



Department
of Energy &
Climate Change

Green Deal pre-assessment customer journey qualitative research

**Qualitative research to explore the Green Deal
pre-assessment customer journey**

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Executive Summary

The Green Deal pre-assessment customer journey

In December 2013, ICF International, working with GfK NOP, was commissioned by DECC to carry out research into the Green Deal pre-assessment customer journey. This study forms part of phase one of the evaluation of the Green Deal and Energy Company Obligation (ECO) programme that is being led by ICF International.

The study was conducted with potential Green Deal consumers who had heard of the Green Deal but had not had an assessment. The aim was to examine the perceptions of those who had heard about the Green Deal and to explore why they had not moved on to have an assessment. The research consisted of six qualitative focus groups conducted in London, Norwich and Sheffield in late January and early February 2014. Details on the methodology can be found in Chapter 1.

Main findings

Awareness, perceptions and understanding of the Green Deal

At a general level, knowledge of the Green Deal was high with focus group participants having learned about Green Deal from word of mouth through family, friends and colleagues, online websites and searches about energy-saving, newspaper articles and TV news.

However, understanding of Green Deal by participants lacked detail with a great deal of uncertainty underlying major aspects. The main perceived positives were the lack of upfront cost to installing measures as well as saving money on energy bills and having a warm home.

There was a good level of understanding of the Green Deal assessment across the focus groups with positives including the idea of it being carried out by an independent skilled assessor and the idea of the assessment as a standalone report on the efficiency of their property with recommendations helping them to choose and prioritise what improvements they could make.

Barriers to getting a Green Deal assessment

The main general barriers to Green Deal uptake identified by participants were a lack of information on official websites making it difficult to develop a clear understanding of the scheme, concerns about the perceived risk of a loan being tied to the property and householders not benefiting from the savings unless they stayed in their property for a long period.

Discussing Green Deal assessments specifically, participants displayed a lack of understanding and confusion around the role of assessments, with fears about a loss of control over decision-making and a perceived lack of independence and impartiality of the assessor, as well as concerns over assessor's qualifications and the credibility of installers. There was also a dislike by participants of the assessment fee, an inability by some to find a local assessor and a belief that the assessment was not worthwhile.

Another key barrier was participant's understanding of, and concerns over, Green Deal finance. Participant's initial understanding of Green Deal finance was low. Even when explained to them, participants felt there was a lack of clarity and assurances with key elements of finance around eligibility, how savings were calculated, the terms of the loan such as loan defaults, repayments,

interest rates (which were felt to be uncompetitive), energy price rises and credit ratings, and attachment to the property which raised fears about house resale. There was also a lack of awareness of the 'golden rule'¹ and confusion over the relationship with energy providers such as the ability to switch suppliers.

Overcoming barriers

For some participants the assessment was a key attraction of the Green Deal, yet some felt that it should be promoted as a stand-alone product and felt that if the assessment was a lower cost, free, or was deducted from instalment fees, they would more likely consider having it. Others, however, were less interested in an assessment, and more interested in Green Deal finance.

Once explained, the basic principles of Green Deal finance, such as the lack of upfront costs and the loan being repaid through energy bills providing a guarantee that repayments would be affordable were considered appealing to participants. Yet, more clarity was needed as key elements were not well understood. Participants felt Green Deal finance to be complex and difficult to understand with some citing the lack of information on the government website.

Overall there was a low awareness of Green Deal Cashback, yet once explained this had an appeal for some participants. However, it was felt that the Cashback scheme lacked reassurances with a feeling that it was too good to be true, as well as there being a lack of clarity about the criteria to qualify and confusion as to where Cashback fitted into the Green Deal overall.

Perceptions of Green Deal advertising

Focus groups demonstrated a very low level of awareness of Green Deal advertising material both before and after they were presented. Issues raised included a lack of resonance and a lack of clarity in the messages which gave rise to scepticism and some distrust.

¹ The 'golden rule' is that the expected financial savings must be equal to or greater than the costs attached to the energy bill. More information on the Green Deal is available at: <https://www.gov.uk/green-deal-energy-saving-measures/overview>

1. Background and methodology

Background and objectives

- 1.1. The Green Deal scheme was officially launched in early 2013 with the aim of enabling households to make energy saving improvements to their properties without having to pay all the costs up front.
- 1.2. This piece of qualitative research examines the pre-assessment stage of the Green Deal customer journey through focus groups with those that were aware of the Green Deal but at the time of the research had not had a Green Deal assessment. The research was undertaken to understand the perceptions of people at this stage of the customer journey and explore possible barriers to Green Deal take-up – including having an assessment and taking out Green Deal finance – as well as participant views on how these might be overcome. As part of this, it gathered participant perceptions of a range of Green Deal communications and potential incentives that may encourage customers to have a Green Deal assessment. The aim was not to provide a detailed assessment of the Green Deal but rather to identify general views and attitudes of the Green Deal amongst those who had not had a Green Deal assessment in order to better understand the pre-assessment customer journey.

Research objectives

- 1.3. In December 2013, ICF International, working with GfK NOP, was commissioned by DECC to carry out qualitative research to explore the pre-assessment stage of the Green Deal customer journey. This study forms part of phase one of the evaluation of the Green Deal and ECO programme that is being led by ICF International.
- 1.4. The aim of this study was to understand the perceptions of those who had heard about the Green Deal and to explore why they had not moved on to have an assessment. To meet this aim, the study had a number of objectives:
 - To explore awareness, perceptions and understanding of the Green Deal
 - To identify and explore the main barriers to moving on to the assessment stage of the customer journey
 - To understand customer views on how barriers might be overcome, including potential incentives that may encourage customers to actively pursue a Green Deal assessment
 - To explore perceptions of Green Deal marketing and communications activities to understand which sources have influenced perceptions and actions towards having an assessment
- 1.5. As part of the Green Deal and ECO evaluation programme, evidence collected through this research also contributes to the wider evaluation question in relation to consumer demand: “What can DECC learn about the successes and pitfalls of a market delivered approach, supported by Government, to generate demand for energy efficiency?”. It also contributes to a number of programme-wide evaluation questions including:
 - How effective are Government and the market in encouraging take up? How effective are the different vehicles for driving demand?

- How is the supply chain developing? Is it geared up to meet the emergent level of demand? What are the implications?
- What are the consumers' experiences of the customer journey?
- How are consumer perceptions of, and preferences for, energy efficiency measures changing over time?
- What is the extent of awareness-raising of Green Deal and ECO through other DECC policies?

Study methodology

- 1.6. The study involved six focus groups with potential customers who were aware of the Green Deal and ranged from those that had made some form of proactive enquiry or action into the Green Deal to those that were interested but had not done anything to consider it further.
- 1.7. A qualitative approach was chosen to allow for the identification and exploration of the main barriers to moving on to the assessment stage of the customer journey and customer views on how these might be overcome.
- 1.8. Focus groups in particular were chosen given they provide a suitable environment to gather a range of views and allow a depth of understanding of these views. It was envisaged that participants would be able to share their experiences and views and the resulting discussion would allow for the exploration of general attitudes and perceptions of customers at the pre-assessment stage of the Green Deal customer journey.
- 1.9. Focus groups were also chosen as they are an effective research method to assess the impact of marketing and communications. Participants were shown examples of Green Deal marketing and communication materials and asked to share spontaneous feedback on materials in order to aid understanding of the key strengths and weaknesses of different material. Additionally, the focus groups provided a forum for creative discussion between participants to explore ideas for future communications.
- 1.10. Focus groups also allowed for perceptions between different groups of participants to be compared. They therefore offered a suitable research method to meet the project objective of exploring a range of customer views on the Green Deal.
- 1.11. Readers of this report should be aware that, unlike individual in-depth interviews, the focus groups in this study did not aim to identify the individual decision-making process for each research participant at a detailed level, although it was believed that some insights to individual experiences would emerge as part of the group discussion. Rather, the focus groups sought to build a broad understanding of the range of barriers and enablers to uptake of the Green Deal.

