

Appendix 1 Topic Guide used for Focus Groups

45103474

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ROAD PRICING

Phase 1: focus groups

TOPIC GUIDE

Objectives:

- To refine understanding of the factors likely to influence behavioural response to pricing structures, and so assist the design and specification of a national road pricing scheme;
- To contribute to the specification of a quantitative survey instrument which might provide data with which to refine the model-based forecasts of responses to road charging based on complex pricing structures;
- To draw conclusions on the usefulness of a quantitative survey instrument such as that described above.

Specific objective for the focus groups:

NB REFER TO RESPONDENT LIST TO ASSESS USAGE OF MOBILE PHONES, TAXIS ETC AMONG GROUP

1. BMRB INTRODUCTION – 5 mins

- About BMRB – independent research organisation
- About the research study:
 - To explore how people handle estimating the cost of things like travel and phone use
 - On behalf of Department for Transport
- Length of discussion: 1½ hours
- Mobile phones
- Confidentiality
 - No quotations are attributed to named individuals
 - Findings are reported in such a way that no individuals can be identified
- Tape recording/digital recording
 - Explain tapes/recordings are only available to the research team

2. PARTICIPANT INTRODUCTIONS (WARM UP) – 5 mins

- Briefly, each person to introduce himself/herself, covering:
 - Age, who they live with/number of children, whether they are working/studying, type of work they do
 - Type of vehicle they drive, types of driving they regularly do

3. CHARGES / TARIFFS FOR PHONES – 20 mins

- Explore what tariffs they are on - landline and/or mobile phone (warm-up)
 - Reasons for choosing the tariff they are on
 - How many knew (before they checked it recently) exactly what deal(s) they have for their landline / mobile
- Spontaneous responses: choosing between different types of tariff
 - What types of phone tariffs are they aware of
 - What do they think about the range of tariffs available
 - How do they find the process of choosing between tariffs
 - Explore how people weigh up choices
 - Ask each respondent to explain the choices they considered before settling on their current tariff
 - **Ideally focus on choice between ‘pay as you go’ (paying for each call they make) and ‘a deal which gives them unlimited use at a fixed price’**
 - Explore reasons why they might move to a different type of tariff in the future
 - What information do they need to know (or look for) to make a decision
 - What role does overall cost play in the decision (relative to special features or equipment offered, simplicity, etc)
 - Explore whether they used any sources of information or advice
 - What did they use (adverts, friends, family, ‘independent’ reviews, vendors)

USE SHOWCARDSET1; ASK RESPONDENTS TO IMAGINE THAT THE SAME EQUIPMENT (eg handset) IS AVAILABLE WITH ALL OPTIONS

SHOWCARDset1

- Pay as you go: 20p a minute anytime to any mobile/landline
- Pay as you go: 30p a minute for first 3 minutes anytime to any mobile/landline and then 5p a min thereafter
- Contract: £15 a month, 35p a minute at peak times to any mobile/landline and free after 6pm and at weekends

- Explore reactions to stimulus material, paying close attention to any misunderstandings and areas of uncertainty
 - Ask respondents to sift show cards, explaining rationales in depth
 - a) in order of preference
 - b) from simplest to most complex
 - Explore any contradictions between sifts (a) and (b)
 - Ask respondents to pick preferred card, explaining rationale

- **Varying prices – the cost of calls**
 - How do they monitor call costs (if at all)
 - To what degree do they think about the costs of their calls, eg every time they make a call, only international calls, only when they receive a bill, etc

- **Estimating prices in advance**
 - Thoughts on estimating cost of a call in advance
 - Occasions when they estimate costs of calls in advance (if at all)
 - Strategies they use to estimate call costs
 - Sources of information to help estimate cost (call duration display, call cost display, stop-watch, egg timer, rate card)
 - If estimate cost of individual calls in advance – explore their interest in level of accuracy (ie do they know how accurate their estimates are)

N.B. RESEARCHER TO LOOK AT FIELD CONFIRMATION FORM BEFORE RESPONDENTS ARRIVE TO IDENTIFY THE RANGE OF EXPERIENCES WITHIN GROUP. BASED ON RESPONDENTS' PURCHASING HABITS, CHOOSE TWO OF THE FOLLOWING SECTIONS:

