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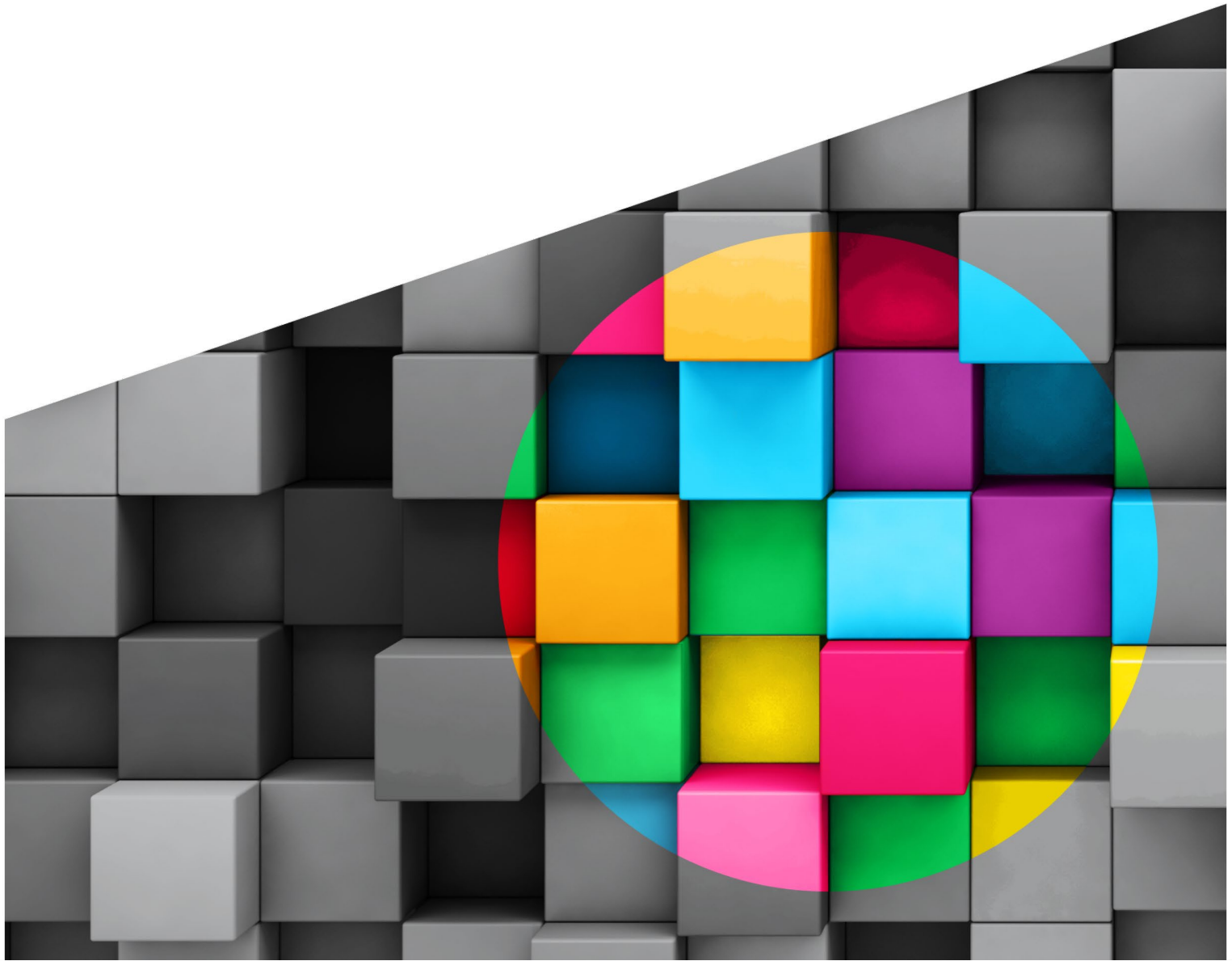


Communications
Consumer Panel

Exploring experiences with social tariffs

Research report

August 2023



Contents

- 1. Executive summary 4**
- 1.1. The headlines 4
- 1.2. Executive Summary 4
- 2. Background and approach 7**
- 2.1. Background to the research..... 7
- 2.2. Research objectives 7
- 2.3. Research approach and sample structure..... 8
- 2.3.1. Qualitative research approach 8
- 2.3.2. Qualitative research sample..... 9
- 2.3.3. Mystery Shopping exercise 10
- 3. Understanding the impact of low income 11**
- 3.1. Context to low income 11
- 3.2. Impact of living with a low income 11
- 3.3. Wider impact of ‘vulnerabilities’ 13
- 4. The role of broadband and mobile..... 17**
- 4.1. The status of broadband and mobile 17
- 4.2. Response to mobile and broadband services in detail..... 17
- 4.2.1. Mobile and broadband as complementary services..... 17
- 4.2.2. Mobile services more specifically 18
- 4.2.3. Broadband services more specifically 20
- 5. Decision making in the communications market 24**
- 5.1. Drivers of decision making..... 24
- 5.1.1. The foundation of decision making 24
- 5.1.2. Key information sources..... 24
- 5.2. Key factors when purchasing mobile and broadband..... 25
- 5.2.1. Factors common to both mobile and broadband 25
- 5.2.2. Key differences between buying mobile and broadband 26
- 6. Response to social tariffs 28**
- 6.1. Overall response to social tariffs..... 28

- 6.2. Barriers to accessing social tariffs 29
 - 6.2.1. Lack of awareness of social tariffs 29
 - 6.2.2. Uncertainty around the benefits of social tariffs 31
 - 6.2.3. Uncertainty around the practicalities of applying for a social tariff 34
 - 6.2.4. The role of internal factors 36
 - 6.2.5. Case studies 37
- 6.3. Experiences with social tariffs 39
 - 6.3.1. Positive experiences with social tariffs 39
 - 6.3.2. Negative experiences with social tariffs 45
- 7. Improving take-up of social tariffs 50**
 - 7.1. Raising awareness and understanding of social tariffs 50
 - 7.2. Promoting the benefits of social tariffs 52
 - 7.3. Adapting the product 53

1. Executive summary

1.1. The headlines

The central findings from this research are as follows:

- Mobile and broadband were often seen as essential services. This was often thought to be particularly true for those with low incomes and/or additional needs. These services are required for everyday 'life admin' and may be required for health-related emergencies. Furthermore, they are important for mental well-being, providing entertainment when they can't leave home;
- The concept of social tariffs was well received and made logical sense in light of the current cost of living crisis, and the need for all, regardless of income, to stay connected;
- Lack of awareness of social tariffs feel like the biggest, umbrella issue facing uptake. This is particularly true for mobile social tariffs which seem to be relatively unknown;
- This extends to a lack of understanding about the benefits of taking out a social tariff and uncertainty about what the application process might entail;
- Those with social tariffs tended to be positive overall. They often felt that the process was simple and straightforward and ultimately had saved them a significant amount of money each month;
- Negative experiences were more likely to occur at initial sign-up stage and tended to be related to the process rather than the 'product' itself.

1.2. Executive Summary

The context around financial vulnerability

A number of factors or life events could lead to financial vulnerability. This was often linked to physical disability, mental health issues and having caring responsibilities which could impact on earning potential. It could also be circumstantial, for example some had experienced relationship breakdowns or were living in an area where there was less paid work for them to do.

Living with low income could be a struggle for some and was being exacerbated by the cost-of-living crisis. Many found themselves having to prioritise certain purchases or bills and to cut out 'treats'. Those that found living with a low income the hardest tended to be those with children or bigger families, those with more severe additional needs, and those that had been used to earning more money.

These 'Vulnerabilities' or additional needs could impact in a number of ways. Participants often described living busy or chaotic lives and as such could lack 'headspace' to devote to telecoms related issues. This is important context and goes some way to explain why some participants were reluctant to want to change providers or sign up for new contracts.

Reliance on communications services

Broadband and mobile services were often seen as essential for both practical and emotional reasons. This was thought to be heightened for those with more severe disabilities and additional needs. For example, needing a mobile phone in case of medical emergencies and to communicate with friends and family. Many also relied on these services for entertainment when they were did not feel able to

go out, or could not afford to do so. Those with families and children at home could also feel particularly reliant on these services.

Decision making in the telecoms sector

Decision making within telecoms was typically driven by personality type and confidence level. Those less confident tended to avoid changing provider unless they really needed to and could be reluctant to do any research on what was available. They often worried about talking to providers in case they didn't understand the terminology or ended up signing up to something that then didn't suit their needs. Others were more confident and used price comparison websites to weigh up different packages. Across the board, price was often paramount in choosing a package.

Overall, many felt that the broadband market was harder to navigate than the mobile market. The broadband market could feel complicated and a bit intangible. In particular the language around speeds could confuse. A number of participants stated that they were not clear on what these speeds equated to or enabled them to do. By contrast, mobile packages could seem more straightforward as minutes and texts were often unlimited anyway. Many felt that it was easier to find cheaper or more reasonable mobile packages, even without new customer benefits.

Response to social tariffs

The overall reaction to the concept of social tariffs was a positive one. Most felt that they made sense as a fairer way for those with lower incomes to access essential services. Broadband social tariffs could seem more beneficial than mobile social tariffs given that they are typically more expensive than mobile (SIM only) contracts and thus felt like a better deal.

That said, there were also number of barriers that seemed to prevent people from applying for social tariffs or that caused them to drop out of the application process. These barriers were often related to:

- An overall lack of awareness that social tariffs exist. Many participants reported that they had found about social tariffs 'by accident' rather than being informed by official sources. This could include hearing about them from family and friends, colleagues, from social media, TV and the Money Saving Expert, Martin Lewis. A very small minority were actively informed by their provider, and none were notified by the DWP or any other government department. Awareness of mobile social tariffs was especially low in this sample;
- A lack of understanding of the overall benefits of taking out a social tariff. This could include a lack of awareness around what was included in the package, to what extent they provide value for money, whether the price would go up after the contract ended and if they could apply if they were still in contract;
- A lack of understanding around the practicalities of applying for a social tariff. This could include questions about eligibility and whether applying would affect their benefits in any way. There were also some relatively big concerns around the process of proving eligibility and what that might entail. Others were simply worried about how long the process would take and ultimately whether it would be worth the hassle;
- Internal factors that could impact on willingness to engage with social tariffs for some. This could be linked to confidence level as well as embarrassment in asking for additional help and/or lack of trust in providers.

The majority of those that had taken out a social tariff had found that the process was simple and has saved them money in the long run. They had generally be able to find the information that

they needed about social tariffs, either by conducting a quick Google search, or by calling the provider and asking some questions. They typically described the sign-up process as quick and easy, that they had been asked a few basic questions around eligibility and had been asked for their National Insurance number which most were willing to share. The set-up and installation process was also felt to be straightforward and involved either being sent a new router in the post, or having an engineer come out and set it up for them. For the most part, participants were satisfied with the product and felt that it had been working well.

A couple participants were especially happy with the process as they felt the provider and the CSR had been particularly helpful. That was often to do with them being more proactive, in helping them find the right package and speed for their needs, and even assisting with finding a better pay TV package.

There were however some participants that had experienced challenges when taking out a social tariff. These difficulties usually occurred at initial stages of the process, when researching how social tariffs worked or at the sign-up stage. Lack of understanding of the benefits of social tariffs and the application process could be a problem in as much as some struggled to find the relevant information or found links on social media that did not take them to the pages they needed. Others found that they could not sign up using their preferred method (online or over the phone), that the CSR was not very knowledgeable about social tariffs, or that their package did not include what they needed. There were no real issues with installation reported, but one participant felt that the social tariff provided them with slower broadband and that it was not working effectively.

Improvements for the future

Overall, the research would suggest that social tariffs are fit for purpose and work well for people that use them. Making people aware of them and the benefits they provide will be the biggest issue. Priorities for the future should include:

- Raising awareness of social tariffs, via government departments, providers and the general media;
- Promoting the benefits of social tariffs via clear messaging which address some of the main barriers to apply.

