

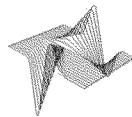


***Pacific Gas and
Electric Company***[®]

***Final Report:
Bill Reformat
Focus Groups***

July 2004

Prepared by



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I. Background

The monthly bill is the most frequent and consistent communication that customers receive from PG&E. In fact, for many customers the monthly bill is the *only* contact they have with PG&E. Yet the bill is considered confusing and hard to understand, so that many customers no longer bother to spend any time with it. Most customers simply look for the amount and date due, and sometimes compare this to prior usage. In sum, the bill is not living up to its potential as a communication tool.

In response, PG&E is beginning a project to redesign its bill so that customers will get more from it. Aspects of the redesign include: (1) layout and visual appeal so that it is easier to use and invites more customers to read through it; (2) information content so that customers can get more benefit when they do read through it; and (3) content descriptions and explanations so that the included information is clear and understandable.

To support the bill statement redesign, PG&E contracted with FLEXO HINER & Partners, a full-service market research firm, to conduct focus groups among its residential and small business customers. This report summarizes results from these initial focus groups that identify customer needs and preferences regarding bill information and design. With this information, PG&E will be able to develop new bill prototypes that will undergo further customer review before the redesigned bill is made final.

II. Objectives

The specific objectives of the Bill Format Focus Groups are to help PG&E identify and understand:

- Customer needs and expectations of their energy company.
- Comprehension of PG&E's current monthly billing and pricing structure.
- Level of interest with historical and comparative monthly billing information.
- Feedback regarding the monthly billing format.

III. Methodology

To achieve these objectives, FLEXO HINER & Partners (FHPi) conducted 6 focus groups among a sample of PG&E's residential and small business customers. Specifically:

- Focus groups were completed at 3 market research field facilities in PG&E's service territory based on the following schedule:
 - July 6, 6:00pm, Walnut Creek, Small Business Customers
 - July 6, 8:00pm, Walnut Creek, Residential Customers
 - July 7, 6:00pm, San Jose, Small Business Customers
 - July 7, 8:00pm, San Jose, Residential Customers
 - July 8, 5:00pm, San Francisco, Small Business Customers
 - July 8, 7:00pm, San Francisco, Residential Customers
- The groups were moderated by Dr. Steve Westberg (Senior Vice President of FLEXO HINER & Partners, and former Manager of Market Research at Southern California Edison).
- Each group lasted approximately 2 hours.
- PG&E customers were screened and recruited to participate in the groups from PG&E customer lists for each city.
- Participants in the groups included the person most responsible for paying the bills for the household or the energy decision maker for the business, and a mixture of ages, types of homes or businesses, and sizes of their average PG&E bill.
- Participants received a remuneration from PG&E to thank them for their time and to encourage all those invited to the groups to show up (\$100 for residential customers and \$150 for small business).
- The focus groups were audio and video recorded, and transcribed.

Discussion Topics

Topics of discussion covered in each focus group included:

- Introductions and Purpose of the Discussion
- Warm-Up: Energy Information Needs
 - What types of energy information do you want or need on a regular basis? How do you currently obtain energy-related information? What do you do with the information?
- Bill-Related Energy Information Needs
 - What do you look at first when you receive your bill?
 - What information do you want to see on your bill statements? Why is this important?
 - Items to probe include: account number, amount due, due date, energy usage and comparisons, service dates, PG&E and non-PG&E charges, rotating outage blocks, estimated meter reads and bill components
 - What other types of information would you find valuable on your bill statement? Why?
 - Items to probe include: energy efficiency/conservation, rebates, weather, rates, payment options, and safety
 - Would you be interested in receiving and viewing your bill online instead of through the mail? Would you want to pay online? Would you prefer a 3rd party for payments or pay directly to www.pge.com?
- Understanding of Bill and Pricing Structure
 - How would you describe your understanding of the bill?
 - Do you understand how your bill is calculated? What do you look for on the bill?
 - How would you describe PG&E's rates? Have they gone up/down? Why do you think so?
 - Are you familiar with the baseline structure? What do you think about it?
 - Have you noticed the "component" charges on the monthly bill? Do you know what they are for? Do you want to see these on the bill?
 - Does your bill fluctuate? Does this bother you?
 - What causes your bill to fluctuate?
 - Would you want to pay the same amount each month?
 - How do the fluctuations make you feel about PG&E?
 - Do you feel you have control over your bill?

- Historical and Comparative Information
 - The bill includes energy usage information for the current month and for the same month last year. Would additional past usage information be valuable? What would you want? Would you like to see cost as well?
 - How would you want this information presented?
 - Would comparative usage information of other PG&E customers who have your similar profile be valuable? Why?
- Bill Format and Cover Page
 - Please take a look at this example PG&E bill?
 - What do you like? Dislike? Is it easy to understand? What changes would you suggest?
 - Is it important to have PG&E and non-PG&E charges broken out?
 - Is it important to have gas and electric charges broken out?
 - Would you prefer a weighted average of the gas charges each month or the different rates broken out?
 - Do you read the back of the bill? Why? Is it understandable? Useful?
 - If PG&E were to add a cover page, how would you feel? Why?
- Ideal Bill Statements
 - You brought along examples of bill statements that you particularly like. What do you like about them? What is the benefit of that feature?
- Wrap-Up
 - Thinking about the ideal PG&E bill statement, what information would it contain? Would that affect how you value the services provided by PG&E?
 - Thank you!

IV. Key Findings

The key findings from the focus groups are organized into five sections: (A) Main Themes; (B) Energy Information Needs and Sources; (C) Bill Information; (D) Bill Format; and (E) Regional Differences.

A. Main Themes

1. Likes and Dislikes About the Current Bill

Customers have both likes and dislikes about the bill. Some believe that it is completely adequate as it is, although most can find areas for improvement.

Likes include:

- The first page summary information is generally understandable and useful.
- It is easy to find the amount due, date due, and account number, which are needed to write out the payment check.
- It is easy to find the PG&E phone number, in case of questions.
- It includes a comparison to last month (amount paid) and to the same month of the prior year (usage).
- Having summary and payment information on the first page and detail information on following pages doesn't force customers to go past the first page every month, although it allows them to do so on the occasions when they feel they need more information.
- The blue bar and logo at the top of the pages helps customers identify the bill during bill paying, filing, or when retrieving it from their files.

Dislikes include:

- Much of the detailed information is confusing (more on this below).
- The payment stub is at the top of the page and the perforations are not on the fold, both of which make it awkward to remove the stub.
- The bill does not seem to make good use of the available space. There is wasted space at the bottom of the first page, page breaks occur in inconvenient places in the detailed information, and the information is not organized well to maximize ease of readability and comprehension.

- There are too many pieces of paper, especially apparent since more companies are going to one-page bills.
- The web site address for PGE.com is hard to find.
- The fonts are too small, especially on page 2.
- Rate changes are not usually apparent, so customers sometimes have difficulty attributing fluctuations in the bill to a rate change or to their usage.
- The usage comparison to the same month last year is frequently used, but is not on the front page. Also, it does not include the rate or bill amount.
- Estimated meter reads are not identified, so that customers waste their own and PG&E's time tracking down large bill fluctuations that have been caused by estimation.

2. Customer Confusion

Another main theme is that customers are generally confused about much of the information in the bill beyond the first page. The first page, including the payment stub and summary information, is relatively clear and understandable, but beyond this customers' ability to comprehend drops significantly.

Perhaps one out of ten have taken the time to study and learn about the details in the bill. Many of the rest have looked at the detailed information but long ago decided not to pursue it any further because it is intimidating and too confusing. For example:

- The small font size on page 2 has discouraged the vast majority of customers from reading it, even though it contains information that customers think is good to know, or would help them understand other parts of the bill. Also, definitions on page two include acronyms and legalistic terminology that make interpretation difficult.
- Customers do not understand how baseline is calculated, which seems to prevent them from going further to try to understand their rate. There are many misperceptions about baseline as a result of this confusion.
- Some of the terminology is confusing and unexplained, such as "multiplier" and "therm".
- The gas detail breaks out the billing period into two sections to accommodate the monthly rate change. It also shows the taxes broken

out between each period. While not directly confusing, this breakout seems to add unnecessary complexity, especially since usage is averaged across the billing period.

- The two different breakdowns of the electric portion of the bill (the baseline and tiered rate section, and the bill component section that includes generation, transmission, etc.) confuse some customers, even to the point of thinking they are double-billed.
- The bill does not do a good job notifying or explaining to business customers about the summer surcharge, leading to confusion when they receive their first summer bill of the season.

To reduce confusion, most customers want the bill to be simple even if it means giving up some potentially useful detail.

3. What Customers Want in a Bill Statement

Residential and small business customers are nearly all in agreement with their bill design recommendations. Simplicity should be the overarching theme. Beyond that, customers would like:

- **One page – front and back.** Customers understand the tradeoff between having “complete” information on the bill and the length of the bill. They clearly prefer a short and uncluttered bill without “too much” information. Ideally, the bill would be just one piece of paper.
- **Tear-off stub at the bottom of the page.** Most other bills have the stub at the bottom, which nearly all customers prefer. Having the stub at the bottom is better for the following reasons:
 - It is easier to tear off from the bottom than the top.
 - It is easier to staple a bill at the top rather than on the side, which many customers currently do once the stub is removed from the top.
 - It is easier to file a bill that leaves the header intact, since the header makes subsequent bill identification and retrieval easier, particularly if the remaining statement has complete summary information once the stub is removed.
 - Also, the perforations should be at the fold to make removal easier.
- **Customer service telephone number and web site address prominent on the first page.** This makes it easier for customers to quickly get

additional information, if needed, and improves customer perceptions of PG&E's accessibility.

