



Readiness for **Net Zero**

PERSONA REPORT





About this report

In July 2021, Capita Experience commissioned a quantitative research project with Opinium to explore and quantify 3,000 UK energy consumers' attitudes to Net Zero and climate change. The research covered their awareness and understanding of Net Zero, their willingness and propensity to reduce their household carbon footprint, adoption of energy-saving products, attitudes towards their utility provider, alongside their age, gender, income, working status and more. The resulting data was then analysed and segmented, according to a range of demographic and attitudinal criteria to create eight defined Personas, each with its own distinct circumstances, values, beliefs, barriers and need states.

In this report, we have developed a detailed profile of each Persona, including some insights into how utility providers might best engage with these groups, to help them have a journey to Net Zero that's right for them, with the overall goal of reducing the carbon footprint of their customer base. The report outlines which customers are likely to be interested in certain energy-saving products and services, and suggests the most effective behavioural nudges, incentives and messaging for communications.



Our methodology

To create the Personas, we segmented the data for the 3,000 research respondents according to three criteria: age, income, and propensity to be 'green' based on their willingness to make lifestyle changes in order to reduce their carbon footprint. This created 4 groups of consumers with a higher propensity to be green, of varying ages and incomes:



1. Empowered Activists



2. Green Prestige



3. Green Champions



4. Green Veterans

plus groups of consumers with a lower propensity to be green, based on a similar segmentation of age and income.



5. Lifestyle Builders



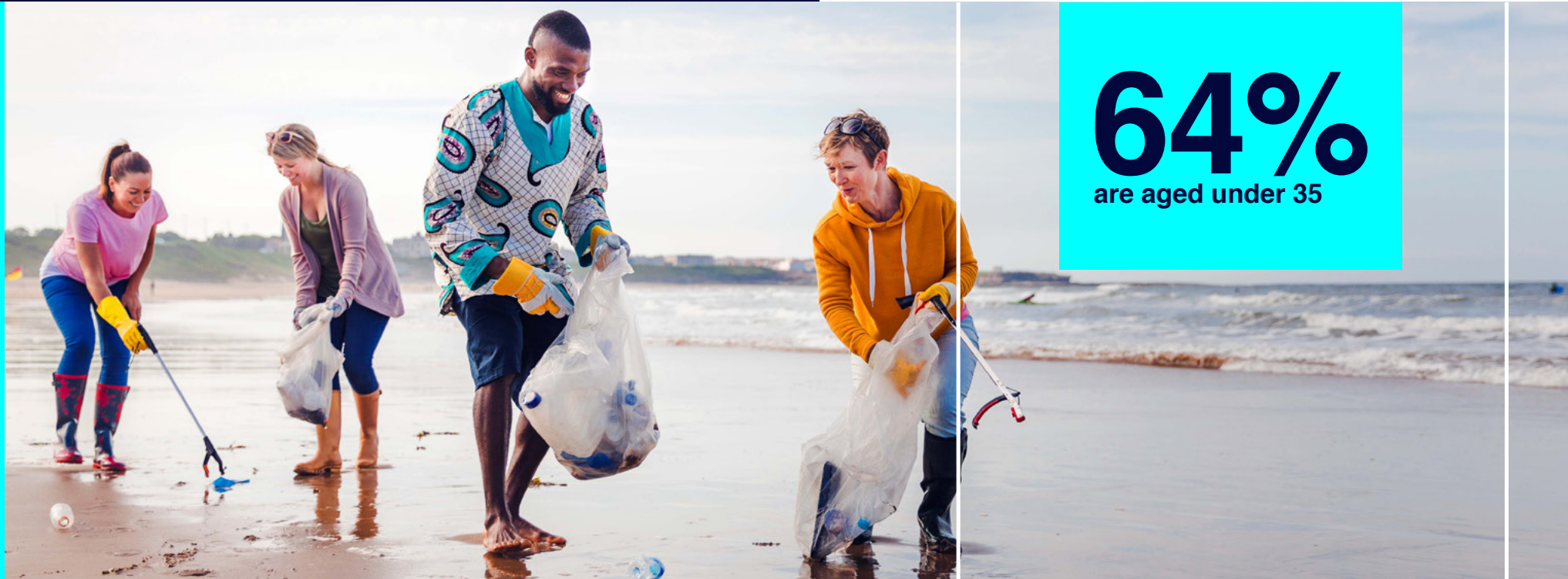
6. Lifestyle Defenders



7. Experienced Energy-Savers



8. Budget Minders



64%
are aged under 35



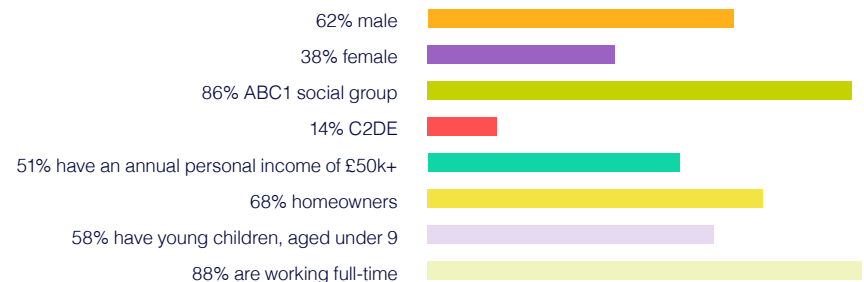
1. Empowered Activists

Persona summary

Typically men and mostly aged under 35, working full time with a personal annual income of £30k and above. They believe climate change is a crisis and are prepared to make lifestyle changes in order to reduce their carbon footprint. They either have or are willing to switch to renewable energy, buy energy and water-saving appliances, and generate their own energy. They are motivated by their desire for a better future for their children and grandchildren, and cleaner air and less pollution for themselves. They use (or would use) their smart meter to save money.

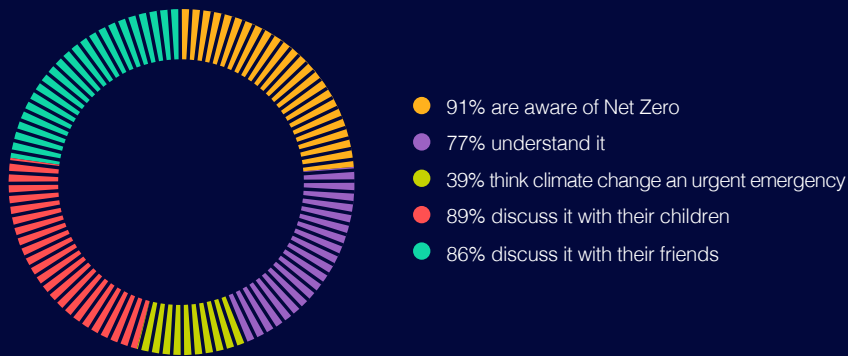
Demographic profile

Empowered Activists mostly consist of households with young and adolescent children, and they are the most affluent and professional audience segment, consisting largely of ABC1s. The majority are homeowners, living in a mixture of property types including flats, although a minority will rent privately. They are one of the youngest groups, but also the most affluent, so are likely to be ambitious achievers looking to make an impact on the world.



