

Cut Off III

The Social Impact of Utility Disconnection

FINAL REPORT

April 2013

Prepared by Urbis
for the Public Interest
Advocacy Centre



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- The research team including Lee Holloway, Associate Director Public Policy, and Alison Wallace, Director, from Urbis;
- The utility retailers, community organisations and others who arranged for the distribution of surveys to their customers, identified case study participants, and participated in project workshops, including Energy Australia, AGL Energy, Origin, Sydney Water, the Energy and Water Ombudsman NSW, the St Vincent de Paul Society NSW, the Salvation Army, ANGLICARE Sydney, and the Maitland Neighbourhood Centre; and
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Urbis's Public Policy team has received ISO 20252 Certification for the provision of social policy research and evaluation, social planning, community consultation, market research and communications research.

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Prepared for the Public Interest Advocacy Centre

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April 2013

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TABLE OF ACRONYMS

CWO	Community Welfare Organisation
EAPA	Energy Accounts Payment Assistance
EWCAP	Energy + Water Consumers' Advocacy Program
EWON	Energy and Water Ombudsman NSW
IPART	Independent Pricing and Regulatory Tribunal
PAS	Payment Assistance Scheme
PIAC	Public Interest Advocacy Centre
UCAP	Utilities Consumers' Advocacy Program

Executive Summary

Cut Off III: The Social Impact of Utility Disconnection is a study commissioned by the Public Interest Advocacy Centre's (PIAC) Energy + Water Consumers' Advocacy Program (EWCAP) to better understand the experience of people in NSW who are disconnected from electricity, water or gas, and the impact disconnection has on their daily lives. This is the third study of its kind commissioned by PIAC. This study also seeks to ascertain the extent to which the experience of disconnection has changed since the last two surveys were conducted in 2008 and 2004.

METHODOLOGY

The methodology was designed to provide a broad understanding of the experience of disconnection. Quantitative data collected via a confidential self-complete survey, distributed via utility companies and community organisations, was augmented with qualitative data collected through two workshops with the Project Steering Committee and a small number of case studies with consumers disconnected from utilities.

A total of 171 completed surveys were included in the analysis, representing a 3.3% response rate which is similar to that achieved in 2008. This response rate constitutes a valid sample for this research.

Although in practice water retailers usually restrict rather than disconnect consumers from water for non-payment, the remainder of this report refers to both disconnection of electricity and gas and restriction of water as 'disconnection'. This is to enhance the readability of the report.

THE INCIDENCE OF DISCONNECTION

- Of the respondents who were disconnected from at least one utility, the majority were disconnected from electricity, followed by gas and then water.
- Close to one in ten were disconnected from more than one utility at the same time.
- The proportion of respondents reporting two disconnections in a 12 month period has decreased significantly since the first survey in 2004. Importantly, however, more than one in four respondents in 2012 reported being disconnected more than once in the last 12 months. This suggests that disconnection may be chronic for some people, and the negative effects of disconnection felt repeatedly.

PEOPLE WHO GET DISCONNECTED

- The majority of households reporting disconnection are family households, the proportion of which is broadly in line with the general NSW population. However, compared with the NSW general population, the likelihood of disconnection increases as household size increases.
- Compared to the NSW general population, respondents who were disconnected from utilities were more likely to be:
 - unemployed (40% in the survey compared to 6% in the general NSW population)
 - a sole parent (29% compared with 16%)
 - Aboriginal and/or Torres Strait Islander (15% compared to 3%)
 - renting (43% compared to 24%) or living in public housing (24% compared to 3%)
 - aged 45 or less (77% compared to 62%).

- These results suggest a correlation between disconnection and social disadvantage. However, given 44% of those surveyed were in paid employment, the 'working poor' arguably comprise a sizeable proportion of households disconnected from utilities.
- Almost half (45%) of respondents reported a household member with one of a number of listed health conditions. Mental health issues were present in 30% of households disconnected from utilities.
- These trends are broadly comparable with previous years with a few key exceptions in the composition of survey respondents. In 2012, there was:
 - an increase in households where a language other than English is spoken
 - a slight increase in households with members aged 45 years and over, and a decrease in households with very young children
 - a slight increase in the proportion of respondents living in a home that was fully paid off.

GETTING DISCONNECTED

- Difficult financial circumstances continue to be the main factor leading to disconnection. The findings suggest that disconnection is often the result of long term financial stress rather than a one-off event, although unforeseen circumstances (e.g. unusually high utility bills or loss of employment) can also impede the payment of bills.
- In 2012, there was a significant increase in respondents who reported that their gas/water/electricity bill was unusually high. Although most respondents owed between \$300 and \$1,000 prior to disconnection, almost one in four (23%) owed a sizeable amount, in excess of \$1,000. Respondents who owned their home (37%) were more likely to owe more than \$1,000 compared to respondents in private rental (10%).
- A third of respondents who were disconnected reported making payments in the three weeks prior to disconnection. More than a quarter (28%) reported a debt relating to multiple bills.
- One in three (31%) respondents reported having no contact at all with their utility company prior to disconnection, either at their or the utility company's instigation. This is broadly comparable to the 2008 results. Respondents who did have contact with retailers were mainly offered a payment plan or an extension of their bill. However, payment plans were considered unaffordable by more than half of those respondents who were offered them, and were not clearly understood by some.
- Embarrassment continues to be the most common barrier to people seeking assistance, followed by a lack of information and knowledge.
- The large majority of consumers (79%) were aware they could ask for assistance, and a vast majority knew who to contact for assistance (82%).

BEING DISCONNECTED

- In 2012, most reconnections (65%) occurred within 24 hours of disconnection, 86% occurred within 2-3 days and 93% within one week. Electricity was reconnected more quickly than gas.
- Disconnection was disruptive to households, with a range of strategies deployed to cope with the situation, including using candles or lanterns, having cold showers/baths, and buying takeaway/prepared food. Those living in public housing were significantly more likely than others to take several courses of action to deal with the disconnection.
- A range of impacts resulted from disconnection, most commonly anxiety and emotional disorders, loss of food and an inability to wash. These impacts were compounded the longer the disconnection.

- These trends are broadly comparable to those in previous surveys. However, since 2008, there has been a significant increase in respondents reporting other people in their household becoming anxious or stressed following disconnection.

GETTING RECONNECTED

- Just over half of respondents said that getting reconnected was *very* or *fairly* easy. However, more than two out of five found that it was *not very* easy or *not at all* easy.
- Most people started the reconnection process within 24 hours. However, those disconnected from gas tended to wait much longer before trying to get reconnected.
- During the reconnection process, respondents most commonly spoke to their utility company to get information and assistance. However, those living in public housing were much less likely than those living in their own home or renting privately to do this, and were much more likely than others to seek assistance from friends or family, community organisations or Centrelink.
- In most cases, respondents said they received the information they needed or wanted that led to reconnection. There was a significant increase since 2008 in the proportion of respondents reporting that the utility company provided the information or assistance they needed to get reconnected. Assistance sought from friends/family, a charity or community group, and Centrelink was less likely to be productive.

CONCLUSION

The table below sets out some of the implications arising from the key findings of the 2012 survey.

