OFGEM CONSUMER FIRST PANEL YEAR 6, WAVE 3

SMART BILLING

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1. Summary

Consumer First Panel: Wave 3 aims

- The primary aim of this wave of the Panel was to:
  - **explore consumer expectations and preferences around billing in a smart meter world**.

Background and Methodology

- The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a group of domestic consumers together 3-4 times over the course of a year to feed into Ofgem's policy decisions. Panellists are recruited from a broad cross section of energy consumers from across Great Britain.
- These sessions - the third wave for this Panel - were attended by 62 Panellists. Fieldwork was carried out between the 6th and 15th October 2014. Each session was a 3-hour long deliberative workshop and included a mix of presentations, discussions and activities for Panellists.

Consumer context: current energy billing arrangements

- Billing and payment arrangements (i.e. flexibility, frequency of billing and payment types) are rarely top of mind for Panellists in any sector, including energy. They feature more prominently when setting up a new arrangement or dealing with an issue. Otherwise, Panellists largely want to have to engage with them as little as possible.
- Panellists value choice of a range of payment methods and billing frequencies and are generally comfortable with the existing billing arrangements available to them in energy and other sectors (e.g.telecoms, Council tax)
- Energy suppliers are largely consistent with other sectors in the flexibility of payment methods and billing options that they offer. Direct debits, standard credit and pre-payment options are expected and offered. So is a level of choice around billing date and frequency. Monthly and quarterly payments are most common. Panellists think that energy suppliers usually offer three choices of billing and payment date within each month, which they think is reasonable.
- Pre-payment arrangements are less common in other sectors (other than with mobile phone networks operators) and have pros and cons in an energy context.
- Direct debits require least engagement and action on a regular basis; pre-payment meters (PPMs) require the most regular and hands-on engagement with payment arrangements.
- Overall, bills need to be accurate, transparent and consistent. Panellists want to understand how much energy they've used and be confident that the amount billed is accurate. Consistent and predictable costs are helpful as they allow Panellists to plan their spend on a monthly basis.
- Panellists want their billing arrangements to be convenient and to enable them to balance their monthly income and expenditure. Energy is just one of a number of regular (often monthly) payments that they make. Panellists who do not

receive regular monthly salaries (e.g. those who are paid four-weekly, receive benefits, or are self-employed) are more likely to juggle costs and want flexibility in their payment arrangements.

- Fixed direct debit is seen as the most convenient payment method for energy by many Panellists. They like the consistency it provides and the way it requires little engagement with the billing process. However, stories around bad experiences of under or over payment do exist.
- Payment via standard credit works well for Panellists who don't necessarily trust direct debits or who don't receive regular monthly income.
- Some customers on PPMs like the control and visibility of spend they offer. Others would like to change to another payment method but have been told that it will cost them to change to standard credit meter and so have chosen not to.

Smart meters

- In order to consider smart billing with Panellists, we explained to them in high level terms what smart meters are and how they work.
- Engagement with existing, non-smart meters is largely low: most Panellists look at theirs very rarely. A couple of Panellists check their meters and submit meter readings to suppliers every few months to ensure accuracy of bills.
- Only a few Panellists have heard of smart meters. The majority know either nothing or very little about them. Only a couple of Panellists think they have had one installed.
- Panellists are cautiously positive about the concept of smart meters once they are explained. They like the idea of improved accuracy and flexibility without the need to do meter readings.
- Despite this positivity, smart meters are not exciting for the majority of Panellists. Several have concerns about how much the roll out will cost and believe that potential savings for consumers are dependent on behaviour change rather than being certain.
- A few Panellists say that they have a basic energy monitor, but usage and levels of attention to them vary.
- Younger Panellists are more likely to be interested in smart meter technology and the opportunities it presents.

Smart billing opportunities

- Increased billing accuracy was the most prominent, important and popular opportunity presented by smart meters.
- Panellists like the fact that smart meters should lead to more accurate bills. Estimated bills are a frustration for many Panellists for whom accuracy is the most important aspect of billing.
- Panellists considered several smart billing arrangements which smart meters could facilitate:
    - Full choice of billing and payment date
    - Choice of billing frequency
    - Viewing account balances online & text or email alerts
    - Variable direct debits

- Responses to these are generally muted. Panellists find them largely uninspiring, partly because they are happy with existing arrangements. Some aspects (e.g. choice of billing dates) are positive but already expected or are perceived to offer little improvement on existing arrangements.
- Text and email alerts around unusually high or low bills are the most popular element of potential smart billing arrangements. Panellists like the idea of alerts in a channel that best suits them (e.g. smartphone users might like them to come through apps). They would make suppliers seem more proactive and customer centric, but are the mark of a good company looking after its customers rather than being genuinely innovative or exciting.
- But for the majority of Panellists, other billing arrangement opportunities are nice-to-have options that aren't 'selling points' for smart meters and smart billing. They don't think that the opportunities would lead them to change their existing billing arrangements.
- However, some opportunities around billing arrangements (e.g. choice of billing frequency to fit with four weekly or irregular income cycles) may have significant benefits to a few Panellists.

Potential Smart billing limitations

- Panellists discussed situations where their bills might not be completely accurate or where they may receive estimated bills.
- Most Panellists accept that teething problems may occur with new technology. However tolerance for estimated bills in a smart meter world is low given that most Panellists think that smart meters should deliver regular, accurate and reliable readings to suppliers. Estimated bills should therefore be very rare and resolved quickly.

Back-billing

- Tolerance of back-billing is already low. No Panellists recognise the term but all recognise the concept. Whilst only a few people have been affected by back-billing themselves, more say they know someone who has.
- Most Panellists accept that they should pay for the energy that they've used. However most people consider the existing twelve month timeframe for back-billing to be too long.
- They feel that back-billing should generally not happen in a smart meter world as the meter should submit regular accurate readings to suppliers. As such, the majority think that if an issue does occur, it should be resolved quickly. Three months would be the maximum acceptable period for back-billing.
- Panellists expect their suppliers to show greater empathy if they backbill a consumer because of a supplier error. Panellists think consumers should be given flexibility around repayment options and plenty of time to repay any outstanding balances. The exact terms of this should be agreed on a case-by-case basis based on the size of the underpayment.
- Nearly all Panellists (regardless of demographics and affluence) think that suppliers should offer discounts or compensation for larger backbills (e.g. when they run into hundreds of pounds).

2. Methodology & Research Objectives

2.1 Overview

The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a broad group of domestic energy consumers together 3-4 times over the course of a year to feed into Ofgem's policy making. The Panellists are recruited so that the Panel is broadly representative of Great Britain's domestic energy consumer characteristics. See Appendix 2 for more detail around the criteria used.

One of the key advantages of a deliberative approach is that it enables ordinary domestic consumers to obtain a greater level of understanding about how energy supply and the energy markets work. As such, they can offer more considered and informed views about key issues and policy options under consideration.

For Wave 3 of this year's Panel, Ofgem asked Big Sofa to explore consumer expectations and preferences around billing in a smart metering world. Only a couple of Panellists think they have a smart meter already and the majority of Panellists knew nothing about them until the sessions.

Not all Panellists were invited to attend the third wave of events[1]. For this wave, 62 Panellists attended deliberative workshops in the four Panel locations (Colwyn Bay, Livingston, Oxford and Sheffield) in October 2014.

Each workshop lasted 3 hours and used a range of deliberative approaches and stimulus. These included presentations from Big Sofa, paired exercises and activities requiring Panellists to work and discuss in groups. The deliberative elements of each session allowed Panellists to reflect in more depth on some of the more complex issues discussed including the nature of smart billing opportunities and limitations.

The workshop sessions were followed by the use of an online discussion forum where Panellists were able to continue debating the main issues and give further reflections on some follow-up questions. Those who preferred to take part via post, phone or email were also able to submit their views and participate in the discussion.