2. Background and approach

2.1. Background to the research

Introducing social tariffs

The Communications Consumer Panel (CCP) believes that fair access to communications services is a right for all consumers. Nowadays, this is as important as access to utilities like gas, electricity, and water; a foundational element of a fair society which enables social inclusion and navigation of the complexities of modern life.

Digital communications are used in almost all aspects of our lives; practically we use them for banking, shopping, paying bills, claiming benefits, educating our children, booking medical appointments and so on. Furthermore, it's not just the practical aspects of modern life where digital is ubiquitous; it's also critical for our emotional well-being, be that watching Netflix, playing computer games with friends, or keeping in touch with family using voice, text or social media such as WhatsApp.

As such, Social Tariffs are currently being offered as a solution to connectivity affordability. They are billed as cheaper broadband and mobile contracts for those that need them and can help ensure that the most 'vulnerable' members of our society are not excluded or marginalised. Though overtly aimed at people who are living with low income, and practically signified by claiming of Universal Credit and sometimes other benefits, we know from previous research that low income often correlates with or is caused by having a disability, having low digital or linguistic literacy, English as a second language and older age.

The challenge

We know from recent research published in December 2022 that although take-up of social broadband tariffs has increased from 1.2% to 3.2% since February 2022, there are still nearly 6 million eligible households missing out. Thus, it appears that there has been an issue with the uptake of social tariffs.

It is against this background that this important piece of research was commissioned; to explore eligible customers' understanding of, and experiences with social tariffs to understand more about how we can improve access to them.

2.2. Research objectives

Overall research objective

The overarching objective for this piece of research was to provide the CCP with insights that will help the Panel to advise Ofcom, policymakers and industry about the needs of financially vulnerable consumers in the communications sector. This included highlighting any unfulfilled needs these consumers may have and how access to social tariffs can be improved in order to keep them connected while they have low incomes.

Detailed research objectives

There were also a number of detailed research objectives which are detailed below.

Understanding context:

- To understand the consumer's living situation in terms housing and their financial circumstances.

Exploring the role of communication services:

- Which communications services are used and have they ever tried to reduce their package or to cut down on their bill?;
- What have they done, or would do if they signed up to a deal that they could no longer afford or no longer offered value for money?;
- What is the role of communications services? What do these services enable them to do in their lives and what kind of value do they place on them?

Understanding decision making and how consumers approach the market:

- In what ways do they educate themselves about the contracts and deals available to them?;
- Who do they speak to and where do they go to find out information about purchasing communications services?;
- Who do they buy from and how do they decide to buy?;
- What are the main criteria they take into account when purchasing new contracts?

Unpicking experiences with social tariffs:

- What are the barriers to taking out a social tariff?;
- What may have caused people to drop out of the application process?;
- For those that have taken out a social tariff, how did they find the experience? What worked well or less well?;
- What would they like to see in terms of improvement?

2.3. Research approach and sample structure

2.3.1. Qualitative research approach

This research consisted of **46 individual in-depth interviews**. 17 of these were conducted face-to-face in the person's home and 29 were conducted online via Zoom. The mixed methodology approach was designed to offer participants the choice of how they'd like to take part and to make the research as inclusive as possible.

Each session lasted around 45-60 minutes, depending on participant preferences, using a discussion guide agreed with the CCP in advance. The fieldwork was conducted in April to June 2023.

All participants were recruited to be at least aware of and eligible for social tariffs, meaning that they were in receipt of at least one qualifying benefit. This included Universal Credit, Pension Credit, Employment and Support Allowance, Job Seeker's Allowance, Income Support, and Carer's Allowance. The participants included in this study had different levels of experience with social tariffs as outlined in section 2.3.2 on research sample.

All participants were asked to complete a pre-task exercise prior to their interview. This involved them having to note down how they became aware of social tariffs and if they had ever applied for one. Those that had taken out a social tariff, or had tried to take one out, were also asked to think about the process of doing so. This included detailing what they felt went well, what may have gone less well, and what they would like to see improved in the future.

This exercise was designed to be simple and to give participants some time to consider their experiences which they could then draw upon during their interview without being 'put on the spot'. Participants were given an option in terms of how they wanted to complete this exercise, including via email, pen and paper or via WhatsApp and Jigsaw's online research platform, Whycatcher.

Participants that had not taken out a social tariff or were less familiar with available options were also shown stimulus materials to help to 'educate' them for the purposes of the research. This included sharing details of existing social tariff offers from a range of different communications providers for both broadband and mobile. This was a useful exercise in that it meant we could explore participants' reactions to existing social tariff options in the moment.

The discussion guide and pre-task exercise used in this research can be found in the appendix section of this report.

2.3.2. Qualitative research sample

The 46 depth interviews covered a range of different experience types. The number of interviews achieved for each is shown in brackets:

- A. Those that had taken out a social tariff and found the process straight-forward (16);
- B. Those that had taken out a social tariff and found the process difficult (6);
- C. Those had had tried to take out a social tariff but dropped about before completion (8);
- D. Those that were aware of social tariffs but had not attempted to take one out (16).

As well as being in receipt of at least one benefit, all participants also agreed strongly with at least two attitudinal statements linked to their financial situation. This included issues such as struggling to make ends meet, struggling to pay bills or to understand financial information.

All participants were recruited to have either mobile or broadband services, however most had both services. Of those that had taken out a social tariff, it tended to be for broadband only. Very few were aware of mobile social tariffs, and only a small minority had taken one out.

All participants were the primary decision-maker in relation to the telecoms services they used, including being the principal person in their household who would contact their communications provider (CP) when necessary.

Other sample criteria

As well as those outlined above, we also set quotas to include those with additional needs such as those with physical disability including illness, those with mental health issues, those with low literacy and or digital literacy and those with English as a second language.

Additional quotas were imposed to ensure a good mix of participants by gender, age (18-75+), SEG, and communications provider.

Interviews were conducted across all nations in the UK (England, Scotland, Northern Ireland and Wales). The research also covered urban, suburban and rural locations.

A detailed sample structure is available in the appendix section of this report.

An important note on recruitment

It is interesting to note that recruiting participants to take part in this project was difficult and took longer than originally anticipated. Largely, this was because baseline awareness of social tariffs seemed to be low in the first instance, and it proved even harder to find participants that had taken out or had tried to take out a social tariff.

Initially, the aim was to achieve more interviews with those that had taken out a social tariff, and in particular those that had taken out a social tariff and had found the process difficult. However, that proved difficult to achieve and so the criteria were relaxed to include those that had simply taken out a social tariff, regardless of how easy or difficult they found the process.

As noted previously, finding participants with awareness of or experience with *mobile* social tariffs was even more difficult.

This is important context for the research and ties in with the overall findings regarding lack of awareness in general.

2.3.3. Mystery Shopping exercise

Prior to conducting the fieldwork, Jigsaw carried out a light-touch mystery shopping exercise. This involved looking at 10 different communication providers websites, across mobile and broadband services, and evaluating the information provided on social tariffs. This was assessed across a number of key metrics including; how easy the information was to find, how it was presented, clarity of language used and so forth.

Phone calls were also made to the same 10 communications providers to understand if they proactively offered social tariffs, and to explore how knowledgeable customer service representatives (CSRs) were if asked about them.

The findings from the mystery shopping exercise have been incorporated into this report. An outline of how this was conducted can be found in the appendix section.

3. Understanding the impact of low income

3.1. Context to low income

All participants were classified as having low income and were eligible for social tariffs in as much as they were in receipt of qualifying benefits. We encountered an array of different factors or life events that could result in needing this financial support which could be seen as long or short term in nature. These factors could often overlap or correlate with each other as outlined below.

Circumstantial factors: Some had experienced recent separation or divorce which meant that their financial circumstances had changed. Some reported that they had needed to move out of the family home and set up on their own which had been costly.

Some also found themselves in a situation where they had lost their job or had fewer hours, often as a result of the Covid 19 pandemic. Those in this situation could find it difficult to find suitable alternative work, especially those in more rural areas or those that had less flexibility in terms of the hours they could work. This was often thought to be short-medium term, rather than a long-term situation.

Low paid work: Some participants in the sample were working in lower paid jobs and thus could struggle to make ends meet, especially if they had children or were a single parent. This typically included care work and those working in the service industry. For some, this may be because they had lower levels of education or lower levels of literacy. It could also be linked to other circumstantial factors such as the need for flexibility of hours as outlined above.

Care responsibilities: This could include single parents caring for children with limited support from family or friends and thus found themselves unable to work many hours due to childcare requirements. It also included those acting as official carers for family members with disabilities and additional requirements including severe Autism.

Physical disability: A number of participants were affected by physical health-related problems which had either left them unable to work or unable to work many hours. This research included participants with cancer, severe heart conditions, cirrhosis of the liver, breathing conditions, a stroke survivor and those recovering from surgery. For most, this tended to be seen as a long-term situation.

Mental health issues and cognitive impairment: Some were experiencing mental health issues including anxiety and depression which had left them unable to work or having to find alternative employment. For example, one participant had started to experience severe anxiety problems since the Covid 19 pandemic and had felt unable to go back to working in a busy customer service role.

In addition, the research also encountered those that were experiencing cognitive issues, such as memory problems related to Long-Covid and a participant recovering from a Stroke. This was often more of a long-term issue.

3.2. Impact of living with a low income

Many participants found that living with a low income could be a struggle at times, particularly in light of the current cost of living crisis. Many had noticed price rises across a number of categories including food, energy and rent. Some had also observed cost increases across their communications services.

In light of this, many participants reported that they were having to make practical changes to their purchasing behaviour in order to make ends meet. This could include:

- Having to budget and/or review their spending habits, including prioritising (certain) bills;
- Cutting out 'treats' such as takeaways, alcohol, going out and holidays;
- Having to opt for lower cost alternatives, for example buying own label products at the supermarket, utilising two for one deals, batch cooking, and for a minority, use of foodbanks;
- Some had researched ways to reduce spend. Examples of this include joining a Facebook group for those on Universal Credit, and using the Martin Lewis' Money Saving Expert website;

A couple had also turned to charities, including Turn2us, to try and regain control of their debts.



It's a struggle... but we're managing by carefully counting the pennies. And definitely making the use of the utilities fund we're getting so that helps. Whereas before you'd think 'yeah prices are going up' – but you could manage it because you had a wage coming in and you just work a few extra hours to get a bit more money and that helped a lot but now, you're restricted so you're having to cut back.

Male, England, 50s



Sometimes it's hard to make ends meet... And I mean the internet prices, they're not cheap and Virgin, they're one that keep going up every time... I had a contract with BT for 12 months, 18 months and then it ends up going up nearly by double.

Female, Scotland, 30s

For some, living with a low income could also have a big impact on wellbeing and social horizons:

- Some participants reported feeling that they were 'stuck' in this pattern or 'fighting a losing battle'. In turn, this could lead to a sense of helplessness – that they are just 'getting by' and have little fulfilment or happiness in their life;
- For a few, there was also a sense of embarrassment that they needed to access benefits, especially if they had seen themselves as self-sufficient in the past. Some also felt worried that they may be judged by others as being lazy or reliant on 'hand-outs';
- Conversely, a few participants felt a certain sense of satisfaction in being able to manage their lives on such a tight budget. They could feel that they were being savvy and making smart choices rather than feeling like they were missing out. These participants tended to be older and had fewer outgoings generally.



It's been pretty bad in terms of not being able to have a certain treat, like a takeaway or a drink. Y'know, it's hard to unwind. It's just kind of like, you can't really do much you're just kind of stuck.

Female, Northern Ireland, 20s

That said, the level of impact tended to differ, generally based on what was happening in peoples' lives and their level of 'stability' as follows:

- Those that seemed to struggle the most often tended to be those with additional needs and/or more severe disabilities. It could also impact most on those with children or other dependents to care for;
- Those that had been on lower incomes for longer periods of time tended to be better adjusted, but were still having to plan and budget carefully;
- Those receiving benefits as a 'top-up' rather than their sole source of income were less impacted overall and could have a better sense of control over their finances.