Attitudes to Net Zero

They are very engaged with climate change and environmental issues, considering it to be an urgent emergency and believing that the Government can meet its Net Zero target by 2050. Empowered Activists are keen to talk about climate change and frequently have conversations about it with family and friends.



Willingness to make lifestyle changes

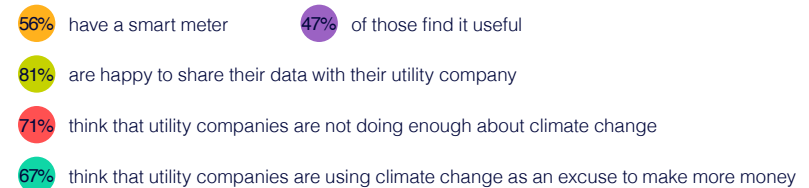
Empowered Activists are the group most willing to make lifestyle changes, big and small, in order to reduce their carbon footprint and spend more on doing so. For example, they have reduced their international travel, walk or cycle more rather than drive, many have already switched to renewable energy tariffs and they are happy to share their data with their utility company.

Empowered Activists feel a moral imperative to take some personal responsibility for reducing their carbon footprint – and take a long-term view, in terms of the future impact on the planet and on the generations to come.



How their utility provider can help them

Despite their enthusiasm to be greener, Empowered Activists are mindful of the costs of making lifestyle changes or switching to energy-saving or energy-generating solutions, such as solar panels, and are very motivated by discounts, incentives and grants. Although they are broadly supportive of their utility provider and its work in addressing climate change and are happy to share their data, they also need to be convinced that they are not taking advantage of them and can help them manage their costs as well as their carbon footprint.



How to engage with Empowered Activists

Lower bills

They are already careful with their energy consumption at home, but would see reducing their bills as a badge of their commitment to reducing their carbon footprint rather than a financial priority. They could be concerned that their bills don't increase as their family grows, so would need to be reassured that their everyday living costs can be effectively managed. They might be interested in learning more about how savings they make on their energy costs could fund their investment in new appliances and solutions.

Living better

They are motivated by a warm and comfortable family home and a cleaner, less polluted environment. With busy lives, they might be receptive to the idea of having more oversight and control, for example, through their smart meter and by switching to digital billing.

Being greener

They are keen to reduce their carbon footprint and would be open to whichever options are available to them. However, they are wary of the cost and would need to understand the financial modelling in terms of return on investment over the longer term. They would also benefit from being kept up to date with whatever action their utility provider is taking to address climate change to address their concerns that it is not doing enough.



55%
are aged over 55



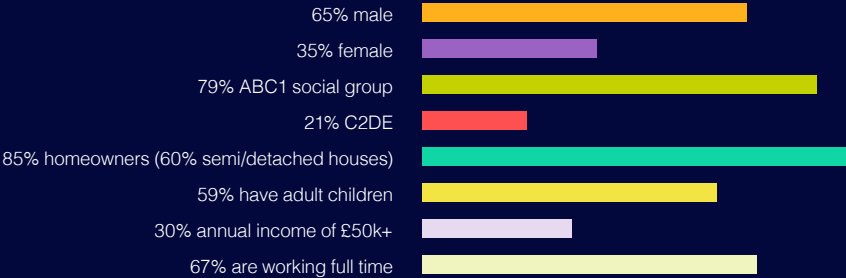
2. Green Prestige

Persona summary

Typically men and mostly aged over 55 with a personal income over £30k. Consider climate change to be an important issue. Willing to make some lifestyle changes and if they don't have renewable energy, water or energy-saving appliances, or generate their own energy, they would consider it. Motivated by cleaner air, less pollution and the benefit of making the world a better place for their children and grandchildren. Use (or would use) their smart meter to reduce energy consumption and for home automation.

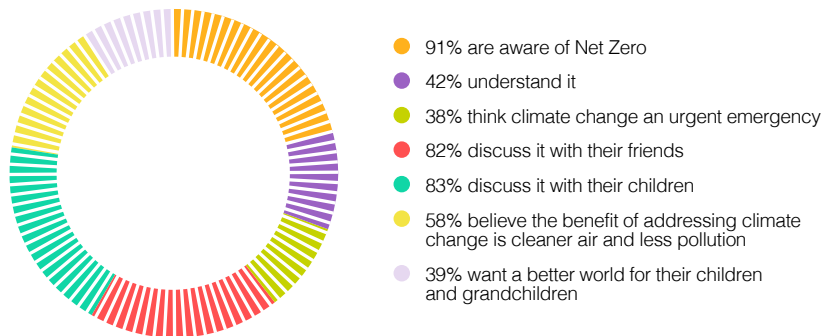
Demographic profile

Green Prestige consumers tend to be in their late forties and fifties, mostly ABC1 and earning comfortable incomes. Most have adult children so are likely to be living as a couple or alone. The vast majority are homeowners, with most in semi or detached houses.



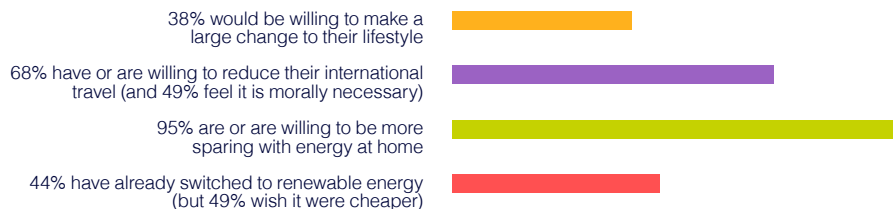
Attitudes to Net Zero

They are very engaged in the issue of climate change, although they do not understand it in detail and frequently engage in conversations with family and friends and seek out news and information about it. However, they have a lower understanding of the issues than the younger, pro-green generation and they are less likely to believe that the Government's Net Zero target is achievable.



Willingness to make lifestyle changes

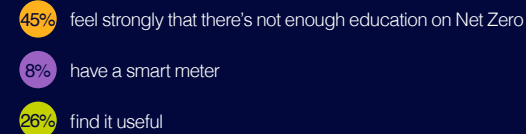
They either have or would be willing to make considerable changes to their lifestyle, by flying less, walking and cycling more, switching to renewable energy and using energy or water-saving appliances. As they are likely to spend more time outdoors as a result than many people, they are appreciative of cleaner air and less pollution and the benefits of making the world a better place for their children and grandchildren.



How their utility provider can help them

Green Prestige consumers may feel that they are already doing as much as they can – and can afford – to reduce their carbon footprint. However, they could be making better use of their smart meter and may not be using it properly, considering it 'just' a gadget that doesn't serve a useful purpose. Likewise, they are the most likely group to believe that going green will make everyday life more expensive, so they may be concerned that the greener their lifestyle, the more it is going to cost.

Green Prestige consumers should be recognised and appreciated for their contribution to Net Zero, as they are clearly making a difference through their actions. They should also be reassured that they are saving money and that there is a solid financial argument for investing in energy-saving or creating products and equipment.



