

January 2001

**Social Action Plan
Report from Working
Group on Fuel Direct**

1. Foreword by Chair of Group

I was pleased to be asked by Callum McCarthy to chair a small Working Group on Fuel Direct, as part of Ofgem's work on the Social Action Plan. I bring to this task my background of many years with British Gas, and my current work as Chairman of the Benefits Agency Standards Committee, as well as being Chairman of the Energy Saving Trust

This report on work of the Group to date is deliberately short, concentrating on practical issues concerning Fuel Direct. A detailed analysis of all the issues concerned with Fuel Direct is beyond the scope of the Group. We have not undertaken wide consultation, instead drawing on the expertise of Group members and their contacts, and on responses to Ofgem's consultations on the Social Action Plan.

In the short term, the Group want to help ensure that Fuel Direct is as effective as possible in reaching vulnerable customers in need of special help. The Group has made good progress through workshops, involving suppliers, Benefits Agency and DSS, in identifying relevant operational issues, and in the development of guidance and a standard application form, to promote consistency and smoother running of the scheme. In the longer term, once benefits are paid electronically into bank accounts, there are opportunities to introduce new methods of deductions. The Group is keen to provide advice on what needs to be done to make new systems a success for customers and fuel suppliers.

I am grateful to those who have participated in the Group. The Group will welcome comments on the contents of this report, which should be sent to Ofgem at the address below:

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2. Executive summary

Fuel Direct helps benefits' claimants on Income Support and Income Based Job Seeker's Allowance threatened with disconnection for non-payment, by making payments directly from their benefits. It is operated by the Department of Social Security (DSS) and the Benefits Agency (BA). In practice, the scheme provides protection for a small group of customers for whom a prepayment meter is not a practical option.

The numbers on Fuel Direct have been reducing and there is evidence that the scheme does not always operate as it should. To assist the Working Group, workshops have been held to facilitate discussions between suppliers, DSS and BA on improvements in the operation of the scheme.

In addition, the Group has recommended a number of specific actions, which DSS and Ofgem has accepted, to make Fuel Direct as effective as possible in identifying and supporting those vulnerable customers most in need of help. These are to ensure that:

- suppliers properly draw the attention of appropriate customers to the option of Fuel Direct, in compliance with their licence obligations to accept deductions;
- neither the supplier, nor BA, objects if Fuel Direct is the most suitable payment option for the customer, adopting a consistent basis for assessing suitability in accordance with the qualifying criteria;
- customers who remain on appropriate benefits etc, can remain on Fuel Direct after their debt has been cleared where this remains the most suitable payment option for them;
- effort is made to prevent abuse and the frequent movement of customers who are in debt in and out of Fuel Direct by the introduction of appropriate controls;

- customers on Fuel Direct are given energy efficiency advice, including drawing their attention to grant assistance under HEES and ESSoPs.

The Group has developed guidance, for use by suppliers and BA in assessing customers' suitability for Fuel Direct, to promote consistency and make the scheme more easily accessible.

The Government has announced that from 2003, payment by automated credit transfer (ACT) into bank accounts will be the norm for paying benefits. Associated with this, efforts are being made by the Banks and the Post Office, with the full support of the Government, to widen access to financial services for customers without bank accounts. This should improve access to direct debits tariffs for people on benefits and low-incomes.

There is also potential, through the Post Office, to introduce a new form of direct deduction scheme, which could operate more cheaply than the current Fuel Direct arrangements. This could be available to benefits' claimants who do not use direct debits, whether or not they are in debt, and operate in a similar way to the Irish Household Budgeting Scheme. The Group has welcomed initial proposals from the Post Office, and has drawn up some criteria on what needs to be done to make such a scheme for payment of utility bill's work in practice.