KEY FINDING	IMPLICATION OF THE FINDING
One in four of those surveyed have experienced disconnection on more than one occasion in the past 12 months.	Suggests ongoing difficulty in meeting financial commitments for some, and the need for assistance in managing long term financial stress.
There has been an increase in respondents who reported that their electricity/gas/water bill was unusually high.	Suggests the rise in energy prices is having a detrimental impact on household budgets, and is contributing to disconnections.
Embarrassment continues to be the most common barrier to seeking assistance.	Suggests more needs to be done to break down any stigma associated with asking for help. Efforts in this area should highlight to consumers the benefits of acting early, seeking help and avoiding disconnection in the first place.
About one third of consumers surveyed reported having no contact at all with their utility company prior to disconnection.	Suggests utility companies could do more to successfully contact consumers prior to disconnection to negotiate an outcome that would avoid disconnection. Utility companies could consider different ways of communicating with consumers. For example, text messaging or emailing may be a non-threatening way of making initial contact with some consumers at risk of disconnection.

KEY FINDING	IMPLICATION OF THE FINDING
<p>One third of those surveyed reported making bill payments in the three weeks prior to disconnection.</p>	<p>Suggests there is a willingness by consumers to act to avoid disconnection, but a lack of understanding of what exactly they need to do to avoid disconnection. Also suggests any payment arrangement or plan did not work for the consumer in question. Early and better communication with utility companies would assist in this regard.</p>
<p>Respondents who contact their utility company prior to disconnection are most commonly offered a payment plan. However, more than half offered this form of assistance consider it unaffordable.</p>	<p>Suggests that when negotiating payment plans, utility companies need to give greater consideration to a consumer's capacity to pay, and may also need to consider whether there are other, more suitable, forms of assistance.</p>
<p>Almost half of those surveyed did not know about energy vouchers or the water Payment Assistance Scheme (PAS), and some of those who were aware reported trouble accessing them.</p>	<p>Suggests more needs to be done to better inform consumers of the assistance available to them prior to disconnection. This may be addressed through the combined efforts of retailers, government and the community sector.</p> <p>Also suggests the channels used to distribute vouchers and PAS, as well as the amount and the availability of these forms of assistance, could be improved.</p>
<p>Most respondents are reconnected within 24 hours of being disconnected.</p>	<p>Suggests that while these respondents suffer many negative impacts of being disconnected, they may avoid some of the more serious impacts by being reconnected quickly.</p> <p>Also suggests consumers may be disconnected over matters that can be resolved relatively quickly.</p>

1 Introduction

1.1 OVERVIEW

Cut Off III: The Social Impact of Utility Disconnection is a study commissioned by PIAC's Energy + Water Consumers' Advocacy Program (EWCAP) to better understand the experience of people in NSW who are disconnected from electricity, water or gas, and the impact it has on their daily lives. This is the third study of its kind. This study seeks to ascertain the extent to which the experience of disconnection has changed since the last two surveys were conducted in 2008 and 2004. The findings of this research will inform EWCAP's advocacy to assist those at risk of, or experiencing, disconnection.

1.2 PIAC AND EWCAP

The Public Interest Advocacy Centre (PIAC) is an independent, non-profit law and policy organisation. PIAC works for a fair, just and democratic society by empowering citizens and communities through training and advocacy, and by taking strategic action on public interest issues.

PIAC's Energy + Water Consumers' Advocacy Program develops policy and advocates in the interests of low-income and other residential consumers in the NSW energy and water markets. EWCAP focuses on addressing systemic issues that residential users of electricity, gas and water may face. The Program was first established at PIAC in 1998 as the Utilities Consumers' Advocacy Program (UCAP) with NSW Government funding. PIAC receives policy input to EWCAP from a community-based reference group. EWCAP is independent of government or political affiliation but relies on funding provided by the NSW Department of Trade and Investment to continue its work.

1.3 DISCONNECTIONS AND RESTRICTIONS IN NSW

Since 2008, there have been changes in the energy environment which may have had an impact on the results of the 2012 survey. Energy prices increased significantly on 1 July 2011 and again on 1 July 2012. This led to greater media coverage of energy prices and greater public awareness of energy market issues.¹

The 2011-2012 year saw an increase in consumers disconnected from electricity and gas. In that year, a total of 23,207 NSW consumers were disconnected from electricity for non-payment of bills, an increase of 25% since 2010-2011.² In the same year, a total of 20,118 NSW consumers were disconnected from gas, an increase of 15% since 2010-2011.³

On 1 July 2012, the *Electricity Supply (General) Regulation 2001* and the *Gas Supply (Natural Gas Retail Competition) Regulation 2001* were amended to prohibit retailers from disconnecting customers for non-payment if the outstanding debt is less than \$300 and the customer agrees to pay the amount.⁴

The Energy Accounts Payment Assistance (EAPA) Scheme operates to provide short term assistance to people experiencing financial hardship. The NSW Department of Industry and Investment reviewed the Scheme during 2011/2012. Community welfare groups indicated an increased demand for EAPA vouchers in 2011/2012.⁵

¹ Independent Pricing and Regulatory Tribunal (IPART) (2012); *Customer service performance of electricity retail suppliers 1 July 2007 - 30 June 2012*, Information Paper as at 19 December 2012 <www.ipart.nsw.gov.au/Home/Industries/Electricity/Performance_Statistics/Information_Paper_-_Customer_service_performance_of_electricity_retail_suppliers_-_1_July_2007_-_30_July_2012>.

² Ibid.

³ IPART (2012); *Customer service performance of gas retail suppliers 1 July 2007 - 30 June 2012*, Information Paper as at 19 December 2012 <www.ipart.nsw.gov.au/Home/Industries/Gas/Performance_Statistics/Information_Paper_-_Customer_service_performance_of_gas_retail_suppliers_-_1_July_2007_-_30_June_2012>.

⁴ Electricity Supply (General) Regulation 2001, sch.1 cl.7(2). Gas Supply (Natural Gas Retail Competition) Regulation 2001, sch.1 cl.8(3).

⁵ IPART (2012); *Customer service performance of electricity retail suppliers 1 July 2007 - 30 June 2012*, Information Paper as at 19 December 2012 <www.ipart.nsw.gov.au/Home/Industries/Electricity/Performance_Statistics/Information_Paper_-_Customer_service_performance_of_electricity_retail_suppliers_-_1_July_2007_-_30_July_2012>.

It is difficult to obtain a state-wide figure for the number of water restrictions in NSW. The NSW Office of Water, which collects data on all water providers in NSW except for Sydney Water and Hunter Water customers, reported 1040 restrictions and disconnections for non-payment of water bills in 2010-2011.⁶ At the time of writing, the Office of Water's most recent data was for the financial year 2010-2011. Hunter Water reported 908 restrictions for non-payment for the same period.⁷ There are no publicly available reports on the number of restrictions due to non-payment for Sydney Water customers.

The increase in disconnections, together with greater awareness of energy market issues, may be linked to a 43% increase in the number of complaints finalised by the Energy and Water Ombudsman (EWON). In 2011-2012, EWON finalised 25,162 complaints, up from 17,559 complaints in 2010-2011. Complaints relating to electricity were most common, accounting for 79% (19,794 complaints) of all complaints received. Gas complaints increased by 20% in 2011-2012, dual fuel complaints increased by 56%, and water complaints by 21%.⁸

EWON's Annual Report for 2011-2012 showed that compared to the previous year, EWON reported an increase of 34% in total complaints about affordability. Complaints related to disconnection for non-payment also rose by 34%, while complaints from customers who faced disconnection for non-payment rose by 29% from 2010-2011 levels.⁹

1.4 AIMS OF THIS PROJECT

The aims of this project are to add to the existing knowledge about the difficulties faced by people in NSW who are disconnected from electricity, gas or water, in order to support efforts to decrease the number of disconnections in the future. The research also seeks to ascertain the extent to which the experience of disconnection has changed since the survey was last undertaken in 2008, and since the survey began in 2004.

