

Prepayment Meter Customer Workshop

Conducted on behalf of Ofgem

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Contents

1. Introduction	1
1.1 Objectives	1
1.2 Methodology	1
1.3 Interpretation of qualitative research	4
1.4 Report structure	4
2. General use and attitudes to PPMs	6
2.1 General use	6
2.3 Advantages of PPMs	14
2.4 Disadvantages of PPMs	17
2.5 Switching supplier	24
2.6 Switching payment method	26
3. Combating disadvantages through improved technology	28
3.1 Reactions to payment methods	28
3.2 Reactions to extension of emergency credit options	34
4. Energy efficiency	37
4.1 General attitudes to the environment	37
4.2 Barriers and motivators to energy efficiency	38
4.3 Awareness of energy efficiency measures	40
5. Suggested improvements to PPMs by participants	41
5.1 Flexible payment options	41
5.2 Information	43
6. Conclusions	47

Appendices

Discussion guide

Pre-event questionnaire

Pre-task diary

1. Introduction

Ipsos MORI was commissioned by Ofgem, the regulator of the gas and electricity industry to conduct a qualitative consultation with Prepayment Meter (PPM) customers.

We would like to thank all participants who shared their views with us, and without whom this research would not have been possible.

1.1 Objectives

The objectives of the research were:

- To understand customers' views on the advantages and disadvantages of PPMs
- To seek their informed opinions on what might be done to further improve arrangements and tackle the disadvantages
- To explore customers' attitudes towards new technological developments for PPMs
- To explore PPM customer views of energy efficiency and possible ways of promoting it

1.2 Methodology

To meet these objectives, the methodology comprised of a qualitative deliberative workshop in Greenwich, London. The table below shows the recruitment quotas and that the target profile of the full 36 customers were recruited. Of the 36 recruited, 33 attended on the day. The make up of the group on the day is also set out in the table below.

Specification	Quota	Target profile	Achieved profile on the day
Sex	Male (PPM users)	10	7
	Female (PPM users)	20	20
Age	16 to 34 years	19	* Please see the note and table below
	35 to 64 years	12	
	65+ years	5	
Type of energy paid for via PPM	Gas PPM (can have both gas & electricity PPMs)	Minimum of 12	19
	Electricity PPM (can have both gas & electricity PPMs)	Minimum of 18	28
Household composition	Minimum with children at home 0-15	12	18
Fuel poverty	Minimum estimated as likely to be in fuel poverty ¹	15	27
Reason for being on PPM	On a PPM because supplier insisted on it	5	5
Ex PPM users	Ex- PPM users	6	6

* In order to have equal numbers of people of similar ages and life stages in each of the break out groups, it was decided on the day to alter the profile of the groups slightly from intended profile. The age profile is shown below and referred to throughout the report:

¹ Those in fuel poverty were identified by asking them for their weekly income after tax, including all benefits, and their weekly expenditure on energy. Those whose household energy expenditure was 10% or more of income were deemed as being in fuel poverty. NB both figures were respondent estimates and so open to error.

Age range	No. of participants
18 to 24 yrs	9
25 to 44 yrs	9
45+	8
Ex PPM users	7

The workshop consisted of plenary sessions and break out groups. During the plenary sessions participants were introduced to a range of key facts about PPMs, how they work, and the technology and energy efficiency. This had the effect of making participants better informed as the day progressed. After each plenary session, participants were divided according to age into three breakout group discussions of around seven participants in each. A fourth breakout group consisted of ex-PPM users. The breakout groups were facilitated by experienced Ipsos MORI researchers. A copy of the discussion guide used to lead the discussions can be found in the appendices to this report.

When participants were recruited for the workshop, they were also asked a series of quantitative questions about their meter use and type. This pre-event questionnaire can be found in the appendices. Results from the questionnaire are mentioned in this report, however as they are based on a relatively small sample size of 36 recruited participants, the findings need to be read with caution and cannot be projected on to the general population.

Prior to the workshop all participants were given a pre task form to complete and bring along with them on the day. This gave them an opportunity to give some thought to the subject before the event and helped them to remember some detail, for example, amounts spent on energy each week. The pre-event task involved filling in a diary of amounts spent on PPMs and answering questions based around how they use their PPM. A copy of the task and questions can be found in the appendices to this document. Comments from the diary have been used as verbatim comments and attributed according to its source.

On the day of the workshop, all electricity PPM customers had key meters and all gas PPM customers had card meters. Twenty were customers of EDF Energy, seven were customers of British Gas, two were with Scottish and Southern and one was with Powergen.

1.3 Interpretation of qualitative research

When interpreting findings from qualitative research, it should be remembered that results are not based on quantitative statistical evidence and do not claim to be statistically reliable. The aim of qualitative research is get ‘under the skin’ of what participants say, think and feel in order to answer the all important ‘why?’ questions. Qualitative research is exploratory in nature rather than a surface level enquiry. Issues and perceptions are probed in depth to elicit participants’ underlying feelings and motivations. While the comments made reflect respondent perceptions and should not therefore be treated as facts, they do represent “reality” as perceived by those participants. Furthermore, the findings reflect that views and attitudes of **participants in this research and are not representative of all PPM users or ex-users.**

Verbatim comments are used throughout the report to illustrate the research findings. The comments chosen represent the majority viewpoint. To protect the anonymity of participants, the comments are attributed by sex and age group, where possible. Comments made by ex-PPM users are identified as such, with their gender. Due to a mixed aged group of ex-users, the age range has not been included in the attribution.

1.4 Report structure

The rest of this report is structured under discussion of the following themes:

Chapter 2: **General use and attitudes** examines how participants use PPMs, and their attitudes towards paying by this method, including advantages, disadvantages and switching supplier and payment method.

Chapter 3: **Reactions to innovations** addresses participants’ reactions to new payment options, disconnection options and meter technology

Chapter 4: **Energy efficiency** outlines views on the environment, barriers and motivators to being energy efficient and reactions to energy saving measures

Chapter 5: **Suggested improvements** takes into consideration participants’ suggestions for how to improve the service and facilities they currently receive

Chapter 6: **Conclusions** distils the key messages and offers some overall conclusions from the research.

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2. General use and attitudes to PPMs

This chapter looks at why participants have PPMs, how customers use them, the frequency and amount spent at each top up, and the key advantages and disadvantages to using them.

The key advantages of using PPMs are:

- Greater control over finances – there is flexibility in the amount you can choose to top up your meter with and when you pay.
- Better budgeting – a PPM limits how much energy a customer can use in relation to what can be afforded. This is instead of using energy constantly and not being able to afford the bill.
- The lack of bills and that PPMs prevent you falling into debt or having problems with your bank

The key disadvantages of using PPMs are:

- Running out of energy, especially at odd hours of the day
- Issues with top up points including:
 - Top up points can be located far away from your house
 - Top up points are rarely open late at night
 - Not all top up points cater for both gas and electricity
 - The machines may not be working
- Loss of keys or cards
- Higher costs compared with direct debit or standard credit customers
- Lack of clear information on how much money and energy is being used

Other issues raised included, a lack of information about different energy suppliers and the potential benefits of switching supplier. Customers also worry about hidden charges and being in debt. Participants' attitude towards emergency credit suggests that this is used regularly.

2.1 General use

This section looks at the mechanics of how participants use PPMs and why they have them. All participants had either a key or card meter. There are some

differences in how PPMs are used based on the size of the household, life-stage and seasonal variations.

Acquiring a PPM

The majority of participants have PPMs because it was already installed when they moved into the property. Some participants say they have always had a PPM or grown up with one when they were younger.

We've always had ours.

Male, 18 to 24 yrs

I lived in another house, and that's already metered, and that's what I had to use.

Female, 25 to 44 yrs

There are only a few participants who have PPMs out of deliberate choice because they find that this method better suits their personal circumstances. Some of these circumstances spontaneously mentioned were a disability, the loss of a spouse, the sudden loss of employment and the inability to keep up quarterly or monthly bill payments. Evidence from their comments suggests that after switching to a PPM, these participants are financially better off.

I became disabled, had to go on benefits, I'm medically discharged from my job, and the only way, rather than get a quarterly bill, to make it easy for us. It was by recommendation by others that were actually on the prepay meters.

Male, 45+ yrs

I lost my husband so I decided, well the same as this gentleman, I was recommended, why don't I go on to the meter because it was an easier way of paying? And I find it a lot easier. I know exactly what I'm using, and I can put on what I want when I want. So yeah, I'm finding it much better.

Female, 45+ yrs

Ten years ago I was a cab driver earning very, very good pay. All of a sudden it all went pear shaped and when I first got my quarterly bill I thought to myself, well there's no way I can afford this every quarter, and so I asked around, and I was told that the best way to do it was to go on to these prepay meters, and I did so, and I've never looked back since.

Male, 45+ yrs

None during our discussions admitted to being required to have a PPM by the supplier. In fact our pre-event survey shows that 8 out of 35 gas customers and 7 out of 36 electricity customers first obtained a PPM because the company insisted on it. It seems likely that some of those who describe during the discussions their decision to change to a PPM as being a result of financial circumstances may be rationalising a decision that was actually made by the supplier.

Frequency and amount of top up

Participants generally top up their meters weekly. However, there is some variation in the amounts spent and this is largely dependent on the size of the household. The pre-task diaries suggest that younger participants with families (18 to 24 yrs) top up gas and electricity two to three times each week in relation to older participants who tend to top up once a week with £10 or £15. One participant puts on £1 to £2 every day.

Younger participants with families say their top up amount varies between £10 a week and £20 a week on gas and electricity although they do tend to run out before the end of the week. On the other hand, young single male participants say they top up £15 a week which usually lasts the duration. Larger families spend up to £25 on electricity per week. Some participants say that if they run out of money for the meter they top up with any spare cash to hand.

Mine's about £7 to £10 a week, but I do go in on my emergency and then have to pay it back.

Female, 18 to 24 yrs

Mine used to be worse than that. I was with British Gas, and I was paying £20 to £25 a week on my electric.

Female, 18 to 24 yrs

I put £20 on it a week, and it doesn't last that long, especially my gas. I'm always going into the emergency.

Female, 18 to 24 yrs

I put on about ten to fifteen pounds on gas a week, and ten for electric.

Single Male, 18 to 24 yrs

It's just me and my brother-in-law that lives in the house, and when they've got babies they have to have the house hot and you spend more when there's a family.

Female, 45+ yrs

Older participants generally say keeping the meter topped up so as not to run out of energy is a regular habit. There is no evidence that older people put more

money on their meter each week than younger participants but the same amount lasts them longer, especially for those who live on their own or without a family. There is no evidence that older people are more knowledgeable than younger participants in relation to how much energy they think they are using. Like younger participants they too can only speculate on which appliances might drain more energy such as a tumble dryer which was spontaneously mentioned. Older people may, however, be more likely to be disciplined about regular top-ups.

Younger participants say that while they may top up regularly they often run out of money on their meter and have to go into the emergency credit. They are generally unsure of how much energy they are using and so the constant cycle of topping up and running out continues.

With the meter I just put £10 in it, and make sure there's enough in it, but if I've only got a tenner on me I will put £5 in it if I think I need that fiver, but when I get more money, and then I'll put another little bit on, so I'm always going to the shop to get my fiver on, or £6 on.

Female, 18 to 24 yrs

Most current users, but particularly ex-PPM users, say that using a PPM was convenient as long as you regularly topped up your meter. If topping up becomes a habit then you do not have to think about it, although you do have to be organised and plan it as part of your daily routine. Otherwise, you can run out of money on your meter.

Yeah, it's easy and you never used to think about it, did you?

Female, Ex-user

No, never thought about it. As long as you put lots of money in it,

Male, Ex-user

But despite the high level of satisfaction while they had a PPM most of the ex-users would not wish to return to a PPM again as they find paying by other methods cheaper, more suitable to their circumstances and it has now become a habit.

I wouldn't want it. I'm quite happy with my cards and that.

Male, Ex-user

I think we save a bit more now. I know that we pay less than we did on PPM

Male, Ex-PPM user

Most of the young participants with children say that charging up the meter has become part of the routine and energy is a commodity that they are not prepared

to do without. In terms of their priorities, paying for gas and electric is high up on the list. However, most of the mothers say they would rather spend money spent on energy to buy something for their child because conceptually it feels like the money is being 'wasted' or 'burned up' in paying for energy. A few also mention keeping to a routine as a way of limiting expenditure.

It's just a habit, isn't it? I'm saving money. Much more it's the money, so you're saving money.

Female, 18 to 24 yrs

I'd rather not take my own stuff, because to me it's just burning money, do you know what I mean? I'd rather buy my daughter something than put £3 on gas and waste it. I've got better things to do with my money.