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3. Introduction

Remit of the Group

1. This short report on Fuel Direct has been prepared by a small group put together by Ofgem as part of work on the Social Action Plan. The Group's remit is to examine the operation of Fuel Direct, to identify areas for improvements for customers and suppliers. The Group is chaired by Peter Lehmann (Chairman of the Energy Saving Trust and Benefits Agency Standards Committee). It includes representatives of Department of Trade and Industry, Department of Environment Transport and Regions, Department of Social Security, Electricity Association Fuel Poverty Task Force (including British Gas Trading) and the Gas Consumers Council (now Gas and Electricity Consumers Council). The report includes some broad recommendations concerning the future of Fuel Direct. The Group has no policy making function and any decisions involving changes to the scheme are for the Department of Social Security and/or Ofgem. The DSS, which has responsibility for the scheme in Government, has served on the group only in an advisory capacity.

Main Issues

2. Fuel Direct operates within a wider deduction scheme available to Income Support and Income Based Job Seeker's Allowance recipients. The scheme helps claimants threatened with disconnection for non-payment, by making deductions directly from their benefits, subject to some qualifying criteria. It is operated by Department of Social Security (DSS) and Benefits Agency (BA). Numbers on the scheme have been reducing over recent years as suppliers increasingly use prepayment meters to recover debt. As currently operated, Fuel Direct therefore has a relatively limited, but worthwhile contribution to make to the Government's wider objectives on tackling fuel poverty. It provides protection for a small group of customers for whom a prepayment meter is not a practical option.

3. Although deductions are made directly from benefits, in terms of costs, the current scheme is not comparable to direct debit, the lowest cost energy tariff generally available. Fuel Direct is costly for suppliers to operate, (although less costly in total than prepayment meters) and DSS/BA administration costs are high, because the scheme is largely manual. There is some evidence that the scheme does not always operate as it should and that potentially eligible, vulnerable people may be denied access to it, since it is not always clear who qualifies. **Because of these features, the focus for the Group's recommendations for the short term has been on improvements in the scheme to make it as effective as possible in identifying and supporting those vulnerable customers most in need of help. This report describes the work that has been done, following workshops, on development of guidance and a standard application form, to make the scheme run more smoothly and ensure it is more easily accessible.**

4. The Government has announced that payment of benefits by automated credit transfer (ACT) into bank accounts will be the norm for paying benefits from 2003. The development of Universal Banking services through Post Offices, by the Post Office and the High Street Banks, with the full support of the Government, and the development of the basic bank accounts by the High Street Banks, are therefore particularly important to the success of ACT. The wider availability and use of basic bank accounts should improve access to direct debits for people on low incomes to pay their fuel bills. It will also be technically feasible to introduce a new form of Fuel Direct, based around the ACT facility, to enable a third party to run a direct deduction scheme. The Post Office has made some initial proposals to operate a scheme in conjunction with Universal Banking services. This approach, similar to the Irish Household Budgeting Scheme, could be simpler and cheaper than the current Fuel Direct Scheme. **This report includes some criteria on what needs to be done to make a third party direct deductions scheme for utility bills work in practice. Low cost of delivery is vital.**