The key issues for this research are:

- the regularity of disconnections
- the demographic and socioeconomic characteristics of households that experience disconnection
- the circumstances that lead to disconnection, including any prior contact with utility companies
- how disconnection affects a household's quality of life
- how households cope with being disconnected
- assistance available to disconnected households
- assistance offered by utility companies, e.g. payment plans and hardship programs
- the ways in which people get reconnected
- the length of time households are disconnected
- the ease of the reconnection process.

1.5 METHODOLOGY

The methodology adopted for this study was designed to provide a broad understanding of the experience of disconnection. The main method of data collection was via a self-complete survey for consumers disconnected from electricity, water or gas. This quantitative data was augmented with qualitative data collected through two workshops with the Project Steering Committee and four individual

⁶ Sam Samra [NSW Office of Water] 2013, personal communication, 7 March 2013.

⁷ Hunter Water Corporation (2012); *Customer Services Report*, as at 5 March 2013
<www.hunterwater.com.au/Resources/Documents/Other-Reports/Regulatory-Reports/Customer-Services-Report-2011-12.pdf>.

⁸ Energy and Water Ombudsman NSW (2012); *Overview of Statistics 2011-2012*, as at 19 December 2012
<www.ewon.com.au/index.cfm/publications/annual-reports/annual-report-1112/overview-of-statistics-2011-2012/>.

⁹ Energy and Water Ombudsman NSW (2012); *Annual Report 2011-2012*, as at 19 December 2012
<www.ewon.com.au/index.cfm/publications/annual-reports/2011-2012/>.

case studies which explored in-depth the experiences of consumers disconnected from utilities. The methodology adopted enabled a comparison of research findings across the three waves of the survey.

The methodology for this project involved five key stages:

- **Planning and design**, involving an inception meeting with EWCAP and a workshop with the Project Steering Committee to review and update the survey instrument
- **Self-complete survey** distributed to 5,200 disconnected consumers in NSW
- **Case studies** comprising individual in-depth interviews with four consumers recently disconnected from electricity, water or gas
- **Workshop with the Project Steering Committee** to review preliminary findings and explore issues relevant to the analysis and reporting stage
- **Analysis and reporting** of statistical data from the survey and the case studies, and preparation of the draft and final report.

1.5.1 PLANNING AND DESIGN

On 31 July 2012, Urbis hosted an inception workshop with EWCAP and members of the Project Steering Committee. The Steering Committee included representatives from Energy Australia, AGL Energy, Origin Energy, Sydney Water, EWON, St Vincent de Paul Society NSW, the Salvation Army, Anglicare Sydney, the Maitland Neighbourhood Centre, and Hunter Water. The purpose of the inception workshop was to:

- discuss the context for the study, focusing on policy, legislative and social changes since the last survey
- review the survey instrument and discuss the need for additional questions and codes
- agree on methods for survey distribution and recruiting case study participants
- agree on timelines and respective roles and responsibilities.

1.5.2 SELF-COMPLETE SURVEY OF DISCONNECTED CONSUMERS IN NSW

Consistent with the survey method in 2008 and 2004, 5,200 self-complete surveys were distributed to NSW consumers disconnected from electricity, water or gas between July and September 2012. The methodology of the surveys in 2004, 2008 and 2012 was intentionally similar to allow a comparison of results over time. The 2012 survey was slightly modified in response to recommendations from the Project Steering Committee. Most of the changes involved adding codes to existing questions, however two new questions were added relating to the following:

- the area in which respondents lived at the time of disconnection
- whether the outstanding debt related to one or multiple bills.

A copy of the final 2012 survey is included at Appendix A.

As was done in 2008, surveys were distributed via two channels. The majority (4,800) were distributed by four utility companies in NSW – Energy Australia, AGL Electricity, Origin Energy and Sydney Water. Utility companies mailed surveys to a random sample of consumers who had been disconnected in the three month period before the start of the survey (July to September 2012). The survey pack sent to consumers included a cover letter from the relevant utility company, an information flyer prepared by Urbis, the survey, a reply paid envelope, and a prize draw form for consumers who wished to enter a prize draw for one of three \$1,000 cash prizes. The number of surveys distributed by each company was proportionate to the number of disconnections they each had from June to August 2012.

The remaining surveys were distributed across NSW by four community organisations – St Vincent de Paul Society NSW, the Salvation Army, Anglicare Sydney, and the Maitland Neighbourhood Centre.

Where appropriate, representatives of these organisations were encouraged to assist their clients to fill in their survey, especially where they might have limited English-language proficiency or literacy in completion of surveys. Consumers who completed the survey via a community organisation received an information flyer from Urbis, and a prize draw form.

The information flyer prepared by Urbis and distributed to all consumers who completed the survey made clear that the survey was an independent study, and that participation was voluntary and confidential.

A total of 171 completed surveys were included in the analysis. This represents a 3.3% response rate which is a similar response rate to 2008. This response rate constitutes a valid sample for this research.

Distribution of surveys commenced in the week commencing 1 October 2012 and the survey was in field for six weeks in total.

Several community organisations contacted Urbis while the survey was in field to advise they were having difficulty locating consumers who had been disconnected in the months of July, August and September. These organisations said consumers more frequently came to them for assistance when they were *about* to be disconnected rather than after the event. If consumers disconnected in July, August or September did approach community organisations, they generally did so immediately. Community organisations did not keep contact details for these consumers and therefore could not contact them when the survey was in field in October and November. These issues will need to be considered when developing the methodology for any future wave of this survey.

1.5.3 CASE STUDIES

A small number of case studies were incorporated into the methodology so Urbis could explore in greater detail some consumers' experiences of being disconnected. In-depth telephone interviews were carried out with four consumers identified by community organisations. An incentive payment of \$80 was paid to consumers who agreed to participate in a 30-40 minute interview.

A discussion guide developed for the 2008 case studies was reviewed in consultation with EWCAP and, with minor changes, was considered appropriate for use in the 2012 survey. A copy of the discussion guide is at Appendix B.

The case studies are included in Chapter 7 of this report.

1.5.4 WORKSHOP WITH STEERING COMMITTEE AND STAKEHOLDERS

A second workshop was held with the Project Steering Committee on 11 December 2012. The purpose of this workshop was to review the preliminary survey findings, and to obtain insights from stakeholders closely engaged with disconnected consumers on how these findings might be interpreted. The workshop also included a discussion of broader trends relating to disconnection and why some results may have changed since 2008.

1.5.5 ANALYSIS AND REPORTING

Consistent with the approach in 2008 and 2004, significance testing was conducted to determine significant differences on which to report. All significance testing has been based on a margin of error of plus or minus 4-8% (depending on sample size) at a 95% level of confidence.

In analysing 2012 results (including differences across different demographic groups), and comparing the 2012 results to the 2008 and 2004 results, only statistically significant differences have been reported. Significant differences are explained in the text and highlighted in figures using the  symbol.

Weighting is a process that corrects for variability across datasets and adjusts the data to represent a specific population from which a sample was drawn or a point-in-time population against which a sample is being compared. In this instance, all data presented in this report is weighted to be representative of utility type coverage of 2004, which has been undertaken to adjust for the impact in variability of the sample on results over time. This is the same approach that was adopted in the 2008 survey. Weighting in this manner ensures the ability to control, to some degree, the influence of variability in the sample structure on the results over time and increases the accuracy of any assessments of change.

