

**Putting Priorities in Order:
How well does the PSR serve priority
consumers?**

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1 Introduction

1.1 Overview

The objective of the Priority Service Register (PSR) is to safeguard the interests of those consumers, who are of pensionable age, disabled, chronically sick and/or vision or hearing impaired. These consumers are eligible for additional services from their energy suppliers free of charge.

The Supply Licence Conditions that underpin the PSR are currently under review, as part of a wider evaluation by Ofgem. This report describes qualitative research undertaken to provide evidence that can be used to inform recommendations for the evaluation.

1.2 Research aims and objectives

energywatch commissioned this research in order to find out how well the current PSR services meet the needs of eligible consumers, whether the needs of eligible consumers have changed and whether the profile of eligible customers should be re-examined in preparation for the review of the Supply Licence Conditions.

The research with eligible consumers was designed to include people who are registered on the PSR as well as people who are not registered, but who would be entitled to registration because of age or disability.

The qualitative research programme also interviewed those consumers who are not currently eligible for the PSR, but who may find it difficult to fully engage with their supplier and the wider energy market, because of low household incomes, care responsibilities or other household characteristics that might create barriers to their interaction in the energy market. Those households who are not currently eligible were asked to describe in detail the energy-related problems they might be experiencing in relation to their expenditure on fuel, access and communication services and peace of mind provisions.

The purpose of the research with disadvantaged consumers currently ineligible for the PSR was to provide a better understanding of their needs and to see if services available on the PSR (or other alternative services) could improve their engagement with the energy market. This would provide useful evidence of the potential benefits that could arise from refocusing the criteria for registration on the PSR to include groups of consumers, such as those on low incomes.

In summary, the scope of the research was designed to examine the following:

- The experience of energy consumers (both those who are registered and those not registered on the PSR) who might need assistance in dealing with the energy market
- The support needs of all energy consumers
- Shortfalls in current service provision under the PSR
- The appropriateness of the present eligibility criteria for inclusion on the PSR register
- The benefits of extending the criteria for registration on the PSR to certain consumers who are not currently eligible.

1.3 Research design

This report presents the findings from:

- 29 telephone depth interviews in Glasgow, Cardiff and London with people who are not registered on the Priority Service Register. Of this group, the majority were not eligible for registration under current criteria.
- 3 focus groups (9-10 people each) in Glasgow, Cardiff and London with consumers who are not registered on the Priority Service Register and who are not eligible for registration under current criteria.
- 2 focus groups (10 people each) in London and Bournemouth with consumers who are not registered on the Priority Service Register and who would be eligible for registration under current criteria.
- 1 mini-group in Glasgow with people who are registered on the Priority Service Register
- 52 in-home interviews in Glasgow, Cardiff, London, Bournemouth and Birmingham with people who are registered on the Priority Service Register.

In total the number of people who took part in the research by category was:

- 56 people on the PSR
- 58 people not on the PSR¹
- 20 people not on the PSR, but eligible because of age.

The focus groups and interviews were the core research activities designed to find out the experiences of two groups of energy consumers – those who are and those who are not currently registered on the Priority Service Register. A range of different qualitative methodologies were used to maximise convenience for respondents, given that many of those registered on the PSR were assumed to be older or have disabilities.

¹ When this group of respondents was recruited, they were screened to ensure that they were not eligible for the PSR on the basis of their age. [However, one person aged over 60 years did take part in the telephone interviews.] During the telephone interviews, it emerged that some participants might be eligible for registration because of chronic illness or disability, as shown in Table 1.3. Because limited personal information was collected during the interviews, and the medical condition was classified by the respondent, we are not able to confirm their eligibility for registration.

The research was also designed to ensure reasonable geographical coverage. Ultimately, the decisions on coverage and number of interviews and focus groups were determined by the overall budget for the research.

The focus groups with respondents who were not on the PSR took place in Glasgow, Cardiff, London and Bournemouth. This was to ensure that views were obtained from people living in England and the devolved administrations in Wales and Scotland.

A sample of people on the PSR register was offered the option of taking part in either a mini-group or an in-home interview in Glasgow, Cardiff, London, Bournemouth and Birmingham.² These cities were selected because they contained adequate clusters of people on the PSR registers who could be interviewed or attend a focus group reasonably conveniently.

With the exception of Glasgow, virtually all respondents opted for in-home interviews. The few respondents who had agreed initially to attend a focus group were offered in-home interviews instead. The majority accepted, and their views are included in the main report, along with those who selected in-home interviews as their first preference.

Telephone interviews with people who are not currently registered on the PSR took place in Glasgow, Cardiff and London. These cities were selected to ensure that views were obtained from people living in England and the devolved administrations in Wales and Scotland. Respondents for these interviews were randomly recruited at the same time as the participants for focus groups for people not currently registered on the PSR.

1.4 Respondents' experience of disability and chronic medical conditions

Among other criteria, disability may justify inclusion on the PSR. The research was designed to ensure that people with disabilities and/or chronic medical conditions were invited to take part in order that their views and experience were taken into account, whether or not they are currently registered on the PSR.

The original intention was to include focus groups and in-home interviews with respondents registered on the PSR who had specific disabilities, such as hearing impairment. Because the energywatch PSR database did not retain information on disability or age, respondents with disabilities could only be recruited randomly, and this was achieved.

The research was also promoted on the Disabled Living Foundation website, but no responses were received from that channel.

Although the discussions covered a number of sensitive issues, focus group respondents were not asked for specific details about disabilities or medical conditions, because it was

² The consumers selected for recruitment had registered for their suppliers' respective PSRs through energywatch, and the sample of names was obtained from the energywatch database.

agreed that this might be too intrusive given the nature of a focus group. Instead the recruitment quotas specified social grade D or E, which would automatically classify the participants as being in receipt of benefits or on low incomes. Among younger people on benefits, it was assumed that a proportion would have disabilities and/or medical conditions which would mean they were eligible for the PSR, and this assumption proved to be correct.

Where relevant comments were made about disabilities in focus group discussions, this is highlighted in the text of the main report. However, this information cannot be cross-referenced with the characteristics of specific individuals.

The telephone and in-home interviews were conducted on a one to one basis. Where information about specific disabilities arose during the discussions, it is referenced to individual profiles in Table 1.3. The detail is as described by the respondent and should not be assumed to be medically accurate. For this reason we can't confirm that younger respondents with disabilities or chronic illnesses are definitely eligible for the PSR.

1.5 Tenure

Although there were no specific quotas for tenure, the random selection of the focus groups and interviews resulted in a useful snapshot of the experiences of consumers living in different house types and ensured that tenure status included owner-occupiers and private sector and social housing tenants. Where applicable, the impact of tenure on respondents' interaction with the energy market is described in the text.

1.6 Income levels

The focus groups and interviews were carried out with two types of consumers; those who are registered on the PSR and those who are not. The common factor shared by the two groups is that all respondents (whether or not registered on the PSR) are on low incomes, although they may differ in other characteristics, such as age, location, tenure, gender and experience of disability.

The objectives, in relation to low income, were to find out if:

- low income consumers not currently eligible for the PSR would benefit from the available services offered by registration
- low income consumers who are eligible, but not registered for the PSR, would benefit from the available services offered by registration
- the PSR had produced tangible benefits for eligible registered consumers on low incomes
- other services not currently offered would address the problems that the research shows low income consumers are experiencing

The focus on low incomes means that the findings may not be representative of all energy market consumers, but describe specifically how consumers on low incomes interact with the energy market.

1.7 Recruitment and conduct of the focus groups

mruk handled the recruitment for the focus groups. The participants for the groups who were not registered on the PSR were randomly recruited in Glasgow, Cardiff, London and Bournemouth, according to quotas for social grade, age and gender.

In order to obtain as diverse a range of views as possible, the group composition included both people who are not currently eligible for the PSR and people who would be eligible, but who are not currently registered on their supplier's PSR database. The groups for the 'PSR eligible' and 'not eligible' were convened separately, so that the respondents' status was clear in the report.

Table 1.1 describes the composition of these groups in more detail. In the main body of the report, the reference in the first column of Table 1.1 is inserted after the verbatim quotes from people who are not registered on the PSR. This will allow identification of their key characteristics, such as age or benefits status, and whether or not they are eligible for inclusion on the PSR using current criteria.

The recruitment steps were as follows:

- mruk randomly recruited participants according to the above locations and quotas
- mruk then wrote to those who had been recruited to confirm their participation
- mruk phoned participants the day before each focus group to re-confirm their participation.
- Each participant was paid £25 by mruk as an incentive to cover his or her time and expenses. Each group lasted approximately 1.5 hours.

The focus groups were moderated by in-house facilitators from mruk, and used a detailed topic guide developed by energywatch, Ofgem, HSE and mruk. Respondents were assured that the report would be written so that their views could not be attributed to individuals.

The four participants for the group in Glasgow were recruited from the energywatch database of consumers it had registered with the PSR.

Table 1.1 Profile of focus group participants not registered on the PSR

Focus groups (ref.)	Location	Number of participants	Age ³	Social grade	Gender	PSR status
FG1	Glasgow	10	25, 30, 31, 32, 35, 48,52,57	D / E	5 women 5 men	Not registered
FG2	Cardiff	10	27,34,35,37,38,40,48,54	D / E	7 women 3 men	Not registered
FG3	London	9	27, 28, 32, 33, 35, 41, 49, 58	D / E	5 women 4 men	Not registered
FG4	London	10	61, 64, 68, 70, 71, 77, 80, 82	D / E	6 women 4 men	Not registered, but eligible
FG5	Bournemouth	10	61, 66, 67, 69, 72, 75, 77, 81, 82	D / E	5 women 5 men	Not registered, but eligible

Table 1.2 Focus group participants registered on the PSR

Focus groups (ref.)	Location	Number of participants	Age	Social grade	Gender	PSR status
FG6	Glasgow	4	68, 73, 81, 83	D / E	60% female 40% male	Registered

³ If more than one participant was the same age, the age is recorded only once.

1.8 Recruitment and conduct of the telephone depth interviews (consumers not on the PSR)

mruk handled the recruitment for the 29 telephone depth interviews with respondents who were not registered on the PSR. The participants were randomly recruited in Glasgow, Cardiff and London.

Table 1.4 describes the individual characteristics of those who took part in the telephone depth interviews. 28 were aged under 60 years, 11 were on income support, 11 received a disability / mobility allowance or incapacity benefit, 4 were in receipt of working family tax credit and 2 received child tax credit.

In the main body of the report, the reference in the first column of Table 1.4 is inserted after the verbatim quotes from people who are not registered on the PSR. This will allow identification of their key characteristics, such as age or benefits status, and whether or not they are eligible for inclusion on the PSR using current criteria.

Table 1.3 Profile of telephone depth interview respondents
(consumers not registered on the PSR)

Telephone depths (ref.)	PSR status	Social grade	Benefits	Age Group	Household type	Type of disability ⁴	Location
TD1	Not registered	E	Disability living allowance	60-65	Pensioner	Severe arthritis ⁵	Glasgow
TD2	Not registered	E	Income support	26-40	Family	Chronic illness	Glasgow
TD3	Not registered	E	Working family tax credit	41-59	Family		Glasgow
TD4	Not registered	D	None	41-59	Family		Glasgow
TD5	Not registered	D	None	41-59	Adult only		Glasgow
TD6	Not registered	E	Income support, disability living allowance, carer's allowance	41-59	Family	Partner has kidney failure	Glasgow
TD7	Not registered	D	None	41-59	Family		Glasgow
TD8	Not registered	D	None	41-59	Family		Glasgow
TD9	Not registered	E	Child tax credit, disability living allowance	41-59	Family	In wheelchair	Glasgow
TD10	Not registered	E	Income support	26-40	Family		London
TD11	Not registered	D	Working family tax credit	26-40	Family		Cardiff
TD12	Not registered	D	None	26-40	Family		Glasgow
TD13	Not registered	E	Income support, child tax credit	16-25	Family		Cardiff

⁴ Entries in this column indicate respondents who might qualify for registration on the PSR, depending on other household characteristics. Because limited personal information was collected during the interviews, and the medical condition was classified by the respondent, we are not able to confirm their eligibility for registration.