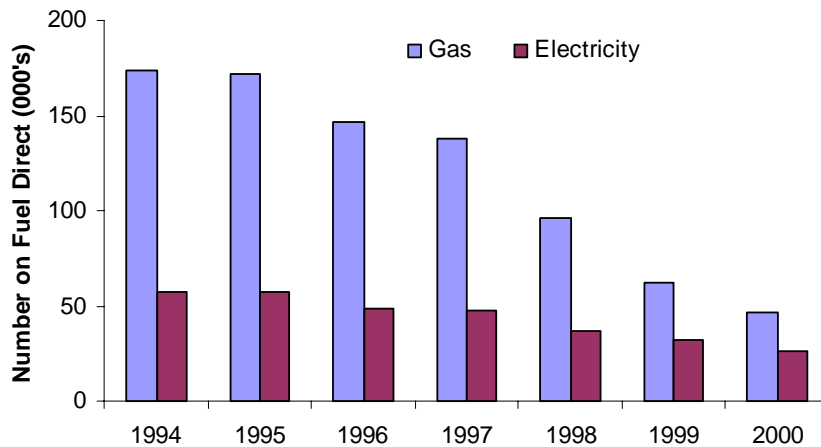
Current scheme criteria

5. The Fuel Direct scheme was introduced in 1976, against a background of increasing fuel prices, and a rising number of disconnections. Under the scheme, benefits' claimants on Income Support or Jobseeker's Allowance (Income Related) who are in debt can have a standard amount deducted from their benefit at source, to pay fuel bills. The scheme is operated by the Benefits Agency.
6. Although, in practice, a customer's acceptance onto Fuel Direct usually follows discussion between the supplier and the Benefits Agency, the final decision rests formally with the Benefits Agency according to the following criteria:
 - there is an outstanding debt for mains gas or electricity and it is vital that supply is not disconnected;
 - the debt is more than the rate of personal allowance for a single person age 25 or over (currently £52.20 per week, due to an increase to £53.05 from April 2001);
 - deductions from benefits are in the interests of the family;
 - there is no other suitable method of clearing the debt. (In practice, the installation of a prepayment meter is generally accepted as being a suitable option).
7. Suppliers are under an obligation in their licences to accept deductions from benefits where these are made available. Deductions cover ongoing consumption, plus a contribution towards the debt of not more than 5% of personal allowance (currently £ 2.65 per week for electricity and gas, due to increase to £2.70 from April 2001);
8. DSS sees Fuel Direct as playing an important, though limited, role within the benefits' system in preventing hardship through disconnection of essential fuel

supply to groups receiving certain income related benefits. It forms part of the wider direct payments scheme which helps to manage debt repayment, ensuring that claimants are left with a reasonable amount of benefit after payment of arrears of key debts. The scheme is costly to operate, and significant expansion is not considered practical at a time when major welfare reform measures are being implemented by DSS.

9. The number of customers on the Fuel Direct scheme in Great Britain has declined over recent years. In 1994, there were about 56,000 direct deductions for electricity and 178,000 for gas. These numbers have now fallen substantially and in 2000 are down to 27,000 and 50,000 respectively (approximately 20,000 deductions are currently made in Scotland). The following table shows this downwards trend:

Number of customers on Fuel Direct 1994-2000



4. Views on the scheme

Consumer Groups

10. Consumer groups generally see Fuel Direct as an important payment option which should be developed rather than withdrawn. They believe that the scheme has not recovered from the previous Government's review of direct payments for fuel and water which promoted a strategy of gradual disengagement from the scheme. They consider Fuel Direct to be the only viable payment option for some low income households who have difficulty in sustaining payment by instalments and cannot pay via a prepayment meter, eg it is more suitable for customers who are sick, disabled, or have restricted mobility or suffer from mental health problems. The scheme is seen as particularly helpful in preventing problems of self-disconnection which can arise with prepayment meters. Consumer agencies have reported difficulties getting customers on to Fuel Direct, even though in their opinion the customers had good grounds for acceptance.
11. From the customer standpoint, Fuel Direct is often a cheaper tariff than prepayment which, together with the avoidance of self-disconnection, is seen as an advantage by advice agencies. However, many customers value the unique ability a prepayment meter offers them to "pay as you go". Important research into self-disconnection and rationing being undertaken by the EA Task Force, sponsored by suppliers, should shed more light on customers' preferences and the reasons for them.

Suppliers

12. Suppliers generally value the scheme, although they have highlighted a number of issues about its operation. Since DSS as yet has no automated interface for the scheme, suppliers have to adopt manual processes, requiring additional staff input and resources to allocate payments to individual accounts, adding to costs. They report that there are differences in attitude towards the scheme between

individual BA offices around the country, although Ofgem believes suppliers' attitudes also vary.