Sample design

- 1.12. The subjects of the study were a range of potential customers from those who had made some form of proactive enquiry or action into the Green Deal to those that were interested but had not done anything to consider it further. As a result, participants were recruited to participate in the research based on the following criteria:

Pre-assessment. All participants had heard of the Green Deal but none had had an assessment for variety of reasons. This allowed for the exploration of a broad range of potential barriers and motivators around Green Deal.

Non-rejecters. All participants were 'non-rejecters' of the Green Deal process, meaning had they had heard of the Green Deal and were interested in the Green Deal in principle and had not ruled it out. The focus on 'non-rejecters' was important in order to maximise the effectiveness of the research in providing recommendations which will improve take-up of Green Deal assessments.

Tenure. Although the Green Deal is open to all tenure types, all participants were owner-occupiers to ensure that there was a focus on those who would be responsible for making a final decision about Green Deal.

Decision-makers. All participants were the main or joint decision-maker in their household when it came to making improvements to their home.

Gender. Groups had an equal mix of gender to ensure representation of views from men and women in the research.

Occupation in the industry. No participants worked in industries which may have impacted on their perceptions or decisions in relation to energy efficiency, such as the energy industry or marketing or journalism. This was in order to obtain participant views from their perspective as a householder and not in their work capacity.

1.13. The Recruitment Screener can be found in Annex A of this report.

1.14. Although not actively recruited on, each focus group included participants with a mixture of housing types and ages, as well as a range from those that had undertaken extensive renovations and made energy efficiency improvements to their home to those who had not done either of these to their property. In addition, whilst all participants were actively interested in making energy saving improvements, this ranged from some having a strong active interest in a particular improvement to a more general interest.

1.15. The sample was constructed to ensure a mix of participants from socioeconomic groups, age and location:

Socioeconomic groups. The sample provided a spread of socio-economic groups to include BC1, C1C2 and C2D groups to enable examine of socio-economic differences. Those in the 'A' social grade were excluded as they represent only 5% of the population, as were those from the E social grade as they are highly likely to be social renters and therefore outside the scope of this research.

Age. Groups were separated out by age to explore differences between younger and older householders, with four of the six groups comprising of those aged 45 and over to reflect the Green Deal customer profile.

Location. Three locations were chosen: Sheffield in the North of England, Norwich in East Anglia and London in the South of England. Research locations were selected to enable a good mix of those living in urban and rural locations. Sheffield and Norwich provided an urban centre with surrounding rural areas to allow those in rural locations to participate in the research but also allow the focus groups to be carried out in central and accessible locations.

1.16. It was decided not to not mix different age or socio-economic groups within each focus group to help participants to feel more comfortable to express their views.

1.17. The characteristics of the six groups are presented in Figure 1 below.

Figure 1: Characteristics of the achieved sample of the six qualitative focus groups

Focus Group	Location	Socio-economic group	Age
One	London	BC1	25 - 44
Two	London	C1C2	45+
Three	Sheffield	C2D	45+
Four	Sheffield	BC1	45+
Five	Norwich	C1C2	45+
Six	Norwich	C1C2	25 - 44

Recruitment

- 1.18. A number of approaches to recruitment were explored and subsequently rejected. Using data from DECC's Green Deal Household Tracker research² to draw a sample was rejected as it was believed that there would not be enough respondents who lived in the selected geographic areas to make this a viable option. Drawing a sample from the Energy Saving Advice Service (ESAS) database (which included details of households that had contacted ESAS for advice) was also rejected as it was felt this would only capture the views of those who were proactive and interested enough in energy saving to ring a helpline.
- 1.19. As a result of these considerations, groups were recruited principally using a free-find method to ensure people with different experiences of the pre-assessment stage of the Green Deal customer journey were included in the sample and a broad range of perspectives were captured. A free-find method does not rely on any lists or databases, but involves proactively sampling from the general population in the relevant locations. Potential participants were approached using a variety of methods including on-street and telephone recruitment. Suitability to take part was identified by a screening process which involved administering a recruitment screening questionnaire. The questionnaire (attached in Annex A) included a number of questions reflecting the agreed criteria discussed in Sections 1.12 and 1.15 above, to ensure the correct quotas across the group discussions were selected based on the pre-agreed sampling frame as set out in Figure 1.
- 1.20. It should be noted that the research set out to separate the focus groups into 'active' and 'passive' customers, with three focus groups each. Passive customers were categorised as those who were aware of the Green Deal but had not done anything to consider it further; active customers as those who had heard about the Green Deal and looked into it further by making some form of proactive enquiry or action (asking a friend, ringing the ESAS helpline, doing some further research to find out more, attempting to arrange an assessment). However, when recruiting, it was found that this attitudinal and behavioural distinction was ambiguous. Instead the nature of learning about the Green Deal was not a linear journey from 'passive' to 'active'. As a result the focus groups contained a range of

² The Green Deal Household Tracker research was conducted over 4 waves between November 2012 and April 2014, interviewing over 3,000 British households at each wave to track awareness and understanding of the Green Deal and opportunities to improve home energy efficiency, as well as confidence in the tangible benefits of energy efficiency. Further information about the Household Tracker research can be found at: <https://www.gov.uk/government/collections/green-deal-household-tracker-survey>

customers from those who had made some form of proactive enquiry or action into the Green Deal to those that were interested but had not done anything to consider it further.

1.21. In order to avoid discrepancies in levels of knowledge and awareness of the Green Deal screening also took place prior to each focus group to ensure that all participants had knowledge and awareness of the Green Deal. Participants were taken through the recruitment screener a second time and completed a short written exercise before the group to ensure they were eligible to take part. In line with conventions on focus group attendance participants were given an incentive as token of appreciation for giving their time (£50 was given to those attending a focus group which had a viewing facility and £35 for those who attended a focus group without a viewing facility).

Fieldwork and data analysis

1.22. Six qualitative focus group discussions took place from 28th January to 7th February 2014. Groups, moderated by researchers from GfK NOP, lasted one and a half hours and contained eight participants in each. The discussion guides for the focus groups, found in Annex B of this report, were structured on the themes:

- Attitudes towards home improvements and energy efficiency
- Interaction with Green Deal
- Understanding of Green Deal
- Marketing and communication materials
- Overcoming barriers/moving along the journey/getting to next steps
- Incentives

1.23. The three researchers who moderated the focus groups conducted preliminary content analysis by listening to recordings of their own groups, noting participant discussions and non-verbal cues and adding their observations and insights on the focus groups. Researchers then met together for a number of extended face to face discussion sessions to conduct thematic development of the findings. Based on the preliminary analysis the researchers compared and distilled findings and examined differences between the sample characteristics to draw out key themes and develop models and hypotheses against the research objectives. From these meetings a narrative was formed around key theme findings which were then analysed and checked against the group notes to evidence them.

2. Main findings

This chapter presents the main findings from the six focus groups exploring perceptions towards the pre-assessment stage of the Green Deal customer journey.

Context to Green Deal customer journey

Attitudes and motivations towards home improvement and energy efficiency

- 2.1. All participants could list several energy saving changes and improvements that they could think of including energy saving bulbs, energy monitors, cavity wall insulation (CWI), loft insulation, draught proofing, efficiency ratings on white goods, fuel efficient boilers, double glazing, turning off light switches, and controlling heating with thermostats or valves on radiators.
- 2.2. Focus groups spoke about the main motivations for making energy saving improvements at home as being about cost and saving money on energy bills as well as keeping their house warm and comfortable. Money saving was seen as a key motivator with fears about future energy bills and a desire to off-set anticipated prices rises, with participants saying:
“Your bills are going up and up and you just try and think what you can do to slow them down, so you try every little thing you can within your power to slow them down.”
“It’s important to me because it’s the money side of things”
“Mine’s a comfort thing and being warm.”
“I’m 100% more conscious of my bills.”
- 2.3. Participants also talked about energy saving improvements in relation to adding value to their property, the environment and making general home improvements.
- 2.4. When discussing how they looked for information about energy saving improvements groups spoke about conversations with friends and neighbours as well as online websites, forums and reviews for general information and for finding traders and builders. Some were conscious of their energy bills, and shopped around to switch suppliers and to find the best ways to reduce energy costs. Others had knowledge and awareness of energy saving grants and subsidies such as Warm Front³. However, some noted that when they had looked into these they found they were not eligible, with others being sceptical about government backed schemes and the information available.
- 2.5. Focus group participants mentioned that there was more of an interest in energy saving recently, driven in a large part by media coverage and an increased propensity for households to seek and pay attention to information about energy saving improvements.

