



Consumer Experiences of Electricity & Gas Prepayment Meters and Home Heating Oil Home Heating Research
June 2019



SMR

3 Wellington Park

Belfast BT9 6DJ

T: 02890 923362

W: www.socialmarketresearch.co.uk

E: info@socialmarketresearch.co.uk

Contents

1.	Introduction	7
1.1	Survey Aim and Objectives	7
1.2	Survey Focus and Content	7
1.3	Survey Methodology	7
1.3.1	Sample Profile	8
1.4	Notes on Reporting	9
2.	Survey Findings: Electricity Prepayment Meters (PPMs)	10
2.1	Electricity Supplier	10
2.2	Reasons for Using a PPM	10
2.3	Topping Up Electricity PPMs	10
2.4	Maintaining Credit on Electricity PPM and Affordability	11
2.5	Satisfaction with Electricity PPMs and Confidence in Using it	12
2.6	Switching and Annual Supplier Statement	13
2.7	Information Stored on PPMs	14
2.8	Deductions from Top Ups	15
3.	Survey Findings: Natural Gas Customers using PPMs	16
3.1	Natural Gas Supplier	16
3.2	Reasons for Using a Natural Gas PPM	16
3.3	Topping Up Natural Gas PPMs	16
3.4	Maintaining Credit on a Natural Gas PPM and Affordability	17
3.5	Satisfaction with Natural Gas PPMs and Confidence in Using it	19
3.6	Switching and Annual Supplier Statement	19
3.7	Deductions from Top Ups	21
4.	Survey Findings: Home Heating Oil (HHO) Consumers	22
4.1	Reasons for Using HHO	22
4.2	Natural Gas Availability and Enquiries	22
4.3	Buying HHO	23
4.4	Affordability	25
4.5	Theft of HHO	26
4.6	Satisfaction with HHO	27
4.7	Consumer Council HHO Survey	27
4.8	Buying Clubs and age of Boiler	27

4.9	Trust in Oil Companies and Complaints.....	28
	Appendix 1 (Questionnaire)	30

Executive Summary

The report presents the findings from a survey of consumer experiences of electricity and gas PPMs as well as the experiences of consumers using HHO to heat their homes. The survey is based on interviews with 1,043 consumers using different energy types. The survey was conducted on a face-to-face basis and in accordance with the ISO20252 Standard.

Key Findings – PPM

Main Reasons for Using PPM

- **Electricity:** convenience (65%) and having PPM installed when moved into property (42%);
- **Natural Gas:** convenience (59%) and having PPM installed when moved into property (43%);

Topping Up

- **Electricity:** 63% weekly, with £11-£20 (49%) the most common top up amount (76% via Payzone);
- **Natural Gas:** 43% weekly, with £11-£20 (37%) the most common top up amount;
- **Electricity:** cash (50%) and debit card (47%) most popular;
- **Natural Gas:** cash (51%) and debit card (43%) most popular (54% travel up to half a mile to top up);

Financial Circumstances and Paying Off Debt via PPM

- **Electricity:** 83% aware of emergency credit facility (60% have used it: 23% aware but not used it);
- **Natural Gas:** 72% aware of emergency credit facility (39% have used it: 33% aware but not used it);
- **Electricity:** 27% worry about running low or out of credit;
- **Natural Gas:** 30% worry about running low or out of credit;
- **Electricity:** 19% couldn't heat their homes in last 12 months because they couldn't afford to top up;
- **Natural Gas:** 21% couldn't heat their homes in last 12 months because they couldn't afford to top up;
- **Electricity:** 32% struggle at times to pay for their electricity;
- **Natural Gas:** 34% struggle at times to pay for their natural gas;
- **Electricity:** 6% are paying off debt to their electricity provider via their top ups;
- **Natural Gas:** 4% are paying off debt to their natural gas provider via their top ups;

Satisfaction with PPM

- **Electricity:** 89% are satisfied with their electricity PPM (93% confident in using it);
- **Natural Gas:** 80% are satisfied with their natural gas PPM (92% confident in using it);

Awareness of PPM Operating Instructions

- **Electricity:** 22% aware of how to obtain instructions to operate their electricity PPM;
- **Natural Gas:** 34% aware of how to obtain instructions to operate their natural gas PPM;

Switching Supplier

- **Electricity:** 68% had switched their electricity supplier;
- **Natural Gas:** 25% had switched their natural gas supplier;
- **Electricity:** satisfied with current supplier main reason for not switching (51%);
- **Natural Gas:** satisfied with current supplier main reason for not switching (37%);
- **Electricity:** 74% believe it is easy to switch suppliers (10% believe it is difficult);
- **Natural Gas:** 55% believe it is easy to switch suppliers (13% believe it is difficult);

Annual Statement

- **Electricity:** 53% received an annual statement from their electricity supplier;
- **Natural Gas:** 44% received an annual statement from their natural gas supplier;

Accessing Data on PPM (Electricity PPM only)

- **Electricity:** 25% aware of data stored on PPM (16% have accessed and used it).

Key Findings – HHO

Main Reasons for Use

- Installed when moved in (71%) or always used it (25%);

Natural Gas Availability and Enquiries

- 36% say natural gas is available in their area (40% say it is not and 25% are unsure);
- Where natural gas is available, 28% had enquired about it;
- No interest in natural gas main reason for not enquiring (57%);
- Hassle (33%) and convenience of HHO (24%) main reasons for not converting to natural gas;

Shopping Around and Price Checking

- 37% shop around and price check before buying;
- 64% price check by phone and 26% use the internet;

- Lack of time (41%) and no interest (33%) are the main reasons for not price checking;

Buying HHO

- 301-500 litres (40%) is the most common quantity purchased followed by 100-300 litres (36%);
- Loyalty (39%) is the most common reason for buying from a single distributor;
- 79% order HHO by phone with 14% online;

Financial Circumstances

- 40% struggle to pay for their heating oil refills;
- 15% couldn't heat their homes in last 12 months because they couldn't afford a refill;
- Cash on delivery (44%) and debit card (34%) are the most common payment methods;

Satisfaction with HHO

- 62% are satisfied with HHO;

Theft of HHO

- 5% had HHO stolen;
- 29% take precautions against theft of HHO;

Miscellaneous

- 15% are aware of the Consumer Council's weekly HHO prices survey (5% use it);
- 15% are aware of oil buying clubs in their area (3% have used one);
- 40% have oil boilers between 6-10 years old (25% more than 10 years old);
- 31% trust heating oil companies to give them a fair price (12% don't and 57% are undecided);
- 2% are aware of laws designed to protect them if they have a problem with their HHO company;
- 11% would know how to go about making a complaint if they had a concern about their HHO company;
- 24% would contact their oil company if they had a complaint about them (8% the Consumer Council).

1. Introduction

In January 2019, The Consumer Council commissioned Social Market Research (SMR) to undertake survey research to elicit consumer experiences of electricity and gas pre-payment meters as well as the experiences of consumers using home heating oil to heat their homes.

1.1 Survey Aim and Objectives

The overall aim of the survey was:

'...to obtain a robust analysis of the experiences of consumer groups in relation to particular types of home heating and energy sources'.

1.2 Survey Focus and Content

To meet the research aim and objectives, the survey focused on providing insights into the experiences of consumers in the following segments:

- users of electricity PPMs;
- users of natural gas PPMs; and
- consumers using heating oil to heat their homes.

The topics of interest in the survey included:

- reasons for using PPMs and energy type;
- topping up PPMs;
- awareness of the emergency credit facility (electricity and natural gas);
- worrying about running out of credit;
- being able to pay for energy;
- confidence and satisfaction with using PPMs;
- switching between energy providers;
- accessing data on PPMs;
- paying off energy debt via PPMs;
- awareness of The Consumer Council weekly home oil prices survey;
- making complaints (HHO only);
- trust in suppliers (HHO only).

A copy of the survey questionnaire is included as Appendix 1.

1.3 Survey Methodology

The research was conducted in line with ISO20252 of which SMR is fully accredited. The core survey is based on 1,043 face-to-face interviews with consumers reflecting the following cohorts:

- Natural gas pre-paid meters (PPM) (n=300);
- Electricity pre-paid meters (PPM) (n=341);

- HHO (n=300);

Interviews were conducted with adults aged 16+, with quotas set for age, gender, social class, area and network area (natural gas only). The survey was conducted using Computer Assisted Personal Interviewing or CAPI. Survey fieldwork was conducted between 21 February and 20 March 2019. All interviews were conducted on a face-to-face basis with interviewers briefed before the commencement of fieldwork.

1.3.1 Sample Profile

Table 1.1 presents an overview of the sample profile. Specifically Table 1.1 presents a breakdown of the sample in terms of the number of respondents selected on the basis of their primary energy type (e.g. 33% of interviews were conducted with consumers selected on the basis that they use electricity PPMs etc.).

Within the survey consumers were also asked if they used other heating types (e.g. natural gas consumers were asked if they used an electricity PPM, with those using HHO also asked if they used an electricity PPM etc.).

Using this approach shows that 61% (n=627) of consumers in the survey used an electricity PPM, 39% (n=406) used a natural gas PPM and 44% (n=456) used HHO.

Table 1.1 Sample Profile (aged 16+) [N=1043]			
		%	n
Sex	Male	47	494
	Female	53	549
Age	16-34	40	416
	35 to 64	35	362
	65+	25	265
Social Class ¹	ABC1	58	608
	C2DE	42	435
Consumer Group (primary case)	Electricity prepayment	33	341
	Natural gas prepayment	29	300
	HHO	29	300
Consumer Group (cohorts)	Electricity prepayment	627	61
	Natural gas prepayment	406	39
	HHO	456	44

¹ Social class definition based on the National Readership Survey (NRS) and used widely in market research to classify occupations (A: upper middle class; B: middle class; C1: lower middle class; C2: skilled working class; D: working class; E: non-working)

1.4 Notes on Reporting

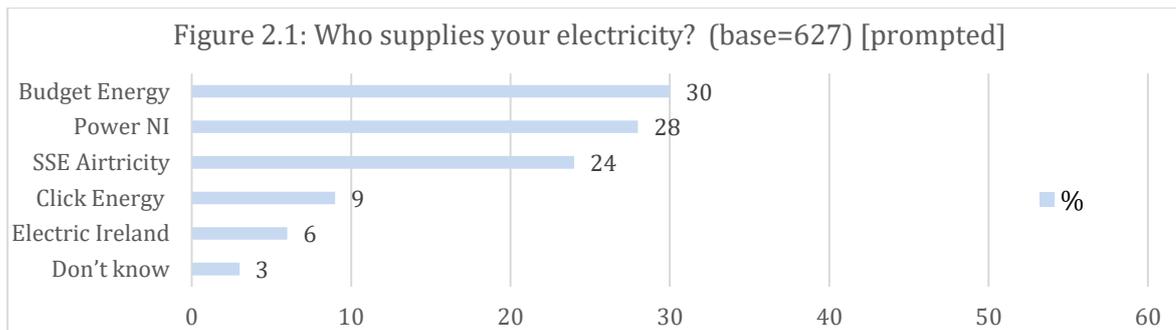
Please note that due to rounding, row and column totals in tables and figures may not sum to 100. Also, please note that any differences between consumer subgroups (e.g. age, gender, social class etc.) alluded to in the report commentary are statistically significant to at least the 95% confidence level. The use of [-] within tables denotes less than 1%.