13. Suppliers believe procedures for leaving the scheme, where customers' debts are paid or they enter employment, need improvement. It is not always clear either to the supplier or the customer that direct payments have stopped which can lead to circumstances where debts build up again. This highlights a need for closer liaison with BA. Some suppliers have suggested that, after joining the scheme, customers' consumption rises, because they believe DSS is paying. While this is clearly a perception, there is little evidence to support this view. Two suppliers which have measured consumption found that as many accounts in their sample decreased as increased consumption.
14. In the view of suppliers, the option of customers remaining on the scheme after their debt has been repaid should be more widely used, where this is seen as being in the interests of the customer, provided they remain on qualifying benefits. Some suppliers suggest the scheme provides opportunities for a small number of customers to evade their debts, by choosing to remain on the scheme for only a short time.

Scheme take up

15. As the scheme is not intended to be generally available, evidence on its accessibility is limited. Research undertaken by the Centre for Management Under Regulation at Warwick University in 1999 suggests that the operation of the Fuel Direct system is patchy and inconsistent. The research suggests that awareness of the scheme is low, perhaps because it is used as a last resort when all else fails and therefore suppliers do not present it as an option. Take-up of the scheme is highest in parts of Scotland, Yorkshire and North East of England. Discussions with suppliers and agencies operating in Scotland confirm that, in part, Fuel Direct is more widespread there because there is a greater cash culture and requirement for benefits which probably gives greater significance to the scheme. Reports made to Ofgem suggest that the attitude of suppliers,

particularly the clarity with which the option is presented, may be a significant factor affecting take-up.

Costs of Fuel Direct

16. A key issue for the Working Group has been the cost of operating Fuel Direct. This has to be borne by DSS/BA (funded by Central Government), suppliers and customers. The Working Group has looked at the costs DSS incurs and, for suppliers, at how Fuel Direct costs compare with the costs of other payment methods, particularly prepayment.
17. DSS estimates that it costs £24.40 per year to administer each direct deduction – not including other associated costs such as IT systems, accommodation and management overheads. The greater part of these costs arise from the need for regular reviews which have to be undertaken because of changes in claimants' circumstances e.g. changes in income, household circumstances and requests for further deductions. On average, a claimant with one deduction (the majority) will need to be reviewed four times a year. Since customers can remain on Fuel Direct only while they remain on qualifying benefits, the movement of customers in and out of the scheme as their circumstances change gives rise to additional costs both for BA and suppliers. This is not the case with a prepayment meter.
18. A representative group of Public Electricity Suppliers and British Gas Trading provided information to Ofgem on their supply costs. These showed that Fuel Direct and prepayment are on average broadly comparable if metering costs of £15 are excluded. Fuel Direct is thus cheaper from the supplier's point of view, based on a comparison involving full prepayment meter costs. The bulk of suppliers' costs for Fuel Direct are accounted for by the allocation of payments and record keeping, which require a large manual input.

5. Improving the scheme

19. The Group looked at the short and longer term options separately. In the short term, the main need is to improve consistency of operation of Fuel Direct. In the longer term, Fuel Direct will be affected by changes in the way benefits are paid, and its availability has been considered in these terms.

Short term issues

20. Since the Working Group started, a great deal of work has been done between the DSS/BA and suppliers (initiated by the Electricity Association Fuel Poverty Task Force, as part of its contribution to the Working Group), to improve the day to day operation of Fuel Direct. DSS has held a national meeting of key BA staff, and the Task Force has co-ordinated two workshops to facilitate discussion of the current operation of the scheme between suppliers, DSS and BA. A number of actions have been agreed, including steps to improve liaison between BA and suppliers' staff (about such matters as customers leaving the scheme), the introduction of a standard application form for use by suppliers, and improvements in standard correspondence. Points of contact lost in recent years as a result of declining numbers on the scheme have been re-established. The intention is to hold further workshops during 2001.
21. **In order to make Fuel Direct as effective as possible in identifying and supporting those vulnerable customers most in need of help, the Group has recommended a number of specific actions, which DSS and Ofgem have accepted. These are to ensure that:**
- suppliers properly draw the attention of appropriate customers to the option of Fuel Direct, in compliance with their licence obligations to accept deductions;
 - neither the supplier, nor BA, objects if Fuel Direct is the most suitable payment option for the customer, adopting a consistent basis for assessing suitability in accordance with the qualifying criteria;