⁵ This respondent would qualify for registration on the PSR because of age. Although the sample for telephone interviews was filtered to exclude people aged over 60, in this case the husband of the person originally recruited (who was aged under 60 years) chose to take part in the interview instead.

Telephone depths (ref.)	PSR status	Social grade	Benefits	Age Group	Household type	Type of disability ⁶	Location
TD14	Not registered	E	Income support, expecting disability living allowance	26-40	Adult only	In wheelchair	Cardiff
TD15	Not registered	E	Incapacity benefit, mobility allowance	26-40	Adult only		Cardiff
TD16	Not registered	D	Income support	41-59	Family		Cardiff
TD17	Not registered	D	None	16-25	Adult only		Cardiff
TD18	Not registered	E	Income support, incapacity benefit	41-59	Adult only	Mental health problems	Cardiff
TD19	Not registered	E	Income support, incapacity benefit	41-59	Adult only		Cardiff
TD20	Not registered	D	Working Family Tax credit, Housing benefit	26-40	Family		Cardiff
TD21	Not registered	D	None	26-40	Family		London
TD22	Not registered	D	None	41-59	Family		London
TD23	Not registered	E	Income support, disability living allowance	41-59	Adult only	Chronic illness	London

⁶ Entries in this column indicate respondents who might qualify for registration on the PSR, depending on other household characteristics. Because limited personal information was collected during the interviews, and the medical condition was classified by the respondent, we are not able to confirm their eligibility for registration.

Telephone depths (ref.)	PSR status	Social grade	Benefits	Age Group	Household type	Type of disability ⁷	Location
TD24	Not registered	E	Income support, incapacity benefit	41-59	Adult only	Chronic illness	London
TD25	Not registered	E	Working Family Tax credit	Not stated	Family		London
TD26	Not registered	D	Occupational pension	41-59	Family		London
TD27	Not registered	E	Disability living allowance	41-59	Adult only		London
TD28	Not registered	E	Income support, incapacity benefit	26-40	Adult only	Mental health problems	London
TD29	Not registered	D	None	41-59	Adult only		Cardiff

mruk confirmed participation in the telephone depths by letter and followed this up with a telephone call the day before each interview to check that the respondent would be available at the designated time.

Experienced mruk interviewers using a detailed depth questionnaire developed by energywatch, Ofgem, HSE and mruk conducted the interviews. Respondents were assured that the report would be written so that their views could not be attributed to individuals.

Respondents received £20 as an incentive. The telephone depth interviews lasted about half an hour.

⁷ Entries in this column indicate respondents who might qualify for registration on the PSR, depending on other household characteristics. Because limited personal information was collected during the interviews, and the medical condition was classified by the respondent, we are not able to confirm their eligibility for registration.

1.9 Recruitment and conduct of the depth in-home interviews (consumers on the PSR)

mruk conducted 52 in home interviews with consumers who are currently registered with the PSR. The sample, which was drawn from the energywatch database, was clustered to identify potential respondents in five locations; Glasgow, Cardiff, London, Birmingham and Bournemouth.

energywatch wrote to people living in those cities to invite them to take part in either a focus group at a venue convenient to their home or in-home interview. The reason that we offered a choice was to ensure that respondents were able to choose the most convenient and appropriate approach for their personal circumstances. The outcome suggests that when offered a choice, in-home interviews were significantly preferred over focus groups, which may be worth noting in future research of this type.

With the exception of Glasgow where four people agreed to take part in a mini-group at a convenient venue, the respondents on the PSR sample from London, Cardiff and Birmingham chose to take part in-home interviews. We believe that the respondents from the PSR database chose in-home interviews because they were elderly and/or disabled, and less mobile than the general public. In-home interviews were perceived as more convenient, although it should be noted that in the invitation all participants were offered travel expenses to cover transport to the meetings, and this included taxis.

Table 1.4 describes the individual characteristics of those who took part in the in-home interviews. 6 were aged under 60 years, and at least 3 were more than 75 years of age.

A total of 38 respondents were in receipt of a state pension, 18 received an occupational pension and 24 received a disability / incapacity benefit or mobility / attendance allowance.

Table 1.4 Profile of in-home interview respondents
(consumers registered on the PSR)

Telephone depths (ref.)	PSR status	Benefits	Age	Household type	Type of disability	Location
IH1	Registered	Disability and incapacity benefit, occupational pension	65+	Adult	Arthritis	London
IH2	Registered	Private and state pension, attendance allowance	65+	Pensioner		London
IH3	Registered	Private and state pension, mobility allowance	65+	Pensioner		Cardiff
IH4	Registered	State pension, mobility allowance	65+	Pensioner	Mobility problems	Cardiff
IH5	Registered	State pension, disability allowance,	65+	Pensioner		Cardiff
IH6	Registered	State pension, attendance allowance	86	Pensioner	Mobility problems	Bournemouth
IH7	Registered	State pension, disability allowance, attendance allowance	65+	Pensioner		Cardiff
IH8	Registered	State pension, pension credit	65+	Pensioner		Cardiff
IH9	Registered	State and private pension, disability allowance	65+	Pensioner		Cardiff
IH10	Registered	State and private pension	60-65	Pensioner		Glasgow
IH11	Registered	State pension	65+	Pensioner		Glasgow
IH12	Registered	State pension attendance allowance	65+	Pensioner	Mobility problems	Glasgow
IH13	Registered	State and private pension	65+	Pensioner		Cardiff
IH14	Registered	State and private pension	65+	Pensioner		London
IH15	Registered	State and private pensions, attendance allowance	65+	Pensioner		London
IH16	Registered	State and private pension	65+	Pensioner		Glasgow
IH17	Registered	Widows pension, council tax benefit	60-65	Pensioner		Glasgow
IH18	Registered	State and private pension, disability allowance	60-65	Pensioner	carer to disabled wife	London
IH19	Registered	State and private and war pensions, carers allowance	65+	Pensioner		London
IH20	Registered	State pension, council tax relief	65+	Pensioner		Bournemouth

Telephone depths (ref.)	PSR status	Benefits	Age	Household type	Type of disability	Location
IH21	Registered	State pension, pension credit, attendance allowance	65+	Pensioner		Birmingham
IH22	Registered	State pension, incapacity benefit	65+	Pensioner		Birmingham
IH23	Registered	State pension, mobility allowance	65+	Pensioner	Mobility problems	Birmingham
IH24	Registered	State and NHS pension, disability living allowance	65+	Pensioner		Birmingham
IH25	Registered	State pension, council tax benefit	65+	Pensioner		Birmingham
IH26	Registered	Disability allowance, incapacity benefit	45	Adult only		London
IH27	Registered	Disability allowance, incapacity benefit	54	Adult only		Birmingham
IH28	Registered	Occupational pension	77	Adult only		Bournemouth
IH29	Registered	State pension, attendance allowance	60+	Pensioner		London
IH30	Registered	State pension	65	Pensioner		London
IH31	Registered	Income support, disability pension	81	Adult only		London
IH32	Registered	Disability living allowance, private pension	40	Adult only		London
IH33	Registered	State, war pension	65+	Pensioner		London
IH34	Registered	State pension, pension credit	60+	Pensioner		Bournemouth
IH35	Registered	Occupational pension	65+	Pensioner		London
IH36	Registered	State pension, council tax relief, housing benefit	65+	Pensioner		Birmingham
IH37	Registered	Disability living allowance	41-49	Family	Back injury	London
IH38	Registered	Occupational pen, disability living allowance, income support, housing benefit	41-49	Adult only		London
IH39	Registered	Occupational pension	65+	Pensioner		London
IH40	Registered	State pension, pension credit	65+	Pensioner		Birmingham
IH41	Registered	State pension	65+	Pensioner		Cardiff
IH42	Registered	State pension, war pension	65+	Pensioner		Cardiff
IH43	Registered	State pension, pension credit	65+	Pensioner		Glasgow
IH44	Registered	State pension, pension credit	65+	Pensioner		Birmingham
IH45	Registered	State pension, pension credit, council tax relief	65+	Pensioner		Birmingham
IH46	Registered	Occupational pension	65+	Pensioner		London

Telephone depths (ref.)	PSR status	Benefits	Age	Household type	Type of disability	Location
IH47	Registered	State pension, pension credit	65+	Pensioner		Glasgow
IH48	Registered	State pension, pension credit	65+	Pensioner		Glasgow
IH49	Registered	State pension, pension credit	65+	Pensioner		Glasgow
IH50	Registered	State pension, pension credit	65+	Pensioner		Glasgow
IH51	Registered	Occupational pension	81	Pensioner		London
IH52	Registered	Disability living allowance, income support, housing benefit	41-49	Adult only		London

mruk confirmed participation in writing with each person who returned a reply slip in the Freepost envelope supplied with the invitation letter. This confirmation was followed up by a telephone call the day before the interview to check that the respondent would be available at the designated time, and to let them know the name of the interviewer.

The interviews were conducted by experienced mruk interviewers using a detailed depth questionnaire developed by energywatch, Ofgem, HSE and mruk. Respondents were assured that the report would be written so that their views could not be attributed to individuals. Respondents received £25 as an incentive to take part in the in-home interviews. Each interview lasted about 45 minutes.

1.10 Contents of this report

The following report highlights key issues that emerged from the interviews and discussions. Where verbatim comments are included in this report, they are highlighted in italics and identified by whether or not the respondent was registered on the PSR.

A list of energy suppliers, and the topic guides for the interviews and discussion groups are attached as Appendices.

1.11 Acknowledgements

mruk is most grateful to the focus group participants and interview respondents for their wholehearted participation in this research. The work could not have taken place without the substantial contributions from Richard Bates, David Barnes, Jane Soloman, Kiera Bower, and others on the project team, which we appreciate.

1.12 Note on qualitative research

The value of qualitative research is that it allows insight into attitudes and experience, and the reasons for people's opinions and behaviour that cannot be obtained with the same insight from a survey questionnaire. It should be noted, however, that these findings should not be interpreted as robust statistical evidence, because we are dealing with perceptions, not facts. In some cases respondents are quoted as holding views based on incorrect information, and they are reported in this report verbatim without editorial analysis or comment.

2 Perceptions of the Priority Service Register

2.1 Key findings

- Some consumers feel guilty about accepting free services, but they are willing to do so if they are on low incomes
- If consumers register with the PSR for one service, they are often unaware of other services available from the scheme
- There is strong support among consumers for expanding the scheme to include people on low incomes or who are otherwise vulnerable and not currently eligible for the scheme
- Consumers are confused by the different brands for the PSR schemes, and as a result, may not even be aware that they are registered on the PSR
- Consumers were not concerned about being 'labelled' by registration on a PSR scheme
- The gas safety check and, if offered by the supplier, free energy advice on energy saving measures are strong incentives for joining the PSR, even though energy advice is not a designated PSR service
- Consumers believe that membership of the PSR could be increased through local authority websites and literature, campaigns in the local press, stickers on meter boxes and telephone helplines.

2.2 Interviews with consumers registered on the PSR

The discussion in this section reports statements from consumers who are currently registered on the PSR.

We asked consumers the following questions:

- how they felt about being registered, in general
- why they registered on the PSR scheme
- where they first heard about the PSR,
- how they felt about the scheme title
- the main services they used
- the benefits of the scheme

Some respondents were ambivalent about their entitlement to the scheme benefits.