2.2 Research Objectives

Ofgem asked Big Sofa to explore consumer expectations and preferences around billing options in a smart meter world. Specifically:

[1] Panellists were told that not everyone would be invited to attend subsequent events during wave 1. The number of Panellists was reduced to reflect group dynamics and ensure maximum engagement at each session. Smaller groups allowed detailed content to be covered in more depth.

1. **Context around how billing works at the moment – in energy and other industries**
2. **The opportunities smart billing could present** around:
    a. Accuracy
    b. Frequency and flexibility
    c. Payment methods (especially direct debit)
    d. Account balances

3. **The potential limitations of smart billing**, e.g.
    a. Estimated bills
    b. Back-billing and error resolution

3. Consumer context: current energy billing arrangements

3.1 Overview

Panellists were asked to think about their billing and payment arrangements for all of the services they use or regular payments they make. They then talked specifically about how energy arrangements compare. Panellists often see little difference in how they think about billing for energy compared to other sectors.

Billing and payment arrangements in general are rarely top of mind for Panellists. Nearly all receive several bills or have several regular payments set up each month, but these require little attention or ongoing management. Most Panellists don't want to have to think or take action on billing or payment arrangements on an ongoing monthly basis.

The only times when arrangements do become top of mind for Panellists are when they initially set them up for a new service; or have an issue with the existing bill or payment.

When setting up a new payment (for energy or another service), Panellists consider the right combinations for themselves around:

- Billing frequency.
- Payment method.
- Billing date.

Lifestyles, income cycles and personal preferences influence choices for each of these factors. Panellists often see pros and cons to various options (especially around frequency and payment method – see sections 3.3. and 3.4). For example, many Panellists prefer to pay monthly because it allows them to balance their monthly income and expenditure. More affluent retired Panellists were sometimes happier to pay larger sums less regularly as this was less of a concern for them.

Panellist attitudes towards energy billing arrangements are largely similar to billing arrangements in other sectors. They think that the range of options and payment methods available are fairly consistent. However, more Panellists lean towards paying by fixed direct debit for energy because of the seasonality of energy use. They prefer to make consistent payments each month, rather than seeing large variations in costs due to differences of energy consumption throughout the year. Panellists know that choice of billing and payment date within monthly and quarterly billing arrangements for energy is common (although currently limited to a few date options), as is a variety of payment methods including direct debits, standard credit and pre-payment.

Panellists find that their existing billing and payment arrangements for energy generally work well. Keeping track of monthly finances tends to be the priority for them, preferring to balance their incoming and outgoing expenditure on a monthly

basis. As such, fixed direct debits are preferred by many for the majority of the services they pay for (including energy).

A few Panellists have had poor experiences with energy billing and payment which have led them to change their arrangements (see section 7). The majority are satisfied with all of the options available to them, including a choice of payment method and bill frequency.

3.2 Importance of billing and billing arrangement attributes

As billing arrangements in general are largely invisible to Panellists, they often haven't considered what aspects are most important to them. This is true for energy billing as well. However, on reflection they are able to identify a variety of attributes which they'd expect to underpin their billing arrangements in both energy and other sectors. The primary ones are:

- **Accuracy**: this – alongside honesty – is the most important aspect of billing for nearly all Panellists. They want to know that they are paying the correct amount of money for their usage of a service.

- **Honesty**: Panellists expect to pay for the right amount of usage. They want to be confident that their supplier is being honest and fair with them (e.g. no hidden costs or rounding up of usage).

- **Transparency and clarity**: Panellists want to know what they are paying for within their bill – or to be able to access that information easily. Explanations of usage are helpful and paper bills or statements are preferred by many for checking usage against cost, especially for older Panellists.

- **Choice** of billing date, frequency and payment method. Panellists expect to be able to choose which date payments are taken from their account (for direct debits) or which date bills are generated (for other payment methods). However, they don't expect complete flexibility around this. In energy (as in other industries) choice of date is often quite limited (for monthly direct debits, three date options are usually offered) but Panellists are largely satisfied that this allows them to pick a date which will work. Panellists also expect to be able to choose whether they want to use a form of pre-payment (e.g. pay as you go), pay monthly or pay quarterly (or less regularly). Panellists think that energy is consistent with other sectors in options offered around this – monthly and quarterly payments are most commonly chosen.

- **Ease:** of payment; and account access. Although Panellists don't engage with their billing arrangements or bills very often, they want payments to work seamlessly.

"…we have a pre-payment meter for the electric and pay council tax by an app – it's just convenience isn't it, whatever's easiest"

They don't want to have to get more involved than they already do and they like having a range of options so that they can pay their bills (e.g. online, by phone, in person). In the energy sector, they want to be able to understand their usage easily (should they need to) so that they can check what they're paying. Many Panellists reference mobile phones here. They rarely check itemised bills but find them easy to understand if ever they need to. Many are able to log-in to online accounts for the services they use. This is also the case with energy.

- **Consistency:** consumers don't like billing surprises – i.e. unexpectedly high bills, or payment being taken on a date that they aren't expecting for direct debit. Many Panellists prefer making fixed payments each month where possible. That way, they know what to expect and are able to manage and balance their monthly finances more easily.

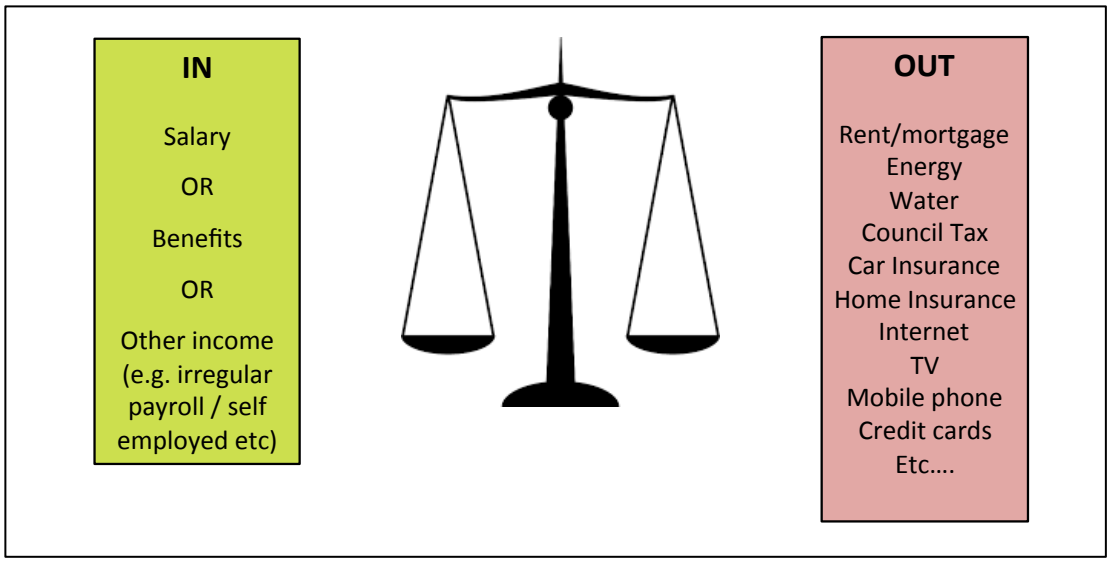
- **Customer service**: Panellists rarely need to speak to the businesses that provide or supply the services they pay for. When they do need to make contact, it is generally because of a query or issue with payment. Panellists want this contact to be free, fast and empathetic. The tone of these conversations can be important in turning a negative, anxious or stressful experience (e.g. after an unexpectedly large bill or payment) into a more satisfactory one.

All of these factors apply within most sectors that Panellists deal with, including energy. As noted above, Panellists are largely happy with their energy billing arrangements and the options offered. It is worth nothing however that previous research has shown that Panellists rarely look at the bills themselves.[2]

3.3 Billing frequency choice

Choice of billing frequency is generally a matter of lifestyle, personal preference and income cycle for Panellists. The latter is the primary driver of choice for most Panellists. Balancing the multiple outgoings that most households have against salaries, benefits or other income sources represents a significant challenge for many Panellists (see below).