- **4-TAXIS**
- **5-TRAIN TICKETS**
- **6-PLANE TICKETS**

4. TAXIS - 20 mins

- Reasons for using taxis, reasons for choosing taxi firms, amount of use (warm-up)
- **Spontaneous responses: 'metered' versus 'fixed-cost-agreed-in-advance' / 'un-metered' taxis**
 - Awareness of existence of the two types of taxi fare ('metered' versus 'fixed-cost-agreed-in-advance' taxis –check respondents' understanding)
 - Preferences for one or the other
 - Explore how people weigh up choice
 - What factors are important (overall cost, who is paying, trustworthiness of firm, likely scale of cost, type of journey - long/short, familiar/unfamiliar)
 - Sources of advice and/or influence (friends/family, employer's policy)
- What do they think the cost of a metered taxi from here (*focus group venue*) to x (*e.g. local station*) would be
- When they are using a metered taxi the price may not be known in advance. Explore what impact uncertainty about the cost has on them
 - Does it put them off using metered taxis
- What do they think the price of a metered taxi journey will depend on
 - Which of the following are mentioned spontaneously:
 - Distance
 - Duration
 - Time of day
 - Extras
- Explore their views of prices depending on time as well as distance (i.e that they pay even when stuck in a traffic jam)
 - Probe on views of fairness
- Explore their views of prices varying by time of day (e.g. night-time v. daytime)
 - Explore why prices may vary
 - Probe on views of fairness
- **Estimating taxi fares in advance (for a journey they have not made before)**
 - How important is it to know the taxi cost in advance
 - In what circumstances is it important/unimportant (e.g. depending on: who is paying, likely scale of cost, type of journey)
 - How precisely do they want to know the price in advance
 - In what circumstances is it particularly important to be able to know the price very precisely
 - What methods do they use to estimate the price in advance
 - Get an estimate or quote from the driver in advance
 - Seek advice from friends/colleagues etc
 - Guess distance
 - Do they consider congestion
 - Other methods they use
 - None of the above ('life is too short')

5. COST OF DIFFERENT TYPES OF TRAIN TICKET - 20 mins

- Explore their views of the cost of train tickets varying according to which trains they want to use (for example, peak trains versus off peak, fast trains versus local, stopping trains)
 - Probe on views of fairness
- Explore their views of the cost of train tickets varying according to how long in advance they book
 - Probe on views of fairness
- How much would a return train ticket from (*name local station*) to (*name a big city about 100 miles away*) cost (assume weekday leaving local station at 8am and returning for 7pm)
 - Explore whether the respondent has ever made such a journey/a similar journey
- Explore what affect uncertainty surrounding the price of train tickets has on them
 - Does it put them off using the train
- Some of the cheaper APEX options mean committing to a particular outward and return train – if you do not catch the train chosen, you have to pay extra
 - Explore views of APEX tickets
 - Explore views of the most appealing ticket
 - Which appeals more - a cheaper ticket with the risk of paying more later, or a more expensive ticket with flexibility and everything paid in advance
 - Explore whether their preference depends on other factors e.g. type of journey, reason for travelling etc
- **Estimating train fares in advance (for a journey they have not made before)**
 - How important is it to know the train fare in advance
 - In what circumstances is it important/unimportant (e.g. depending on: who is paying, likely scale of cost, type of journey)
 - To what degree of accuracy do they want/need to know the fare
 - In what circumstances is it particularly important to be able to know the price very precisely
 - What methods do they use to estimate the price in advance
 - Phone up or go to website
 - Seek advice from friends/colleagues etc
 - Guess based on distance
 - Guess based on similar journey they have done recently
 - Do they make an allowance for off-peak discounts
 - Other methods they use
 - None of the above ('life is too short')

6. COST OF DIFFERENT TYPES OF PLANE TICKET – 20 min

- Explore their views of the cost of plane tickets
 - Is there anything that annoys them about the cost of air tickets
 - *Do they spontaneously mention taxes and other hidden charges*
 - Explore their views of the cost of plane tickets varying according to which flight they want to book (for example, low budget airlines versus expensive carriers)
 - Probe on views of fairness
 - Explore their views of the cost of plane tickets varying according to how long in advance they book
 - Probe on views of fairness
- Do they have a reasonable knowledge of the likely price of the cheapest one way plane ticket from (*name most convenient airport with flights*) to Majorca on a Friday in June
 - Explore whether the respondent has ever made such a journey/a similar journey
- Explore what affect uncertainty surrounding the price of plane tickets has on them
 - Does it put them off flying
- How important is it to know the full cost in advance
 - In what circumstances is it important/unimportant (e.g. depending on: who is paying, likely scale of cost, type of journey)
 - What trips would they make regardless of the cost
- Explore whether they need or want to know the exact cost of the journey
 - How precisely do they want to know the price in advance
 - Under what circumstances is it important to know the exact cost of the journey
- What methods do they use to estimate the price in advance
 - Phone up or go to website
 - Seek advice from friends/colleagues etc
 - Guess based on distance
 - Guess based on similar journey they have done recently
 - Other methods they use
 - None of the above ('life is too short')