- **Identifying colors and logo at the top of the page.** This facilitates identification, filing, and subsequent retrieval of the bill.
- **Larger size (8 and ½ by 11 inches) to allow for larger print, fewer pages, and, for business customers, a standard size envelope that will hold a business check.** Many customers, especially those over 40, have trouble reading small print. Also, most customers would like fewer pages, so a larger size could accommodate more information per page.
 - Business customers also prefer a standard (8 and ½ by 11 inches) paper size for easier filing.
 - Business-size checks don't fit in the small envelopes with folding into thirds.
- **Summary information on the front page in a column or "box."** Customers generally want summary information on the front page. Detail information can either go on the front page, or it can go on subsequent pages.
 - Customers generally agree that the existing bill has adequate summary information. This includes: amount due, date due, service dates, gas and electric totals, previous balance, previous payment, account number, and customer service (assistance) telephone number.
 - Additional summary information that customers would like included on the first page includes:
 - Website address along with the customer service telephone number.
 - Service address (for customers with multiple accounts).
- **Detailed information on the front page if possible.** Customers want detailed information also on the front page, if it can fit without becoming difficult to read. They want to see breakouts of gas and electric charges, but think the existing bill wastes too much space providing this.
 - For gas charges, customers would like the rate per therm averaged for their billing cycle rather than split into the two different rate amounts. Since their usage is averaged anyway, customers believe that it makes sense to average the rate, too.

- For electric charges, most customers want to see the breakouts that are already included on the bill, but some have difficulty understanding it. The “double accounting” confuses them. A suggestion is to show the breakout of distribution, generation, transmission, taxes, etc. in a pie chart as percentages, or to even relegate this information to a web site link.
- **Text information (descriptions) on the back page.** Customers do not read this information every month, but many have found reason to refer to it at one time or another.
 - They do not like the small print of the current bill. Customers believe that small print is used for legal information that PG&E does not want them to actually read. The same size font as used for the rest of the bill is preferred.
- **Expanded, graphed usage comparisons.** Nearly all customers first look at their bill amount and due date when they receive the bill. Many of them next look at their usage comparison to the prior month and to the same month last year, in order to monitor and perhaps make adjustments to their usage.
 - Customers would like to see past 12 (or 13) months usage for both gas and electricity in a bar graph, preferably on the first page.
 - Additionally, customers would like to see average rate and bill amount for each month. Average rate would alert them to or remind them of rate changes. Nearly everyone recalls receiving upcoming rate change notices, but no one could remember being alerted on their bill when a rate change has occurred.
 - This information should go on the front page, but could be relegated to another page if needed.
- **Brief messages on the bill.** Short, single-sentence messages should alert customers to rate changes, season changes (e.g., summer surcharge applies next month), energy conservation tips (e.g., set your thermostat to 78 to save 10% off cooling, compact fluorescent light bulbs cut lighting costs in half), rebates (e.g., rebates are now available), and other customer-focused “news you can use.”
- **Customization.** During the focus groups, customers quickly recognized that one size does not fit all. Some want more detailed and complete information, while others want nothing but a short summary. They suggested offering two versions of the bill that customers could choose between: a short version and a long version.

B. Energy Information Needs and Sources

PG&E's mass market customers are most concerned with information that is directly relevant to them, including their own usage and what they can do to better manage or control their usage. When asked what type of electricity or gas-related information they need on a regular basis, most customers mentioned things such as:

- What their usage is from month to month, and what it costs.

"What is it this month? What is it going to cost? How does it compare to a prior period? For example, a year prior to that matter a lot to me." I try to sit there and try to watch, "Is this going crazy? Is it similar?" So that needs to be right up in my face." (Business, Walnut Creek)

"Is my usage going up or down relative to the same amount of time last year? ... Do I have a leak somewhere? Are my conservation efforts working or not working?" (Residential, Walnut Creek)

"I want to know how much of what is being used and how much am I being charged for it and relatively simply. I don't want an elaborate structure of too much information, which becomes thoroughly confusing with split time zones and this sort of thing. I want to know what I am using, how much, and what do I pay for it." (Residential, San Jose)

"Just to see. Just to monitor what I am paying for and where my dollars are going." (Business, San Francisco)

- How rate changes might have affected their bill amount.

"I would like to see the cost of energy. If you look at last year, you don't know if they raised their rates. When you buy gas, you see how much per gallon. I am not sure how to read this so I can see the actual cost of energy and if it went up." (Residential, San Jose)

- How they can save money.

"How can we as a small business save money on our PG&E bill?" (Business, San Jose)

- What they can do to conserve.

"I think it's always good to remind us that we need to conserve energy all the time, whether it's summer or whatever the time. Those are good reminders. It's just a simple thing to do." (Business, Walnut Creek)

- How much energy different appliances use.

"It would be really nice, and I don't know if PG&E can help, to be able to figure out the consumption of the devices in the home. How much does my refrigerator cost? How much does my brand new low energy freezer cost?" (Residential, Walnut Creek)

- If they have any choices or alternatives.

"What everyone is looking for is control. How can I control it? How can I make it cheaper? How can I influence it?" (Residential, Walnut Creek)

"Alternatives. I don't know what my choices are." (Business, San Jose)

"Mine would relate mostly to money. One example would be if you use Plan A you would be paying this much this month. If you were doing Plan B you would be paying this much per month." (Business, San Jose)

However, not all customers are interested in energy-related information. For many residential and small business customers, their view of electricity and gas services is: "I am going to use what I want to use, and when the bill comes I will just pay it. End of story." These people likely believe that the benefits outweigh the costs, and that there's not much they can or want to do to control the costs or to reduce their usage. It is not something they want to think or worry about.

"I'm so small, and we don't use a lot of energy because we are moving. We don't need a lot of heat for instance. Even in the winter I don't turn it on all the time. So because my bill is small, I don't recognize a need for information because it doesn't seem to go up all that much." (Business, Walnut Creek)

"I check what I am using per day, but then it doesn't really matter. If it is cold I want to be warm and in the summer I want ... I don't really care. If that is what it is going to be, that is what I will pay. It doesn't make any difference to me because I want to be comfortable." (Residential, San Jose)

- These customers currently look only at the amount due and due date, and do not bother looking further. A one-page bill with more accessible information might encourage these customers to become a bit more involved with monitoring and managing their energy usage.

"The way I feel about it is not only do I not really understand what it is that is being charged, but there's absolutely nothing that we can do about it." (Business, Walnut Creek)

1. Sources of Information

When asked where they get their information, most customers mentioned their bill and bill inserts. Some mentioned the Internet, and a few mentioned other media sources such as advertising.

- **The Bill.** Everyone gets the bill and looks at it every month, along with all of their other bills. Nearly everyone reviews the key payment information on the stub, but relatively few go past the first page.
 - Customers believe that much of the information beyond the first page summary is confusing (i.e., they don't understand the baseline, the multiplier, billing components, and other details), so this might be one reason they do not look at it much.

- Also, a bill is typically reviewed in this context of “bill paying.” Customers do not want to spend much extra time learning new things, even information they may feel is important about the topic (such as energy conservation).

“So trying to figure out and understand your bill is something that me personally I’m definitely interested in. I want to be able to read it and understand it, and not being a lawyer or a bill writer.” (Business, San Francisco)

- Most customers have a very similar protocol: (1) Open the bill and look at the amount on the front page (some do not even remove the bill from the envelop at this point but rather “peek” at it); (2) If the amount is about what is expected (e.g., similar to last month but possibly adjusted based on the time of year), pay it or put it with other bills awaiting payment; (3) If the amount is not what is expected, take another step to investigate (e.g., look beyond the first page at prior usage, try to remember if a rate change has occurred, try to remember if usage might have changed); and (4) If satisfied do nothing further, or if not satisfied take further action at a later time (such as consider ways to reduce usage, call PG&E, etc.)

“Get in the mindset of somebody who is opening up a bill. Usually there’s a stack of them. Usually they have a lot of paper. Usually they are writing checks and they are not very happy campers. So if you start to think in those terms, I think you might get on a track of a little bit more of how you could package something that’s going to get to the people, and that they might actually process it instead of wasting it and throwing it away.” (Residential, Walnut Creek)

“When I’m paying the bills, I rip it open like every other bill and throw all the garbage away and put the bill there in the envelope and throw it in the pile. Then I write all the checks and mail it out.” (Business, San Francisco)

- This bill payment protocol means that information is much more valuable if it is *easily* accessible; hence customers want it to be brief, all on one page, and easy to find and understand.
- Also, customers are emphatic that the bill is not the place for educating them about energy conservation, rates, or even how to read the bill. Instead, the bill should direct customers to a website or bill insert where more detailed information can be found.
- **Bill Inserts.** Most customers admit to at least skimming the bill inserts some of the time. A minority (perhaps 2 or 3 out of ten) say they never look at the inserts, while a similar number (2 or 3 out of ten) say they read the inserts regularly.

“I toss that little extra sheet right in the trash.” (Residential, Walnut Creek)

“I read the literature that comes with the bill.” (Business, San Jose)

"That's actually how I found out about insulating the attic and that there was a rebate involved with getting the attic insulated ... To me, it was awesome." (Business, San Francisco)

- Customers look for information they can use, including (1) how to save money; (2) how to reduce energy use; (3) rebates that are available; (4) rates or programs that might apply to them; and (5) other directly useful information.