3.3. Wider impact of 'vulnerabilities'

As outlined earlier, many participants were also living with a range of different 'vulnerabilities' or additional needs which could also impact on their day to day life.

Contextual issues related to vulnerability

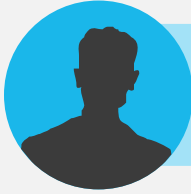
- Many were living in social housing which could be variable in terms of quality and/or suitability. Some were living in homes that were too small to accommodate their families or in areas that were some distance from friends and family;
- For some, life could be busy, stressful and in some cases, chaotic. For example, one participant (a single parent) was caring for her disabled teenage son, plus 2 other children as well as trying to study for a degree, hold down a job and manage her own mental health issues;
- Some participants could find it difficult to look beyond the short term. This could mean that they struggled to plan ahead or ended up in a situation where they had to buy something cheap that wouldn't last very long or that didn't meet their needs.

This could in turn create some 'emotional' issues. Some participants described that they often lacked the 'headspace' to devote to thinking about telecoms related issues. This could be because they simply had too many other things to consider and deal with in their lives, and therefore may not act unless they really needed to do so.

It could also create issues with confidence. Some participants felt that they had low self-esteem or confidence levels and as such could be nervous about talking to providers as they were worried that they may be taken advantage of. This is covered in more detail in section 5.

Some participants found using certain communications channels quite challenging. This could differ by person but often included text or written information, particularly if there was a lot of it to read and it

used complicated or technical language. Some also felt that it was difficult to talk to CSRs either over the phone or in provider shops as they didn't like engaging with people or found it overwhelming. This could be driven in part by a combination of physical and/or mental health issues as well as confidence levels and whether they had the 'energy' to engage.



Physical disability and cognitive issues

Leo, 30s, England

Case study 1: Spotlight on financial vulnerability

Profile

Leo is 32 and lives in London. He was injured and suffered a serious brain haemorrhage in 2020. Before this he was an actor and doing bar work in between projects, but he has only worked one day since his injuries. He lives in social housing and has a son who lives with him a couple of weekends a month.

Role of communications services

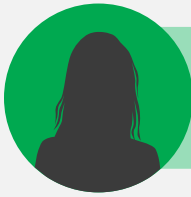
His mobile phone is essential to him, as he doesn't have a landline. He streams and Facetimes so uses a lot of data and wants a good signal in his area as he uses it as back up to broadband. He also likes fast broadband for gaming with his son.

Challenges experienced

Leo admits that he isn't great with money and has a bit of 'brain fog'. He forgets (and maybe finds it hard to accept) that he can't afford things any longer. He commits to contracts, then can't get out of them. He has a debt relief order in place, but forgot to list his broadband debt with EE on there so needs to negotiate with them still. He now has fast Community Fibre broadband at £32 a month instead. He's also on an 'expensive' £57 a month phone contract with EE that will run for a while.



I think people need to be more mindful of people and their different conditions.



Mental health issues and caring responsibilities

Linda, 40s, Wales

Case study 2: Spotlight on financial vulnerabilities

Profile

Linda is 46 and lives in Wales. She has some income as a self-employed cleaner. She receives Universal Credit plus Disability Living Allowance for her 14-year-old daughter who is now home-schooled following difficulties at school. Her daughter is awaiting neuro-assessment as she has panic attacks, anxiety, depression and may be autistic. Linda also has depression.

Role of communications services

Linda relies on her phone for work, via the app she uses to get cleaning contracts, and for her Universal Credit journal. Broadband is essential for her daughter's homeschooling and online counselling. They also like to watch TV and streaming services together.

Challenges experienced

Money is very tight. Linda doesn't go out much and has cut out all luxuries. She had to book a train to a funeral recently, and she had to split the fare payments over a few months so that she could afford it.

For mobile, Linda switched both her and her daughter to sim only once they had come out of contracts. She pays £11.50 for each. For broadband, her provider (Sky) was unhelpful and unclear on social tariffs. She didn't get why when they said they would have to come to the house to change something, so she gave up. She is nervous about a switchover to a new provider as they rely on broadband so much.



If you were speaking to someone who is trained when you get through, then they would be a bit more empathetic... They need a lot of training and an option for people to choose on the phone rather than going round and round in circles.

4. The role of broadband and mobile

4.1. The status of broadband and mobile

Many participants regarded mobile and broadband as essential services which enabled them to be part of society. This was often, but not always, considered to be on a par with utilities such as gas, electricity, and water.

Reliance on mobile and broadband services was typically high for a number of practical reasons such as working, studying, life admin, communications, and security. In the context of low income, digital options were often seen as cheaper than traditional or physical alternatives (for example, watching a film on Netflix compared to physically going to the cinema).

These services were also seen to provide a number of emotional benefits. This was largely linked to the need for human connection, to ensure that they are not cut-off from the world and can still feel included in society. This can also include keeping in direct contact with family and friends which can be particularly important for those living far away from their loved ones. Mobile and broadband services were also seen to provide much needed entertainment, and escapism for their day-to-day lives.

Many participants also stressed the essential role these services had to play in relation to their low-income status and/or additional needs. That could involve accessing their benefits online as well as other support and care, particularly in the case of emergencies. Mobile and broadband could also help them bypass the restrictions their situation imposed on their lives, for example being able to shop online for groceries from home. These services also provided entertainment for those that were less able to get out, either because of health or financial issues.

The majority of participants did not consider it important to have a landline, largely because they had mobile phones. Some stated that they did not have or pay for landline services for this reason, while others believed that they had a landline included in their broadband package but had chosen not to set it up with a handset. A very small minority used their landline, and only one participant felt that it was essential to ensure that his disabled daughter stayed connected.

4.2. Response to mobile and broadband services in detail

4.2.1. Mobile and broadband as complementary services

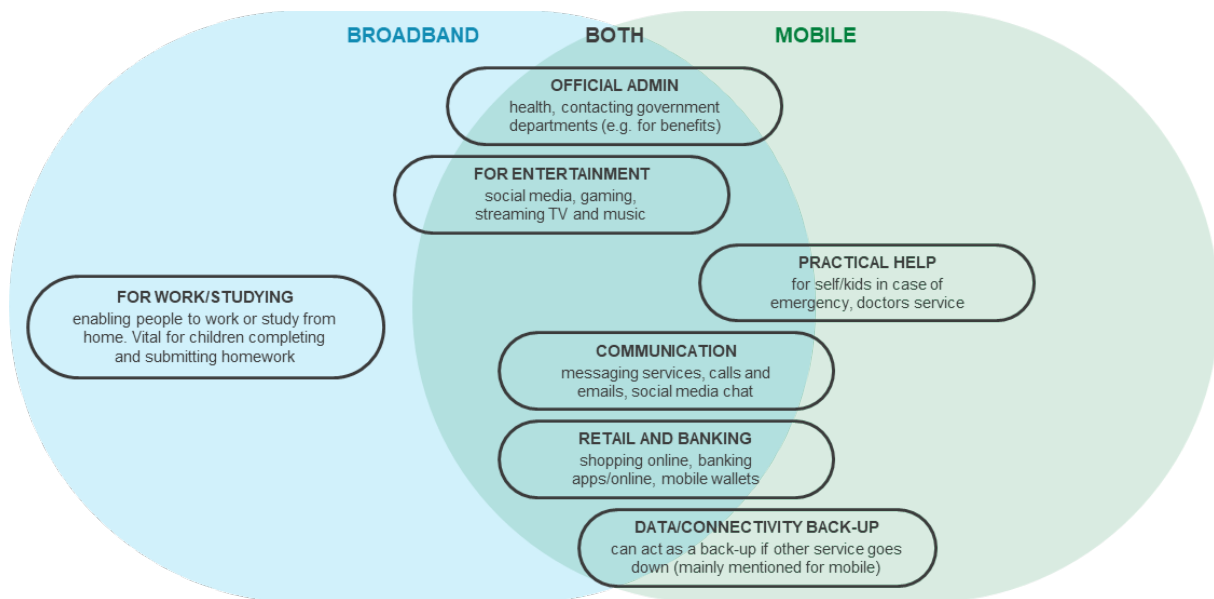
Overall, there was a considerable amount of overlap in terms of how mobile and broadband services are used. For some, it could be hard to disaggregate how they use mobile and broadband as they were often connecting their mobile handset to the Wi-Fi.

Most tended to connect to the Wi-Fi when possible, most typically at home or at work. This was to make sure that they did not use up their mobile data allowance. However, most used their mobile data as a back-up if the Wi-Fi went down, or if they were out and about and were unable to connect to Wi-Fi at all. Some were aware they could use their mobile data as a hotspot to connect other devices. As such, participants were often using both services for a range of different tasks or activities as outlined below:

- **Completing official admin** such as booking hospital appointments and keeping in contacting with government departments. This could include 'journaling' for Universal Credit;
- **For entertainment purposes**, including use of media, gaming, streaming TV and music;

- **For communication**, including instant messaging services, Wi-Fi calling, emails and social media chat;
- **For retail and banking**, such as shopping online, use of online banking and banking apps and mobile wallets
- **For connectivity back-up** if the other service goes down (mainly mentioned for mobile)

Figure 1: activities for which broadband and mobile are used.



4.2.2. Mobile services more specifically

Reliance on mobile and broadband services could vary by participant and their individual circumstances, but most felt that mobile was the slightly more essential service. Many talked about their mobile being their ‘lifeline’, and their connection to practical help in case of emergencies. This was particularly true for those with young children, and those with health concerns.

In addition, participants often described a more personal relationship with their mobile phone in as much as they always tended to have it with them and that it was linked to all of their information (for example, contacts, banking apps, emails, photos). Some really valued their handset as it felt like it was something for them rather than for the whole family. As such, some felt they could justify including a handset in with the mobile contract, and wanted to make sure they had an up-to-date phone.

Some could appreciate the flexibility of their mobile phone in that it could be used in and out of the home, with Wi-Fi or with mobile data.

The following case studies highlight how reliant participants were on mobile services.



Caring for young children

Emma, 20s, Wales

Case study 3: Mobile as essential

Profile

Emma is in her late 20s and is a single parent. She has 2 young children aged 6 and 9. She works part time in a care home but can only work at the weekends when she can get help with child-care from family members. She would like to work more hours, and hopes that as the children get older she will be able to do that. She has been living in the same housing association property for the last 6 years.

Role of mobile

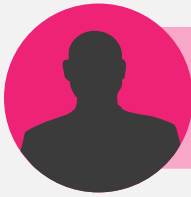
Emma has her mobile with O2. She pays around £30 per month and that includes unlimited texts and minutes, 5gb of data and a handset. She has been with O2 for 15 years. That is as long as she has ever had a mobile phone. She usually opts for a fairly 'basic' phone in order to keep costs down as much as possible.

Emma thinks she would be completely lost without her mobile. She uses it to communicate with work, to manage all of her emails, to look up information, to communicate with friends and family and to be available if there is an emergency at school. It is particularly important because she doesn't have a landline.

Emma generally finds it easy to find a new tariff when she goes out of contract. She usually has a quick look online and then calls O2. She was aware of social tariffs for broadband – but not for mobile.



It's very important. Much more important than the broadband. It's for emergencies more than anything... like when the kids go to school if anything happens then someone can contact me on my mobile. Everything I have is basically on my mobile... that's probably more of my life than anything else. My work things are all on my mobile... my emails... everything is on there... I would feel lost...



Physical illness

Carl, 50s, England

Case study 4: Mobile as essential

Profile

Carl is 55 lives with his partner in the west midlands. He previously worked in education but has been unable to work due to long term illness. Carl has recently had a pacemaker fitted after having surgery on his aortic valve. He often feels extremely tired and is limited in terms of the level of physical activity he can do. He would like to get back to work but is unsure what he could do given his health problems.

Carl has found it hard to adapt to life without his usual wage coming in. He has recently used a charity called Turn2us as he has been finding it hard to manage with the money he has.

