()
A A reduced tariff based on personal circumstances	1
B A one off non-refundable grant to help clear your debts	2
C A one off payment to help with bills e.g a winter hardship payment	3
Other (WRITE IN AND CODE '4')	4
None should be available	5
Don't know	6

()

Q6. SHOWCARD In the event that you were having difficulty paying your electricity or gas bill which, if any of the following types of help would you personally accept from your supplier? Please read out the letter or letters that apply. MULTICODE OK

		()
A	A reduced tariff based on your personal circumstances	1
B	A one off non-refundable grant to help clear your debts	2
C	A one off payment to help with bills e.g a winter hardship payment	3
	Other (WRITE IN AND CODE '4')	4
	Would not accept any	5
	Don't know	6

()

ASK ALL WHO WOULD NOT ACCEPT ANY HELP AT Q5 (CODE 4 AT Q6)

Q7. Why wouldn't you accept the help offered? DO NOT PROMPT. MULTICODE OK

		()
	Don't trust suppliers	1
	Don't understand the offers	2
	Don't want it – too much hassle	3
	Don't want it – don't need any help	4
	Don't think I would qualify	5
	Don't believe you can get something for nothing	6
	Would be embarrassed/The stigma	7
	Other (WRITE IN & CODE '8')	8
	Don't know	9

ASK ALL

Q8. SHOWCARD If these type of financial help were available who do you think should be responsible for covering the cost of providing them? MULTICODE OK

		()
	The energy supplier	1
	Other customers	2
	The Government	3
	Other (WRITE IN & CODE '4')	4
	No help should be available	5
	Don't know	6

()

Q9. SHOWCARD Please could you tell me how much you agree or disagree that the following groups of people should receive financial help from their gas and electricity suppliers if they were having difficulty paying their bills? READ OUT A- G. ROTATE ORDER AND TICK START. SINGLE CODE ONLY FOR EACH

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	No opinion	
<input type="checkbox"/> A	People on benefits	1	2	3	4	5	6	()
<input type="checkbox"/> B	People on low income	1	2	3	4	5	6	()
<input type="checkbox"/> C	People in debt	1	2	3	4	5	6	()
<input type="checkbox"/> D	The elderly	1	2	3	4	5	6	()
<input type="checkbox"/> E	The disabled or chronically sick	1	2	3	4	5	6	()
<input type="checkbox"/> F	Low income families with children under 5	1	2	3	4	5	6	()
<input type="checkbox"/> G	Lone parent families	1	2	3	4	5	6	()

Q10. Are there any other groups of people that you think should be eligible for financial help with paying their bills? PROBE FULLY AND WRITE IN. ANY ANSWER (WRITE IN AND CODE '1') ()

		1	
None/no answer			X
Don't know			Y

(-)

Q11. SHOWCARD Which of these services are you aware that people aged 65 years and over and people with a long-term illness or disability can get free of charge from their gas and electricity suppliers? Please just read out the letter or letters that apply. MULTICODE OK

		()
A	Free gas safety checks	1
B	Talking bills	2
C	Advice on energy efficiency, appliance safety etc	3
D	Special identification password service - to be used by supplier representatives if they visit or call your home	4
E	Reading the meter once a quarter to ensure more accurate bills	5
F	Special controls and adapters for appliances and meters - to help with accessibility and ease of use	6
G	Minicom and Textphone services	7
H	Repositioning of meters to a more convenient location	8
I	Redirecting of bills to a third party	9
	Other (WRITE IN & CODE '10')	10
	None of these	11
	Don't know	12

()

Q12. Are there any other groups of people who you think these types of free services should be extended to? PROBE FULLY AND WRITE IN.
ANY ANSWER (WRITE IN AND CODE '1')

()

1

None/no answer	X
Don't know	Y

(-)

ASK ALL WHO ARE 65 OR OVER, OR WHO HAVE A LONG TERM DISABILITY/ILLNESS or have a disabled person in the household (QA CODE 1 OR 2)
 Q13. SHOWCARD **Which, if any, of these services do you currently receive from your gas or electricity supplier? Please just read out the letter or letters that apply.** MULTICODE OK