How to engage with Green Prestige

Lower bills

They are already sparing with their energy use at home and may already have switched to energy or water-saving appliances, but they are concerned the cost of 'green living'. So they would appreciate being directed to the lowest-cost renewable tariffs and being directed towards information that details the savings they can make over time, by investing in energy-saving or energy-generating products.

Living better

They may benefit from reassurance that their home environment can be cleaner, healthier and more comfortable and convenient for themselves and their family by taking further steps to be green. They could be helped to understand their meter better, and how it can help to save energy, make their lives easier and reduce paperwork and 'life admin'.

Being greener

They are very engaged with climate change and may already feel they are doing everything they can to reduce their carbon footprint. However, they might appreciate knowing what else people like them are doing, as they may not be as up to date with green technology as younger consumers and may have misconceptions about the expense and inconvenience and how to access it.



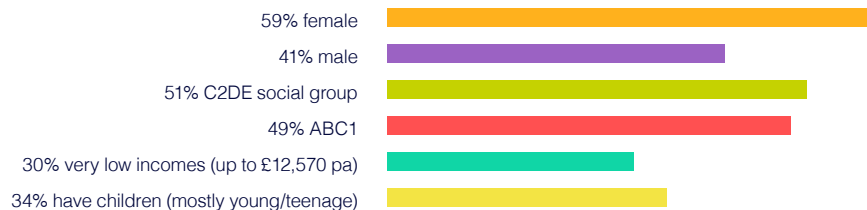
3. Green Champions

Persona summary

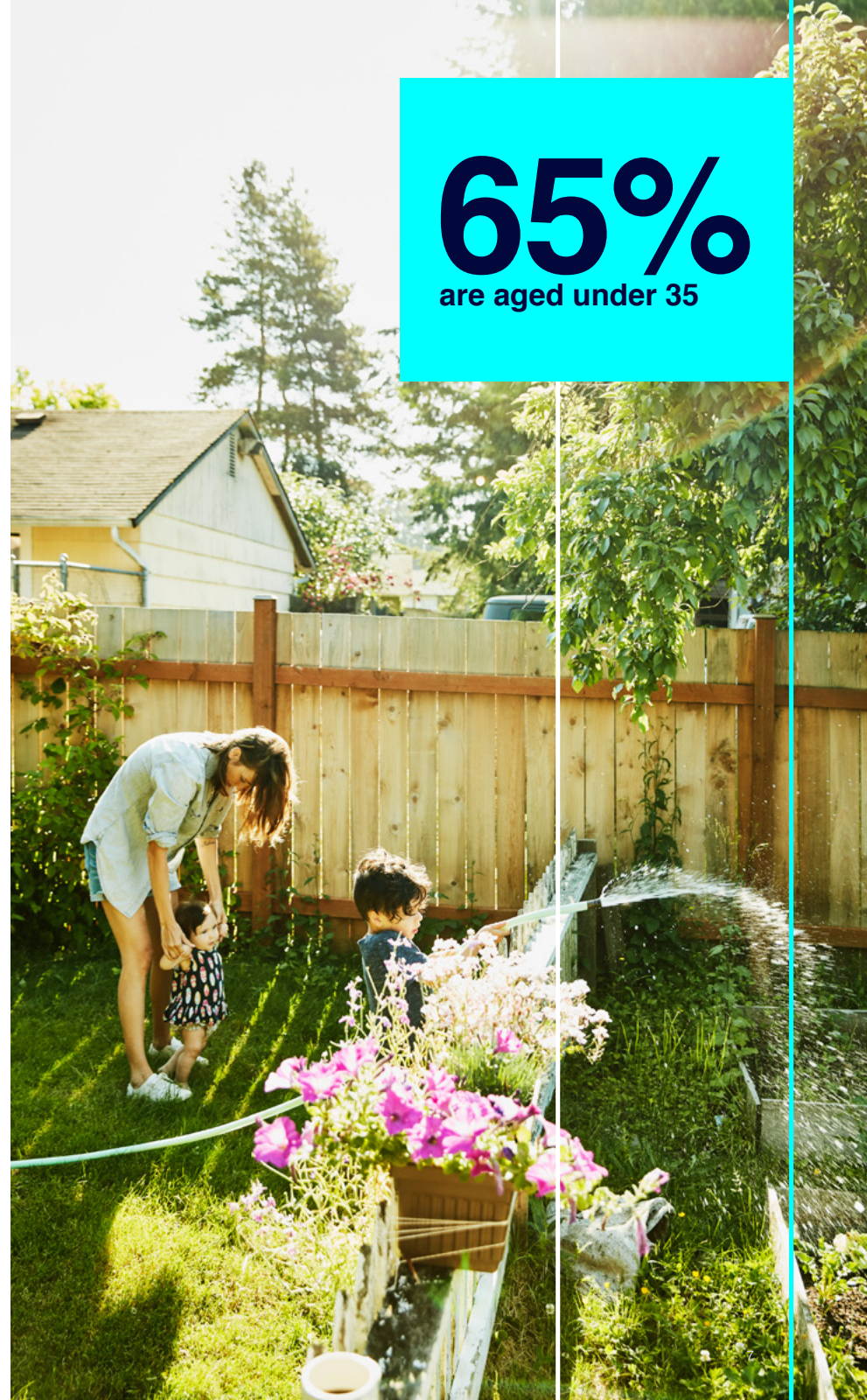
Mostly women and mostly aged under 35, with a personal income of under £30k. They strongly believe that climate change is an important issue, that they have a moral or ethical duty to try and reduce their carbon footprint and are willing to make a large/medium change to their lifestyle. If they have a smart meter, they would use it to reduce their energy use and costs. May already have switched to renewable energy and if not, would consider it, but are unable to consider energy or water-saving appliances and energy-generation products for financial reasons. Would like their utility company to help them to save energy.

Demographic profile

Green Champions tend to be in their late twenties to thirties, mostly singles or couples with a minority of young families. Although half of them are ABC1 social group, a third are on very low incomes, which implies they are working in the less well-paid professions, such as the public or charity sector. Only a minority are homeowners, the rest are renting, either privately or through social housing, of which a third are flats.