"Because we are pensioners we need peace of mind. People of our generation don't ask for help, but when it was offered we decided it was silly to turn it down." (on PSR)

"I feel guilty because I've always paid my own way, but due to my recent illness, I need to have things for free and am taking money from other people to pay for them." (on PSR)

Other people confirmed that there was a problem with obtaining information about the details of the benefits following their initial registration on the scheme.

“I’ve tried to get some of the free things, but nothing has happened even after lots of phone calls - I don’t know what would be useful until I actually get something.” (on PSR)

“I registered because I’m registered disabled and want whatever benefits I’m entitled to. I haven’t had any free services, because it seems difficult just to get the information pack.” (on PSR)

Most respondents who were on the PSR could not remember how they first heard about it and some were barely aware that they were registered. *“I think we registered because somebody told us to do it. A friend of my wife’s.” (on PSR)*

It appears that some people may confuse the PSR offered by the water utilities companies with the energy suppliers’ PSR. *“I think I knew about the PSR because of something I received from the water company.” (on PSR)*

For those people who could specifically recall when they registered, the offer of a free gas check and free energy advice had been the main incentives for signing up to the scheme. [It should be noted that free energy advice is not one of the designated PSR services.]

“I knew it came with a free gas check and getting my meter moved. This made me take part.” (on PSR)

Respondents said that they were alerted to the existence of the Priority Service Register by social services, Age Concern, energywatch, WarmFront, or their energy suppliers.

Most of those interviewed found it difficult to recall the name of their scheme, and felt that the different names were a source of confusion, particularly if they switched supplier. *“I think my scheme is called Careline – I’m not sure of the name.” (on PSR)*

“It would help if every scheme had the same name, so that people knew where they were if they switch supplier.” (on PSR)

When asked if the name ‘Priority Service Register’ would stigmatise scheme members, respondents didn’t express any concerns about the scheme title. *“I would not feel labelled in any way if it helps you when you need help.” (on PSR)*

A few respondents commented on alternative scheme titles. *“They shouldn’t put the word disabilities in the name. I think it should be called something like ‘Help Line UK’.” (on PSR)*

“Maybe it could be called LifeLine”. (on PSR)

Because people often joined in order to obtain a specific service or as part of a general campaign aimed at those eligible for membership of the PSR, they often didn’t know about the other available services. *“I joined to get the password, and I haven’t had anything free yet, but then I don’t know what I can get.” (on PSR)*

"I haven't had any benefits yet, but I'm interested in free insulation if it's on offer." (on PSR)

When asked as an unprompted question which services they would find most useful, the majority identified the gas safety check, energy advice and the password protection scheme. *"Energy saving advice would be useful and thermostatic valves on radiators." (on PSR)*

2.3 Interviews and focus groups with consumers not registered on the PSR

The discussion in this section contains statements from consumers who are not registered on the PSR, although in some cases, they would be eligible because of their age.

This group of respondents was selected to take part in focus groups and telephone interviews because they were not currently registered on Priority Services schemes. All respondents were on low incomes.

Some respondents had disabilities, for which they might have been eligible for registration on the PSR. Other respondents were aged over 60 years, and would have been eligible, but were not registered.

The identifier inserted after each verbatim quote can be cross-referenced to the characteristics of either an individual who took part in a telephone depth interview (see Table 1.3) or the general characteristics of a focus group (see Table 1.1). Because of the nature of focus group transcription, it is not possible to identify the specific characteristics of individuals who generated the focus group quotes.

Although few people were previously aware of the PSR, their unprompted responses to services they would find useful indicated their understanding of the potential benefits.

"I could do with some help to make my house warmer without it costing the earth." (not on PSR, FG2)

"I think they should make the schemes more beneficial. At the moment these maintenance schemes are just designed to get a lot of money out of people. I had one for 13 years with the gas people, but when it came to getting a boiler repaired, they said they couldn't help and I still had to buy a new one." (not on PSR, FG5)

When shown a list of current services and asked which would be most useful, they identified the following group:

- Quarterly meter reading
- Free gas safety checks
- Advance notice of interruption in supply
- Password protection

This group of respondents was quite positive about inclusion on a Priority Service Register. *"I wouldn't feel labelled, if you could get something for free." (not on PSR, TD28)*

“Why should we feel labelled? Surely it is a private thing between you and the company, so who else would know about it?” (not on PSR, FG3)

Respondents were in favour of expanding the membership of the current scheme, because they felt that people on low incomes were often the most vulnerable in terms of energy needs and in need of extra support that they could not afford. *“People on income support should be eligible for the scheme, as well.” (not on PSR, FG3)*

“Everyone who is vulnerable should be eligible for these services.” (not on PSR, FG1)

“What the PSR offers isn’t that special. It should be offered to all customers who need it, especially as we all pay for it.” (not on PSR, FG3)

Respondents mentioned a range of measures when asked how to increase membership of the PSR, including mention of the service on local authority websites, campaigns in the local press, stickers on meter boxes or cupboards and telephone helplines. *“There should be one free helpline, which is not automated, that will give advice on what help and support is available to people.” (not on PSR, FG5)*

“They make all these calls trying to get people to switch over, why don’t they mention what they are entitled to?” (not on PSR, FG3)

“Why don’t they put stickers on meter boxes to remind people who to contact about this register?” (not on PSR, FG5)

3 Access and communication services

3.1 Key findings

- The take-up of the special communications services was limited among those consumers on the PSR who took part in this research because they had little need for them.
- Consumers of all ages anticipate that they are most likely to need services to help deal with failing eyesight in the future. However, consumers' perception of their needs should be balanced against the reality that they may also need future services to deal with other types of disability, such as hearing impairment or mobility problems.
- Consumers feel that special communications services should be available to anyone who needs them.
- The take-up of special adapters is small. Most consumers on the PSR did not know what was available, but identified cooker controls, thermostat controls and special light switches as the most useful.
- Consumers find it difficult to contact their energy supplier on the telephone because of the length of queues and the automated phone system.
- There was praise for the helpfulness and efficiency of many customer service staff when consumers eventually reached them on the phone.

3.2 Use of special communications services

Generally, people who were registered on the PSR database weren't aware that they could obtain special communication services. The general perception was that consumers would ask for an element of the special communications services only when they needed a particular service.

Very few respondents had any experience of asking for bills to be produced in large print, braille or on audio tape. None had asked for translators or interpreters for phone calls. *"My mum doesn't speak English, but there is always someone in the house to answer the phone for her."* (Non-PSR, TD22)

One person with a disability used accessible versions of her energy suppliers' websites. *"I use the website to email because it's quick and you know the email is logged on, and it's much easier than holding on the phone."* (PSR)

Most respondents were enthusiastic about the production of bills in large print, because they anticipated failing eyesight. Other respondents had already experienced the benefits of bills in large print. *"We get bills in big print because we have got bad eyesight, and I think you can read the bill more easily."* (PSR)

In general, there was less awareness among this group of consumers that they might need special communications services in future to deal with other types of disability, such as mobility problems or hearing impairment.

Although most people said that they would not anticipate any problems in asking for services if they needed them, the underlying view was that they would need to know what was on offer in order to make a request in the first place.

Respondents felt that these services should be available to anyone who asks for them and should not be restricted to people registered on the PSR.

3.3 Promoting special communications services

Most respondents said that they could imagine needing special communications services if their eyesight failed. When asked what would make it easier to find out about these services, some respondents said that they would look first for this information on their energy supplier's website.

3.4 Use of special controls and adapters

Respondents (whether registered or not) had little awareness and experience of special controls and adapters, even though there was a wide range of disabilities among those who took part in the research. *"I never heard you could get anything like that."* (non-PSR, FG5)

One registered blind respondent on the PSR had received special controls for his cooker from his energy supplier, but didn't use them. *"I prefer to rely on my family for things like that."* (PSR)

One person had his cooker specially adapted for his disability, but this was done by the council and not by the energy supplier. *"I do have something that helps me put the switches down easily on the cooker, but the council gave it to me."* (PSR)

When asked what special controls or adapters would be useful, respondents specifically mentioned cooker controls, special controls for the thermostats on their central heating and light switches. *"Yes, I would like special controls on my cooker, because I can't turn it on and off that well."* (PSR)

"It would be helpful to have a timer with a light on the heater so I could see the timer better." (PSR)

"We both have arthritis, but don't have anything special at the moment. Maybe in the future, we could have special light switches." (PSR)

"We're waiting for a thermostat to control the boiler. We are both disabled – it's difficult to get into it and change it. A thermostat on the wall would help." (PSR)

However, as one respondent on the PSR found, asking for special controls doesn't mean they receive them. *"I don't have anything, but I've seen a leaflet that told me I could get it, but when I rang to get special knobs on my cooker, they said they don't do this. I have just made do since then."* (PSR)

3.5 Communicating with gas or electricity suppliers

We asked people if they had any difficulties in communicating with their gas or electricity suppliers by telephone, email or in person.

The majority of respondents (both those registered and not-registered on the PSR) either had not been in contact with an energy company in the past 12 months or couldn't recall any problems in contacting their energy supplier.

A minority of respondents who had been in contact were unhappy about the effort required to get through to someone who could deal with their query. *'You get on the phone and its "press this button, press that button". It takes ages to get through.'* (Non-PSR, TD3)

"On one occasion I rang the 24/7 helpline 26 times to get a reply, but it just constantly rang and no one picked up. The following day when I eventually made contact, I was told that at least the calls were free, but they were very unsympathetic." (PSR)

The main concern was that the delay in reaching customer services cost them both time and money. *"I don't think they realise that people are trying to keep their phone bills down. It was 20 minutes last time, then the phone went dead."* (Non-PSR, TD24)

A number of respondents suggested that increased use of the internet and email would ease communication problems, *"there is less and less helpful verbal communication when phoning these companies and it is sometimes very difficult to get them to understand the nature of the complaint. Maybe a website would clarify the procedures and make it more precise."* (PSR)

"I use email because I know they might actually log it in, and I don't think they do half the time when you ring." (not on PSR, TD29)

More positively, many respondents commented on the helpfulness (and sometimes the efficiency) of customer services staff members when they did 'eventually' get through. *"I was a bit in credit and needed the money, so I phoned up and asked them for a cheque. They were very good, but it takes too long to get through to them...but they knew what they were talking about because they had all the details."* (Non-PSR, FG3)

In one case where a respondent had difficulty in getting a response from her energy supplier over a discrepancy in her bill, she contacted energywatch and stated that 'since then, I am constantly updated,' by her fuel supplier.

4 Peace of mind services

4.1 Key findings

- Of all the services available on the PSR, consumers are most likely to be aware of the password protection scheme, but many are sceptical about its value.
- Although most consumers are not worried about their personal security in practice, they believe that energy suppliers should take the necessary measures to ensure secure identification of their meter readers.
- Some consumers believe that the intervals between meter readings are increasing, and that meter readers no longer leave cards when they call.
- Energy suppliers don't always appear to respond sympathetically to requests from consumers registered on the PSR to move inaccessible meters.
- Housing tenure affects consumers' experience of gas safety checks. Tenants of social landlords receive this free service on an annual basis. Private sector tenants are dependent on their landlords and, in some cases, may not have any checks carried out. Owner occupiers on low incomes are among those least likely to have had a gas safety check.
- The programming of gas safety checks is inconsistent. Some consumers have received one free check because they are on the PSR, but never had another one. This suggests a major information gap because consumers don't know how to re-activate the process.
- The identification of a fault in an appliance during a gas safety check would create major problems for people on low incomes. For some consumers this is a disincentive to have a safety check.
- Most consumers are not aware of the risks and symptoms of carbon monoxide poisoning, and of the existence of audible alarms. There is strong interest in obtaining these alarms, but people on low incomes perceive them as a 'luxury'.