1.5.6 STRUCTURE OF THIS REPORT

This report comprises the following sections:

Chapter 2: The incidence of disconnection

Chapter 3: People who get disconnected

Chapter 4: Getting disconnected

Chapter 5: Being disconnected

Chapter 6: Getting reconnected

Chapter 7: Case studies

2 The incidence of disconnection

2.1 SUMMARY AND KEY FINDINGS

This section describes the types of utilities that are most commonly disconnected and the frequency of disconnection.

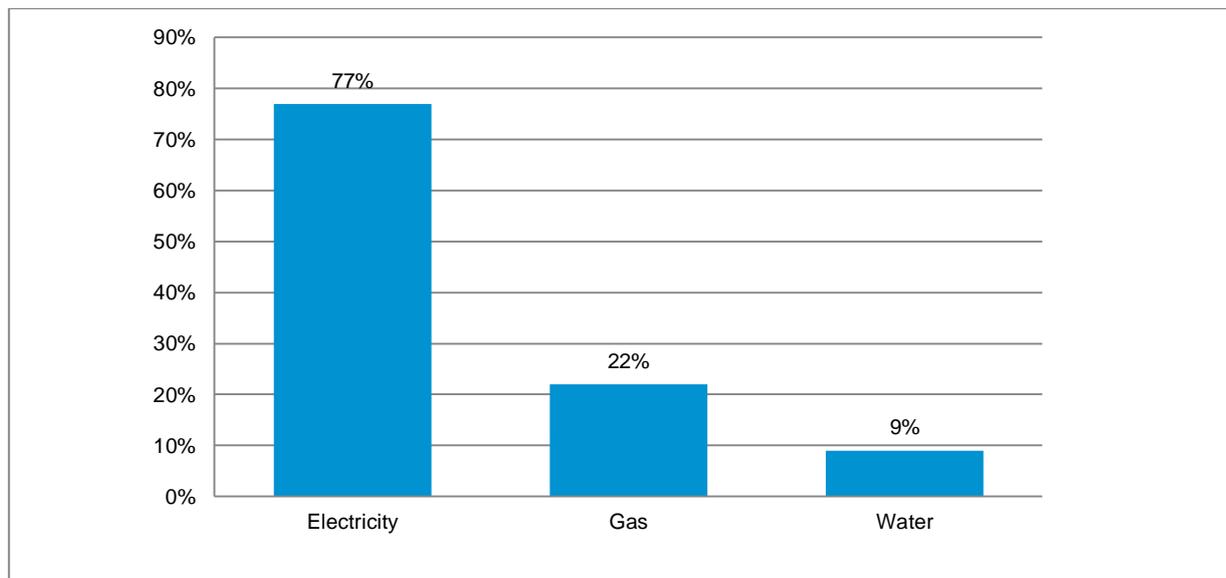
- Of the respondents who were disconnected from at least one utility, the majority were disconnected from electricity, followed by gas and then water.
- Almost 10% were disconnected from more than one utility at the same time.
- The proportion of respondents reporting two disconnections in a 12 month period has decreased significantly since the first survey in 2004. Importantly, however, more than one in four respondents in 2012 reported being disconnected more than once in the last 12 months. This suggests that disconnection may be chronic for some people, and the negative effects of disconnection are felt repeatedly.

2.2 MOST COMMON FORMS OF DISCONNECTION

Survey respondents were asked to identify utilities affected in their most recent disconnection. The majority of respondents were disconnected from electricity (77%), followed by gas (22%) and water (9%) (see Figure 1).

Eight percent (8%) of respondents reported being disconnected from more than one utility in their most recent disconnection.¹⁰

FIGURE 1 – NATURE OF MOST RECENT DISCONNECTION



Source: 2012 Survey data; N=171. Multiple response question. (Q2a)

All respondents who reported a recent restriction in water owned their own home, suggesting that people who rent are less likely to experience restriction of water.

¹⁰ As this was a multiple response question, the percentage total 108% implies that 8% of respondents identified more than one utility being affected in their most recent disconnection.

PIAC wanted to explore whether there were differences in the experience of disconnection according to geographic areas of NSW. This is important for electricity consumers because electricity prices in NSW are determined according to network supply area. In order to track the effect of location, and in recognition that electricity is the most commonly disconnected utility being studied, NSW was divided among geographic lines to loosely reflect the three electricity network supply areas.

The results show that respondents from Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains were significantly more likely to be disconnected from gas (55%) or restricted from water (26%).

A higher proportion of respondents from Sydney (inner, east, north, south), Central Coast, Hunter region or Port Macquarie and 'other' parts of NSW were disconnected from electricity compared with respondents in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains, however this was not a statistically significant difference.

TABLE 1 – NATURE OF DISCONNECTION BY REGION

	TOTAL	SYDNEY – INNER, EAST, NORTH OR SOUTH, CENTRAL COAST, HUNTER REGION OR PORT MACQUARIE	GREATER WESTERN SYDNEY, ILLAWARA, SOUTHERN HIGHLANDS OR THE BLUE MOUNTAINS	OTHER ¹¹
	(n=171)	(n=87)	(n=47)	(n=34)
Electricity	77%	88%	35%	84%
Gas	22%	13%	55%	18%
Water	9%	5%	26%	5%

Given 2012 and 2008 data was weighted to 2004 utility type to improve comparability, there was no significant change over time in the utility type disconnected.

2.3 INCIDENCE OF DISCONNECTION PER CUSTOMER

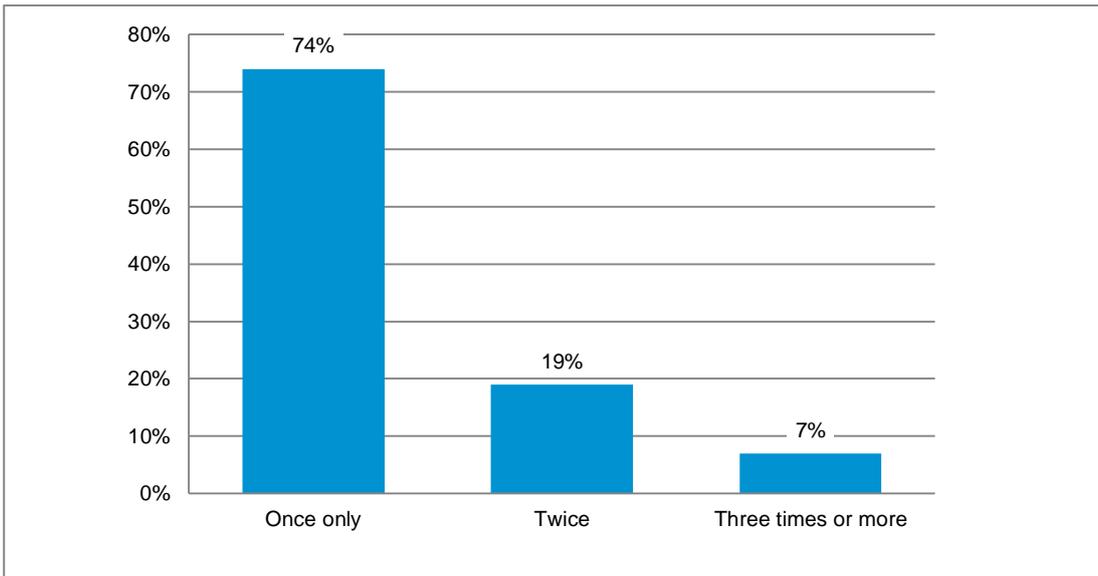
In order to achieve a better understanding of whether disconnections are experienced repeatedly by the same individuals or are spread across the population, respondents were asked to indicate how many times they had been disconnected in the previous 12 months.