[2] Big Sofa / Ofgem, Ofgem Consumer First Panel Year 6 Second Workshops: Consumer engagement and trust in the energy market – Retail Market Review reforms, October 2014



Most Panellists choose monthly billing and payment cycles as these most closely align with their income cycle. However, some Panellists do not receive income on a regular, monthly basis. A few either get paid or receive their benefits every four weeks. A couple of Panellists are either self-employed or have family members who are. These people are likely to receive income on a more irregular basis, which sometimes affects their choice of billing frequency and payment method. They prefer flexibility in their arrangements as they don't always know when they will have the finances available to settle their bills.

Panellists identify several pros and cons for different billing and payment frequencies. These are set out below:

Frequency	Pros	Cons	Associated payment method	Examples
YEARLY	Sometimes cheaper than the sum of more regular payments	Large sum to pay Needs to be planned in by Panellists	Bank transfer, Credit or debit card	TV license Insurance
QUARTERLY	Smaller sum than yearly Don't have to think about it often	Large sum to pay outside of monthly finances	Direct debit, standard credit or bank transfer	Energy Council tax
MONTHLY	Fits with monthly finances / income cycle for most people Splits payments into manageable amounts	Can be slightly out of sync with income cycle for some Sometimes more expensive than a lump sum payment	Direct debit, standing order	Rent, mortgage, energy, phone, internet, TV, Council tax
AD HOC	Complete control over how much you're spending Fits irregular incomes better	Unexpected bills / lack of service More expensive (esp. PPM, PAYG)	Cash, card, bank transfer, PPM, pay as you go	Phones, energy, credit cards

Panellists rarely actively consider all of these factors when they choose their preferred frequency. Decisions are made quickly at the point of setting up arrangements and Panellists largely choose the same frequency that they use for other existing payments.

3.4 Payment methods

Personal preferences also influence payment types for the majority of Panellists.

Direct debit

Direct debit is the reported default payment method for many. It is highly convenient for monthly payments and requires very little direct action to maintain after set up. Fixed direct debits are preferred in most sectors. They give Panellists greater control and visibility of their monthly spend. They also offer consistency of payment amount – which is particularly useful when paying for energy because of the big variation in how much consumers use between summer and winter.

"You can reduce your direct debit in the summer but I always say no – you want to store it [credit on the account] up for the winter"

However in some other sectors, Panellists are prepared to tolerate small variation in monthly sums. Some Panellists reference mobile phone bills, where they may pay a couple of pounds more if they have used their phone abroad one month. The key point here is that Panellists don't want nasty surprises – they need to know that the sum billed is roughly what they expect.

However, a certain amount of trust in an organisation is required for variable direct debits (where organisations may take variable sums as payment to reflect variable usage of a service). Several Panellists noted that they can effectively allow organisations to *"reach into your bank account and take as much as they want"*. A couple of Panellists had had bad experiences in other sectors where organisations have debited unexpected large payments from their accounts as part of a non-fixed direct debit. Panellists want to trust an organisation not to do this. Where they don't feel that they can trust the company, it can sometimes cause them to change payment method so that they have more control over the outgoing payment. A couple of Panellists explained that they had changed to standard credit to actively transfer money rather than the company being able to take it from their account.

Fixed direct debits can also lead to significant under or over payment over the course of a year. This is particularly true around energy when moving into a new home where it is harder to predict usage for the year. Several Panellists said they knew of people who had significantly over or under paid for their energy bills as a result of fixed direct debits. A couple had done so themselves. They had changed

payment method as a result – returning to standard credit and checking their meters on a monthly basis to ensure that readings provided to the supplier were accurate.

Pre-payment meters

Several Panellists use pre-payment meters (PPMs) to pay for their energy because they have:

- Actively chosen to have a PPM as it gives them more control and better visibility of their spend on energy; or
- Inherited a PPM when moving into a new property and have not changed it because it works fine for them; or
- Inherited a PPM and been quoted a high price to change it by their supplier so have reluctantly kept it[3].

PPMs offer these Panellists high visibility of their energy consumption, making usage and cost very tangible as they can see the balance on the meter running down.[4]

PPMs require very hands on management. Having to top the meter up regularly requires forward planning and more regular engagement with the cost of energy. Panellists with PPMs tend to be less affluent and this approach works better for them in managing their finances.

Standard credit

This option is best for Panellists who don't like (or where they've had a bad experience, trust) direct debits. They prefer to receive a bill and then make the payment. This gives them greater control over the timing of the payment, but it also requires more hands-on management than direct debits.

Several Panellists now submit meter readings to their supplier themselves shortly before or after receiving their quarterly bills to ensure accuracy of what they owe. Many do this because of previous bad experiences with estimated bills or direct debits that resulted in them either under or overpaying.

[3] Some of the additional respondents we spoke to during wave 1 of the Panel in early 2014 identified another reason that consumers have PPMs: they had experienced previous debt issues with their supplier. The supplier had changed their meter to a PPM to avoid them accruing further debt and to recover the outstanding amount. See: Big Sofa/Ofgem, Consumer First Panel Year 6, First Workshops: Affordability, environmental and social schemes, October 2014

[4] However, following our discussions about the affordability of energy during the first wave of the Panel this year, all Panellists knew that having a PPM might be slightly more expensive for them. Few Panellists had been aware of this before the wave 1 sessions.

4. Smart meters

In order for Panellists to consider their views on smart billing opportunities, limitations and backbilling in a smart meter world, we first discussed what a smart meter world would look like and how smart meters themselves work.

4.1 Initial awareness of smart meters

Panellists' spontaneous awareness and understanding of smart meters is very low. Many have never heard of them and know nothing about them. Several have heard the term 'smart meters' but know nothing else or vaguely assume that the term relates to new technology, although they are unable to describe what these meters do. A minority have some awareness of what smart meters are and their implementation over the next few years. Even then, they know little about how smart meters will work (on an operational level) and do not have a sense of any consumer benefits. Only a couple of Panellists think they have a smart meter in their home already. They were not necessarily any more knowledgeable about the meter itself or the benefits it presents[5].

4.2 More informed responses to smart meters and in-home displays

Almost all Panellists have heard of energy usage monitors that allow them to see how much energy they are using at any given point. Several Panellists have one themselves and many others know someone who has one. Usage and levels of attention to the monitor vary.

After discussing spontaneous views around smart meters and energy usage monitors, Panellists discussed what they think about smart billing opportunities and limitations in a smart metering world.

We explained that smart meters should lead to more accurate bills for consumers. After this explanation, responses from Panellists were cautiously positive. Many Panellists welcomed the more accurate bills that smart meters should lead to. This feeling was particularly prevalent in Panellists who had previously had bad experiences with estimated bills – for instance having underpaid and received top-up bills because of them.

Several Panellists liked the idea of not having to read their meters again, especially where they were in difficult to reach locations.

"Our meter is in a locked cellar so if there's no-one home when the meter reader comes round we end up with these fluctuating bills and estimates. If a smart meter can get rid of that, it'll be good"

[5] It is also difficult for us to assess whether these Panellists actually had smart meters in their home (given the small scale of the roll-out to date).

Most Panellists expected that IHDs would be useful. They felt that showing the amount of energy used in pounds and pence would help make consumption more tangible and might lead to them reducing usage to save money. Greater visibility of usage and spend might also make regular bills less necessary. However, the mixed reactions to existing in home energy monitors suggest that this is not guaranteed.