"Whenever something like that catches my attention, what I'm looking for is something that is going to give me a savings. Everybody wants to find something that they're not doing today that they can do tomorrow to save, and not so much save the world energy, but save my dollars." (Residential, Walnut Creek)

"If there is a tip on there on how to save energy specifically geared towards me, then I will look at it. If it is general to the public then I won't look at it. It can be specific because there is so much information that PG&E has got about my usage and everybody's else's usage, it seems like that would be an easy thing to do." (Business, San Jose)

- Bill inserts, though, tend to have too much information that customers perceive is not relevant to them. Also, the format is not conducive to reading: the type is too small, there are too many topics, etc.

"If there is one insert then I will usually look at it, but if there is more than one insert that is too much. One insert will catch your attention." (Business, San Jose)

"I look to see if there is anything new, but oftentimes they are repeating what they said before." (Residential, San Jose)

- Customers probably would be more likely to pay attention to just one or two topics per month that can be covered by a single slip of paper rather than multiple topics that require a lengthy newsletter format.

"I prefer the insert myself because you look at these bills for years and years and you look at the bottom line. If there is an insert like Save Money of Pay Bills By Credit Card, that I would pay attention to ... No more than one insert because when you get a lot of them you don't want to read them all." (Business, San Jose)

- **The Internet, including www.pge.com.** The Internet has become a widely used resource for learning, so consumers readily turn to it to gain energy-related information and knowledge, especially regarding energy efficiency and conservation.
 - While customers easily think of the Internet as the place to find relevant energy information, they do not necessarily think of PG&E's web site for the same kinds of information. This probably means that customers are likely to search a topic on their favorite search engine rather than go to www.pge.com.

"I typed energy conservation basically and started there with a general topic, and then delved into it deeper and deeper. You could spend hours of course on one word." (Business, San Francisco)

- However, customers would like to be referred to PG&E's web site. During the focus groups they repeatedly suggested that the bill statement include direct referrals to www.pge.com (e.g., For more information about rebates, go to www.pge.com/rebates; To learn how to read your bill, go to www.pge.com/residential/billformat; etc.) One customer even suggested that every page of the bill should have the web site on it.

"Refer me to the web site." (Business, Walnut Creek)

"If I was trying to find that, I'd want the web number right there underneath the phone number because I don't want to get stuck on hold for five to eight minutes, or something like that." (Business, Walnut Creek)

- A few customers like the idea of signing up for an email notice or newsletter to keep them informed.

"Instead of all that stuff going on the bill, maybe the people that are interested can be notified by email." (Business, San Jose)

- **Other Information Sources.** Very few customers mentioned other information sources, probably because these other sources are not top-of-mind for energy-related information. Nonetheless, PG&E should continue to make use of media resources to communicate.

C. Bill Information

When customers receive their bill, the first thing everyone looks at is the **amount due**. Most customers also look at the **due date**, unless they are on the automatic payment plan or if they are business customers who have learned to ignore the due date since they expect to receive a late notice anyway.

“How much is it?” (Business, Walnut Creek)

“The due date.” (Residential, Walnut Creek)

“The amount due ... and when it’s due.” (Business, San Jose)

“The bottom line.” (Business, San Francisco)

“The amount and the due date.” (Residential, San Francisco)

After that, customers who are interested in managing their energy usage look at the **comparison between current month’s usage with same month last year**. They also look at current charges compared to previous balance (in the Account Summary) to get an idea of how their usage this month compares to the previous month.

“How does it compare to last month and last year? You can get the last month by what was the total that you paid.” (Business, Walnut Creek)

“I am looking for usage because I can’t control rates. I can have some affect on usage.” (Residential, San Jose)

“I guess for me the second thing would be the comparison of what I’ve used this month this year to what I used this month last year, so I can monitor my own usage.” (Residential, San Francisco)

- Most customers would like to see more comparative information. Specifically, customers would like to see a bar graph of their past 13 months usage, along with their bill amount and average rate for each month. Very few customers thought more than 13 months would be useful. Customers want this information to help them determine at a glance whether or not their current month’s usage is consistent with their prior usage. In particular, this could help customers understand “abnormal bills,” and possibly eliminate some of their calls to PG&E.

“It would be nice to see a history that goes back for at least a year.” (Business, Walnut Creek)

“I would like to see a graph because I look at all this stuff and don’t look at the numbers. If I had a graph of this year and a graph of last year that would be really clear and you could see it.” (Residential, San Jose)

“I’d like to see more months. I’d like to see the whole year.” (Business, San Francisco)

"Maybe it's just a graphical thing. Like maybe if somebody laid it out on the page in a more ... you get the bill and on one side it says how much you owe and usually it's like, "Wow, how did this happen?" So then you open it up and then there's just like all this stuff in there. So maybe a pie chart would help for me." (Residential, San Francisco)

- Gas and electric should be graphed separately. Nearly all customers recognize that gas and electricity provide different types of power, so they want these broken out.

"It's true. It's weird. I actually look at the breakdown between gas and electricity for some reason. That fascinates the heck out of me." (Residential, Walnut Creek)

- If their usage is different, they would then attempt to determine how their usage changed, and what they might do in the future to either maintain a lower bill or to get a higher bill back down to a more normal range.

"I guess with me I would look at it because I'm not at my shop all the time. Mine is usually the air conditioner because everything else is pretty constant. I would have to talk to my manager and say, "Are the doors shut? Are you doing everything with the walk-ins? I do look at that to make sure and to keep an eye on it." (Business, Walnut Creek)

- Customers also mentioned wanting this information if they had done something to conserve energy in order to help them determine whether or not it had worked. For example, if a customer installed new double-paned windows, they would expect to see their usage drop in subsequent months.

"Whether it is electricity or gas. I like that we can compare to the same time period from before. So if you bought a new dryer or changed refrigerators, and the weather has been reasonably the same, you can make a comparison and see if it really did help." (Residential, San Jose)

- Customers did not readily see additional uses for this information, though a graph might serve as a constant reminder to use less energy, and it would help business customers budget their energy costs.

Additional bill information that customers use routinely and want quick access to includes:

- **Account Number** to write on their check.

"I always look at the account number because I put it on the check." (Business, Walnut Creek)

"You have to write it on your check." (Residential, Walnut Creek)

- **Service Dates** to help them file the bill in correct sequence, and to determine the number of billing days. Although not mentioned, customers might want to see the number of billing days listed in the account summary to facilitate their mental comparison to the prior month.

“The number of days in the billing period to see how it compares this month to last month or a year ago.” (Business, Walnut Creek)

“The date ranges, and the span of time or the number of days changes and it bugs me. It is inconsistent and it is hard for me to gauge if my usage pattern changes.” (Business, San Jose)

- **PG&E’s Telephone Number** so that customers could further investigate large, unexplained bill differences with the help of a PG&E representative. Enough customers in the focus groups had stories about PG&E billing errors, so that it seems likely that one of the first things customers will do in the event of a particularly large bill is call PG&E to eliminate this as a possibility.

“Any questions I have about the bill and I need to call, then I will have the information right there.” (Business, San Jose)

“I think what would really be useful information is the number there for customer service that’s actually attached to a person. That’s what I would like.” (Business, San Francisco)

- **PG&E’s Web Site Address** that directs them to more detailed information or explanations that are not included in the bill. Customers believe that a lot of useful information should be on the web site (rather than on the bill), but they need to be directed to go there.

“I’d like to see a web site referral on there. I think a lot of things that used to come out in the newsletter or things that you were talking about earlier as information on utilities, and consumer things, and light bulbs, and rebates, and all of that. They may have a web site like that, but make that bold on the statement.” (Business, Walnut Creek)

- **Estimated Meter Read Designation** if a bill is estimated to help explain month-to-month bill differences. Customers do not like estimated bills, but would probably accept them if they knew that each estimated bill would be labeled as such. This might also reduce calls to PG&E’s customer service center.

“We got in a bun fight with PG&E over that. The first seven months when we moved in, it was all estimated because apparently we had a rottweiler. I’ve never owned a dog in my life, but apparently I’ve got one. They refused to read the meter.” (Residential, Walnut Creek)

“So he just puts an arbitrary number into it and it goes through to billing and you get billed for it. And then all of a sudden it goes, like I said, from \$500 to \$900 and you’re scratching your head like, “What the heck happened?” So PG&E’s got to make sure ...” (Business, San Francisco)

- **Rotating Outage Information** that would include block number along with information about where their block is in the rotation cycle, but only during times when rotating outages are likely. At least half the customers in the focus groups said they kept track of their rotating outage block during the energy crisis.

"That was handy when it was happening. I don't pay attention to it now." (Residential, Walnut Creek)

"If they are going to have outages, then put it there. If we are not, then I don't need to see it." (Business, San Jose)

- **Alerts and Messages** that would change each month to remind customers of important things such as rate changes, seasonal energy conservation tips, rebates, new surcharges or taxes, upcoming seasonal surcharges, and other relevant topics. Customers want short, single sentence messages. They also want messages that are somewhat customized to avoid getting too many irrelevant messages. If more information is needed, the message should direct them to the appropriate place on PG&E's web site.

"I think the first (something new) goes on your bill they should have a rule, and they send it to everybody that when it is italicized or highlighted or purple or whatever, then you can look at it. You know that this is a new charge that's coming on." (Business, Walnut Creek)

"Just something that's just a little personalized quickly and simply. It doesn't even have to be specifically personalized just to me. It can be some canned response that just happens to notice the general trend amongst a lot of people, but I find that a lot of the tips don't really apply." (Residential, Walnut Creek)

"August is renter's month at PG&E" or something. A little promotion." (Residential, San Francisco)

- **Service Account Address** for customers who have multiple accounts. The existing bill does not clearly identify the location of the account.