Role of mobile

Carl has a mobile phone with EE. He pays around £20 per month for unlimited texts and calls, 15gb of data and a basic handset. Carl feels that his mobile phone is a lifeline for him. He wants to live as independently as possible, and to get out and about to keep his fitness levels up. His mobile phone has been enabling him to do that as he can take it with him and call for help if needed.

Carl is relatively confident when it comes to negotiating new mobile packages. He would tend to look up options on price comparison websites first – and then rings his current provider to see what they can offer. He finds it quite simple. Carl has a broadband social tariff (he heard about it on the Martin Lewis website) but he didn't know he could get one for mobile.



I see it now like my lifeline, because I'm not in the best of health. So, if I am out and about on my bike, I need it in case I need to phone up and say 'well look I need a taxi or something 'cause I'm too knackered, I've done it too much'... that sort of thing. But also, to keep in touch with family and friends as well.

4.2.3. Broadband services more specifically

In addition to the activities outlined about in 4.2.1, broadband services can be particularly important for those that work or study from home. Most felt that the world was becoming increasingly digital, and that it would be very difficult to conduct these activities without Wi-Fi. Mobile data was often thought to be unreliable and/or expensive when it comes to conducting important video calls and so forth.

The case studies below highlight reliance on broadband.



Looking for work

Beth, 30s, Scotland

Case study 5: Broadband as essential

Profile

Beth is in her mid-thirties and lives with her partner and 2 young children just outside Edinburgh. Beth has anxiety and so has not been working but is currently looking to get back into work. Her partner works but income can be patchy as he is self-employed. Beth is receiving Job Seeker's Allowance. She has had to find ways to make money go further – including batch cooking, buying private label products at the supermarket and cutting down their TV package with Virgin.

Role of broadband

Beth currently has a broadband package with Virgin media. She's 8 months into an 18-month contract and pays around £45 per month. She's not sure what kind of speeds she gets with this but thinks it is fibre optic. She worries that these contracts can go up suddenly as that is what has happened with her mobile phone.

Broadband is super important for the household. The kids need it to do their homework and to watch their favourite shows. Beth also needs it to look for work and check her emails. Also, she relies on the broadband to keep in touch and socialise through WhatsApp and social media. She doesn't really like going out so much at the moment, and with finances being so tight, she wants to try and save money by staying at home. She thinks the family would be lost without it.



I feel like it helps me to socialise with the outside world when I'm stuck in here. And it's not that I'm stuck in here, it's just that sometimes I don't really want to go out. It means I can communicate with friends and family. And even things like TikTok... I know it sounds silly but it really does help when you're just sitting.



Physical disability and mental health issues

Joe, 50s, England

Case study 6: Essential role of broadband

Profile

Joe is in his 50s and lives in social housing with his two children, plus his partner and her two children. Joe has MS, arthritis and diabetes, which also impacts on his mental health. His partner is his full-time carer and she also cares for one of her children who has an eating disorder. He receives Employment and Support Allowance.

Role of broadband

Joe relies on broadband for accessing entertainment, as he can't get out of the house much and probably only goes out around once a week. It's also an essential for the kids for their schoolwork at sixth form college.

Affordability and reliability have been issues. A year ago, Ben moved to a one-year contract with Now. He also decided not to get a landline to try and save money. He pays £22 a month which is less than half what he used to pay with EE, his previous supplier, which he's pleased about. However, the speed is lower, and they have intermittent issues. Joes says It's been a nightmare for his kids who are trying to do coursework for sixth form college. It's hard to get hold of customer service and get help. When he comes out of contract, he will look for a social tariff. Martin Lewis mentioned them, and he googled it. BT sounds good and reliable and is £20 a month from what he can see.



If you get a social tariff, you still want the same service. You don't want something inferior. I'd hate to think that because it was cheap it wasn't as good. I don't want to feel like second class.

Young people and families can be even more reliant on mobile and broadband services

Children and young people are truly digitally native in as much as they have grown up in a more digital world. As such, they tended to rely on broadband and mobile services in a different way to adults.

This was often seen in terms of social connection. Many young people were living their social life through social media more than other generations. They tended to use multiple platforms and apps and were making friends without having met them in person (for example, when playing video games). There was also a sense that they could continue their 'external' social life at home, without even having to go out.

Mobile and broadband services were also important for practical reasons. This is especially true for broadband which was often required to complete homework and upload assignments.

Parents and carers often recognised their children's reliance on these services and could complain about their over-reliance. However, they typically recognised that these services were essential for them to participate in society. For parents and carers, mobile can provide security when their children are out of the home and broadband can also provide a much needed entertainment for the child so that they are able to have a break from childcare requirements.

5. Decision making in the communications market

5.1. Drivers of decision making

5.1.1. The foundation of decision making

The research found that personality and confidence levels often impacted on how participants dealt with the decision-making process. Many did not feel very knowledgeable about the technology, which could make them more anxious about finding adequate mobile and broadband packages and making the wrong choice. Others lacked confidence in interacting with large providers and were worried that they wouldn't understand the terminology or be signed up to something that wasn't right for them.

A few participants disliked the process so much that they just wanted to get through it as soon as possible. This could mean that they purchased a service simply so that they could 'get the job done' rather than looking to get the best package for them. Some of these participants looked to other family members to help them with these decisions, including teenage or grown-up children.

However, some did take a more balanced approach and looked to weigh up the features and costs of different provider offers. These tended to be younger participants, those with more experience of buying communication service packages, or those more confident with technology generally.

Behavioural issues could also impact on decision making. Some saw buying mobile or broadband services as 'complicated' and so tended to 'anchor' onto a specific feature or criteria. This could mean that they ignored or downplayed the importance of others.

In the current climate many participants focused on price. Linked to this, control or certainty was often another area of focus. Participants often stated that they wanted to avoid any 'nasty surprises' in their monthly bill. For mobile packages, some participants seemed to anchor on coverage. This could include focussing on whether it would work in their home or other places they frequent. It could also include the data allowance, but to a lesser degree. For broadband, they seemed to anchor mostly on speed (which sometimes seemed to include reliability, in the sense of being able to rely on the service to provide an adequate speed). This was to ensure that they would be able to do what they wanted whenever they wanted.

Risk aversion was also a factor for many. Some preferred to pay more for packages, rather than risk being without their service, or exceeding their minutes and data and having to pay more. Some participants with poor credit histories also felt that they might not be accepted by another provider, therefore stayed with their current provider.

5.1.2. Key information sources

Many participants said that they talked to family, friends and neighbours when looking for a new mobile or broadband contract, particularly if they lived nearby. This helped them to get a good overview of other people's experiences with certain providers, and the reliability of the service in their area. Very few said that they would be comfortable taking a package from a provider that they were not familiar with unless they knew someone that had a good experience with them.

Many participants also used the internet to gather information. For some, that could involve looking at one or two different provider websites to get a sense of what was available and at what cost. For

others, this could involve looking at price comparison websites to get a broader overview of the market. This tended to be those most confident and was most often carried out for broadband services where there was more churn.

5.2. Key factors when purchasing mobile and broadband

5.2.1. Factors common to both mobile and broadband

Overall, there were a number of commonalities in terms of how participants approached buying both mobile and broadband contracts. These are outlined below in general order of priority.

- **Price:** The overall price of the contract was often paramount for participants. They generally wanted to know how this would fit in with their monthly budget, and how it compared to previous tariffs they'd had. Some looked for a fixed price, and certainty, over a cheaper variable price. Many compared prices across at least 2 or 3 providers, to get a general sense of the 'going rate' for these types of product. While price was important, it is important to note that participants did not always opt for the cheapest deal;
- **Assessment of the package:** Many participants would then try to make an assessment about the overall package in terms of whether the features would meet their needs. This usually involved looking at speeds in the case of broadband, and data in the case of mobile. It could also include length of contract. Some said that at this point, that they would be considering opting for a more expensive product that gave them better features or that they perceived to be more reliable;
- **Provider.** Some participants also took the provider into account when purchasing a new contract. In this case, they tended to prioritise a provider they felt was more likely to offer a reliable service, that they could trust or had prior experience with. A number of participants, particularly in more rural or remote areas, were very focussed on making sure that they bought a service that operated well in their area. Customer service is often part of this and is often valued, especially for those that prefer speaking to a CSR.

Some participants stated that they had a 'poor' credit history and were therefore less inclined to switch provider, in case they had problems signing up with a new one. A few described having had bad experiences of this in the past, and that they had been refused by a number of providers after having completed a credit check.



Price is obviously important as I have to manage the household finances, right? Price and the contents. So, what is provided with the broadband? The speeds, is it decent speed? I am going to be worried about it lagging and whatnot? How long the contract is, what happens after the contract, all those sorts of things

Male, England, 20s



To be honest, it's the cheapest, the cheapest deal that I can get ...and sometimes the cheapest isn't the best. Some deals on virgin go up to £60 for the fastest but my kids don't need it – maybe when they're older we could afford it

Female, Scotland, 30s

5.2.2. Key differences between buying mobile and broadband

Overall, many felt that the broadband market was harder to navigate than the mobile market, for a number of reasons.

Purchasing broadband can feel complicated. A number of participants described feeling quite unsure about how it worked or what to do if it were to go wrong. Many had a less established relationship with broadband, compared to their mobile, particularly some of the older participants and may not have had much experience of dealing with it.

Importantly, many felt that they did not fully understand broadband speeds and what they equated to or enabled them to do. The language could feel quite complex and technical which could complicate things further. Participants often recognised seeing or hearing about phrases such as 'fibre' and 'Mbps' but often did not understand what they meant. A number of participants felt they had a reasonable understanding of what a 'good' speed would be, but when this was probed further, it was often based on looking at the different ranges of speeds offered by providers and selecting one that wasn't the slowest. Those that felt that they needed faster speeds, for example because they had children who had an Xbox, would often opt for the fastest speed offered by a provider without any real assessment of what slower speeds would be capable of.

Many felt that there was a lot at stake if something went wrong with their broadband. There was some concern that if there was a problem, they may not know how to deal with it or fix it, and that their provider may not be able to help them either. Some expressed worry about having any gaps in their service or being left to pay for something that didn't work properly.

As a result of this, some overestimated what they felt they needed and opted for faster speeds to avoid any uncertainty, even if that meant paying more. The same issue applied to mobile too, as some were unsure how much data they needed so ended up paying for larger amounts.

In addition, some also took out pay TV packages, and sometimes landlines, as part of the package, which could make it harder to weigh up in terms of value. Some mentioned that they'd had to take a landline, even if they didn't want one, or had been offered a cheaper initial package if they also opted to take a pay TV option (in the case of Virgin Media).



I'm not specifically sure...the term they use for it... but...I just ask them, I said whatever you're offering, what is the fastest you have. I think it comes in numbers like 2k or something, I don't know. whatever. But the faster it is, the more it is, I know that.

Male, England, 40s



I think that's something I would struggle with more. I think there's so much information that I would struggle with the technical terms. I think that's why I went for unlimited for my phone because I don't really know how many minutes I use, or how much data – so then it's easier to just go unlimited because then I know I won't run out.

Female, Northern Ireland, 20s

In contrast, many felt it was easier to navigate and weigh up mobile tariffs. There generally seemed to be less risk attached to getting a mobile phone contract, as long as they were sure that they had decent network coverage.

Participants stated that as minutes and texts tended to be unlimited these days, there wasn't a need to calculate those. Data was often less of an issue for people as they tended to connect to Wi-Fi and often only used data when out of the home or in an emergency. In addition, data was often thought to be fairly straightforward and easy to understand. Many had apps where they could check their usage and so were more aware of what they used.

The part of the process that could be difficult involved selecting a handset, and what worked for them in terms of value and price. A number of participants opted to include a handset as part of their mobile package, often because they couldn't afford to buy a new mobile outright. Some also said that they liked and enjoyed getting a new handset, even if they didn't need it, so that they had something nice for themselves.