Female, 18 to 24 yrs

Most participants have used PPM for years and are in the habit of paying in this way. Some participants have no experience of any other payment method for their energy supply. In some areas using a PPM has become a way of life.

I don't even have to go out specially to do it [top up]. I do it in the Co-op over the counter while you're doing your shopping. So you haven't even got to make a special journey.

Female, 45+ yrs

Most properties here have already got Prepay meters.

Female, Ex-user

Variations of top up at different times of year

Participants spontaneously mention that they use less energy during the warmer summer months and noticeably more in the winter which they mainly attribute to the extra heating costs. People with families say that in colder months children spend more time indoors with the TV, DVD, computer, stereos, video games and a number of other appliances in use almost constantly.

Yeah, literally gas is about £2 a week in the summer. Don't really need to use all that gas.

Female, 18 to 24 yrs

When the kids aren't in watching telly they go outside. So it's not even that much electric. But that's only in the summer.

Female, 18 to 24 yrs

They're in the park so it's not like the DVD and video are all on at once, like two tellies on in the house, one for each person more like.

Female, 18 to 24 yrs

The weather is warming up and the fires are not on in March.

Female, 45+ yrs

I think if it was cold, and we had some snow, you'd notice a difference, you use it more, like in winter time

Female, Ex-user

Older participants were more likely in the summer months to continue to top up the same amount irrespective of whether they are using less energy. They argue that it gives them extra credit for the winter months.

I will put £10 on my meter all through the year whether I need it or not, and I'll just let it build up.

Female, 45+ yrs

Yeah, so you're sort of building it up for the winter, so you don't knock it down during the summer, you just keep paying.

Male, Ex user

If you keep paying the same amount each week you get used to it and you're building it up for the winter.

Female, Ex user

This active saving mentality was not practiced by the younger group. There is some concern that the more money you have on your meter the more energy you will use because it is readily available. So rather than maintaining the same amount of top up all year round, including summer months, there is a tendency to put less on the meter and spend the extra money on other items.

I think if I put more on I'd use more. I don't think there's no point putting 20 on now 'cos I'd just use 20, I'd have the heating on all night. I wouldn't ever turn it off.

Female, 18 to 24 yrs

Attitude to emergency credit

In general, participants say they tend to use the emergency credit facility. They say this is a matter of course, irrespective of how well you have budgeted. Some participants perceive that lately they have been using the emergency credit more and speculate that this could be due to higher energy prices. Younger participants, even those who sometimes top up two or three times a week, say

they do use the emergency credit, sometimes as a back up until the morning, but it can also be unexpected. Older participants (45+ yrs) say that on average they use the emergency credit only once a month, but most in this age group say they rarely use it.

If I go back about 18 months, I would have to say I was probably twice for the month. But for the last maybe six, months, definitely every week we are on emergency, and it's the same amount of money that I'm putting on.

Female, 25 to 44 yrs

I was putting on £10 a week, and that would suffice, and just save by not going into emergency. Now I'm probably putting in about £15 a week, just to prevent going into emergency, but I prefer it when I've got credit on there, where I can put money on, and it's not used. So I get to the next week and I've still got credit. I've not been in that situation for ages now, it's always in emergency, always goes into emergency before I've got the cash to put it on.

Female, 25 to 44 yrs

Sometimes, like once a month I'd use the emergency for gas and electric

Female, 45+ yrs

Some participants say that the amount of energy available on emergency credit is not sufficient and should be provided for a longer periods.

The emergency credit's too small.

Female, 25 to 44 yrs

However, other participants argue that they would rather not have the option of going into emergency credit because when it comes to paying the debt you will never have enough to top up to the full amount that you usually do once the debt is taken off. This is the most problematic aspect of emergency credit. They say that essentially “emergency credit” is misleading as it lands the customer in debt. They say that this means you have to be aware of when you are about to go into emergency credit and have the money on hand for topping up.

I've never used the emergency money, so if you did how do they take that back? Say I use the £6, and then I put £10 in, they take that £6 straight off of that £10? So you're then left with four? So you can't afford to put more than that.

Female, 45+ yrs

I'd rather not have it because when you go into emergency you've then got to pay for that much money.

Female, 18 to 24 yrs

There is some suspicion that the charge for using emergency credit may be more than the normal tariff². Participants argue that when you are using emergency credit you may not have the money or the means to top up your meter; therefore the charge should not be higher when people already find themselves in a vulnerable situation.

I think when you go into emergency it does eat up more money. It eats it quicker when you're in emergency situation, and it's not right, 'cos most people, if you're in emergency, it's because it's an emergency.

Female, 25 to 44 yrs

In general there is a lack of knowledge of how much energy is being used and which appliances draw the most amount of energy. Participants recall turning off lights, heating and a number of appliances and still not knowing why they go into emergency credit. There is a sense that eventually you will very often go into an emergency credit situation. This notion is probably derived from the fact that participants generally do not know how much electricity each appliance uses and therefore how much more they pay when a combination of appliances are on.

I use emergency, but I don't know how I got onto emergency, because all my life I've been in my house and I don't have my heating on during the day and every light, literally, honestly, I'm forever turning the lights off, the microwave off, nothing's left on standby, everything is switched off and unplugged.

Female, 18 to 24 yrs

When I go to bed, the only thing we've got on is the fridge and freezer, and the alarm clock. They're the only things that are on. Now I don't know where my electricity is going? I don't know whether it's because every time I turn it on and off, it's booting up and it eats more. Would it be cheaper for me to leave everything on?

Female, 25 to 44 yrs

You haven't got heating unless you've got gas and electric, for a start, so that's the main thing. Then there's going to be things in the freezer so you need to keep the electric going.

Female, 25 to 44 yrs

² Please note that emergency credit is not, in fact, more expensive than the normal tariff. Participants may *feel* they are paying more because of the need to pay off the emergency credit first, before starting to top-up as normal.

Participants suggest that instead of taking off the debt, for instance the amount owed for emergency credit, in one full amount they can take off the debt in stages and then re-set the meter remotely when the debt has been paid off.

If you've used your £6 emergency up and you've only got £10 that you can put on, you're only going to get £4 of that. Whereas if they took a little bit at a time back you've still got enough electricity probably for a couple of days or something until you get paid or can afford to put some more money in. It's better than having it taken off in one swoop.

Female, 18 to 24 yrs

2.3 Advantages of PPMs

Overall, the pre-event questionnaire showed that of 20 current users of gas PPMs, 11 were satisfied and 7 dissatisfied with it and of 28 current users of electricity PPMs 20 were satisfied and 4 dissatisfied with it. Only 2 gas PPM users and 1 electricity PPM user said they would like to get rid of their PPM and have a credit meter instead.

Participants identify some key advantages of using PPMs, including control over one's finances, flexibility in the amount you top up and no fear of incurring bank charges for non-payment of direct debits.

More control over finances

There is a strong feeling among most participants that paying via prepayment meter gives you greater control over the flow of your money. This is because:

- The individual can decide how much money they want to top up their meter that suits your household use and budget available.
- It involves small and manageable, albeit frequent, transactions, usually in cash.
- You also have the emergency credit facility which acts as a safety measure before you run out of energy. You can decide, yourself, how much to put on your meter.

You can also put on whatever you want to put on, when you want to put it on.

Female, 45+ yrs

You pay when you want.

Single Male, 18 to 24 yrs

And you have the safety measure of the emergency credit

Female, Ex-user

These participants tend to not want to pay for their utilities via direct debit. They say that if they paid by monthly or quarterly direct debit they would not know how much money they would owe at the end of each month and whether they would have the funds available in their account to pay for it. Participants say they fear missing a direct debit payment and spiralling into debt, incurring the banks' penalties and interest charges.

Participants also say they like not receiving a bill at the end of each month or quarter telling them how much they owe. This retrospective payment for utilities is not beneficial to some participants, particularly those that are on weekly benefits or low incomes, but also for those who say they budget and save regularly.

I think it's a lot for me to get a bill, and I think I'd rather just pay by the key.

Female, 18 to 24 yrs

I'm useless with money, so the bill come in, I'd be going, 'oh, dear' and panicking. That's why I'm on prepay.

Female, 25 to 44 yrs

There's no bills - that's the most important thing.

Male, Ex-user

Underlying this is the fact that most participants do not know how much electricity or gas they are using per pound put on the meter. So if they do not pay via prepayment and the electricity is constantly on there is nothing to limit the amount of energy they use (and will eventually have to pay for). The PPM top-up is used as a yardstick to measure and control energy use.

I wouldn't know how much gas and electric I use if I didn't look myself. I would just go through the day not even caring, basically, just leave the heating on.

Female, 18 to 24 yrs

Some people haven't got money on them to put the electric on and then you can't put it on if you've got no money. But with the bills you've constantly got your constant electric.

Male, Ex-user

You produce everything in your house, all day long, have the lights on all the time, and then get a £300 bill, and you haven't thought about what you've been using, have you?

Female, 18 to 24 yrs

Also the notion that the energy company can take out as much money as is owed without your authorisation or even knowledge that the money may have left your account, signals a lack of the customer's control over their finances.

However, others argue that the 'pay when you want' maxim holds true for only so long because eventually you do run out of electricity and you will need the funds available to pay for it.

So you've got X amount of money to spend on something, and all of a sudden that money's not there, so eventually you need to have the money to hand.

Female, 25 to 44 yrs

Better budgeting

Most young participants say that money for the gas and electricity along with other bills needs to be earmarked. They argue that paying by prepayment makes you budget better.

I do it at the beginning of the week, Monday. I don't really have that trouble of going out and, topping it up. I just make sure I've got it always.

Female, 18 to 24 yrs

One participant recalls that he was at one time not able to manage his finances and could not make his monthly payments. He says he had to put a prepayment meter in to budget how much he pays for electricity and gas.

I wasn't managing well. Basically I was managing with my grant and little weekend jobs or bar work and stuff, and sometimes I wasn't able to make that monthly payment. So I had to put a meter in so I can put a couple of pounds on every time just so I can manage, really.

Male, 25 to 44 yrs

Younger participants spontaneously mention that a PPM makes you more responsible for how you budget the household's money effectively; and in situations when you do not, there is no other option at the moment to remotely pay for it when you run out. They also say it makes you think more about how much energy you are using. Older participants did not spontaneously mention this as an advantage.

You know if you use the electric or gas money and then you run out then it's your problem.

Female, 18 to 24 yrs

You think more about how much energy you're using.

Female, 18 to 24 yrs

I think you'll find with the gas I got a card, although you put money in the PayPoint, I do £15 a week, but you get a bill at the end of three months, it tells you if you're in credit or if you owe a couple of pounds. But with the electric [PPM] you know by your meter how much you've got on. So it's your responsibility to check it.

Female, Ex-user

2.4 Disadvantages of PPMs

Although only minorities of both gas and electricity PPM users in our pre-event survey were actually dissatisfied, most participants can readily identify some key disadvantages of using PPMs, including running out of electricity, issues with top up points, malfunctioning keys or cards and the higher amounts paid compared to direct debit or standard credit customers.

Running out of gas or electricity

One of the most basic disadvantages of PPMs is that there is a possibility of running out of gas or electricity if you do not top up your meter. Some participants say that they are constantly checking to see if they are going into emergency credit so that they have time to go to the top up point and top up their meter.

You've got to keep checking it because at one time you'll have estimated £15, £20, and you look back at it, it's only £7 and then the next day it's like £5 or £2

Female, 45+ yrs

I forget to look, you have to keep remembering.

Female, 45+ yrs

It depends. I normally just check before leaving the house when I think it might have been a while since I topped up. If I'm running low and it's late at night, searching at weird hours to top up becomes a problem.

Male, 18 to 24 yrs

For others they regularly run out of emergency credit and it could be at a time when topping up is inconvenient. Some would like more warning before using the emergency facility and before the emergency runs out. Participants cite a number of instances either late at night or early morning when they have run out of electricity and the disruption this can cause them to be without hot water, lights or cooking facility. It is not acceptable, for example, to get small children out of bed at night to go and charge the meter.

When it happens at night it's the worst – no help.

Female, 45+ yrs

It happened late at night, not that I hadn't got the money, but I'd forgotten about it. I'd forgotten that it's been on the emergency, and it's gone off.

Male, Ex-user

It's horrible when you have to go to the shop when it's freezing cold.

Female, 45+ yrs

It's bad when the kids get up to go to school and they can't even use the kettle or shower.

Female, 45+ yrs

The kids get frightened in the darkness and I can't cook.

Female, 45+ yrs

That's [running out of emergency credit] really bad but it doesn't happen a lot.