		()
A	Free gas safety checks	1
B	Talking bills	2
C	Advice on energy efficiency, appliance safety etc	3
D	Special identification password service - to be used by supplier representatives if they visit or call your home	4
E	Reading the meter once a quarter to ensure more accurate bills	5
F	Special controls and adapters for appliances and meters - to help with accessibility and ease of use	6
G	Minicom and Textphone services	7
H	Repositioning of meters to a more convenient location	8
I	Redirecting of bills to a third party	9
	Other (WRITE IN & CODE '10')	10
	None of these	11
	Don't know	12

()

Q14. SHOWCARD **Can I just check, are you personally receiving any of these state benefits or allowances? Just read out the letters that apply** MULTICODE OK

		()
A	Income Support	1
B	Job Seekers Allowance	2
C	Pension Credit	3
D	State Pension	4
E	Working Tax Credit	5
F	Child Tax Credit	6
G	Housing Benefit	7
H	Rate Relief	8
I	Attendance Allowance	9
J	Disability Living Allowance	10
K	War Disablement Pension which includes a mobility supplement or a constant attendance allowance	11
L	Disablement Pension which includes a constant attendance allowance	12
	Other (WRITE IN & CODE '13')	13
	None of these	14
	Don't know	15

()

Appendix 3: Recruitment Questionnaire for Potentially Financially Vulnerable Groups

Ipsos MORI Recruitment Questionnaire – Energy

Good morning/afternoon/evening. My name is ... from Ipsos MORI, a market research agency based in Belfast. We are conducting a survey to get thoughts on electricity and gas suppliers.

Note to interviewer – please give strong assurances of confidentiality. All opinions will remain anonymous. Respondents must be recruited on an individual basis i.e., no pairs etc

SHOWCARD 1

Q.1 Do you or any of your family, or close friends work or have ever worked, OR are currently involved in any of the following ...?

READ OUT

Advertising	1	CLOSE & RS
Marketing/Market Research	2	
Public Relations	3	
Consumer Council	4	
Gas, Electricity or Oil Suppliers	5	
Newspaper/Press	6	
Radio/Television	7	
NIAUR	8	
None of these	9	CONTINUE

Q.2 What was your age last birthday?

STATE EXACT AND CODE

Under 18	1	CLOSE & RS
18-24	3	Recruit
25-34	4	Recruit
35-44	5	CLOSE & RS
45-60	6	CLOSE & RS
61+	7	CLOSE & RS

NEED A SPREAD OF AGES

Q.3 Gender:

RECORD - DO NOT ASK

Male	1	CHECK QUOTA
Female	2	

NEED A SPREAD OF MALES AND FEMALES IN EACH GROUP.

Q4 **Do you have mains natural gas (that is gas supply to your house from Phoenix Natural Gas or firmus) and/or mains electricity in your home?**
MULTICODE MULTICODE OK

	()	
Mains gas	1	RECRUIT
Mains electricity	2	
Neither (Close)	3	CLOSE

Q5 **Are you responsible or jointly responsible for the gas or electricity bills in your household?**

Yes	1	RECRUIT
No	2	CLOSE

Q6 Which of these best describes you?

IN PAID JOB	
Working full time 30hrs+/week	1
Working 8-29hrs/week	2
Working less than 8hrs/week	3
NO PAID JOB	
Retired from full time job	4
Unemployed	5
Housewife	6
Student	7
Other (<i>please specify</i>)	8

Q.7 What is your occupation?

AB	1	CLOSE
C1	2	
C2	3	RECRUIT
D	4	
E	5	

Q8 Household composition

How many people are there in your household aged 16 + including yourself?		RECRUIT TO QUOTA
How many children under the age of 16 are there in your household?		RECRUIT TO QUOTA

Q9 What is your total household income **before** tax and other deductions? Please include all income from employment, benefits, or other sources. **(Select one only)**

Weekly	Monthly	Annual		
Less than £60	Less than £260	Less than £3,120	1	RECRUIT
£61-£80	£261 - £346	£3,121 -£4,160	2	
£81-£100	£347 -£433	£4,161 -£5,200	3	
£101-£120	£434 - £520	£5,201 -£6,240	4	
£121-£140	£521 - £606	£6,241 -£7,280	5	
£141-£200	£607 - £866	£7,281 -£10,400	6	
£201-£300	£867 - £1300	£10,401 -£15,600	7	RECRUIT IF MORE THAN ONE ADULT IN HOUSEHOLD OR SINGLE PARENT
£301+	£1301+	£15,601+	8	CLOSE
Refused			9	
Don't Know			99	