Barriers to making energy saving home improvements

- 2.6. Focus groups cited a number of barriers that prevented them from making general energy saving improvements to the home. The main barriers included cost and the fact that it was time consuming to research and would potentially cause a lot of hassle. There was also a

³ More information available at <https://www.gov.uk/warm-front-scheme>

belief that it would take too long to gain from the cost saving benefits from making energy saving improvements and that they did not want to pay for the initial high outlay. For example:

“The thing that is holding me back is the initial outlay and when it will start paying back.”

“The thing that puts me off...we’re not going to be in our house for the next 20 years, so we don’t see the benefits.”

- 2.7. Some participants cited a lack of knowledge and available information on how to undertake energy saving improvements, as well as a belief that the process itself would be complicated and time consuming. Some also mentioned that it was hard to find a reliable builder. A few participants raised questions about the possibility of obsolete technology as well as the aesthetic look of some measures such as solar panels as putting them off.
- 2.8. Discussions in focus groups also brought up the view that there was no clear pathway to making energy saving improvements. Trust through word of mouth recommendations of energy saving installation companies was seen as key to providing reassurances to help overcome barriers to undertaking energy efficient home improvements.

Initial contact with Green Deal

Awareness and understanding of Green Deal

- 2.9. Knowledge of the Green Deal and the fact that it was a government backed scheme was high:

“It’s where someone comes in to give your house an assessment and then they give you loads of ideas of how you reduce your bills but then you pay that back through your bills”

“I think [Green Deal] it’s a way of getting your house covered by a new boiler, insulation whatever, and being able to afford it...over a period of time, rather than forking a lump sum out.”

“The government do something where you can do loft insulation, cavity wall and you get money back.”

- 2.10. Participants had learned about the Green Deal from a variety of sources, with no one key source. These ranged from word of mouth through family, friends and colleagues, online websites and searches about saving energy, newspaper articles and TV news, in addition to some learning via cold calling, council leaflets and information included in their energy bills:

“I’ve seen an advert on the telly – you get a loan for loft insulation.”

- 2.11. However, participants’ understanding of the Green Deal lacked detail. Although there was a good level of awareness of specific elements amongst some groups – such as the assessment and paying for improvements via an energy bill – there was little understanding of the details of these elements as well as the process of the Green Deal overall. For example, there was a lack of understanding about how Cashback worked, what measures were included, the Green Deal finance mechanism and the longevity of the loan.
- 2.12. After participants were initially asked about their understanding of the Green Deal they were shown a definition of the Green Deal (which can be found in Annex C) and asked further questions on their understanding and perceptions of the Green Deal.
- 2.13. Participants felt that there was a great deal of uncertainty underlying major aspects of the scheme. The idea of the Green Deal raised a number of questions for participants,

including: Who installs the energy saving improvement? Is the amount paid back guaranteed to match previous energy bills? Who do the assessors work for? What happens if you want to sell your house? What happens if you change supplier? What happens if energy bills go up?

- 2.14. It was also felt that the Green Deal seemed complicated and that, for those that had looked into the scheme, it was difficult to find a satisfactory explanation to their questions and queries.
- 2.15. There were some mentions of negative publicity surrounding the Green Deal such as news stories about low take-up and opposition between the government and energy providers. Cold calling of some participants by Green Deal providers was also seen to damage the credibility of the Green Deal as participants felt disinclined to trust such providers as it was difficult to gather the desired information about Green Deal from these calls.
- 2.16. The Green Deal being a government scheme gave participants confidence that it was genuine. However, government involvement was not always perceived to provide reassurances for problems resulting from going through with a Green Deal or to be a safeguard against losses resulting from a poor investment.
- 2.17. A few were confused about the beneficiaries of the Green Deal with previous schemes having focused on council tenants and benefit claimants. There was also a misperception by some participants who believed that they were not eligible for the Green Deal as they were not on state benefits:

“There must be a catch. I must not fall into the right circumstances to be eligible for it.”

- 2.16. When asked about the main positives of the Green Deal a key perceived benefit was the lack of upfront costs, especially for those considering major improvements but lacking financial resources to pay for them upfront. Some cited other positives such as saving money and having a warm home, as well as environmental benefits and the belief that a reputable company would carry out the work:

“It’s great if you need something and you’re not able to afford it, and you can’t get a bank loan”

Barriers to the Green Deal

- 2.18. When asked about the barriers to uptake of the Green Deal, focus groups felt that it was complicated to follow and understand. Participants had difficulty finding information on the Green Deal and in developing a clear understanding of the scheme as there was a lack of information on official websites. What information was provided was seen as either not helpful or inconclusive. As a result participants felt that they needed more information and a clearer explanation before considering the Green Deal and undertaking an assessment. This was because participants had concerns about knowing if it was the best deal, if it was trustworthy and if it was worth making a financial commitment. One participant commented:

“It’s so inconclusive on the website...they are asking you to commit without knowing enough...it’s very uncertain.”

- 2.19. Focus groups also cited potential barriers to uptake of the Green Deal relating to a lack of knowledge of how much it would cost, including not knowing the interest rate of Green Deal finance or how much the measure would cost. There were also concerns raised about the perceived risk of the loan being tied to the property as well as not benefiting from the savings unless they stayed in their property for a long time:

“I believe...that, if you were to move, the debt stays on the house, you don't take the debt with you, it stays to the property...the person buying that property might not want that there.”

“You don't get a benefit from it straight away...it's a big outlay and you're not seeing the benefits of it...it takes a while to get the financial benefit of it”

- 2.20. As a result participants mentioned that they would like more information on others who had gone through the Green Deal process to see their experience of it. Some participants expressed scepticism towards the Green Deal because it was a government scheme and felt that there was a catch. A few were cynical about the gains that the Government may be making, commenting that the Government was passing responsibility for climate change targets onto homeowners.
- 2.21. Focus groups also identified as a barrier the way the Green Deal presented an unfamiliar way of making home energy efficient improvements, with accessing unknown assessors being at odds with the preference for known local tradesmen to undertake home improvements.

Key elements of Green Deal: perceptions & barriers

Green Deal assessments

- 2.22. After participants were initially asked about their understanding of the Green Deal assessment they were shown a definition (found in Annex C) and asked further questions on their understanding and perceptions of the Green Deal. There was a good understanding of the Green Deal assessment by participants in the focus groups. Some saw it as a non-threatening and liked the idea that the assessor was independent, feeling that they would not make unnecessary recommendations. Others liked the idea of receiving a standalone report on the efficiency of their property with recommendations about how this could be improved. It was felt that Green Deal assessments could provide an opportunity to find out what could be done to their homes and to understand which improvements to prioritise. Participants also felt that it gave them a choice and options as they were not bound by a contract to go through with the recommendations. Others saw that it could enhance the saleability of their property:

“I would get one of these [Green Deal Assessment Reports] just so that I would know how efficient my property is and if you sell your property you can show how efficient your property is...you can have the report to sell your property and added value”

“Non-threatening...they're an independent body, they give you a report...I do like it, it's like an MOT on your house, I do like it.”

“I would find it useful generally and something I would like to know...you can re-prioritise your list of things to do”

Participants also mentioned that they would be more likely to have an assessment if the fee was taken off of their energy saving improvement if they went ahead and installed it.

- 2.23. However, as mentioned above, participants had a lack of understanding about certain aspects of the assessment such as the need to have an assessment and what the assessor was qualified in. Some believed that the assessment was unnecessary as they already knew the information it would provide.
- 2.24. There was some confusion around the role of the assessments with fears that it was the first step in a 'process', which meant they would lose control over decision-making which

would limit their ability to get the best deal. There was also a perception that the process would take away their choice in who would undertake the installation:

“I don’t like the fact that I’m not in charge of which people I get to use, am I getting the best deal?”