Female, Ex-user

I first started using the electric meter because I wasn't able to afford the monthly bill coming out. So I was paying off a debt and then I was one single person on my own, so it's convenient. Now, I've got to go into an emergency situation, I've got children now so it's more inconvenient now than what it was when I first started with the meter. I don't know, maybe that's just due to the way that the prices advanced but we use a lot of the emergency.

Female, 25 to 44 yrs

Charging points

There are a number of issues with where you can top up your credit. Some participants do not live near a top up point or near a facility that is open late or all night, which is particularly needed when you run out of gas or electricity at odd hours of the day or night. Participants point out that for those without private transport or good public transport services, the elderly or those with small children who cannot be left alone at home, this is a particular disadvantage. Some also say that the irregular opening hours of some shops makes planning difficult.

Well, it depends when it is. At night it's really hard

Female, 18 to 24 yrs

You have to go to either Deptford or Stratford. Or you have to go in the car or you're dragging the kids around at night on buses.

Female, 18 to 24 yrs

There is a shop round the corner that does prepayment. I had to go on a proper little mission to get it charged up. And when they finally put a PayPoint back into the area, I went in there and said 'What time do you close?' They went 'Half past six'. That's just in time, I finish work at six, I can get round the corner, but I used to come round the corner, and the shop would be closed. Three or four times that has happened.

Female, 25 to 44 yrs

I had one problem over Christmas with my electric meter. I've used the £20 on it, and you get an emergency £6. Put it on that but it failed when I put more money on it, it went right back. Came back in that balance, then I put another tenner on it, it came up with that balance, £42 it took off me, I still had no electrics, New Year's Eve, nothing. You couldn't get in touch with them ... it was my meter that was faulty not me.

Male, 25 to 44 yrs

Participants also point out that the same top up point may charge up either gas or electricity but not necessarily both. This means you may have to go to two different shops to top up. Participants agree that this inconvenience is more acute for vulnerable customers and late at night.

Then some places will have gas but they have no electricity which is silly. They should be made to do both, really.

Female, 18 to 24 yrs

Participants recall times when the nearest top up point machine is not working so they cannot charge their keys or cards and have to find another top up point. At other times, the card or key may be faulty and the payment may not register when you return home. In these situations participants have to contact their supplier who may then reset the meter. However, there is also a perception (and some participants' experiences) that there is a significant delay and the customer may not have any electricity or gas until it is rectified.

The worst feeling is that when you go to the shop and it's not working and you've just dragged the kids out of the house, woken them up sometimes

Female, 18 to 24 yrs

Sometimes you charge the key, you take it home and then again you find nothing's come on. I had to take it to the shop and they said the key was faulty.

Male, 45+ yrs

The card might be faulty, may not read in the meter even after you've charged it up. You have to wait for British Gas

to come round or phone or reset it and who knows how long they'll take.

Male, 18 to 24 yrs

The card's not necessarily dusty but sometimes you put it in your gas meter and it says 'Card error'. When you ring them they tell you to wipe it with a damp cloth or a dry cloth, and it still don't happen. Then you've got to phone British Gas and sit on the phone for an hour.

Female, 18 to 24 yrs

Loss of keys/cards

Another disadvantage, admitted only by a few participants, is losing your key or cards. In these situations, participants say they contacted their energy supplier to report it and how much money they had left on the meter. One participant says she was successful in getting her money back. However, another says that while they put back the £80 he had on the key, they set the meter so that it removes the charge of the replacement key from the money used to top up the meter. He says that now he is constantly repaying the debt of the lost key and instead would have liked more flexibility in how he paid for it.

I've lost a key in my house when I've just charged it up. It's still there, I've never found it, and I called out on my emergency, and they moaned.

Female, 45+ yrs

I told them I'd lost the key. There was about £80 on there when I charged it up. They come round and put the money on my meter but they take that fine off every time that you charge the key up. But I've never had my £80 back off of them in full and now I am constantly paying off a debt in their way rather than what would be more convenient for me.

Male, 45+ yrs

Higher costs

Participants were shown evidence that on average annually prepayment meter customers pay more than direct debit, or occasionally standard credit customers. Many participants were surprised by this. In fact, only 3 of 20 gas PPM customers and 7 of 28 electricity PPM customers knew theirs was not the cheapest method of paying; many simply did not know. In general they tend not to think in terms of unit costs but more of actual weekly payments, so many do not feel instinctively that they are paying high prices. They are constrained in how much energy they use based on how much money they have to spend on it, they assume they were using less energy and therefore spending less on it. Others say that the difference in cost *seems* a lot less to them because they are paying for their energy on a weekly basis not monthly.

I thought it'd be a cheaper option because you can see what you're using but I guess it is costing me a lot more

Female, 25 to 44 yrs

When you pay for it weekly then I bet the difference isn't so much. But maybe on an annual basis it looks more. So I don't buy that statistic.

Female, 18 to 24 yrs

Since moving away from a PPM, several of the ex-user group have become more aware of the relative costs of PPMs. Some were previously aware, but the convenience and lack of risk of getting a big bill were much more relevant to them at that time than the cost per unit. For these people now, direct debit also makes budgeting easier and some participants notice a cost benefit from switching payment method.

Now I've set up a direct debit thing, I'm only paying like £20 a month on the electric and £30 a month on the gas, it's a lot less than prepayment meters.

Female, Ex-user

However the most common reason for changing away from a PPM payment method is moving house, so accurate comparison of costs between payment methods is made difficult:

I was in a flat before and now I've moved to a house with more rooms and you'd think you'd use more electricity in a house.

Female, Ex-user

Some participants argue that since they pay for their electricity before they've used it, it should be cheaper for them. However, once explained that the extra costs go towards supporting services such as maintenance of the meters, repairs, replacements, recalibration, top up facilities to name a few, there is some degree of scepticism as to the quality of services for their money. For instance, the top up facility is no longer available at the Post Office and some participants argue that the loss of a payment option should be reflected in reduced charges for the customer.

If you're paying for the electric and gas before you use it, so I think actually it should be cheap.

Female, 18 to 24 yrs

They've now taken Post Offices away so do we get discounts because we have one less way of paying and they have one less place to manage?

Male, 45+ yrs

It is common for participants when faced with this new information, to doubt the existence or indeed the need for services that they personally have not used

or for instance, maintenance work that they have not witnessed taking place even though it may have. In light of this, their scepticism should be read with caution but is a useful perception to tackle, for instance in communications.

It says on the bottom here, 'the cost of supplying, suppliers visiting your premises to recalibrate your meter'. I've never had that done since I've had my meter put in. I think I might have seen a meter reader possibly about once in all the time that I've actually had a prepaid meter. But of course they keep charging us for it.

Male, 45+ yrs

While a few may agree that suppliers do incur reasonable extra costs in running the PPM system, overall most participants agree that it is unfair for PPM users to pay more because they are usually on lower incomes or have a set amount of income budgeted per week for bills and household items.

Most people on a prepayment system have not got loads of income coming in. They've got a set income that they've got to manage and budget too. It's really unfair that you're penalising those people to pay more money.

Female, 25 to 44 yrs

Furthermore, younger participants in particular argue that energy is an essential rather than a luxury commodity so energy companies should not be allowed to make a profit on the business of supplying it. They argue for more government regulations and higher taxes for energy companies which should not be transferred on to the consumer. Or those profits must be shown to be reinvested in improving services and reducing the cost to the customer.

Lack of information

Participants mention that there is a general lack of information about how much energy you use and how much you pay for it. Some say that currently the information displayed on the meters is hard to comprehend and they cannot tell at a glance how much energy is being used per appliance, which appliance is using the most energy and what this translates to in monetary terms. Others are more comfortable with the basic readings provided, though the information they give is minimal. If this information was easily available and understandable, it might help them to use less energy to save money.

You can't find out what rate you're paying, you don't know whether you've got increases apart from when it disappears very quickly. The only thing you do know is what you've put on.

Female, 25 to 44 yrs

When you press the buttons it's just figures, meaningless figures and then you press it again and there's another set of figures, or another code or whatever.

Female, 25 to 44 yrs

Most get into the habit of watching their meter closely because of the danger of running out. There is, however, a sense that some customers are incurious about these matters – some did not realise the display could be switched from money to units, for example.

Customers also say there is lack of written information provided to them telling them how the meter works, different tariffs, how to reset it, and what the figures displayed on the meter mean. Many also do not believe they receive regular statements of how much money they have spent and how much electricity they have used on a monthly or quarterly basis.

I don't know about anybody else but I've never even seen anything in the post to explain to you how to work it or how to reset it. You can't even sit down and try and educate yourself.

Female, 25 to 44 yrs

Or even if things go wrong they could have a checklist of possible problems, so before people ring up with a problem and they get somebody out, they could take you through what the problem might be and how to fix it and that way you learn what to do as well.

Female, 25 to 44 yrs

However, participants do cite good experiences of using the helplines, including helpful and knowledgeable staff, although this varies between supplier.

Better meter locations

Many participants say that their meters are located in hard to reach and hard to read locations, such as under the stairs, in a box without a light, under the kitchen sink and near the ceiling to name a few. These inconvenient locations make it hard to hear the meter when it beeps and goes into emergency credit and hard to read to know how much credit you have available before going into the emergency facility. Some people say that because they cannot read their meters easily they do not bother to look at them and consequently are not sure of when they go into emergency credit.

It's on top of the ceiling near enough in some big box. And I can't even get up there, let alone read the meter reading or know when it's beeping.

Female, 18 to 24 yrs

My gas meter's under my kitchen sink, in the cupboard and that's dangerous I think.

Female, 18 to 24 yrs

I always check my gas, 'cos I can see my gas, but with the electric I just leave it and then end up going into emergency and I never know.

Male, 18 to 24 yrs

To prevent going into emergency credit or to know you are in emergency the displays would be better, meter located better.

Female, 25 to 44 yrs

When they're [PPMs] buried in a cupboard, they should have a little light so you can see.

Female, 25 to 44 yrs

I'm very lucky because my meter's right behind my front door, so you can't help but see it. It's eye level, and it's right behind the front door, but, like you say, if it's in a dark cupboard and there's spiders all over the place then the company should do something about it.

Male, 45+ yrs

2.5 Switching supplier

Just 3 gas PPM customers and 6 electricity PPM customers in the pre-event survey had ever tried to switch their supplier while on a PPM. Among participants who have not switched supplier they perceive that the process would be cumbersome and expensive. Others say they do not see any reason why they should change their supplier. They suggest that as long as there is electricity and gas available when you pay for it people tend not to think about who their energy supplier is. They do not expect rates to be much different and it is a low interest subject.

I think you could change it but it'd be a lot of hassle

Female, 18 to 24 yrs

It's one of those things it's out of sight, out of mind, really, isn't it? You come into a room, switch a light on, that's it, you expect it to be there but you don't think there and then if I switch that lot on it's going to cost me money. So you

just switch it on and that's it and you do that with all electrical equipment in your house.

Male, 45+ yrs

Participants say that they constantly experience aggressive door-to-door selling by energy companies that puts them off switching supplier. Still other participants are sceptical about switching supplier because they do not have the information to be able to discern between an energy deal that is good for them and one that is not. For instance, participants say they know the difference between the quality of a product from Asda compared with Waitrose, but energy companies do not have a brand personality or image that they know about or can relate to. So in that sense, participants say they find it hard to compare the benefit of choosing one supplier over another. There is also some feeling that costs for suppliers are all much the same.

It's not really competitive. They all say 'I'm cheaper, I'm cheaper'. If you sit down to look at it they're all the same.

Female, 18 to 24 yrs

They are all the same. They just want a signature so they can get their promotion.

Female, 18 to 24 yrs

I couldn't do a comparison. I was stuck between these two suppliers and I can't go anywhere to find out any information. I don't know if I'm being ripped off, I don't know if I'm paying more, I have got no information whatsoever. I didn't even know that different companies existed. I didn't know there was a regulator. I have heard of Ofcom though.

Female, 25 to 44 yrs

Some participants who have tried to switch supplier say they were made to believe they were getting a good rate but this only applied to the first few months of the contract. Others had bad experiences that put them off.

With the trouble I had with switching to Powergen I really don't want to change.

Male, Ex-user

They're just competitive, and then it's like, 'oh, we're cheaper'. The first time, it's cheaper for a month and then nothing.

Male, 18 to 24 yrs

I'm not rude but I feel like just slamming the door in their face. I get so convinced, I think they are surely cheaper, and then I sign up for something and it turns out to be more expensive after the first couple of months.

Female, 18 to 24 yrs

Participants who have tried to switch back to their original supplier have also encountered some problems. For instance, one participant says she only later realised she was bound to this supplier for a certain period of time and could not switch back even though she wanted to.