SECTIONS 7 AND 8 ESSENTIAL

7. COSTS OF A CAR JOURNEY – 15 mins

- Do they ever think about the costs of making car journeys (either particular journeys or more generally)
- Ask respondents to list all the car costs they can think of
- Do they consider the likely fuel cost when deciding whether to make a journey by car
 - How precisely would they want to estimate the cost (e.g. nearest £1, nearest £10)
 - In what circumstances would it be most important to make an accurate estimate
 - How do they go about estimating fuel costs (estimate of distance multiplied by fuel cost per mile, other approaches, choose not to attempt it)
- Awareness of how much they spend on fuel
 - For individual journeys
 - For certain journeys
 - Over a period of time
- Do they know their own car's fuel cost per mile
 - How do they know
 - What do they think it depends on
 - *Do they spontaneously mention higher cost when engine is cold and when in heavy traffic*
- Fuel cost depends on distance, how precisely do they know distances
 - From home to work
 - From home to (*name a city about 100 miles away*)
 - From home to (venue of focus group)
- Explore views of paying less in annual car tax but more on fuel (if it were to leave the average motorist no worse off)
 - Explore views of whether it is a good idea
 - Probe on fairness
- Explore views of paying less in annual car tax but paying an amount per mile (if it were to leave the average motorist no worse off)
 - Explore views of whether it is a good idea
 - Probe on fairness
 - What if the rate per mile varied by time of day (e.g. higher at the busiest times, lower at other times)
 - What if the rate per mile varied by type of road (e.g. higher on busy roads, lower on quiet roads)

8. DIFFERENT APPROACHES TO UNCERTAINTY IN PRICES - 15 mins

- Preferred approach(es) to paying for things
 - Explore reactions to different approaches on SHOWCARDset2
 - Which statement(s) do they feel most applicable to themselves
 - How would they describe their own approach

SHOWCARDset2

- It can be wasteful to pay in advance because you may not get your money's worth.
- I like to pay for things as I use them because it allows me to stay in control of my expenditure
- I like to pay for things as I use them because it allows me to retain flexibility
- I like to pay in advance and then not have to think about the cost any more
- I like to pay in advance because then I can use the service as much as I

- Personal need for accuracy
 - Explore reactions to different approaches on SHOWCARDset3
 - Which statement(s) do they feel most applicable to themselves?
 - How would they describe their own approach

SHOWCARDset3

- I like to monitor costs closely and make sure I am getting the best deal
- I am prepared to make some effort to estimate the price but life is too short to try and estimate things precisely
- I find it too difficult to estimate costs precisely – I trust that the cost is fair and will pay the going rate
- I prefer a simple system and accept that I may not get the best deal

- Consistency/variety of approach
 - Does approach and need for accuracy vary with the different consumer choices discussed, or do they feel the same way about all of them
 - Have they always been 'like this'
 - Do they imagine they might change their approach to uncertain prices in the future

9. N.B. IF TIME RETURN TO SECTIONS 4, 5 OR 6

10. ANY OTHER RESPONDENT COMMENTS / QUESTIONS FOR THE RESEARCHER

THANK AND CLOSE

Appendix 2 Topic Guide used for exploratory interviews

CONSUMER RESPONSE TO COMPLEX PRICES

Phase 2: Interviews

TOPIC GUIDE

Objectives:

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- To contribute to the specification of a quantitative survey instrument which might provide data with which to refine the model-based forecasts of responses to road charging based on complex pricing structures;
- To draw conclusions on the usefulness of a quantitative survey instrument such as that described above.