4.2 Personal security

We asked people to discuss their concerns about 'bogus' meter readers and their awareness and experience of peace of mind services, such as the password protection scheme.

Generally, there was limited awareness of the peace of mind services among people registered on the PSR, with the exception of the password protection scheme. *"Only heard about these services in the past week because energywatch sent a lot of literature."* (PSR)

Respondents (both those who were on or were not on the PSR scheme) were most likely to have heard of the password protection scheme, although only one person out of all

those interviewed used it. *“I am alone, so yes I do worry. My gas is outside, but my electrical meter is under the stairs. I use the password, but it makes me wonder how many other people must know my password.”* (PSR)

Although most people thought the password scheme was potentially useful, there was some scepticism about its value. *“Having these services, like a password, wouldn’t help because people can find out passwords, so you would have to keep changing it.”* (PSR)

“They all use sub-contractors anyway, so how on earth would they ever be trusted to have the password, because you never see the same face twice?” (non-PSR, FG5)

“I’ve heard of the password protection scheme, but I don’t use it. You see the gasman in the street, and you see him going into other houses, so you know he’s coming. Then you see his badge.” (PSR)

Most respondents were not particularly worried about their personal security. Most claimed to be quite ‘safety conscious’ and looked at the meter readers’ ID as soon as they opened the door. In many cases, the meter readers arrived in a recognisable van and often wore a tee shirt with the energy supplier’s logo. *“They wear a tee shirt with a logo and carry an identity badge, so nothing else is necessary.”* (non-PSR, TD10)

Other respondents were not particularly worried about their personal security because their meters were located outside their home and the meter readers didn’t require access to the living areas.

Respondents made a number of suggestions about how to reduce concerns about bogus callers:

- *“They could let you know in advance that they will be in your area that day or week.*
- *They could make an appointment where it’s difficult to get access*
- *They could provide the meter readers with photo identification*
- *Customer service training for meter readers should emphasise the need to show IDs as soon as the customer comes to the door.*
- *They should give all meter readers a uniform to wear*
- *They should employ people who look trustworthy and not the hard looking men who come to the door these days”.*

4.3 Meter reading

We asked people about their experience of having their meters read and the accessibility of their meters.

Most respondents said that their meter was read at regular intervals, although the intervals varied from once a quarter to twice a year. A small minority of people said that they couldn’t recall ever having their meter read, and they said that they either received estimates or paid by pre-payment meter, which meant they read their own meter. *“The gas meter people come once every few months, but I work shifts and I don’t know that they are*

coming. They don't leave a card anymore. It dawned on me at one point that they hadn't read my gas meter for 18 months." (non-PSR, TD3)

Most respondents said that the practice of leaving a card to notify the household that someone had called to read the meter had declined in the last year or two. In many cases, because the meter was sited outside the home, respondents were unsure about the interval between readings, unless they checked their bills.

Most respondents' meters were sited in accessible positions, but there was a minority whose meters were very difficult to read because of their location. Very few people were aware that they could ask for their meter to be moved, even though some respondents quoted examples of inaccessible meters.

"The electricity meter is impossible to get to. It's high on a wall inside the front door. The gas meter is in a very dark cupboard in the hall, away up at the top of the wall." (non-PSR, TD1)

A few respondents reported asking their energy supplier to move their meter, but were told in each case that it couldn't be done either because there was nowhere else to put it or it would cost too much. *"I did ask for my electricity meter to be moved, because it's in under the stairs and I'm disabled, but they said it was too expensive to move." (PSR)*

"The electricity pre-payment meter is a big problem. It is at the top of a very high, shelf-filled cupboard and you can't get a ladder into the cupboard properly. I asked the [electric company] to move it, but they said it would cost £60, so I didn't do it." (PSR)

In most cases respondents only read the meter if they received an unexpectedly high bill. In a minority of households, the meter was always checked as part of the household's normal financial management strategy. A few respondents said that they never checked their meter because they figured that the bills were 'swings and roundabouts' anyway, sometimes they would have to pay a little more and sometimes a little less.

4.4 Gas safety checks

We asked people if they had gas safety checks to make sure that their appliances, gas piping and flues were safe and well-maintained.

Council and housing association tenants had free annual gas safety checks organised by their landlord. Some private sector tenants (including those registered on the PSR) we spoke to said that they had never had a gas safety check, even though there is a legal obligation on landlords to provide one annually. This may indicate a wider health and safety issue than could be addressed in the scope of this research.

A few respondents who were registered on the PSR scheme had one gas safety check some years before, but it wasn't carried out on an annual basis. *"I had my free check once, but they never came again. Maybe I have to register for it every year." (PSR)*

Some owner occupiers (including those on the PSR) purchased maintenance contracts that included gas safety checks, but other respondents regarded gas safety checks as a luxury, if they had to pay for it. *“I’ve taken out boiler safety insurance which I pay for, and this being the first year, I should have a check soon. I’ve never been offered a free annual gas safety check.”* (PSR)

“No, I’ve never been offered this, but it would be beneficial, however, I’m not in a position to pay for this.” (PSR)

“No, I’ve never had my gas checked because when I asked they said I would lose the discount on my bill.” (non-PSR, FG2)

There were exceptions. *“energywatch organised my last annual gas safety check and it was free.”* (PSR)

4.5 Dealing with faulty appliances

We asked what people would do if the gas safety check identified a fault that needed attention.

Because only a few respondents had ever had a gas safety check, most people didn’t have direct experience, although for those on low incomes, they realised it would be a major problem. *“If there was a fault, I’d have to pay for it with my tokens, that’s the only way.”* (non-PSR, TD18)

“We need help with buying a new boiler and radiators. I’ve been warned that they are near the end of their life, but we couldn’t afford to buy new ones, so I don’t know what we will do.” (non-PSR, TD5)

“I couldn’t afford to fix a fault if they found one. I don’t know where I’d get help.” (PSR)

“Maybe if there is a problem, ... (the energy trusts) you talked about earlier could help.” (non-PSR, FG5)

One respondent on low income approached the benefits agency for help with the purchase of a replacement cooker. *“They checked the gas and said that I needed to get a new cooker because the jets have gone and it’s quite a health risk. I had to go and ask my mum and dad if they could help. They couldn’t so I went to the DSS and they said they couldn’t help, but asked if I had a microwave.”* (non-PSR, FG2)

4.6 Carbon monoxide alarms

We asked people if they knew the risks and symptoms of carbon monoxide poisoning and if they had an audible CO² alarm fitted.

Overall, only a few people were familiar with the risks and symptoms of carbon monoxide poisoning and knew how to respond. The following comments were typical of those noted during the interviews and focus groups.

“People could die because you can’t see it or smell it. If I had a problem, I’d open the door and turn off the gas and then stay out of the room.” (PSR)

“I’ve had the gas people out to check when I’ve felt a bit sleepy, but they said it was OK.” (non-PSR, TD24)

“If I was worried, I’d ring Transco.” (PSR)

One respondent indicated some confusion between carbon monoxide poisoning and mains gas leaks:

“I had a problem when I first moved in. They done the yearly check, but the man seemed to be in a rush and in and out quicker than usual. I could smell something so kept the windows open⁸. I phoned the Council and they came and found carbon monoxide. They said it was lucky I’d kept the window open.” (non-PSR, TD25)

Most respondents had not previously considered the dangers of carbon monoxide poisoning. However, the discussion provoked both concern and interest in finding out more.

“No one has ever offered anything to me, maybe because they don’t do it.” (non-PSR, FG2)

“It’s been on my mind to get an alarm. I mean to do it, but I don’t. It’s on my list. The Council doing it free would help.” (non-PSR, FG5)

“I’m moving to a new older house soon, and would want an alarm because I don’t know the history of the house I’m going to. Here it was a new house and I trusted everything to be OK.” (non-PSR, FG3)

Only housing association tenants already had audible carbon monoxide alarms in their homes, although some respondents talked about previously owning an item similar to a thermometer that changed colour if carbon monoxide was present.

⁸ CO² is odourless.

People were extremely positive about acquiring a carbon monoxide alarm, if they had more information about where to obtain it. Their main concern was cost. *"A carbon monoxide alarm would be a luxury, and I couldn't afford one."* (PSR)

"If we knew where to get them, we would, but how do we know? Can you get them in B&Q?" (non-PSR, FG5)

"I'd pay for an alarm if it was a reasonable cost." (non-PSR, FG4)

"It would have to be discounted for me to be interested." (non-PSR, TD10)

5 Emergency / Contingency Services

5.1 Key findings

- Few respondents experienced life-threatening or long-term cuts in their power supplies.
- There are major regional variations among those who have cuts in their power supply.
- Most consumers don't receive advance notification of cuts in supply, although they would find this helpful, particularly if the household contains young children, people with disabilities or older people.
- Consumers who are currently registered on the PSR are not aware of the advance notification service.
- Consumers support a protocol for liaison between energy suppliers and agencies in contact with vulnerable people, if there is a cut in power supplies.

5.2 Cuts in energy supplies

We asked people if they had experienced cuts in their gas or electricity supplies in the past two years and if, in the case of planned outages, they had received advance notification. We also asked if they would need any special help to cope with a power cut.

There was significant regional variation in responses to this question. Bournemouth respondents couldn't recall any supply cuts, whereas respondents in Wales and Scotland had many cuts in the past two years. *"Yes, my electricity has gone off about seven times in the last year. There's never been advance notification, it just goes off, so then we have no lights and can't cook."* (PSR)

"Sometimes you get a card in the post saying it's going to be disrupted." (non-PSR, FG5)

"The electricity company reckons they're power surges⁹, so there's nothing they can do about it and not much they can tell us beforehand." (non-PSR, TD6)

Most cuts were less than 12 hours, and were satisfactorily resolved. The main problems were concerns about heating in cold weather, freezers and in one case, tropical fish.

"You can't do anything. You're sat there in the dark, no TV, no PC, you have to light a few candles." (non-PSR, TD23)

"There was a power cut last year. Something to do with the underground, it went off in the afternoon and came back in the morning. I phoned up and they told me what was going on"

⁹ Responsible for the cut-off in supply

and I said I could claim if it went on too long. I was quite happy with that, because I've got this illness and I can't be cold." (non-PSR, TD25)

A few people experienced more frequent cuts in supply, which were significantly more disruptive, and others were unhappy that their gardens had been dug up in order to fix faults and then not satisfactorily reinstated.

Respondents universally supported the creation of a protocol for liaison between the energy suppliers and agencies that are in contact with vulnerable people, if there is a cut in the power supply.

None of the respondents were dependent on life support equipment, and they were realistic about the inconvenience of a power cut. If a cut was prolonged, their main concerns would be cooking and heating. *"If it was more than a couple of hours, we'd need help with some form of heating or cooking."* (PSR)

"They should give us anti-surge sockets if they know it's going to be a problem." (non-PSR)

"I have to have heating in my home because my husband has had a stroke and has to be kept warm." (PSR)

6 Financial management

6.1 Key findings

- Most consumers perceive their energy bills to be rising rapidly and feel that this is having an impact on their household finances.
- Most consumers do not check their bills carefully, but compare the amounts from one quarter to the next.
- The automated telephone queuing systems make contact with suppliers difficult for many of those interviewed. However, once they are able to speak to customer services personnel, consumers find them fairly helpful in dealing with queries about the calculations on their bills.
- Consumers on the PSR are mostly unaware of the bill nominee scheme.
- Most consumers pay their bills by direct debit or use pre-payment meters or cards. Choice of payment methods is not affected by a consumers' registration on the PSR.
- Consumers find that pre-payment meters have major advantages and disadvantages. People like the level of control it gives them over their expenditure, but dislike the higher unit costs and inconvenience of charging up their 'key' or 'card'.
- Consumers like direct debit because of the convenience, but feel more vulnerable if they are in dispute with their energy supplier because they feel that they have lost control over their payments.
- The lack of flexibility in the timing of direct debit payments is a serious problem for consumers on low incomes who would prefer to pay small amounts more frequently.
- Consumers will often use different methods of payment for their gas and electricity. Consumers who have to monitor their expenditure carefully often prefer to use a pre-payment meter for their electricity and to pay their gas bill by cheque or in cash on a quarterly basis.
- Organising their finances to be able to spend enough to stay warm is the top priority for most consumers of all ages and income levels, although this may not always be achieved.
- Consumers on low incomes will cut back their expenditure in other areas and budget for their gas and electricity use in order to maintain some level of warmth.
- Consumers were not aware of the energy trusts run by some of the energy suppliers. They supported the concept, and felt that it was important that funds should continue to be targeted at those on benefits or in debt.