It's easier to buy mobile than it is to buy broadband because with a mobile phone it's just a couple of things. You got minutes and you got data and that's it. But with the broadband, it's a little bit more complicated because you need to know how much speed you want, the package that you're getting with the TV, whether you want a phone.. so yeah it is a little bit more complicated

Male, England, 40s

6. Response to social tariffs

6.1. Overall response to social tariffs

Overall, the concept of social tariffs was well received by all participants in the sample

Participants believed that, in theory, social tariffs would have a positive societal impact in the sense that broadband and mobile were typically considered essential services, and thus it would be important that those with lower incomes were not excluded from being able to access them. It also felt logical for this audience as they recognised that they needed to be able to use services such as broadband to sign up for and access their benefits.

In addition, many also felt that offering social tariffs to those that were more in need of financial support seemed benevolent and like a 'good' thing to do. Social tariffs tended to be seen as a fairly priced or a discounted option, rather than as a free 'hand-out' for those on benefits. This could be important for some participants, as they did not want to feel like they were unable to pay their bills.

Some also thought that 'regular' tariffs were expensive, that prices had gone up and that communications providers were likely to be making quite a lot of profit. It therefore seemed fair for these providers to offer social tariffs to those with lower incomes, and that this wasn't likely to dent their profit margins in any real way.



I think they're (social tariffs) a great idea... and it would be more permanent. I think it's a good idea but it is just knowing it exists for people to benefit.

Female, Northern Ireland, 20s



Amazing that it's 12.99 a month – you never see that anywhere, that's unbelievable.

Male, England, 40s

Broadband social tariffs were often seen as more beneficial than mobile

Broadband social tariffs tended to be seen as the more valuable than the mobile option for a number of reasons.

Broadband services were generally thought to be more expensive. This was seen as particularly true if taken in combination with a pay tv package and a landline. Many also believed that the cheaper broadband options were often only available for new customers, and that if they had taken advantage of one of these deals, it was likely that their bill would sharply increase at the end of the contract. As such, having a discounted option via a social tariff often felt like a better deal or like it would have a

greater financial impact than a mobile equivalent. This was especially true if participants were aware that social tariffs were more of a 'fixed' price or were less likely to go up in price beyond inflation rates.

In contrast, social tariffs were often seen as less practically valuable for mobile. This was because many believed that they could generally access cheaper mobile deals anyway, particularly in the case of SIM only options. In addition, a number of participants described scenarios in which they had stayed with the same mobile provider for a number of years on the basis that they had always been able to negotiate a better deal or upgrade. Therefore, for some, it did not make sense to opt for a mobile social tariff.

It is worth noting however, that awareness of mobile social tariffs was generally very low, and only a very small minority of participants in the sample had actually taken out a mobile social tariff in combination with a broadband social tariff. This will be covered in more detail in section 6.2.

6.2. Barriers to accessing social tariffs

While participants were often positive about the idea of social tariffs, particularly for broadband, a number of potential barriers to use also emerged. These barriers were typically linked to a lack of general awareness and/or a lack of understanding around the benefits of taking out a social tariff, or the application process itself. These barriers often stopped participants from applying for a social tariff in the first instance, or had led them to drop out of the application process altogether.

These barriers are outlined in figure 2 and are detailed in the sections below.

Figure 2: Overview of barriers to taking out a social tariff.



6.2.1. Lack of awareness of social tariffs

Overall, there seemed to be a generally lack of awareness of the social tariff offer. This seemed to be the biggest umbrella issue facing uptake. Anecdotally, during the recruitment phase of this research, it proved difficult to find and recruit eligible participants that were even aware of social tariffs, let alone those that had experience with them. In addition, many of the participants that took part in the research also reported that social tariffs were little known, and that very few of their friends or family had heard about them.

A number of participants reported that they had found out about social tariffs almost by 'accident'. This included:

- **Word of mouth, particularly from friends, family and colleagues.** This could include people mentioning social tariffs to them with the belief that they may be eligible, or from those that had a

social tariff and wanted to recommend it. In one instance, a participant overheard her clients talking about social tariffs while she was working as a hairdresser;

- **Social media including forums and groups on Facebook.** Some participants mentioned that they like to look for information about saving money on social media, and one participant was part of a Facebook group for people receiving Universal Credit;
- **From Martin Lewis and The Money Saving Expert website.** A couple of participants regularly and proactively looked at this website for advice, and one participant stated that they had found out about social tariffs from the weekly roundup email;
- **TV shows such as This Morning and the news.** Although those that thought they had heard about social tariffs on TV could be unsure about where they had heard it.

It seemed that there was little awareness generated either by benefits agencies or communication providers. Only a very small minority of participants had been actively told about social tariffs by their provider and that was typically because they were registered as having additional needs. For example, one participant, a stroke survivor, was contacted by BT to ask if he would like to switch to a social tariff. Some participants mentioned that they had called their communications provider to ask if it was possible to switch to a cheaper tariff because they were struggling to afford their bill, and only a couple of participants were offered a social tariff as a result. None of the participants in this study reported that they had been informed by a benefits agency.

As outlined earlier, awareness of mobile social tariffs seemed to be even lower than for broadband. The majority of participants with a broadband social tariff were not aware that they existed for mobile services, even when the provider they were using could provide both.



It's purely because somebody else told me [an individual on social media who posts about ways to save money] – not a government body, not an organisation, not a charity, not the actual companies themselves, advertising to say you can have this – I saw absolutely nothing.

Female, England, 50s



It was something we saw on Facebook. And the wife said to me; 'Did you know you could get a social tariff for the broadband?' ...and I said; 'No I knew nothing about it, I'd never heard of it.'

Male, Northern Ireland, 60s



I actually only heard about social tariffs recently, and it was from a couple of friends. And one of my friends actually asked if I was on it because she believed with me being on Universal Credit I was eligible for it. And then I heard about it on the news.

Female, Scotland, 30s

For many, there was a general sense of incredulity that these social tariffs weren't being publicised more widely. There was a feeling that those with low incomes would be finding it even more difficult to make ends given the current cost of living crisis, and so social tariffs would really be welcomed. Many felt that they should have been more actively informed about social tariffs by the government and/or benefits providers as well as more proactively by communications providers. That said, some could also understand on a commercial level that communications providers may not wish to push these tariffs if it meant that they would ultimately make less profit.



I was annoyed... just that I hadn't heard of it or that it hadn't been widely advertised. I remember going on to their website and like, there is a section about social tariffs but it's just like you can ask questions – but there isn't anything that says 'check now'... it feels like it's hidden somewhere in the background and it would have saved me having to ring up.

Female, Northern Ireland, 20s

6.2.2. Uncertainty around the benefits of social tariffs

Although those that had not taken out a social tariff were at least aware of them, the level of understanding was often very low. A number of participants were not sure what the real benefits of social tariffs were and why they would be of value to them.

Generally, participants felt that there wasn't much information regarding social tariffs available. Even when they looked at communications provider websites, the information about social tariffs didn't seem to be easy to find and often meant clicking through a number of sections beyond the 'regular' deals. This was supported by the findings from the mystery shopping exercise, which found that information about social tariffs was often within the 'help' section of the website, or that even when term social tariff was searched, it provided little to no information. In addition, social tariffs did not seem to be supported by posters or emails to raise general awareness and understanding.

Furthermore, the term 'social tariff' was confusing for a few. Participants could feel that it wasn't immediately obvious what this tariff offered and/or who it was for. When participants were questioned about this, it became apparent that the term could have different meanings. For some, the term 'social' referred to social media and so they surmised that this was a tariff for high level users of social media or influencers. Others felt that 'social' could refer to people that were really in need of help and support from the government such as the elderly or those with a lot of additional needs, and always did not see themselves reflected in that.

Some participants also used their own terms during the interviews, including 'social broadband' or the name given to the tariff by the communications provider, for example 'Home Essentials Broadband' in the case of BT customers.

When discussing social tariffs and their perceived value in detail, a number of questions emerged as outlined below. These questions or barriers were typically highlighted by those that did not have a social tariff, but also by those that did have a social tariff but had been uncertain about getting one initially. It is worth noting here that moderators showed some examples of available social tariffs from a range of providers to those less familiar with the options. This helped to get participants really thinking about social tariffs in practice, and to provide a better sense of how interesting they found these tariffs, and the types of questions they provoked.

These barriers (detailed below) tend to be linked to perceptions of social tariffs and how they'd work for them rather than actual issues with the features or payment terms.

The social tariff package

A number of participants questioned what was included in the social tariff package, particularly in relation to broadband services. Some felt that the broadband speeds of the tariffs were quite slow compared to their current broadband services and were unsure if this would meet their needs. It is worth bearing in mind that many were unsure about speeds and what they would enable them to do and so tended to purchase tariffs with higher speeds than required to avoid potential problems.

A minority were keen to understand if they could also include a pay TV package as part of the deal as many were receiving a similar offer from their current provider. One participant had been keen to know if it was possible to include a landline for his disabled daughter to use as it seems that this isn't available from all providers, notably Virgin Media.

For mobile, some felt that the data allowances could look a little low, although this tended to be less of an issue as many were more reliant on Wi-Fi anyway. Many also had handsets as part of their current package, as they were often unable to buy the phone outright. As such, some questioned whether they would be able to get a handset as part of the social tariff offer too. Those still paying for an existing handset wondered if it would be possible to leave their existing contract to get a social tariff.

For a few, social tariffs could feel like an inferior product or the 'cheap' option rather than the 'discounted' option, and at worst, they may not be considered fit for purpose. Given the heavy reliance on both broadband and mobile, it could feel like a big risk to change tariffs, particularly if opting for a slower speed.



I'm not sure that the broadband and the strength and the gigabytes or whatever are as much as what we currently get from our provider so in order to get the social tariff, do we have to move down our package where it's maybe not going to serve our family as we want it to.

Female, Scotland, 50s.

Value for money

A few participants were not convinced that social tariffs really represented good value for money or were such a good deal. For some, there was a sense that they could find similarly priced deals or deals that offered more features or benefits at only a slightly higher cost elsewhere.

This was mentioned most often in relation to mobile services as opposed to broadband. As outlined previously, many stated that they had been with the same mobile phone provider for a number of years and often managed to negotiate a better deal once their contract ended, and that it was fairly easy to find competitive mobile deals if you really wanted one. Some even felt that they were already receiving a better value product. For example, one participant mentioned that their current SIM only contract was £6 a month and didn't think this could be bettered.

The value of social tariffs can be harder to judge when it comes to broadband as many felt the only way to get a good deal was to swap providers for new customer benefits. This could be harder to achieve for those with poor credit ratings or a lack of available options in their area.



Well obviously, I thought it was a good idea but the inherent sceptic in me thought well maybe you'll get a slightly cheaper price, but you won't get the quality.

Male, England, 60s

Price rises

Linked to value, some participants were worried that once they went out of contract with the social tariff that they would end up having to pay substantially more as is often the case with 'regular' broadband contracts. This would mean that they'd essentially go back to 'square one' and would need to shop around again for a better tariff. Those with social tariffs were often much better informed about this and were aware that it was more of a 'fixed' price that was only likely to rise in line with inflation. This could be important for participants as even if they didn't save that much, they would get more peace of mind and control over their bills.

Others were concerned that they'd end up paying a higher charge if they stopped receiving benefits for any reason and/or that they wouldn't be able to get out of the contract. For example, one participant was currently receiving Universal Credit to top up his income as he wasn't able to get many shifts in the bar he worked in. He saw this as a short-term situation and very much hoped that he wouldn't need to claim benefits for much longer (although he has been claiming for a number of months already), and as such wasn't sure what would happen if he was using a social tariff.



I would maybe look into the social tariff but it's probably got a clause that says you'd take it for 18 months and then it'd go up, and you're tied into it... I dunno.

Female, Scotland, 30s

Switching whilst in contract

Some participants felt that they wouldn't be able to leave an existing contract to take out a social tariff, even if they took out a social tariff with the same provider. Some had previous experience of asking providers if they could leave contracts and recalled being hit with large penalties in the form of early exit fees.

This could be frustrating for those that were most keen on the idea of social tariffs and would have been really keen to look into them, as they felt that they would have to wait until the end of their current contract to do so. Interestingly, a couple of participants with social tariffs explained that they had been able to leave an existing contract up to 8 months early in order to take a social tariff with the same provider.