During the conversation, a number of Panellists raised concerns about smart meters. Some queried how accurate and reliable the meters would be. Many noted that even the most reliable technology would occasionally fail and spontaneously asked what would happen to their bills and payments if their smart meter didn't work. A few wanted reassurances about how the smart meter would communicate with supplier systems to avoid errors or wrong readings – and therefore incorrect bills. Several older Panellists had broader concerns about the ever-increasing use of technology in the modern world and saw the introduction of smart meters as a part of this. They would be more likely to have concerns about the reliability of smart billing options as a result.

Some Panellists queried how much smart meters would cost them as consumers. They felt that whilst increased accuracy and flexibility might provide perceived benefits, smart meters would not necessarily address their primary concern around the increasing sums that they spend on energy each year. This underpinned their lack of enthusiasm about their benefits.

5. Smart billing opportunities

5.1 Overview

After discussing reactions to smart meters and in-home display units, Panellists looked at the opportunities that smart meters may bring to billing arrangements[6]. Panellists were positive about the overarching concepts of increased accuracy and flexibility. Using brief handouts with examples to stimulate discussion, they considered the desirability of:

- **Full choice of billing and payment date** (i.e. not just three date options per month)
- **Choice of billing frequency** (i.e. a greater range of options to choose how many bills you receive, not just monthly or quarterly bills)
- **Viewing account balances online & text or email alerts**
- **Variable direct debits** (i.e. potentially debiting your account each month based on actual rather than estimated usage).

The majority of Panellists feel that the billing arrangement opportunities presented are not particularly exciting. They largely have no issues with their existing billing and payment arrangements and so feel that smart billing opportunities aren't addressing a specific consumer need. Most think that that the billing opportunities which could be presented by smart meters will not change the way they choose to be billed and pay for energy. Some of the opportunities (e.g. choice of billing and payment date) are already seen as standard options offered by many companies in other sectors and by some energy companies. Variable direct debits are a useful option but most Panellists would not choose them as they create more rather than less uncertainty around outgoing payments each month.

However, some Panellists (especially younger Panellists more comfortable with evolving technology) are more positive about some of the opportunities presented. As in other sectors, younger and tech-savvy consumers are more likely to see technology as a tool offering them greater control over their expenditure and the services they use.

Generally, Panellists feel that smart meters are more likely to change the way they use energy – especially through the use of an IHD. However, some less affluent Panellists feel they have already sought to reduce their energy consumption (see wave 1 Panel report[7]) because of rising costs and so are not sure what further cost savings smart meters could help them achieve.

Despite being largely comfortable with their existing billing arrangements, several Panellists had experienced issues with energy billing at some point. This was usually

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[7] Big Sofa/Ofgem, Consumer First Panel Year 6, First Workshops: Affordability, environmental and social schemes, October 2014

around estimated or incorrect bills, resulting in some Panellists having to make large extra payments for the energy they had used. Panellists recognised that Smart meters seem likely to reduce the chance of these errors occurring. As such, it seems that one of the main benefits of smart meters may be less visible to consumers: reducing problems with billing rather than actively offering a benefit.

As well as discussing the potential opportunities presented by smart billing, Panellists then considered potential limitations and trade-offs (see section 6). For example, they discussed how additional flexibility around billing arrangements might lead to increased costs for consumers.

5.2 Choice of payment date.

To stimulate discussion, Panellists were shown:

SMART BILLING OPTIONS: CHOOSING BILLING DATES

The option: choose your billing dates (or payment dates for direct debits) to fit your finances

How it could work for you:

- All of your other bills come out of your bank account just after pay day
- So you want to have your energy bill do that as well – that way you know how much you have left to spend for the month
- **OR** you want to manage your outgoings by picking a bill date to spread your payments out over the month – that way it doesn't happen in one go

Overall this opportunity does not feel that exciting to Panellists. Few feel that it will be useful for them as they already expect suppliers to give them this choice. However, a few Panellists with more irregular incomes feel that this could be very beneficial to them if it allows them to tailor their payment arrangements. Other Panellists note that they won't be affected by this - Panellists on pre-payment meters through choice don't think it would encourage them to change meter type and payment method.

Pros	Cons
• Received an initial positive reaction from Panellists, who think that this level of flexibility might be helpful. • Panellists feel it is important to be able to select a payment date for bills that fits in with their life and when they receive their income. Most	• On reflection, Panellists' responses to this benefit are far more muted. Most people expect to be able to select their payment date already: *"Isn't this standard already?!"* • Several Panellists note that they were given three dates to pick from

Panellists who pay by monthly direct debit would select a payment date a couple of days after their salary enters their bank account. • Panellists with more irregular income cycles (e.g. those who are self-employed, paid every four weeks or receive benefits) feel that a choice of date to reflect this would be a major help to them (see also section 5.3) • The ability to vary payment date in any given month may help Panellists in months where income is a bit tighter. Being able to delay payment for a few days may enable them to juggle their finances to accommodate it.	for their direct debits (e.g. one at the start of the month, one in the middle and one at the end). This usually provides enough flexibility – although full choice of date may be even more helpful. • A few Panellists feel that the ability to vary payment date in a given month might not make much of a difference anyway: *"If you have trouble paying, you have trouble paying"* • Panellists on pre-payment meters don't feel that this opportunity would affect them because they don't receive bills in the first place.

5.3 Choice of billing frequency

To stimulate discussion, Panellists were shown:

SMART BILLING OPTIONS: MORE or LESS FREQUENT BILLING

The option: choose how often you're billed and request ad hoc bills when you want

How it could work for you:

- If you pay via Standard Credit, you could be paying a large electricity bill every quarter – you want to receive a bill by email or post every 2 weeks (for example), to help spread and manage the cost
- OR you don't like not knowing how much you owe – you want to be able to request a bill so you can pay it and keep an eye on how much you're spending
- OR money isn't a problem but you think billing is a hassle. You don't like direct debits so would rather just have one bill for the year.

Most Panellists feel that this option will not affect them. They already have their billing and payment arrangements set up around a frequency that works best for them – whether through a PPM meter, monthly direct debit or quarterly payment. The majority of Panellists have no interest in receiving bills more regularly than monthly, or less regularly than quarterly (where although the total cost of energy used would not be higher, the sum owed at each billing point would be bigger, more variable and therefore more difficult to plan for).

However, there is some strong niche appeal to this opportunity. Panellists who are self-employed, receive benefits or are paid four-weekly think this option would be genuinely helpful for them in managing their finances. It would allow them to select a billing frequency that fits in with their income more closely.

Pros	Cons
• As with choice of billing date, the ability to be billed in four-weekly cycles would be very beneficial to some Panellists who receive their income this way. Panellists note that some people are paid every four weeks, self-employed people might have irregular income, and benefits are paid out four weekly. • So the ability to tailor energy (and other) billing arrangements around these non-monthly cycles would allow some people to balance income and expenditure more easily. *"When I got paid four weekly I would have loved this"* • Ad hoc bills also appeal to Panellists with irregular income. They like the idea of being able to settle – or at least make a payment against - their account as and when they have money available.	• For most Panellists, their existing billing cycles are aligned to their income cycles and personal preferences. They work well and Panellists see no need – or benefit – to changing them. • Panellists therefore have no interest in being billed more regularly than monthly (or four weekly for some). Monthly payments are manageable sizes and as they won't have received any extra income since the previous bill they see no benefit to more regular ones. • Similarly, no Panellists want to be billed less regularly than quarterly. Payments required on a quarterly basis are often large but Panellists who pay this way have planned for them. Less regular billing would create bills that would be too big (and too uncertain) for Panellists to plan for.

5.4 Accurate online account balances and text or email alerts

To stimulate discussion, Panellists were shown:

SMART BILLING OPTIONS: ACCURATE ACCOUNT BALANCES

The option: log on to an online account to see an accurate balance (to the last 24 hours) showing how much you owe/ are in credit by. Or have your supplier text or email you to keep you updated.