- customers who remain on appropriate benefits etc, can remain on Fuel Direct after their debt has been cleared where this remains the most suitable payment option for them;
- effort is made to prevent abuse and the frequent movement of customers who are in debt in and out of Fuel Direct by the introduction of appropriate controls;
- customers on Fuel Direct are given energy efficiency advice, including drawing their attention to grant assistance under HEES and EESoP's.

Guidance on suitability for Fuel Direct

22. **The following guidance, for use by suppliers and BA in assessing customers' suitability for Fuel Direct, has been developed by the Group, and will come into operation from February 2001.**

(A) Customers joining Fuel Direct

(a) Fuel Direct is only available where:

- The customer is in receipt of Income Support or Job Seekers' Allowance (Income Related).
- There is an outstanding debt for mains gas or electricity which is more than the rate of personal allowance for a single person aged 25 or over (currently £52.20 per week).

(b) Fuel Direct should be in the interests of the family, or individual if a single person, and deductions from benefit should be acceptable to the customer in preference to other payment options. Fuel Direct will normally be the most suitable payment option where:

1. It is important that the supply is not disconnected, and the customer's poor payment record (notably inability to budget) suggests there is a risk of this occurring unless preventative action is taken.

2. A prepayment meter is not a practical option because:

- (i) This cannot be suitably sited on the premises; or
- (ii) Access to crediting facilities is inconvenient or difficult because of additional travelling time or expense, or lack of mobility of the customer concerned; or
- (iii) The family includes children under age 11, the elderly, disabled, long-term sick, or people with mental health problems.

Note: The circumstances given in 2 are not intended to be exhaustive. Suppliers may find additional circumstances which they consider make Fuel Direct to be the most suitable option.

(B) Customers Requesting to remain on Fuel Direct

Customers should be encouraged to accept a suitable alternative payment option once their debts are paid, but continuation of Fuel Direct will normally be appropriate where:

- (i) Any of the circumstances in A(b) (2) continue to apply; or
- (ii) The customer has left and subsequently re-joined the scheme on at least one previous occasion, having demonstrated difficulty in budgeting by another payment method.

23. This guidance will be supported by the use of a standard application form by suppliers, which will among other things draw suppliers' attention to the need to ensure advice on energy efficiency is given. Use of the guidance should ensure that any abuse of the scheme is minimised, given the focus is on identifying customers who need special help. This and other aspects of the operation of the guidance and application form will be kept under review.

Longer term issues

24. The Government announced on 24 May 1999 that payment by automated credit transfer (ACT) will be the norm for paying benefits from 2003. (The extension for ACT will begin in 2003 and be completed in 2005) However, those who wish to continue to collect their cash at Post Offices will still be able to do so, before and after the change.
25. The Government's announcement is a significant step for two reasons:
 - the wider availability and use of basic bank accounts should improve access to direct debits tariffs for people on benefits and low-incomes. Direct debit has the lowest transaction costs for banks and suppliers and is significantly cheaper than other payment methods, particularly prepayment meters. Unlike Fuel Direct, direct debits can continue after customers come off benefits;
 - it will be technically feasible to introduce a new form of Fuel Direct, based around the ACT facility, which enables a third-party, eg the Post Office, to operate a direct deduction scheme. There is potential to deliver this service more cheaply than the existing arrangements, and to extend it to customers who are not in debt. Costs will need to be very low to enable suppliers to give benefits' recipients on direct deductions a tariff rate equivalent or near to monthly direct debit. Such a scheme would be particularly useful for customers not using standard monthly direct debits. As explained below, there are issues to consider about aligning the frequency of deductions with the weekly pattern of payment and budgeting which low income customers are used to, which may affect the costs of operating any future scheme.