6.2.3. Uncertainty around the practicalities of applying for a social tariff

In addition to a lack of understanding around the benefits of social tariffs, there was also some uncertainty around the actual process of taking out a social tariff. Many felt that this journey wasn't very apparent, or that there wasn't much information about what would be needed and how long it would take. The questions and potential barriers relating to this are detailed below.

Eligibility and potential impact on benefits received

Some participants were unsure whether they would be eligible for social tariffs, particularly those receiving a benefit other than Universal Credit, which was thought to be referenced most in relation to eligibility. For the most part, participants felt that it could be confusing and that different providers seemed to have different 'rules' regarding eligibility.

Some also questioned whether this would affect their benefits in any way or if it would mean that the payment for the social tariff will be deducted directly from the benefits they received. Participants often did not like the idea of this as it was felt to take some of their control away.



None of them mention Carers Allowance. Some of them mention PIP and Disability Allowance which my son's on. But would that mean that the new services would need to be put in my disabled son's name? That doesn't really seem appropriate.

Female, Scotland, 50s



Does it affect your benefits or anything like that? See that's what would come into my head, that it'd probably be deducted from your benefits. So already I would be assuming that and then I wouldn't really want to look into it unless I heard actual facts from someone that has a social tariff and can tell me first-hand about their experience.

Female, Belfast, 30s

Proving eligibility

The issue of proving eligibility was a relatively big concern for a number of participants. Many assumed that on a practical level, this would require a lot of effort and would involve uploading or even posting a number of documents and a lot of 'back and forth' between them and the provider. Some were assuming that this would be a similar process to applying for benefits in the first place and were concerned that it would be highly time consuming and fiddly.

On a more emotional level, many also felt that this had the potential to feel quite intrusive and cause upheaval in their lives. Some said they would feel uneasy having to provide personal documentation about their finances with their communications provider. This could be embarrassing, but also potentially posed a risk in terms of sharing personal information which some really felt uncomfortable about. It is worth noting that those that had not been through the process of applying for a social tariff were not usually thinking about sharing their National Insurance number, which was often the case for those that had been through the process (and which was seen as easy and non-intrusive for the most part).



I can't be bothered with that hassle... and I don't have a printer or a car so how would get I send all this information off to them.

Female, Wales, 20s

Application options

As outlined earlier, participants could have quite strong preferences in terms of how they liked to sign up for new tariffs. Some preferred to call up the provider and talk to a customer service representative (CSR) on the phone so that they could ask questions and get some reassurance about the process. Others preferred to sign up online as they felt more confident reading the text as opposed to having someone talk them through the contract. For some, this also felt more practical in that they could do it in their own time and could avoid queues.

As such, some questioned whether they would be able to take out a social tariff using the approach that would best suit them. A few believed that they would be quite limited in terms of how they could apply for the social tariff. A couple of participants had read online that they needed to ring up and speak to someone, whilst others hadn't been able to find a number on the provider website and were forced to apply online when they didn't really want to.

Time and effort required

Overall, many participants expressed concern about how involved this process would be and what they'd need to do. They therefore felt that they needed to weigh up if the social tariff feels worth the time and effort required to take one out.

In addition, some were also worried that if the application process took a long time or was in any way unpredictable, then they may end up with gaps in their services. This could be very concerning given the levels of reliance on these services. This could be particularly off-putting for those that were less confident or didn't feel they had much head space to deal with this.

6.2.4. The role of internal factors

In addition to a lack of awareness or understanding of the benefits of social tariffs, this research also found that some participants exhibited a range of internal or personal factors that could impact on their willingness to engage with social tariffs. This demonstrated the need to consider tone of voice and language used when promoting social tariffs to ensure that communications don't discourage those that may find it harder to engage. These factors are outlined below.

Confidence levels: As outlined earlier, confidence levels can vary when it comes to navigating the market generally. Participants with lower levels of confidence could struggle to engage with and weigh up the merits of social tariffs at times. Here, social tariffs often felt like even more of an unknown as they were not being spoken about or promoted and could be hard to compare to 'regular' deals.



I think it's a bit more trickier in a way because you rely on it more I think, so there's a lot to lose if you get a bad deal.

Male, England, 50s

General reluctance to change tariff

For some, there was a general sense of risk aversion, and that they would rather not change tariff or provider unless they really needed to. This could be linked to what else had been going on in their lives and how much 'headspace' they felt they were able to devote to looking into new tariffs. Some assumed that this would require a lot of effort and energy, which may not be worth it in the end. A couple of respondents stated that they would rather pay a little bit more for an existing tariff, to avoid the hassle of having to switch to a new tariff.



I'm not the type of person to go looking unless it's really unaffordable. I don't like change. You get people that change electricity provider because it's cheaper – I can't be bothered with that hassle. Even if it is a bit dearer, I'll just stick to the one provider.

Female, Belfast, 20s

Sense of embarrassment

A few participants said that they felt a slight sense of shame in having to rely on benefits and discounted deals. This was often because they felt that they weren't able to live independently and support themselves in the way that they would like to. A couple of (female) participants also said that they would be worried that if they called their provider and explained their financial situation to the CSR, that they would be judged or looked down upon for needing additional support. A minority of participants also felt that many people were having a tough time with their finances given the 'Cost of Living Crisis', and that therefore they didn't deserve any special treatment just because they were receiving benefits.



I don't want to speak to people and ask about these deals. My friend says I should phone up because if you speak to someone they sometimes give you a better deal but I almost feel embarrassed that they're like 'no sorry, you can't afford' it – tough'.

Female, Scotland, 30s

Lack of trust in communication providers

A minority of participants questioned the concept of social tariffs and wondered if there was a 'catch'. There was a general perception that communications providers were only interested in making money and so it wasn't clear why they would be offering these discounted deals. A few felt this more strongly with some providers, particularly Virgin Media and Sky which were thought to have more 'aggressive' pricing strategies. A few participants were also unclear about why some providers were offering social tariffs and some weren't.

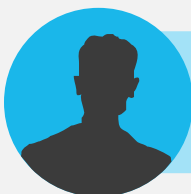


I don't really believe it, I'm looking for the loophole or what's the catch... it just seems too good to be true.

Female, Belfast, 30s

6.2.5. Case studies

The case studies detailed below outline some of the key barriers and how they could play out for some participants.



Working limited hours

Martin, 20s, Scotland

Case study 7: Questions about eligibility

Profile

Martin is 24, single and lives with a friend of his in Glasgow. He is currently working in a bar and hopes to get into acting. At the moment, he is struggling to find the hours he needs and so is receiving Universal Credit to top up his income. Things are tight, but they can at least share the bills between them.

Role of communications services

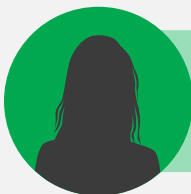
Martin set up the broadband when he moved into his current flat which is privately rented. They currently pay £28 per month with EE. This was a new customer deal. The broadband can be a bit patchy at times but otherwise they are relatively happy with the cost. He also had a mobile phone with O2 which costs him £48 per month. He took this out when he was earning more money.

Barriers to taking out a social tariff

Martin heard about social tariffs from his mum as she has one. He thinks it works out well for her as it is just her at home and she doesn't need fast speeds, but he hasn't really considered it for himself. Martin is slightly put off because he sees his situation as being short term and hopes to be earning more money fairly soon. He's not sure how that would work with the social tariff – if he was no longer eligible would the price suddenly jump? He therefore feels it's easier to stick with a cheaper 'standard' tariff. He's also not convinced that they are particularly good value, seeing as he has what he'd consider a cheap deal in the first place. Overall, he thinks he'd need to know more about it in order to seriously consider it.



I just don't know what'd happen if I wasn't getting the Universal Credits anymore... I could phone up and ask, but I just haven't thought about it... I think it's more for people like my mum.



Single parent and working limited hours

Mikaela, 30s, Northern Ireland

Case study 8: General reluctance to change tariff**Profile**

Mikaela is in her late 30s and is a single parent. She lives with her 2 young sons aged 7 and 9. She works part time as a hairdresser and receives Universal Credit in order to top up her income. Broadband is very important for her kids as they love YouTube and she wouldn't want them to be without it.

Role of communications services

She currently has a broadband contract with Virgin Media which is usually around £80 a month for fibre optic speeds. She has a mobile with EE. Her bill usually averages about £100 a month as that includes Netflix, and her kids can buy games and put it on her bill. Her last bill was £192.

She doesn't think she has enough money in her bank account to pay it so will call EE to ask if she can pay in instalments.

Barriers to taking out a social tariff

Mikaela only heard about social tariffs through one of her hairdressing clients. She thought it sounded like a good idea but then hasn't really looked into it since. Partially that is because she doesn't really want to engage with it and really lacks confidence when it comes to dealing with providers. She also has some big questions about how the social tariff would work. She is concerned that it would take a lot of effort and hassle and that the service would be slow and that her kids would complain to her that it wasn't working. She also questions whether it would affect her benefits and she'd start receiving less as a result.



I've thought 'that sounds good' but then I've thought about the details and the process you'd have to go through to get that y'know... And it's probably laziness with me... it's hassle.

6.3. Experiences with social tariffs

Overall, those that had taken out a social tariff tended to be positive about the experience and the product. Those that did encounter any problems typically did so at the beginning of the application process, and any issues were often quickly overcome.

It is worth noting that of the 30 participants that had taken out a social tariff:

- 16 participants felt that their experience of taking out a social tariff was relatively straightforward and were satisfied with the product;
- 6 participants said that they had found the process of taking out a social tariff difficult at some point. This was often at or before the sign-up stage rather than being unhappy with the product itself;
- 8 participants started the process of taking out a social tariff but then dropped out at some point along the way. Again, this typically happened at or before the sign-up stage.

As outlined in the methodology section of this report, the intention was to recruit participants with a broader range of experiences with social tariffs, but it proved very difficult to find those that described their experience as difficult.

6.3.1. Positive experiences with social tariffs

The majority of those that had taken out a social tariff were positive about the experience. They often stated that the application process was quick and easy, that the product was working well and had ended up saving them money each month in comparison to their previous tariff. An overview of the typical journey to a social tariff is detailed below.

Research and initial information gathering

Participants typically took one of two routes when it came to making a decision about whether or not to take out a social tariff. Some chose to call the communications provider to enquire about social tariffs, usually to ask about whether they were available, how much they cost and to check eligibility and how long it would take to sign-up. Others preferred to gather information online, usually via a Google search. They were usually then directed to specific pages regarding social tariffs. Interestingly, some chose to go straight to their current provider for information, whereas others may not have been aware that their current provider offered social tariffs and so went to a provider that they believed did offer one.

Many felt that this was a fairly straightforward process and that they could find the information they wanted fairly easily. It is worth noting that many of the participants that had taken out a social tariff knew someone else that had taken one out or were slightly more confident in their approach to decision making in the market place. Others stated that they found it more difficult to find the information they needed as outlined in section 6.3.2.

Sign up

Once participants had decided that they wanted to apply for a social tariff, many said that they found the sign-up stage very quick and easy, and that it only typically took 5-10 minutes either online or over the phone.

The typical process was often described as follows:

- Having to provide your key details such as name and address;
- Having to provide your National Insurance Number so that the provider was able to run the checks and ensure eligibility;
- Confirming which social tariff option they wanted where applicable. For example, many BT customers stated that they had been offered two options; one for £15 a month with slower speeds, and one for £20 a month with faster speeds;
- Providing bank details for payment;
- Confirming logistics around installation and the date the new service would go live;
- This tended to be confirmed via email, with the formal contract.

Most were satisfied with this process, and the service and advice they received from the CSR and that they were reasonably knowledgeable about the product. Most also felt that they were treated fairly, kindly and without judgement. On the whole, participants were willing to share their National Insurance number with the communications provider as they felt that it made sense, was easy, and didn't pose much of a security risk.