When I signed up they didn't tell me now you've signed for a certain amount of time you can't switch back.

Female, 18 to 24 yrs

Participants who have switched supplier say that there is a general lack of information and knowledge about switching or companies that can give you advice. For instance, only one participant spontaneously mentioned USwitch³.

Most people can't be bothered to get their own domestic things cheaper. They're so set in their ways. They've been with British Gas, for instance, for years. So was I for years until I got fed up with paying their prices, and I think they've lost quite a few million this particular year.

Male, 45+ yrs

If you phone them [USwitch], which is, once again, a freephone number, they will tell you which is the cheapest gas and electric company at that particular moment in your area. All you've got to do, really, is just turn round and say I'm going to do it.

Female, 25 to 44 yrs

2.6 Switching payment method

There is limited experience of switching payment method and these experiences are mainly negative. Just 2 gas PPM customers and 1 electricity PPM customer in this survey have ever tried to switch their payment method. Many participants perceive that energy suppliers will not change your payment plan as long as a prepayment meter is already installed, though some do recognise that you may have a right to this. There is a view that it would be a lot of trouble and possibly expense to make the switch. One participant says that when she moved house she would have liked to be able to be given the choice to change from prepayment to a quarterly bill. In spite of the meter being faulty in her new house the supplier agreed to replace it with a new one but not to change her payment method.

So I think you should be given a choice, like when I moved to my home, from one house to the next, I think you should be given a choice whether you want quarterly or prepaid. I

³ USwitch is a free, independent online and phone based comparison and switching service that helps customers compare prices on a range of services including gas, electricity, home phone, broadband providers and personal finance products to help customers take advantage of the best prices and services on offer from suppliers.

wasn't. The meter was there already, and it was faulty, and they had to change it.

Female, 45+ yrs

I don't really want the hassle of it, so I'll just stick to what I've got. It's the want of an easy life that I've just stayed where I am. Not for any other reason really, it's just I can't do the stress thing.

Female, 25 to 44 yrs

Just the length of time it takes, like ten minutes before you get to somebody, and then they've got to transfer you to a different department, you've got to stay on the phone again. So in total you're probably on the phone for about half an hour, by which time my children have wrecked the house because they want your attention.

Female, 25 to 44 yrs

You've got to be on the phone every week or so until you get what it is that you're promised in the first place. I didn't have that many hours in the day, to be honest. I do more than one job and I do volunteering and when I'm at home I want to spend it with my children.

Female, 25 to 44 yrs

Anecdotal evidence such as this for how difficult it is to obtain customer service on a PPM is probably behind the assumptions that it is a difficult process to switch payment method and have a PPM removed. There is a need for more information on how to go about switching and what the process entails.

Let people know it's easier. Perhaps more information

Female, Ex-user

3. Combating disadvantages through improved technology

During the event participants were given information about technical innovations which might help to address some of the disadvantages of PPMs to stimulate debate around how disadvantages might be combated. Some of the options given to participants are available to customers although not universally across all suppliers; and some options would require further development. This chapter discusses reactions to the payment, disconnection and meter innovations. Overall, no one single method was thought to be without its flaws but rather the importance of having a variety of payment methods is emphasised. As long as the prices do not increase, participants say innovations are welcome. However, a number of participants categorically say they do not want to have to pay directly for new innovations and think the energy companies should invest their profits in improving their service. There are not a significant number of people who are willing to pay for new innovations.

3.1 Reactions to payment methods

Overall participants agree that there should be a variety of payment options to suit the customer. No one option was singularly more beneficial than the others; rather a combination of payment facilities was preferred. Eventually, participants say that as long as there is no increase in the tariff for these new services then customers will be more amenable to the innovations. Only one ex-users conceded that PPM users might be willing to pay very slightly higher tariffs for innovations that improve things, but not noticeable increases or one-off charges.

I think it's good to have choice though. If you've got a bank account, cash, debit, credit, it doesn't matter. Good to have flexibility in how you want to pay. Not to be restricted.

Male, 45+ yrs

You've got £10 you can put it down. You think, 'God I'm going to run out in a minute'. You should be able to phone up, give your reference number and your card number and they can do it without you going out the house.

Female, 45+ yrs

Most complaining is not about way of paying or way of charging as long as you have options. It's actually all about the cost not the system of paying that's the problem.

Male, 45+ yrs

It's down to the customer (to contribute to the cost of innovation) isn't it? As long as it's not a lump sum

Female, ex-user

Option 1: 20-digit code

There will be no key, card or token. You could be given a 20-digit code to key into the meter yourself on a special keypad. Rather like a pay-as-you-go mobile phone, you would get a different code each time you added credit.⁴

Key findings	
Pros	Cons
<ul style="list-style-type: none"> ▪ Eliminates the risk of losing a key or card (and a fine to replace it) ▪ Scratch cards could be more widely available 	<ul style="list-style-type: none"> ▪ Not suitable for the elderly ▪ Not suitable for those with numeracy issues ▪ Theft of the card and fraud

Participants see immediate benefits. They say that with the code you do not have to worry about losing the card or key and risk incurring a fine. Furthermore, participants suggest that since you do not have to take the key with you to the shop you could ask your spouse or flatmate etc, to pick up a card for you on their way rather than you having to leave the house with the key to get it charged up.

The advantage would be, say my boyfriend's at work, and I phone him and say we're running out of gas, he can pick up a card on your way home.

Female, 18 to 24 yrs

They speculate that scratch cards (perhaps) with the 20-digit code could probably be more widely distributed than current places to top up your key or card which will be particularly useful when running out at odd times of the day. Furthermore, if you did have the funds available you may be able to buy a spare card to use during an emergency so that you do not have to go to a shop to top up.

Also, this may replace the technology used at the top up points so participants argue that it could reduce the tariffs.

However, participants did have a number of negative comments about this payment option. They are quick to point out that typing in a 20-digit code will not be suitable for the elderly or those with visual impairment, or a difficulty with numeracy. They say that if there is an error, people who are not confident with technology might get flustered and confused; being a long code you may miss out

⁴ Please note that participants assumed that this option would be the same as the mobile telephone top up scratch card and this is not necessarily how it would work in practice

a digit which may cause an error. Others say that their meters are currently in places that cannot be easily accessed such as under the stairs or near the ceiling.

If you get an elderly person who doesn't see too good and she's got to stand there and punch all these numbers in, they can get very confused, I get confused myself. So I think they should still have a choice whether they could have a key or the tokens because I think they would prefer the key which is much easier for them to deal with.

Female, 45+ yrs

They're just isolating people who've got issues with numbers.

Female, 25 to 44 yrs

It drives me mad scratching all them numbers off, tapping it in, then you enter it and it says oh, you've missed out a digit, and you're like no, I haven't, tap it again. It's too long.

Female, 18 to 24 yrs

Other disadvantages of the code compared to the key or card is that if the code is stolen or lost then anybody can use it for their meter, unlike the key or card. Some say that the code only replaces the key and will not make a difference as you still have to buy the cards and pay for them.

If you lost that bit of paper, someone else could get your code and type it into theirs, and they've got your money... if you lose your gas card it's useless.

Female, 18 to 24 yrs

It's just exchanging the key for a scratch card.

Female, 25 to 44 yrs

The prospect of someone having to visit and upgrade the meter to add a keypad is not attractive to some. Overall, participants agree that this method should not replace keys and cards but could be one of many ways of paying for your energy supply.

It would be different if it was a choice. If it's a choice that's different but to get rid of the key and the payment card totally is not a good idea

Female, 25 to 44 yrs

Option 2: Payment by credit or debit card on the phone or over the internet

Your meter could be charged remotely by the supplier, without anyone having to call at your home. So when you pay it is automatically charged up without your having to do anything.

Key findings	
Pros	Cons
<ul style="list-style-type: none"> ▪ Convenient – do not have to leave the house ▪ Flexibility in top up amount; 	<ul style="list-style-type: none"> ▪ Not applicable for those who do not have a bank account ▪ People could go into debt using their credit cards (as opposed to only allowing debit card transactions).

Participants spontaneously mention that topping up by credit or debit card over the phone or internet would be much more convenient. It provides the flexibility of determining the amount you want to top up with, unlike a direct debit facility where the amount can fluctuate and where you need to have the amount in your account or else face a penalty from the bank.

I'd still rather phone up and say take this much out of my bank, rather than them just taking it.

Female, 18 to 24 yrs

I do that with my phone bill [phone up to have payment taken from account] and it's so much easier rather than the bill coming through, so, oh, we're going to take this much out of your account on this date, and I've got to try and find it to get in there at that time.

Female, 18 to 24 yrs

This method provides the convenience of not having to go to a shop to top up your meter. A 24 hour service would be particularly useful. It also means you can top up your meter when you are at work or at night.

It just saves the journey out, if its of an evening and you're in on your own with the children and it's inconvenient to have to get them out of the house to go and do that, if you can pick up the telephone and do that over the phone, and it saves all that hassle.

Female, 25 to 44 yrs

I've got a lot of my bills set up with my bank, so I, when I get paid I just pick up the phone and I say right, today I'm going to pay x on this, x on that and it just, it's there, it's done, it's over the phone, I'm not having to leave the house.

Female, 25 to 44 yrs

You could be anywhere. You could be at work and you're on a break

Female, 25 to 44 yrs

However, there are some negative aspects to paying over the telephone or internet. Participants say that this method would not suit people who do not have a bank account or a phone (either land line or a mobile with enough credit). Others say that only debit cards should be accepted so that people do not go into debt using their credit card.

I was going to say, a lot of people haven't got a bank account because they haven't got the money to put in. But if you haven't got the money in your account, what happens then?

Female, 25 to 44 yrs

But I think a debit card would be better than a credit card. With a debit card you have to have got money in the bank for it to be taken out of. With a credit card you are getting poor people in to more debt.

Female, 45+ yrs

Some participants foresee delays between the payment being accepted and the electricity or gas being supplied. This is particularly of concern when you have run out of emergency credit and are already without electricity.

As long as there's not a long delay in the time you ring up to when the electric goes on, if you go oh God look it's gone down, I forgot and, yeah OK that'll be on, by the time it's on three you're then onto, unless it wouldn't run out, it depends how it would work

Female, 25 to 44 yrs

As with the previous payment innovation, participants think that topping up over the phone or internet should be one of many options that will be taken up by those customers who have confidence in paying by this method.

Option 3: remote resetting

If your meter could be charged remotely it may also be possible for the supplier to reset it remotely without anyone visiting your home. This might be useful when, for example, a meter has been set to collect money for a debt and the debt has been paid off. It can be reset to the normal rate.

All of the electricity PPM users were key meter customers and the majority were with EDF who remotely reset meters currently. There was clearly some misunderstanding on the day of what was meant by this but we can still draw some key points from the discussion.

Key findings

A lack of trust by participants in their supplier. Participants fear a lack of control over their meter and were concerned about how they would know if prices had increased if meters were reset remotely.

Most participants are sceptical about having their meter reset remotely because it implies a loss of their control over their meter. Some are concerned that there could be miscommunication over the amount the meter is set to charge you and what you have agreed with the supplier or are even able to pay. Remote resetting could also mean that you may not know when the tariff has been increased. Their concern is that the customer will not be informed of when the meter is reset. These reservations extend to the whole system of remote topping-up of meters as well.

The only issue I have with that is the communication. Someone's messing about with the meter remotely. They could be changing it without you aware of that. So there needs to be a process that goes hand in hand so that the communication is open and we know what they are doing.

Female, 25 to 44 yrs

As long as they inform you of what they're doing and why then I'd be Ok with it.

Female, 18 to 24 yrs

I like to be in complete control of it or know exactly what is going on.

Female, 18 to 24 yrs

Then you would never really know if the price has gone up or down. How are you going to know if they've put the price up?

Female, 18 to 24 yrs

Option 4: Switch the meter remotely to normal credit

It might also be possible to switch the meter remotely to become a normal credit meter, rather than having to remove it and put in a new one

Key findings	
Pros	Cons
<ul style="list-style-type: none"> ▪ Flexibility to switch payment methods based on one's financial situation 	<ul style="list-style-type: none"> ▪ Lack of trust that the switch over will be handled efficiently

The small minority of participants who want to switch to a normal credit meter can see the advantages of this innovation for its convenience. In fact, only 2 gas customers and 1 electricity customer would currently like to change to a normal credit meter. Some say that the reverse option – to switch *to* a PPM – should also be possible. However, they say the cost should be covered by the supplier because PPM customers pay more anyway for their energy supply.