“Do I need to take out everything they’ve recommended on their list?”

- 2.25. Some participants also raised the issue that they had researched into finding a local assessor on official websites but could not find one in the local area, which had put them off. There was also mistrust of official websites as there was a limited amount of assessors contact information provided and not enough information about the Green Deal to make a decision about having an assessment. As a consequence some saw the process as not very organised. It was noted by participants that:

“It doesn’t seem particularly organised...it should be easy to get an assessor. Why are there none in this area?”

“I felt instant mistrust...if someone can’t give a postal address and home telephone number, I don’t want to know’ ‘you always feel confident if it’s someone local”

- 2.26. There was also a lack of understanding of the assessment fee and fears that there were hidden costs to the assessment. Some disliked the idea of a fee, or believed that it was too high, seeing it as a barrier to undertaking an assessment and at odds with the idea of a government scheme:

“You have to have the assessment to go into the scheme...are there hidden costs involved?” “You’re not paying any more [on energy bills], but you’re not saving until you’ve paid it off.”

“They don’t say anything [on the gov.uk website] that you have to pay for an assessment.”

“I wouldn’t know what I was paying. When I looked at the blurb on the internet it just said that they do an assessment and they use their people, and you don’t know what you’re paying.”

- 2.27. Although some participants liked the concept of the assessor as independent there was a perception that assessors lacked of independence and impartiality. It was assumed that the assessor would act as salesman by trying to sell them as much as possible through the assessment recommendations. There was also a lack of trust which was partly due to limited understanding about who the assessor worked for and misconceptions that the assessor was not independent of the installation company with one participant noting:

“If the assessor comes [to my house] he’s going to find everything is wrong...I wouldn’t trust them because their job is to sell improvements.”

- 2.28. There were worries over assessor credibility with little understanding of their qualifications which was perceived as a risk when linked to a major purchase such as an energy efficient home improvement. One participant said:

“When I searched ... [online] the first link was do you want to be a Green Deal assessor. I found that a bit weird.”

Understanding and perceptions of Green Deal finance

- 2.29. Participants’ initial understanding of Green Deal finance was low. When focus groups were prompted with an explanation of Green Deal finance (see Annex C) participants could identify the basic principles of the Green Deal finance understanding it as a loan with no

upfront costs that would be paid back via energy bills. Focus groups found key elements to be appealing such as the lack of upfront costs, particularly for those with limited resources and the desire to make costly improvements. With comments relating to its appeal including: *“no initial outlay”, “it comes out of your bills rather than out of your pocket” and “a lot cheaper than high street loans”*.

2.30. However, key elements were not well understood even after prompting. There was a lack of awareness of the ‘golden rule’⁴ which, once explained by facilitators, was seen as appealing, as groups felt it provided a guarantee that repayments would be affordable and that there was no up-front costs to installing measures. Yet the concept also led to further questions and concerns such as how the savings were calculated and how the loan would be presented on bills.

2.31. There was also a low level of awareness that interest would be applied. When explained, participants felt that the rate was not competitive, expecting the loan to be interest free as it was part of a government scheme. This gave rise to doubts about the benefits of Green Deal finance over a standard bank loan:

“What’s annoying me is that it’s a Government scheme and they’re putting all this interest on it...if you put a Government stamp on it, you’re supposed to have confidence and reassurance in it”

“Why would I not go and get a low interest loan?”

2.32. There was a lack of familiarity with self-financing and concerns about the concept of the Green Deal finance loan being attached to the property that raised fears about house resale. There was also a perception that the terms of the loan would be very long putting them off making a commitment. Participants were quoted as saying:

“I wouldn’t buy a house with a loan attached to it, simple as that”

“I think it’s a negative when you are selling”

“The government use this word loan which puts everyone off”

“I’m not benefitting from those savings myself unless I stay in my house for a long time”

“Don’t know how long it will be until you pay it off”

2.33. There was also uncertainty in the language on how much a typical household ‘should’ save as well as scepticism that it was too good to be true. In addition there was a lack of reassurance surrounding the unfamiliar financial contract between customer and energy provider. As a result many key questions remained around the terms of the loan such as loan defaults, interest rate rises, credit ratings and repayments, as well as the relationship with energy provider such as the ability to switch suppliers. These included:

“How can they guarantee that you will save money?”

“I don’t know how they work out these savings”

“As your bills go up...you’re paying less off?”

“Where do you stand when you come to sell your house?”

2.34. Once again participants felt the finance system to be complex and difficult to understand with some citing the lack of information:

⁴ The ‘golden rule’ is that the expected financial savings must be equal to or greater than the costs attached to the energy bill. More information on the Green Deal is available at: <https://www.gov.uk/green-deal-energy-saving-measures/overview>

“Green Deal Finance does not come over clear [on gov.uk]”

“I went on the website and it said they would offer a favourable interest rate, but I would like to actually see what you would have to pay back...and then you can work out whether it would be cheaper to do it like that or whether it would be better to get a bank loan...who’s to say they won’t put their APR up? Who’s it favourable to?”

Incentives

2.35. Overall when unprompted there was a low level of awareness of Green Deal Cashback⁵. However, once explained by facilitators as a scheme to claim back money from the government if you make energy saving improvements to your home under the Green Deal (see Cashback show card in Annex C) it had an appeal for some, particularly the younger, less affluent focus groups. Yet for some, the idea was off-putting with more affluent groups seeing not seeing it as for them.

“I think it’s a good idea, it’s an incentive. If you can get something back for what you’ve had to lay out then it’s better”

2.36. However, for participants the concept of Cashback lacked reassurances with a feeling that the incentive was too good to be true. There were questions over what the catch was with the term ‘cashback’ making participants feel distrustful of the scheme. Others felt there was a lack of clarity about the criteria to qualify for Cashback and there was confusion as to where the cashback element fitted into the wider Green Deal scheme:

“The cashback bit instantly makes me feel distrustful”

“That makes me sceptical straight away because nobody gives you anything for nothing...it puts me off if I see that”

“It’s all getting very confusing, where does cashback come into this?”

2.37. When other incentives were introduced by the facilitators⁶ as potential ways to encourage people to have a Green Deal assessment the idea of linking cashback to a tax rebate was attractive as the concept was seen as consistent with government backing and easier to trust than a ‘money for nothing’ scheme. The idea of a stamp duty rebate was also appealing as it was easy to envisage as a government scheme by participants.

2.38. Some felt that incentives seemed like a drop in the ocean compared to the overall costs of installing energy saving measures whereas others did not engage with the incentive concepts when presented to them and felt that it would not encourage them to take up the Green Deal.

Green Deal Advertising

Awareness, imagery and scepticism

2.39. Focus groups demonstrated a very low level of awareness of the Green Deal advertisements both before and after they were presented with Green Deal advertising material, as shown in Annex D. There was a lack of resonance with the imagery on the

⁵ More information about the now closed Green Deal Cashback scheme is available at:

<https://www.gov.uk/government/publications/the-green-deal-cashback-for-energy-saving-home-improvers>

⁶ Examples of this included: “If you install two measures, there would be a stamp duty rebate of 2% when your house is sold” and “Cashback when you install solid wall insulation, of around £6,000” but were different for different focus groups. See Annex C for more details on the showcards presented to focus groups.

advertisements and participants did not tend to find them appealing. The key messages that were most positively received were those focusing on saving money, having a warmer home, and Cashback.