6.2 Perception of price rises

We asked people what they thought about the level of their gas and electricity bills.

Virtually everyone stated that their bills were increasing rapidly. *“Mine doubled in the last two years. Everyone finds the gas bills more expensive than the electricity.” (non-PSR, FG2)*

There were examples of respondents taking action to reduce their bills, such as switching suppliers or installing new boilers. *“I find they go up every year, but I just usually change my supplier for a better deal. Age Concern or energywatch give me all the information I need for this.” (PSR)* This was the exception, however.

Most respondents’ reactions varied from *“they just try to cope because they have to.” (non-PSR, FG4)* to *“Yes, my gas bill is going up. I’m dreading it because I’m not very well at the moment and I’m frightened to even use it as I don’t know what the bill will be like.” (PSR)*

6.3 Dealing with bills

We asked people how closely they looked at their bills and what they do if they find an error.

Some respondents said they never checked their bills for a variety of reasons ranging from trust in the energy supplier to difficulty in understanding the calculations on their bills. *“I never check them, I trust them to get it right.” (PSR)*

“I check my electricity bill when it arrives, but not my gas bill because I don’t understand it.” (PSR)

Most people compared their bill with their previous bill, and if the amount was higher than expected, they would take further steps to find out why. *“Most of the time the bill is only a little over, because it’s usually estimated, so I figure it’s swings and roundabouts.” (PSR)*

If the amount varied too much from the previous bill, the next step was to check it against the actual meter reading, whether or not the bill was based on an estimated reading. *“I check my bill against my meter, but it’s too hard to work out how much you use and how much it costs, so as long as the meter reading is right, the cost must be OK.” (PSR)*

If the figures were too far out, most customers would ring and query the amount, although this wasn’t always easy because of the difficulty in reaching customer services (as described in Section 3.5). Once contact was established, most respondents were able to provide a true meter reading and reach agreement that the bill would be adjusted. In a few cases, the supplier sent someone out to check the meter. Where this was faulty, in most respondents’ experience it was repaired and money was refunded promptly.

Satisfaction with the outcome of queries was variable ranging from highly satisfied to highly dissatisfied in individual cases. *“I contacted them because of a problem with the bill, and they sent someone out to have a look. I thought the meter could be faulty, so they came and put a new one in and altered the bill and returned the money.”* (PSR)

“If there’s a problem, I usually ring the supplier, who says they will correct the bill, but then there’s usually a further error. I’m not usually happy with the outcome.” (PSR)

“I think their response to my problem was poor. They sent a payment letter through with a new, increased payment. I queried it, but they insisted it was right, and then it turned out there was a gas leak. They said I still had to stick with the new payment for six months, but I thought it was wrong. I asked a friend to read my meter and check their calculations, and my friend told me they had over-estimated the amount I was using. That time I went back to them and they brought it down to a realistic amount.” (non-PSR, TD3)

“I phoned to question an unreasonably high bill and was informed that due to underestimating it had been backdated and adjusted accordingly. I accepted this explanation and paid the bill. The next quarter the bill was £297 and I refused to pay and insisted they check the meter, and haven’t heard from them since. It is still unresolved at this stage.” (PSR)

It appears that some customer service staff may find the calculations complicated. *“I called and asked them to explain my bill, but the woman started by saying, ‘well, it’s really complicated and difficult to explain, and then we gave up trying to figure it out.’”* (non-PSR, FG3)

“If the customer service staff can’t solve the problem, they should be honest about it.” (non-PSR, FG2)

Most people commented that they didn’t know what the true cost of gas or electricity is, so they just used what they needed and hoped they could afford it. There was a general perception that gas bills were more confusing than electricity bills.

In general, respondents felt that energy suppliers always over-estimated the energy consumption, and that readings would be taken in winter and used for summer estimates, which then over-stated the bill for the summer quarter.

Some respondents commented that it was unfair that energy suppliers should make big profits on something as fundamental as heat and light.

6.4 Improving the appearance of bills

When asked how the layout and content of bills could be improved, most people reported that this would be a good idea, but could not give concrete suggestions other than the following:

“They shouldn’t put so much information on the bills”

“They should show the actual price of the electricity in a very simple way.”

“The bills should be clearly set out to show the number of hours used in a certain period, the cost per hour and the total.”

“If use is more expensive at certain times of day, this should be pointed out.”

6.5 Bill nominee scheme

Only one person reported asking for a bill nominee scheme for an elderly relative, but it was refused. Because she couldn't understand the customer services person, she wasn't sure why. No other respondents had asked for this service or anticipated asking for it in the future.

6.6 Inserts with bills

Most people were aware that they received inserts, but only a tiny minority could recall their content. One person remembered energy saving advice, and another person said that he checked information about VAT and dates that direct debits were taken.

One woman who had recently registered with the PSR recalled the contents of a variety of leaflets, including information about the password protection scheme, energy efficiency advice, and the justifications for recent price rises. A few others remembered the receipt of inserts about boiler servicing and maintenance contracts. They were the exceptions.

6.7 Payment methods

We asked people which method they currently used to pay their bills, and why they preferred their selected method.

The three most popular options were direct debit, pre-payment meters or payment cards. A small minority paid by cheque or cash. A few respondents had their electricity paid direct from their Income Support payments.

The main reason for using direct debit was either to get the benefit of the small discount or because it was more convenient *‘no hassle and no power going off because you haven't paid’*.

“I use direct debit. It's simple, it comes off when I get paid, then I know what I've got left. I haven't time to go to post offices or write cheques.” (non-PSR, TD6)

"I use monthly direct debit now. I had a token meter before, but it was dreadful if I ran out, especially at night with the children. And it was more expensive. With this I don't have to worry about running out." (non-PSR, TD25)

People who paid their bills by direct debit were more likely to say that they trusted their bills to be accurate in comparison with people who paid by cheque or in cash. *"I don't check my bills, but I check my direct debit on my bank statement to see if it's been paid." (non-PSR, FG5)*

One person had a direct debit cancelled as a result of insufficient funds in an account, and this caused problems, which had to be sorted out by both the bank and energy supplier. The energy supplier had revised the amount due because of previously inaccurate estimates, and the customer had failed to notice the larger sum. However, the customer reported a helpful and responsive service from the energy supplier (and a less helpful attitude from the bank) in sorting it out.

Some respondents chose not to use direct debit because they felt they would be more vulnerable in a dispute with their energy supplier. *"I don't like direct debit because I can't withhold payment if the bill is incorrect or in dispute." (non-PSR, FG5)*

"I was behind with my electricity about five or six years ago. They contacted me and made me go onto direct debit or said they would cut me off. Then they took £1000 out of my account. It took a long time to get it sorted and they didn't offer any help along the way." (non-PSR, TD10)

A few people mentioned that they would use direct debit if they could pay weekly, but had been told this flexibility was not possible. The following is a typical comment about the reasons for the need for flexible systems of payment. *"I pay weekly on a card at the paypoint. My partner was out of work after an accident and I got a bit behind with the bills. They suggested this as a way for me to pay more regularly and keep up." (non-PSR, TD19)*

Although respondents were aware that their fuel costs were higher with pre-payment meters, many opted to use them because of the need to tightly control their outgoings on a weekly basis. *"I use the meter because it makes me anxious to have bills coming in and not being able to pay them because I'm living on benefits. I make sure that I have some tokens or I worry. You just struggle." (non-PSR, TD23)*

One respondent was told that she could not have a pre-payment meter installed for free, unless she was in arrears. If she kept her payments up to date, then she was told that she would be charged for the pre-payment meter.

Some people chose different methods to pay their gas and electricity bills. For example, consumers who used a pre-payment meter for electricity would pay their gas bill in cash at the post office. *"I pay cash for my gas bill at the post office every quarter because I don't like direct debit. I don't like people taking money out of my account. This way, I know I've paid it." (PSR)*

"I use a gas card – I put on £10 a week at the post office, and they give me a receipt. I hate bills, so this way I know where I am. Everything is so simple this way, but it's more costly." (PSR)

A few respondents specifically said that they were with British Gas because it was the only supplier that allowed them to pay at the post office without being charged extra.

6.8 Use of pre-payment meters

We asked people if they used a pre-payment meter, to tell us why they had it installed and if they had any difficulty in getting it charged up.

Because all respondents in this research who were not registered with the PSR were on low incomes, we found that many used pre-payment meters to help them budget for their fuel bills. *"When I first moved up here (Scotland) I found it hard and I wasn't used to gas central heating. The bills were mounting up and the gas people offered me a payment meter to help, and it's fine now." (non-PSR, TD2)*

"I find it easier to pay each week rather than have a big bill come in and I might not have the money to pay." (non-PSR, TD13)

"When I first moved in I was pregnant and we were finding the bills a bit of a struggle. I phoned up and had a 50p meter, and then I stayed with it when they changed to power cards. It was helpful at the time because my husband was not reliable with money." (non-PSR, TD3)

In most cases, the pre-payment meter had been installed at the suggestion of the energy supplier because of mounting arrears. In a few cases, the customer had one in a previous house and asked for one to be installed in a new house. *"I chose it (pre-payment) meter so I didn't have unexpected bills for gas. I'm happy with it. Wish I had one for electric like I did in my last house. I've asked for one because I'm finding it hard to pay the electric bills." (non-PSR, TD4)*

Overall, there was a slight preference for pre-payment meters for electricity instead of gas because the cost of electricity consumption is perceived to be higher and electricity use more within the respondents' control.¹⁰ *"Electricity is usually higher than gas bills, and we don't want two hefty bills at the same time. Easier to pay the money away as we go." (non-PSR, FG5)*

One problem highlighted by respondents was that if a pre-payment meter was changed or if the respondent moved house, they never received the credit that was in the meter. One person reported losing £30 worth of credit that was never refunded or credited to a new account.

¹⁰ Evidence shows that there are more electricity pre-payment meters in use than gas PPMs. Traditionally, suppliers have been more reluctant to use gas PPMs because of the difficulties and costs associated with their installation.

Female single parents with young children took part in the focus groups. They identified a number of problems with their pre-payment meters. For example, we heard of cases where the electricity went off at night and the respondent wasn't able to leave sleeping children in order to go out to top it up. This was exacerbated in some cases by the difficulty in finding somewhere local that was either open or safe to charge up the card or key or buy tokens. *"It isn't always easy getting the tokens (for pre-payment meters) in this area, especially in the evening."* (non-PSR, TD14)

"It (pre-payment meter) is OK, but you can forget to keep it topped up when you're busy and then the electricity can run out at a bad time; sometimes I'm out at midnight looking for somewhere to charge up my power card." (non-PSR, TD18)

6.9 Monitoring energy use

We asked people if they kept an eye on their energy use and cut back on anything if they were concerned about their ability to pay their bills.