Current social banking developments

26. There are currently 3 main initiatives under way to widen access to financial services:

- (i) the development and promotion of basic bank accounts by the High Street Banks, known as PAT 14 accounts;
 - (ii) the development of the concept of Universal Banking services through Post Offices, by the Post Office and the High Street Banks, with the full support of the Government;
 - (iii) the further development of credit unions, focussing on the establishment of a central services organisation which, with assistance from the Banks, will help credit unions upgrade their services and improve commercial sustainability.
27. All the major banks now have available basic bank accounts to meet the requirements of PAT 14; these include a direct debit facility. Universal Banking services at Post Offices are intended to build on this, providing services which will cater for as wide a range of customers as possible. The accounts will enable customers to access their benefits without charge at Post Offices. Alongside development of Universal Banking services, the Post Office is looking at the potential for customers on benefits to make payments to their utilities.

Irish Household Budgeting Scheme

28. The Working Group has reviewed the Irish Household Budgeting Scheme. This is a voluntary scheme which provides for deductions from benefit for electricity and gas and other charges, whether or not customers are in debt. The scheme is significant because its operation is outsourced entirely to AN POST, the Irish Post Office. The scheme is relatively simple, the basic rules being: a 25% cap on deductions; provision for utilities to nominate a minimum amount they will accept; and priority for housing. The scheme is free to the customer but utilities are charged a transaction fee by AN POST. This is between 12p and 20p per transaction, according to volume (equivalent to £6.50 to £10.50 annual cost). Further details about the Household Budgeting Scheme are given at Appendix 1.

29. The Working Group has concluded that the Irish experience demonstrates that from a technical point of view, it is possible to devise a simple scheme whereby money can be deducted from benefits by a third party and transmitted to utility companies electronically. However, more work is needed to establish whether such a scheme could operate economically in the GB environment. The Post Office has made some initial proposals, in connection with the development of Universal Banking services, for the operation of a similar scheme to Household Budgeting, but no data has yet been produced on the costs. Issues of detailed specification and cost are for the industry to discuss with the Post Office. However, the Irish example establishes a benchmark for the Post Office to follow and the objective must be to deliver a scheme at even lower cost.

Issues for development of GB scheme

30. The Group will be supportive of any serious proposals from the Post Office or others for such a third party arrangement which supports the needs of vulnerable customers. The Working Group has informed relevant organisations of the following initial views on the operation of a third party direct deductions scheme, to feed into planning for ACT and Universal Banking services at this crucial early stage in their development:
- (i) the system should be low cost and simple to operate. It needs to be secure, to provide suppliers with the certainty of payment, so that reduced costs of collection can be passed through to customers in tariffs;
 - (ii) currently the optimal system for banks and suppliers is monthly deductions, however, low-income customers have their benefits paid weekly, and are used to budgeting on this basis. The potential for a weekly scheme should be investigated to establish whether this can be operated economically, as it is in Ireland. An alternative for investigation would be to collect weekly payments, but only pay them to fuel suppliers on a monthly cycle;

- (iii) to minimise the risk of there being insufficient money in an account to pay energy bills, it would be desirable to directly link, in real time, on-going deductions with the receipt of benefits so that payments are made before benefits are paid to the customer;
- (iv) companies must have the ability to agree the size of the payments they receive, subject to some criteria for maximum and minimum amounts;
- (v) entry to a scheme should be voluntary to the customer but, once they have joined, customers should be committed to paying by this method for a minimum defined period of time.

Next steps on ACT

31. The Working Group aims to contribute to further decision making on the development of ACT for the payment benefits and direct deductions, to help ensure that the needs of vulnerable customers, particularly those in fuel poverty, are provided for.