Specific objective for the Interviews:

NB REFER TO RESPONDENT LIST TO ASSESS RESPONDENT'S USAGE OF MOBILE PHONES, METERED TAXIS ETC

1 BMRB INTRODUCTION

- About BMRB – independent research organisation
- About the research study:
 - To explore how people handle estimating the cost of things like travel and phone use
 - On behalf of Department for Transport
- Length of discussion: 1 hour
- Confidentiality
 - No quotations will be attributed to named individuals
 - Findings are reported in such a way that no individuals can be identified
- Tape recording/digital recording
 - Explain tapes/recordings are only available to the research team

2 PARTICIPANT INTRODUCTION (WARM UP)

- Respondent to introduce himself/herself, covering:
 - Age, who they live with/number of children, whether they are working/studying, type of work they do

3. CHARGES / TARIFFS FOR PHONES (20 mins)

- How do they currently make use of their phone
 - Do they use their mobile/landline at certain times of the day
 - Explore reasons why
 - How long do their calls last
 - Do they ever limit their usage

Choice of tariff and its effect on usage

- Explore what landline and mobile-phone tariffs they are on
 - Are they aware of the details of their tariffs
 - Does it allow them unlimited use or “free minutes”
 - Does it cost them more at particular times of day
 - Does it cost them more for particular types of numbers
- Explore why they choose the tariff they did
 - What part did cost (getting the cheapest price for their expected level of use) play in their choice of tariff
 - What other factors influenced their choice (simplicity of tariff, company reputation, recommendation, equipment)
- Explore what effect the current charging structure of their mobile/landline has on their current usage
 - Do they spontaneously mention trying to limit:
 - overall number of calls
 - calls made to certain types of number
 - calls made at certain times of day
- Explore whether there have been any changes to their usage
 - How has their usage changed
 - What caused them to change their usage
 - What impact has experience (receiving bills, talking to other people etc) had on their usage
- Have they ever changed tariff/charging structure
 - Why did they do this
 - What affect did this have on their usage

Awareness of the cost and its effect on usage

- Explore whether the respondent thinks about the cost of using their phone
 - Explore how much effort respondents put into thinking about cost
 - Do they think about the cost of individual calls
 - For what types of call do they/ don't they think about the cost
 - Do they think about the cost of their phone usage over a certain period of time
 - What time period (e.g. when the bill arrives)
 - Why do they think about cost in this way
 - What impact does **thinking about cost** have on their mobile phone usage
Explore whether respondents try to keep track of the cost of their phone usage
 - **If they do**, why do they? and what affect does it have on their usage?
- Explore whether the respondent ever tries to estimate the cost of a call in advance
 - **If they don't** ever try to estimate:
 - Why don't they try (probe for the following reasons: too difficult unaware of the precise tariffs, sums involved are too small)
 - What would make them start estimating the cost calls in advance
 - **If they do** sometimes try to estimate in advance:
 - Ask respondent to explain the process of how they go about estimating the cost of calls
 - On what occasions do they try to estimate the cost of a calls (eg every time they make a call, only international calls, only when they expect it to be a costly call)
 - With what precision do they try to estimate the cost
 - How important is it to be accurate when estimating costs
 - How accurate do they believe their estimates to be
What prevents them estimating the cost more accurately
 - What impact does estimating costs have on usage
- Explore whether their behaviour regarding monitoring or estimating usage has changed over time
 - How has their behaviour changed
 - How has it affected their usage
- Has experience (e.g. receiving the bill, talking to other people, etc) had an impact on their ability or desire to monitor or estimate the cost of phone usage
 - Do they think it matters more/less than it used to (probe for reasons)

4. COSTS OF CAR JOURNEYS– 20 mins

- What type of vehicle do they drive
- What types of driving do they regularly do
- How do they use their car
 - What kind of journeys do they make
- What has an impact on their car usage

Costs of the car journeys they make

- Ask respondent to describe what they think about before they make a car journey
- Do they think about the costs of making car journeys
 - In what way do they think about the costs
 - (e.g. per year/month/week/day, per mile, per journey)
- When do they think about the cost of making car journeys
 - Do they think about the cost of individual journeys before they make them
- What costs do they think about
 - Ask respondent to list all the car costs they can think of
- Do they consider the likely cost when deciding whether to make a journey by car
 - How precisely would they want to know the cost (e.g. nearest £1, nearest £10, don't care)
 - Why not more precisely than that? – is it because they don't **need** to know, because don't **want** to know, because have **no choice** about making the journey, or because they **cannot estimate** it more precisely?
 - In what circumstances would it be most important to make an accurate estimate
 - How do they go about estimating **fuel** costs (estimate of distance multiplied by fuel cost per mile, other approaches, choose not to attempt it)
- Explore whether they are aware of how much they spend on fuel
 - For individual journeys
 - For certain journeys
 - Over a period of time
- Do they know their own car's fuel cost per mile
 - How do they know
 - What do they think it depends on
 - *Do they spontaneously mention higher cost when engine is cold and when in heavy traffic*
 - If they had a gadget on their dashboard showing their petrol costs for each journey, what affect would that have on their driving behaviour