2.40. However, participants felt that there was a lack of certainty in the language of communications which gave rise to scepticism. There was suspicion about certain messages with some questioning the credibility of whether 100,000 assessments had actually taken place. There was distrust of the small print on advertising with participants wanting a straight forward message of a simple deal. This appeared to be triggered by a lack of clarity in the language used in some advertisements, such as: 'subject to availability of funds', cashback 'up to...', and you 'may' be eligible. Participants felt that key aspects of the Green Deal were not being communicated in the advert such as the fact that there was an assessment fee:

"I would rather have a straight simple deal with no small print. If it's too good to be true, it's probably is"

"It's not telling you that you can get a loan"

"None of the adverts say that the assessment costs"

Overcoming barriers and attracting uptake

2.41. When focus groups discussed what would attract them to undertake a Green Deal assessment, the lack of information on the scheme and familiarity with the Green Deal concept were seen as key barriers. Participants felt that they would need more information as the scheme was felt to be confusing. They also mentioned the need to see more advertising in order to become interested in taking up the Green Deal. Examples included a detailed step by step process of the Green Deal, an FAQs page on the government website, as well as key messages to explain how the Green Deal would help improve the energy efficiency of their home and lower energy costs.

2.42. Participants felt that if more information was promoted about the Green Deal, it would reassure some of their concerns. One way of doing this was through case studies; participants were keen to hear of the experiences of other people that had gone through the Green Deal process. A lack of success stories resulted in a lack of assurance with a desire for evidence of locally based success stories about the Green Deal:

"I want to see case studies of people who have done it. I like peer to peer stuff because it's trustworthy."

2.43. Emerging from the focus groups was also a need for familiar terminology such as referring to 'surveyors' instead of 'assessors' and highlighting improvements in energy ratings as an outcome of the Green Deal assessment.

3. Conclusions

This final chapter brings together the results discussed in Chapter 2 and sets out the conclusions in respect of the study's research aims outlined in Chapter 1.

To explore awareness, perceptions and understanding of the Green Deal

- 3.1. Focus groups spoke about the main motivations for making general energy saving improvements at home as being about cost, saving money on energy bills and keeping the house warm, finding information on these from conversations with friends and neighbours as well as online websites, forums and reviews. They cited a number of barriers that prevented them from making energy saving improvements to the home including cost, time, hassle, a lack of knowledge, limited information and a belief that it would take too long to gain from the cost saving benefits.
- 3.2. At a general level knowledge of the Green Deal was high with participants having learned about Green Deal from word of mouth through family, friends and colleagues, online websites and searches about energy-saving, newspaper articles and TV news, in addition to some learning via cold calling, council leaflets and their energy bills.
- 3.3. However, understanding of Green Deal by participants lacked detail with a great deal of uncertainty underlying major aspects of the scheme. The main perceived positives of the scheme were the lack of upfront cost as well as saving money and having a warm home.
- 3.4. There was a good level of understanding of the Green Deal assessment in focus groups with positives including the idea of an independent skilled assessor and the idea of the assessment as a standalone report on the efficiency of their property with recommendations helping them to choose and prioritise what improvements they could make – especially if it could enhance the saleability of their property.

Identify and explore the main barriers to moving on to the assessment stage of the customer journey.

- 3.5. The main general barriers to Green Deal uptake identified by participants were a lack of information on official websites making it difficult to develop a clear understanding of the scheme, concerns about the perceived risk of a loan being tied to the property and householders not benefiting from the savings unless they stayed in their property for a long period.
- 3.6. Discussing assessments specifically, participants displayed a lack of understanding and confusion around the role of assessments, with fears about a loss of control over decision-making and a perceived lack of independence and impartiality of the assessor, as well as concerns over assessor's qualifications and the credibility of installers. There was also a general dislike of the assessment fee, an inability by some to find a local assessor and a belief that the assessment was not worthwhile.
- 3.7. Another key barrier was participant's understanding of, and concerns over, Green Deal finance. Participants' initial understanding of Green Deal finance was low. Even when

explained, key elements were not well understood. This produced confusion and questions amongst participants around eligibility, how savings were calculated, the terms of the loan such as loan defaults, repayments, interest rates (which were felt to be uncompetitive), energy price rises, credit ratings and attachment to the property which raised fears about house resale. There was also lack of awareness of the 'golden rule' and confusion over the relationship with energy providers such as switching suppliers.

To understand customer views on how barriers might be overcome, including potential incentives that may encourage customers to actively pursue a Green Deal assessment.

- 3.8. For some participants the assessment was a key attraction of the Green Deal, yet some felt that it should be promoted as a stand-alone product and felt that if it was a lower cost, free, or was deducted from instalment fees, they would more likely consider having a Green Deal Assessment. Others, however, were less interested in the assessment, and more interested in Green Deal finance.
- 3.9. Once explained, the basic principles of Green Deal finance such as the lack of upfront costs and the loan being repaid through energy bills providing a guarantee that repayments would be affordable were considered appealing to participants. Yet, more clarity was needed as key elements were not well understood. Participants felt Green Deal finance to be complex and difficult to understand with some citing the lack of information on the government website.
- 3.10. Overall there was a low awareness of Green Deal Cashback, yet once explained this had an appeal for some participants. However, it was felt that the Cashback scheme lacked reassurances with a feeling that it was too good to be true, as well as a lack of clarity about the criteria to qualify and confusion as to where Cashback fitted into the Green Deal overall.

To explore perceptions of Green Deal marketing and communications activities to understand which sources have influenced perceptions and actions taken/not taken towards having an assessment

- 3.11. Focus groups demonstrated a very low level of awareness of Green Deal advertising material both before and after they were presented with a lack of resonance and a lack of clarity in the messages which gave rise to scepticism and distrust.

4. Annex A – Recruitment Questionnaire Screener

Respondent Name: _____
Time of Group: _____
Date of Group: _____
Group No.: _____

Good morning/afternoon/evening. My name is _____ and I am from Criteria Fieldwork, a market research company. We are working on some research with GfK NOP, an independent research agency, on behalf of the Department for Energy and Climate Change (DECC).

We are carrying out some research about lifestyle, home improvements and energy saving and we are looking for people to take part in a group discussion over the next few weeks. Each group discussion would last for no more than 90 minutes and would include between 8 and 10 people. It will take place in [add venue details] in the town centre. [As applicable- this venue has a viewing facility so staff from DECC who are interested in the research can listen and observe]

As a token of our appreciation for participation eligible attendees will receive a cash thank you of £35/£50 [select the appropriate sum- the higher amount is for those attending a viewing facility] for their time.

Please be reassured that these questions are for research purposes only. GfK NOP is legally bound to keep research participants' details, and anything shared during the research confidential. Please let me know if you would like more information about the professional Market Research standards GfK NOP abide by.

DEMOGRAPHICS

Q1a Code Gender:

Male 1
Female 2

X40 interviews to be males at Q1a
X40 interviews to be females at Q1a
X8 accompanied shops to be male at Q1a
X8 accompanied shops to be female at Q1a

Q1b Age: _____

All to be aged 18-24, 25-39, 40-54, 55+ (good spread)

Q1c Are you at present (code all that apply):

Married 1 Single 2 Divorced 3 Widowed
4 Separated 5 Cohabiting 6
Living with parents 7 Sharing with friends 8 Living alone 9

Q1d Do you have children or are you expecting your first child?

- Yes, I have children 1 **Complete grid below**
 Yes, expecting first child 2 **Refer to office for guidance**
 No 3 **Continue to Q1e**

Respondents children:

	Gender	Age
Living at Home		
Away from home		

Good mix of lifestage in each group appropriate to age bracket at Q1d

Q1e Occupation of Chief Income Earner (*Probe fully*):

Qualifications: _____

Number in Charge of: _____ SOCIAL GRADE: _____

All to be B, C1, C2, DE (good spread)

Q1f If respondent NOT Chief Income Earner ask if:

- Working full time (30+ Hours per week) 1
- Working part time (6-29 Hours per week) 2
- Working less than 6 hours 3
- Education (GCSE or pre-GCSE) 4
- Education (A-level or equivalent) 5
- Education (Vocational - *write in*): _____ 6
- Education (Degree or equivalent) 7
- Education (Post-graduate) 8
- Non-Working 9
- Retired 10
- Other 11
- (*write in*): _____

Q1g Occupation of respondent if not Chief Income Earner:

Q1h Which of the following describes your ethnicity?