How it might work for you:

- You have requested bills every quarter but want to be able to log-in more regularly to see how much you're likely to owe (think online mobile phone bills)
- Being able to see an accurate balance online means you can keep tabs on your finances
- You know how much you normally spend on energy but want text or email alerts about high or low bills

Accurate online account balances and alerts around unusual usage feel like a more proactive use of smart meter technology to most Panellists. Smart meters will have access to up to date usage information for households because smart meters will send readings to them regularly. Few Panellists have any reservations about the opportunity, but many feel that neither is the opportunity particularly innovative. Many people expect to be able to check accurate account balances online for most services they use by logging in to an account. These should be accurate up to the day before. Text and email alerts are the most popular opportunity related to this (and the most popular billing arrangement opportunity presented by smart billing more broadly). Panellists feel that they represent a genuine step forward in customer service from their supplier – but they also expect to receive them for free.

Younger Panellists are most enthusiastic about the opportunities presented by the smart meter technology. Several spontaneously suggest apps and text alerts to allow them to monitor consumption and expenditure. These Panellists tend to want to exercise greater control over the services they use. They see accurate up-to-date information about their account as not just useful on a practical level, but also as an expected aspect of consumer empowerment.

Pros	Cons
• Panellists feel that viewing account balances online is a helpful facility to have for managing accounts across many sectors (including energy). It can be useful for a variety of reasons: • For Panellists paying quarterly to	• Many Panellists expect accurate online account balances as standard. Several used the example of mobile phone companies – Panellists can login to see accurate usage information correct up to the

check on their consumption or costs in the middle of a billing cycle. • For people paying by direct debit to check that their payments are covering their consumption. • If Panellists know they have used more energy than usual over a given time period; or if they have moved into a new house and are not sure what to expect for their bills. • Many Panellists feel that text and email alerts around unusually high or low usage would be most useful. They see these as a more proactive gesture from their supplier to help them manage consumption and expenditure. 'Push' notifications like this are also more likely to be noticed and generate action from Panellists who would not usually log in to their online account often, if at all.	previous day. • It feels to many Panellists like energy companies are catching up with other sectors around this rather than offering anything particularly innovative. • Several Panellists note that even where they do have the ability to login to an online account for other services, they rarely use this facility because their usage and expenditure is not top of mind. • A few Panellists feel that if the IHD linked to the smart meter is able to give them accurate consumption data (in pounds and pence) it may reduce the need for viewing online account balances.

5.5 Variable direct debits

To stimulate discussion, Panellists were shown:

SMART BILLING OPTIONS: FIXED OR VARIABLE DIRECT DEBITS

The option: variable/flexible direct debits – that change based on accurate usage data

How it might work for you:

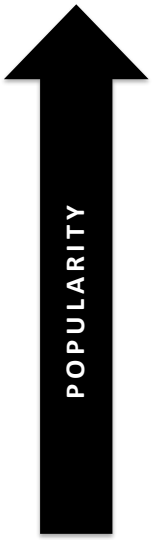
- You pay a fixed amount by direct debit at the moment – and either have a credit or debit on your account depending on the time of year and your energy usage
- You could now have a different sum taken each month – so you pay for what you actually use
- OR you don't pay by direct debit but would be interested in it if you knew if the amount was accurate and the payment was flexible

Variable direct debits hold some limited appeal for Panellists who have previously had bad experiences with fixed direct debit over or underpayment. However the majority of Panellists value the financial certainty that fixed direct debits give them over the accuracy of variable payments. A few Panellists note that fixed direct debits

are more likely to be inaccurate when they move into a new home or change living arrangements (because of the difficult in predicting usage over the course of a year). A variable direct debit may therefore be useful during the first year in a new property for some Panellists. After that, they hope that suppliers would use consumption information from the previous year to have a fixed direct debit that would link relatively accurately to consumption.

Pros	Cons
• Several Panellists initially like the idea of variable direct debits. • Their appeal is linked to experiences with existing over or under payment for Panellists currently on fixed direct debits. These Panellists can see the benefit of paying for exactly what they had used to avoid such situations again. • Some Panellists have chosen to pay by standard credit in order to ensure that they never over or under paid again – a variable direct debit that allows them to pay for exactly what they have used has some appeal for this group as well.	• After initial appeal, nearly all Panellists on fixed direct debits who have never had a problem with their arrangements reject this option. They like making fixed payments each month because it adds an element of certainty to their monthly expenditure – they always know what they'll be spending on energy. • Fixed direct debits also take into account the seasonal nature of energy use – allowing Panellists to effectively overpay during the summer in order to balance their account when their consumption is much higher over the winter.

5.6 Popularity



INCREASED ACCURACY IS MOST POPULAR

Followed by:

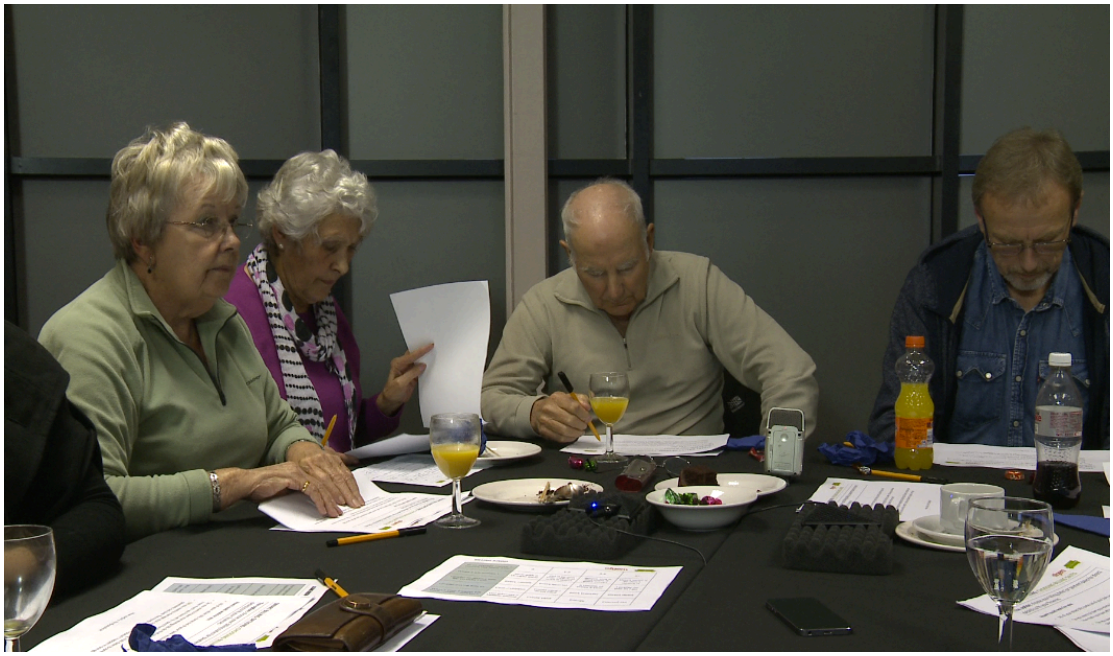
1. Text and email alerts
2. Online account balances / info
3. Billing and payment date choice
4. Billing and payment frequency
5. Variable direct debits

Increased billing accuracy was the most prominent, important and popular opportunity presented by smart meters. Other smart billing arrangement opportunities presented were generally unexciting to Panellists and unlikely to

prompt them to change billing arrangements. Despite this, Panellists were generally more positive about some opportunities than others.

Text and email alerts from suppliers were largely well received by Panellists. They felt that these were proactive and could be genuinely helpful if they were looking likely to use more energy than expected in a given billing cycle. Accurate account information and choice of payment date were positive but expected for most Panellists. Variable direct debits received the most muted reaction – the majority of Panellists had not experienced issues with their billing or payment arrangements. Those on fixed direct debits liked the certainty and seasonal balance they provided.