Fuel cost depends on distance

- Explore their awareness of distances
 - From home to work
 - From home to (*name a big city about 100 miles away*)
 - How do they go about estimating distances
 - How precisely do they think they know distances

Changing the balance of costs

- Explore views of paying less in annual car tax but more on fuel (if it were to leave the average motorist no worse off e.g. if annual car tax was reduced by £100 but petrol went up by 7pence a litre)
 - Explore views of whether it is a good idea
 - Probe on fairness
 - What effect would this have on their driving behaviour
 - Would they drive differently
 - **Probe for** making them think differently about costs, driving less, driving at different times, car-sharing, using alternative transport
- Explore views of paying less in annual car tax but paying an amount per mile (if it were to leave the average motorist no worse off e.g. if annual car tax was reduced by £100 but you had to pay 1 pence for every mile you drive)
 - Explore views of whether it is a good idea
 - Probe on fairness (fair/unfair on who?)
 - What effect would this have on their driving behaviour
 - Probe for driving less, car-sharing, using alternative transport
- What if the rate per mile varied by type of road (e.g. higher on busy roads, lower on quiet roads e.g. 2p a mile on busy roads, nothing on other roads)
 - What effect would this have on their driving behaviour
- What if the rate per mile varied by time of day (e.g. higher at the busiest times, lower at other times – e.g. 2p a mile at busy times, nothing at other times)
 - What effect would this have on their driving behaviour
- Explore their response to the fact that bus and train fares vary by time of day (its cheaper to travel off-peak)
 - does that affect their usage of trains or busses
 - *(if their answer for trains or buses is different from their answer for cars , probe for reasons)*
- Explore their views of prices differences
 - Do they see price differentiation as penalising those who use the expensive option, or as offering an incentive/reward for those who use the cheaper options
- Explore their response to the fact that, when travelling in a taxi with a meter, the cost of the journey depends on time as well as distance (the meter is running even when you are stuck in a jam).
 - do they think this is fair (why/why not)
 - does it affect their use of taxis (in what way)

5. GENERAL ATTITUDES TO PRICES - 20 mins

SHOWCARDset1

1. It can be wasteful to pay a fixed sum for unlimited use because you may not get your money's worth.
2. I like to pay for things as I use them because it allows me to stay in control of my expenditure
3. I like to pay for things as I use them because it allows me to retain flexibility
4. I like to pay a fixed sum for unlimited use because then I can use the service as much as I like without having to think about the cost
5. I like to pay a fixed sum for unlimited use because it allows me to control my expenditures

Preferred approach(es) to paying for services they use again and again and how this impacts on behaviour

- Explore reactions to each of the different approaches on SHOWCARDset1
- Which statement(s) do they feel most applicable to themselves:
 - When paying for mains water (fixed bill v meter/bill based on amount used)
 - When paying for public transport (season ticket v individual tickets)
- Explore what factors influence their attitude
Which of the following do they do they spontaneously mention:
 - *The size of their outlay (how much they pay for the service)*
 - *Whether they need to budget*
 - *The frequency of their use*
 - *Whether they are able to predict their level of usage*
 - *A need for flexibility*
 - *Whether they are purchasing a necessity or a luxury*
 - *How busy they are*
- When buying petrol, which of the following methods of payment would they like or dislike and, for each one, what impact do they think it would have on the amount of petrol that they use.
 - Paying by cash or cheque
 - Using a credit account with the petrol company – knowing that they will receive a monthly bill for petrol purchased.
 - Using a credit account into which they make regular payments which are adjusted if they turn out to have been too high/low to cover actual usage (like some electricity bills)
 - Using a credit card – knowing that they will have to pay it off one day (but which allows them to build up a debt)
- Do they always pay off the full amount on their credit card

Attitudes to complexity and how this impacts on behaviour

For each pair of statements on **SHOWCARDset2**:

- Which one (A or B) is most applicable to them
- In what circumstances would they select A rather than B and vice versa