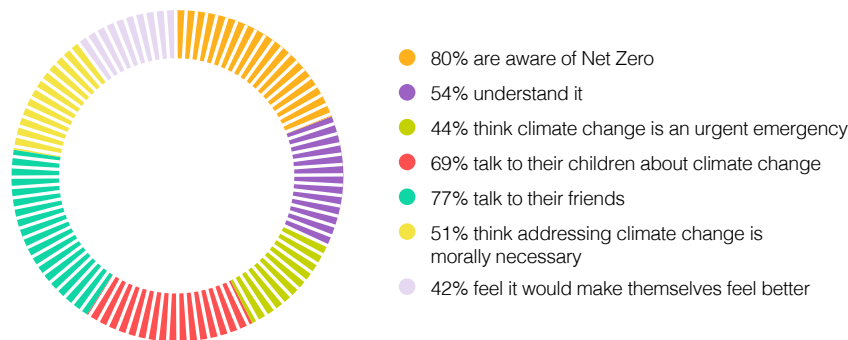


65%
are aged under 35



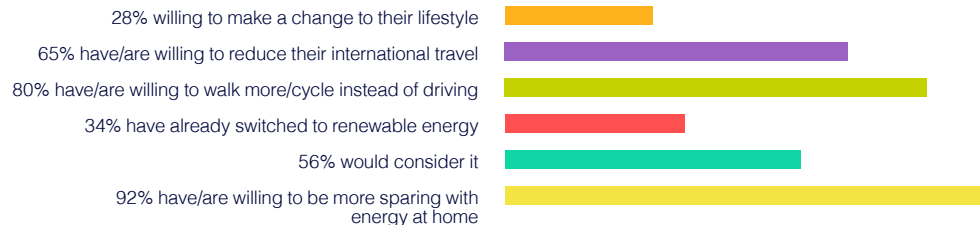
Attitudes to Net Zero

They have a strong ethical point of view on climate change, being the most likely to feel that it is an urgent emergency, and most are aware of Net Zero but their understanding of it is relatively low. Likewise, as one of the youngest and less affluent groups, they have fewer opportunities to make changes to their lifestyle, and lack the means to invest in new appliances or equipment. They are also one of the most likely groups to feel that the Government and utility companies should step in and help them.



Willingness to make lifestyle changes

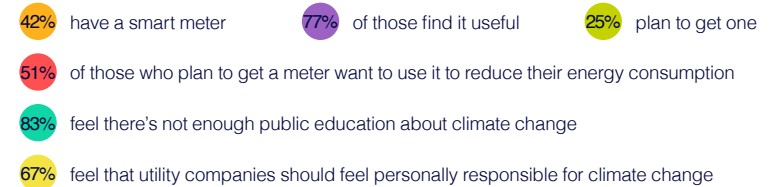
While they are happy to make lifestyle changes that reduce their carbon footprint such as driving and flying less and using less energy at home, they are considerably less likely than more affluent groups to invest in new appliances and equipment. This will be partly due to the fact that many live in rented accommodation. Although smart meter ownership is relatively low, at under half, intent to get one is above average, and the majority find their meter useful. However, their motivation for getting and using a meter is to reduce their energy consumption, rather than save money, despite their low incomes.



How their utility provider can help them

Green Champions are likely to respond best to feeling that they are part of a green movement or community, and that they have a useful role to play as advocates and activists.

They are passionate that there is not enough public education about Net Zero, so any content that they can share via social channels is likely to be appreciated. As they look to their utility company to help, they would benefit from information that details what help and support is available, in terms of grants and incentives, which they can give to their landlord.



How to engage with Green Champions

Lower bills

They are on modest incomes, so are keen to reduce the amount of energy they are using (and potentially wasting). They would switch to renewable energy if it were cheaper, so should be directed to the lowest-cost tariffs and offered a smart meter, if available.

Living better

They are motivated by feeling good about a green lifestyle and being part of a community or movement, rather than by their personal comfort or convenience, over which they may not have much control. They also consider wider society and the future of the planet as part of this. Therefore, helping them to have a better quality of life might involve helping them obtain or use their smart meter as a badge of their commitment to the cause, or keeping them up to date with what their utility provider is doing towards Net Zero and directing them to groups and activities they can take part in.

Being greener

As they are in the youngest consumer age bracket and are unlikely to be homeowners, they have neither the funds nor the authority to make structural changes or buy new appliances. However, there will be energy-saving 'hacks,' they have not yet learned, which they would find useful and would enjoy sharing. They might also appreciate information on green grants and incentives they could share with their parents or landlord. They might also appreciate knowing about job opportunities in the green sector or volunteering schemes in their local community.



45%
are aged over 65



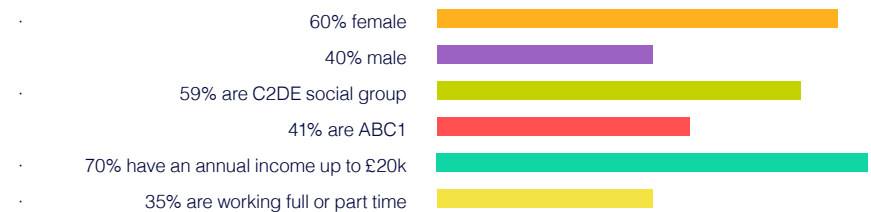
4. Green Veterans

Persona summary

Mainly women, aged over 45 with a personal income of less than £30k. Sees climate change as a crisis, prepared to make large or some lifestyle changes, would reduce energy use for lower bills or to reduce carbon footprint. Don't have but would consider renewable energy, water and energy-saving appliances and energy generation. Benefits of a greener lifestyle are a better future for children and grandchildren, and cleaner air and less pollution for themselves.

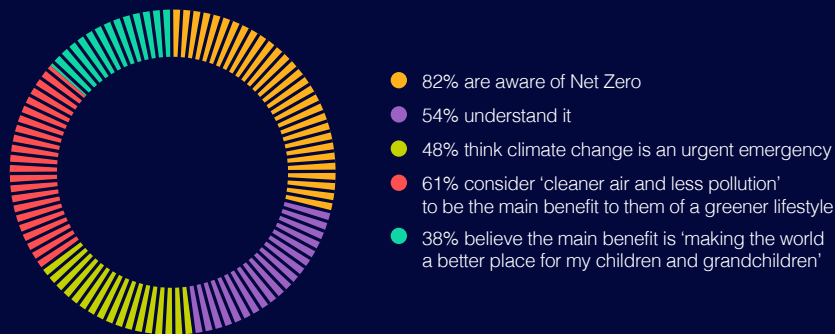
Demographic profile

Green Veterans tend to be the parents of adult children, managing on modest (although not the lowest) incomes. They are a mixture of homeowners and renters, with a small minority living in social housing. They are largely C2DE demographic, with a smaller proportion of ABC1. They are the oldest of the groups.



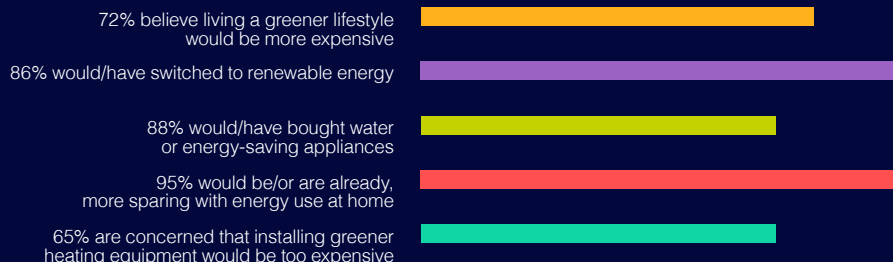
Attitudes to Net Zero

They have a good awareness and understanding of Net Zero, although they admit that they don't have detailed knowledge. But they are very worried about environmental issues and climate change, believing it to be an urgent emergency that requires action from the Government, businesses, utility providers and most importantly, themselves. They are regular consumers of news and information about climate change and feel a strong personal responsibility in terms of their own lifestyle and actions, and are prepared to make sacrifices and compromises for the good of the planet – and especially for generations to come. Green Veterans are very mindful of the future, particularly for their children and grandchildren, and feel they have a moral obligation to do their bit to help leave the planet cleaner and greener than they found it. Green Veterans are the most socially-aware group, they believe that everyone is responsible and that, as part of a 'green community', they can make a difference.