White	
British	1
Welsh	2
Irish	3
Polish	4
Any other white background	5
Asian or Asian British	
Indian Sikh	6
Indian Gujarati	7
Pakistani	8
Bangladeshi	9
Any other Asian Background	10
Black or Black British	
Caribbean	11
Africa	12
Other black background	13
Mixed	
White and black Caribbean	14
White and black African	15
White and Asian	16
Any other mixed background	17
Chinese	
Chinese	18
Any other ethnic group	19

Good ethnic mix representative of the area in each location at Q1h

OCCUPATION/INDUSTRY EXCLUSIONS

Q2 Thinking about the following occupations, can you tell me which, if any:

- a) you currently work in or have worked in the past?
- b) any member of your family or close friends currently work in?

Read out:	a)	b)
Advertising	X	X
Market Research	X	X
Public Relations	X	X
Journalism	X	X
Marketing	X	X
Energy Industry	X	X
Green/renewable energy	X	X
Builder/home improvement expert involved in energy improvements in homes or businesses	X	X
Double glazing	X	X
<hr/>		
None of the above	0	0

**If yes to any responses above the line, close interview
All to code None of the above at Q2a and Q2b**

Q2c Do you intend to work in any of those occupations in the next 6 months?

Yes	X	Close
No	2	Continue

PREVIOUS ATTENDANCE

Q3a Are you scheduled to participate in a market research group discussion/depth interview in the near future?

Yes	X	Close
No	2	Continue

Q3b Have you ever attended a market research group discussion/depth interview?

Yes	1	Ask Q3c
No	2	Go to Q4

Q3c How long ago did you last attend a market research group discussion/depth interview?

In the last 6 months	X	Close
6 Months-3 years ago	2	Ask Q3d
More than 3 years ago	3	Ask Q3d

None to have attended in the last 6 months

Q3d How many market research group discussions/depth interviews have you attended in total?

If more than 3 market research group discussions/depth interviews attended in total close

Q3e What was each of those market research group discussions/depth interviews about?

Interviewer write in:

1. _____
2. _____
3. _____

If on a similar subject as this survey, close interview

Q4 Can you tell me which of the following statements, if any, best describes your living situation nowadays?

- | | | |
|---|----------|-----------------|
| I currently own the home I live in outright | 1 | Continue |
| I currently own the home I live in with a mortgage | 2 | Continue |
| I currently rent the home I live in from a private landlord | X | Close |
| I currently rent the home I live in from the council | X | Close |
| I currently live in social/council housing | X | Close |

All to currently own their own home, either outright or with a mortgage at Q4

Q5 And who in your household is responsible for making decisions regarding home improvements?

- | | | |
|-----------------------------|----------|-----------------|
| I am solely responsible | 1 | Continue |
| I am jointly responsible | 2 | Continue |
| Someone else is responsible | X | Close |

All to be at least jointly responsible for making decisions regarding home improvements at Q5

Q6a Have you heard of 'Green Deal'?

Yes	1	CONTINUE
No	1	CLOSE
Don't know	1	CONTINUE

None to be unaware of the Green Deal at Q6a

Q6b And can you tell me about what your understanding is of the Green Deal? PROBE FOR FULL RESPONSE, e.g. 'How does it work?', 'What is the process?', 'Who is responsible for the scheme?', 'How is it paid for?'

ALL TO MENTION **AT LEAST TWO** OF THE FOLLOWING FEATURES OF GREEN DEAL. DO NOT PROMPT.

A government scheme to help people make energy saving improvements (e.g. insulation, heating, solar panels)

No upfront cost for the improvements, receive a loan and pay back through energy bill

Visited by an assessor who performs a survey on your home (Green Deal Assessment).

Q6c And after you heard about it, did it interest you?

Yes	1	CONTINUE
No	1	CLOSE

Q7 You mentioned you were initially interested in the Green Deal when you heard about it. Can I check what, if anything, you have done as a result of that interest?

Nothing	1	Passive
Had an assessment	X	Close
Booked an assessment	3	Active
Tried to book an assessment	4	Active
Researched it (online or other sources)	5	
Asked a friend/colleague/neighbour about it	6	
Contacted ESAS (Energy Savings Advice Service)	7	
Other (write in) _____	8	Refer to Office

None to have had an assessment at Q7

Groups 1-3 'Passive':

None to have done anything further to pursue their interest in the Green Deal (i.e. code 1) at Q7

Groups 4-6 'Active':

At least X2 per group have either booked or tried to book an assessment (i.e. code 3 and 4) at Q7

Code 3

For those who say they have booked an assessment at recruitment, none to have had the assessment before the date of the focus group at Q7. Please record the date of the assessment.

Good mix of extent to which they have looked into Green Deal amongst the remainder in each group (i.e. codes 5, 6 & 7) at Q7

All to have looked into the Green Deal but have not had an assessment at Q7

Q8 If you were organising a themed party, what would the theme be?

All to be chatty & articulate at Q8 (The recruiter must be confident that the participant would contribute well in a group situation)

Q9 It may be necessary for the research team to contact you by email or telephone after the research has taken place to follow up on ideas generated during the discussion. You would only be contacted if strictly necessary and only in connection with this research. Are you happy to agree to be re-contacted on this basis, and for us to pass your email address to the research team?

Yes 1 **Continue**
 No 2 **Refer to the office**

INVITE TO PARTICIPATE IF RESPONDENT MEETS ALL QUOTAS

5. Annex B - Discussion Guide

Qualitative research to explore Green Deal pre-assessment journey

Discussion Guide

Aim of the research: To understand the perceptions of those who have heard about the Green Deal and to explore why they have not moved on to have an assessment.

Objectives:

- Explore awareness, perceptions and understanding of the Green Deal
- Explore incentives and barriers to having a Green Deal assessment
 - Explore how barriers might be overcome
 - Explore how potential incentives may encourage customers to actively pursue a Green Deal assessment
- Explore awareness and perceptions of Green Deal marketing and communications
 - Understand which sources have influenced perceptions and actions

About this guide

- This is a guide, and not a questionnaire.
- It includes the areas to be covered in the sessions, but we will not use these exact words and we may not cover all issues in all focus groups.
- Issues will be focussed on as relevant for each group and space will be allowed for participants to discuss relevant topics, which are not on our guide.

1. Introduction

5 mins

- Thank respondents for taking part in the research, introduce self and GfK NOP
- Group will last 1.5 hours, explain purpose of research:
 - > *We are carrying out research to find out what people have heard about the Green Deal, their thoughts of it and reasons for not having a Green Deal Assessment*
- Reassure re: confidentiality, recording and MRS Code of Conduct.
- Explain importance of being able to say what they think, no right or wrong answers, need for honesty, validity of opinions, any questions?
- If there is anything we discuss this evening that you would prefer not to talk about or any questions you do not feel comfortable answering that is absolutely fine. Please just let me know. You are also free to stop taking part at any time.
- Name, family, work situation, property type, how long lived in property for
- If there was one improvement you could make to your home tomorrow what would that be?

2. Attitudes towards home improvements and energy efficiency 10 mins

MODERATOR NOTE: Please note that we will be fully exploring interaction with and experience of the Green Deal in the next section. This section is an opportunity for a light probe of awareness/interest in improvements to the home, energy efficiency, saving energy in the home. Views on availability of information will also be explored more fully in subsequent sections so the purpose here should be to gauge general views.

- What type of home do you live in? Tell me a bit about your property and your circumstances?
 - When was it built?
 - What type of home is it? For example house, flat, maisonette, detached, terrace, no of bedrooms etc.
 - Who lives there?
- What work have you done recently on your home?
 - How did you go about it? Who did it? Why did you choose them? How did the work go?
 - Why did you decide to do the work/get the work done?
 - How important is making improvements to your home to you?
- What are the types of things that **spring to mind** when you think about saving energy in the home? [Write on flipchart]. *Moderator to note customer language used around saving energy / energy efficiency and reflect in subsequent questions.*
- We know that making energy saving improvements in the home is sometimes **not at the top of people's list of priorities**. How important are energy saving home improvements to you personally?
- What are the main **motivations** for making energy saving improvements at home?
 - PROMPT if necessary: rising energy prices, wanting to save money, worried about the environment, wanting to make your home more comfortable?
- We know that people sometimes find it **difficult** to make energy saving improvements at home. What are the things that prevent you from making energy saving improvements?