There did, however, seem to be some variation in terms of the level of information provided by the provider, usually over the phone. For example, some participants said that the provider told them they would check their eligibility periodically, but others were not told this.

Set up and installation

The installation process was often described as being very simple and was often completed very quickly. Some participants were sent out a new router in the post for them to set up themselves. This

was typically if they had taken out a social tariff with the same communications provider. Others said that they had an engineer come out and set up the new service for them.

Generally, participants felt that they were kept informed of what was happening, sent email reminders where necessary, and that engineers turned up on time. None of the participants in the sample stated that they had had any issues with the installation or set up of their social tariff.

Once the service was set up, many said that the provider then simply activated or 'turned on' the new tariff, and then it was ready to use.

Social tariff activated

For most, the social tariff product worked well and many didn't even notice any differences compared to the service they were using before, even if the social tariff was billed as having slower speeds. A minority actually felt that their social tariff was providing a better service than they had experienced before, with no drop-outs or issues with buffering.

Best in class examples

Of the participants that were positive about taking out a social tariff, a few felt that they'd had a particularly good experience and were very pleased with the service and product they received. Some examples of this include:

- A couple of participants said that they had been proactively contacted by BT as they were registered as having additional needs or believed they were on the priority list and were told about social tariffs and asked if they wanted to sign up;
- One participant was worried about broadband speeds and suitability for their household. She was told that if she took the lower speed option and it wasn't right, they could swap onto the higher speeds version and just pay the difference without any hassle;
- The same participant was also helped to find a better TV package as the CSR understood that she relied on it and spent a lot of time at home;
- Some participants stated that they had been reassured that the price of the social tariff wasn't likely to go up much in price once the contract ended;
- A couple of participants felt that the CSR had been super friendly and helpful, that they acknowledged their circumstances and did not make them feel judged in any way.

In terms of communications provider, BT was often mentioned in a positive light. According to findings from this research, BT was the only provider that had proactively contacted customers about social tariffs, and many felt that the CSRs were very helpful.

On the other hand, Virgin Media, and sometimes Sky were often identified by some as being less helpful. One participant had called Virgin Media to ask about social tariffs and was told that they were not being offered. Another participant, a carer for his disabled daughter, had wanted to complete an application for a social tariff over the phone but was unable to find a phone number. He then made the application online only to find that it didn't include a landline as part of the package. When he finally tracked down the number and explained the situation, he found the CSR to be very unhelpful and unwilling to engage with his situation. That said, there were a couple of positive mentions of Virgin Media as outlined in the case studies at the end of this section.

Findings from the research demonstrate that even when people are pleased with their experiences, there could still be room for improvement. For example, only a minority of participants were told that

the social tariffs wasn't likely to go up much once they went out of contract. Furthermore, very few participants were actually told about social tariffs for mobile when they were signing up for broadband, even when the provider did offer both.

Case studies of positive experiences with social tariffs

The following case studies highlight positive examples of applying for and receiving a social tariff as experienced by participants in this sample.



Long-term illness

Jenny, 30s, England

Case study 9: Very satisfied with social tariff

Profile

Jenny is 37 and a single mum with an 8-year-old daughter. They live in social housing in a suburb of Birmingham. Jenny has severe breathing and mobility issues as well as cognitive issues and problems with her memory. These issues have been exacerbated and brought about after contracting Covid over a year ago. She receives Universal Credit and PIP, and money is tight. She recently moved to a new property (as the last one was damp) and has struggled to buy new furniture. She currently does not have a wardrobe as she has prioritised having beds. She uses taxis to drop her daughter off at school as she is not able to walk and that costs a lot.

Role of communications services

Jenny uses broadband to stream Netflix and YouTube for her daughter. This is really important for them as they spend a lot of time at home and the TV is always on. Her daughter also uses the internet for her school work. She currently pays £15 per month for the BT Essentials package plus an additional £7 for an entertainment package (Netflix and Now TV) via BT. She also has a phoneline with additional free minutes as part of the package but she doesn't really use this as she has a mobile. She did not know about a social tariff for mobile.

Experience with social tariffs

Jenny can't quite remember where she heard about social tariffs but she thinks it was from Facebook. Her understanding was that it was only available from BT. So, when she moved into her new place (August 22), she called BT straight away (even though she had been with Vodafone previously).

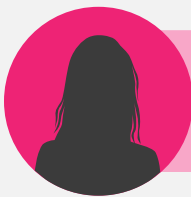
She explained that she had heard about social tariffs and wondered if she was eligible. Jenny felt that the CSR was very helpful and didn't make her feel bad about her situation. They talked her through the 2 available broadband options – one for £15 (lower speeds) and one for £20 (higher speeds). Jenny thought she'd need the £20 options – but the CSR advised her to take the cheaper option based on her usage and reassured her that if it didn't work well enough, she could swap easily. They also explained that the contract wouldn't go up massively at the end of the contract – and helped her find a good entertainment deal as this meant a lot to Jenny.

Overall thoughts

Jenny is very happy with the social tariff she uses – and thought the process was very straightforward. She felt that the CSR was very helpful and went out of their way to make sure she got the best deal. She went and told her mum about the package and she has since signed up too.



I found applying for a social tariff really easy. I phoned them up and the guy was really, really helpful. He was really nice... he reassured my several times that I wouldn't be charged any extra. I didn't feel like he was looking down his nose at me or anything.



Not working due to mental health issues

Fiona, 30s, Northern Ireland

Case study 10: Provider offered a social tariff

Profile

Fiona lives with her partner, just outside Belfast. Before the pandemic, she used to work in hospitality and really enjoyed that. But since Covid, Fiona has had problems with her mental health and has developed quite severe anxiety problems. She has been unable to work since and is receiving Universal Credits. She is currently thinking about alternative career options. She has recently created a spreadsheet to monitor the money coming in and what they can afford to spend. She finds that this is the only way she can feel in control of the situation.

Role of communications services

Fiona currently has a broadband social tariff with virgin Media. She pays £20 a month. She thinks this gives her 54mbps but she really isn't sure. She's been with Virgin Media for the last 4-5 years but only had the social tariff for the last year. Broadband is really important for entertainment as they tend to watch a lot of Netflix these days. But it's also important for her to find work and for her partner who is a student. She also buys a lot online when she doesn't feel about to get out to the shops.

Experience with social tariff

Fiona called up Virgin Media around a year ago when she went out of contract and the bill almost doubled. On previous occasions, she had been able to negotiate it down – but this time the CSR said they were unable to find her anything cheaper. Fiona didn't want the hassle of leaving but was really worried that she couldn't afford the new price. She explained to the CSR

that she was struggling financially and that she hadn't been able to work. It was at this point that the CSR asked her if she received benefits and suggested a social tariff to her.

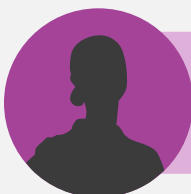
The CSR then explained the different options and Fiona opted for a package costing £20 a month. She didn't want to go with the cheaper option as she was worried that the speeds wouldn't be good enough for what they needed. The CSR ran some checks to make sure she was receiving benefits and set everything up for her. It was quick and easy and her bill almost halved.

Overall thoughts

Fiona was really happy that she managed to get a social tariff and thinks it's really important that people are able to access them. She does however, feel a bit upset that her provider didn't mention social tariffs to her sooner as that could have saved her quite a bit of stress. She had rang up many times in the past to say she was struggling and no one had mentioned social tariffs to her.



I think they're a great idea. I guess it can depend though because sometimes you can get deals that are cheaper. But they're not permanent – whereas with this you know it's permanent. But I do think it's a really good idea and it will benefit a lot of people. It's just letting them know that's it's available for them to benefit.



Caring for young children

Vivian, 20s, Scotland

Case study 11: Easy to sign up for a social tariff

Profile

Vivian is single mum and lives with her little boy who is aged one. Vivian isn't working at the moment. She has done bits of bar work since she had her child and is hoping to go back to college and complete her studies. She is receiving Universal Credit and lives in social housing. Money is tight even though her son's father helps to buy some things for him. Vivian has ADHD and can be manic and impulsive and have low periods too.

Role of communications services

Vivian feels she needs the internet as she cannot afford to go out much and is at home a lot. She needs it to do her journals for Universal Credit, and for her son to watch streaming services online. She only has her mobile, they don't have a TV, laptop or tablet. She uses YouTube and

her mum's Netflix account. Vivian is on a £15 social tariff with BT for broadband and a landline that she had installed when she moved to her current house. She also has a mobile contract with O2 for £60 a month. She took it out when she was still with her partner and he used to pay half. Now they are no longer together, she struggles to afford this.

Experience with social tariffs

Vivian has been on a social tariff for her broadband since November 2022. She wasn't aware of social tariffs until she Googled deals when she moved to her new home. She was on the BT website and saw a link, even though it wasn't very prominent. It was half the price of standard tariffs. She clicked to apply online and had to provide her name and address, and upload proof of being on Universal Credit and her NI number. She was fine with supplying this information, as she feels it means it only goes to those who need it. In a week, someone came and installed broadband and a free landline too, even though she doesn't use the latter. She often struggles with paperwork and focussing, but the information was clear and to the point.

However, she has had a very different experience trying to access a social tariff for her mobile phone. She rang O2 to explain her situation and was told there was nothing they could do as she is in a contract still.

Overall thoughts

Vivian thinks the broadband service is 'amazing'. It has never cut out, even though she is in a rural area, There have been occasions when the service has been slow, but she uses data on her phone instead, and BT have so far credited her £70 automatically to compensate. On the other hand, she is very unhappy with O2s response about her mobile contract.



I took out the £15 deal and never looked back since and it's been amazing. It's all unlimited and it's locked at £15 each month and that's it. No hidden fees or costs .It was so easy.

6.3.2. Negative experiences with social tariffs

While many participants found the process of applying for a social tariff fairly straightforward, others found the process challenging in places. These difficulties usually occurred at the initial research phase, or at sign-up rather than having issues with the social tariff product itself. While some persevered and continued with the application, others dropped out of the process altogether. Some of the typical issues experienced are detailed below.

Research and initial information gathering

As highlighted in section 6.2 on barriers to taking out a social tariff, a lot of the issues participants experienced centred around the lack of information available to promote the benefits or the ease of applying for a social tariff. Some also experienced a degree of reluctance to carry on with the application as there wasn't much messaging to encourage them and provide reassurance that this would be worth the effort. Key challenges at this stage included:

- Not being able to find the information they were looking for on provider websites;

- Links on social media not working correctly and then being unable to find the information elsewhere;
- Provider CSRs were felt to lack knowledge about the product and were unable to answer key questions about set up and how these tariffs worked. In addition, providers did not proactively give any information about social tariffs for mobile;
- Provider CSRs provided the wrong information or told the customer that they did not offer a social tariff, when in fact they did offer them according to their website.

Sign up

Some participants experienced challenges at the sign-up stage for a social tariff. This typically included:

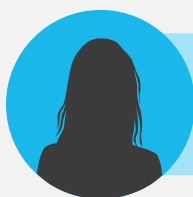
- Not being able to use their preferred channel to apply for the social tariff. For example, having to complete the application online as the participant could not find the telephone number;
- CSR not very helpful or lacking in knowledge which could lead some participants to worry that they were signing up for an inferior product;
- Lack of clarity around how long the process would take and what they would need to hand to make the application. For example a few worried that they were need a lot of documents available but had not thought about whether they would need their National Insurance number, so were 'put on the spot' when the CSR asked for it;
- Lack of information around what the social tariff package actually included. For example, one participant was in the process of signing up when they realised that they didn't know if the package would also include a landline or not.

Social tariff activated

None of the participants in this sample reported having any issues with set up or installation of the social tariff product. However, one participant found that once the social tariff went live, their internet did not work very well and kept buffering when they were trying to watch streaming services. This participant had contacted their provider (BT) but at the point of interview had not been able to rectify the problem.

Case studies of negative experiences with social tariffs

The following case studies highlight negative examples of applying for a social tariff as experienced by participants in this sample.