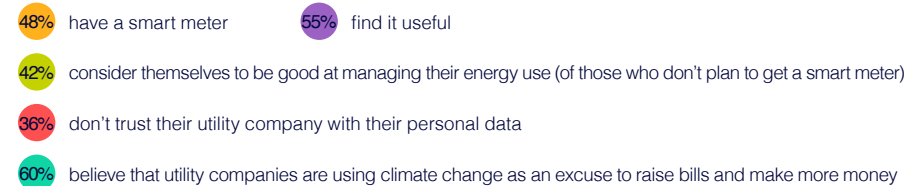
Willingness to make lifestyle changes

Green Veterans are one of the most likely groups to have already made lifestyle changes, such as reducing their energy consumption at home, switching to renewable energy tariffs and making changes to their homes, such as replacing their insulation. However, given their modest incomes and the fact that they are either approaching or in retirement, they have some misgivings about the cost and accessibility of some of the more expensive options, such as solar panels and heat pumps. 32% are prepared to make a large change to their lifestyle.



How their utility provider can help them

Green Veterans are already doing as much as they think they can to reduce their carbon footprint and, as they look to their utility provider to step up, they can be guided to do more for themselves. They are likely to be unaware of other ways that they can save money and make their own lives easier. Although just under half have a smart meter, nearly half of those don't find it useful, perhaps because of their age and lack of familiarity with digital devices. They wish that renewable energy were cheaper and that their tariff offered money-saving opportunities – for example, reduced prices for off-peak consumption.



How to engage with Green Veterans

Lower bills

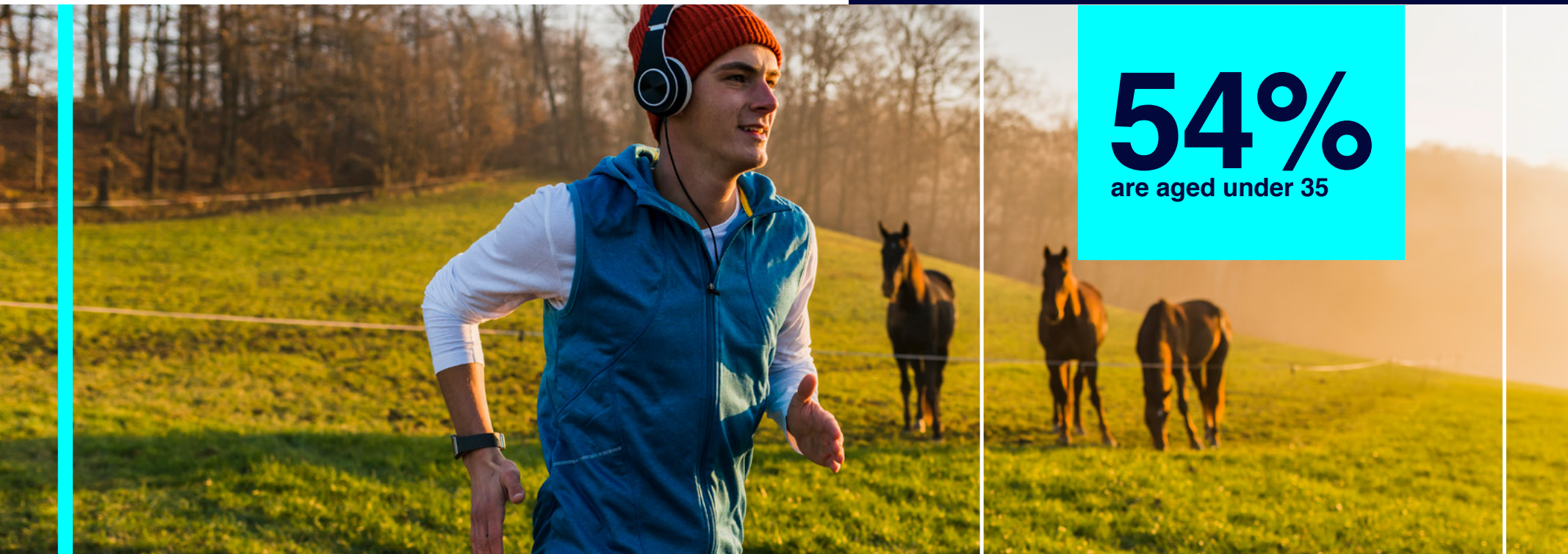
As they have modest incomes, they would be keen to know how they can reduce their energy costs, although they are already very sparing in their usage. They would benefit from being directed towards the lowest-cost renewable tariffs, being guided to get more from their smart meter, helped with accessing incentives, grants and discounts and understanding the savings they can make from investment in insulation or new appliances as they are willing to invest in these in order to reduce their carbon footprint.

Living better

For them, a better quality of life is one that their community, society and the next generation share, in terms of a better world for their children and grandchildren, with cleaner air and less pollution. It's about the peace of mind that they are doing their bit for the planet and to help with the climate crisis.

Being greener

As they are very engaged with Net Zero and climate change, and feel a strong personal responsibility, they would benefit from being recognised and rewarded as green champions and being part of a community. There might also be some small steps they could take that they haven't considered, such as getting a smart meter or switching to digital billing. As they are regular consumers of news and information and look to their utility provider to step up, they would appreciate being kept up to date with the latest news in their Net Zero efforts.



54%
are aged under 35



5. Lifestyle Builders

Persona summary

Mostly men, aged under 35 working full time with a personal income over £30k. Believe climate change is not a crisis and prepared to make very little or no change to their lifestyle. Do not use, or are reluctant to consider energy or water-saving appliances or generating their own power. Unwilling to reduce energy use at home if it impacts their lifestyle. The only benefit of a greener lifestyle is being healthier and fitter.

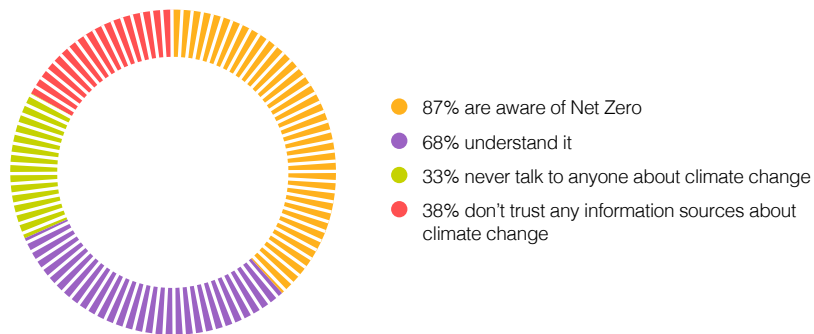
Demographic profile

Lifestyle Builders are predominantly composed of younger couples and the parents of small children. They are likely to be homeowners, living in houses rather than flats, whilst a few rent privately. They are mostly ABC1, with a significant minority of C2DE.