Q10	Please could you tell me how often the following applies to you: I/we find it difficult to pay our gas, electricity or heating bills	Always/regularly	1	RECRUIT
		Sometimes	2	
		Rarely	3	CLOSE
		Never	4	
		Don't know	5	
		Refused	6	

Q11 SHOWCARD **Can I just check, are you personally receiving any of these state benefits or allowances? Just read out the letters that apply**
MULTICODE OK

		()	
A	Income Support	1	RECRUIT TO QUOTA
B	Job Seekers Allowance	2	
C	Pension Credit	3	
D	State Pension	4	
E	Working Tax Credit	5	
F	Child Tax Credit	6	
G	Housing Benefit	7	
H	Rate Relief	8	
I	Attendance Allowance	9	
J	Disability Living Allowance	10	
K	War Disablement Pension which includes a mobility supplement or a constant attendance allowance	11	
L	Disablement Pension which includes a constant attendance allowance	12	
	Other (WRITE IN & CODE '13')	13	
	None of these	14	()
	Don't know	15	

TO RECRUIT A SPREAD OF HOUSEHOLD COMPOSITIONS WHO HAVE LOW INCOMES AND HAVE DIFFICULTY PAYING FOR ENERGY BILLS. AT LEAST FOUR TO BE IN RECEIPT OF BENEFITS

Continue to Invitation Section.

INVITATION SECTION

Ipsos MORI is meeting a group of seven or eight people (like yourself) for a discussion (about all the issues I mentioned earlier). The discussion will last about ***an hour and a half*** and will take place at ***(location)*** on ***(date)*** at 6.30pm. Refreshments will be provided and all those attending will receive **£30** to cover out-of-pocket expenses. The discussion will be tape recorded. The recordings will be for research purposes only, and everything discussed will be strictly confidential.

QA	Have you ever been to a group discussion like this before?	Yes	1	Continue
		No	2	Go to QD
QB	How many group discussions have you ever attended?	1 - 2	1	Continue
		3+	2	Close & RS
QC	Did you attend the discussion within the past two years?	No	1	Continue
		Yes	2	Close
		Don't know	3	& RS
QD	Will you be able to come along?	Yes	1	INVITE
		No	2	CLOSE & RS

GIVE RESPONDENT INVITATION AND RECORD DETAILS

NAME:

Mr/Mrs/Ms/Miss _____

ADDRESS: ①

TEL NO: ☎

I certify that this interview has been Carried out strictly in accordance with Your instructions and within the Code of Conduct of the MRS.
Interviewer Signed: _____

Interviewer No: _____

Date: _____

RESPONDENT ATTENDED GROUP:

RESPONDENT DID NOT ATTEND:

Interviewer Checked	Supervisor Checked	Supervisor Accompanied	Back-checked	
			tel	1
			visit	2
			Post	3
			Date:	Initials:

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Appendix 4: Group Discussion Topic Guide

CONSUMER COUNCIL/CONSUMERS VIEWS ON INITIATIVES BY ENERGY SUPPLIERS TO HELP DISADVANTAGE & VULNERABLE CUSTOMERS – TOPIC GUIDE (GROUP DISCUSSIONS)

Final: 06/05/08

GENERAL INTRODUCTION (MODERATOR) (5 MINUTES)

- Welcome and introduce self and any others
- Introduction to Ipsos MORI
- Explain market research
- Explain topic in broad terms - “Getting views about energy provision and help that electricity and gas companies (NIE Energy, Phoenix and Firmus) could provide to help their customers.
- The research does not cover heating oil suppliers but we would be interested to hear any comments you have on that area too.
- Talking to all sorts of people at various locations across Northern Ireland
- Describe viewing facility (Belfast only) and explain use of video/audio tape
- Assure respondents of Security/Confidentiality/Anonymity and MRS Code of Conduct
- Used only for research purposes
- Emphasize fact that it is an open discussion (no right/wrong answers, you may agree/disagree with others) and that we want to hear from everyone – but one at a time!