Almost all respondents said that they monitored their use of gas and electricity, and took advantage of warmer weather to switch off heating and reduce their bills on a seasonal basis. Most people mentioned that they were careful about turning off lights and minimising their use of electricity in particular, because this fuel is perceived to be more expensive than gas. *"I think you're aware of it when the weather is very cold and perhaps you're at home and you're cold, and you think, I can't turn the heating on all day...you would rather sit there and be cold than run up the bills."* (non-PSR, FG1)

"We're very careful, we don't leave lights on or turn the cooker on for something small. We turn the thermostat down and we don't have the heating on all day, (non-PSR, FG5)

Given a choice, most respondents said that they rated staying warm as their top priority, and were prepared to make sure that they could afford this. *"My husband is disabled and he has to be warm through the winter, so I have to have the heating on."* (non-PSR, TD19)

"I use the central heating very carefully because it can run away with the money. I only use a little gas fire on low in the living room." (PSR)

"Because of my wife's disability the heating needs to be on most of the time. In order to keep the bills down, I have to keep a close eye on the temperature control. Heating is on even in the summer months." (PSR)

Some respondents cut down on other items in order to pay their energy bills. *"Yes, I've had to go without paying for things, so my family helps out. I've been using my savings a bit to supplement my fuel bills."* (PSR)

For many, budgeting for their fuel bills was their priority. *"When I work out my weekly money, that's the first thing I do, my gas and electric. Everything else has to be given a miss, if I can't afford it."* (non-PSR, FG4)

"I keep money back each week. I put £15 in (a pre-payment meter) for electricity and £10 a week for gas. I don't always use all the gas money, but the electricity goes faster." (PSR)

6.10 Help with meeting fuel bills

None of the respondents in the interviews or focus groups had heard of the energy trust funds that some suppliers have introduced for people who have experienced difficulties in paying their bills. Many thought this was an extremely useful source of help that should be targeted at those in debt or on benefits.

There was some concern that the existence of arrears would disqualify those who need it most from eligibility for financial help from the trust funds. *"I'll bet it's only for people who aren't in arrears. If you're in arrears, you probably don't get any help."* (non-PSR, FG5)

"I heard about something like that through my previous job, but surely it's a problem that there are lots of small trusts making these grants, then it's very hard to find out about it. There should be one main trust, and the information about it should be sent to everyone on long term benefits, like incapacity benefit." (non-PSR, FG3)

Older respondents mentioned the *"lump sum coming from the government, so I'm not going to worry about the bills to come this winter. I hope we get it next year."* (PSR)

Younger respondents on low incomes felt that they should also have a reduction in their winter fuel bills, particularly in households with young children. *"I know the elderly people are getting help with their fuel costs, so why can't they means test people on low incomes because we haven't got anything extra coming in. Years ago, if it went under a certain temperature, they handed out a £10 giro."¹¹* (non-PSR, FG2)

¹¹ This is taken to be the Cold Weather Payment, which still exists.

7 Dealing with Arrears

7.1 Key findings

- Many consumers found their energy supplier to be quite helpful at devising payment plans, but considerably more inflexible if the consumer disagreed with the repayment schedule or amount.
- Consumers feel vulnerable if they are in arrears and dispute the calculation with their energy supplier. In some cases, this seems to produce a stalemate between the consumer and energy supplier.
- Consumers find it difficult to persuade energy suppliers to remove pre-payment meters when their arrears have been repaid, and they wish to move to a lower tariff.
- Consumers would be comfortable discussing their financial circumstances and receiving benefits advice from their energy supplier.
- Consumers find energywatch helpful in dealing with disputed bills.

7.2 Negotiations with energy suppliers

We asked respondents if they had ever been in contact with their gas or electricity supplier to help sort out arrears, and if so what type of help they received, and how useful it had been.

Many respondents found their energy suppliers to be helpful in devising payment plans to sort out their arrears. *“I recently contacted them when I went a bit over with my bills, they were helpful. They gave me different payment options and it helped.”* (non-PSR, TD25)

“I received a bill for £209 for one quarter. They were actually very helpful and told me I could pay it off as I could afford it. I paid it back over a period of three months.” (PSR)

However, when a consumer couldn't afford the payment plan, there was much less flexibility from the suppliers. *“With my gas, when I first moved in I was with [energy supplier]. I owed them something like £240 from my previous house and I couldn't afford to pay it so they made me go onto a meter and then they would take £6 extra a week off me. I found it difficult then with a family to look after.”* (non-PSR,FG2)

“I felt I was being penalised. I was a single mum and they didn't take that into consideration. They just wanted their money. I said I'd give them less, but they just said no.” (non-PSR,TD10)

Respondents often felt trapped if they had gone into arrears, but disputed the original calculation. *“They have insisted that I still owe the full amount of the bill I'm in dispute*

about. But they have offered that I pay it over a three year period. I still dispute that I owe the money in the first instance and refuse to pay it. It is a very stressful situation.” (PSR)

“I don’t agree with the sum owing and can prove that it is incorrect. [Energy supplier] has offered a three year payment scheme to clear the arrears, but as it is not my supply they are charging me for (she says she is paying for her neighbour), I am refusing to pay. I am however paying for my monthly usage, but it is causing me lots of anxiety about what happens next.” (PSR)

“They hit me with a bill for £762, which I am unable to pay, because they have got incorrect information. energywatch are trying to sort it out – I heard about them from Age Concern. Vulnerable people should be given more information about energywatch. (PSR)

Energy suppliers often insisted on the installation of pre-payment meters when consumers were in arrears. *“They try to tell you they’re doing you a favour when they’re putting the meters in.” (non-PSR, FG4)*

“I stopped working and went on benefit, but had difficulty paying my bills. They sent me a payment demand letter and said that they would come to my property and install a pre-payment meter at my expense. This panicked me, so I paid off the arrears using a credit card, and I’m still paying that off.” (non-PSR, FG3)

The difficulties arose when the arrears were cleared, but the suppliers insisted that the consumer retains the meter. *“I was told that the meters would only be there when I was in arrears, and this was ten years ago and they’re still there.” (non-PSR, FG2)*

“I was on arrears for both because I became a single parent and had £400 on one and £200 on another and there was no way I could pay. So they put in a pre-payment meter where you put tokens in and some is taken off in arrears and the rest is yours. Then those were cleared with no arrears left whatsoever, a year went past, and I didn’t want those meters anymore because you’re paying more, but they wouldn’t take the meters away.” (non-PSR, TD10)

“It’s really poor, when I moved into this new property, I had to fight not to get a meter, because they knew I’d been in arrears before and had one.” (non-PSR, TD13)

7.3 Receipt of benefits advice from energy suppliers

When asked how comfortable they would be discussing their financial circumstances with their gas and electricity supplier or representatives, most consumers said this would be acceptable or they didn’t have a strong opinion. *“I don’t get much useful benefits advice from the benefits office, so I wouldn’t expect to from my electricity company, but they’re welcome to try.” (non-PSR, FG3)*

Generally, there was agreement that consumers wouldn’t think to ask for benefits advice from their energy supplier, unless it was offered. *“When Swalec came round, they asked*

what benefits you're on and then they get in contact, with ...I can't remember who...but they say if you're entitled to anymore then they will contact you." (non-PSR, FG2)

7.4 Receipt of benefits advice from other agencies

Very few respondents reported any direct contact with other benefits advice agencies, such as CAB. A few respondents had been in contact with Age Concern, who then put them in touch with energywatch about problems with a specific bill. *"Most of us would think to approach CAB first if they needed benefits advice, but it is actually very difficult to get to see or speak to an advisor, so it's put me off."* (PSR)

8 Disconnection

8.1 Key findings

- Consumers agreed that social services or other agencies dealing with vulnerable people should be informed if disconnection is a realistic threat.
- Consumers threatened with disconnection should have a home visit from their energy supplier to assess their vulnerability.

8.2 Overview

We asked respondents if they felt that they had ever been at risk of disconnection or had ever been disconnected.

Although many respondents had experience of arrears, only one person had been threatened with disconnection. He had refused to pay his bill because he said there was something wrong with the meter. His supplier sent increasingly threatening letters, and didn't make any home visits or check the meter as he had requested. The respondent stated that he then changed to a new supplier who didn't check that he had previously had substantial arrears. As far as the respondent is aware, the arrears problem and threat of disconnection has since '*disappeared*'.¹² (non-PSR, FG3)

There was general agreement that social services should be informed if there is a real threat of disconnection, because '*everyone should be entitled to the essentials of life, such as heat and light and a way of cooking*' (non-PSR, FG1). The concern was that social services was already overstretched and would be unable to deal quickly enough with something like disconnection, unless vulnerable older people or households with children were involved.

There was consensus among all respondents that anyone threatened with disconnection should have a home visit from an energy supplier to assess the problem and vulnerability before action is taken.

¹² This example would be an exception because consumers are not able to switch supplier if they have a debt with the energy supplier that exceeds £1.

9 Energy advice

9.1 Key findings

- Energy advice services are very popular with consumers, and are a major incentive to encourage registration on the PSR when offered.
- Many consumers are using energy saving lightbulbs as a result of promotions offered by their energy supplier.
- Social housing tenants are more likely to have energy-efficient houses in contrast to private sector tenants and owner occupiers on low incomes.
- The use of energy efficient measures is extremely piecemeal across regions, age bands, income levels and household type.
- Promotional ideas for encouraging more use of energy saving measures include TV campaigns, special offers promoted in the press and on the energy bill, and discounts for people who attain a high level of energy efficiency.
- Some consumers are resistant to energy saving measures because of the perceived cost.

9.2 Overview

Energy advice is not one of the designated PSR services, although many energy suppliers may offer it free of charge or at a subsidised rate to people on the register. This topic was included in the discussions, partly in order to assess its value to consumers who are and who are not registered, and also to find out more about the take-up of the advice services currently on offer.

We asked people who are and who are not registered if they had ever used any energy advice services.

The take-up of energy advice was piecemeal among respondents and was not affected by their status on the PSR. *"I've asked for things, but [the suppliers] won't do anything because I live in an old house."* (PSR)

"My house is only two years old, so I take it that it already has things like that in it." (non-PSR, TD12)

"[Energy supplier] sent me a letter and then they arrived and carried out a full insulation in the cavity wall, loft insulation and draught proofing around the front door, free of charge. [Energy supplier] also sends me energy saving bulbs at least once a year." (PSR)

"I can't have cavity wall insulation because my house is over 70 years old. I already have thick roof insulation, so I can't have anymore. I do have energy saving lightbulbs and a low energy kettle, which saves a lot of money." (PSR)

"I got a letter from [energy supplier] and they insulated our loft for free. They also told us we already had cavity wall insulation. I didn't know." (non-PSR, TD9)

"I read about the free (energy) checks in the Daily Telegraph. I asked for it, but the energy supplier said I'd lose my discount for the gas, and the electrical company said they didn't do any electrical checks. I had to make lots of calls to these companies and they took my number, but they never rang back. They weren't very helpful about it, but I know there is something they are supposed to do for people over 70." (PSR)

Some respondents remembered receiving free energy saving lightbulbs as a promotion from their electricity company some years ago. In many cases, this had encouraged them to continue buying them for their homes, although some respondents said that their light fittings were the wrong type for the low energy bulbs.

There was considerable disparity in take-up of energy saving measures between different tenures. Social housing tenants were most likely to have been provided with various measures, such as double glazing, loft and cavity wall insulation and draught-proofing. *"I'm a council tenant, so the council will come round and do these things when they have the money." (non-PSR, FG2)*

A large minority of respondents who were owner occupiers had already taken advantage of loft and wall insulation. Tenants in private sector rented accommodation were least likely to have had access to any energy saving measures. *"Because I rent from a landlord, I don't think I would be able to qualify for any free or cheaper offers." (PSR)*

No one in the focus groups or interviews was aware that they already pay for energy efficiency services and measures in their bill. There was a strong feeling that this should be highlighted to all customers. *"The energy saving measures should be available to everyone at no extra cost and should be paid for out of the energy company's profits." (non-PSR, FG3)*

"Because of my health it is important for me to be in a warm environment and it would be useful to receive any services or tips to maintain the level of energy I need to use, and at the same time to reduce my bills by using energy saving devices." (PSR)

When asked which measures would be most useful, respondents identified thermostats and insulation.