However, whilst Panellists felt that few of the opportunities presented had benefits for the majority; some had significant benefits to certain types of consumer. For example, the ability to have a billing frequency to fit four weekly income cycles would be very popular amongst these Panellists.



Panellists review smart billing opportunities.

6. Smart billing limitations

6.1 Overview

As well as discussing the opportunities that smart billing could present, Panellists considered its potential limitations. We asked them to think about how they might expect issues to be handled, and what trade offs they might be prepared to accept for increased accuracy and flexibility. As with the smart billing opportunities, we gave Panellists brief handouts outlining examples of potential limitations. Specifically:

- **Estimated bills and errors**: how acceptable they are and how they should be resolved
- **Frequency of bill vs. accuracy of bill**: which is more important and why)
- **Flexibility of billing arrangements vs. cost**. What if fully flexible bills cost slightly more, how acceptable would this be?

Most people have some initial tolerance of errors and estimated bills. They accept that any new technology has teething problems. This tolerance decreases the longer any issue persists and as time passes after the installation of the smart meter.

Generally, accuracy of bill is key for consumers. Most people would prefer to have bills that they are confident are accurate ahead of any additional flexibility or other options. Few Panellists think that their expectations of billing frequency are unreasonable, or that they would want bills more often than once a month. As such, no Panellists think they would want bills so regularly that they would be prepared to pay more for them.

6.2 Estimated bills and errors

To stimulate discussion, Panellists were shown:

SMART BILLING LIMITATIONS: ESTIMATED BILLS & ERRORS

Even in a smart meter world, it's possible that sometimes bills might be estimated or wrong.

E.g. when you've just had the meter installed, or if there's an issue with the technology.

- How acceptable are estimated bills?
- If you receive one, what do you need to know about it?
    - E.g. why it's an estimate? How it's been calculated? When it'll be resolved?
- If you receive a bill with an error, how quickly does it need to be resolved?

Panellists have some tolerance for teething problems and estimated bills that may occur as a result of the transition to smart meters. Most Panellists expect that smart meters will have been extensively tested before a mass rollout. They therefore think that any issues with the technology should be minimal. However, they also expect that there may be some initial issues with the installation of new technology:

"You get teething problems with everything in the beginning."

Crucially, this tolerance for issues has a lifespan. Most Panellists think that issues should be resolved within three to six months of their smart meter being installed. After this point, their tolerance would decrease fairly rapidly, and they may begin to expect compensation if issues are ongoing. All Panellists thought there should be no issues a year after installation, whilst a minority would not tolerate any issues at all.

"There shouldn't be any estimated bills should there? If they're saying these [smart] meters are going to be accurate, they'll have accurate readings all the time"

More broadly, Panellists expect that if they experience an issue with their bill or an estimated bill because of a problem with their smart meter, their supplier should:

1. **Notice the issue quickly** (though they don't have a clear expectation of what an appropriate timescale would be – they think more about timescales for resolution than for noticing the issue in the first place).
2. **Resolve the issue as quickly as possible after noticing it**: most Panellists think around one month is an acceptable timescale for this. They may also expect compensation if an issue effects them adversely.
3. **Keep them informed** about how/why the issue occurred and what they are doing to resolve it.
4. **Provide an accurate bill or update** once the issue is resolved, or for the next billing point.

6.3 Flexibility vs. accuracy

To stimulate discussion, Panellists were shown:

SMART BILLING LIMITATIONS: FREQUENCY VS. ACCURACY

What if more frequent & flexible billing could lead to bills being not quite as accurate?

So accuracy might depend on:

- The frequency of the bill: e.g. fortnightly or ad hoc vs a quarterly bill – for example, if you asked for a bill outside of your usual billing cycle, your supplier may have to estimate this.

Accuracy is the most important aspect of billing for nearly all Panellists. Whilst flexibility and other options around smart billing might be useful for some, Panellists were clear that they would not wish to compromise on the accuracy of their bills under any circumstances. This desire for accuracy is partly fuelled by stories about poor experiences linked to estimated bills and over or under payments. People feel that their current expectations around billing frequency are reasonable. They think that if they never want to receive a bill more often than monthly or every four weeks, there's no reason why their bills shouldn't be completely accurate. This is especially true in a smart meter world where their meter would be sending readings to their supplier on a daily or weekly basis.

6.4 Flexibility vs. cost

To stimulate discussion, Panellists were shown:

SMART BILLING LIMITATIONS: FLEXIBILITY VS COST

What if more frequent bills cost more?

E.g. because generating bills (esp. by post) requires additional admin for a supplier

- Would you pay a bit more to have flexible/frequent bills?
- Would the benefits (in terms of control, managing your finances) outweigh the costs?

Many Panellists were initially confused about how billing arrangements could cost more in a smart meter world. They assumed that their smart meters would send readings to their supplier as part of an automated system and that bills would be generated alongside this. If anything, some Panellists assume that bills should be cheaper from the savings generated by less estimated bills and fewer meter reading staff.

On reflection, most people accept that frequent postal bills may create additional cost (because of the human effort and cost of postage). However, no Panellists expect postal bills very regularly. Most think that paper bills or statements between once a quarter and once a year should be acceptable without incurring additional cost. Few Panellists think they would need a postal bill more often – most are happy checking their account online if they have a query. Older Panellists prefer hard copies but usually don't need these every month. Most Panellists would expect to have to pay a couple of pounds more per year if they did want more frequent paper bills. Some note that service providers in other sectors (e.g. telecoms) already charge extra for monthly paper bills.

Whilst accurate and flexible bills will help Panellists keep an eye on their energy spend, they also feel that it is unlikely that billing itself will lead to cost savings for them. As such, they are generally not prepared to pay more for billing options.

7. Back-billing

7.1 Existing perceptions of back-billing

Panellists were told that back-billing is when their supplier sends them a 'catch up' bill for energy they have used but have not been correctly charged for. The incorrect charging could be a result of supplier error (e.g. a failure to collect payment or an issue with the meter) or consumer error (e.g. incorrect meter readings submitted). Suppliers will not charge consumers for unbilled usage that happened more than twelve months ago, if the supplier is at fault. If the consumer is responsible, they may still be charged. At each Panel session, Panellists discussed instances of back-billing due to supplier rather than consumer error.

Although none were aware of the exact term before the Panel sessions, many spontaneously recognised the concept once it had been explained. A few had experienced back-billing themselves, and many more recognised it as having happened to friends or family members. These examples – especially more serious ones where the back-bills received amounted to several hundred pounds - generally reinforce negative perceptions of suppliers and cynicism around their profits.

The vast majority of Panellists expect to have to pay for the energy they use, even when their supplier makes a mistake with their billing. However, many query what they see as the unfair dynamic in how mistakes are dealt with more generally by suppliers; particularly in relation to billing. They feel that whether the mistake is made by the supplier or consumer, the supplier remains in control of the situation and as such it works in their favour. Where their supplier is at fault, many Panellists would expect to have more say and greater flexibility in how the issue is resolved. Several Panellists referenced other industries (e.g. mobile phone networks), where companies are more likely to take ownership of their mistake. They felt that these other businesses show greater empathy to the consumer and spontaneously offer compensation or discounts if the business is at fault.

A few Panellists have even less tolerance for supplier mistakes. These Panellists tend to be the most cynical towards suppliers in the first place. Their perceptions of excessive supplier profits and a market they feel is unfair for consumers, lead them to conclude that if the supplier makes a mistake and under-bills a consumer, then the amount should be written off.

"Why should we have to pay for their mistakes? They don't pay for ours!"

Nearly all Panellists feel that the existing twelve month timeframe for back-billing is too long. They think that suppliers should notice any issue earlier – largely so that the problem doesn't grow.

The inconsistent way that suppliers deal with back-billing also leads to mixed feelings from consumers. For example, a Panellist reported that a friend had received a backbill for £700. They had ended up paying this back in installments but it had a significant impact on household finances. It reduced their trust in the supplier and

left them feeling annoyed that the amount had built up over so long without being noticed.