2. Survey Findings: Electricity PPM

Across all consumers in the sample, 627 used an electricity PPM.

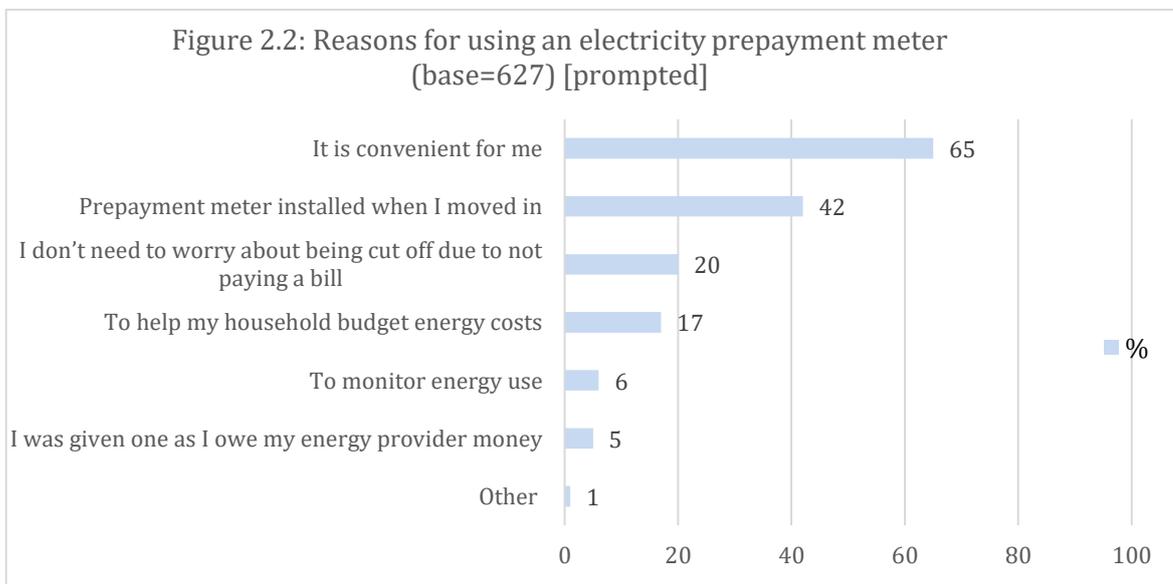
2.1 Electricity Supplier

Figure 2.1 shows that 30% of consumers said their electricity is supplied by Budget Energy, with 28% supplied by Power NI, 24% supplied by SSE Airtricity, 9% by Click Energy and 6% by Electric Ireland. 3% (n=16) didn't know who supplied their electricity.



2.2 Reasons for Using a PPM

Most commonly consumers used an electricity PPM for convenience (65%), with 42% saying a PPM was installed in their property when they moved in. Other reasons for using an electricity PPM included: not having to worry about being cut off due to not paying the bill (20%); manage household energy costs (17%); monitor energy use (6%); and to pay off debt to an energy provider (5%).



2.3 Topping Up Electricity PPMs

Frequency of Topping Up

Most consumers using electricity PPMs said they top up weekly (63%), 19% every two weeks, 16% monthly, 1% every two months or less frequently and 1% when they have money available.

Topping Up Amount

Just under half (49%) of consumers said they top up between £11-£20 each time they top up, with 25% topping up £10 or less, 16% between £21-£30 and 9% £31 or more. 1% (n=4) of consumers answered, don't know or top up with what they have available.

Topping Up and Location

In approximately three out of four cases (76%), consumers top up via a Payzone or at a paypoint at a shop, with 16% doing so via their supplier's website. 4% do so by telephone, with 5% using their supplier's app.

Among those who use a Payzone or a paypoint at a shop (n=476), 74% said they have to travel less than a mile to do so, with 24% travelling between half a mile and one mile. 2% travel between 1 and 5 miles, with less than 1% (n=2) travelling more than 5 miles.

Purchasing Top Ups

Cash (50%) and debit card (47%) were the most common means by which consumers pay for their top ups, with 3% using a credit card.

2.4 Maintaining Credit on Electricity PPM and Affordability

Awareness of Friendly / Emergency Credit Facility

83% of consumers in the survey said they are aware of the friendly / emergency credit facility on their electricity PPM, with 60% having used it and 23% aware of it but have not used it. There were no statistically significant differences in awareness or use of the emergency credit facility between male and female consumers, consumers in different age groups or between those in different social classes.

Worrying about Running Low or Out of Credit

Approximately one in four (27%) consumers said they worry about running low or out of credit (21% worry a little and 6% worry a lot), with those in the lower social classes (C2DE, 32%) significantly more likely to worry than those in higher social classes (ABC1, 23%).

Going without Electricity Because Couldn't Afford to Top Up

Approximately one in five (19%) consumers said that in the last 12 months, they have gone without electricity that they really needed in their home because they could not afford to top up their electricity PPM (11% did so rarely, 6% did so sometimes and 2% did so often). Younger consumers (aged under 40, 27%) were significantly more likely to say

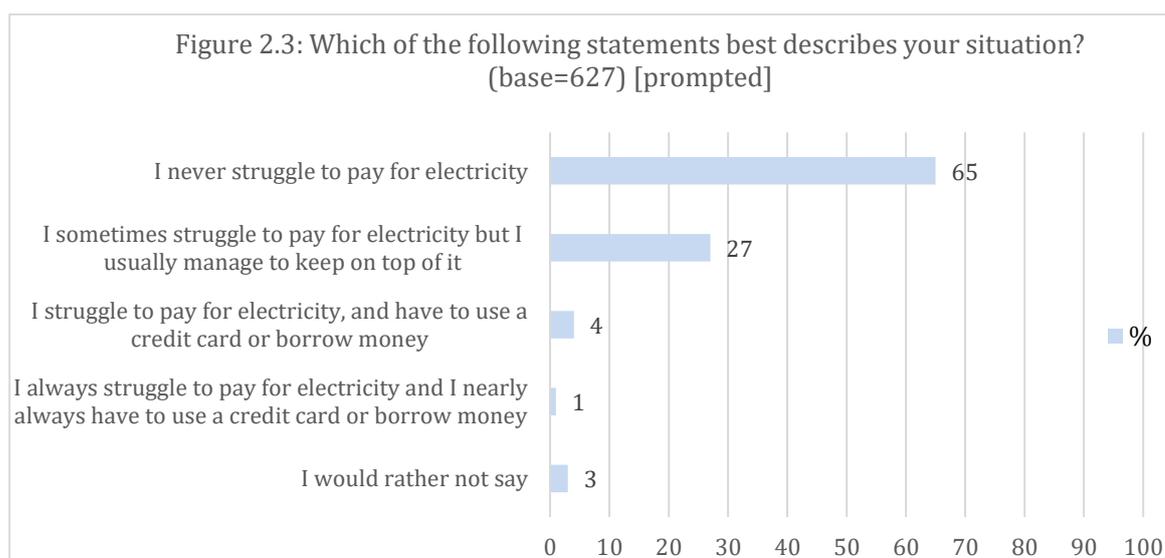
that in the last 12 months they have gone without electricity because they couldn't afford to top up (aged 40-59, 13%: aged 60+, 13%).

Among consumers who have gone without electricity in the last 12 months due to affordability, most (65%) did so for one day or less, 29% for between 2-3 days and 7% for longer (4-5 days, 4%: 6-7 days, 2%: longer than a week, 1%).

Financial Situation and Electricity Costs

The survey sought to understand how a consumer's financial situation is affected by electricity costs. Figure 2.3 shows that most (65%) consumers said they never struggle to pay for electricity. Almost one third (32%) said they do struggle to pay for electricity *[sometimes struggle but usually manage to keep on top of it, 27%: struggle and have to use a credit card or borrow money, 4%: always struggle to pay for electricity, 1%]*.

Younger consumers (aged under 40, 39%) were significantly more likely to say they struggle at times to pay for their electricity (aged 40-59, 27%: aged 60+, 27%), with the same true for those in lower social classes (C2DE, 39%) compared with those in higher social classes (26%).



2.5 Satisfaction with Electricity PPM and Confidence in using it

Satisfaction with Electricity PPM

Almost nine out of ten (89%) consumers said they are either 'very satisfied' [57%] or 'satisfied' [32%] with their electricity PPM with 2% either 'very dissatisfied' [1%] or 'dissatisfied' [1%]. 9% were 'neither satisfied nor dissatisfied'.

Among the 11 consumers dissatisfied, 9 cited cost as a reason for their dissatisfaction with one saying they should be able to pay by credit card and another saying they should be able to pay quarterly.

Confidence in using Electricity PPM

The overwhelming majority of consumers (93%) said they are either ‘very confident’ [61%] or ‘confident’ [32%] in operating their electricity PPM, with 6% either ‘not very confident’ [5%] or ‘not at all confident’ [1%]. 1% (n=5) answered, ‘don’t know’. There were no statistically significant differences in response to this question by consumer age, gender or social class.

Awareness of where to Obtain Electricity PPM Operating Instructions

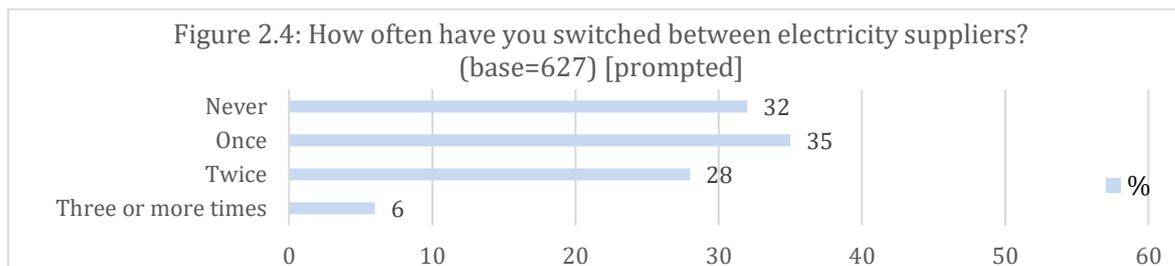
Approximately one in five (22%) consumers said they know where to obtain the operating instructions for their electricity PPM, with this relatively low level of awareness consistent across key consumer groups (i.e. there were no statistically significant differences by age, gender or social class).

Among the 22% (n=127) of consumers who said they know where to obtain the instructions to operate their electricity PPM, the most common responses included: on door of meter (30%); inside meter where code entered (21%); pack / operating manual (15%); online (12%); contact supplier (6%); Google (2%); provider website (2%); family member does it for me (2%); on pre-paid cards (1%); contact them (1%); my mobile (1%); YouTube (1%); and they sent me instructions (1%).