6. Appendix 1

Irish Household Budgeting Scheme (HBS)

The Scheme

Legislation in 1991 laid the foundations for HBS. The purpose of the scheme is to help people on certain social welfare benefits (unemployment and lone parent) manage their finances by allowing direct deduction for essential bills. The legislation specifies the bodies allowed to participate in the scheme. These include local authorities and statutory bodies.

Regulations have been made which specify the type of scheme. Under these:

- AN POST has been appointed agent for HBS
- An overall limit of 25 per cent is placed on deductions

Entry to the scheme is voluntary, and is not dependent on the customer being in debt, although debts can be included.

The Department of Social, Community and Family Affairs (DSCFA) is the owner of the scheme being responsible for the legislation and regulations, scheme development and inclusion of new participants. But DSCFA has no involvement with individual customers, as these arrangements are entirely a matter for AN POST which operates the scheme on a commercial basis. The scheme is free to customers but users are charged transaction fees.

The current participants in the scheme are:

Local authorities
ESB (Electricity)
Bord Gais (Gas)
Eircom (Telephone)

Housing associations

Credit unions

(Note: there is no charge for water in Republic of Ireland, hence no need to include it in scheme)

Under the scheme, housing has priority (deductions must cover weekly rent or mortgage) followed by electricity, gas and telecoms. Utilities can specify a minimum weekly amount they will accept (£3 for electricity but between £3 and £7 for gas depending on tariff), but this is not a statutory amount. Above this, but within the 25% benefit maximum, customers can chose what they want to pay. In practice the amount may not be sufficient to cover arrears or on-going consumption. Utilities are not bound to accept deductions, but rarely refuse. They retain the right to pursue any balance.

The number of weekly deductions under the scheme at August 2000 was:

Total Deductions	20,212
Local Authorities	12,481
ESB	4,291
Eircom	2,448
Bord Gais	756
Others	236
(Total Value	£304,538)

Average weekly amount of deductions:

	£
ESB	8.86
Eircom	7.23
Bord Gais	9.13
All payments	£20.00

(Note: unless otherwise stated, figures in this Appendix are £ Irish)

Breakdown of customers using the scheme:

Unemployed	61%
Lone Parents	36%
Disability Allowance	2%
Invalidity pension	1%

Transaction fees are negotiated between AN POST and individual scheme participants. There is a discount for volume. For electricity and gas, charges are between 15p and 25p per transaction (12p and 20p £ Sterling).

Role of An Post

AN POST is a semi-state organisation. It has 3 divisions; letters; parcels; and post offices. It deals with 45 million benefits transactions a year, on which it is heavily dependent financially. There are 1,900 post offices, covering 4 million population. Of these, half are computerised, but these deal with 96% of business.

There are two operational staff involved full time with HBS. This includes operation of a free phone customer help-line. AN POST has been responsible for publicity for the scheme, and has promoted it by writing directly to customers receiving benefits to draw their attention to it.

The process for customers joining HBS is as follows:

- i. customers complete application form, specifying bills to be paid and amounts and return to AN POST;
- ii. AN POST verify details with organisations involved. Utilities may contact customers to discuss the amount of deductions, but this is not the norm. Utility often in discussion with customer anyway if there is an arrears situation;
- iii. if the customer is using a payment book, DSCFA is contacted to arrange for payment to be made electronically (known as post-draft) using a Social Services Card;

- iv. AN POST sets up deductions on database, so that when customers come to collect their benefits they know the deductions to be made. Counter staff have these on VDU;
- v. customer presents Social Services Card at post office to collect benefits which identifies customer on database. Customer signs and retains receipt authorising deductions which are then transferred electronically to utilities, LA's, etc.;
- vi. customers can withdraw from the scheme at any time on giving two weeks written notice to AN POST.

NOTE: These details were obtained direct from DSCFA and AN POST during a visit to Dublin by representatives of the Working Group in August 2000.