PROMPT if necessary: cost, hassle, lack of info, anything else? Have you made any improvements to your home over the last few years which have been related to energy saving?

 - What were they? (PROBE: double glazing, new boiler, CWI, SWI, loft insulation)
 - When did you have this work carried out?
 - What made you decide to have this work done?
 - Were there any grants / subsidies available to help pay for this work? *Explore.*
- Where there any noticeable benefits/changes after the work was carried out? What were they? Are you considering/would you like to make any energy saving improvements to your home in the future?

IF YES:

- What improvements are you considering?
- Why are you considering this?
- How likely do you think it is that you will have this work done?
 - Is there anything preventing you from doing this?

IF NO:

- Why are you not considering this at the moment?

- PROMPT if necessary to explore barriers: too difficult, too expensive, lack of information (do not know how to go about it), other
- Have you looked for information about energy saving improvements at home? *Moderator: explore customer journey around information searching:*
 - What made you decide to do this?
 - What information have you looked for?
 - How did you go about it?
 - Where have you looked for this information?
 - PROMPT (as appropriate): local council, word of mouth, websites, news media
 - What made you choose this place to look for information? How easy or difficult is it to find the information you needed?
 - How useful is the information you have seen? (probe each source)
 - Was there anything you couldn't find that would have been useful?
 - E.g. online calculators to help you understand how much energy you might save?

3. Interaction with Green Deal

15 mins

I'd now like to talk a bit about the Green Deal:

- Where / when did you first hear about the Green Deal?
 - Source of awareness (PROBE if necessary: radio, leaflet, energy company mentioned it etc.)
 - Did any other advertising play a role? How?
- What did you think of it at the time?
 - Likes / dislikes?
- Then what happened? Did you take any steps to find out more about Green Deal?

If yes (LIKELY TO BE 'ACTIVES' GROUPS): MODERATOR NOTE: Explore each step of the *customer journey*. Select questioning based on responses.

- What did you do?
 - Explore: further research/information; asked around (family, friends, people in the business); looked on the internet (which websites?); approached an assessor/energy supplier; tried to book an assessment; booked an assessment; rang ESAS?
- What made you find out more? What interested you about the Green Deal? Why?
 - Explore all factors: rising energy prices, wanting to save money, worried about the environment, wanting to make your home more comfortable?
 - To what extent did the finance aspects interest you?
 - Was it something else about the Green Deal that motivated you to find out more?
- What were the next steps?
- How easy or difficult did you find it to follow up your initial interest?

- What would have made it easier?
- Did you encounter any problems?

If no (LIKELY TO BE 'PASSIVES' GROUPS)::

- Why not? *Explore in detail- this is a key section of the focus group so please allow enough time for discussion and probing*
 - Did you have any concerns? Explore what these were
 - Is there anything that discouraged you from finding out more / booking a Green Deal assessment?
 - PROBE: no information to hand, cost, time, any difficulties in arranging the assessment, lack of interest?
 - Did you at *any point* consider taking it any further? If so, what happened? Why did you then decide against taking it further?
- What else stopped you from taking any steps to find out more or to make arrangements?
- What would have needed to be different for you to consider taking it further? PROMPT: more information (what sort and in what format?); lower costs?

ASK ALL:

- Have you considered having a Green Deal assessment? (Verify which members of groups have / have not).
 - If not, why did you decide not to?
 - What would encourage you to book a Green Deal assessment? PROBE: more information, ease of booking, no fee/lower fee, anything else
- If new incentives were introduced would this encourage you to have an assessment? MODERATOR NOTE: these ideas will be explored in more depth in section 7; seek general views here and then move on.
 - What else would encourage people to take up an assessment?

4. Understanding of Green Deal 15 mins

- What do you think about the Green Deal?
 - What would you say are the main positives about Green Deal?
 - What are the negatives?
- How easy is it to find information? Why is it easy / difficult?
 - What are the best sources of information about Green Deal? Why do you say this?
 - And what are the least useful sources of information? Why?
 - Explore views on credibility/trustworthiness of sources.
 - **SHOWCARD with short explanation of Green Deal**
 - What do you think of this?
 - Does this tie in with your perceptions?

- Were you aware that Green Deal is a Government scheme? How did you know this?
 - Good thing / bad thing?
 - Explore awareness of consumer protection measures:
 - Were you aware that Green Deal traders have to be licensed and accredited to prevent mis-selling? Does this matter to you?
 - Would you be willing to pay more to know that your Green Deal trader was licensed and accredited?
 - Did you know that the people doing the assessment are obliged to give impartial and objective advice?
 - Were you aware that there is a government help line and website in case anything goes wrong that the Green Deal trader can't fix
 - Does the scheme being Government backed give you more confidence in it?

Explore views on each of these

- What have you heard about: (*MODERATOR NOTE: ask each in turn and note on Flip Chart*)
- Green Deal Assessment
 - Have you heard about this?
 - What do you know about this?
 - Where/when did you hear about this?
 - What about the fee?
 - Is the fee off-putting?
 - **SHOWCARD with short explanation of Green Deal Assessment**
 - What do you think of this? What do you like/dislike about it?

Moderator note and intervene if there are misconceptions / queries: The assessor must get your permission before the assessment if they want to quote for improvements or recommend products or providers. If you get a provider to arrange the assessment, you don't have to use that provider for any future work you want done.

- Green Deal Finance
 - What do you know about this?
 - Where/when did you hear about this?
 - Understanding of it
 - **SHOWCARD with short explanation of Green Deal Finance**
 - **SHOWCARD with example of Green Deal Finance**
 - What do you think of this?

Moderator note and intervene if there are misconceptions: You can pay off your Green Deal early, but you might be charged a fee. A small amount will be taken from the meter each day if you have a prepayment meter.

Moderator note: Add these questions if people are critical of Green Deal Finance:

- Did you find Green Deal Finance off-putting?

Which of these would have made a difference to you?

- A payment holiday for the first year?
- **A refund of your year 1 payments in a lump sum (this is the priority one)**
- Guarantee your savings in year 1
- £500 when you take up Green Deal Finance (to compensate for time / hassle)

- Green Deal Cashback
 - What do you know about this?
 - Where/when did you hear about this?
 - Understanding of it
 - **SHOWCARD with short explanation of Green Deal Cashback**
 - What do you think of this?

- Now that you have seen info for each:
 - What do you think of this now that you've seen these explanations?
 - Is there anything confusing/any questions?
 - Would you like to receive more information about this? Why? How?
 - Any preferred sources you would like to find out more info from?
 - What do you think would make the Green Deal more attractive? What would make it more appealing to you?

5. Marketing and communication materials 15 mins

- Have you seen any Green Deal advertising/information?
 - Where?
 - When?
 - What did they look like?
 - Messages/info?
 - Was there anything missing from this?
 - What would you like to see/hear when you see advertising
 - What would catch your eye / stimulate your interest?
 - After you saw this Green Deal information, did you enquire further? Why/why not?

- What information/advertising would you like to see about the Green Deal? Why?
 - What would you need to see/hear to encourage you to look into Green Deal further? To book an assessment?

Show Green Deal posters and test reactions

- Boiler Burning Money advert
 - Do they recognise the advert/product?
 - If yes, did it make a difference to you?

- Does this make you want to take action? Why / why not? Likes/dislikes?
- Hate Rising Energy Costs 1 advert
 - Do they recognise the advert/product?
 - If yes, did it make a difference to you?
 - Does this make you want to take action? Why / why not? Likes/dislikes?
- Hate Rising Energy Costs 2 advert
 - Do they recognise the advert/product?
 - If yes, did it make a difference to you?
 - Does this make you want to take action? Why / why not? Likes/dislikes?
- Let's reduce those energy bills advert
 - Do they recognise the advert/product?
 - If yes, did it make a difference to you?
 - Does this make you want to take action? Why / why not? Likes/dislikes?
- Green Deal Cashback advert
 - Do they recognise the advert/product?
 - If yes, did it make a difference to you?
 - Does this make you want to take action? Why / why not? Likes/dislikes?