"I would like to know more about how to save energy in older houses because I'm moving from a new house that has everything in it to an older one." (non-PSR, TD12)

9.3 Encouraging the use of energy saving measures

We asked what could be done to encourage more people to ask for advice about how to save energy or to take advantage of energy saving measures.

Respondents identified TV, the internet, special offers promoted through the press, and the bill itself, as the most efficient source of information about energy advice services and options. *“There should be TV campaigns and special offers on energy saving products to encourage more people to buy them.” (non-PSR, FG3)*

One suggestion was to discount energy costs to households who use energy saving devices. *“If you can prove that you’ve adopted some of these things, then you should get a discount on your bill. That would encourage people.” (non-PSR, FG5)*

Inserts were the least efficient means of disseminating information among the majority of respondents. *“It would have to be on TV or the back of my bill because they put this stuff on those bits that come with the bill, and I never look at them. Just bin them.” (non-PSR, FG5)*

Not everyone believed that consumers needed more information. *“There’s plenty of information around about energy saving measures, but people choose to ignore it because they would have to change their behaviour, and that’s harder to do.” (non-PSR, FG3)*

Some consumers were resistant to doing more either because of cost or having reached a satisfactory level of energy efficiency. *“No I’m not interested in doing more, because I’m reasonably energy saving already.” (PSR)*

“I wouldn’t ask for more energy saving things because of the amount it would cost me, I probably wouldn’t save.” (non-PSR)

10 Conclusions

10.1 Overview

The findings in this report describe engagement with the energy market from the perspective of consumers and not energy suppliers. Three categories of consumer were interviewed in a qualitative study; those registered on the PSR, those not registered, but eligible for priority services because of age, and those not registered and not eligible because they were aged under 60 years.

When the interviews were carried out, we found that this third group of respondents contained people aged under 60 years who may have been eligible because of disability or chronic illness, but the constraints of the research did not allow us to confirm this.

The key findings are reported below.

10.2 PSR services are valued, but awareness is low and take-up is piecemeal.

The research has shown that the 'access and communications', 'peace of mind' and 'emergency contingency' services provided by the PSR are valued in principle by a wide group of consumers, even though take-up is limited.

Reasons for the limited take-up include the variety of PSR scheme names, which can be confusing, *"It would help if every scheme had the same name, so that people knew where they were if they switch supplier."* (on PSR) Registration is not portable when consumers switch suppliers.

The consistent delivery of PSR services may be difficult for suppliers to guarantee in a shifting energy market, but in parallel, it is difficult for eligible consumers to successfully obtain some designated PSR services. *"I've tried to get some of the free things, but nothing has happened even after lots of phone calls - I don't know what would be useful until I actually get something."* (on PSR)

The profile of consumers on the PSR may be a barrier to maximum take-up of services. Since eligible consumers will be older and/or have a disability, this means that obtaining information about services and enforcing their rights may be less easy for this group than for the wider consumer population.

10.3 Suppliers are not always responsive to requests for help.

The research found that successful receipt of PSR services is related less to eligibility for registration, and more to the type of service requested.

There were examples of consumers registered on the PSR who did not obtain the services to which they are entitled, such as meter repositioning or free gas safety checks. Registration on the PSR did not guarantee responsiveness from suppliers for these more expensive services, although other less costly services, such as the password protection scheme appeared to be readily available. *"I did ask for my electricity meter to be moved,*

because it's in under the stairs and I'm disabled, but they said it was too expensive to move.” (PSR)

Although we found few examples of people who were not registered receiving designated PSR services, anecdotal evidence suggests that this does happen, because some suppliers take a more flexible approach to consumers’ needs and circumstances in either their policies or practices.

10.4 Energy advice and help with reducing bills are of interest to people on low incomes.

Most people perceive their bills to be rising rapidly and feel that this is having a negative impact on their household finances. The research found that people on low incomes, whether or not registered on the PSR, would like help with reducing their bills, because many have disabilities, which require a higher than average use of electricity or gas.

“Because of my wife’s disability the heating needs to be on most of the time. In order to keep the bills down, I have to keep a close eye on the temperature control. Heating is on even in the summer months.” (PSR)

“My husband is disabled and he has to be warm through the year, so I have to have the heating on all the time.” (non-PSR)

Most respondents (whether or not on the PSR) were extremely positive about the financial benefits of free energy advice. *“Because of my health it is important for me to be in a warm environment and it would be useful to receive any services or tips to maintain the level of energy I need to use, and at the same time to reduce my bills by using energy saving devices.” (PSR)*

Because energy advice is not a designated PSR service, registration on the PSR did not produce any particular benefits for eligible consumers. Those who were registered on the PSR were no more or less likely than those not registered to have received advice or taken advantage of energy efficient measures.

Respondents’ perception was that measures to reduce bills for people on low incomes should not be restricted to people on the PSR, but should be extended to those who need them, even though the definition of consumers most in need may shift from time to time.¹³

10.5 Keeping warm and maintaining supply are priorities for consumers.

The overwhelming priority for consumers was to maintain the ability to stay warm, because many households (whether or not registered on the PSR) have special needs of some type. Some consumers were forced to reduce their expenditure on other items in order to guarantee they could pay their fuel bills or they used a pre-payment meter in order to

¹³ This is already the case. Suppliers are obliged to target 50% of Energy Efficient Commitment measures at the ‘Priority Group’.

budget their expenditure very carefully. *“I use the meter because it makes me anxious to have bills coming in and not being able to pay them because I’m living on benefits. I make sure that I have some tokens or I worry. You just struggle.” (non-PSR)*

Among most respondents, warmth is seen as a fundamental right, and measures to maximise warmth at least cost were seen to be priorities that should be extended to all consumers on low incomes, irrespective of current definitions of vulnerability or eligibility for the PSR.

10.6 Health and safety are priorities for consumers.

Respondents agreed that health and safety issues are priorities. The take-up of gas safety checks is very piecemeal, *“I had my free check once, but they never came again. Maybe I have to register for it every year.” (PSR)*

As would be expected, safety checks appeared to be more dependent on tenure than registration on the PSR. Social housing tenants were receiving gas safety checks on a consistent basis, whereas there were gaps in the receipt of this service in private sector tenancies, which indicates a wider health and safety issue than can be addressed in this research. Low income owner occupiers were least likely to have taken advantage of gas safety checks.

Tenure also influenced the acquisition of audible carbon monoxide alarms. Again, social housing tenants were most likely to have had them installed and low income owner occupiers were least likely. There was considerable interest in obtaining these alarms among all groups of respondents.

It should be noted that under the Health and Safety at Work Act, tenants are entitled to an annual inspection of gas fittings and appliances for which the landlord is responsible.

10.7 Geographic distinctions

The benefits of the PSR or problems with obtaining designated services were fairly evenly spread among regions. The frequency of cuts in energy supplies was the main geographical distinction. Respondents in Wales and Scotland experienced significantly more cuts than English consumers. *“Yes, my electricity has gone off about seven times in the last year. There’s never been advance notification, it just goes off, so then we have no lights and can’t cook.” (PSR, Wales)*

Registration on the PSR didn’t produce any specific benefits for eligible respondents, because the few who received advance notification of planned cuts in supply were included in a general notification procedure in their area and were not singled out for targeted attention because they were on the PSR. No one had any experience of receiving emergency heating or cooking facilities.

Overall, there were differences in the treatment of consumers by individual suppliers, but the evaluation of specific suppliers’ policies in dealing with consumers registered on the PSR was not within the scope of the research.

10.8 Finally

Registration on the PSR does produce some tangible benefits for some consumers, but the system does not reach all those who might need a service who are eligible under current conditions. The findings also show that there are those on low incomes who could benefit from particular services who are ineligible for the PSR and therefore dependent on individual suppliers' policies, practices and discretion to receive the services they need in order to fully engage with the energy market.

Appendix A List of energy suppliers

This report has omitted the names of specific energy suppliers from verbatim comments because the research was not designed to evaluate the service offered by named companies. However, respondents were asked who their current suppliers were and the complete list is described below:

- Barkantine Heat and Power Company (EDF Energy)
- British Gas
- London Energy
- npower
- Powergen
- Scottish Gas
- Scottish Hydro
- Scottish Power
- Southern Electric
- SWALEC

APPENDIX B Interview Schedules

**KM 11807 energywatch In Home Depth Interviews
Consumer FOCUS GROUPS 12/10/05**

**FOR PEOPLE ON THE PRIORITY SERVICES REGISTER
PSR**

Name of respondent	Date of interview
Timing of interview	Telephone number
Name of interviewer	

1 Introduction

Who we are / what mruk does

Purpose of the telephone interviews (see separate briefing note)

2 General experience of gas and electricity suppliers

Could I start by asking who your gas and electricity supplier(s) are?

Have you been in contact with your gas or electricity supplier in the last 12 months?

Can you remember what the contact was about?

How well did they deal with it?

What do you think about your gas and electricity bills? Do you think that they are going up?

How are you coping with this?

Is this happening across the board? Are other bills also going up (e.g. water, council tax, insurance)? And is this causing a problem financially?

3 Communication priorities

Have you ever had any difficulties getting in touch with your fuel supplier? For example, by telephone, letter, email or in person?

If yes, probe further. What was the difficulty? Did the supplier do anything to resolve the communication difficulty?

Have you ever asked for or used any of the following services from your gas and electricity suppliers?

- Bills produced in large print, Braille or audio tape
- Translations of written material into languages other than English
- Interpreters for phone calls in languages other than English
- Minicom or text phones
- Accessible version of the gas and electricity companies' websites

Probe further:

If any of the above are used, which ones and do you find these services helpful?

If not used, do you think you would be likely to make use of any of these services?

What would encourage you to ask for these services?

4 Peace of mind services

Do you ever worry that the person coming to read your meter may be a 'bogus caller' (not a genuine meter reader from the gas and electricity services)?

Have you ever heard of or used the *password protection scheme* or asked your meter to be read only between specified hours?

Would these extra services resolve your concerns about bogus callers?

Is there anything else that could be done to reassure you that the meter reader is genuine?

5 Meter reading

Do you check your bill against your meter reading when you get it? Why / Why not?

What would encourage you to check your bill against your meter on a regular basis?

Probe: Is your meter easy to get to in order to read it?

If no, probe further: Have you ever asked for your meter to be moved so that you can read it more easily? If yes, what happened when you requested this?

Do you have a pre-payment meter? If yes, for which fuel?

Would you mind telling me why you have a pre-payment meter? And how you find it?

Probe sensitively. Have you ever gone without electricity because you couldn't afford to charge it up?

6 Receipt of bills

Do you read your bills in detail when they arrive? Why / why not?

Do you ever read the inserts that accompany the bill? What subjects have these been about?

What would make your bill easier to read or understand?

Are your bills accurate?

If no, probe further. What do you do when you find an error? How does your supplier respond? Have problems been resolved? Were you happy with the outcome? How could the supplier have handled it better?

Do you use the bill nominee scheme? **If yes, probe further.** How has it been useful?

7 Paying your bill

Which method do you use to pay your bills?

Probe further. Why did you choose that option? Is this your first preference or would you rather use another method?

Do you ever find it difficult to pay your gas and electricity bills?

If yes, probe further. What is the main reason for this? How do you deal with it?