- What impact do the attitudes on SHOWCARDset2 have on their usage
- Why do they/do they not engage with pricing structures e.g. by monitoring or estimating costs
 - What impact does this engagement have on their usage
- What impact does their concern about being ripped off have on their usage

SHOWCARDset2

1. A: I like to monitor costs closely and make sure I am getting the best deal
B: I don't worry about always getting the best deal

2. A: I don't find it difficult to estimate costs precisely
B: I do find it difficult to estimate costs precisely

3. A: I'm concerned that I might be ripped off
B: I am happy to pay the going rate and trust that the price is fair

“ Train fares vary according to which train you use, how far in advance you buy it, what restrictions you accept for the return journey etc. etc. Similarly phone charges can depend on when you call, what sort of number you call, how long the call lasts, whether you have got free minutes, etc. Some people think price structures like this are too complicated, other people like them because they offer choice”.

- Where does the interviewee stand on this:
 - Do they like the element of choice
 - What makes a price too complicated (for them)
 - Can they give an example of complicated price and a simple price
 - What impact does complexity have on their usage (does price complexity put them off using/buying the service/product)

6 ANY OTHER RESPONDENT COMMENTS/QUESTIONS FOR THE RESEARCHER

7 THANK AND CLOSE

Appendix 3 Briefing Material used in telephone interviews

Structure for telephone interviews with organisations representing people with special communication needs

Purpose is twofold: (1) to get an indication, from the representative bodies, on how their clients would engage with the concept of differentiated road charges were they to be introduced; and (2) to form a view on how to engage these groups at the quantitative stage.

Procedure for Initial call:

- Give background to project (making it clear that we are seeking to find out how their client group might deal with differentiated road charges)
- Ask who should we talk to
- Ask to speak to that person
- (speaking to that person) Repeat and expand background, ask if can arrange time for follow up call (after allowing time to send, or email, copy of Q's 1-3 below), ask them to cast an eye over it prior to follow-up phone call

Procedure for telephone interview:

- Lead contact through the questions on the pre-circulated sheet. (recording their comments and probing where appropriate) thank them for participating

Questions to be addressed during Interview

(1) Please look at the follow concepts and consider how your client group would engage with the following concepts:

- a) The idea that road charges might depend on distance (e.g. drivers might be charged 1p for every mile they drive) (Would your client group be able to estimate distances?)
- b) The idea that road charges might be set to leave the average motorist no worse off
- c) The idea that road charges might differ by type of road (e.g 2p a mile on busy roads, nothing on other roads)
- d) The idea that road charges might differ by time of day - more expensive at busiest times
- e) The idea of thinking about the cost of a journey before setting out

Which concepts might be difficult for your client group to understand?

Why might these concepts be difficult to understand?

How might these difficulties be overcome?

If such charges were introduced, what special information or instruction might they need, and via what media?

(2) How would your client group engage with specific questions such as the following if they were to appear in a quantitative survey?

- a) "How much do you think it would cost you to make a 5 minute call to a private address in (name of city) at 5pm on a weekday?"
- b) "How confident are you in making that estimate?"
- c) "Do you know the ins and outs of the phone tariff that you are on?"
- d) "How sure are you of the details?"
- e) "Do you think that it is important to know the details?"
- f) "If not, why not? – is it because it is too difficult or because the costs are too small to bother with?"
- g) "Do you try to keep track of your phone expenditure?"
- h) "If not, why not? – is it because it is too difficult or because the costs are too small to bother with?"
- i) "Phone/mobile costs vary according to when you make the call; do you deliberately try to make calls during the cheaper period?"
- j) "If not, why not? – is it because it is too difficult or because the costs are too small to bother with?"
- k) "What do you think a journey by car from {x to y} might cost? "
- l) "How confident are you in that estimate?"
- m) "What costs did you take into account in making that estimate?"
- n) "What costs do you consider when thinking about making a journey by car?"
- o) "Do you give much thought to the costs of using a car?" – if yes, Do you usually give any thought to the cost of individual journeys or do you only think about the car costs you incur over a period of time (and if so what period of time)?
- p) "What would you do if it cost 2p a mile to drive on busy roads?"
- q) "What would you do if it cost 2p a mile to drive between 8am and 10 am on weekdays?"

Would your client group have any difficulties understanding and responding to these questions?

What particular difficulties might the questions cause for your clients?

How might these difficulties be overcome?