Introduction of Respondents

- Introduce selves – first name, working status, family status, interests, whether have a gas supplier
- What sorts of issues with energy suppliers (electricity and gas only) have you ever had? *Probe for difficulties with reading meters, understanding bills, identifying energy supplier personnel, affordability, paying for bills, energy efficiency*
- Did you contact your gas/electricity supplier about this? Were you happy with the information/help you were provided? Why/why not? What else do you would you have liked them to do *(be specific about which company being referred to)*

Customer Care Services

- What sorts of initiatives/services are you aware of that NIE Energy provides to older people or people with long term illnesses or disabilities?
- How about Phoenix and firmus?
- *Prompt if necessary, talking bills, large print, password system – list all services.*
- *If relevant to group* Which of these services have you used? From which company?
- What are your views on how well these services are delivered? Why do you say that? What improvements do you think could be made? Are some energy suppliers better than others? Which ones? Why do you say that?
- Do you think these are sufficient services? What else would you like to see energy suppliers offer to older people or people with long term illnesses or disabilities?
- Do you think other groups of people should be eligible for these services? Which ones?
- How did you find out about these services? Did the company approach you or did you see the information somewhere else? Did you approach the company because of a problem you were having?

- *If received information from someone other than their supplier* Where did you see/hear/receive information about these services? How useful was the information been? Which was most useful?
- How could these services be better advertised or communicated? What else could energy suppliers do to advertise this information? What do you think the best communication channels are for these services?
- Can you think of any reasons why people may not want to take up these services? (*Probe for: Unaware, stigma, embarrassed, don't know who to ask, too much hassle, don't understand what is on offer?*) How could this be overcome?

Services available to all customers

- Have you heard about any of the following services that are available to all customers of all energy suppliers?
 - *Tariffs that offer a discount for a particular payment method, e.g. by direct debit*
 - *Keypad meter discounts (available from NIE Energy only)*
 - *A check to see that a customer is receiving all the benefits they are entitled to*
 - *Discussing payment options and rescheduling of payments to suit budget*
 - *An energy efficiency advice check*

For each ask:

- How did you find about this?
- Have you ever used this service? Why/why not? Do you think you will use it in the future?
- *If used service* How well do you think this service was delivered? What improvements do you think could be made?
- How could they be better communicated? What do you think the best communication channels are for these services?
- Do you think these should be available to all customers? Why do you say that? Who do you think they should be available to?

Financial Help

- What do you think are the main factors that lead people to having difficulty paying their energy bills? (*Probe for: Cost of electricity/gas, overpricing by energy companies, over consumption, people not being energy efficient, houses not being energy efficient, the cost of (heating oil), low incomes.*)
- If you ever had any trouble paying for your gas or electricity bills what do you think you would do? Who would you approach for help in the first instance? Why do you say that?
- Do you think any financial help should be offered to people who are having difficulty paying their bills? Why do you say that?
- What types of financial help do you think should be available for people having difficulty paying their energy bills?
- Who do you think should be responsible for providing this help? Who should pay for it? (*Probe for: Government, energy suppliers, other customers, a mix of these?*)
- Do you think there are any sections of society who should qualify for this type of help in particular? Which ones? Why do you say that? (*Probe for: People on low income, People in debt, The elderly, The disabled or chronically sick, Low income families with, children under 5, Lone parent families*) Who are most in need?

- What are your views on the following types of financial help being offered to people who are having difficulty paying their bills?
 - *A reduced tariff based on your circumstances (social tariff)*
 - *A one off non-refundable grant to help clear your debts*
 - *A one off payment to help with bills e.g a winter hardship payment (in addition to the state one)*

Discuss initial reaction then for each ask:

- Who do you think should be eligible for such help? Do you think this would be appropriate to offer people that your organisation represents? Why do you say that? Who should be responsible for providing this help?

Energy Efficiency

- Do you think more could be done to help reduce energy bills by offering energy efficiency advice? Why do you say that? Who do you think should be responsible for providing this advice? Is this something that would be beneficial to you? In what way? What more would you like to see being done in relation providing energy efficiency advice? Do you think this should be a priority?