Do you ever cut back on how much gas / electricity you use in order to reduce your fuel bills? Or do you go short on other items in order to pay the bill? Or do anything else?

If yes, probe further. Have you ever kept your home at a low temperature or turned the heat down lower than you would have liked because of this?

Have you ever contacted your gas and electricity suppliers to tell them that it would be difficult to pay a bill? What help did they offer you? Did their help make it any easier to pay your bills?

Have you ever used or heard of the energy trusts run by gas and electricity suppliers for people who have difficulty in paying their bills.

If used, probe further. What help did they offer? Was it useful?

8 Dealing with arrears

Have you ever had any contact with your gas or electricity supplier about arrears on your account?

If yes, probe further. How was contact made? How long had your arrears built up before contact was made?

Did you agree with the calculation of the arrears? If not, what happened next?

If you agreed with the sum owing, did they offer any assistance to help you manage your arrears at the time? Did you act on this help? Did it make a difference to your ability to pay your gas / electricity bill?

Have you ever been offered any benefits advice by your gas or electricity supplier? Did you act on this advice? Did it make a difference?

Have you ever contacted any other benefits advice agency, such as the CAB, to get help with gas or electricity payment problems or arrears? Did you act on their advice? Did it make a difference to your ability to pay your gas / electricity bill?

9 Energy advice services

Do you know that you're entitled to help with saving the amount of energy you use in your home? (Which would help reduce your fuel bills) (Provide examples of energy saving measures)

Have you heard of / used any services to help save the amount of energy you use in your home?

If yes, probe further. Which services?

Do you know that you already pay for some energy improvement services in your bill?

If no, probe further. Knowing this, would it encourage you to ask for advice on how to use less energy in your home?

Is there anything else that would encourage you to ask for advice?

10 Dealing with disconnection

Have you ever felt that you were at risk of disconnection because you were behind on your fuel bills? Or have you ever been disconnected?

If yes, probe sensitively. Did you agree with the reason for the disconnection?

(Probe sensitively) further. What happened next? How were you notified? How did the supplier treat you? Were you offered any help to avoid disconnection? Did you take up the offer of help? Was the outcome satisfactory?

What did your gas and electricity supplier do to recover their debt?

Did they handle it well? How could their approach be improved?

11 Safety checks

Do you have an annual gas safety check to make sure that the gas appliances, gas piping and flues in your home are well maintained and safe?

If yes, probe further. Who provided it? Was it free of charge?

If no, probe further. Have you been offered one? What would encourage you to have one?

If a check showed that there was a fault that needed attention, what would you / did you do about it?

Is there anything that could be done to make it easier for you to deal with a fault?

What do you know about the risks and symptoms of carbon monoxide poisoning?

Would you know what to do if you were affected by carbon monoxide fumes?

Is this something you've ever been concerned about?

Do you have an audible CO2 acarbon monoxide alarm fitted?

If not, what would encourage you to have one installed?

12 Special controls and adapters

Is there any type of special controls or adapters on your household appliances and meters that would make your life easier?

Do you already have any special controls or adapters on your appliances and meters because someone in your household has a disability?

If yes, probe further. Where did you get them from? Did you have to organise them yourself or did someone else do it for you? How easy or difficult was this?

13 Energy supply

Has your gas and/or electricity been cut off during bad weather or because of building works during the past two years?

If the cut was planned, did you receive any advance notification? Who from?

Did this cause a problem for you?

Or if it happened in the future, would it cause a problem?

Is there any special help that your household needs in case the gas or electricity supply is cut off?

14 Priority Services Register

What prompted you to register for the free services for eligible customers?

Probe: Where did you hear about these services?

Do you know what your gas and electricity suppliers' schemes are called? (Ask for both)

Are these names appropriate? Can you suggest better names?

Do you feel 'labelled' in any way because you are on this scheme?

What are the main free services you use?

Do you have any problem obtaining them from your fuel supplier?

Are there services that you think would be useful?

Would you consider paying for any of them if they weren't free?

15 About yourself

Would you mind telling me if you receive any benefits? And what they are? Or receive pension credit?

Are you working at all? If yes, what type of job did you do?

If not working now, what type of job did you do before?

And, finally, how many people are living in your household?

Thanks and close

Would you like to make any final comments?

**KM 11807 energywatch Telephone Depth Interviews
Consumers FOCUS GROUPS 12/10/05**

**FOR PEOPLE NOT ON THE PRIORITY SERVICES REGISTER
PSR**

Name of respondent	Date of interview
Timing of interview	Telephone number
Name of interviewer	

1 Introduction

Who we are / what mruk does
Purpose of the telephone interviews

2 General experience of gas and electricity suppliers

Could I start by asking who your gas and electricity supplier(s) are?

Have you been in contact with your gas or electricity supplier in the last 12 months?

Can you remember what the contact was about?

How well did they deal with it?

What do you think about your gas and electricity bills? Do you think that they are going up?
How are you coping with this?

Is this happening across the board? Are other bills also going up (e.g. water, council tax, insurance)? And is this causing a problem financially?

3 Communication priorities

Have you ever had any difficulties getting in touch with your gas or electricity supplier? For example, by telephone, letter, email or in person?

If yes, probe further. What was the difficulty? Did the supplier do anything to resolve the communication difficulty?

Have you ever asked for or used any of the following services from your gas and electricity suppliers?

- Bills produced in large print, Braille or audio tape
- Translations of written material into languages other than English
- Interpreters for phone calls in languages other than English
- Minicom or text phones
- Accessible version of the gas and electricity companies' websites

Probe further:

If any of the above are used, which ones and do you find these services helpful?

If not used, do you think you would be likely to make use of any of these services?

What would encourage you to ask for these services?

4 Peace of mind services

Do you ever worry that the person coming to read your meter may be a 'bogus caller' (not a genuine meter reader from the gas and electricity services)?

Do you use or have you ever heard of the password protection scheme or asked your meter to be read only between specified hours?

Would these extra services resolve your concerns about bogus callers?

Is there anything else that could be done to reassure you that the meter reader is genuine?

5 Meter reading

How often does someone come to your home to read your meter? If they can't get in, what do they do? Do they leave a card or a message for you to phone in your meter reading?

Do you check your bill against your meter reading when you get it? Why / Why not?

What would encourage you to check your bill against your meter on a regular basis?

Probe: Is your meter easy to get to in order to read it?

If no, probe further: Have you ever asked for your meter to be moved so that you can read it more easily? If yes, what happened when you requested this?

Do you have a pre-payment meter? If yes, for which fuel?

Would you mind telling me why you have a pre-payment meter? And how you find it? Do you find it easy or difficult to get access to it in order to charge it up with credit?

Have you ever asked for it to be moved? **If yes**, what happened when you requested this?

6 Receipt of bills

Do you read your bills in detail when they arrive? Why / why not?

What would make your bill easier to read or understand?

How do you know that your bills are accurate?

Probe further: Do you check the calculations?

If no, probe further. What do you do when you find an error? How does your supplier respond? Have problems been resolved? Were you happy with the outcome? How could the supplier have handled it better?

Do you have any experience of the bill nominee scheme?

If yes, probe further. Why do you use it? How well does it work for you?

7 Paying your bill

Which method do you use to pay your bills?

Probe further. Why did you choose that option? Is this your first preference or would you rather use another method?

Do you ever find it difficult to pay your gas and electricity bills?

If yes, probe further. What is the main reason for this? How do you deal with it?

Do you ever cut back on how much gas / electricity you use in order to reduce your fuel bills? Or do you go short on other items in order to pay the bill? Or do anything else?

If yes, probe further. Have you ever kept your home at a low temperature or decided to use less heating than you would have liked because of this?

Have you ever contacted your gas and electricity suppliers to tell them that it would be difficult to pay a bill? What help did they offer you? Did their help make it any easier to pay your bills?

Have you ever used or heard of the energy trusts run by gas and electricity suppliers for people who have difficulty in paying their bills.

If used, probe further. What help did they offer? Was it useful?

8 Dealing with arrears

Have you ever had any contact with your gas or electricity supplier about arrears on your account?

If yes, probe further. How was contact made? Who first made contact? How long had your arrears built up before contact was made?

Did you agree with the calculation of the arrears? If not, what happened next?

Did they offer any assistance to help you manage your arrears at the time? Did you act on this help? Did it make a difference to your ability to pay your gas / electricity bill?

Have you ever been offered any benefits advice by your gas or electricity supplier? Did you act on this advice? Did it make a difference?

If not been offered / or used advice, probe further. Do you think it would be helpful for your gas or electricity supplier to offer benefits advice? Would you be comfortable discussing your financial circumstances with your gas and electricity supplier(s) and their representatives?

Have you ever contacted any other benefits advice agency, such as the CAB, to get help with gas or electricity payment problems or arrears? Did you act on their advice? Did it make a difference to your ability to pay your gas / electricity bill?

9 Energy advice services

Do you know that you're entitled to help with saving the amount of energy you need to use to keep your home at a comfortable temperature? (Which would help reduce your fuel bills) (Provide examples of energy saving measures)

Have you heard of / used any services to help save the amount of energy you use in your home?

If yes, probe further. Which services?

Do you know that you already pay for some energy improvement services in your bill?

If no, probe further. Knowing this, would it encourage you to ask for advice on how to use less energy in your home?

Is there anything else that would encourage you to ask for advice?

10 Dealing with disconnection

Have you ever felt that you were at risk of disconnection because you were behind on your fuel bills? Or have you ever been disconnected?

If yes, probe sensitively. Did you agree with the reason for the disconnection?

(Probe sensitively) further. What happened next? How were you notified? How did the supplier treat you? Were you offered any help to avoid disconnection? Did you take up the offer of help? Was the outcome satisfactory?

What did your gas and electricity supplier do to recover their debt?

Did they handle it well? How could their approach be improved?

11 Safety checks

Do you have an annual gas safety check to make sure that the gas appliances, gas piping and flues in your home are well maintained and safe?

If yes, probe further. Who provides it? Is it free of charge?

If no, probe further. Have you been offered one? What would encourage you to have one?

If a check showed that there was a fault that needed attention, what would you / did you do about it?

Is there anything that could be done to make it easier for you to deal with a fault?

Are you concerned about the risks of carbon monoxide in your home?

Do you have an audible CO2 acarbon monoxide alarm fitted?

If not, what would encourage you to have one installed?

12 Special controls and adapters

Is there any type of special controls or adapters on your household appliances and meters that would make your life easier?

Do you already have any special controls or adapters on your appliances and meters because someone in your household has a disability?

If yes, probe further. Where did you get them from? Did you have to organise them yourself or did someone else do it for you? How easy or difficult was this?

13 Energy supply

Has your gas and/or electricity been cut off during bad weather or because of building works during the past two years?

Did this cause a problem for you?

Or if it happened in the future, would it cause a problem?

Should gas and electricity suppliers be able to talk to the emergency services, your local authority or other relevant agencies to ensure you receive the necessary level of care and / or attention if the gas or electricity supply is cut off as a planned or accidental event?

14 Priority Services Register

Did you know that your gas and electricity suppliers are obliged to provide some free services to eligible customers? (**List examples of free services**)

Do you know what your energy gas and electricity suppliers' schemes for free extra services are called? (Ask for both)

If yes, do you think these names are a good description?

Would you feel 'labelled' in any way if you were on one of these schemes?

Can you think of any extra services from your energy suppliers that you would find useful?

Would you consider paying for any of them if they weren't free?

15 About yourself

Would you mind telling me if you receive any benefits? And, what they are? Or receive pension credit?

Are you working at all? If yes, what type of job did you do?

If not working now, what type of job did you do before?

And, finally, how many people are living in your household?

16 Thanks and close

Would you like to make any final comments?