The majority of respondents (74%) were disconnected once only. However, one in four reported multiple disconnections in the previous 12 months – 19% reported two disconnections and 7% indicated three or more.

Respondents who waited 2-3 days to be reconnected were significantly more likely to report two (31%) or three disconnections compared to respondents who waited less than 24 hours to be reconnected (14% and 4% respectively).

¹¹ This includes respondents in rural and regional NSW.

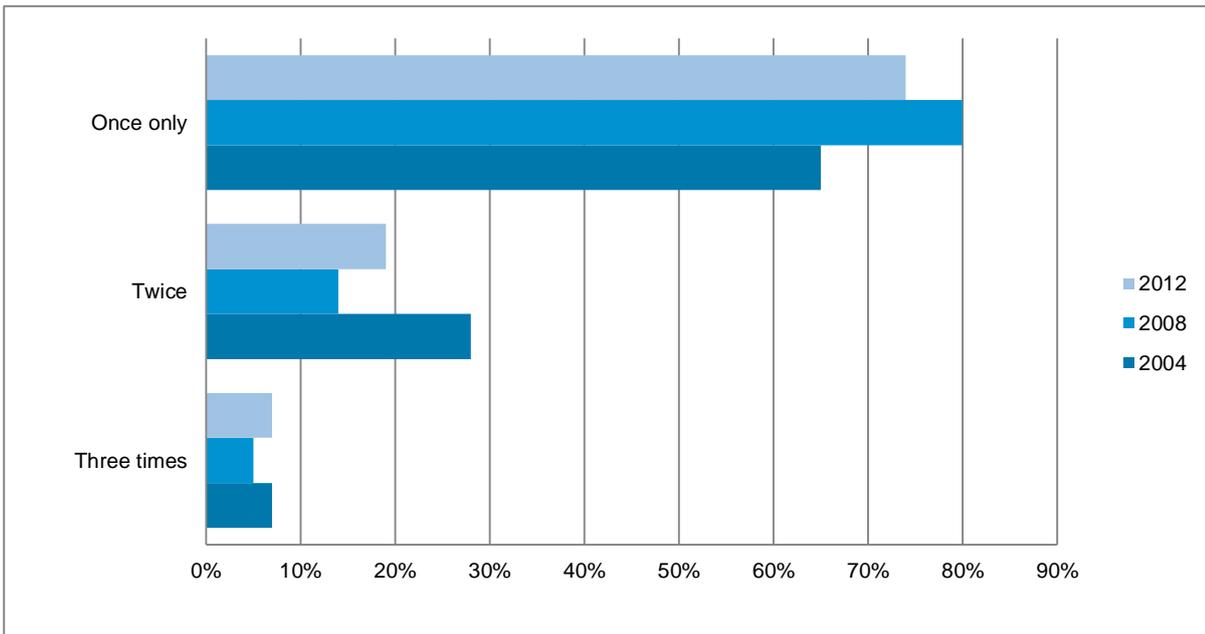
FIGURE 2 – NUMBER OF DISCONNECTIONS IN THE LAST 12 MONTHS



Source: Survey data 2012, N=171; Single response question. (Q1)

The proportion of respondents reporting multiple disconnections in 2012 was comparable to 2008. However, since 2004, there has been a significant decrease in the proportion of respondents reporting two disconnections in the past 12 months (19% in 2012 compared with 28% in 2004) (See Figure 3).

FIGURE 3 – NUMBER OF DISCONNECTIONS IN THE LAST 12 MONTHS – COMPARISON OVER TIME

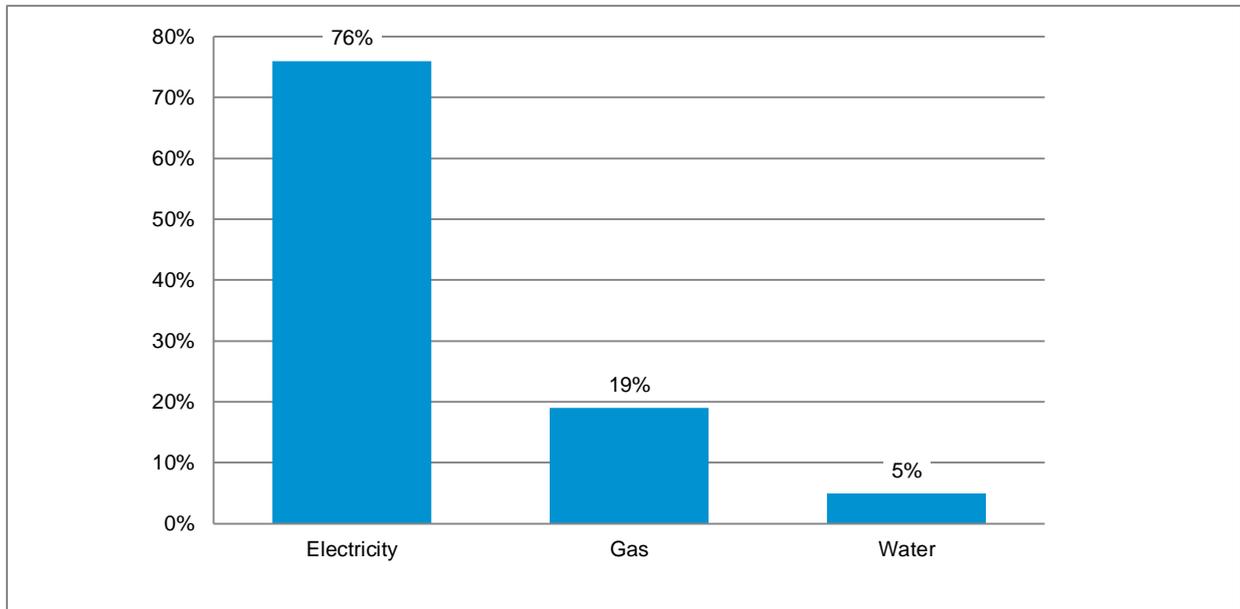


Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Single response question. (Q1)

2.4 DISCONNECTION EXPERIENCES DESCRIBED IN THE SURVEY RESULTS

Given some respondents were disconnected from more than one utility in their last disconnection experience, all respondents were asked to focus on one of the utilities disrupted and answer the remaining questions with only that utility in mind. Figure 4 below outlines the specific utility disconnection experience that respondents selected to focus on in their survey responses. Most respondents to the survey opted to describe electricity (76%) followed by gas (19%) and water (5%).