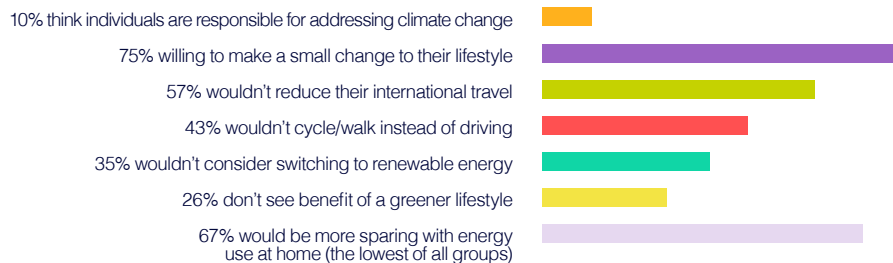
Attitudes to Net Zero

Although they have a good awareness and understanding of Net Zero, Lifestyle Builders are sceptical of the claims made by the eco-activist community, are indifferent consumers of news and stories about climate change and don't feel that changes to their own lifestyle will make any difference to the planet overall.



Willingness to make lifestyle changes

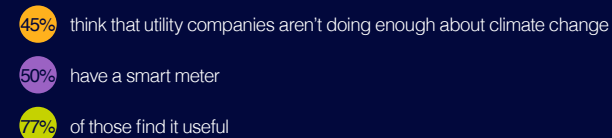
Lifestyle Builders are reluctant to make any changes to their lives in order to reduce their carbon footprint, especially if those changes involve any cost or, more importantly, inconvenience. Only a third would consider having a greener heating system. With little sense of personal responsibility, they don't feel the need to cut down on international travel, drive less, install energy-saving or energy-generating systems into their homes or consider renewable energy tariffs. Nor are they willing to cut down on their domestic energy use or even change to digital billing. However, just under half of them have a smart meter and the majority find it useful, presumably as they are familiar with digital devices and data and are attracted to the kudos and convenience of smart home technology.



How their utility provider can help them

They are not looking to their utility provider to help them save either energy or money, as they don't think of it playing any kind of role in that regard.

Their attitude to the relationship is entirely pragmatic. Lifestyle Builders live in the here and now and are likely to have busy lives, with careers to juggle, bills to pay and budgets to manage. Although they do not connect their own behaviour or choices with climate change, they are motivated by products and services that benefit them personally. Anything that can save them money or improve their health, home environment and way of life is likely to be more interesting and relevant to them. For example, if they had a better understanding of the immediate, rather than long-term payback of installing energy-saving or energy-creating products, this might encourage them to see the issue differently. Also, if they were encouraged to think of a more eco-friendly lifestyle and products as aspirational and part of a growing and influential trend, rather than a trade-off in their quality of life, they might view changing their behaviour as a way to improve their social status.



How to engage with Lifestyle Builders

Lower bills

They might respond well to the message that saving money is a savvy thing to do, and gives them more to spend on the things they enjoy. Similarly, they may be receptive to the idea that generating your own energy is an enterprising and financially rewarding thing to do.

Living better

They value having a warm, comfortable and well-appointed home and an enjoyable lifestyle, so might be open to the idea of new insulation, that energy and water-saving appliances are 'state of the art' and that switching to digital billing reduces their life admin. Also, the personal benefit to them, of being fitter and healthier, might resonate.

Being greener

They are likely to better respond to the message that having a green lifestyle is aspirational, that solar panels are a visible status symbol to give their home a 'wow factor', and smart meters are connected to the trend of smart home technology.



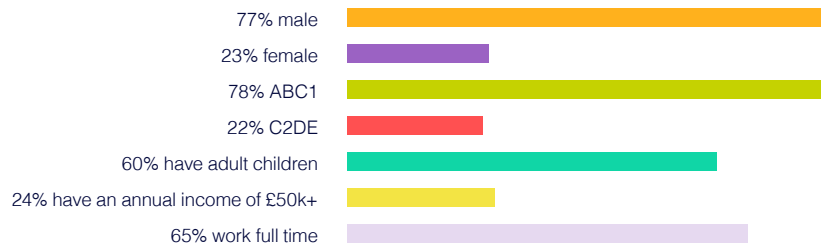
6. Lifestyle Defenders

Persona summary

Mostly men aged over 55 with a personal income of over £30k. Have heard of Net Zero but do not believe climate change is an important issue and do not trust news and information on the topic. If they have a smart meter they are unlikely to find it useful. They consider the biggest benefit of a green lifestyle to be a better world for their children and grandchildren.

Demographic profile

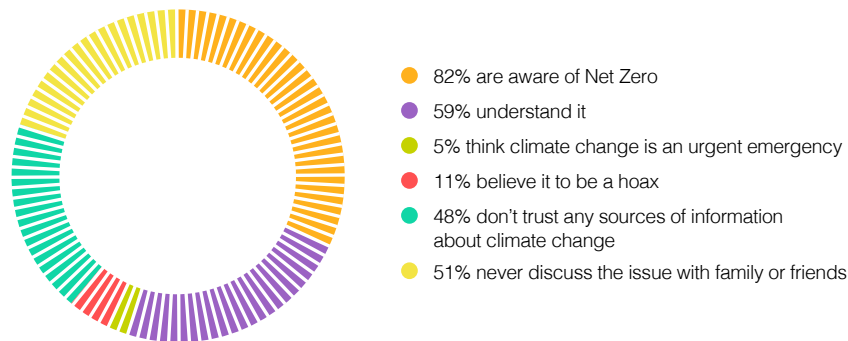
Lifestyle Defenders tend to be males in their fifties and early sixties, working full time and earning an above-average income. They are nearly all homeowners with nearly all living in houses, rather than flats. The majority are ABC1 with a significant minority of C2DEs, which would suggest that a proportion of them are in better-paid jobs, but are not professionals.



61%
are aged over 55

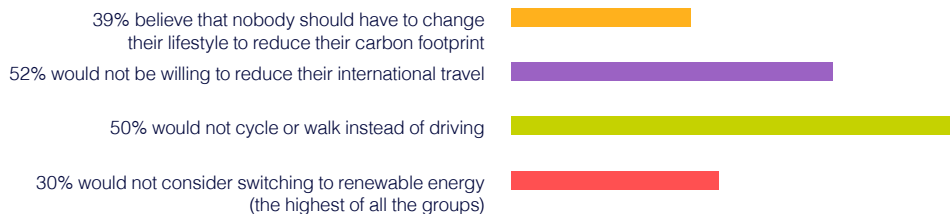
Attitudes to Net Zero

They are the group least engaged with climate change. Although most have heard of it and understand it, they tend to play it down as an issue and some believe it to be a hoax. They aren't discussing the issue with family and friends and nearly half do not trust any sources of information about the issue. However, they are willing to agree that the biggest benefit of a greener lifestyle is to make the world a better place for their children and grandchildren, so they are aware of the impact to some extent, despite their unwillingness to take action themselves.