2.6 Switching and Annual Supplier Statement

Prevalence of Switching

Approximately two out of three (68%) consumers with electricity PPMs said they have switched supplier (*switched once, 35%; twice, 28%; three or more times, 6%*). There were no statistically significant differences in the likelihood of switching by consumer age, gender or social class.



Reasons for Never Switching

The most common reasons why consumers using electricity PPMs have never switched (n=129) included: being satisfied with current supplier (51%); all the same / no advantage (18%); too lazy (9%); in debt to supplier and can’t change (6%); too much hassle (5%); don’t know how to (5%); live in rented accommodation (7%); no time (5%); can’t change provider (3%); never thought about it (3%); more convenient to stay with existing provider (2%); didn’t know I had to switch (2%); loyalty to existing supplier (2%); didn’t know I could change (2%); and might change soon (1%).

Switching and Perceived Level of Difficulty

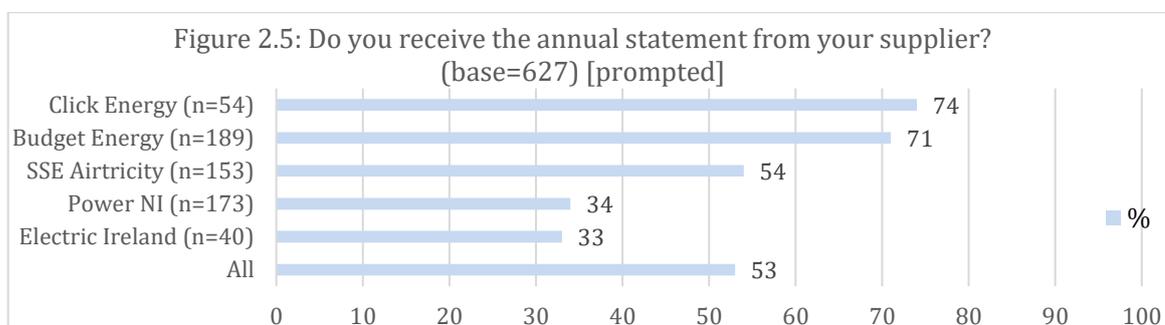
Approximately three out of four (74%) consumers believe that it is 'very easy' [46%] or 'easy' [28%] to switch supplier with a PPM, with 10% saying it is 'difficult' [7%] or 'very difficult' [3%].

Although there were no statistically significant differences in response in relation to consumer age, gender or social class, those who have never switched, compared with those who have, were approximately five times more likely to say that it would be difficult (22% vs. 4%). Just 31% of consumers that have never switched thought it would be easy, compared with 95% of switchers. Almost half (49%) of consumers who have never switched answered, 'don't know' to this question compared with just 1% of consumers who had switched.

Annual Statement from Supplier

Just over half (53%) of electricity PPM consumers said they receive an annual statement from their supplier, with younger consumers (aged under 40, 46%) significantly less likely to say this is the case (aged 40-59, 60%: aged 60+, 55%). Consumers who have never switched electricity supplier were also less likely to report receiving an annual statement from their supplier (36% vs. 61%).

Figure 2.5 shows that customers of Click Energy (74%) were most likely to report receiving an annual statement, whereas Electric Ireland (33%) customers were least likely to do so.



2.7 Information Stored on PPM

Accessing Data Stored on PPM

One in four (25%) consumers said they are aware of the information stored on their PPM, with 16% having accessed this information and used it, and 9% aware of it but have never accessed or used it. There were no statistically significant differences in response to this question by consumer age, gender or social class. However, analysis by energy suppliers found that Electric Ireland customers were more likely to be aware of this (Budget Energy, 16%: Click Energy, 26%: Electric Ireland 40%: Power NI, 32%: SSE Airtricity, 24%).

Frequency of Accessing Data Stored on PPM and its Usefulness

Among consumers who have accessed and used the historical consumption data function of their PPM, 43% said they do so quarterly, 15% once a year and 24% less than once a year. Just 1% said they access it weekly, with 17% accessing this data monthly.

More than eight out of ten (82%) users of the historical consumption data function on their PPM said they find it either 'very useful' [14%] or 'useful' [68%]. 10% find it 'not very useful', with 8% answering, 'don't know/can't remember'.

Among consumers (n=57) aware of the historical consumption data function on their electricity PPM but who don't use it, the most common reasons for not doing so included: no reason or need to (46%); what for or what would I do with this information? (19%); only look at the balance or what money is on the meter (5%); always in credit (5%); don't like the sound of it (4%); never thought about it (2%); didn't know about it (2%); because it is also on my bill (2%); don't find it useful (2%); and no interest (2%).

2.8 Deductions from Top Ups

Paying off Energy Debt to Suppliers

6% (n=40) of consumers using electricity PPMs said that money is being deducted from their top ups to pay off debt to their energy supplier. Just under half (45%) of these consumers said that between 1-10% of their top up cost is used to pay off their debt to their supplier, with 28% saying that between 11-20% of their top up is used to pay off their debt. 8% said that between 30%-40% of their top up cost is used to pay off their debt, with 20% (n=8) unable to recall how much of their top up cost is used to pay off their debt.

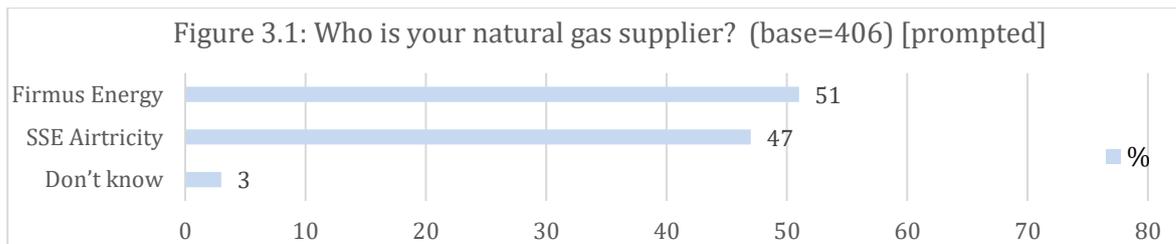
There were no differences in the profile of consumer characteristics (age, gender and social class) and being in debt to an energy supplier. However, a greater proportion of those who have never switched electricity supplier were paying off debt to their supplier (15% vs. 3%). Also in relation to electricity supplier, proportionately more Electric Ireland customers were paying off debt via their top ups (Budget Energy, 3%: Click Energy, 2%: Electric Ireland 13%: Power NI, 10%: SSE Airtricity, 5%).

3. Survey Findings: Natural Gas Customers using PPM

Across all consumers in the sample, 406 used a natural gas PPM.

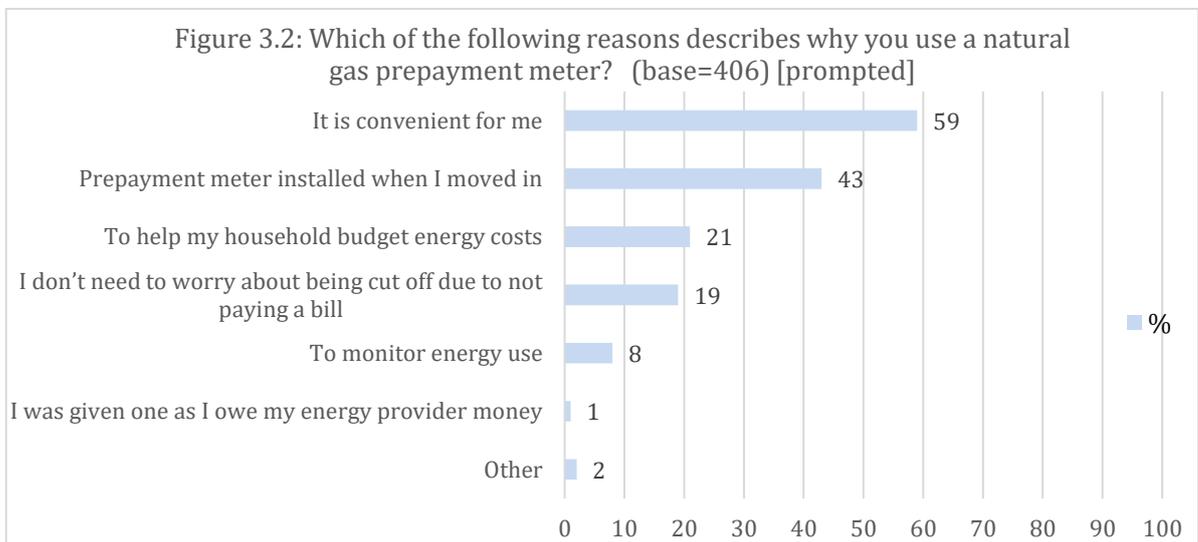
3.1 Natural Gas Supplier

Figure 3.1 shows that 51% of natural gas customers said Firmus Energy was their gas supplier, with 47% supplied by SSE Airtricity. 3% (n=10) of customers were unsure who their natural gas supplier is.



3.2 Reasons for Using a Natural Gas PPM

Most commonly consumers used a natural gas PPM for convenience (59%), with 43% saying a PPM was installed in their property when they moved in. Other reasons for using a natural gas PPM included: to help with managing household budget (21%); not having to worry about being cut off if bill not paid (19%); monitor energy use (8%); and to pay off debt to energy provider (1%). 2% cited other reasons².



3.3 Topping Up Natural Gas PPM

Frequency of Topping Up

² Included: family member fitted it (n=1); family member suggested (n=2); spur of moment decision (n=1); housing put it in (n=1); new to gas and wanted to avoid big bills (n=1); peace of mind (n=1); suggested by friend (n=1); convenient compared to oil (n=1).

Consumers using natural gas PPM most commonly said they top up weekly (43%), 22% every two weeks, 31% monthly, 3% every two months or less frequently and 2% when they have money available.

Topping Up Amount

Approximately one third (37%) of consumers said they top up between £11-£20 each time, with 17% topping up £10 or less, 20% between £21-£30 and 25% £31 or more. 2% (n=7) of consumers answered, 'don't know' or top up with what they have available.

Distance Travelled to Top Up

In just over half of cases (54%), consumers said they travel less than half a mile to top up, with 40% travelling between a half a mile and one mile. 6% travel between 1 and 5 miles, with less than 1% (n=1) travelling more than 5 miles.

Purchasing Top Ups

Cash (51%) and debit card (43%) were the most common means by which consumers pay for top ups, with 4% using a credit card. 2% (n=5) used cash or card (n=4) or whatever they had on them (n=1).

3.4 Maintaining Credit on a Natural Gas PPM and Affordability

Awareness of Friendly / Emergency Credit Facility

72% of users of natural gas PPM said they are aware of the friendly / emergency credit facility on their natural gas PPM, with 39% having used it and 33% aware of it but have not used it.

There were no statistically significant differences in awareness of the emergency credit facility by consumer age or gender, but social class was statistically significant with those in lower social classes (C2DE, 79%) more likely to be aware compared with those in higher social classes (ABC1, 65%). Customers of SSE Airtricity (77%) were also more likely to be aware of the emergency credit facility (Firmus Energy, 68%).