Would your clients give "honest" answers or would they be overly subject to affirmation bias, cultural norm bias etc?

(3) How would your client group engage with the following questions in a quantitative survey (these questions explore people's attitudes to prices)?

- a) "With reference to showcardset1, which statement(s) do you feel most applicable to yourself?:
 - When paying for mains water (fixed bill v meter/bill based on amount used)
 - When paying for public transport (season ticket v individual tickets)"

SHOWCARDset1

6. It can be wasteful to pay a fixed sum for unlimited use because you may not get your money's worth.
7. I like to pay for things as I use them because it allows me to stay in control of my expenditure
8. I like to pay for things as I use them because it allows me to retain flexibility
9. I like to pay a fixed sum for unlimited use because then I can use the service as much as I like without having to think about the cost
10. I like to pay a fixed sum for unlimited use because it allows me to control

- b) “When buying petrol, which of the following methods of payment would you like or dislike and, for each one, what impact do you think it would have on the amount of petrol that you use?.
- Paying by cash or cheque
 - Using a credit account with the petrol company – knowing that they will receive a monthly bill for petrol purchased.
 - Using a credit account into which they make regular payments which are adjusted if they turn out to have been too high/low to cover actual usage (like some electricity bills)
 - Using a credit card – knowing that they will have to pay it off one day (but which allows them to build up a debt)”
- c) “Do you always pay off the full amount on their credit card?”
- d) “For each pair of statements on SHOWCARDset2:
- Which one (A or B) is most applicable to you?
 - In what circumstances would you select A rather than B and vice versa?
 - Why?
 - What impact does this have on your usage or purchase patterns?”

SHOWCARDset2

6. A: I like to monitor costs closely and make sure I am getting the best deal
B: I don't worry about always getting the best deal
7. A: I don't find it difficult to estimate costs precisely
B: I do find it difficult to estimate costs precisely
8. A: I'm concerned that I might be ripped off
B: I am happy to pay the going rate and trust that the price is fair

- e) “Train fares vary according to which train you use, how far in advance you buy it, what restrictions you accept for the return journey etc. etc. Similarly phone charges can depend on when you call, what sort of number you call, how long the call lasts, whether you have got free minutes, etc. Some people think price structures like this are too complicated, other people like them because they offer choice.
- Where do you stand on this?:
 - Do you like the element of choice?
 - What makes a price too complicated (for you)?
 - Can you give an example of complicated price and a simple price?
 - What impact does complexity have on your usage (does price complexity put you off using/buying the service/product?)?”.

Would your client group have any difficulties understanding and responding to these questions?

What particular difficulties might the question a-e above cause for the clients and how might they be overcome?

Would the your clients give “honest” answers or would they be overly subject to affirmation bias, cultural norm bias etc?

Appendix 4: BMRB's approach to analysis of qualitative data

Material collected through qualitative methods is invariably unstructured and unwieldy. Much of it is text based, consisting of verbatim transcriptions of interviews and discussions. Moreover, the internal content of the material is usually in detailed and micro form (for example, accounts of experiences, inarticulate explanations, etc.). The primary aim of any analytical method is to provide a means of exploring coherence and structure within a cumbersome data set whilst retaining a hold on the original accounts and observations from which it is derived.

Qualitative analysis is essentially about detection and exploration of the data. Researchers 'make sense' of the data by looking for coherence and structure within the data-set.

BMRB's analytical procedure works from verbatim transcripts (all interviews and groups discussions are recorded in stereo) and involves a systematic process of sifting, summarising and sorting the material according to key issues and themes. The process starts with a **familiarisation stage** and includes debriefing with the research team and a review of the transcripts. Based on the coverage of the topic guide, the researchers' experiences of conducting the fieldwork and their preliminary review of the data a **thematic framework is constructed**. The analysis then proceeds by **summarising and synthesising the data** according to the thematic framework devised for the study using the QSR Xsight qualitative analysis package. When all the data have been sifted according to the core themes the research team **map the data and identify features within it**.

The researchers review the summarised data; comparing and contrasting respondent perceptions, accounts, and experiences. As part of this process the team search for patterns and connections within the data and seek explanations from within the data-set. Piecing together the overall picture is not simply aggregating patterns, but of weighing up the salience and dynamics of issues, and searching for structures within the data that have explanatory power, rather than simply seeking a multiplicity of evidence.

Finally, the key issues, and the features that underpin them, are reported together with illustrative verbatim quotes.