Willingness to make lifestyle changes

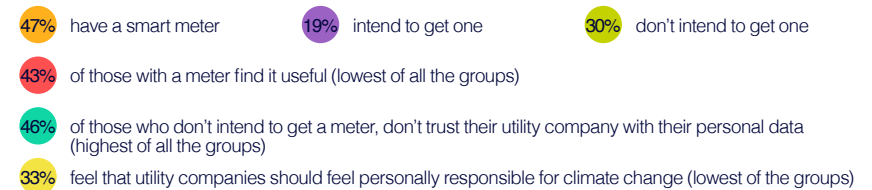
Lifestyle Defenders have achieved a certain stage and status, and are keen to protect their quality of life. It is also likely that they have become more entrenched in their views over time as the climate issue has gained greater prominence, so they actively rather than passively reject it. They are the group most resistant to changing their lifestyle to reduce their carbon footprint, and are the most likely group to believe that nobody should have to make changes. As a result, they strongly oppose doing anything that makes life less comfortable or enjoyable, such as reducing their travel or use of their car, or making relatively straightforward changes such as switching to renewable energy, as they believe it won't make any difference.



How their utility provider can help them

They value having a warm and comfortable home, with modern appliances and technology to give them a degree of control. As they have little interest in 'going green' because they see no value to them personally, they are more likely to respond to messaging that emphasises home comforts and convenience and positions green products as a mark of their social status.

For example, framing a smart meter as a form of smart home technology rather than an energy-saving device and energy-generating products as a means of greater independence is more likely to resonate with them.



How to engage with Lifestyle Defenders

Lower bills

They are not interested in saving energy if it reduces their home comfort or impacts on their lifestyle, even if their bills were lower. However, they would be interested in saving money over the long term, so if there is a robust return on investment from having a smart meter, purchasing energy-saving appliances, insulation or energy-generating products, they would consider them.

Living better

For them, having a comfortable and personally rewarding lifestyle, with the minimum of inconvenience, is their most important motivation. To this end, they would be interested in content about how energy-saving products such as insulation can help their home be more comfortable, or how technology such as a smart meter or digital billing can be used to automate manual processes and routine admin.

Being greener

Although they are not at all engaged in green issues and climate change, they are attracted by the idea of saving money in the long term, so they are more likely to consider energy-saving or energy-generating products and appliances and the idea of greater financial power and independence, especially if there are grants and incentives. However, they are motivated by creating a better world for their children and grandchildren, so emphasising their responsible position as stewards and guardians of the next generation, might help them to think outside their immediate lifestyle considerations. They might also be interested in information about carbon offset schemes and other ways they can contribute to addressing climate change, without having to compromise their own standard of living.



45%
are aged over 65



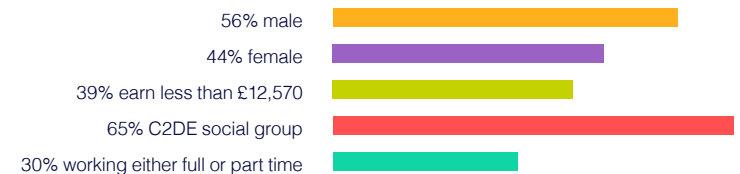
7. Experienced Energy-Savers

Persona summary

Men and women, mostly aged over 55 with a personal income of less than £30k. Do not see climate change as a crisis, and only prepared to make small lifestyle changes. Would only reduce energy use for lower bills and don't have and wouldn't consider renewable energy, water and energy-saving appliances and energy generation. The only benefit of a greener lifestyle is lower bills.

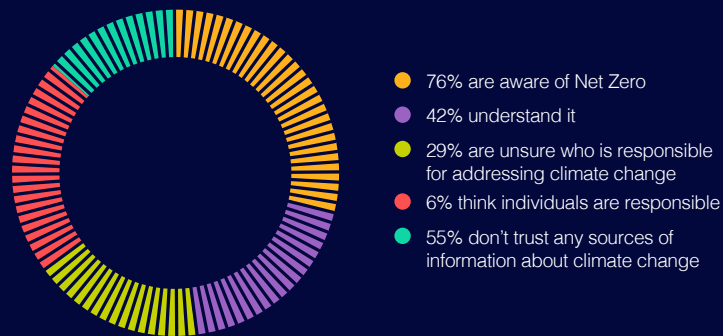
Demographic profile

Experienced Energy-Savers are among the oldest groups and tend to be the parents of adult children and mainly in the C2DE demographic. They are often on very low incomes, living in social housing.



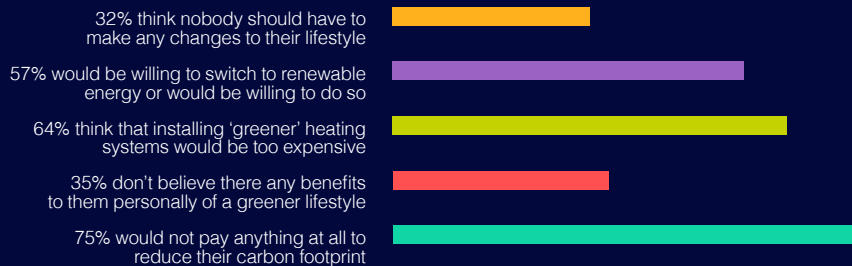
Awareness of Net Zero

Whilst they have reasonable awareness of Net Zero, only a minority understand it. Very few believe it to be an important issue and a minority think climate change is a hoax. They almost never discuss it with people around them and rarely follow the news about the issue. They are the most likely group not to trust any sources of information about it.



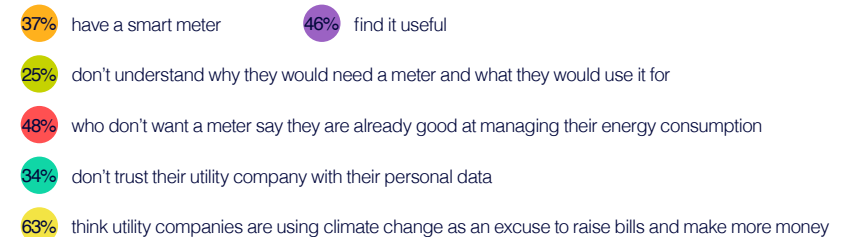
Willingness to make lifestyle changes

They are very unwilling to consider making lifestyle changes, switching to renewable energy, buying new appliances or changing their car, although they are sparing with their energy consumption at home, in order to minimise their utility bills. Similarly, they rarely travel overseas and are less likely to have a car or drive frequently, due to their age and low incomes rather than for environmental reasons. They see every other change as a source of expense, and they don't know enough about 'green' solutions and products to understand their potential to save them money or improve their health and quality of life. They don't know about or understand the incentives and grants available for them, and so are not motivated by them, nor are they looking to their utility provider to help them. Just over a third will have a smart meter, although they are the least likely group to find it useful, yet they appreciate the advantages of having more accurate bills, rather than estimates.