Another Panellist explained that they had received a £200 backbill, which had been written off by their supplier. Whilst this led to them feeling generally pleased with the resolution of the issue, they also questioned whether they had really owed the money in the first place if the supplier was happy to waive the amount.

Where Panellists have experienced back-billing, they tend to now check their meter readings and bills more regularly. Several explained that they now phoned their supplier with accurate readings every month or quarter. These Panellists spontaneously recognised that smart meters would remove the need to do this. However, a couple felt they would continue to check the smart meter readings anyway because they didn't trust the supplier to bill accurately.

7.2 Back-billing in a smart meter world

Overall, tolerance for back-billing is reduced in a smart meter world. Nearly all Panellists feel that with smart meter technology, back-billing should never happen.

Acceptable timeframes
If their smart meter sends accurate meter readings to their supplier on a regular basis, Panellists think that the supplier ought to know if there is an issue with the technology or if they are falling behind on payments very quickly.

Most Panellists therefore think that three months is an acceptable timeframe for back-billing in a smart meter world. A small number of Panellists feel that six months would be acceptable. A few believe a supplier should notice an issue that would require back-billing within a month and that any unbilled usage before that should therefore be waived.

Repayment options
Panellists expect their supplier to inform them about a mistake or issue that could lead to a backbill as soon as they notice it. They then want to be able to discuss options for repayment. The tone of this conversation is crucial – Panellists want their supplier to recognise where they aren't to blame for the issue. Where the cause of the backbill is supplier or meter error, Panellists want their supplier to demonstrate empathy and flexibility around repayment.

Empathy should include an apology for the error and an element of compensation (especially for bigger sums). Panellists reference other sectors (e.g. phone and telecoms) where service providers will at the very least make a token gesture to reduce or waive small outstanding balances, especially for loyal customers. For larger backbills, Panellists feel this is even more important. If the timeframe for backbills was three months Panellists would expect the size of the payment required to be smaller. They would also expect that discounts or proportionate repayment should be standard.

Repayment options should be flexible. Panellists would expect to be able to choose how they want to make repayments. Formats should include:

- Lump sums.
- Installments.
- Increased direct debits.

Panellists also think they should be given plenty of time to make the full repayment. The larger the sum involved, the longer the timeframe Panellists would expect to be able to pay back over. This duration should also reflect the usual sum that Panellists pay for their energy. Given that household finances are often carefully balanced to break even each month, Panellists felt that an increase of even a few extra pounds per month to pay for a backbill could make a big difference to less affluent families.

For Panellists, these principles do not just apply in a smart meter world. Many would want them applied now, and a couple have had better experiences with suppliers applying them. Whilst the timeframes in which they expect suppliers to notice a need for a back-bill may be shorter in a smart billing world, the supplier behaviours and options presented to consumers to resolve the back-bill should be universal.

Panellists discuss back-billing timeframes

8. Conclusion

- Billing and payment arrangements are rarely top of mind for Panellists in any sector, including energy. They feature most prominently when setting up a new connection or dealing with an issue. Otherwise, many Panellists want to engage with them as little as possible.

- Overall bills need to be accurate, transparent and for amounts that are as consistent as possible. Balancing monthly income and expenditure is important for the majority of Panellists, and having visibility of how much they expect to pay for energy each month helps with this.

- Panellists are generally comfortable and satisfied with their existing energy billing and payment arrangements. They value choice of payment methods and billing frequencies most. Fixed value monthly direct debit is the default choice of payment method for many Panellists as it means they have to engage with their billing very little and they pay a consistent amount each month. Other Panellists prefer standard credit or use PPMs – Panellists choose the payment method and frequency that fits in best with their lifestyle and income patterns.

- Current engagement with meters and in-home energy arrangements is very low. Most Panellists look at their existing meter very rarely.

- Only a few Panellists have heard of smart meters. The majority know nothing or very little about them, and only a couple of Panellists think they have one. Several Panellists have basic energy monitors but usage and levels of attention to them vary.

- Although they don't find them particularly exciting, Panellists are cautiously optimistic about the concept of smart meters. They believe (and like) that they should improve accuracy and flexibility of bills whilst removing the need to do meter readings. Estimated bills are a major frustration for some Panellists and they hope that smart meters should eliminate them. Panellists like the idea of IHDs and several expect that they would encourage behaviour change and a reduction in usage. However, Panellists were predicting their own behaviour here – they may feel and behave differently when they actually have a smart meter and IHD in their home.

- Other than increased accuracy, responses to smart billing opportunities are generally muted. Panellists find them largely uninspiring, partly because they are happy with existing arrangements. Some aspects (e.g. choice of billing dates) are positive but already expected or offer little improvement on existing billing arrangements.

- Text and email alerts around unusually high or low bills (or usage) are the most popular element of smart billing arrangements – especially for younger Panellists. They would make suppliers seem more proactive and customer centric

without being particularly innovative (as other industries already offer similar services – e.g. banks texting customers when they enter their overdraft).

- For the majority of Panellists, other opportunities are nice-to-have options that aren't 'selling points' for smart meters and smart billing. Many don't think that the opportunities discussed would lead them to change their existing billing arrangements. For these Panellists, smart meters raise expectations of suppliers around accuracy and flexibility without delivering tangible benefits that will make much of a difference to how they choose to be billed and pay.

- However, some opportunities may have significant benefits for certain niches within the market. Choice of billing date would help people with four weekly or irregular income cycles – giving them greater flexibility in their billing arrangements in order to align their income and expenditure.

- Most Panellists accept that teething problems may occur with new technology. However, tolerance for estimated bills in a smart meter world is low. Panellists think that smart meter should deliver regular, accurate readings to suppliers. Estimated bills should therefore be very rare and resolved quickly.

- Tolerance of back-billing is already low. No Panellists recognise the term but all recognise the concept – because either they or someone they know has been affected by it.

- Most Panellists accept they should pay for the energy that they've used. However nearly all consider the existing twelve month timeframe for back-billing to be too long.

- They feel that back-billing should not happen in a smart meter world as their meter will submit regular readings to suppliers. As such, the majority think that if an issue does occur it should ne noticed and resolved quickly. Three months would be the maximum acceptable period for back-billing.

- Whilst Panellists think that the timeframe for which back-billing is acceptable should be reduced in a smart meter world, they think that the principles underpinning how a supplier deals with it need to be improved now and should hold true in the future.

- They want suppliers to show greater empathy and flexibility when they back-bill a consumer because of a supplier error. Panellists want choices around repayment options and plenty of time to repay any outstanding balances. The exact terms of this should be agreed on a case by case basis. Suppliers should offer discounts or compensation for larger back-bills (e.g. when they run into hundreds of pounds).

Appendices

Appendix 1: Smart meter information

These slides were shown to Panellists at each event to provide high-level information on what smart meters are and the benefits they should bring. Facilitators verbally explained them and answered Panellists' questions on them.

SMART METERS: OPTIONS

Smart meters and In Home Display Units should help you see (and control) how much energy you use.

They also present opportunities around **energy billing.**

Smart meters should make billing:

- **more accurate**
- **more flexible**

WHAT ARE SMART METERS?