Summary

The Utility Regulator and Consumer Council are currently reviewing the existing services that are available to electricity and gas customers who have special requirements, such as those we have discussed today (i.e. customer care schemes) and to help people who may have difficulty paying for their electricity and gas bills.

- *What are the keys issues that you think the Utility Regulator and Consumer Council should be addressing?*
- What do you think are the **most important** aspect(s) for the Utility Regular to get right to improve services that are currently on offer?
- What do you feel the **main priorities** are for the Utility regulator to take forward for new or different services?

Appendix 5: Depth Interview Topic Guide

CONSUMER COUNCIL/CONSUMERS VIEWS ON INITIATIVES BY ENERGY SUPPLIERS TO HELP DISADVANTAGE & VULNERABLE CUSTOMERS – TOPIC GUIDE (SECTION 75 ORGANISATIONS)

Final: 21/04/08

GENERAL INTRODUCTION (MODERATOR) (5 MINUTES)

- Welcome and introduce self and any others
- Introduction to Ipsos MORI
- Explain market research
- Explain topic in broad terms - “Getting views about energy provision and help that electricity and gas companies (NIE Energy, Phoenix and Firmus) could provide to help disadvantaged and vulnerable customers. The electricity industry in Northern Ireland uses the following definition of vulnerable “A customer may be vulnerable if for reasons of age, health, disability, ethnic background, severe financial insecurity or rural location they are unable to safeguard their personal welfare or the personal welfare of other members of their household.” If you have a different or wider definition please explain.
- The research does not cover heating oil suppliers but we would be interested to hear any comments you have on that area too.
- Assure respondents of Security/Confidentiality/Anonymity and MRS Code of Conduct
- Used only for research purposes

Introduction of Respondents

- Name
- Who organisation represents
- Role within the organisation
- What issues they deal with
- Which organizations they work with regarding energy supply
- **Ask respondent to speak on behalf of the group they represent where possible (they can use personal examples and experiences of others where relevant)**
- What sorts of issues with energy suppliers (electricity and gas only) do your members request help with? What sorts of have issues do you help them with? *Probe for difficulties with reading meters, understanding bills, identifying energy supplier personnel, affordability, paying for bills, energy efficiency,*
- What sorts of initiatives/services are you aware of that energy suppliers (NIE, Phoenix and Firmus) currently provide to people that your organisation represents? Are some energy suppliers better than others in terms of what they offer? Which ones? Why do you say that? *Prompt if necessary, for example are you aware of the NIE Customer Care Scheme (talking bills, large print, password system).*
- Do you think these services are effective?
- Do you think these are sufficient services?
- Do you think that they target the right people?
- What are your views on how well these services are delivered? Why do you say that? Are some energy suppliers better than others? Which ones? Why do you say that?
- What else would you like to see energy suppliers offer to people that your organisation represents?

- Do you have any sense of how well known these initiatives are? What sort of take up is there of these services?
- For what reasons do you think that the people your organisation represents may not want to take up the services that are on offer to them? (*Probe for: Unaware, stigma, embarrassed, don't know who to ask, too much hassle, don't understand what is on offer?*) How could this be overcome?
- Have you seen any information on these services?
- Where have you seen/heard/received any information on these initiatives? How useful has this information been? Which was most useful?
- How well do you think energy suppliers communicate these initiatives? What else could they do? What do you think the best communication channels are for these initiatives? Are some energy suppliers better than others?
- Do you feel that your organisation has enough information about the initiatives and services currently on offer to be able to help customers with any problems they might encounter with their energy supply? What other information would you like energy suppliers to provide you with?
- Have you heard about any of the following services that are available to all customers of all energy suppliers?
 - *Tariffs that offer a discount for a particular payment method, e.g. by direct debit*
 - *Keypad meter discounts*
 - *A check to see that a customer is receiving all the benefits they are entitled to*
 - *Discussing payment options and rescheduling of payments to suit budget*
 - *An energy efficiency advice check*

For each ask:

- How aware of these initiatives do you think the general public are? And how about the people that your organisation represents?
- How could they be better communicated?
- Do you think these should be available to all customers? Why do you say that? Who do you think they should be available to?