How their utility provider can help them

Experienced Energy-Savers find everyday life a challenge, managing on tight budgets and struggling with unfamiliar technology. As many are approaching or in retirement they may have concerns about their income further reducing. Whatever their utility provider can do to help make life a little easier and improve their financial resilience will be of benefit to them. For example, helping them to understand that their meter is their friend, to address their concerns that switching to renewable energy need not be more expensive, and guiding them through any incentives and discounts, will be helpful and reduce their carbon footprint at the same.



How to engage with Experienced Energy-Savers

Lower bills

This is a priority for them, although they are already sparing with their energy. They are concerned that switching to renewable energy would be more expensive. They don't have the means to invest in new appliances or solutions, even if they do result in lower bills, so if there are discounts or grants available they should be pointed towards these.

Living better

Having a warm and comfortable home with fewer worries about their energy costs resonates with them. They would appreciate knowing about lower-cost solutions for this, such as insulation. A smart meter would help them stay in control and enable them to enjoy the heating that they need, while reducing unnecessary waste and costs.

Being greener

As they are not engaged with climate change issues and see little benefit to them of a greener lifestyle, this is an opportunity to showcase the difference it can make to them personally, in their everyday lives in terms of better health, lower bills and more control over household budgets.



59%
are aged under 35



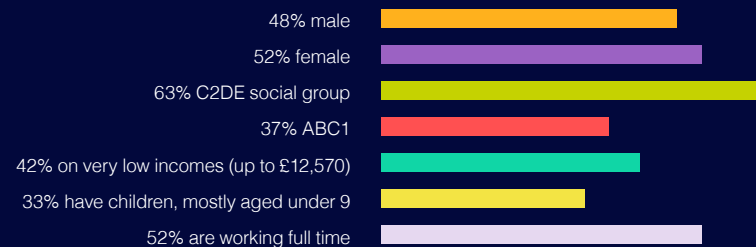
8. Budget Minders

Persona summary

Men and women, mostly aged under 35 with a personal income of up to £30k, only willing to make small or no changes to their lifestyle to reduce their carbon footprint, do not believe that climate change is an important issue and tend to be distrustful of news and information about it. Have not, or are unlikely to consider switching to renewable energy, energy or water-saving appliances or generating their own energy. Unlikely to have a smart meter. Consider saving money to be the biggest benefit of a greener lifestyle but are not looking to their utility provider to help them with this.

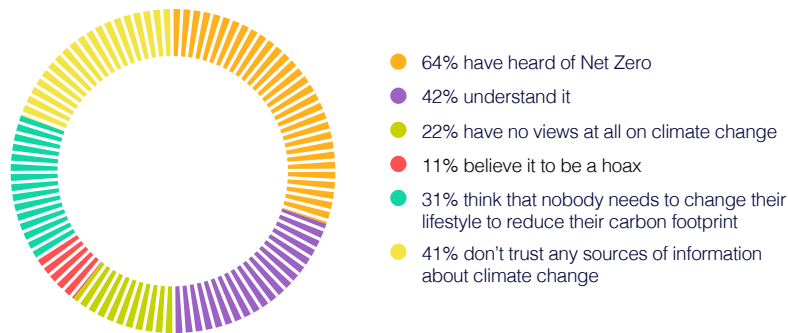
Demographic profile

Budget Minders tend to be in their twenties and thirties, and are the least affluent group, with nearly half on very low incomes and a majority in the C2DE social group. They are the least likely group to be working full time and only a quarter are homeowners. A quarter still live with their parents, although a third are the parents of young children.



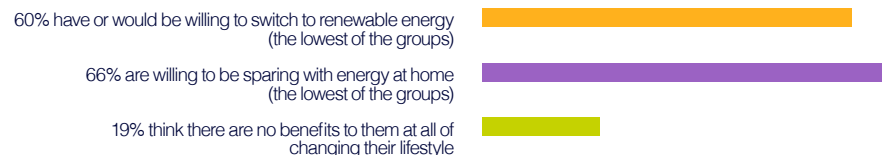
Attitudes to Net Zero

They are the least engaged with climate change and have the lowest awareness and understanding of Net Zero. In fact, a significant minority have no views on the subject and some think it's a hoax.



Willingness to make lifestyle changes

They are resistant to changing their lifestyle in order to reduce their carbon footprint and are the least likely group to have made or be willing to make any lifestyle changes. They don't trust information about climate change, nor are they looking to their utility provider to provide it, or help them reduce their carbon footprint. However, they are motivated by saving money, seeing this as the biggest benefit to them of a greener lifestyle. They are the least likely group to either have a smart meter or intend to get one, with many unwilling to share their personal data.

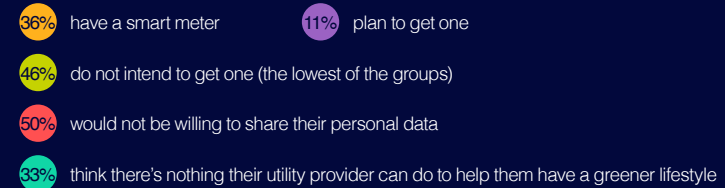


How their utility provider can help them

Budget Minders have other concerns in their lives than climate change, and their focus will be on making ends meet and meeting their financial commitments. Persuading them to be 'green' for the greater good of society or the next generation is unlikely to resonate with this group.

Given that they tend not to own their homes, they will be unreceptive to making structural changes or investing in new appliances. However, helping them to understand that their utility provider is on their side and can help them reduce their bills without compromising their lifestyle and leisure spending is likely to be more appealing.

Despite their low incomes, they are likely to have a smartphone and be accustomed to using apps, so will have a degree of tech-literacy. If they can be encouraged to think of a meter as a smart and useful money-saving gadget, this may help them take some small initial steps to improve their financial resilience.



How to engage with Budget Minders

Lower bills

As they are on tight budgets, they would appreciate help and support to reduce their bills, such as being guided to the lowest-cost renewable tariffs, and ways that their smart meter can help them reduce wasted energy and manage their spending with more accurate bills rather than estimates. Being young, there may be money-saving hints and tips they don't yet know and would find helpful.

Living better

For them, having a better quality of life is being warm and comfortable at home, being more in control of their money and feeling that their utility provider is on their side and wants to help. To this end, they would appreciate information on inexpensive solutions, such as better insulation, or how their smart meter can reduce costs without reducing comfort, such as helping them to identify which appliances are using the most energy in order to moderate their usage.

Being greener

They are not engaged with climate issues and are distrustful of news and information about them, so they are unlikely to be 'converted' by their utility provider. However, they may not realise that having a greener lifestyle can not only be considerably cheaper for them, but can help with increasing social mobility, creating jobs, supporting communities, and that a greener future might be considerably brighter than they may realise. To this end, they might appreciate content that helps them see the bigger picture and what the benefits to them might be.