"I have three or four different places and I don't know which one is what on the bill. There is not a physical location. There is an account number." (Business, San Jose)

"I want the service address. If they are going to be individual or multiple then I want to know what service address it is." (Business, San Jose)

"Property address. It sounds stupid, but it's really hard to figure out right now. There are two things. One is the tear off portion. When you tear off that piece and send it in, the statement that you're left with can be really hard to figure out." (Business, Walnut Creek)

- **Amount Due and Due Date for Automatic Payment Plan** customers. Customers on the auto pay plan still need this information for record keeping, so want this information on the payment stub instead of the current "No Payment Due" notation. They would also like PG&E to stop sending envelopes.

"I do have one suggestion. For the bills that are automatically debited they ought to do them in a separate run so they don't get the return envelopes." (Business, San Jose)

- **Customers Telephone Number** so that customers with multiple lines (e.g., business customers) would know which number to call in on to enable automatic recognition. This would also help with outage reporting, and might even remind customers to update their phone number if it is incorrect. Note that this suggestion came from only one focus group, so there may not be widespread demand for this.

"I have lots of phone lines coming into my business. If I'm not on the right phone line, they won't even talk to you. You have to be on the right phone number ... because (if not) then you have to go through a lot of proving who you are for them to talk to you." (Business, Walnut Creek)

Other information that customers think should be included in the bill, but that they would not need to access very often includes:

- **Definitions, Payment Procedures, and Additional Telephone Numbers.** Once they actually read it, customers think the information on page 2 of the current bill is useful, and for the most part understandable. Some customers would like the definitions to be more in layman's terms with less "legalese" and jargon. Customers also want this information in a larger font, such as the size used in the bill examples in the focus groups.

"You might need to read it once a year, but once a year, you need to read it." (Business, San Jose)

"(Options to pay the bill) is something good to get the first time you get a bill. After that everybody pretty much pays their bill how they are going to pay it." (Residential, San Jose)

"It's a little too lawyeresque. The non-bypassable charge? What is a non-bypassable charge. Does that mean you have to pay it." (Residential, San Francisco)

- Baseline needs to be added to the list of definitions. Customers understand that the baseline rate structure would encourage them to use less energy, if they had a better understanding of it.

"There's a different rate. It's a multiplier or a different rate. The baseline, for example, gas number 22 therms time 8.45 blah blah and if you go over the baseline then it's \$1.05, and I think that's important to know." (Residential, Walnut Creek)

"One time I asked about the baseline thing and I think you are getting a little penalized if you go over your usage. I didn't know I had a set amount I could use every month." (Residential, San Jose)

"Instead of saying, 'Here's the baseline,' maybe you could do a breakdown, like you were saying, that shows what the costs are going to be. 'Hey look. This is the baseline right now, but if you brought it down to 200% of the baseline as opposed to 300%, you'll get a little

break right here.” Maybe show us that kind of information rather than “it’s impossible to attain.” (Residential, Walnut Creek)

“It seems to me that it’s set up in order to provide an incentive for people to be more economical in their use of energy. That’s what I’ve always thought (baseline) was there for.” (Residential, San Francisco)

- Other unfamiliar terms in the bill should also be added to the definitions, such as multiplier and energy commission tax.

“One thing would be term definitions. If they are billing you for something like “meter constant,” I’m not even sure what that means. Multiplier, it’s fairly straightforward, but I’ve seen it mostly in phone bills where they have all sorts of interesting ways of figuring out how much they’re charging you per minute ...” (Business, Walnut Creek)

- **Billing Components.** Customers were confused about the billing components. Most thought these were separate non-PG&E charges. In fact, one customer referred to the transmission charge as coming from the “Transmission Company.” As a result of this confusion, some customers consider the break out of charges to be necessary inasmuch as leaving it out would seem dishonest. Also, a few customers seem to want to know where their dollars are actually going.

“I think in terms of this full disclosure it needs to be there. I would like to know which are PG&E charges. Sometimes it’s rather easy to figure that out.” (Residential, Walnut Creek)

“If you left that off it would be deceitful. I am not interested in it. What can I do about it?” (Business, San Jose)

“I think if you did that and you lumped them all together as one charge, you’d have people like me calling in angrily. “What is this one big lump of a surcharge.” (Residential, San Francisco)

- Customers did not seem to care about distinguishing between something such as PG&E generation and non-PG&E generation.
- Some of the business customers did understand that the bill components were an “accounting” breakdown of the bill, but they said this information was useless to them because there was nothing they could do about how much of their bill went to generation vs. transmission, etc. They had to pay for all of these charges no matter how they are allocated, so why bother seeing it.

“Yes, if it’s a tax or bond or whatever it is, I’ve got to pay it either way. I can’t say, “No, I’m not going to pay that line item.” (Residential, Walnut Creek)

“I know some people who have gotten confused in the past because they thought they were being charged twice instead of realizing that it is another breakdown.” (Residential, San Jose)

“I really don’t want to see it. I hate to see people passing their bills on to me. Just charge me for it, and leave me alone.” (Residential, San Jose)

- **Rate Information.** They want rate information clearly and easily identified in the bill, or not at all. Customers are generally confused by the rates, so information on the bill must be understandable. Since customers do not want to take much time learning to read their bill, rate information needs to be simple and self-explanatory (a tall order).

"To me, it's more cluttered than I want it. I just get heartburn when I see most of my charges are in the 300 percent rate. Why are you telling me this? To tell me what the baseline is, and how it's calculated, yes, but not break out all the arithmetic using those rates." (Residential, Walnut Creek)

"I don't know about more detail, as much as it just being easy to understand." (Business, San Francisco)

"I wouldn't mind seeing a little cheat sheet that tells me like a key, "Therm." Have a little explanation." (Residential, Walnut Creek)

- For the most part, customers think of rates as "how many cents per unit of energy," so a monthly average for kWh and therms based on a customer's usage might be helpful.

"What is the rate? Knowing what the rates are, because when you are comparing this year to last year and you are using less energy and the bill is higher it is nice to see what the flow in rates is." (Business, San Jose)

- Customers are confused by:
 - The two separate sections for gas charges. Most would prefer to have the rate per therm averaged for the month since usage is already just a daily average.

"I don't care how it is split up or when, just what we are paying." (Business, San Jose)

"I don't mind seeing the detail myself, but boy the arithmetic can drive you nuts." (Business, Walnut Creek)

"They don't read the meter twice a month ... You might as well just average it together and show total usage and total over baseline." (Residential, San Francisco)

- Gas or electric detail information that sometimes is split between pages. They would prefer that all the gas detail would be on one page. Likewise, they want all the electric detail on one page.

"It would be nice if our bills came out looking like this every month. The gas is on one page and the electricity is on another page." (Business, San Jose)

- The definition of baseline. No one really knows what it is. However, they understand that with the tiered aspect of having a baseline you pay more when you go over it. It's

possible that customers would respond to the tiered structure if they had a better understanding of how baseline is determined.

"It is useful to me because I can look and see if I use this much more energy then I am paying this much higher rate. It gives me a lot more incentive to cut back and look for conservation." (Residential, San Jose)

- The multiplier or meter constant. No one knows what these are for.
- The energy surcharge. Why is this a separate item instead of being rolled into the rate?

"Our bill jumped from a couple of hundred dollars to over five hundred a month. And I remember the bill saying something about summer or something. So as I go there must be different rates." (Business, San Francisco)

- The billing component for electricity shown as a subset of the kWh charges.
- Rate increases get announced in advance, but customers lose track of when they get implemented.

"Future increases. Yeah, I'd like to see that on the bill so you can be prepared for it." (Business, San Francisco)

"The little boilerplate flyers with the bill, which are sent out initially for legal purposes warning you there was going to be a possible rate change, I look at it quickly and brown file it. And I don't remember really checking later on to see if it happened or didn't happen with my bill or any other notification. So that again reinforces the idea of putting the monthly rate on the bill." (Business, San Francisco)

Information that was discussed in the focus groups but that was not considered very important or that should not be provided in the bill includes:

- **Weather Information.** Only a few customers want to see weather information in the bill. While they know it might help them better understand their monthly usage, this additional information is more than they want to deal with.

"I could care less." (Business, Walnut Creek)

"You'd almost have to do it smaller than county level." (Business, Walnut Creek)

"I use the Weather Channel for the weather." (Business, San Francisco)

- **Energy Conservation Information.** Most customers would like more information about energy conservation, along with more frequent reminders about what they should do to conserve. However, they do not want it in the bill unless it can be kept short. Customers suggested that the bill include a brief message along with the URL location in PG&E's

web site for more detailed information. The bill should only include simple reminders and a link.

- Business customers especially do not want energy conservation information on the bill, probably because many of them feel there is not much they can do to cut back.

“So like a little message, and you can either call or check out the web site for more information.” (Business, San Francisco)

“I can understand what you’re saying as far as how to make changes to use their energy. Should they actually be on the bill itself? No. The bill should be like Sean says. It’s an invoice for what you did or what you already did.” (Business, San Francisco)

- Of note, many residential customers are interested in energy usage and energy cost data for household appliances and fixtures, such as a 5 year old central AC, a ten year old 25 cu. ft. refrigerator, a low voltage halogen light bulb, a TV, a computer, etc. This would allow them to compare costs of appliances of different ages, and to know how much it costs to do common things such as run their AC for an hour.
- **Rebate Information.** Customers want only very simple messages alerting them to rebates and directing them to PG&E’s web site for more information.