Option four is amazing, that is brilliant and that should be if you want to go back to using a prepay meter. In that case the energy supplier should cover the extra cost because they're getting more money from PPM customers.

Female, 25 to 44 yrs

That's pretty good for somebody who can't control their quarterly payments.

Male, 45+ yrs

However, some negative aspects of this innovation were also identified by participants. Their doubts arise because they say they do not trust energy suppliers to be efficient enough to do the job.

I'd not want one. Possibly because it is connected to the supplier, and I'm not sure I'd feel comfortable with them doing a good job of it..

Female, Ex-user

3.2 Reactions to extension of emergency credit options

Participants were also introduced to two options intended to help with the difficulties of self-disconnection. Their reactions to each are discussed below:

Friendly disconnection

With this innovation if you run out over the weekend or at night the electricity or gas would not disconnect until a set time in the morning/beginning of the week. Instead, the next time you charged the meter it would collect the amount used over the weekend or overnight. This capability is a feature of key meters and is already being used by certain suppliers

Older participants consider this to be a useful innovation because it provides people with a safety net, more flexible than the emergency credit, so that you are guaranteed your energy supply at those times. They say that this would be particularly beneficial to the elderly and people with children.

Yeah it's brilliant. Yeah, great option for parents or an elderly person. You've got a safety net and it's about having a safety net

Female, 25 to 44 yrs

Good idea. It'd be life threatening if you've got a baby and can't heat the house.

Male, 45+ yrs

However, there is some scepticism that the suppliers might charge you a higher tariff for this facility. If that is the case, then participants say they are unlikely to opt in for it. Some younger participants with children point out that during Christmas or Bank Holidays you tend to top up with more money anyway.

If they want you to pay extra for that facility then I'd have to think about it.

Female, 25 to 44 yrs

If the price is right then we don't have a problem with whatever you do. Most complaining is not about way of paying or way of charging, could use any of those options – all about the cost. Not the system of paying that's the problem.

Male, 45+ yrs

Well, you know with Christmas or bank holiday you put more on, anyway. Yeah, you don't just leave it

Female, 18 to 24 yrs

Trickle flow

When the meter runs out it could reduce the amount of electricity or gas it lets through. So what you receive, until you charge it again, is just a trickle, for

example, just enough to keep the lights on. You would still have to pay for the energy eventually, when you next charge it up. This is not yet being used in the UK.

In general older participants and some ex-users see the advantage of the trickle flow innovation, such as when you are on holiday and need to keep the fridge/freezer on. They argue that this innovation adds another layer of security to the energy supply cutting out entirely.

It'd keep your fridge ok while you're on holiday, basic things like that, just enough to keep the lights on. It's better than the idea of just not cutting off at certain times.

Female, 45+ yrs

However, others argue that there are issues around safety, such as leaks⁵. Like other innovations they are not keen on paying a higher tariff to use this service. Also, they would prefer if they could control whether they activate the trickle facility or not, rather than it be remotely managed. But most people are doubtful about how the trickle system would work in practice, and be monitored or administered.

It's a trust issue, isn't it really? And I wouldn't trust that.

Female, 25 to 44 yrs

If you got down to your last pound of the emergency it could tell you – or it could start the trickle at this point and give you an option on the display to choose the trickle and not just forced on you.

Female, Ex-user

No [the trickle flow shouldn't have extra cost repercussions] because I'd never use it, I shouldn't be charged more.

Female, 45+ yrs

They're not going to give that for nothing, are they? They're not going to say, OK, we'll give you a little light for the night, that's fine. No, they'll charge you a big £5 for that privilege.

Female, 18 to 24 yrs

⁵ Participants were told that the system would probably not be safe for gas supply due to safety issues.

4. Energy efficiency

This chapter looks at attitudes to the environment and the barriers and motivations to being energy efficient. The key findings are that while people have basic awareness of climate change and global warming, mostly through the media or personal observation, there is a general feeling that while ordinary people can reduce the natural resources they use, they cannot be expected to bear the burden alone. They argue for big businesses and government taking on most of the responsibility for tackling environmental issues of this scale.

For most PPM customers, the motivation to saving energy is if it has a direct (financial) benefit to them. Most participants do not know how much energy they use, which appliances drain the most energy or how they can save energy through loft insulation, replacing old appliances with new energy efficiency rated white goods or using energy saving light bulbs. There is also little awareness of organisations that can help them be more energy efficient.

4.1 General attitudes to the environment

For most participants, their understanding of environmental issues such as climate change and global warming is limited to what they hear in the media, from their children or if they have a personal interest in the issue. Some people feel that they struggle to juggle family life, work and finances, and the environment is not high on their list of priorities. Also, participants say that the individual cannot make much difference to the environment and it is big businesses and governments that should take on the responsibility as they have the most power to change their behaviour to be more environmentally friendly.

I've got so many things going on in my life, we all do, that these things like the environment just slip.

Female, 18 to 24 yrs

My kids come and tell me about recycling and that what they learn from school.

Female, 18 to 24 yrs

The individual really can't really make much difference it has to be the companies.

Female, 25 to 44 yrs

Well you think about it when you see, you've got a film or something going on, it comes on the television, it makes you think, but you look at countries like China and Japan and India and you think, I don't know how it's ever going to work.

Male, Ex-user

Before we're energy efficient, companies should be energy efficient and the government really needs to pull all the stops out.

Female, 25 to 44 yrs

4.2 Barriers and motivators to energy efficiency

For some participants, keeping their environmental impact to a minimum can be difficult. For instance, not all participants say they have a doorstep recycling facility which increases the hassle of trying to be environmentally friendly. A few participants with young families say their children encourage them to be more energy efficient. For most participants, the barrier to being energy efficient is a lack of education about its importance and a lack of information about how to be more energy efficient.

I recycle and I do loads of stuff to try and keep my carbon footprint as small as possible, and you cannot get a green supplier on a payment meter. You have to do it by direct debit. There's a company, that deal with wind farms, so you're not actually burning fossil fuels to get electricity

Female, 25 to 44 yrs

I did look up suppliers, which is why I know that there are suppliers that deal with cheap, like eco friendly options, but if you just are a person in an everyday job who wants to make a cleaner impression where you're living the information isn't easy to come by, you have to look for it, and you have to do research.

Female, 25 to 44 yrs

I have the bathroom light on just so they've got a bit of a light, and [my daughter] says, 'No, I don't need that on'. And I think, 'Well, sweetie, Mummy's got to do things and she says, 'No, it's for the environment'.

Female, 18 to 24 yrs

There are also some myths and misconceptions, such as the belief it is better to keep an appliance switched on than to switch it on and off.

Someone told me that if it's on standby you save electric, you save more than when you switch it off and switch it on again.

Female, 18 to 24 yrs

Many say they turn lights off because they know that by saving electricity they are also saving themselves money. However, they do not know which appliances use the most energy. Some suspect it is the washing machine, primarily because in families with children the washing machines are running at least once a day if not twice in some cases.

Some participants say they could be more energy efficient if they knew how much energy they are using or how much certain appliances use. To this end, there is some enthusiasm for more frequent statements of their energy use, maybe with graphical representations. However, in general, being energy efficient is more dependent on the financial saving that can be made rather than an altruistic desire to save the planet.

Actually I'm saving money. I think about the money saved much more than how much energy I'm using.

Female, 18 to 24 yrs

If I could look back and see how I've changed, I'd like to see that, yeah, definitely.

Female, 25 to 44 yrs

It's just figures and numbers, if you could see it on a graph or something you can actually visualise what you're doing and be conscious of it.

Female, 25 to 44 yrs

You see, I think also the thing with me is I'd look at the bill, or the statement that says, you have used X amount of kilowatts but to me that's just a number.

Female, 25 to 44 yrs

The best piece of information they could possibly give us with that machine is I want to know what I'm spending, how much I'm using and if it's increased from the last time.

Female, 25 to 44 yrs

How much you've paid, and also doing the amount on key in a graph, maybe or a chart showing you, a bar graph, showing you the amount of electricity you're using on that day and which appliance on that it goes up. Everything to do with information, and if you know what you're using, it's an education, 'cos you know what you're using and you know how to budget yourself, and if you know how much you're using and you know how much it costs, and then you can budget that as well.

Female, 25 to 44 yrs

Being educated by information and not everybody's online. You can't just go online every time you want to get a bit of information. Other options like in the post, libraries, local papers or booklets. We had a booklet out when we thought we were going to war when there was all these things about terrorism from the Home Office, very well done.

Female, 25 to 44 yrs

On the other hand, for others there would be no benefit in receiving more information because the potential for alteration of their energy usage is so small.

It wouldn't make any difference knowing which lights and which appliances are using what cos you'd still have to put the same amount of money on and you have to use the washing machine.

Female, 45+ yrs

Comments relating specifically to Real Time Energy Use Displays are discussed below under Suggested Improvements 5.2.

4.3 Awareness of energy efficiency measures

Overall, participants' awareness of energy efficiency measures is patchy. Most were aware of loft insulation, cavity wall fillings to reduce heating bills and energy saving light bulbs. However, they are largely not aware of the financial benefits of these energy efficiency measures, which subsequently triggered their interest. Many feel it is really the concern of the council or housing association, if they live in council or housing association accommodation.

The council are supposed to be doing it. The wall insulation that they put in my house, it's like you put the heater on in the morning and it heats the outer wall. Don't ask me if it holds the heat within the house.

Female, 25 to 44 yrs

Some participants have had experience of loft insulation. But both younger and older participants who mention this say that their house now becomes too hot, especially in summer and is not effective enough in winter. There is some speculation though that a number of people have old boilers and heating systems which can malfunction.

Furthermore, there is also interest in energy saving appliances and ratings for appliances. Again, their interest comes from wanting better meter displays that can show the most energy draining appliances.

There is very little awareness of the grants available for energy efficiency measures, though this is partly because many participants are in rented or local authority housing, so do not see home improvements as relevant to them.

5. Suggested improvements to PPMs by participants

Participants' key suggestions for improving PPMs fall under two broad themes of **payment options**, including:

- flexible repayments through staggering emergency credit debt;
- a saving scheme where an agreed amount is debited in summer, then credited in winter when energy use is more. Some older people practice this already of their own accord, however this was spontaneously suggested by the younger audience as an official incentive scheme.
- phone and internet top up as well as paying by cash;
- and weekly direct debits.

And the second theme is more comprehensible **information** specifically in relation to:

Information on **using PPMs** including: information on energy use and money spent through better meter displays and monthly statements. These statements could include advice, graphs and examples from their bill of how they could have saved energy and money. They say this will help them budget better and it will be energy efficient. Along with a statement, participants suggested including leaflets from organisations such as energywatch, USwitch and similar organisations, as their awareness of them was low but interest in them once they learned more, grew.

Information on **accessing better deals** including: independent information about energy companies. Their knowledge of the energy industry is limited and they are unable to distinguish the benefit of the different energy companies or, as they would 'brands' in other market categories such as food or white goods. The aggressive marketing of most energy companies via door-to-door knocking does nothing but confuse and exasperate participants who feel vulnerable due to their lack of knowledge; their style is also considered intrusive and requires regulation.

5.1 Flexible payment options

Emergency credit

A spontaneous suggestion made by participants is to increase the amount of energy that can be used on emergency credit. The facility should also allow the emergency credit to be repaid in staggered amounts (not one whole amount) so that people are not forced into too much debt. There is some discrepancy in views over how this should be charged but there is general agreement that no extra rate or higher tariff should be applied.

A few would like more warning of when the emergency credit is about to start or when the meter is about to run out. They also suggest an emergency number to call, for instance late at night when you have run out but don't want to go into emergency credit, and just need enough to tide you over to the morning.

So you should have an emergency number, you could ring up and they would be able to let you use just a little bit of electricity and they wouldn't charge you more for it.

Female, 45+ yrs

Another suggestion is to give people a grace period during winter months where they do not have to pay for emergency credit immediately but can defer paying their debt in the summer months instead when people tend to use less energy.

Give them a grace period over winter, and then let them pay it off gradually over summer. That helps the old people as well, because they can't afford, if they're taking too much up in winter and can't afford it

Female, 25 to 44 yrs

Savings scheme

There was a suggestion of a saving scheme whereby during the summer months when people say they use less energy, the meter could automatically save an achievable amount agreed by you/your supplier that can later be credited to your meter in the winter. This is the equivalent of what some more astute (usually older) participants do of their own volition, but could be designed so the extra credit is out of the reach of temptation until the winter months.