- The next generation of energy meters – for gas & electricity
- They send meter readings to your supplier automatically – so no-one needs to come and read your meter
- With your smart meter you'll be offered an in-home display unit showing you how much energy you're using in near real time

SMART METERS: PRE PAYMENT METERS

Smart meters should also benefit consumers currently on **Pre Payment meters:**

- Suppliers will be able to offer innovative and convenient ways of topping up the meter (so you might not need to insert your key to top up)
- Increased accuracy and flexibility may mean some consumers could choose not to be on a PPM any more

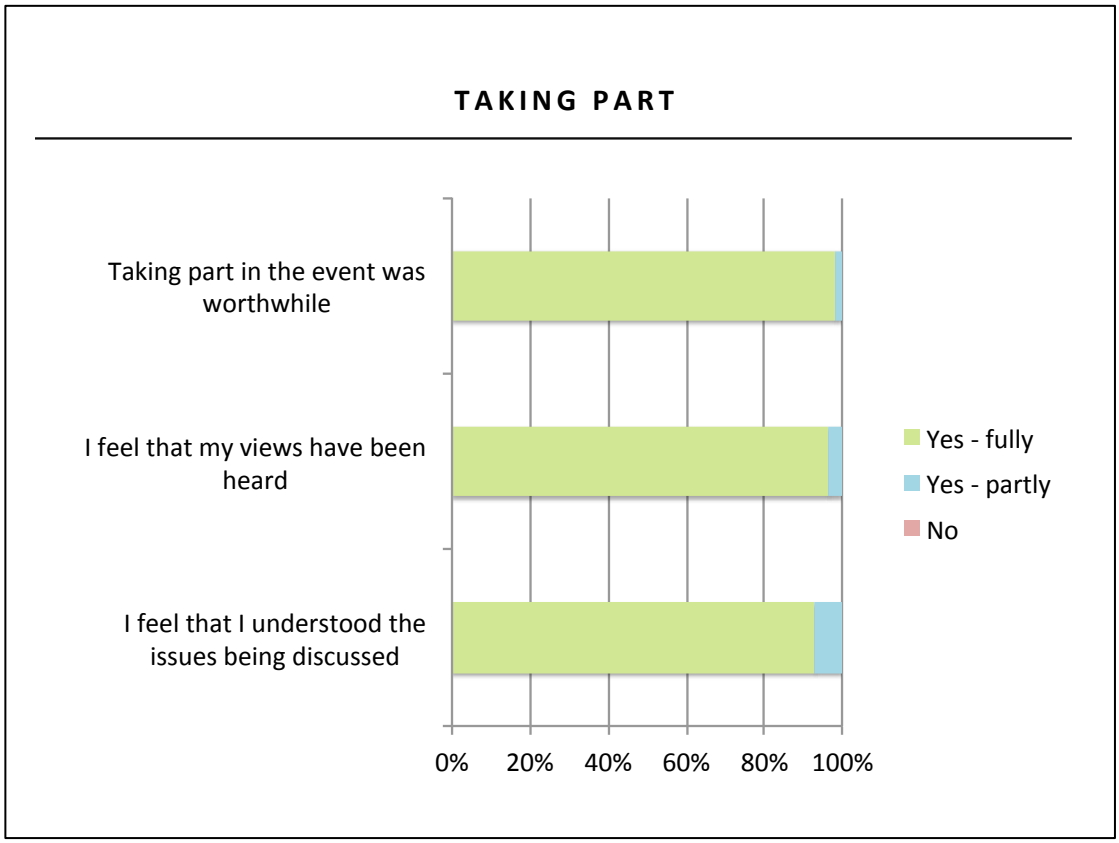
Appendix 2: Panellist reflections

Continuing the discussion

After the end of each session, we pulled together the key messages from each to share with Panellists and invited further reflections. We set up an on-line forum for those who were happy to contribute this way. Those without Internet access (or who preferred to be contacted by post) received the feedback via post. They were given a stamped addressed envelope so they could return their comments to us. We received responses from 11 Panellists in total, so just under a fifth of the Panel engaged with us after the workshop sessions. The comments they made have been incorporated into this report.

Taking part in the Panel

Panellists were very positive about their experience of taking part in the Panel. The graphs below are based on the responses of 62 people.



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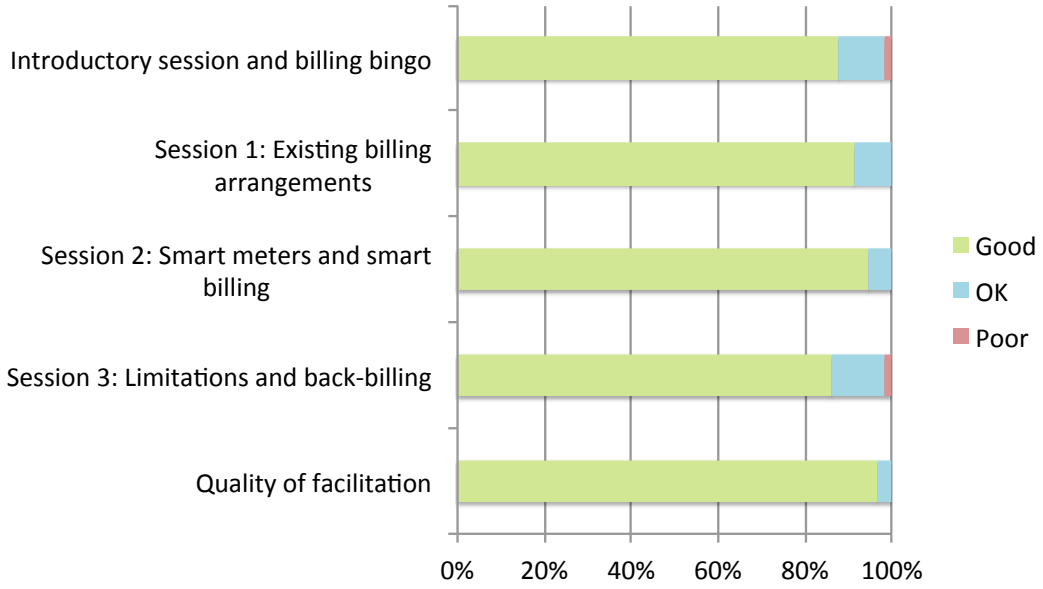

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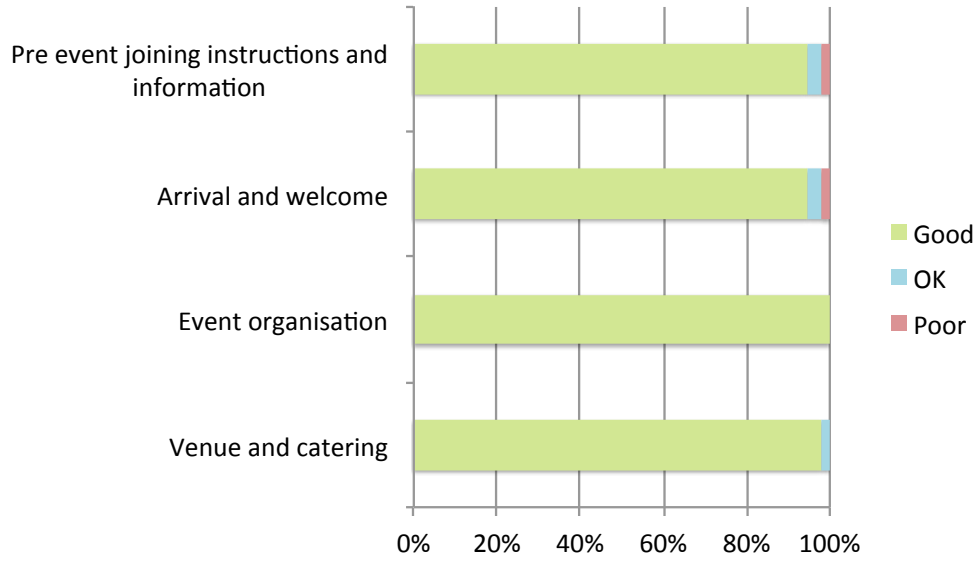

Appendix 2: Panel recruitment criteria

Demographics	Energy consumer characteristics
Age	Current supplier
Gender	Off gas grid
Ethnicity	Mix of payment type
Disability	Fuel poverty
Housing tenure	Level of engagement with the energy market
Employment	
Family Status	
Low internet use / access	
Socio-economic group	
Urban / rural	