“We don’t need it on the bill. Those are the kinds of things that can be put in flyers. That is why I flip through the flyers to see if there is any new information.” (Residential, San Jose)

“At best just a very brief note saying there is new rebate information available. Go to the web site.” (Residential, San Jose)

- Customers were also asked if they would prefer getting a rebate check or a reduction from their bill. Most residential customers preferred a check, primarily because it is tangible and provides confirmation that they received it.

“I want a check in my hands. It was a sense of distrust. I wasn’t going to get it off my bill, and I wouldn’t even know. Whereas getting the check, endorse it, it goes in the bank, you know that you’ve got your refund.” (Residential, Walnut Creek)

“Give me the money every time.” (Business, San Francisco)

- Business customers were more likely to want it applied to their bill.

“Because the business (rebate) is more, it would be fine if it were applied to (the bill).” (Business, San Jose)

- **Comparison to “Class Average.”** Some customers indicated interest in comparing their own usage to other similar customers, but also thought this would be only marginally useful since there are so many variables that affect usage. Even similar size homes or buildings in close proximity might have very different usage profiles, so that finding out if you are above or below average would be: “So what? I can’t do much about it.”

“I would find it useful to know maybe what an average would be for a similar residence. Maybe similar age and similar square footage, so I know if I’m way out of the norm, is it just because it’s the rising prices?” (Residential, Walnut Creek)

“Practically speaking, you would have to compare a 1700 square foot dental office with how many windows, when was your building built, have you replaced your windows ...” (Business, San Jose)

“In a business bill where most of us don’t own the building, we are renting, there is very little control. To say I am spending \$400 a month and the average guy is spending \$300 a month that is not to say the average is not in a building 15 years younger and had a higher energy efficiency code when it was built. You will beat yourself up because you are not comparing to the average.” (Business, San Jose)

“On the bill seems a little too much. But it could be useful information for comparing ... to either find it online or to get it, as Don said, as a separate sort of flyer.” (Business, San Francisco)

- One customer suggested combining this with the usage graph, though this might make the usage graph too complex for easy comprehension.

“You could kill two birds with one stone, and you take that chart, and you take an average, and then you put “you,” and then you would see very quickly where you fall against that average whether you are below, above, or dead even.” (Residential, Walnut Creek)

- **How To Read the Bill.** Customers almost unanimously agreed that the current bill statement is confusing. Ideally, the bill statement would be self-explanatory, but otherwise, customers need some instruction in interpreting the bill. Customers do not want bill reading instructions actually on the bill, but some might go to the web site if they were directed to do so.

D. Bill Format

Customers' complaints about the current PG&E bill are about information content more than format, although a few key format changes would probably significantly increase customer perceptions about the bill.

- Reduce the number of pages. The ideal is a single page bill with all the pertinent information on the front, and with text information (definitions, how to pay, etc.) on the back.

"I rarely look past the first page." (Business, Walnut Creek)

"I really don't want to spend more than about 90 seconds looking at this bill before I pay it." (Business, Walnut Creek)

"I would like it if it were easier. Maybe one page front and back because ninety percent of the time you look at it, it's fine and you pay it. When I had a problem, no matter what I looked at, I couldn't resolve the problem without talking to the representative." (Business, Walnut Creek)

"What I like about this is that it is only on one page." (Residential, San Jose)

- While most customers do not have a problem with the current size of the bill, a larger 8 ½ by 11 in. size paper would allow the number of pages to be reduced, it would allow the font size to be increased (no one likes the small font on page 2), and it would help business customers file the bill.

"If the bill went to an 8 ½ by 11 way to print it, so that you could get rid of these multiple pages, and it's just one side and the back, and it fits in a normal file folder, it's a lot easier to handle." (Business Walnut Creek)

"I am 63 years old. You have no idea how hard it is to read small print. The world is addressed to younger people. It needs to be a minimum of 10-point type, and preferably 12 or 14-point type." (Business, San Jose)

- Provide a larger envelope for business customers. Most business checks must be folded to fit in the existing envelope.

"We covered about the envelope size? A lot of us are using these computer generated checks, so make your envelope big enough to take a check." (Business, Walnut Creek)

"Number 10 envelope. Then all the businesses could stick their checks behind it. I never use the PG&E envelope." (Business, San Jose)

- Relocate the tear-off stub to the bottom of the page instead of at the top. It is awkward to have to tear from the top, and the remaining partial page is difficult to attach to the following pages before filing it away. Also, the remaining partial page no longer has all the key information that customers want to retain once the stub is removed.

"It's the only bill I receive out of every single bill I get that you tear off the top rather than the bottom, and you've got to staple it kind of in the middle if you are going to staple it together." (Residential, Walnut Creek)

"You pull off the perforation, and now you are left with nothing." (Business, Walnut Creek)

- Put the perforations at the fold to make tearing off easier.

"I always hate it when there is a fold and the perforation is in a different place." (Residential, San Jose)

- Use layout features to separate information on a page. For example, use color shading or boxes to indicate different blocks of information.

"Condensed, but separated." (Business, San Jose)

"The simple is on the left, and the detail is on the right." (Business, San Jose)

"You could group it in little boxes. You can group the electric in a box, and the gas instead of having so much space in between here. I don't need all that space." (Residential, San Jose)

"They did the color here so it separates out what to look at so it makes it more readable." (Residential, San Jose)

- Use white space on the sides and around blocks of information, but eliminate wasted space. For example, the current bill has a lot of wasted space at the bottom of page 1.

"The white space makes it look so much cleaner. It is the same thing though ... White space is important... it is a lot cleaner and easier to read." (Business, San Jose)

"There's this big blank spot where you could add all of the stuff we were just talking about ... Like it could all be on this one page." (Residential, San Francisco)

- Keep the colors and logo at the top of the page. This helps customers quickly identify the bill, or retrieve from their files if needed.

"And I like your colors because I identify with that and the logo. That catches your eye. If you have a stack of bills, you have a hard time finding them, and the color really works." (Business, San Francisco)

"I like the colors and I like the logo." (Residential, San Francisco)

- Simplify and shorten the detail information for gas and electricity.

"I don't know why they've got that broken down like that when they only read the meter once a month." (Business, San Francisco)

1. Cover Page

Customers were asked if they would like a cover page that would include messages and other pertinent information. They unanimously rejected this idea because it would interfere with their bill paying process: they want to first see the amount due, the due date, etc.

- The cover page would get in the way, so would probably be thrown out without being read.

"No. People want to go right to number. They'll skip that. They want to know how much the bill is and when it is due." (Business, Walnut Creek)

"I'd read the cover page, and then I'd rip it off and then the cover page is gone. Later on I'd say, 'What was it they said?' I'd already thrown the cover page away." (Residential, Walnut Creek)

"I think no matter what, you are going to find it hard pressed to get somebody to read something on the front of any bill. The bottom line is that money is time and time is money." (Business, San Francisco)

- Though not mentioned explicitly by participants in the groups, it is clear that numbers and graphics are preferred over words and sentences. A cover page with words and sentences would not fit with their concept of an ideal bill.

2. Online Bill Presentation

Customers were asked about their interest in receiving their bill online instead of receiving the paper copy through the mail. Few customers are willing to give up the paper copy, though many more would like to have their bill available to review online, especially if it has added features over the mailed bill. The additional features of an online bill that customers would like include:

"I like the option of going back to the paper bill if going online is a little too crazy for me." (Residential, Walnut Creek)

- Click through links that can provide explanations or further details.

"Online you've got the advantage of hyperlinks where you can get more details." (Residential, Walnut Creek)

- More layers of information than they want in the paper bill, where each layer could include more complexity, details, and explanations.

"If they would give us more information on the web site, which they are fully capable of doing, you could go in there and get better comparisons and that type of thing. You could go back more than a year, maybe three, four, or five years back. As a number cruncher, that would be handy for me. I would like that." (Residential, San Jose)

- Links to energy efficiency tips or rebates.

Primary concerns about an online bill include:

- Customers fear they might forget to pay it if it is only online.

"I think a lot of people have the best of intentions, and I see this with a customer base of about 1,000 customers of ours that are avid Internet users. You could announce with clarion sounds coming out of your speakers, and they'd still not pay attention to it, and the bill would be unpaid. Then they'd groan and moan at PG&E, "You never sent me a bill." (Business, Walnut Creek)

"The envelope sitting on my desk is a good reminder." (Business, Walnut Creek)

"I guess I'm mixed. I like the fact that it would save paper, but it would mean another step that I'd have to do. I'd have to remember to go online to get my bill to find out what I owe. This way at least I don't have to remember. It comes in the mail, there's the bill, and all I have to do is gather up my bills and go pay it online." (Residential, San Francisco)

- Some customers do not go online very often so would not want to have to make the "extra effort" required to start up the computer, find the site, log in, and bring up the bill.
- Customers, especially small business, like having a hard copy to file in their records. Many people still do not trust electronic files, so feel a need to have a paper copy on hand. While they can print the online bill, it is easier to simply get the paper copy in the mail.

"I know if your computer crashes you can always lose all of the information you've got on your computer and then you are basically trusting PG&E to come up with all the rest. It is kind of nice to have that paper backup in your files." (Business, San Francisco)

"You would still have to print it out." (Business, San Jose)

"I like paper. I want the hard copy." (Business, Walnut Creek)

- Other bills still come in the mail, so receiving some bills through the Internet adds to the burden of bill paying instead of simplifying it.