FIGURE 4 – UTILITY SELECTED FOR SURVEY RESPONSES



Source: 2012 Survey data; N=171. Single response question. (Q2b)

3 People who get disconnected

3.1 SUMMARY AND KEY FINDINGS

To develop a demographic profile, respondents were asked a number of questions relating to their personal and household characteristics at the time of disconnection. The key findings of this section are:

- The majority of households reporting disconnection are family households, broadly in line with the general NSW population. However, compared with the NSW general population, the likelihood of disconnection increases as household size increases.
- Compared to the NSW general population, respondents who were disconnected from utilities were more likely to be:
 - unemployed (40% in the survey compared to 6% in the general NSW population)
 - a sole parent (29% compared with 16%)
 - Aboriginal and/or Torres Strait Islander (15% compared to 3%)
 - renting (43% compared to 24%) or living in public housing (24% compared to 3%)
 - aged 45 or less (77% compared to 62%).
- These results suggest a correlation between disconnection and social disadvantage. However, given 44% of those surveyed were in paid employment, the 'working poor' arguably comprise a sizeable proportion of households disconnected from utilities.
- Almost one half (45%) of respondents reported a household member with one of a number of listed health conditions. Mental health issues were present in 30% of households disconnected from utilities.
- These trends are broadly comparable with previous years with a few key exceptions in the composition of survey respondents. In 2012, there was:
 - an increase in households where a language other than English is spoken
 - a slight increase in households with members aged 45 years and over, and a decrease in households with very young children
 - a slight increase in the proportion of respondents living in a home that was fully paid off.

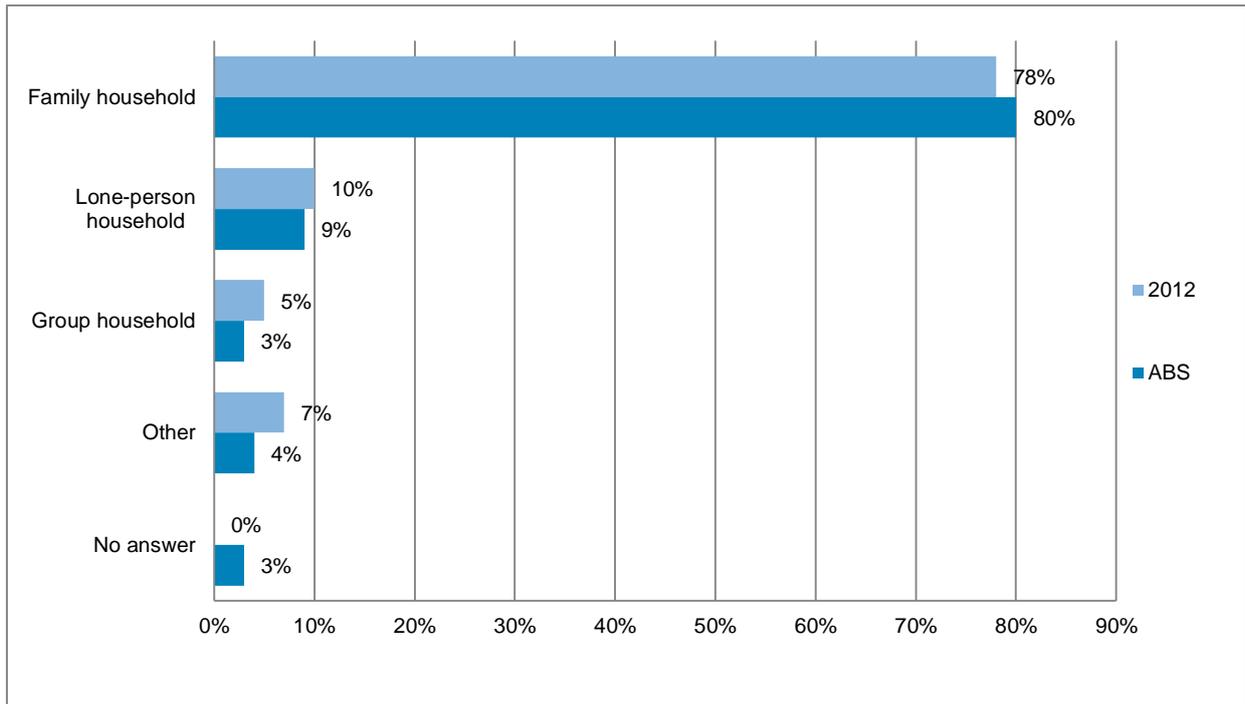
3.2 HOUSEHOLD TYPE

Most respondents (78%) reported living in a family household¹² at the time of disconnection, followed by 10% single-person households, 5% group households, and 7% other type of household. These findings are comparable with the general NSW population¹³ (see Figure 5), which suggests no particular household type is more or less likely to experience disconnection based on this fact alone.

¹² The survey was structured to categorise couples without children within 'family households' to increase comparability with ABS Census data.

¹³ In this section, the 2012 survey is being compared to NSW population data collected in the 2011 Census undertaken by the Australian Bureau of Statistics (ABS).

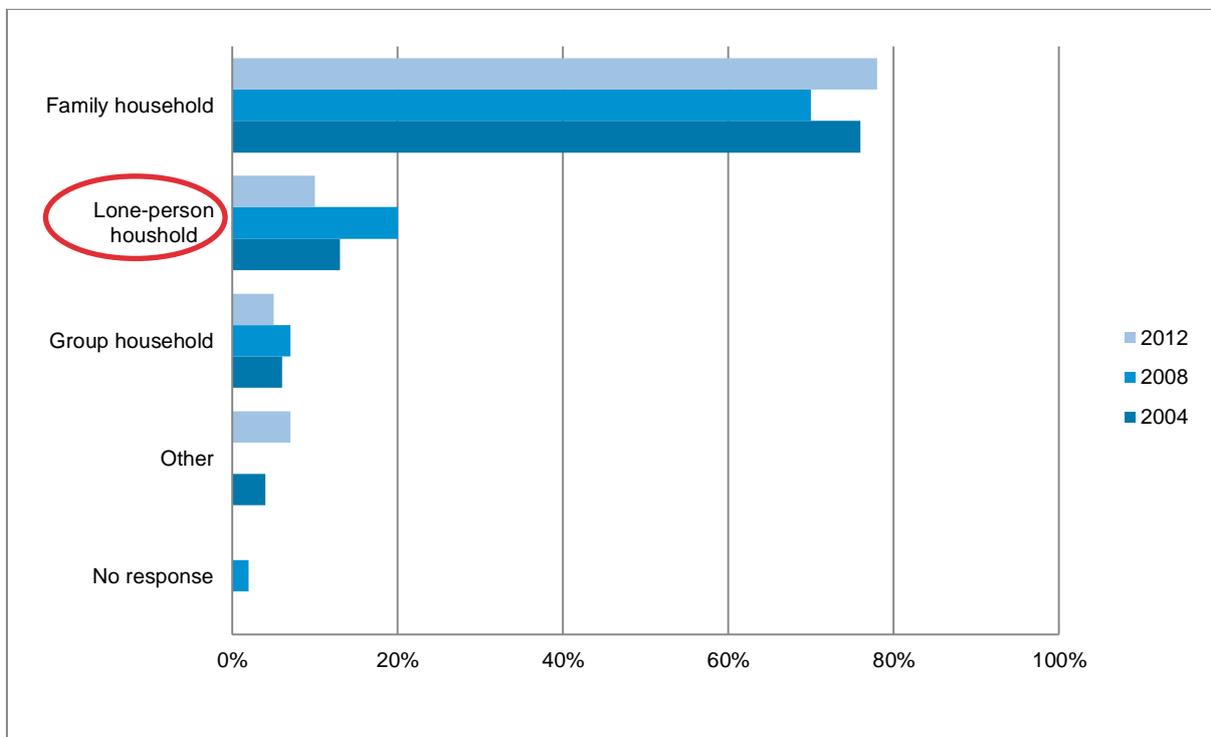
FIGURE 5 – HOUSEHOLD TYPE



Source: Survey data 2012, N=171, Australian Bureau of Statistics (2012) *Census 2011 – TableBuilder New South Wales (STE)*; Single response question. (Q23)

The proportion of household types disconnected was comparable in 2004 and 2012. There was a significant decline since 2008 in the proportion of single-person households, with the proportion in 2012 (10%) more similar to 2004 findings (13%) (see Figure 6).