It would be good if you could bank some of your credit, say, for summer. Say if you set it up with them, for them to save £1 of your credit and take it towards the winter months, and then they credit your meter, put that £1 back in the winter

Female, 18 to 24 yrs

Phone and online top up

This was spontaneously mentioned by participants as a convenient payment method (even before being prompted as a suggestion). However, the only drawback is that one would need to have a bank account, and possibly internet access. Therefore, this should be just one option of payment rather than the only way.

I think that they should take it directly out of your bank instead of a key

Female, 18 to 24 yrs

You just phoned up...but you haven't got it coming out as Direct Debit at different times of the month, only coming out when you want it to

Female, 18 to 24 yrs

It should be like the cashpoints... you just stick your card, put your money in, and it just charged it up

Female, 18 to 24 yrs

In a Post Office maybe, you go out and put your key in, put your money in, as well, and it goes on the card. Why do you need a person to put your card in?

Female, 18 to 24 yrs

Weekly direct debit facility

As most participants do not want to use a monthly direct debit facility for reasons mentioned earlier in this report, a weekly direct debit facility is more amenable as it fits better with weekly budgeting. It is realised this facility cannot be used for people who do not have bank accounts. If this method were cheaper than prepayment then participants are potentially more willing to switch to direct debit.

5.2 Information

More comprehensible display information

Most keep a close eye on their meters to help them manage to avoid running out. However, some participants admit that they hardly ever understand what the numbers on their meter reading actually mean. There is little awareness of what the meter can display, the types of information it can give you and how to change between displays.

To me that doesn't mean anything, like just a load of numbers spinning round. It's not saying you've used this much a day in money.

Female, 25 to 44 yrs

Participants say that easy to understand information such as the following would help them:

- Displaying how much energy is being used per pound put in;
- Which appliances are using the most amount of energy (and so can be turned off)
- The amount of money being used or saved when different appliances are on/off
- Easy to understand visual displays such as bars similar to mobile phone battery life displays

- Energy use and money spent over a fixed period, such as a week or fortnight
- All charges being incurred including any standard charges, the current tariff, and debts owed or credit available

Some participants say that a meter display (such as on a smart meter) that provides useful, easily comprehensible information would help them budget better as they would see how much money is being used on specific appliances and this would help them in budgeting.

If there was a bar display showing you how much electricity you used.

Female, 25 to 44 yrs

I think it should tell you £2 a day or you've used £5 a day.

Female, 18 to 24 yrs

Or it would be good if it said how much you use average, like if the meter said, you use an average of £2 a day, so then you make sure you're putting enough on.

Female, 18 to 24 yrs

Easily readable meters, so you can decide what charges you are paying and when.

Female, 25 to 44 yrs

Make it [the PPM] easy, readable, understandable, for the normal everyday person to know what they are reading and using.

Female, 25 to 44 yrs

Make people aware, like say they put their charge out every Monday or every Tuesday, and you know how much and when they're taking it out, rather than just take whenever you want.

Female, 18 to 24 yrs

It was also suggested the meters could become more interactive, checking how close a customer is getting to a preset limit and warning them. However others are less enthusiastic, perhaps not really seeing how this could help them. The ex-user group was uninterested and did not believe it could change their behaviour. Though they concede there might be some choice e.g. on whether a tumble drier is used every day or not, the basic problem is that most energy use is seen as essential.

You've got to have your washing done anyway. It wouldn't stop me using something just because I've thought about the electric

Female, Ex-user

Better meter locations

As mentioned earlier participants felt meters should be located in a place where it is easy to read and for a more obvious signal to indicate when they are about to go into emergency credit. Participants say that suppliers should take responsibility for installing meters in more convenient locations.

Statements showing use per pound

Participants suggest receiving a statement showing their energy use in a specific time frame. This would help them in their budgeting because they could better understand how much energy they use and money they spend. They could be more pro-active about their meter payments rather than reactive when they fall into an emergency situation.

Or even the Post Office, I have, my BT bill, I go in every week and I put £10 on it and it comes off my bill, and at the end of it, when I get my quarterly statement it shows what I've got in credit and what I've got on there.

Female, 25 to 44 yrs

A monthly statement, look, then you can compare this month and this month

Female, 18 to 24 yrs

More information on saving money through green initiatives

At present most participants do not know about energy and money saving methods or organisations that could help them to be more energy efficient. They say leaflets and brochures along with a monthly statement would be a good way to communicate these green initiatives to a wider audience.

Statements including energy saving opportunities

Participants say that a good way to encourage people to conserve energy is if they were told how much money they could save on their energy bill if they for instance, installed five energy saving light bulbs. They say a statement showing approximate savings would be highly motivating.

More information on different suppliers

Participants also say they would like independent information on energy suppliers, their rates, packages and benefits in their local area. They are currently

bombarded with aggressive door-to-door marketing that they say is confusing, primarily because they do not understand the energy industry per se and the brand image or promise of different suppliers.

They say there should be stricter regulations on the aggressive marketing that customers are subjected to, particularly on council estates where participants argue less well off and more vulnerable customers tend to live.

At the end of the day that's my finance, do you know what I mean, I just have to shut the door, I don't care if I'm rude.

Female, 18 to 24 yrs

6. Conclusions

In conclusion, summarised below are the key messages in relation to people's current use of PPMs; the key advantages and disadvantages of using a PPM; how to reduce these disadvantages and their views on energy efficiency.

Current Views and Behaviour

- Most customers have acquired a PPM (or switched away from one) when moving home. There is some experience of installation by (apparent) choice because of changed circumstances, but none of acknowledged compulsion. There is also no experience of switching away from one, other than by moving. Many live in areas where PPMs are the norm.
- Most are satisfied overall with their PPMs, more with electricity PPMs than gas PPMs, primarily because of the degree of control over energy expenditure that they facilitate
- A PPM requires organisation and suits some personality types, lifestyles and household compositions better than others. It becomes a high priority in their lives, since avoiding running out can become a fixation.
- Most are confident with, and feel well informed about PPMs, and they have found ways to organise their lives around them. However most still forget to top up or run out of energy on occasion. Also they often prove to be less well informed than they think.
- Most use emergency credit at some time, more so since recent price rises. Most run out of electricity or gas occasionally (self disconnection). A few said it would be useful to get a more prominent warning of this, but overall it is seen as an integral and accepted part of having a PPM, perhaps part of the trade-off with receiving no bills.
- Some are mystified at how quickly their credit runs out: evidence that, although superficially confident in their use, there is much customers do not understand about PPMs and their own patterns of energy use. It is possible some of this is a result of recent steep price rises disrupting their "feel" for how much they are using. There is little awareness of relative unit rates for PPMs; the sums that are meaningful to them are the amounts by which they top up each time – this is their yardstick for energy use.
- Few have tried to switch supplier. Many see little benefit in doing so. More (and independent) information is needed on the suppliers and their prices.

- In general they assume it is difficult to change payment method away from a PPM (no experience of this). Once a home has a PPM it is likely it will always have one. There is a need for more information on changing payment method.

Advantages

- Key advantages of PPMs are a perceived ability to control one's finances (no risk of big bills), allowing (weekly) budgeting and giving them responsibility for their own energy management. It is a convenient payment method, though really only for organised people whose lifestyle is compatible with the needs of a PPM for regular top-ups. For others, despite the inconvenience of occasionally running out, the security a PPM offers from the risk of a large energy bill outweighs most disadvantages.

Disadvantages

- Disadvantages of PPMs are led by the anxiety of running out of electricity or gas, especially if they have small children. Other, lesser, problems include top up points (proximity, opening hours, whether they sell both gas and electricity top-ups), faulty meters or cards/keys, lost cards/keys, inconvenient meter locations, higher costs than other methods and lack of good information on what is using the energy in their home. There are no consistent differences by key or card meter.

Ways to Reduce Disadvantages

- While a change in payment methods is integral to making some improvements, in any discussions of change to payment methods the critical element is always the need for **choice**. For example allowing debit card payment by phone is an enhancement (one that can help to prevent self-disconnection outside shop hours), but it is often relevant for emergencies only: they would not want to be forced to use it rather than cash. Most are used to managing their finances using cash and would be inconvenienced greatly by a compulsory move away from cash for topping up.
- The proposed 20-digit keypad method is well received - they like the element of control it gives them and the fact that it cuts out the key/card. Some concern over vulnerable groups e.g. elderly not being able to operate it and about possible costs/inconvenience of installation, as well as potential fraud.
- Debit cards are a popular option, alongside cash. There is concern about allowing credit cards to be used, as paying for energy could contribute to building up debt.

- Since the potential to run out and self disconnect is the main disadvantage of PPMs, there is a warm reception in general for measures to make this less likely. Friendly disconnection seen as a useful benefit by many, but they are not prepared to pay extra for it and felt the need for any repayments to be made over a period of time not in one go. This is based on current experiences with topping up after emergency credit is used. The need to pay off the emergency credit first before you receive any energy credit is often felt to be somehow unfair and this could be amplified in the case of a friendly disconnection system.
- Trickle Flow seen to have some limited benefits e.g. when a customer goes on holiday. There are concerns about its complexity, how it is managed and the eventual costs. Some would like to be able to switch it on and off e.g. activating it only when going away. Many are unmoved by this as an option.
- Improvements to PPMs suggested by participants (including spontaneous mentions of some innovations proposed to them) fall mainly into two types: those to do with payment options and those to do with information provision. The former includes more flexibility in repaying emergency credits, a savings scheme to build up credit for the winter, phone/internet top-up in emergencies and **weekly** direct debits (if you switch away from PPM). Information provision includes providing information on historical usage (perhaps in graphical form), real time displays, information from energywatch and Uswitch to help them deal with doorstep selling and more convenient meter locations.
- Overall, there is little agreement that customers should have to pay for innovations. They think there is insufficient recognition that PPMs give companies revenue in advance and so save them money. On the other hand, a few ex-users concede that maintaining choice of payment methods, including cash, costs the suppliers money and that PPM users could be expected to make some small contribution to this, assuming it is hidden in slightly higher unit rates.

Energy Efficiency – What drives actions

- Most have basic awareness of climate change issues, but there is a feeling that it is really up to business and Government to tackle the problem, rather than ordinary people.
- Cost saving is the key motivation for most to save energy. There is poor knowledge of what they use or how much they could save, and little awareness of organisations or grants that could help them.
- There is some interest in receiving more information on their usage and in real time energy use displays, but it is apparent this relates mainly to a few keen people. Many cannot be bothered and feel there is little scope

for saving anyway since most significant uses of electricity are not elastic e.g. washing machine.

Energy Efficiency – What Respondents feel needs to be done

- There is some interest in information on energy-saving opportunities and green initiatives. A few were enthusiastic about leaflets or brochures along with a monthly statement, giving them energy-saving advice and opportunities. Information on the likely savings from particular changes they could make was also welcome. Better information seems to be the best way to dispel some of the myths and misconceptions users hold about PPMs and about the energy efficiency of different appliances.

- It is important to recognise, however, that some participants were sceptical about there being any potential for savings if it meant their having to cut back on what they consider to be essential use of energy.