Younger consumers were more likely to report using the emergency credit facility on their natural gas PPM (aged under 40, 47%: aged 40-59, 38%: aged 60+, 26%), with those in the lower social classes also more likely to say they have used it (C2DE, 49%: ABC1, 29%). Customers of SSE Airtricity (52%) were also more likely to have used the emergency credit facility (Firmus Energy, 27%).

Worrying about Running Low or Out of Credit

Three out of ten (30%) consumers said they worry about running low or out of credit (22% worry a little and 8% worry a lot), with female (35%) consumers more likely to worry compared with males (25%). Younger consumers were also more likely to say they worry about running low or out of credit (aged under 40, 39%: aged 40-59, 21%: aged 60+,

29%), with the same true for those in the lower social classes (C2DE, 44%) compared with those in the higher social classes (ABC1, 18%).

Going without Natural Gas Because Couldn't Afford to Top Up

Approximately one in five (21%) consumers said that in the last 12 months, they have gone without natural gas that they really needed in their home because they could not afford to top up their natural gas PPM (13% did so rarely, 6% did so sometimes and 2% did so often).

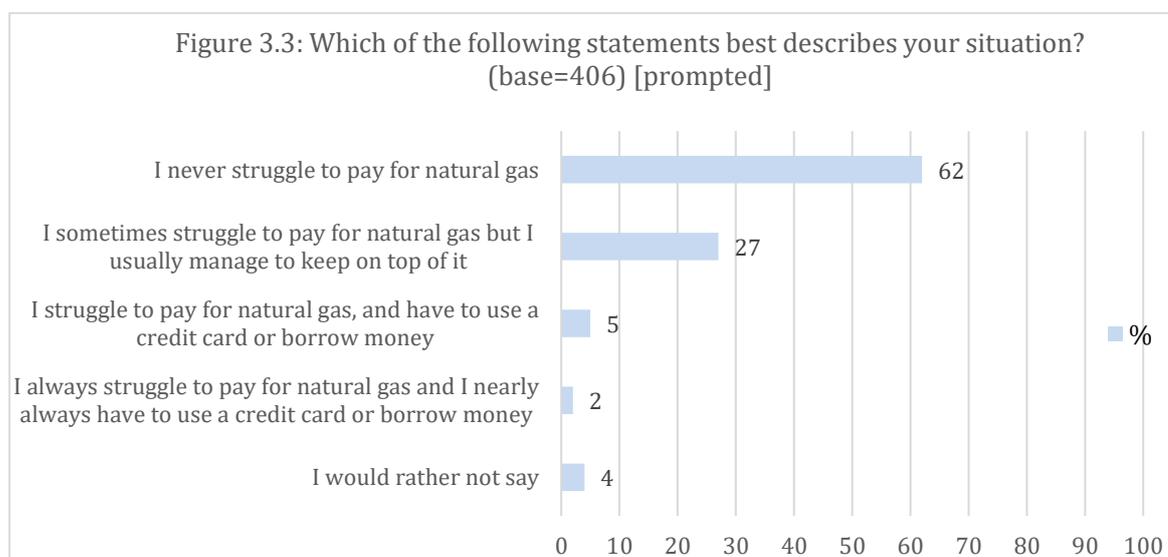
Younger consumers (aged under 40, 31%) were significantly more likely to say that in the last 12 months they have gone without natural gas because they couldn't afford to top up (aged 40-59, 14%: aged 60+, 16%). This same was true for consumers in the lower social classes (ABC1, 12%: C2DE, 31%), and for customers of Firmus Energy (25%) compared with customers of SSE Airtricity (16%).

Among consumers who have gone without natural gas in the last 12 months due to affordability (n=85), most (61%) did so for one day or less, 27% for between 2-3 days and 12% for longer (4-5 days, 11%: 6-7 days, 1%).

Financial Situation and Natural Gas Costs

Figure 3.3 shows that 62% of consumers said they never struggle to pay for natural gas. 27% said they sometimes struggle but usually manage to keep on top of it, 5% said they sometimes struggle and have to use a credit card or borrow money, with 2% saying they always struggle to pay for natural gas.

Younger consumers (aged under 40, 47%) were significantly more likely to say they struggle at times to pay for their natural gas (aged 40-59, 25%: aged 60+, 24%), with the same true for those in lower social classes (C2DE, 40%) compared with those in higher social classes (ABC1, 20%).



Natural Gas PPM Compared with Credit Meters

When asked if they thought natural gas PPM are more expensive than credit meters, 50% of consumers using natural gas PPM said they didn't know, with 16% of the view that they are more expensive and 35% saying they are not.

3.5 Satisfaction with Natural Gas PPM and Confidence in Using it

Satisfaction with Natural Gas PPM

Eight out of ten (80%) consumers said they are either 'very satisfied' [40%] or 'satisfied' [40%] with their natural gas PPM, with 3% either 'very dissatisfied' [2%] or 'dissatisfied' [1%]. 18% were 'neither satisfied nor dissatisfied'.

Among the 9 consumers dissatisfied, 4 cited cost as a reason for their dissatisfaction, one said their PPM is hard to get at, and one said they have to go to the shop to top up. Other reasons for dissatisfaction included: having to go online (n=1); having to go outside to check it (n=1); and needing an easier way to top up.

Confidence in using Natural gas PPM

The overwhelming majority of consumers (92%) said they were either 'very confident' [44%] or 'confident' [48%] in operating their natural gas PPM, with 7% either 'not very confident' [5%] or 'not at all confident' [2%]. 1% (n=2) answered, 'don't know'. There were no statistically significant differences in response to this question by consumer age, gender or social class.

Awareness of Where to Obtain Natural Gas PPM Operating Instructions

Approximately one in three (34%) consumers said they know where to obtain the operating instructions for their natural gas PPM, with male consumers more likely to say they know where to obtain the operating instructions (40% vs. 28%). Firmus Energy (39%) customers were also more likely to say they know where to obtain the operating instructions for their natural gas PPM (SSE Airtricity, 28%).

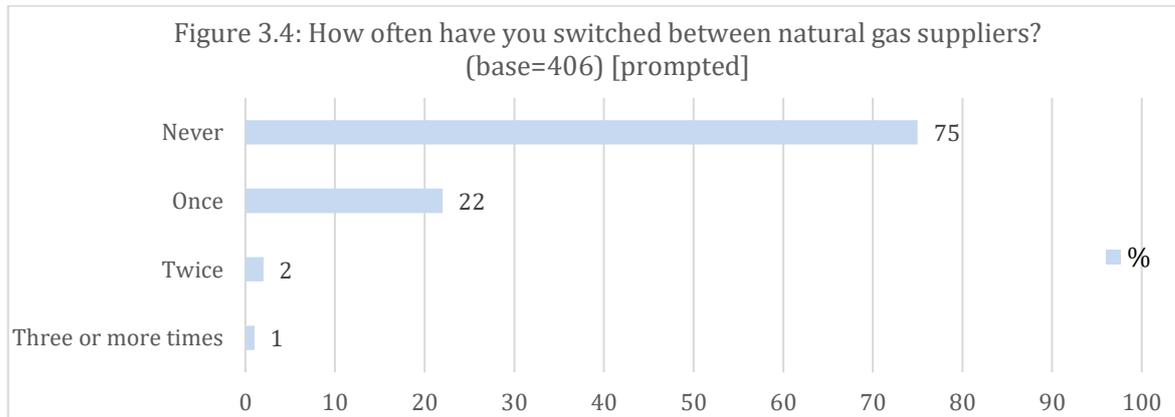
Among the 34% of consumers who said they know where to obtain the instructions to operate their natural gas PPM, the most common responses included: inside meter box where code entered (32%); pack / operating instructions (20%); printed on door / meter (17%); online (12%); contact provider (6%); Google (3%); provider website (1%); pre-paid card (1%); YouTube (1%); friend or family member (1%); and they sent me instructions (1%).

3.6 Switching and Annual Supplier Statement

Prevalence of Switching

One in four (25%) consumers using natural gas PPM said they have switched natural gas supplier, with 22% switching once, 2% twice and 1% three or more times. There were no

statistically significant differences in response to this question by consumer age, gender, social class or by current natural gas supplier.



The most common reasons why consumers (n=305) using natural gas PPMs have never switched included: satisfied with current supplier (37%); no competition / other supplier (10%); only installed and too early to switch (7%); all the same / no advantage (5%); didn't know I could switch (4%); too much hassle (4%); too lazy (3%); not my decision (2%); rented / temporary accommodation (2%); never thought about it (2%); just moved in (2%); convenient to stay with existing supplier (1%); don't know how to switch (1%); I can't change provider (1%); only two suppliers in NI (1%); told it is too difficult to move (1%).

Switching and Perceived Level of Difficulty

Just over half (55%) of consumers believe that it is either 'very easy' [17%] or 'easy' [38%] to switch natural gas supplier with a PPM, with 13% saying it is either 'difficult' [9%] or 'very difficult' [4%]. 32% of consumers said they didn't know.

Those in the higher social classes were more likely to believe that it is easy to switch natural gas supplier (ABC1, 59%; C2DE, 52%), with the same true for SSE Airtricity customers (66%) compared with Firmus Energy customers (47%).

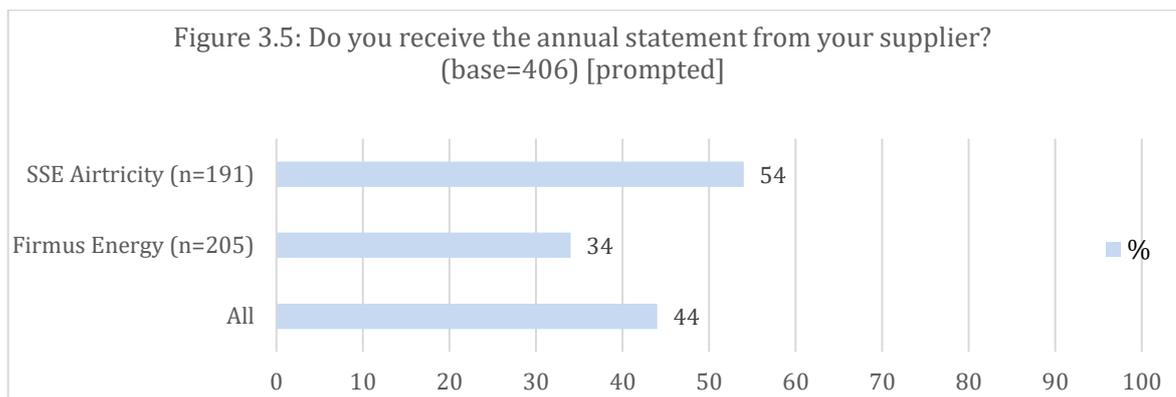
Those who have switched natural gas supplier were more likely to say that it is easy to switch supplier (86%) compared with those who have never switched supplier (45%).