"If you are in a time crunch like a lot of us are, I get a lot of spam and I don't want to take the time to go through and sort out one more thing on the computer that is important that is mixed in with my spam. I would rather get this (in the mail), open it up, and take care of it. It is going to take me more time to get that off of there, and printed. It is less time to open the bill." (Business, San Jose)

Some of these concerns are alleviated with email notification. With an email, customers do not have to remember on their own to check the bill. The email contains the amount due and other information needed to pay it, so customers do not have to go to their actual online bill.

"I'm afraid that I'm going to forget about paying the bill if I don't get a physical bill in the mail. So if they can send me an email every month to say, "Your bill is due on such and such a date. TO get to you account online to see what you owe, click this link here." Now that would be a solution." (Residential, San Francisco)

It is likely that over time more customers will want to give up their paper bill, though currently there is a lot of inertia that must be overcome. Customers suggested that an incentive would get them to change, but the incentive amount would probably be unreasonable for PG&E. For example, customers suggested a 5% discount on their bill, while a more realistic \$0.35 bill reduction is not very motivating.

"There is a cost associated with these things. If it's going to cost me the same then I want PG&E to print the paper because I'm going to have to print it out anyway. If you tell me I'm going to get five dollars a month off my bill if I go online and I print it out myself or if I do that plus I pay it online, now five bucks is worth talking about." (Business, Walnut Creek)

"Would it reduce the rate? I think they should give you a credit." (Business, San Francisco)

3. Online Bill Payment

Some customers are interested in online bill payment, though many more are not. The two major barriers to online bill payment are:

- **Security concerns.** The Internet, by design, has security problems. Given the heightened awareness among consumers regarding identity theft and the increasing prevalence of Internet "spyware" programs, consumer fears about Internet security are increasing. Any online bill payment method and communications to promote it must address these concerns. Customers don't have any concerns, though, about their PG&E usage information.

"I have some security concerns myself about paying things online. I'm real nervous at that. Maybe you may have a chuckle at me, but I have a compromised computer, and for that time period until I got it cleaned up there was no way to pay anything or log onto anything. The password was all messed up. So I think sometimes online is great, but you have to be comfortable." (Residential, Walnut Creek)

"I personally don't want any of my information on the computer. My husband and I don't want to pay bills on it and I am not having anybody getting ahold of things. No thank you. I would rather write out checks and send in the bill." (Residential, San Jose)

"That's my concern. Identity theft and stuff like that. I mean, the bottom line is it's my federal ID number and my social security number and I've worked too long and too hard for what I've got to have somebody get those numbers." (Business, San Francisco)

"The driver's license number, the social security number, your federal ID number. Those are numbers that you don't want to just give out. What you used in PG&E last year? Who cares? I don't think my neighbor is going to get upset because my PG&E bill is a little cheaper than his." (Business, San Francisco)

- **Existing bill paying habits.** Habits and routines can be hard to break, especially regarding bill payments where most people have multiple bills that they want to deal with all at the same time. Online bill payment is appealing to those who can switch most of their bills to online. Otherwise, it can be more work rather than less.
 - This suggests that payments through a third party, such as a bank, would be more appealing. When asked if they have any concerns about their bank having their PG&E account information including usage and amount due, customers did not have any problem with this. Third party systems, though, have a disadvantage in that there is typically a 3 to 5 day delay from when the customer must initiate the payment until their creditor actually receives funds and credits the account. This reduces control, especially for those who are on tight budgets. Also, third parties sometimes charge a fee, which most customers do not like.

"I get on the Bank of America dot com, and it comes on my page, and I fill in the numbers that I have to. I click "send" ... bang, it's done." (Residential, Walnut Creek)

"I don't think I'd want to have five or six or seven different vendors and have to pay each one of them directly. I just like it all to go through one bank." (Residential, Walnut Creek)

"You have to go to a third party and they charge you." (Business, San Jose)

"I still control mine. I tell it when to take it out of my account. What day. Like this one is due 7/12 so I would go online and tell it to take it out on 7/12, or a day before. It would be noted that it is coming out of my account on 7/12. Some of my vendors say it is 24 to 48 hours before it really comes out of my account." (Business, San Jose)

- For this reason, some people prefer to pay creditors such as PG&E directly. To appeal to the most people, both options should be offered.

"That's peace of mind going straight to PG&E for some reason. It's purely psychological. There is so much convenience in saying from Wells Fargo or whatever boom, boom, boom all paid, but to me there is some psychological advantage to saying, "Look. I went and I had the responsibility to make sure." There is not question if the bank screwed it up. Did I screw it up? No. I went straight there and I did it." (Residential, Walnut Creek)

"I set it up specifically with PG&E because I want control over when the payment goes through. Usually when you do that with the bank it is a n automated thing. I pay PGE directly." (Residential, San Jose)

4. Favorite Bill Features

When recruited for the focus groups, customers were asked to bring in examples of "best in class" bills or bill features that they particularly liked.

- All of the examples were one-page bills with summary and detailed charges on the front, and text information on the back.

"It's all just one thing after another. I can glance at it and see it all." (Business, Walnut Creek)

"One page bills just make it so much easier, and it save paper." (Business, Walnut Creek)

- Tear-off stubs are at the bottom.

"On the bottom. It comes off the bottom." (Business, Walnut Creek)

- Some of the examples included bar charts of usage.

- Some include special messages.

"They have a little thing here like a cardholder appreciation day. It's telling me to go in there on that date." (Business, Walnut Creek)

- 8 ½ by 11 inch size.

"There's a lot to be said for it. It conserves paper. It is an 8 ½ by 11 inch size so it's easy to file." (Business, Walnut Creek)

- Color-coded and company logo's along the top edges for easy identification.

"On this gas bill, I notice it's got color coding and boxes for each different type." (Business, San Francisco)

- Information is easily understandable.

"Everything is understandable. There's no crazy abbreviations or things that I don't understand." (Business, San Francisco)

- Based on the number of customers who brought it in, the most popular or favorite bill is the newly-redesigned SBC bill. Key features include:

- One page.
- 8 and ½ by 14 inches with a tear-off stub at the bottom that leaves an 8 and ½ by 11 inch.
- Graphics and logo at the top of the page.
- Key account and billing cycle information near the top of the page.
- Summary information in a column.

- Detailed information in another column.
- Tear-off stub includes address to mail to, due date and amount due, account identification information, and little else.

E. Regional Differences

Although the relatively small convenience samples used for focus groups makes it difficult to identify differences between focus group locations, some general observations emerged. These are consistent with the differences observed in other PG&E focus groups at these same locations.

Overall, differences relate more to customer attitudes toward PG&E rather than the bill statement. Customers in all of the focus groups had very similar preferences regarding the formatting and information content of the bill.

Walnut Creek

Customers from the Walnut Creek area are the most negative toward PG&E, and about their bills. This might reflect more suburban demographics compared to the other locations, such as a higher incidence of homeowners compared to renters (for the residential group), and climate differences that require more heating and cooling.

San Jose

San Jose customers are much more likely to suggest technology solutions than customers in the other locations. Web-based information, bills, and bill payment methods are apparently more popular among these customers, so PG&E's efforts to implement technology-based solutions might improve perceptions about PG&E in this area.

San Francisco

Residential customers in the San Francisco focus groups brought out the unique needs of renters. Renters overall feel restricted about what they can do to manage energy use, which suggests that information such as targeted messages on the bill aimed specifically at renters might improve perceptions about PG&E among these customers.

V. Recommendations

The following recommendations are based on the findings from the focus groups.

- **Revise the bill in accordance with what customers want in a bill statement.** Specific recommendations are in Section 3 of Main Themes of this report. Overarching guidelines are: keep it simple, keep it short, keep it self-explanatory, and use graphics to convey information and to improve readability.
- **Integrate bill information with ways to understand and manage energy usage through PG&E's web site.** Customers are primarily interested in understanding their bills so that they can either feel confident that they are not paying more than they need to, or so that they feel they have the information and tools they need to better manage their usage. Now that the Internet is one of the most commonly used information resources, it makes sense to customers for PG&E to integrate its web site with its bill. For example, customers frequently suggested that each section of the bill reference specific URL addresses where customers can go online to get more details.
- **Customize information content so customers can feel that it is more relevant to them.** Although not a dominant focus of the group discussions, PG&E's customers expect more in terms of technological solutions to their information needs. In addition to graphed usage information, customers mentioned wanting messages on the bill that apply to their situation. For example, renters want information for renters but owners do not. A little bit of customization might go a long way.

VI. Appendix

A. Screening and Recruitment Questionnaires

FLEXO HINER & PARTNERS, Inc.
200 Pine Ave., Suite 600
Long Beach, CA 90802

June 2004
Phone 562-495-2436

**FOCUS GROUP PARTICIPANT SCREENER:
Bill Format (Small Business Customers)**

REMINDER: PLEASE BE EXCEPTIONALLY COURTEOUS. THESE ARE IMPORTANT CUSTOMERS TO PG&E!

USE THE SMALL COMPANY LIST. ASK TO SPEAK WITH PERSON IN CHARGE OF DEALING WITH PG&E ON ENERGY-RELATED ISSUES.

Hello. My name is _____ from _____. Pacific Gas and Electric Company is conducting a series of focus groups with their business customers regarding their needs from PG&E. PG&E is inviting business customers, like yourself, to participate. The purpose of the focus groups is to better understand how PG&E can improve its services to better meet your needs. Are you willing to provide your feedback?

IF "NO"...THANK AND TERMINATE. [DO NOT PRESSURE PERSON TO ATTEND; PARTICIPATION IS 100% VOLUNTARY.]