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Appendices

Discussion Guide

Improving Prepayment Meters for Domestic Customers Topic Guide V4a (22/2/02)

Description	Comments	Time (mins)
Introduction – plenary session		10:15 to 10:35
<p><i>All participants registered and given name badges; seated in main plenary area by 10.15am</i></p> <ul style="list-style-type: none"> ▪ Thank respondents for taking part ▪ Introduce self, Ipsos MORI and explain the aim of the discussion ▪ We are interested in how people use their prepayment meters, what they think of them and what they think could be changed to make them more useful to a customer like you. ▪ Role of Ipsos MORI: independent research organisation, gather all opinions, all opinions valid, disagreements OK. ▪ Some complex questions today – want to have a good old debate and discussion rather than seeking a solution or a consensus. Feel free to be honest even if others disagree, no right or wrong answers. ▪ Confidentiality: reassure all responses anonymous and that information about individual participants will not be passed on to anyone ▪ Get permission to digitally record – transcribe for quotes, no detailed attribution ▪ Introduce Ofgem colleagues; ▪ Explain format of the day and breaks <p><i>4 groups – split by age initially (could re-group later by other criteria, e.g. attitude to giving up)</i></p> <p>Ofgem presentation 1</p>		20 mins

Break out session 1: Customer experience and Customer choice		10:35 to 12:00
<p>1. General Usage and Attitudes</p> <ul style="list-style-type: none"> • Introduction – participants to introduce themselves (name, household status, gas or electricity PPMs) COLLECT IN PRE-EVENT QNRES AND TICK NAMES OFF • We are interested in how people use their prepayment meters, what they think of them and what they think could be changed to make them more useful to a customer like you. Please bear in mind that, all through our discussion, we're interested in any differences between electricity and gas prepayment meters. • First of all, let's talk about how you got one of these meters in the first place. Did you ask to have it, did the company make you have one or was it in the home when you moved in? Why might someone choose to have one? PROBE REASONS FOR CHOICE/COMPULSION. • How did you feel about it when you first knew you would be using this kind of meter? How did you get on with it at first? • How long have you had a prepayment meter? What other methods have you used to pay for electricity or gas? How does the prepayment meter compare? • Let's talk about how you use your prepayment meter. How often do you charge it up/each meter? How much do you usually put on it? How do you decide how much? How does it fit with your weekly budgeting for other things? Does it vary at different times of the year? • Where do you charge it (is it different for each meter)? Why? Is that a helpful and convenient place for you? IF NOT: what could be better about it? • When you charge your meter, how do you pay? In cash? Any other payment methods used? 	<p>Warm up & relax them How acquired PPM, initial views on it and how they use it</p>	<p>20 mins</p>
<p>2. Satisfaction, Benefits and Disadvantages</p> <ul style="list-style-type: none"> • How satisfied are you now with your prepayment meter? Why do you say that? • Let's think about what's good and not so good about prepayment meters: what are the main advantages of them? • And what are the disadvantages of them? • What other problems or difficulties have you met since you have had a prepayment meter? What about other people you know with prepayment meters? PROMPT WITH RESPONSES FROM PRE-EVENT QUESTIONNAIRE • As far as you know, could you switch to another payment method with your supplier, if you wanted to? Would you want to? Why/why not? What problems do you think people might have trying to switch payment method? 	<p>Looking at their current satisfaction with the PPM, taking into account all that is good and bad about it. Switching payment methods</p>	<p>15 mins</p>

<ul style="list-style-type: none"> Have you ever tried to switch to another payment method with the same supplier? What happened? PROBE FULLY. Do you know of anyone else who tried or succeeded to change their payment method, away from prepayment? What happened to them? 		
<p>3. Costs</p> <ul style="list-style-type: none"> We've heard that if you have a prepayment meter you may pay a slightly higher rate per unit of electricity or gas than people who pay by other means. Did you know that before today? What do you think about this? SHOW GRAPHS OF COSTS Clearly there will always be some people paying less than you do for electricity or gas. Is this higher cost something you actually notice? What effect, if any, does this have on you? Given the higher costs of prepayment meters, why do you pay by the method you do? Why not pay by a cheaper method – for example direct debit? Why do you say that? What would make you pay by a cheaper method? What about other people? Why might they stay on a PPM? 	<p>To explore views on the relative costs of PPMs and their impact on customers NB PPMs actually cost the supplier more to maintain NB PPM customers may still be paying more than people who use credit or debit cards to pay their bill – explore reactions/the influence of cost vs other reasons for PPM use Identifying barriers to switching to other payment methods</p>	10 mins
<p>4. Switching Supplier</p> <ul style="list-style-type: none"> You hear a lot about switching electricity and gas supplier nowadays. To the best of your knowledge, are you allowed to switch supplier while on a prepayment meter? Has anyone looked into switching supplier? Have you actually tried to switch supplier? What happened, how successful were you? Would you like to be able to switch suppliers? Why do you say that? <p>What experiences have your friends and neighbours with prepayment meters had with switching supplier?</p>	<p>To probe awareness and experience of switching supplier</p>	10 mins
<p>5. Self Disconnection</p> <ul style="list-style-type: none"> How often do you use the emergency credit on your meter? Why is that? How often have you run out of electricity or gas because you have not charged the meter up? How quickly do you usually get it charged up when this happens? (How long is the electricity/gas off?) PROBE RANGE OF TIMES, regular occurrence or one off? Why does this happen? Probe: conscious disconnection; bad planning; running out of money? What are/might be the effects of this happening on you and your family? To what extent is this an acceptable part of having a prepayment meter – if you want the advantages of it? 	<p>NB: To probe the issues surrounding self disconnection and whether it is seen as a problem</p> <p>NB Be prepared for spontaneous comments on friendly disconnection systems that exist – (return to later on in improvements discussion)</p>	10 Mins

<ul style="list-style-type: none"> To what extent is the fact that the electricity or the gas can be cut off a disadvantage of having a prepayment meter? 		
<p>6. Spontaneous Thoughts on Improvements</p> <ul style="list-style-type: none"> Can we just summarise the good and bad things about having a prepayment meter? Benefits? Disadvantages? Again, think about everyone you know with prepayment meters, not just your own experience. Just focusing for a moment on those disadvantages, what do you think could be done to reduce, or even remove completely, any of those disadvantages? PROMPT IF NECESSARY: <ul style="list-style-type: none"> Cost Accessibility of charging locations, or problems with charging Disconnection when you don't charge it Switching payment method Switching supplier Particular problems for some sorts of customers eg those with young children, the elderly; disabled; Would you still want to stay on a prepayment meter, given what we have been discussing so far? Why do you say that? Assuming you had to continue to have a prepayment meter, can you think of any improvements that could be made to prepayment meters? <p>If real improvements could be made, and those improvements cost the supplier extra in some way, what would you think about them increasing the unit cost slightly to pay for them?</p>	<p>Summarise the benefits and disadvantages, then lead into the idea of improving PPMs – collect their spontaneous thoughts and test concept of paying more.</p>	<p>10 mins</p>
<p>7. Summary</p> <ul style="list-style-type: none"> (USE FLIP CHART) What would you say are the top three disadvantages of prepayment meters? And what could make each of these less of a problem for customers? 		<p>10 Mins</p>
<p>Lunch break (TELL PARTICIPANTS 45 MINS)</p>		<p>12 to 13:00hr</p>
<p>Session 2: Technology and Service Ofgem Presentation 2</p>		<p>13:00 to 13:20</p>
<p>8. Meter technology they have at present</p> <ul style="list-style-type: none"> This session is about possible changes to the technology of your meters and your reactions to them. What kind of prepayment meter do you have for electricity and for gas – Key, token or card meter? What functions does your meter have? PROMPT: 	<p>Establish what kinds of meters respondents have, what features they recognise and their evaluation of them. Acceptability of making any changes to technology.</p>	<p>10 mins</p>

<ul style="list-style-type: none"> ○ Easy to read display ○ Remote resetting (no one has to call/pay a visit to reset it) ○ The meter doesn't disconnect overnight or over the weekend <ul style="list-style-type: none"> ● Which of these functions do you like? ● Which do you not like? ● Can you think of any functions that would be useful to you, or to anyone you know? ● You have seen (in the talk) some of the examples of possible changes to prepayment meters and the way they work. Before we talk about the specific things, what do you think about the idea of upgrading meters in general terms? Is it a good idea? 		
<p>9. Innovations in paying</p> <ul style="list-style-type: none"> ● Most of you pay by cash to charge your meter. Would payment by credit or debit card rather than cash be a good thing for you or a bad thing? What about other people you know? ● If paying by card were cheaper how would you feel about it then? ● Would paying by card be more acceptable if it also meant you then did not have to visit the shop to pay? For example you could pay over the phone? Or on the internet? How do you think each of these options would be received by prepayment meter users? ● If paying by card were acceptable, it would be possible to change where you can charge your meter. Let's talk about a change that means you no longer have to visit a shop to charge your meter: <p>REFER TO POSTERS</p> <ul style="list-style-type: none"> ● Option 1: for this is to have no key, card or token. You could be given a 20-digit code to key into the meter yourself on a special keypad. Rather like a pay-as-you-go mobile phone, you would get a different code each time you added credit. What do you think of this method? How would it be received by prepayment meter users? ● Option 2: With payment by credit or debit card on the phone or over the internet, your meter could be charged remotely by the supplier, without anyone having to call at your home. So when you pay it is automatically charged up without your having to do anything. What would be your reaction to that method? Can you see what benefits and or disadvantages that might have for people? ● Option 3: If your meter could be charged remotely it may also be possible for the supplier to reset it remotely without anyone visiting your home and without your having to visit 	<p>Gauge reactions to alternative methods of payment Options printed on A4 for reference</p> <p>Reactions to remote methods</p> <p>NB: currently being used in Northern Ireland</p> <p>NB: might require security/credit check/safety deposit</p>	<p>20 Mins</p>

<p>a top up point. This might be useful when, for example, a meter has been set to collect money for a debt and the debt has been paid off. It can be reset to the normal rate. What is your reaction to this idea?</p> <ul style="list-style-type: none"> • Would this make things easier in any way for you or for anyone you know with a prepayment meter? IF YES: in what way? • Option 4: It might also be possible to switch the meter remotely to become a normal credit meter, rather than having to remove it and put in a new one. How much benefit do you think this would be? 		
<p>10. Collecting other payments through PPMs</p> <ul style="list-style-type: none"> • Sometimes prepayment meters can be set to collect outstanding debts, a little at a time, so you don't notice it. Has anyone experienced this? Do you have any comments on this? • It may be possible to extend this to include some other payments such as paying off a debt from a previous property, having just an electricity PPM and using it to pay for your gas or to pay off a gas debt. How useful would this be? Is it a good idea? 	<p>Probe the acceptability of this and whether a benefit</p>	<p>5 Mins</p>
<p>11. Disconnection innovations</p> <ul style="list-style-type: none"> • It may be possible to have a “friendly disconnection” policy whereby if you run out over the weekend or at night the electricity or gas would not disconnect until a set time in the morning/beginning of the week. Instead, the next time you charged the meter it would collect the amount used over the weekend or overnight. Do you think this would be helpful? What would the effect be on customers? Would you welcome this? Would it prevent you going without electricity or gas? What are the disadvantages of this/why don't you think this would work for you? • What about a different idea: when the meter runs out it could reduce the amount of electricity or gas it lets through. So what you receive, until you charge it again, is just a trickle, for example just enough to keep the lights on. Remember you would still have to pay for the energy eventually, when you next charge it up. What do you think of this idea? What would the effect be on customers? Would you welcome this? Why? Why not? Would it prevent you going without electricity or gas? 	<p>Evaluate possible alternatives to current self disconnection</p> <p>NB: probe: misuse of the system</p>	<p>5 Mins</p>
<p>12. Paying for innovation</p> <ul style="list-style-type: none"> • We've discussed a few possible new services or improvements. Which of these do you think would be attractive to customers? And which would not be attractive? 	<p>Explore likelihood of customers agreeing to pay more for innovation</p>	<p>5 Mins</p>

<ul style="list-style-type: none"> Thinking about those that are attractive to customers, we discussed earlier the idea of the additional costs of new services being added to the unit rates for electricity or gas. Would you be willing to pay slightly more for these facilities to be available to all prepayment users. Why do you say that? IF UNPREPARED TO PAY: Who do you think should pay for any extra costs associated with improved services on prepayment meters? 		
<p>13. Summary</p> <ul style="list-style-type: none"> USE FLIP CHART Just to summarise, what are the most attractive of these possible technological changes to prepayment meters that we have been discussing? <p>And how do you feel they can be financed? TELL RESPONDENTS THEY HAVE 15 MINS BREAK</p>		5 Mins
<p>Session 3: Energy Efficiency and Energy Rationing Ofgem Presentation 3</p>		14:25 to 14:45
<p>14. Current energy usage</p> <ul style="list-style-type: none"> I want to widen out the discussion a bit to talk about how you use electricity and gas in more general terms. Tell me about what electrical and gas appliances you would have switched on, on a typical evening in the Winter? How often do you consider how much electricity or gas you are using? What does that make you think about? What do you do about it? Do you think having a prepayment meter makes you more or less aware of energy usage and what you spend on energy? Why is that? What effect does that have on your behaviour? Do you ever restrict your energy use to preserve the credit on the meter? PROBE FOR DETAILS How often do you wonder how much a particular appliance costs to run? Give examples? What do you think can be done to cut back on your energy use? What action, if any, do you take to cut down your energy use? What do know about global warming and climate change? How does it affect ordinary people? Do you ever think about what difference your own actions can make? What sorts of things can you do to reduce your own contribution to global warming and climate change? Do you actually do any of these? If you were to take some sort of action to reduce your energy use or reduce the amount of energy you waste, to what extent would it be in order to save money rather than to save the environment? Or would they be of equal importance? Have you heard of any offers or grants by energy companies 	<p>Discuss how respondents use energy and their awareness of energy efficiency issues</p> <p>Need to work out whether driven by cost or environmental concerns</p> <p>Rationing?</p>	15 Mins