FIGURE 6 – HOUSEHOLD TYPE – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Single response question. (Q23)

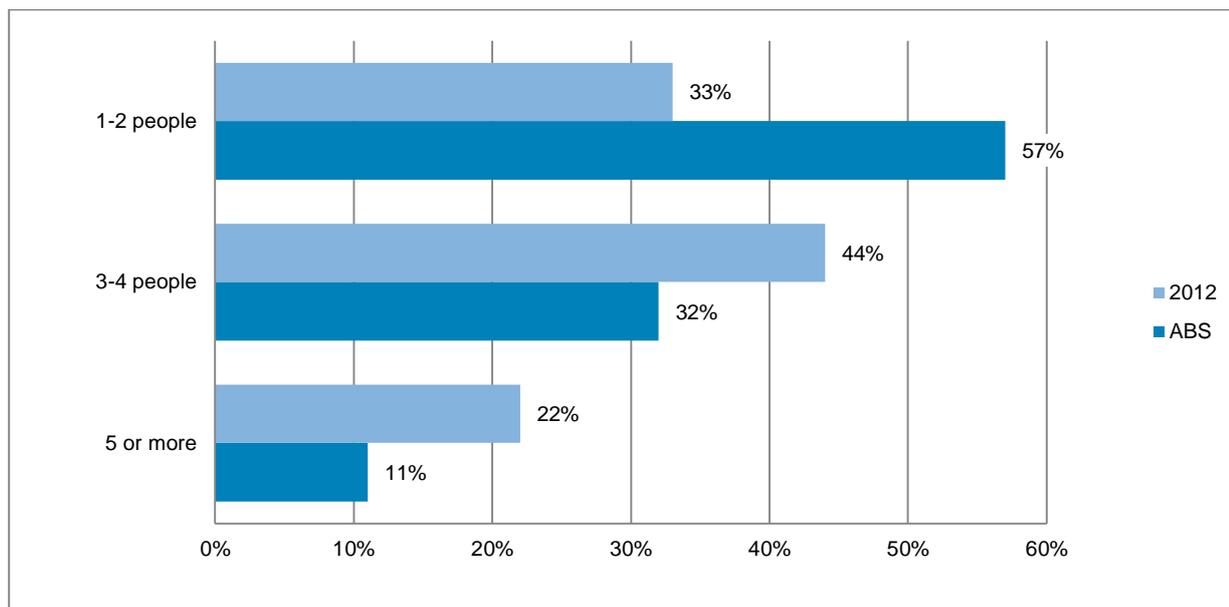
3.3 HOUSEHOLD SIZE AND AGE PROFILE

To get a better understanding of the people affected by disconnection, respondents were asked to provide details of the number of people in their household and the age of household members. This allows us to establish a picture of all household members affected by disconnection, not just survey respondents.

3.3.1 HOUSEHOLD SIZE

In 2012, respondents most commonly reported living in a household comprising three to four people (44%), followed by one to two people (33%). Larger households (i.e. more than four people) were the least prevalent (22%). These proportions are disproportionate compared to the NSW population overall (see Figure 7). This result is similar to previous years and suggests that the likelihood of disconnection increases as household size increases. This may be because as household size increases, so does utility consumption and utility bills, and other bills such as household groceries.

FIGURE 7 – HOUSEHOLD SIZE



Source: Survey data 2012: N=168; Australian Bureau of Statistics (2011) *Census 2011 - TableBuilder for New South Wales (STE)*; Single response question. (Q25)

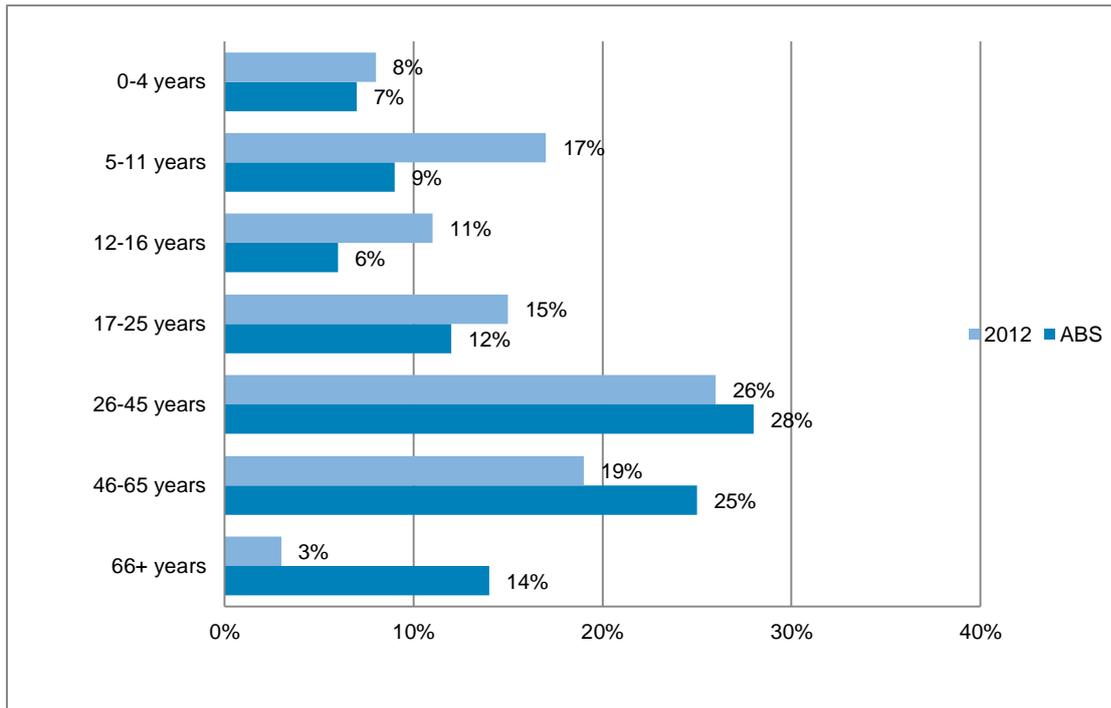
There are no statistically significant differences in the household size of survey respondents over time – results in 2012 are comparable with survey results in 2008 and 2004.

3.3.2 AGE PROFILE OF HOUSEHOLD MEMBERS

Respondents were asked to identify the number of people living in their household within certain age brackets. Responses to this question show the total number of people described in the survey (557 people) and the age distribution of these household members.

Household members affected by disconnection range across the age spectrum, although people aged less than 45 years are more commonly affected. Compared to the NSW population, significantly more household members between the ages of 5 – 16 years, and much fewer household members over 45 years, were affected by disconnection.