Annual Statement from Supplier

Approximately four out of ten (44%) natural gas PPM consumers said they receive an annual statement from their supplier, 31% said they don't and 25% couldn't remember.

Younger consumers (aged under 40, 35%) were significantly less likely to say this is the case (aged 40-59, 47%; aged 60+, 53%), with the same true for consumers in lower social classes (ABC1, 50%; C2DE, 38%).

Figure 3.5 shows that customers of SSE Airtricity (n=57%) were more likely to report receiving an annual statement compared with Firmus Energy customers (34%).



3.7 Deductions from Top Ups

Paying off Energy Debt to Suppliers

4% (n=17) of consumers using natural gas PPMs said that money is being deducted from their top ups to pay off debt to their energy supplier.

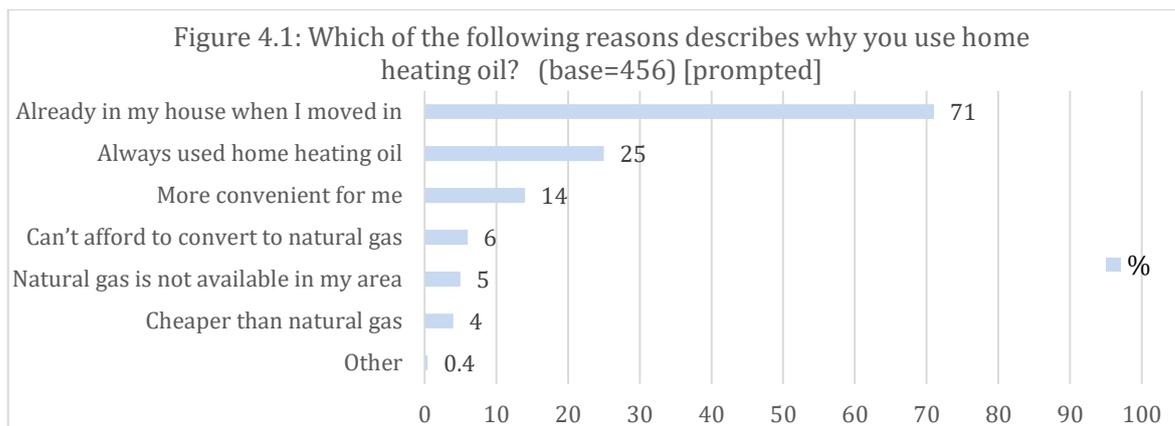
38% of these consumers (n=6) said that between 1-10% of their top up cost is used to pay their debt to their supplier, with 6% (n=1) saying that between 11-20% of their top up is used to pay off their debt. 6% (n=1) said that between 30%-40% of their top up cost is used to pay off their debt, with 50% (n=8) unable to recall how much of their top up cost is used to pay off their debt.

4. Survey Findings: HHO Consumers

Across all consumers in the sample, 456 used HHO

4.1 Reasons for Using HHO

The most common reasons why consumers use HHO to heat their homes were: already in their home when they moved in (71%); always used HHO (25%); and more convenient (14%). 6% said they cannot afford to convert to natural gas, 5% said natural gas is not available in their area and 4% were of the view that HHO is cheaper than natural gas. Two customers offered other reasons (cleaner, n=1: just like oil heating, n=1).



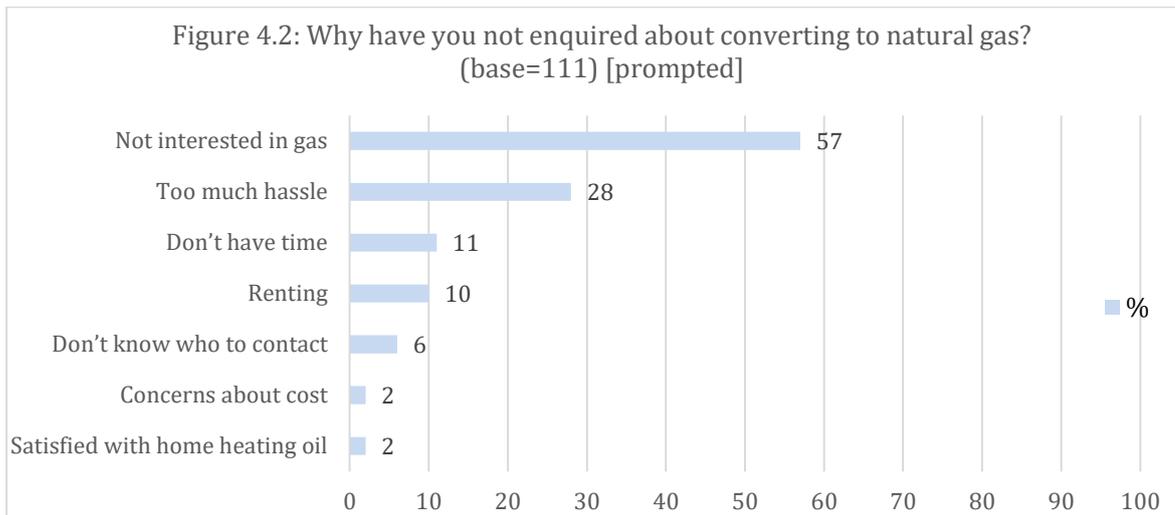
4.2 Natural Gas Availability and Enquiries

Availability of Natural Gas

Just over one third (36%) of consumers who use HHO said that natural gas is available in their area, with 40% saying it is not and 25% unsure.

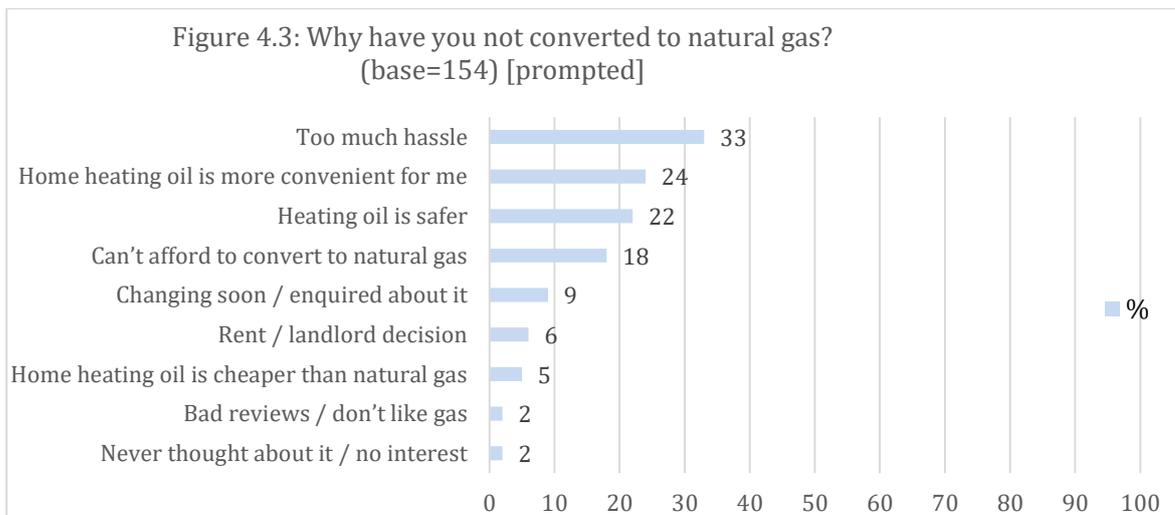
Enquiring about Natural Gas and Reasons for Not Converting

Among consumers who said that natural gas is available in their area (n=154), 28% had enquired about converting to it and 72% had not. The most common reasons for not having enquired about natural gas included: no interest in natural gas (57%); too much hassle (28%); lack of time (11%); being in rented accommodation (10%); not knowing who to contact (6%); concerns about cost of natural gas (2%); and satisfied with HHO (2%).



Reasons for not Converting to Natural Gas

The reasons why consumers (n=154) have not converted to natural gas included: too much hassle (33%); convenience (24%); a belief that HHO is safer (22%); affordability (18%); intending to change soon or have enquired (9%); rent property / landlord decision (6%); a belief that HHO is cheaper than natural gas (5%); bad reviews about gas / don't like it (2%); and never thought about it / no interest (2%).



4.3 Buying HHO

Shopping Around and Price Checking

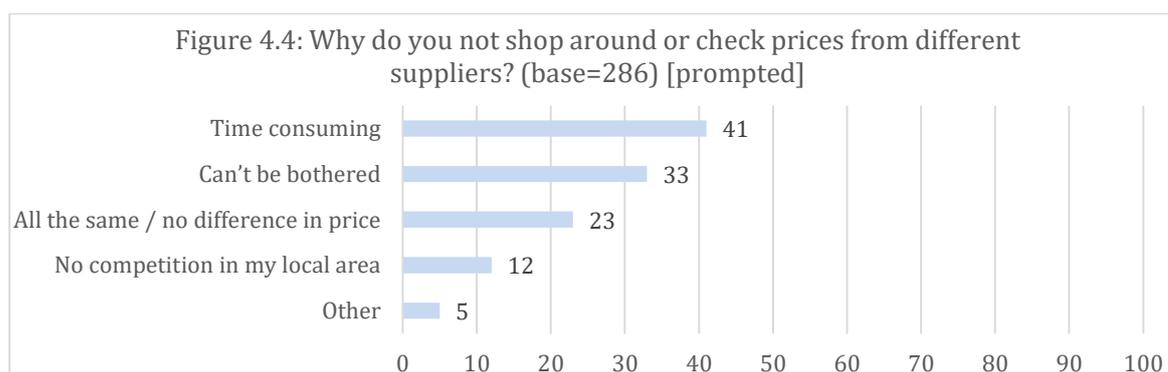
Just over one third (37%) of consumers who use HHO said they shop around and check prices from different suppliers when buying HHO, with most (63%) saying they do not. Analysis by age found that older consumers were significantly less likely to say they shopped around (under 40, 40%: aged 40-59, 44%: aged 60+, 25%).

Of those who shop around and price check (n=170), 47% said they contact two HHO suppliers, 37% contact three HHO suppliers and 14% contact four or more suppliers. Just

4% said they contact one supplier. Price checking by telephone (64%) was most common, with 26% using the internet, and 9% word of mouth. 1% (n=1) cited Facebook.