We want to talk to a variety of businesses, so I have a few questions.

1. Is your business a Pacific Gas and Electric Company gas and electric customer?

Yes ()
No () THANK AND TERMINATE

2. Do you have more than 1 electric and 1 gas account with PG&E for your business?

Yes () THANK AND TERMINATE
No ()

3. And do you also personally review your business's PG&E bill, at least on occasion?

Yes ()
No () THANK AND TERMINATE

4. How many employees do you have? [NEED A MIX]

5 or fewer ()
6 to 10 ()
11 to 50 ()
More than 50 () THANK AND TERMINATE

5. What type of business is your organization?

_____ [NEED MIX]
**EXCLUDE ANY MARKETING, ADVERTISING, MARKETING RESEARCH OR
UTILITY COMPANIES.

6. What is your title? [DO NOT READ LIST]

Owner ()
Manager ()
Accountant/Bookkeeper ()
Other _____ ()

DO NOT TERMINATE BASED UPON TITLE

7. And about how much was your last PG&E bill? _____ [NEED MIX]

8. Have you participated in a focus group within the past 12 months?

Yes () THANK AND TERMINATE
No ()

9. **(DO NOT ASK...RECRUITER CHECK ONE)** Gender?

Male ()
Female () NEED MIX

10. **(DO NOT ASK)** Does this person have any language or communication difficulties?

Yes () THANK AND TERMINATE
No ()

PG&E would like to learn more about your energy informational needs and get your input to help redesign their billing statements to better meet your needs.

The session will be on July _____ at _____ at our offices in _____. The focus group session will last 1-1/2 to 2 hours and, as a thank-you for your participation, you will be given an honorarium of \$150. (IF RESPONDENT OBJECTS TO HONORARIUM, TELL HIM/HER THAT WILL CAN DONATE IT TO CHARITY, IF DESIRED).

Would you be willing to participate?

IF "NO"...THANK AND TERMINATE. [DO NOT PRESSURE PERSON TO ATTEND; PARTICIPATION IS 100% VOLUNTARY. IF PERSON DOES NOT WANT TO, OR CANNOT, ATTEND; ASK IF THERE IS ANOTHER PERSON IN THE COMPANY WHO IS A KEY CONTACT WITH PG&E. CALL THAT PERSON AFTER KEY CONTACTS FOR OTHER COMPANIES ON THE LIST HAVE BEEN EXHAUSTED.]

IF YES...CONFIRM E-MAIL ADDRESS OR FAX # AND LET PERSON KNOW THAT A PACKAGE OF INFORMATION WILL BE E-MAILED OR FAXED OVER DETAILING THE LOCATION OF THE FOCUS GROUP SESSIONS.

E-mail address or Fax # _____

IF NEEDED, YOU MAY PROVIDE NAME AND PHONE NUMBER OF PG&E RESEARCH PROJECT MANAGER TO CONFIRM VALIDITY OF STUDY:

John Vu; PG&E Customer Research; (415) 973-1864

INVITE TO ATTEND: (Small Business Customers)

- () Walnut Creek – Tuesday, July 6, 2004 @ 6pm
- () San Jose – Wednesday, July 7, 2004 @ 6pm
- () San Francisco – Thursday, July 8, 2004 @ 5pm

ASK RESPONDENTS TO BRING EXAMPLES OF THEIR "IDEAL" BILL STATEMENT; THE "IDEAL" BILL STATEMENTS COULD BE FROM ANY COMPANY AND COULD BE BECAUSE OF THE TYPE OF INFORMATION PRESENTED ON THE BILL, THE EASE OF UNDERSTANDING THE BILL, THE LAYOUT OF THE BILL, ETC. RESPONDENTS NEED TO BRING AT LEAST ONE BUT SHOULD BRING MORE THAN ONE IF THERE ARE DIFFERENT FEATURES THEY LIKE ABOUT DIFFERENT BILLS.

ASK RESPONDENTS TO ARRIVE 10 MINUTES EARLY AND TO BRING READING GLASSES, IF NEEDED. SNACKS AND REFRESHMENTS WILL BE SERVED.

FLEXO HINER & PARTNERS, Inc.
200 Pine Ave., Suite 600
Long Beach, CA 90802

June 2004
Phone 562-495-2436

**FOCUS GROUP PARTICIPANT SCREENER:
Bill Format (Residential Customers)**

**USE PG&E RESIDENTIAL CUSTOMER LIST. ASK TO SPEAK WITH PG&E
CUSTOMER WHO IS RESPONSIBLE FOR THE PG&E ENERGY BILLS.**

Hello. My name is _____ from _____. Pacific Gas and Electric Company is conducting a series of focus groups with their residential customers regarding their needs from PG&E. PG&E is inviting residential customers, like yourself, to participate. The purpose of the focus groups is to better understand how PG&E can improve its services to better meet your needs. Are you willing to provide your feedback?

IF "NO"...THANK AND TERMINATE. [DO NOT PRESSURE PERSON TO ATTEND;
PARTICIPATION IS 100% VOLUNTARY.]

We want to talk to a variety of people, so I have a few questions.

1. Are you a Pacific Gas and Electric Company gas and electric customer?

Yes ()
No () THANK AND TERMINATE

2. Are you the person in your household who typically pays the PG&E bill?

Yes ()
No () ASK TO SPEAK TO THAT PERSON

3. Do you have more than 1 electric and 1 gas account with PG&E for your home?

Yes () THANK AND TERMINATE
No ()

4. We want to include regular customers and not energy utility experts, so are you or any other family members an employee of Pacific Gas and Electric Company or any other electric utility?

Yes () THANK AND TERMINATE
No ()

5. Have you or any other family members ever been an employee of Pacific Gas and Electric Company or any other electric utility?

Yes () THANK AND TERMINATE
No ()

6. Do you or anyone in your household work for any of the following types of businesses: READ LIST

- Marketing () THANK AND TERMINATE
- Market research () THANK AND TERMINATE
- Advertising () THANK AND TERMINATE
- Public relations () THANK AND TERMINATE

7. Have you participated in a focus group within the past 12 months?

- Yes () THANK AND TERMINATE
- No ()

8. We also want to include people of different ages, occupations, and home types. What is your occupation? _____

9. Stop me when I get to your age range ...[NEED MIX]

- Under 18 () THANK AND TERMINATE
- 18 - 25 years ()
- 26 - 40 years ()
- 41 - 55 years ()
- 56 - 70 years ()
- Over 70 years () (NO MORE THAN 1 PER GROUP)

10. Do you live in a ... [NEED MIX]

- Detached single family home ()
- Condominium, townhouse , apartment or mobile home ()
- Or something else ()

11. Do you own or rent? [NEED BOTH TYPES]

- Own ()
- Rent ()

12. And about how much was your last PG&E bill? _____ [NEED MIX]

13. **(DO NOT ASK...RECRUITER CHECK ONE)** Gender?

- Male ()
- Female () NEED MIX

14. **(DO NOT ASK)** Does this person have any language or communication difficulties?

- Yes () THANK AND TERMINATE
- No ()

PG&E would like to learn more about your energy informational needs and get your input to help redesign their billing statements to better meet your needs.

The session will be on July_____ at _____ at our offices in _____. The focus group session will last 1-1/2 to 2 hours and, as a thank-you for your participation, you will be given an honorarium of \$100. (IF RESPONDENT OBJECTS TO HONORARIUM, TELL HIM/HER THAT WE CAN DONATE IT TO CHARITY, IF DESIRED).

Would you be willing to participate?

IF "NO"...THANK AND TERMINATE. [DO NOT PRESSURE PERSON TO ATTEND; PARTICIPATION IS 100% VOLUNTARY. IF PERSON DOES NOT WANT TO, OR CANNOT, ATTEND; ASK IF THERE IS ANOTHER PERSON IN THE COMPANY WHO IS A KEY CONTACT WITH PG&E CONCERNING POWER RELIABILITY. CALL THAT PERSON AFTER KEY CONTACTS FOR OTHER COMPANIES ON THE LIST HAVE BEEN EXHAUSTED.]

IF YES...CONFIRM E-MAIL ADDRESS OR FAX # AND LET PERSON KNOW THAT A PACKAGE OF INFORMATION WILL BE E-MAILED OR FAXED OVER DETAILING THE LOCATION OF THE FOCUS GROUP SESSIONS.

E-mail address or Fax # _____

IF NEEDED, YOU MAY PROVIDE NAME AND PHONE NUMBER OF PG&E RESEARCH PROJECT MANAGER TO CONFIRM VALIDITY OF STUDY:

John Vu; PG&E Customer Research; (415) 973-1864

INVITE TO ATTEND: (Residential Customers)

- () Walnut Creek – Tuesday, July 6, 2004 @ 8pm
- () San Jose – Wednesday, July 7, 2004 @ 8pm
- () San Francisco – Thursday, July 8, 2004 @ 7pm

ASK RESPONDENTS TO BRING EXAMPLES OF THEIR "IDEAL" BILL STATEMENT; THE "IDEAL" BILL STATEMENTS COULD BE FROM ANY COMPANY AND COULD BE BECAUSE OF THE TYPE OF INFORMATION PRESENTED ON THE BILL, THE EASE OF UNDERSTANDING THE BILL, THE LAYOUT OF THE BILL, ETC. RESPONDENTS NEED TO BRING AT LEAST ONE BUT SHOULD BRING MORE THAN ONE IF THERE ARE DIFFERENT FEATURES THEY LIKE ABOUT DIFFERENT BILLS.