Not working due to ill health

Katherine, late 50s, England

Case study 12: Negative experience at sign up

Profile

Katherine is in her late 50s, single and lives in social housing with her adult daughter. Katherine isn't working due to ill-health. She contracted Covid during the pandemic, which led to being in hospital in a coma and also a stroke. She is recovering but still has mobility, dexterity, breathing, cognitive and anxiety issues. She is receiving Universal Credit and PIP. She struggles financially, and her children have been impacted too, as they have had to help with her care.

Role of communications services

Broadband is important to Katherine. She uses it for her phone, tablet, laptop and TV. Her mobile phone and tablet were particularly important during her recovery when she wasn't able to move much without help or able to use her hands properly. Her daughter uses it too.

Katherine has broadband with Virgin media and has been with them for 20+ years. She switched last year to their social tariff which costs her £12.50 per month for the internet only, and no TV channels. It's a slower service than she used to have, but overall she's very satisfied with the product. Katherine has a mobile with O2 and has also been with them for over 20 years. She was not aware that she could get a social tariff for her mobile.

Experience with social tariffs

Katherine has been on a social tariff for her broadband since November 2022. Earlier in the summer of 2022, she saw someone on TikTok say that some broadband companies give discounts for people on benefits. She searched on Google and her provider Virgin Media's website. She couldn't find anything and thought that maybe they didn't actually offer this. Then in November, again on social media, she saw similar information again from another person advising about ways to get help during the cost-of-living crisis. They provided links, so she clicked on the link for Virgin Media, which took her straight to the genuine Virgin Media page.

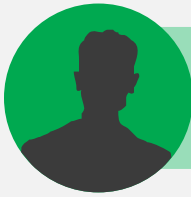
Once she had the link, the process was very quick. She had to upload information about spend and her award for Universal Credit. It took 10-20 minutes and she got an email 10 minutes later saying she was accepted. Her bill reduced from £27 to £12.50 a month.

Overall thoughts

Katherine feels that once she found the right place on the website, it was easy, but up until then the tariffs were not well publicised nor was it easy to find the information she needed. She felt she could have been accessing the social tariff from an earlier time.



The people I passed a link on to, none of those people knew either. And I still haven't seen anything for a phone. It definitely needs to be advertised... government bodies, community centres, DWP, the benefits systems, councils... I discovered it by accident just looking for general help on Facebook... If it's there and it's not being used, I think that's like a crime.



Receiving Universal Credits to top up income

Sam, 20s, England

Case study 13: Found CSR lacked knowledge

Profile

Sam is 28 and lives at home with his wife and 2 young children in London. Sam works full time as and his wife looks after the kids. As a family, they receive Universal Credit top ups due to a low household income. Sam has noticed a number of bills going up and is conscious of keeping them down. He also finds paying rent difficult at times too as they live in an expensive area.

Role of communications services

Broadband is super important for the family. Sam's children use it to watch YouTube and to keep themselves entertained. They do all of their shopping online as it is more convenient for the busy family and they also use it to keep in touch with family living overseas. Sam feels his mobile may be even more important though, so he can be contactable at all times.

Experience with social tariffs

Sam had been shopping around for a cheaper broadband deal as his contract was up and had become more expensive. He looked on a number of price comparison websites and could not find a deal at the price he was willing to pay. When he spoke to a friend about this, they mentioned that they were receiving a social tariff and that he should look into it given that he was also receiving benefits.

Sam then googled 'social tariffs' and the BT website popped up. He looked at the information online but could not find the answers to the questions he had on eligibility, how long the process would take, and how long the contract was. He understood at that time that BT was the only provider offering social tariffs.

Sam then called BT for more information. Sam felt that the CSR he spoke to was not very knowledgeable about social tariffs and passed him through to another department. The next person he spoke to did not seem very confident either, but they found some information for him and talked him through it.

Sam then went away to think about it and then later signed up online. He opted for the lower speed package and pays around £20 per month. The process from this point was very straightforward. He received a new router in the post and was able to activate it easily. He has found that the new service works well and meets the family's needs.

Overall thoughts

Sam was really put off by his initial interaction with BT. He was frustrated that he couldn't find the information he needed on the website and felt that it was quite hidden. It was disappointing that the CSRs he spoke to didn't have much information for him initially. He only went ahead at this point because his friend had a social tariff and ensured him it worked well and was legitimate.



Yeah it was a bit difficult. I thought every provider offered it but it clearly wasn't [the case]. Initially when I went on the BT website, that's not the first thing you see. You don't see any emphasis placed on social tariffs.

7. Improving take-up of social tariffs

The findings from this research suggest that on the whole, social tariffs are fit for purpose and work well for those that use them. Those that had taken out a social tariff, particularly for broadband, stated that they were satisfied with the product. These tariffs were generally acknowledged to be cheaper compared to what else is on the market and many appreciated that the price would not suddenly increase once the contract came to an end. This would suggest that the social tariff product itself does not need an overhaul.

However, this research also suggests that more work needs to be done to significantly raise awareness of social tariffs and the benefits they provide. The ‘low hanging fruit’ appears to be around publicising this rather than product development, as shown in Figure 3 below.

Figure 3: Priorities for social tariffs.



7.1. Raising awareness and understanding of social tariffs

Research suggests that raising awareness of social tariffs should be a priority and can be achieved in a number of ways as outlined below. This should extend to broadband and mobile social tariffs.

Department for Work and Pensions (DWP) feels well placed to offer information

Many participants saw the DWP as an authority when it came to accessing benefits and financial support. Thus, a number of participants referenced DWP as an organisation that they would expect to be knowledgeable and to promote social tariffs as it would be in the government’s ‘best interest’ to ensure people were accessing the help they were entitled to. This would also add legitimacy for those that were worried about social tariffs being an inferior product.

It was also felt to make sense on a practical level as many participants stated that they were in regular contact with DWP with regards to the benefits they received. This could involve sending and receiving

letters and emails from the DWP, online 'journaling' for Universal Credit and also, in-person meetings or interviews via Jobcentre Plus.

Therefore, many highlighted the fact that there were a number of platforms available for DWP to engage with them and promote social tariffs including:

- Putting up posters or flyers in benefits offices;
- Mentioning social tariffs at the bottom of official letters and/or emails;
- Mentioning social tariffs in the Universal Credit 'inbox' or account;
- Information leaflets about ways to make your money go further, including the use of social tariffs. A few people were very keen on this, and for DWP to keep them informed of the latest deals that may be applicable to those on eligible benefits.

Communications providers to push social tariffs more proactively

Many participants felt that communications providers should be ensuring that information about social tariffs features more prominently on the website, and is promoted alongside the 'regular' deals. Currently it could feel that information about social tariffs was 'hidden' or 'buried' behind the more commercial deals and as such could feel like an inferior product, or like providers did not want customers accessing these tariffs.

Participants also often called for better training for CSRs on social tariffs to enable them to support customers including:

- Having a greater understanding of social tariffs; how they work, what is typically included in the package, the options available, who is eligible and what is needed to sign up;
- To be patient and mindful of different peoples' situations and the challenges they may be facing;
- To look out for signs that a customer is struggling financially, for example if they are asking for cheaper offers, having problems paying their bills, downgrading packages for cost reasons. This could then prompt a conversation around social tariffs and whether the customer may be eligible.

Some participants also felt that communications providers should do more to actively promote social tariffs and to engage consumers directly, rather than customers having to ask. This could include:

- Contacting those registered as having additional needs or those on the priority list. A couple of participants had been contacted by the provider as a result of this and felt that it was important. Others could see that there would be a number of people on those lists that would potentially be eligible for social tariffs;
- Promoting social tariffs more widely in customer communications such as at the bottom of bills. For example, 'Are you on benefits and struggling with bills?'
- That said, a few participants also understood that promoting social tariffs was not in the interest of communications providers given that they would be selling cheaper packages and that this may therefore be difficult to achieve.

Promoting social tariffs more widely

- Some participants also wondered why there wasn't a general advertising campaign in order to reach a wider audience. Some also felt that this could be more widely publicised on TV on shows that deal with consumer issues such as This Morning or The One Show.

- Others were keen to see social tariffs being more heavily promoted on social media, more specifically on channels or groups that people access for help with their finances. For example, Facebook groups for those on Universal Credit or via Martin Lewis.
- Some also referenced charities such as the Citizen's Advice Bureau as they also felt well placed to support and educate people about ways to save money.
- One participant in the sample had looked at the Ofcom website to understand more about which providers offered social tariffs and found that this was not an exhaustive list. He ended up taking a social tariff with a provider covering rural Cornwall called Wildanet after they put a general flyer through his letterbox, but had been unsure as to why this was not listed with Ofcom. This highlights the need to keep such lists updated for those that do visit the Ofcom website for such information.

7.2. Promoting the benefits of social tariffs

This research also highlights the need to promote the benefits of social tariffs via messaging to ensure that those that are eligible feel confident and reassured that the product is suitable for them and that the application process is straightforward, quick and easy.

Based on the reported issues and barriers to taking out a social tariff, messaging should focus on telling potential customers that social tariffs offer:

- **Good value and are worth the effort.** Messaging should make a direct comparison to 'regular' deals and highlight the fact that social tariffs are typically x% cheaper than a standard package of same speeds and that they do not massively increase in price when the contract ends;
- **Easy to sign up.** Messaging should focus on how quick the process can be, that it only takes 5-10 minutes to do, that it can be done online or over the phone and that they only need to provide their NI number. Where possible, messaging could reference 'regular' deals and that sign up follows much the same process;
- **Simplicity in terms of proving eligibility.** Messaging should reassure potential customers that they only need to provide a National Insurance number, or whatever else is required, and that the communications provider won't ask any other personal questions;
- **Good speeds.** Many struggle to understand speeds and what broadband speeds enable them to do. Messaging should focus on educating people about this for example 'xmbps will enable a family of 4 xyz to watch streaming services, do their homework and surf the net'. It is also worth mentioning that there could be some flexibility to swap to a social tariff offering a faster speeds where relevant and appropriate;
- **Quick and simple set up:** Need to make it clear that it is simply a case of plugging in the new equipment or engineer can set up it for them if needed. The new social tariff can be 'switched on' easily and that they will not be left with any gaps in their service.

In terms of format, and how this information is presented, most participants said that they found it easier to engage with diagrams depicting typical journeys. Some reported that they could struggle with lots of text and small print. Participants also wanted to see simple, easy to understand language that would be easily accessible for the majority of people.

Tone of voice will also be important here. Participants felt that they wanted information to be presented in a friendly and helpful way, that should also offer reassurance that this was a legitimate

and worthwhile offer. They also want to feel that social tariffs are for them, that they are entitled to take one out, and that this is not an inferior product for people that can't afford a 'regular' tariff.

7.3. Adapting the product

As outlined above, the main issue with social tariffs accessibility seems to come down to a lack of awareness and understanding, rather than the with the product itself. That said, the research highlighted some other options that could also be considered in the future. There are pros and cons to these as detailed below.

Discount that can be applied to a 'regular' tariff

A couple of participants suggested the idea of a discount spontaneously, and then this was introduced by moderators as an option in subsequent interviews. The idea could be positively received in the sense that this discount could be applied to any product a customer wanted. This could be particularly interesting for those that were most interested in faster broadband speeds, especially if they felt that the current social tariff options would not meet their needs here. Some participants wondered if this could also extend to a greater number of communications providers, so that they were not limited to the providers that currently offer social tariffs. Others questioned whether they would be able to then take a discount on packages that included pay TV and/or mobile handsets rather than simply SIM only offers. Overall, some felt that this could provide more autonomy or freedom of choice, rather than having to utilise the current designated social tariffs.

Offer tokens or vouchers paid with benefits

This was introduced as an idea by moderators during the interviews. Some participants were positive about this concept in the sense that all eligible customers would be prompted to look into social tariffs and could essentially share this voucher with communications providers without having to prove eligibility or have any awkward conversations about their financial situation.

However, some were worried that this would impact on their benefits in some way or that their broadband or mobile costs would then be deducted rather than being able to pay it themselves which could feel limiting.



THANK YOU

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