6. Overcoming barriers/moving along the journey/getting to next steps 20 mins

MODERATOR NOTE: Don't linger for too long on free assessments

- What would be the best way of encouraging you to take up a Green Deal assessment?
- What would be the best way of communicating to people about the Green Deal?
 - Method of communication
 - Information provided
 - Messages
- Thinking about any problems or barriers you had encountered, what could have been done to overcome this?
PROBE:
 - Changing anything you didn't like about the Green Deal?
 - Providing information that was missing, things that were not clear?
 - Improving the process? How?
- Would it make any difference to you if you could:
Moderator note: for each, explore reasons why / why not

Online:

- Have a pre-assessment online *before* your home visit?
- Have an online assessment *instead of* a home visit?

Refund

- Be refunded the cost of the assessment if you had any work done?

Advice & support

- Receive advice about Green Deal from someone outside Green Deal, such as a local tradesperson?
- Receive support to conduct your own research on ways you could take to improve household energy efficiency?
- Being helped through the process
 - for example someone such as the Energy Saving Advice Service booking your assessment
 - Getting help in understanding your Green Deal Advice Report
- Receiving better sign-posting showing you where to get information

Speed of process

- A quicker and easier process?
 - For example, reducing the number of discussions or home visits you need to have

Shopping around

- Being able to shop around and look for the best deal
 - For example, looking on a price comparison website to get the best deal?

Transfer between providers

- What about being able to transfer your Green Deal Assessment Report to a different provider
 - For each, explore why/why not?

7. Incentives **5 mins**

MODERATOR NOTE: please explore these only if time allows and where there is interest in incentives. Focus on those that might remedy issues discussed in the group

- What other ideas could be introduced to encourage people to have a Green Deal assessment? Ask for each: Why? Why not?
 - no fee/low fixed fee for assessment;
 - If you install two measures, there would be a stamp duty rebate of 2% when your house is sold
 - Cashback when you install solid wall insulation, of around £6,000
 - An assessor booking agency that would book your assessment for you
 - More specific advice available to customers, based on their own personal situation

8. Summary and Close **5 mins**

This section will sum up the group and thank participants for their time.

- After thinking about what we have discussed today, have your views towards the Green Deal changed at all? Why do you say that?
- After thinking about what we have discussed today, how likely would it be that you would actively look into the Green Deal or book an assessment? Why do you say that?

- Which of the incentives that we have shown you would make you book a Green Deal assessment? Why is that?
- Gather final comments from participants
- Is there anything else you would like to add?
- Any questions?
- Thank and close

6. Annex C – Showcards

1. Green Deal

The Green Deal is a Government scheme that can help you make energy-saving improvements to your home or business, for example:

- Insulation – e.g. solid wall, cavity wall or loft insulation
- Heating
- Draught-proofing
- Double glazing
- Renewable energy generation – e.g. solar panels or heat pumps

You can make energy-saving improvements to your home or business without having to pay all the costs in advance.

2. Green Deal Assessment

To access Green Deal you will need to get a Green Deal Assessment. This involves an assessor coming to inspect your property to discuss your energy use.

You can get a Green Deal assessment of your property by choosing a Green Deal assessor or asking a Green Deal provider to find an assessor for you.

You may have to pay for an assessment - you should check with the assessor or provider before the appointment.

The assessor will give you a Green Deal Advice Report. This explains what improvements you can make and estimate how much you could save on your energy bills.

3. Green Deal Finance

People can either opt to pay for Green Deal improvements in advance or have a Green Deal Finance Plan or repayments. If you decide to have a Green Deal Finance Plan:

- You repay instalments based on what a typical household or business is expected to save on energy bills by having the work done.
- You pay the money back through your electricity bill. This means that the Green Deal stays with the property and if you move, you no longer benefit from the improvements and therefore stop paying them.
- The cost will be shown on your Green Deal Finance Plan (this is the contract between you and the provider), and will include the interest rate.
- Most improvements should reduce your heating bill because you'll be using less electricity, gas or oil. Your actual savings depend on your energy use and the future cost of energy.

4. Green Deal Finance Example

Your assessment estimates you will save £240 a year by installing energy-saving improvements.

The cost of installing the improvements is £2,000.

You can get Green Deal finance up to £1,500.

You pay the £500 difference up front. Interest and charges on £1,500 over 10 years will be around £870.

Your repayments will be around £20 a month, which is £240 a year.

5. Green Deal Cashback

You may be able to claim back money from the government if you make energy saving improvements to your home under the Green Deal. Only some Green Deal improvements qualify for the cashback scheme.

The scheme will run until March 2014, and is available for householders (e.g. home-owners, tenants, etc) in England and Wales. Landlords are eligible if they pay for installation.

You can choose to donate some or all of your cashback to a charity or community interest company signed up with the scheme.

If you want to use the Green Deal cashback scheme, you must apply before you can have any work done.

7. Annex D – Green Deal Advertising shown to focus groups

BOILER BURNING MONEY?

GREEN DEAL WITH IT.



The Green Deal, set up by Government, is a new way to pay for home improvements like insulation, double glazing or a new boiler. It lets you pay for some or all of the improvements over time through your electricity bill. Repayments will be no more than what a typical household should save in energy costs.

Find out more at gov.uk/greendeal or call 0300 123 1234

UP TO £1020 CASHBACK



*Based on installing solid wall insulation, loft insulation and a new boiler under the Green Deal. The Green Deal is not available in Northern Ireland. A different cashback scheme operates in Scotland. Full details available at gov.uk/greendeal.

UP TO £1020* CASH IF YOU GREEN DEAL WITH IT.



Make these or other energy saving home improvements under the Green Deal and you may be eligible for a cashback payment direct from the Government. You have to apply before you make any improvements but don't hang around, the cashback is only available while funds last.

Find out more at gov.uk/greendeal or call 0300 123 1234



*Subject to eligibility and compliance with the scheme terms & conditions. Example shown shows maximum cashback for stated improvements, there is no overall cap on total cashback payments. For more eligible improvements you have the more you get. However, cashback capped by more than 50% of what the customer has contributed towards cost of installation. Cashback is subject to availability of funds, £40 million of which is guaranteed at the currently published rates. The Green Deal is not available in Northern Ireland. A different cashback scheme operates in Scotland. Full details available at gov.uk/greendeal.

HATE RISING ENERGY COSTS?

GREEN DEAL WITH IT.



The Green Deal, set up by Government, helps you make home improvements like insulation, double glazing or a new boiler. Get a Green Deal Assessment to find out what should make your home more energy efficient and a Green Deal Plan that lets you pay for some or all of those improvements over time through your electricity bill. Repayments will be no more than what a typical household should save in energy costs.

Find out more at gov.uk/greendeal or call 0300 123 1234

UP TO £1020 CASHBACK



*Based on installing solid wall insulation, loft insulation and a new boiler under the Green Deal. The Green Deal is not available in Northern Ireland. A different cashback scheme operates in Scotland. Full details available at gov.uk/greendeal.

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LET'S REDUCE THOSE ENERGY BILLS LET'S GREEN DEAL WITH IT



OVER 100,000 GREEN DEAL ASSESSMENTS THIS YEAR

BOOK A GREEN DEAL ASSESSMENT THIS WINTER

Green Deal, set up by Government, is designed to cut energy bills by making homes more energy efficient. When you book a Green Deal assessment, an authorised assessor visits your property and prepares an impartial report tailored to your home, recommending improvements you could make. It tells you how much the improvements should cost, and how much they should save.

Call 0300 123 1234 or visit gov.uk/greendeal to find an assessor and understand different ways to pay for the work.



The Green Deal is not available in Northern Ireland. You may have to pay for an assessment; you should check with the assessor or provider before the assessment. Full details available at gov.uk/greendeal.

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