<p>to help you become more energy efficient? What have you heard of?</p> <ul style="list-style-type: none"> • Have any of you taken advantage of energy efficiency offers or grants, for example those for loft insulation or cavity wall insulation? 		
<p>15. Information</p> <ul style="list-style-type: none"> • What, if any, information do you receive from your electricity and gas suppliers? How often do you read it? What information would you like to get from your supplier? • Currently you probably only receive information from your supplier on an annual basis. How useful would it be if suppliers sent you information on your electricity or gas usage on a monthly or quarterly basis? Would you read it? What would you do with the information? • Would information showing your historical energy use be useful to you? By this I mean over the last few years. In what way would it be useful? What might it help you to change? • Would you be more likely to read information that came from a source other than your supplier? 	<p>Explore attitudes to receiving information from suppliers</p>	<p>10 mins</p>
<p>16. Energy Use Displays</p> <ul style="list-style-type: none"> • As you saw/heard earlier, the latest prepayment meters can show you how much electricity or gas you are using at any given moment through easy to read displays. So if you turn on another appliance, say an electric heater, you would see an immediate increase in the energy you are using. • If you had such a display, how useful would it be to you? What would it allow you to do? Do you think it would improve the way you can control your use of energy? IF YES: so how would it do that? Do you think it would actually change your behaviour? • What about other customers in general – if they all had these meters do you think there would be a general fall in the amount of electricity or gas used? Why do you say that? Do you think the novelty might wear off after a while and it would not then have as much effect? • How would you prefer to get this “real time” energy use information: via an in-house display, say on the wall, or on a web page on your computer, if you have one, or on your TV screen? • Are there any other particular requirements for such a display that would make it particularly useful to you? Would you prefer the display to show energy units or money in pounds and pence? 	<p>Explore the attraction of smart displays as an aid to greater energy efficiency</p> <p>Are they thinking about saving money or reducing their environmental impact?</p>	<p>10 mins</p>

<p>17. Summary</p> <ul style="list-style-type: none"> • USE FLIP CHART What, if anything, could be done to help you reduce your usage of electricity and gas? • What information from suppliers would actually help you? • How useful would energy use displays be to you? <p>We need to report back to the main room on the main things to come out of our discussions today. The theme of today is about improving prepayment meters for customers. Let's make sure I'm clear on what we are saying on:</p> <ul style="list-style-type: none"> ○ the improvements that are really needed to prepayment meters ○ Of the suggestions made today, involving new technology, which would offer the benefits you would really like to see? ○ What are the best ways to save money on energy, and what help would you need to achieve that? <p><i>hand out flip charts to group</i></p>		10 mins
SUMMING UP THE DAY – plenary session		15:30 to 15:50 pm
<p>18. Each group to elect a representative or two (moderator can step in if participants not willing).</p> <p>Each group in turn presents their views.</p> <p>Close from Ipsos MORI</p> <p><i>Execs to hand out incentives and information sheets on offer</i></p>	Sum up the key points on flip chart	20 Mins 10 mins

Pre-event questionnaire

IF RESPONDENT QUALIFIES, INVITE TO WORKSHOP. ON AGREEMENT CONTINUE WITH QUESTIONNAIRE

ASK ALL

Q15 SHOWCARD E **Which of these kinds of prepayment meter do you have / IF EX-PPM USER (CODE 1 AT Q8) SAY did you have? Just read out the letter that applies IF HAS OR HAD BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is/was that for both gas and electricity? / And what about your gas/electricity?**

		Gas ()	Electricity ()
A	Key meter	1	1
B	Token meter	2	2
C	Card meter	3	3
	Don't know	4	4

Q16 SHOWCARD F **Which company is your current supplier for gas/electricity? Just read out the letter that applies. SINGLE CODE ONLY FOR EACH. IF HAS BOTH GAS AND ELECTRICITY PROBE IF NECESSARY: And is that for both gas and electricity? / And what about your gas/electricity?**

		Gas ()	Electricity ()
A	British Gas	1	1
B	EDF Energy (formerly known as London Electricity, Seeboard, SWEB, Virgin and Eastern)	2	2
C	Ecotricity	3	3
D	Good Energy	4	4
E	Countrywide Gas	5	5
F	Npower	6	6
G	Powergen	7	7
H	Scottish and Southern Energy (also known as Southern Electricity, Atlantic and Swalec)	8	8
I	ScottishPower	9	9
J	Utilita	0	0
K	Telecom Plus/Utility Warehouse	X	X
	Other	Y	Y
		()	()
	Don't know	1	1

Q17 SHOWCARD G **How long have you had / (IF EX PPM USER AT Q8 ASK)did you have a pre-payment meter? Just read out the letter that applies IF HAS OR HAD BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is/was that for both gas and electricity?**

		Gas ()	Electricity ()
A	Under a year	1	1
B	1 to 2 years	2	2
C	3 to 4 years	3	3
D	5 years or more	4	4
	Don't know	5	5

Q18 SHOWCARD H **Where do you / did you usually charge your PPM? Just read out the letter that applies. IF HAS OR HAD BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is/was that for both gas and electricity?**

		Gas ()	Electricity ()
A	Paypoint in local shop	1	1
B	Post Office	2	2
C	Bank	3	3
	Other	4	4

Q19 SHOWCARD I **How do you / did you usually pay for it? Just read out the letter that applies IF HAS OR HAD BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is/was that for both gas and electricity?**

		Gas ()	Electricity ()
A	Cash	1	1
B	Credit card	2	2
C	Debit card	3	3
D	Cheque	4	4
	Other	5	5
	Don't know	6	6

Q20 **Have you ever tried to switch supplier while you are on a PPM? PROBE IF HAS / HAD BOTH GAS AND ELECTRICITY PPM: And is/was that for both gas and electricity?**

		Gas ()	Electricity ()	
A	Yes	1	1	GO TO Q20B
	No	2	2	GO TO Q21 IF NO (CODE 2) FOR BOTH

Q20 **ASK IF YES (CODE 1 AT Q20A): Did you manage to switch successfully? PROBE IF HAS / HAD BOTH GAS AND ELECTRICITY PPM: And is/was that for both gas and electricity?**

		Gas ()	Electricity ()
	Yes	1	1
	No	2	2

ASK ALL

Q21 **How satisfied are you / were you with your PPM for gas/electricity? Are you / were you... READ OUT. SINGLE CODE ONLY. PROBE IF HAS / HAD BOTH GAS AND ELECTRICITY PPM: And is/was that for both gas and electricity?**

	Gas ()	Electricity ()
Very satisfied	1	1
Mainly satisfied	2	2
Neither satisfied nor dissatisfied	3	3
Mainly dissatisfied	4	4
Very dissatisfied	5	5
Don't know	6	6

Q22 **Do you think your PPM is / was the cheapest way to pay for gas/electricity from your supplier? IF HAS OR HAD BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is that for both gas and electricity?**

	Gas ()	Electricity ()
Yes	1	1
No	2	2
Don't know	3	3

ASK IF CURRENTLY HAS A PPM (CODE 3 AT Q7) OTHERS GO TO Q24

Q23 **Thinking about the PPM you currently have, have you tried to change to another payment method while on this PPM? PROBE IF CURRENTLY HAS BOTH GAS AND ELECTRICITY PPM: And was that for both gas and electricity? /**

	Gas ()	Electricity ()	
Yes	1	1	GO TO Q24 IF USED TO HAVE A PPM. OTHERS GO TO Q25
No	2	2	

ASK IF USED TO HAVE A PPM IN LAST 2 YEARS (CODE 1 'YES' AT Q8 FOR EITHER)

Q24 **SHOWCARD J Why did you switch to another payment method from the PPM you used to have? Just read out the letter applies. PROBE IF HAD BOTH GAS AND ELECTRICITY PPM: And was that for both gas and electricity?**

		Gas ()	Electricity ()	
A	Changed supplier	1	1	GO TO Q25 IF CURRENTLY HAS A PPM; GO TO Q28 IF DOES NOT CURRENTLY HAVE A PPM
B	Moved house	2	2	
C	Found a cheaper way to pay	3	3	
D	Paid off debt	4	4	
	Other WRITE IN	5	5	
	Don't know / Can't remember	6	6	

ASK THOSE WHO CURRENTLY HAVE A PPM FOR GAS AND/OR ELECTRICITY (CODE 3 AT Q4). OTHERS GO TO Q28

Q25 **Would you like to get rid of your PPM and have a credit meter? IF CURRENTLY HAS BOTH GAS AND ELECTRICITY PPM PROBE IF NECESSARY: And is that for both gas and electricity?**

	Gas ()	Electricity ()
Yes	1	1
No	2	2
Don't know	3	3

Q26. SHOWCARD K **Roughly how often do you/did you find yourself without gas or electricity because you have/had no money on the meter? Just read out the letter that applies. IF HAS BOTH GAS AND ELECTRICITY PROBE IF NECESSARY: And is that for both gas and electricity?**

		Gas ()	Electricity ()	
A	More than once a week	1	1	
B	Once a week	2	2	
C	Once a fortnight	3	3	GO TO Q27
D	Once a month	4	4	
E	Less than once a month	5	5	
F	Don't know	6	6	GO TO Q28
G	Never	7	7	

ASK IF RUN OUT OF GAS/ELECTRICITY AT LEAST ONCE IN LAST 12 MONTHS. OTHERS GO TO Q28

Q27 SHOWCARD L **On the last occasion you ran out of money on your PPM, how long did it take you to get the electricity/gas back on? Just read out the letter that applies**

		Gas ()	Electricity ()
A	Up to 3 hours	1	1
B	4-6 hours	2	2
C	7-12 hours	3	3
D	13-24 hours	4	4
E	25-48 hours	5	5
F	More than two days	6	6
	Don't know	7	7

ASK ALL

Q28 **What problems, if any, have you had/did you have with your PPM? MULTICODE OK. PROBE IF NECESSARY and was that with your gas PPM, electricity PPM or both?**

	Gas ()	Electricity ()
It's too expensive	1	1
Distance to charging point	2	2
Opening hours of charging point	3	3
Recharging facilities unavailable	4	4
Key/Card not working	5	5
Meter itself not working	6	6
Meter set to collect too much money	7	7
Don't understand the meter	8	8
Position of the meter	9	9
I am in debt	0	0
Forgot to charge key/card	X	X
Couldn't afford to charge key/card	Y	Y
	()	()
Other (Write in)	1	1
None	2	2

Q29 **ASK FOR BOTH GAS AND ELECTRICITY IF HAS PPM FOR BOTH, AND EX-USERS SHOWCARD M How often do you use/did you use the emergency credit? Just read out the letter that applies IF HAS OR HAD BOTH GAS AND ELECTRICITY PROBE IF NECESSARY: And is/was that for both gas and electricity? /**

	Gas ()	Electricity ()
A More than once a week	1	1
B Once a week	2	2
C 1-3 times a month	3	3
D Less than once a month but at least every three months	4	4
E Less than every three months but at least every six months	5	5
F Less often	6	6
G Never	7	7
Don't know	8	8

Pre-task diary

Improving Prepayment Meters for Domestic Customers	
PRE TASK FORM	
1. Please write down what you think are the main BENEFITS of a prepayment meter to the customer?	
2. Please write down what you think are the main DISADVANTAGES of a prepayment meter to the customer?	
3. Please write down anything you can think of that might reduce or remove some of the disadvantages of prepayment meters? What improvements could be made?	
4. Do you think reducing gas/electricity use can affect global warming and climate change? (Tick boxes)	
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
Don't know	<input type="checkbox"/>

5. Which of these, if any, have you ever done in your home? This can include work being done by at your own expense, using a grant or by your landlord. (Tick box)

Fitted loft insulation

Fitted double glazing or secondary glazing

Fitted draughtproofing

Turned off the stand-by mode on an appliance (eg a TV)

Made sure you turned appliances/heating off when not using them

Other – please write in details:

None of these

6. On the evening you fill this form out, please go round your home and list what things you have on:

List what appliances you have on (such as TV, oven, radio, DVD player etc)

List what form of heating you have on (such as central heating/gas/electric fires etc)

List how many lights are on in the house

NOW PLEASE WRITE DOWN BELOW EACH TIME YOU CHARGE YOUR PREPAYMENT METER(S) UP UNTIL THE EVENT ON 24 FEBRUARY.

JUST WRITE IN THE AMOUNT IN POUNDS THAT YOU BUY ON THE DAY WHEN YOU BUY IT

Write in amounts in pounds

Date	Gas PPM £	Electricity PPM £
Saturday 10 Feb		
Sunday 11 Feb		

Monday	12 Feb		
Tuesday	13 Feb		
Wednesday	14 Feb		
Thursday	15 Feb		
Friday	16 Feb		
Saturday	17 Feb		
Sunday	18 Feb		
Monday	19 Feb		
Tuesday	20 Feb		
Wednesday	21 Feb		
Thursday	22 Feb		
Friday	23 Feb		