Financial Help

- Do you know what fuel poverty is? (*If necessary explain this is when a household has to spend over 10% of its income to heat the home to an acceptable level*).
- What do you think are the main factors driving fuel poverty, or lead to people having difficulty paying their energy bills? (*Probe for: Cost of electricity/gas, overpricing by energy companies, over consumption, people not being energy efficient, houses not being energy efficient, the cost of (heating oil), low incomes.*)
- Do you think any financial help should be offered to people who are having difficulty paying their bills?
- What types of financial help do you think should be available for people having difficulty paying their energy bills?
- Who do you think should be responsible for providing this help? Who should pay for it? (*Probe for: Government, energy suppliers, other customers, a mix of these?*)
- Do you think there are any sections of society who should qualify for this type of help in particular? Which ones? Why do you say that? (*Probe for: People on low income, People in debt, The elderly, The disabled or chronically sick, Low income families with, children under 5, Lone parent families*) Who are most in need?
- Do you feel the people that your organisation represents are more or less likely than on average to have difficulty with paying for energy bills? Why do you say that? What sort of help in particular would you like to see offered?

- What are your views on the following types of financial help being offered to people who are having difficulty paying their bills?
 - *A reduced tariff based on your circumstances (social tariff)*
 - *A one off non-refundable grant to help clear your debts*
 - *A one off payment to help with bills e.g a winter hardship payment (in addition to the state one)*

Discuss initial reaction then for each ask:

- Who do you think should be eligible for such help? Do you think this would be appropriate to offer people that your organisation represents? Why do you say that? Who should be responsible for providing this help?
- If these types of help were to become available how do you think they should be communicated to the people your organisation represents?

Energy Efficiency

- Do you think more could be done to help reduce energy bills by offering energy efficiency advice? Why do you say that? Who do you think should be responsible for providing this advice? Is this something that could benefit the people in your organisation in particular? In what way? What more would you like to see being done in relation providing energy efficiency advice? Do you think this should be a priority?

Summary

*The Utility Regulator and Consumer Council are currently reviewing the existing Social Action Plan. The SAP is a co-ordinated strategy for the protection of vulnerable and disadvantaged customers in the provision of utility services. Thinking about what we have discussed today and the **people that your organisation represents***

- *What are the keys issues that you think these organizations should be addressing?*
- What do you think are the **most important** aspect(s) for the Utility Regular to get right to improve current SAP initiatives?
- What do you feel the **main priorities** are for the Utility regulator to take forward to be considered for implementation into a new SAP?
- Are there initiatives you have seen in other countries that should be considered in Northern Ireland?

Appendix 6: Statistical Reliability

Because a sample, rather than the entire population, was interviewed the percentage results are subject to sampling tolerances – which vary with the size of the sample and the percentage figure concerned. For example, for a question where 50% of the people in a (weighted) sample of (1,012) respond with a particular answer, the chances are 95 in 100 that this result would not vary more than 3 percentage points, plus or minus, from the result that would have been obtained from a census of the entire population (using the same procedures). An indication of approximate sampling tolerances are given in the table below.

Approximate sampling tolerances applicable to percentages at or near these levels (at the 95% confidence level)			
Size of sample or sub-group on which survey result is based	10% or 90% ±	30% or 70% ±	50% ±
All who have mains gas/electricity (1,012)	2	3	3
All workers (455)	3	4	5
All who have or live with someone with a long-term disability (283)	4	5	6
55-64 year olds (119)	5	8	9
<i>Source: Ipsos MORI</i>			

Strictly speaking the tolerances shown here apply only to random samples; in practice good quality quota sampling has been found to be as accurate.

Tolerances are also involved in the comparison of results between different elements of the sample. A difference must be of at least a certain size to be statistically significant. The following table is a guide to the sampling tolerances applicable to comparisons between sub-groups.

Differences required for significance at the 95% confidence level at or near these percentages			
	10% or 90% ±	30% or 70% ±	50% ±
Size of sample on which survey result is based			
Workers vs Non Workers (455 vs 557)	4	6	6
55-64 year olds vs 65 year plus (119 vs 215)	7	11	11
<i>Source: Ipsos MORI</i>			