Reasons for not Shopping Around and Price Checking

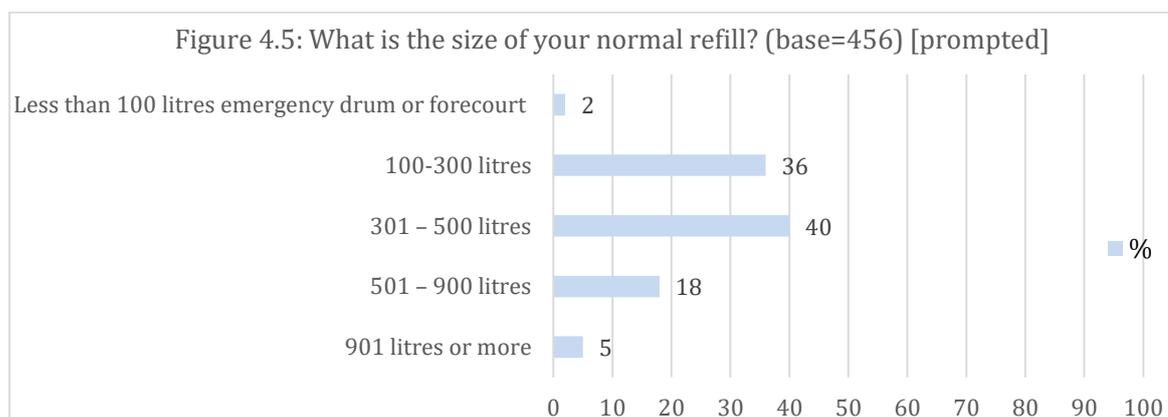
Among HHO consumers who said they do not shop around and price check between different suppliers (n=286), the most common reasons for not doing so included: the time required (41%); no interest (33%); a perception that the price would be the same (23%); and no competition in their local area (12%). 5% offered different reasons: loyalty to one company (n=9); ask parents (n=1); buy drums which are cheaper (n=1); and use Boiler Juice (n=1).



Size of Normal Refill

Figure 4.5 shows that 301-500 litres is the most common size (40%) of refill for HHO consumers, with 36% normally purchasing 100-300 litres, and 18% between 501-900 litres. 5% said they normally purchase 901+ litres, with 2% saying they normally purchase smaller drums of less than 100 litres.

Social class was found to be significantly associated with purchasing behaviour, with those in the higher social classes more likely to purchase larger refills (more than 500 litres, ABC1, 29%: C2DE, 13%), whereas those in lower social classes were more likely to purchase lower quantities (300 litres or less, ABC1, 33%: C2DE, 46%). Also consumers who shop around and price check were more likely to purchase higher quantity refills (more than 500 litres) [27% vs. 20%], whereas those who don't price check are more likely to purchase lower quantities (300 litres or less) [44% vs. 28%].



Reasons for Buying from a Particular Distributor

Loyalty was most commonly (39%) cited by consumers as the reason why they buy their HHO from a particular supplier, with 37% saying their distributor offers the cheapest price. Other reasons for using a single distributor and not shopping around included: customer service (11%); recommendation from friends and family (6%); the only / main distributor in the local area (4%); and payment method (2%). Five respondents offered other reasons³.

Ordering HHO

79% of consumers said they mainly order their HHO by phone, with 14% doing so online and 6% getting regular fill ups from their distributor. Less than 1% (n=2) said they order via a price comparison site, with a small number of consumers citing other methods (collected by a friend, n=1: generally collect it, n=1: local delivery in drums, n=1: standing order, n=1).

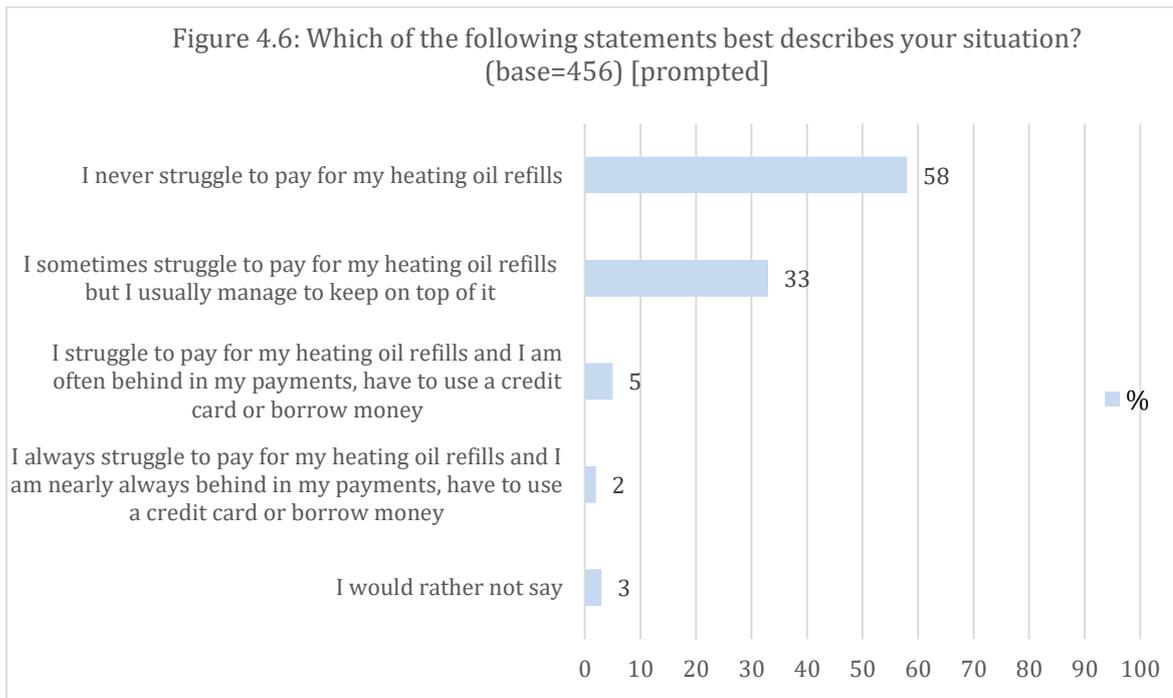
4.4 Affordability

Financial Situation and HHO Costs

Figure 4.6 shows that most (58%) HHO consumers said they never struggle to pay for their heating oil refills, with 33% saying they sometimes struggle but usually manage to keep on top of it. 5% said they sometimes struggle and have to use a credit card or borrow money, with 2% saying they always struggle to pay for HHO.

Younger consumers (aged under 40, 47%) were significantly more likely to say they struggle at times to pay for their HHO (aged 40-59, 35%; aged 60+, 33%), with the same true for those who shop around and price check (58% vs. 28%).

³ Included: cheap deal from friend (n=1); easy for me (n=1); husband always used them (n=1); parents recommended (n=1); and pumps (n=1).



Gone without HHO in Last 12 Months

15% of HHO consumers said that in the last 12 months they have gone without heating that they really needed in their home because they could not afford to pay for a heating oil refill, with 8% doing so rarely, 5% sometimes and 2% often.

Younger consumers (aged under 40, 21%) were significantly more likely to say they have gone without heating that they really needed in their home because they could not afford to pay for a heating oil refill (aged 40-59, 17%; aged 60+, 6%), with the same true for those who shop around and price check (26% vs. 9%).

Among consumers (n=70) who have gone without HHO in the last 12 months due to affordability, 39% did so for one day or less, 27% for between 2-3 days, 29% for between 4-5 days, 4% for 6-7 days and 1% for longer than a week.

Paying for HHO

Cash on delivery (44%) and debit card (34%) were found to be the most common ways consumers paid for HHO, with 16% using a credit card, 6% direct debit or standing order and 1% via oil saving stamps.

4.5 Theft of HHO

Prevalence of Theft

5% of HHO consumers have had their HHO stolen, with this more likely in Mid Ulster (19%), Antrim and Newtownabbey (14%), and Lisburn and Castlereagh (9%).

Taken Precautions to Protect Against Theft of HHO

29% of HHO consumers said they have taken precautions or measures to prevent their HHO being stolen. This was most common in Antrim and Newtownabbey (62%), Causeway Coast and Glens (60%), and Newry, Mourne and Down (61%), and least common in Fermanagh and Omagh (0%), and Belfast (1%). There were no statistically significant differences by age, gender or social class.

4.6 Satisfaction with HHO

Satisfaction with HHO to Heat Your Home

Approximately six out of ten (62%) consumers said they are either 'very satisfied' [26%] or 'satisfied' [36%] with HHO, with 3% 'dissatisfied'. 35% were 'neither satisfied nor dissatisfied' and less than 1% (n=2) were unsure.

Among the 12 consumers dissatisfied, 11 cited cost as a reason for their dissatisfaction, with 2 saying that their heating system is inefficient and two citing inconvenience (note that consumers could provide more than one response).

4.7 Consumer Council HHO Survey

Awareness of Weekly HHO Prices Survey

15% of consumers were aware of The Consumer Council's weekly HHO prices survey, with 5% having used it and 10% aware of it but not used it. There were no statistically significant differences by age, gender or social class. However, those who shop around and price check were more likely to be aware of the survey (21% vs. 11%), with awareness higher in Newry, Mourne and Down (31%) and Mid Ulster (31%), with no consumers in Fermanagh and Omagh, aware of the survey.

Use of Weekly HHO Prices Survey

There were some differences in terms of the likelihood of having used the weekly HHO prices survey, with male consumers (7%) more than twice as likely to have used it compared with female consumers (3%). Usage level was also found to be highest in Derry City and Strabane (14%) with no consumers using it in Fermanagh and Omagh, and Mid and East Antrim.

4.8 Buying Clubs and age of Boiler

Oil Buying Clubs

15% of consumers were aware of oil buying clubs in their area, with 3% having used one and 12% aware of one but not used one. There were no statistically significant differences by age, gender or social class. However, awareness of oil buyer clubs was higher in Mid Ulster (42%), Armagh, Banbridge and Craigavon (34%), and Newry Mourne and Down (33%), and lower in Belfast (3%). Consumers in Mid Ulster were most likely to have used an oil buying club (19%), followed by Derry City and Strabane (7%).

Age of Boiler

40% of consumers reported that their oil boiler is between 6-10 years old, 25% more than 10 years old, 10% between 1 and 5 years old, and 1% less than a year old. Almost one in four (24%) consumers were unsure how old their oil boiler is.

4.9 Trust in Oil Companies and Complaints

Trust

Approximately three out of ten (31%) consumers said that they trust heating oil companies to charge them a fair price, with 12% saying they don't, and 57% undecided.

Older consumers were more likely to say they trust their oil company to charge them a fair price (aged under 40, 22%; aged 40-59, 27%; aged 60+, 47%), with those in lower social classes also more likely to say they trust their oil company (ABC1, 28%; C2DE, 35%).

Consumers who shop around and price check were significantly more likely to say they don't trust their oil company to charge a fair price (21% vs. 8%). Finally, trust levels were highest in Ards and North Down (64%), and lowest in Fermanagh and Omagh (2%).