ASK RESPONDENTS TO ARRIVE 10 MINUTES EARLY AND TO BRING READING GLASSES, IF NEEDED. SNACKS AND REFRESHMENTS WILL BE SERVED.

B. Discussion Guide

FOCUS GROUP RESIDENTIAL DISCUSSION GUIDE CUSTOMER-DRIVEN BILL INITIATIVE

I. INTRODUCTION (10 minutes)

- A.** WELCOME ATTENDEES. MODERATOR INTRODUCTION (EXPLAIN NOT AN EMPLOYEE OF PG&E)
- B.** EXPLAIN FOCUS GROUP GUIDELINES, MIRROR AND VIDEOTAPING
- C.** INTRODUCE TOPIC: We are interested in developing a new PG&E bill statement that would best meet your energy information needs. The purpose of the group today is to:
 - (1) Understand your informational needs and expectations;
 - (2) Gather your input about what types of information you find valuable on your PG&E bill statement, as well as how you would like to see that information presented in the future.
- D.** EXPLAIN THERE IS NO “RIGHT” OR “WRONG” ANSWER, JUST WANT HONEST OPINIONS.
- E.** ATTENDEE INTRODUCTIONS: NAME, OCCUPATION AND LOCATION AND BRIEF DESCRIPTION OF THEIR HOME (E.G., TWO-STORY SINGLE FAMILY DETACHED HOME, SWIMMING POOL, TWO KIDS, ETC).

II. WARM-UP: ENERGY INFORMATION NEEDS (10 minutes)

- A.** What type(s) of electricity and/or gas-related information do you want or need on a regular basis? Why?
 - How do you currently obtain energy-related information relating to your home?
 - Probes if needed: Do you rely on bill inserts, newspapers, Internet, e-mail newsletters, radio, television, direct mail, etc?
 - Is the information valuable to you?
 - What do you do with the information?

III. BILL-RELATED ENERGY INFORMATION NEEDS (25 minutes)

- A.** Now, thinking about your PG&E bill statement, what do you look at first when you receive your bill? Why?
- B.** What information do you want to see on your bill statement? Why is this information important? How do you/would you use each piece of information? Probe:
- Account number
 - Amount due
 - Due date
 - Energy usage in kilowatts and therms
 - Service dates
 - PG&E and non-PG&E charges
 - Usage comparison to same month last year
 - Rotating outage information
 - Estimated or actual meter read
 - Billing components
- What information is critical to have on your bill?
 - What information, if any, is on your bill that you don't find useful?
- C.** Aside from the pieces of information that currently appear on your PG&E bill statement, what other types of information would you find valuable on or included with your bill statement? Why? Probe:
- Energy efficiency/conservation tips
 - Available rebate programs
 - Weather information
 - Rate information
 - Options for paying your bill (i.e., online, phone, etc.)
 - Safety information
- Has any of you participated in PG&E's energy efficiency or rebate programs? PG&E currently sends participants a rebate check. Instead of receiving a rebate check in the mail, would you prefer to receive a "credit" on your bill? Why/why not?
- D.** Would you be interested in being able to receive and view your PG&E bill electronically (via the Internet) instead of receiving a paper copy in the mail? Why or why not?
- If you could view your bill online, is there any additional information that you would like it to include?
 - Would you want to pay your PG&E bill online?
 - Would you prefer to pay your PG&E bill at pge.com, or at a 3rd party web site like your bank? Why?
 - If you prefer to pay your bill through your bank, what types of information would you expect your bank to have about your account? Probe: How would you feel if your bank had information on your account like the amount and date due?

IV. UNDERSTANDING OF CURRENT BILL AND PRICING STRUCTURE (20 minutes)

- A.** Do you understand how your bill is calculated? (Probe to hear different explanations.)
- Do you typically look to see how much you're paying for gas vs. electricity? Do you feel differently about the price you pay for gas, compared to the price you pay for electricity? Is one more reasonable than the other? Do you distinguish between your gas and electricity costs, or do you lump them together into your total monthly energy costs?
 - Have the rates you pay gone up/gone down in the past of couple years? Why? How do you know? By how much? (Probe: has your usage gone up?)
 - Are you familiar with PG&E's baseline allotment structure? What does this mean? Is the baseline allotment fair?
 - What do you know about the cost tiers?
 - Is this fair? If you use more energy, should you pay more?
 - Have you noticed the "component charges" on your monthly bill?
 - Do you know what these component charges are for? Do you want to know what they are for? Do you have any control over these monthly component charges? Do these charges go to PG&E?
 - Do you like having these component charges broken-out separately, or would you rather see only the total "Net Charges" shown above?
 - How do these component charges impact the way you feel about your total energy costs?
- B.** Is your monthly bill the same amount each month, or does it fluctuate?
- If fluctuate...why does your monthly bill fluctuate each month? (Probe: use more energy; energy rates changed)
 - What causes your bill to fluctuate from month to month?
 - Would you be interested in paying the same amount each month, even if your usage varies? (Probe: perceptions around Balanced Payment Plan)
 - How do fluctuations in your monthly energy costs make you feel about PG&E and the price you pay?
 - Do you feel that you have control over your energy bill and can impact the total amount you pay? (Probe: control through energy efficiency and conservation?)
 - Do you think you pay more for gas/electricity during certain hours of the day [peak hours] or do you pay a flat rate no matter what time of the day? Why do you think that?

V. HISTORICAL AND COMPARATIVE INFORMATION (15 minutes)

- A.** Your PG&E bill includes energy usage information for the current month and for the same month in the previous year. Would additional past usage information be valuable? What past usage would you want included in your bill (last 6 months? Last 12 months? Last 24 months? Etc.) What would you do with this information? (Probe: would this help you better understand the linkage between your usage and cost?)
- Would you also like to see the total cost of your energy bill from month to month? Why? What would you use this for?
 - What, if anything, would you do with the historical usage or billing information? (Probe: buy low-energy appliances, change energy consumption habits, etc.)
 - Would the historical usage information help you understand the link between the energy you use and the price you pay? Is this valuable information?
 - How far back would you want this information to be displayed on your bill statement? Would you want the historical information from month to month or from year to year?
 - How would you want this information to be presented? (Probe: tables and/or graphs?)
- B.** Would comparative energy usage and billing information of other PG&E customers who have your similar profile (e.g., same neighborhood, same number of HH members, similar size home, etc.) be valuable? Why? (Probe: would this help you better monitor your energy usage?)
- What, if anything, would you do with the comparative energy usage or billing information of those who have your profile? (Probe: change energy consumption habits?)
 - How would you want this information to be presented? Probe: tables and/or graphs?

VI. BILL FORMAT & COVER PAGE (15 minutes)

- A. I would like you to examine the sample residential PG&E bill for a few minutes. [MODERATOR HANDS OUT CURRENT PG&E BILL AND TELLS PARTICIPANTS IT'S OKAY TO MARK ON IT.]
- What are your thoughts regarding the format and layout of the bill?
 - What do you particularly like? Why?
 - What do you particularly dislike? Why?
 - Is the bill clear/easy to understand? Why/why not?
 - Are the PG&E and non-PG&E charges clear to you? Why/why not?
[MODERATOR EXPLAINS: THERE ARE A NUMBER OF CHARGES, APPROXIMATELY 30%, THAT ARE COLLECTED BY PG&E FOR OTHER ENTITIES SUCH AS (INCLUDE EXAMPLES)].
 - How important is it to you to have PG&E and non-PG&E charges broken out? Do you care? (Probe: would it have an effect on how you feel about PG&E?)
 - [MODERATOR EXPLAINS: IN THE FUTURE, CUSTOMERS MIGHT HAVE CHOICES SIMILAR TO THOSE WITH THE PHONE COMPANIES. FOR ELECTRICITY IT WOULD BE IN GENERATION] Would you want the charges for generation separated from the other charges on the bill? Why/why not?
 - How important is it to you that electric and gas charges are broken out? Why/why not?
 - If and when the gas rates fluctuate, would you prefer to see a weighted average of the charges for that month [EXPLAIN WHAT "WEIGHTED AVERAGE" MEANS] or would you prefer to see the different rates for that month broken out? Why?
 - Do you read the back of the bill? Why/Why not? Do you find the information useful? Understandable? Why/Why not? (Probe: get reactions of the three different sections –Helpful Phone Numbers, Electric Industry Definitions and Bill Payment information) How would you feel if the information on the back of the bill wasn't included or included once or twice a year instead of every month? Why?
 - What, if anything, would make the bill easier to understand?
 - Can you think of any ways in which the information in the bill can be presented more clearly? More effectively?
 - Do you prefer the stub to be on the top or on the bottom of the statement? Does it matter? Why?
- B. If PG&E were to add a cover page to the bill to communicate relevant messages or announcements, how would you feel? Why/Why not?
- What type(s) of information or communication do you think would be appropriate to have on the cover page? Why?
 - What type(s) of information or communication do you think wouldn't be appropriate to have on the cover page? Why?

VII. IDEAL BILL STATEMENTS (10 minutes)

- A. You brought along examples of bill statements that you particularly like. What specific features or aspects of these do you like best? Probe:
- What do you like about that?
 - What is the benefit? Is this benefit important for your PG&E bill? Does your PG&E bill provide this benefit, or not? Should it?

VIII. WRAP-UP (5 minutes)

- A. Thinking about the ideal PG&E bill statement that would best meet your energy information needs, what information would it contain?
- B. If PG&E were to provide you with your ideal bill statement, would that affect how you value the services provided by PG&E? Why or Why not?
- C. Thank you for attending!