

Winter Fuel Payments

Discussion Guide

Summary of overall objectives:

- To explore people's views about spending money on energy saving home improvements
- To understand whether people would be interested in using their Winter Fuel Payment to invest in energy saving home improvements (such as loft insulation or cavity wall insulation)
- To explore the appeal of different options for using the Winter Fuel Payment to invest in energy saving home improvements

1. Introduction

- Research being conducted for Department of Energy and Climate Change (DECC)
- Remind respondent of the aims of the research
- About TNS-BMRB – independent research agency
- Confidentiality / anonymity
- Following MRS guidelines
- Agreement to record the discussion
- Discussion up to 90 minutes

Note: 'Energy saving home improvements' are things like loft insulation, cavity wall insulation, double glazing, insulation of your hot water tank, draught proofing, installing room thermostats and a range of other measures.

2. About their homes (Briefly, to provide a context for the discussion)

Tell me about your homes...

- How do they heat their homes
- Views about their energy costs
- Have they done anything to reduce their energy costs
 - What have they done?
 - Reduce heating; reduce hot water; energy saver bulbs; other energy efficiency measures; what?

- Do they get the Winter Fuel Payment?
 - What they use it for
 - Try to see if they rely on it, or whether it goes in to general savings to be used as and when they need it

- What do they think of the idea of energy saving home improvements? (Give examples if people are not sure what they are)

- *Use separate sheet to give examples of the cost of different energy saving home improvements and typical savings they can make on their energy bills*
- What do they think?
- Are they worthwhile? Reasons for views

- By making energy saving home improvements you would save on your energy bills
 - Do you see any other benefits to installing energy saving home improvements?
 - Spontaneous, then PROBE, e.g. a warmer / more comfortable home; anything else?

- So, would you consider installing energy saving home improvements?
- Reasons why / why not (*Do not pursue cost / hassle, trusting installers in their home in great detail as this is well known*)
 - Why do they think it is expensive; how do they know this (knowledge from others, or supposition?)
 - Why is it a hassle; how do they know this (knowledge from others or supposition?)
 - Any other reasons for not considering energy saving home improvements (other than costs / hassle)
 - Are they aware of the Green Deal? What do they think of it?

3. Paying for energy saving home improvements

Section A (Briefly)

We have talked about installing energy saving home improvements and that you can save money on energy bills ...

- If you were going to do this how would you pay for it?
- If they say they would not pay for it, or unsure about paying for it...
 - Is it the cost per se (i.e. too expensive to contemplate)
 - Is it paying the whole of the cost in one go?
 - What would make it easier for them to pay for installing energy saving home improvements

- How would they like to pay? (Note any issues about the Green Deal)
- Would they be more likely to install energy saving home improvements if they could pay in a different way?
- What way would be best for them? Reasons why

Section B

Note: There has been some uncertainty in the Press about the future of the Winter Fuel Payment. There is no official line on this so try to avoid.

- You all receive some money each year for the Winter Fuel Payment. Would you consider using it to pay for installing energy saving home improvements that should lead to savings on your energy bills?
 - Reasons why / why not
 - Is it something to do specifically with the Winter Fuel Payment and how it is used
 - Is it to do with age and how they view the future (short / long term views)

Let me put another possible idea to you. This is not necessarily going to happen; it is just an idea...

- ***Advanced Winter Fuel Payments:*** *If you agree to spending this year's Winter Fuel Payment on installing energy saving home improvements, you will receive the next two years of Winter Fuel Payments early, to help pay for the work. This effectively guarantees you receive the Winter Fuel Payment money for the next two years.*
- *Note: For most households the Winter Fuel Payment is £200; £300 if you are over 80 years of age; but there are variations).*
- What do you think about this idea?
- Does it help with the costs of installing energy saving home improvements?
- EXPLORE whether it helps get over any of the barriers (mentioned in section 2)? In what way? Reasons why / why not
- If this was introduced would you consider installing energy saving home improvements? Reasons why / why not?

Let's look at this in a bit more detail now...

- *First, you would need to get an energy assessment to see what energy saving home improvements your property would need;*
- *Then you would be able to choose with energy saving home improvements you had installed in your property*

- *If you agreed to use your Winter Fuel Payment this year towards the cost of making the improvements, then the amount of cash you would have received for two future years of Winter Fuel Payments will be paid early to help pay for the improvements. (Note: you will NOT then receive Winter Fuel Payments for the next two years)*
- *OR, you could pay for the energy saving home improvements yourself and receive your Winter Fuel Payments as usual.*

Remind people about the savings they can make on the energy bills

- If you were thinking about installing energy saving home improvements, which is more appealing: bringing forward two years' worth of Winter Fuel Payments, OR paying for them from your savings and keeping your Winter Fuel Payments as they are?
- Reasons for this
- *(Note: the money is the same; it is about how people feel about paying for energy saving home improvements from their own money or using future Winter Fuel Payments to pay for them)*
 - Explore how people feel about this

If you agreed to use your Winter Fuel Payments to install energy saving home improvements you would receive your next two years' Winter Fuel Payments when the energy saving home improvements had been installed.

- How would you feel about this?
- If the Winter Fuel Payments (the current year and the two future years) did not cover the full cost of the installation would you be willing to put in any of your own money? Reasons why / why not
- Overall, what do you think of the idea of using your Winter Fuel Payment this year plus the cash from the next two years to pay for installing energy savings home improvements which should save on your energy bills?
 - What do you like about the idea?
 - Are there any downsides to this idea?
 - What are they?
 - How could they be overcome?
- If the idea is not for you, would you recommend it to a friend?
 - Why not for you? Why is it appropriate for a friend?
- How would you feel about not receiving the Winter Fuel Payment for two years?

- What impact would this have (given that your home should cost less to heat)?
- How do you see this scenario: losing your Winter Fuel Payments; or bringing forward your Winter Fuel Payments; or swapping it for something else?
 - Reasons
 - How would they prefer to describe this? Reasons

Section C

Let me put forward another idea...

‘Matched payments’: Let’s say your home would benefit from energy saving home improvements which would cost around £400. You would put your £200 winter fuel payment towards the cost of installing energy saving home improvements and the government would match that with a further £200, to help pay for the work.

- What do you think about this idea?
- What are the pros and cons?
- If the cost of the energy saving home improvements were more than £400, you would still get your Winter Fuel Payment and a further £200. Would you be willing to put in some of your savings?
 - Reasons why / why not?

Section D

- Just to re-cap - If ‘Advanced Winter Fuel Payments’ were introduced would you consider installing energy saving home improvements? Reasons why / why not?
- Anything else they would like to raise about what we have talked about today?
- Can they think of anything else that would help them improve the energy efficiency of their homes?

4. Thank and Close

Thank and Close the discussion