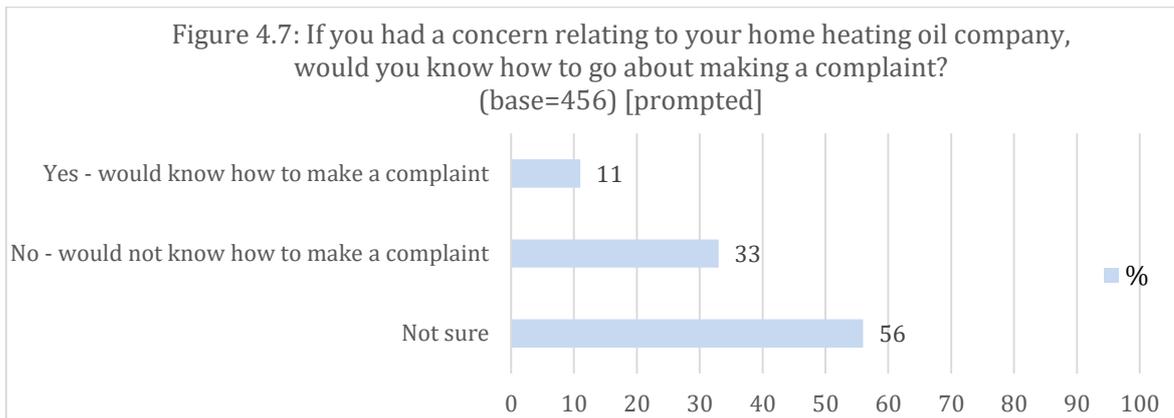
Awareness of Laws to Protect Consumers with Problems with HHO Companies

Just 2% (n=11) of HHO consumers said they are aware of laws designed to protect them if they have a problem with their HHO company, with 98% unaware. The highest level of awareness was recorded by consumers in Ards and North Down (11%).

The 11 consumers indicating awareness of laws designed to protect them cited the following: The Consumer Council (n=4); consumer rights (n=1); consumer standards laws (n=1); oil company (n=1); some consumer law for Trading Standards (n=3); trade descriptions (n=1).

Knowledge of How to Make a Complaint

Approximately one in ten (11%) HHO consumers said that if they had a concern relating to their HHO company, they would know how to go about making a complaint. Awareness of how to make a complaint was highest in Mid Ulster (28%) and Lisburn and Castlereagh (27%), and lowest in Derry City and Strabane (0%) and Belfast (1%).



Making a Complaint

Just over half (56%) of HHO consumers said that they wouldn't know who to contact if they wanted to make a complaint about their oil company, with 24% saying they would complain to their oil company, 13% to Trading Standards, 8% to the N Ireland Oil Federation, 8% to The Consumer Council and 6% to a solicitor. 1% mentioned other options.⁴



⁴ Included: family (n=1); consumer rights (n=1); and my supplier (n=1).

Appendix 1 (Questionnaire)



**Northern Ireland consumer experiences of electricity and gas prepayment meters,
Home Heating Oil and Liquid Petroleum Gas home heating research**

**Questionnaire v10 - Final
19 February 2019**



3 Wellington Park
Belfast
BT9 6DJ

T: 02890 923362

F: 02890 923334

info@socialmarketresearch.co.uk

www.socialmarketresearch.co.uk



INTERVIEWER READ OUT:

Hello, my name is {GIVE NAME and show ID} from **SOCIAL MARKET RESEARCH**. We are conducting a survey on behalf of the Consumer Council about consumer experiences of electricity and gas pre-payment meters as well as the experiences of consumers using home heating oil and liquid petroleum gas.

The questionnaire is not time consuming or difficult and it is not a test of your knowledge. There are no right or wrong answers! Your honest opinion is what matters. The interview should last about 10 minutes.

X1. Would you be willing to participate?

Yes	1	➔ Read Data Protection Statement
No	2	➔ Say Thank-you and end Interview

We take data protection and freedom of information issues seriously. We take care to ensure that any personal information supplied to us is dealt with in a way which complies with the requirements of the UK Data Protection Act 2018 and EU General Data Protection Regulation.

You cannot be identified from your survey response and we will destroy the survey data after a three-month retention period. The data collected in the questionnaire will be processed for the purpose for which it has been provided.

X2. Are you willing to continue with the survey?

Yes	1	Go to X3
No	2	Thank and close

X3. Are you responsible for paying your energy bills?

Yes	1	Go to X4
No	2	Thank and close

X4. INTERVIEWER RECORD SAMPLE POINT NUMBER:

X5. INTERVIEWER RECORD INTERVIEWER NUMBER:

X6. INTERVIEWER: Please list respondent's type? (Select one only)

Electricity pre-payment meter	1
Natural gas pre-payment meter	2
Home heating oil	3

RESPONDENT DETAILS

X7. INTERVIEWER Record gender

Male	1
Female	2

X8. What was your age last birthday? INTERVIEWER RECORD AGE

X9. What is your occupation?

X10. INTERVIEWER RECORD SEG OF CHIEF INCOME EARNER: (Select one only)

AB	1
C1	2
C2	3
DE	4

X11. Do you use any of the following...? *(Programming note – do not show item selected at X6)*

(Select all that apply)

Electricity pre-payment meter	1
Natural gas pre-payment meter	2
Home heating oil	3
Don't use any of the above	5

[Programming note – if one item selected at X11 then filter to appropriate section following completion of questions relating to primary fuel type. Then filter to Section E.

If more than one item selected at X11 randomly select between items selected and filter to that fuel type following completion of questions on primary fuel type. Then filter to Section E.

If no items selected at X11 [5] then filter to Section E following completion of primary fuel selected at X6.

Section A: Electricity Pre-Payment Meters

A1. Who supplies your electricity? **(Select one only)**

Budget Energy	1
Click Energy	2
Electric Ireland	3
Power NI	4
SSE Airtricity	5
[Don't know]	6
Other (please specify)	7

A2. Which of the following reasons describes why you use a prepayment meter? **(Select all that apply)?**

It is convenient for me	1
Prepayment meter installed when I moved in	2
To help my household budget energy costs	3
I don't need to worry about being cut off due to not paying a bill	4
To monitor energy use	5
I was given one as I owe my energy provider money	6
Other (please specify) [pop up]	7

A3. How often do you top up your prepayment meter? **(Select one only)**

Weekly	1
Every two weeks	2
Monthly	3
Every two months or less frequently	4
When I have money available	5

A4. How much is your typical top up? **(Select one only)**

£10 or less	1
£11-£20	2
£21 - £30	3
£31 or more	4
Don't know, whatever I have available	5

A5. Where do you top up typically? **(Select one only)**

Payzone or paypoint at a shop	1	➔ Go to A6
My supplier's website	2	➔ Go to A7
Telephone	3	➔ Go to A7
My supplier's App	4	➔ Go to A7

A6. How far do you have to travel to get to your nearest payzone, paypoint or shop to be able to top up? **(Select one only)**

Less than ½ mile	1
½ mile to 1 mile	2
1 – 5 miles	3
More than 5 miles	4

A7. How do you normally purchase top ups? **(Select one only)**

Cash	1
Debit card	2
Credit card	3
Other (specify)	4

A8. Are you aware of and do you use the friendly/emergency credit? **(Select one only)**

Yes, aware of it and use it	1
Yes, aware of it but don't use it	2
Not aware of it	3

A9. Do you ever worry about running low or out of credit? **(Select one only)**

Yes, a little	1
Yes, a lot	2
No	3

A10. Thinking about the last 12 months, have you ever gone without electricity that you really needed in your home because you could not afford to top up your electricity prepayment meter? **(Select one only)**

Yes, but rarely	1	Go to A11
Yes, sometimes	2	Go to A11
Yes, often	3	Go to A11
No, never	4	Go to A12

A11. What is the longest you have spent without credit in your meter because you couldn't afford to top up?
(Select one only)

1 day or less	1
2-3 days	2
4-5 days	3
6-7 days	4
Longer than a week	5

- A12. We would like to understand a little more about how your financial situation is affected by your electricity costs. Which of the following statements best describes your situation? **(Select one only)**

I never struggle to pay for electricity	1
I sometimes struggle to pay for electricity but I usually manage to keep on top of it	2
I struggle to pay for electricity, and have to use a credit card or borrow money	3
I always struggle to pay for electricity and I nearly always have to use a credit card or borrow money	4
I would rather not say	5

- A13. How satisfied or dissatisfied are you with your prepayment meter? **(Select one only)**

Very satisfied	1	→ Go to A15
Satisfied	2	→ Go to A15
Neither satisfied nor dissatisfied	3	→ Go to A15
Dissatisfied	4	→ Go to A14
Very dissatisfied	5	→ Go to A14

- A14. Why do you say that?

- A15. How confident are you operating your prepayment meter? **(Select one only)**

Very confident	1
Confident	2
Not very confident	3
Not at all confident	4
Don't know	5

- A16. Do you know where to obtain instructions to operate your prepayment meter? **(Select one only)**

Yes	1	→ Go to A17
No	2	→ Go to A18

- A17. Where would you obtain operating instructions for your prepayment meter?

--

A18. How often have you switched between electricity suppliers? **(Select one only)**

Never	1	➔ Go to A19
Once	2	➔ Go to A20
Twice	3	➔ Go to A20
Three or more times	4	➔ Go to A20

A19. Why have your never switched supplier?

--

A20. How easy or difficult do you think it is to switch electricity supplier with a prepayment meter? **(Select one only)**

Very easy	1
Easy	2
Difficult	3
Very difficult	4
Don't know	5

A21. Do you receive the annual statement from your supplier?

Yes	1
No	2
Don't know	3

A22. Are you aware of and have you ever accessed the information stored on your prepayment meter? For example your historical consumption or top up amounts? **(Select one only)**

Aware of this and used it	1	➔ Go to A23
Aware of this and not used it	2	➔ Go to A25
Not aware of this	3	➔ Go to A26

A23. How often do you use the historical consumption data function of your prepayment meter?

(Select one only)

Weekly	1
Monthly	2
Quarterly	3
Once a year	4
Less than once a year	5

A24. How useful did you find the consumption data function? **(Select one only)**

Very useful	1
Useful	2
Not very useful	3
Not at all useful	4
Don't know / can't remember	5

A25. Why have you not used the consumption data function of your prepayment meter?
(Select one only)

--

A26. Is money being deducted from your top ups to pay off debt? **(Select one only)**

Yes	1	→ Go to A27
No	2	→ Apply logic at X11

A27. How much money is being deducted from your top ups to repay your debt? **(Select one only)**

1-10%	1
11-20%	2
20-30%	3
30-40%	4
Don't know / can't remember	5

Apply logic at X11

Section B: Natural gas prepayment meters

B2. Who is your natural gas supplier? **(Select one only)**

Firmus Energy	1
SSE Airtricity	2
Don't know	3

B3. Which of the following reasons describes why you use a prepayment meter? **(Select all that apply)**

It is convenient for me	1
Prepayment meter installed when I moved in	2
To help my household budget energy costs	3
I don't need to worry about being cut off due to not paying a bill	4
To monitor energy use	5
I was given one as I owe my energy provider money	6
Other (please specify) [pop up box]	7

B4. How often do you top up your prepayment meter? **(Select one only)**

Weekly	1
Every two weeks	2
Monthly	3
Every two months or less frequently	4
When I have money available	5

B5. How much is your typical top up? **(Select one only)**

£10 or less	1
£11-£20	2
£21-£30	3
£31 or more	4
Don't know, whatever I have available	5

B6. How far do you have to travel to get to your nearest payzone, paypoint or shop to be able to top up?
(Select one only)

Less than ½ mile	1
½ mile to 1 mile	2
1 – 5 miles	3
More than 5 miles	4

B7. How do you normally purchase top ups? **(Select one only)**

Cash	1
------	---

Debit card	2
Credit card	3
Other (specify)	

B8. Are you aware of and do you use the friendly/emergency credit? **(Select one only)**

Yes, aware of it and use it	1
Yes, aware of it but don't use it	2
Not aware of it	3

B9. Do you ever worry about running low or out of credit? **(Select one only)**

Yes, a little	1
Yes, a lot	2
No	3

B10. Thinking about the last 12 months, have you ever gone without heating that you really needed in your home because you could not afford to top up your natural gas prepayment meter? **(Select one only)**

Yes, but rarely	1	→ Go to B11
Yes, sometimes	2	→ Go to B11
Yes, often	3	→ Go to B11
No, never	4	→ Go to B12

B11. What is the longest you have spent without credit in your meter because you couldn't afford to top up?

(Select one only)

1 day or less	2
2-3 days	3
4-5 days	4
6-7 days	5
Longer than a week	6

B12. We would like to understand a little more about how your financial situation is affected by your natural gas costs. Which of the following statements best describes your situation? **(Select one only)**

I never struggle to pay for natural gas	1
I sometimes struggle to pay for natural gas but I usually manage to keep on top of it	2
I struggle to pay for natural gas, and have to use a credit card or borrow money	3
I always struggle to pay for natural gas and I nearly always have to use a credit card or borrow money	4
I would rather not say	5

B13. Do you think natural gas prepayment meters are more expensive than credit meters? **(Select one only)**

Yes	1
No	2
Don't know	3

B14. How satisfied or dissatisfied are you with your prepayment meter? **(Select one only)**

Very satisfied	1	➔ Go to B16
Satisfied	2	➔ Go to B16
Neither satisfied nor dissatisfied	3	➔ Go to B16
Dissatisfied	4	➔ Go to B15
Very dissatisfied	5	➔ Go to B15

B15. Why do you say that?

B16. How confident are you operating your prepayment meter? **(Select one only)**

Very confident	1
Confident	2
Not very confident	3
Not at all confident	4
Don't know	4

B17. Do you know where to obtain instructions to operate your prepayment meter? **(Select one only)**

Yes	1	➔ Go to B18
No	2	➔ Go to B19

B18. Where would you obtain operating instructions for your prepayment meter?

B19. How often have you switched natural gas supplier? **(Select one only)**

Never	1	➔ Go to B20
Once	2	➔ Go to B21
Twice	3	➔ Go to B21
Three or more times	4	➔ Go to B21

B20. Why have you never switched supplier?

B21. How easy or difficult do you think it is to switch with a credit meter? **(Select one only)**

Very easy	1
Easy	2
Difficult	3
Very difficult	4
Don't know	5

B22. Do you receive the annual statement from your supplier?

Yes	1
No	2
Don't know	3

B23. Is money being deducted from your top ups to pay off debt? **(Select one only)**

Yes	1	➔ Go to B24
No	2	➔ Apply logic at X11

B24. How much is being deducted from your top ups to repay your debt? **(Select one only)**

1-10%	1
11-20%	2
21-30%	3
31-40%	4
Don't know / can't remember	5

Apply logic at X11

Section C: Home Heating Oil

C1. Which of the following reasons describes why you use home heating oil? **(Select all that apply)**

More convenient for me	1
Already in my house when I moved in	2
Can't afford to convert to natural gas	3
Cheaper than natural gas	4
Always used home heating oil	5
Natural gas is not available in my area	6
Other (please specify) [pop up]	7

IF ANSWER 6 AT C1 GO TO C6

C2. Is natural gas available in your area? **(Select one only)**

Yes	1	➔ Go to C3
No	2	➔ Go to C6
Don't know	3	➔ Go to C6

C3. Have you ever enquired about converting to natural gas? **(Select one only)**

Yes	1	➔ Go to C5
No	2	➔ Go to C4

C4. Why have you not enquired about converting to natural gas? **(Select all that apply)**

Don't have time	1
Too much hassle	2
Don't know who to contact	3
Not interested in gas	4
Other (please specify) [pop up]	6

ASK ALL

C5. Why have you not converted to natural gas? **(Select all that apply)**

Home heating oil is more convenient for me	1
Too much hassle	2
Can't afford to convert to natural gas	3
Home heating oil is cheaper than natural gas	4
Heating oil is safer	5
Other (please specify) [pop up]	6

C6. Do you shop around and check prices from different suppliers when buying home heating oil?

(Select one only)

Yes	1	➔ Go to C7
No	2	➔ Go to C9

C7. How many heating oil suppliers do you contact each time? **(Select one only)**

One	1
Two	2
Three	3
More than three	4

C8. What method do you mainly use to shop around or check prices when buying home heating oil?

(Select one only)

Telephone	1
Internet	2
Word of mouth	3
Other (please specify) [pop up]	4

ASK IF C6 EQ 2

C9. Why do you not shop around or check prices from different suppliers? **(Select all that apply)**

Time consuming	1
No competition in my local area	2
Can't be bothered	3
All the same / no difference in price	4
Other (please specify) [pop up]	5

C10. What is the size of your normal refill? **(Select one only)**

Less than 100 litres emergency drum or forecourt	1
100 – 300 litres	2
301 – 500 litres	3
501 – 900 litres	4
901 litres or more	5

C11. How often do you order oil in a year? **(Select one only)**

Once	1
Twice	2
Three times	3

Four times	4
Five times	5
6 or more times	6
Don't know	7

ASK IF C6 EQ 1

C12. Thinking about your normal refill, how much do you save by shopping around? **(Select one only)**

Less than £10	1
£11-£20	2
£21-£30	3
£31-£40	4
More than £40	5
Don't know / no idea	6

ASK IF C6 EQ 2

C13. What is your main reason for buying from a particular distributor? **(Select one only)**

Cheapest price	1
Customer service	2
Loyalty	3
N Ireland Oil Federation member	4
Only/main distributor in my area	5
Payment method	6
Recommended by friends or family	7
Other (please specify) [pop up]	8

C14. We would like to understand a little more about how your financial situation is affected by your home heating oil costs. Which of the following statements best describes your situation? **(Select one only)**

I never struggle to pay for my heating oil refills	1
I sometimes struggle to pay for my heating oil refills but I usually manage to keep on top of it	2
I struggle to pay for my heating oil refills and I am often behind in my payments, have to use a credit card or borrow money	3
I always struggle to pay for my heating oil refills and I am nearly always behind in my payments, have to use a credit card or borrow money	4
I would rather not say	5

C15. Thinking about the last 12 months, have you ever gone without heating that you really needed in your home because you could not afford to buy a heating oil refill?

Yes, but rarely	1	→ Go to C16
Yes, sometimes	2	→ Go to C16
Yes, often	3	→ Go to C16
No, never	4	→ Go to C17

C16. What is the longest you have spent without oil in your oil tank because you couldn't afford a refill?

(Select one only)

1 day or less	1
2-3 days	2
4-5 days	3
6-7 days	4
Longer than a week	5

C17. How do you normally pay for your heating oil? **(Select one only)**

Direct debit/standing order	1
Debit card	2
Credit card	3
Cash on delivery	4
Oil saving stamps	5
Paypoint/payzone	6

C18. Have you ever had home heating oil stolen? **(Select one only)**

Yes	1
No	2

C19. Have you taken any precautions or measures to prevent having your heating oil stolen? **(Select all that apply)**

Yes	1
No	2

C20. How do you mainly order your oil? **(Select one only)**

Phone order	1
Online	2
Regular top up by my oil distributor	3
Heating oil comparison website (please specify) [pop up]	4
Other (please specify)	5

C21. How satisfied or dissatisfied are you with using home heating oil to heat your home? **(Select one only)**

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5
Don't know	6

ASK IF C21 = 4 OR 5

C22. Why are you dissatisfied?

Customer service	1
Expensive	2
Heating system not very efficient	3
Inconvenient	4
Lack of competition	5
Other (please specify) [pop up]	6

C23. Are you aware of The Consumer Council weekly home heating oil prices survey? **(Select one only)**

Yes, and I have used it	1
Yes, but never used it	2
No	3

C24. Do you know of an oil buying club in your area? **(Select one only)**

Yes, and I have used their services	1
Yes, but I have not used their services	2
No	3

C25. How old is your heating oil boiler? **(Select one only)**

Less than one year old	1
1 to 5 years old	2
6 to 10 years old	3
More than 10 years old	4
Don't know	5

C26. Do you trust heating oil companies to charge you a fair price? **(Select one only)**

Yes	1
No	2
Not sure	3

C27. Are you aware of any laws designed to protect you if you have a problem with your HHO company? **(Select one only)**

Yes (specify) [pop up]	1
No	2

C28. If you had a concern relating to your HHO company, would you know how to go about making a complaint? **(Select one only)**

Yes	1
No	2
Not sure	3

C29. Who would you contact if you had a complaint about your oil supplier? **(Select all that apply)**

[DO NOT PROMPT AND CODE ALL MENTIONED]

The Consumer Council	1
The oil company	2
Northern Ireland Oil Federation	3
Trading Standards Service	4
Solicitor	5
Don't know	6
Other (Please specify) [pop up]	7

Apply logic at X11

Section E: Respondent Background Characteristics

E1. What is your current employment status? **(Select one only)**

Self-employed	1
Working full-time	2
Working part-time	3
Seeking work for the first time	4
Unemployed, i.e. not working but actively seeking work	5
Not actively seeking work but would like to work	6
Not working and not seeking work	7
Looking after home and family	8
Unable to work due to permanent illness or disability	9
Student (full time)	10
Student (part time)	11
On a government or other training scheme / apprenticeship	12
Retired	13

Other (please specify)	14
------------------------	----

E2. Is your home? **(Select one only)**

Owned outright or with a mortgage	1
Housing Executive	2
Housing Association	3
Private rented	4
Other (please specify)	5

E3. Are your day to day activities limited because of a health problem or disability which has lasted or is expected to last, at least 12 months? Include problems which are due to ageing. **(Select one only)**

Yes, limited a lot	1
Yes, limited a little	2
No	3
Prefer not to say	4

E4. Do you or anyone else in your household (including children) have a long-term health issue or disability?

(Select one only)

Yes	1
No	2
Prefer not to say	3

E5. Does your household have access to a car? **(Select one only)**

Yes	1
No	2
Prefer not to say	3

E6. INTERVIEWER RECORD LOCAL GOVERNMENT DISTRICT: CODE ONE ONLY

Antrim	1	Down	14
Ards	2	Dungannon	15
Armagh	3	Fermanagh	16
Ballymena	4	Larne	17
Ballymoney	5	Limavady	18
Banbridge	6	Lisburn	19
Belfast	7	Magherafelt	20
Carrickfergus	8	Moyle	21
Castlereagh	9	Newry & Mourne	22
Coleraine	10	Newtownabbey	23
Cookstown	11	North Down	24
Craigavon	12	Omagh	25
Derry	13	Strabane	26

THANK AND CLOSE