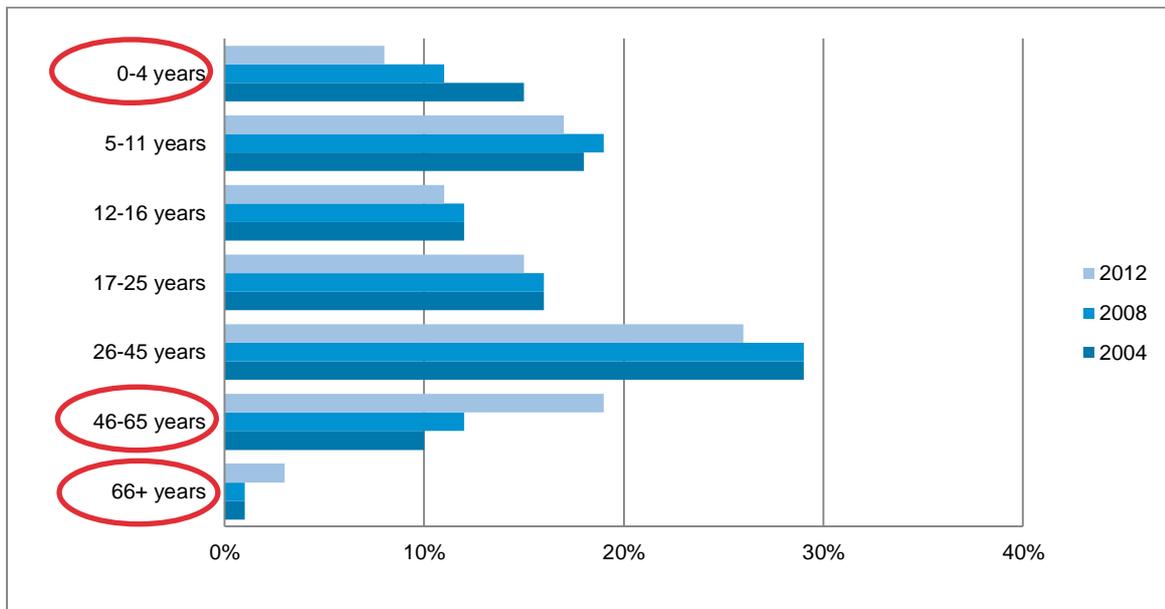
FIGURE 8 – AGE OF HOUSEHOLD MEMBERS AT THE TIME OF THE DISCONNECTION



Source: 2012 Survey data N=557 (Total number of household members described in the survey); Australian Bureau of Statistics (2011) *Census 2011 - Basic TableBuilder for New South Wales (STE)*; (Q25)

In 2012, there was a significant shift in the ages of household members affected by disconnection compared to previous years. As demonstrated in Figure 9 below, the proportion of household members aged four and under has almost halved since 2004, and the proportion of people aged 45 years and over has increased.

FIGURE 9 – AGE OF HOUSEHOLD MEMBERS – COMPARISON OVER TIME



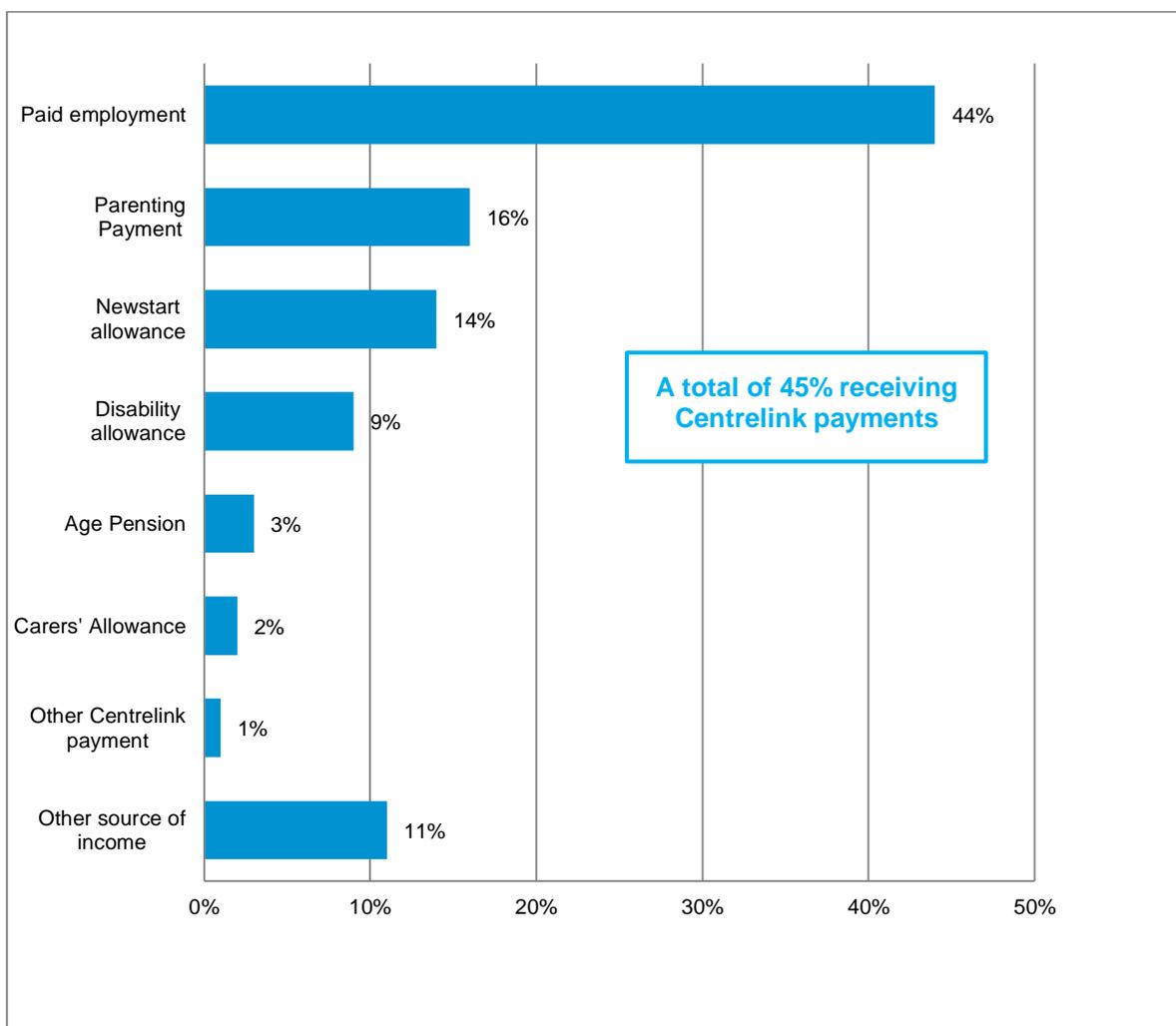
Source: 2012 Survey data, N=557, 2008 Survey data, N=543, 2004 Survey data, N=1,523; (Total number of household members described in the survey) (Q25)

3.4 MAIN SOURCE OF INCOME

Respondents were asked to identify the main income source for the household at the time of disconnection. The main sources of income were Centrelink payments (45%) followed by paid employment (44%). The Centrelink recipients included 16% on the Parenting Payment, 14% on Newstart allowances, 9% on disability allowances, 3% on the Age Pension and 2% on the Carers' Allowance. One in ten respondents (11%) identified another source of income not listed in the survey. Some stakeholders speculated that this 'other' source of income may include small business owners or self-funded retirees; however, the latter is questionable given only 4% of respondents reported having a household member aged over 66 years.

Respondents who own their own home were significantly more likely to be in paid employment (71%) compared to those who were renting privately (46%) or in public housing (10%). Respondents in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains were significantly more likely to be receiving a disability allowance (22%) compared to respondents in Sydney (inner, east, north or south), the Central Coast, Hunter region or Port Macquarie (7%) and respondents in 'other' parts of NSW (3%).

FIGURE 10 – MAIN SOURCE OF HOUSEHOLD INCOME

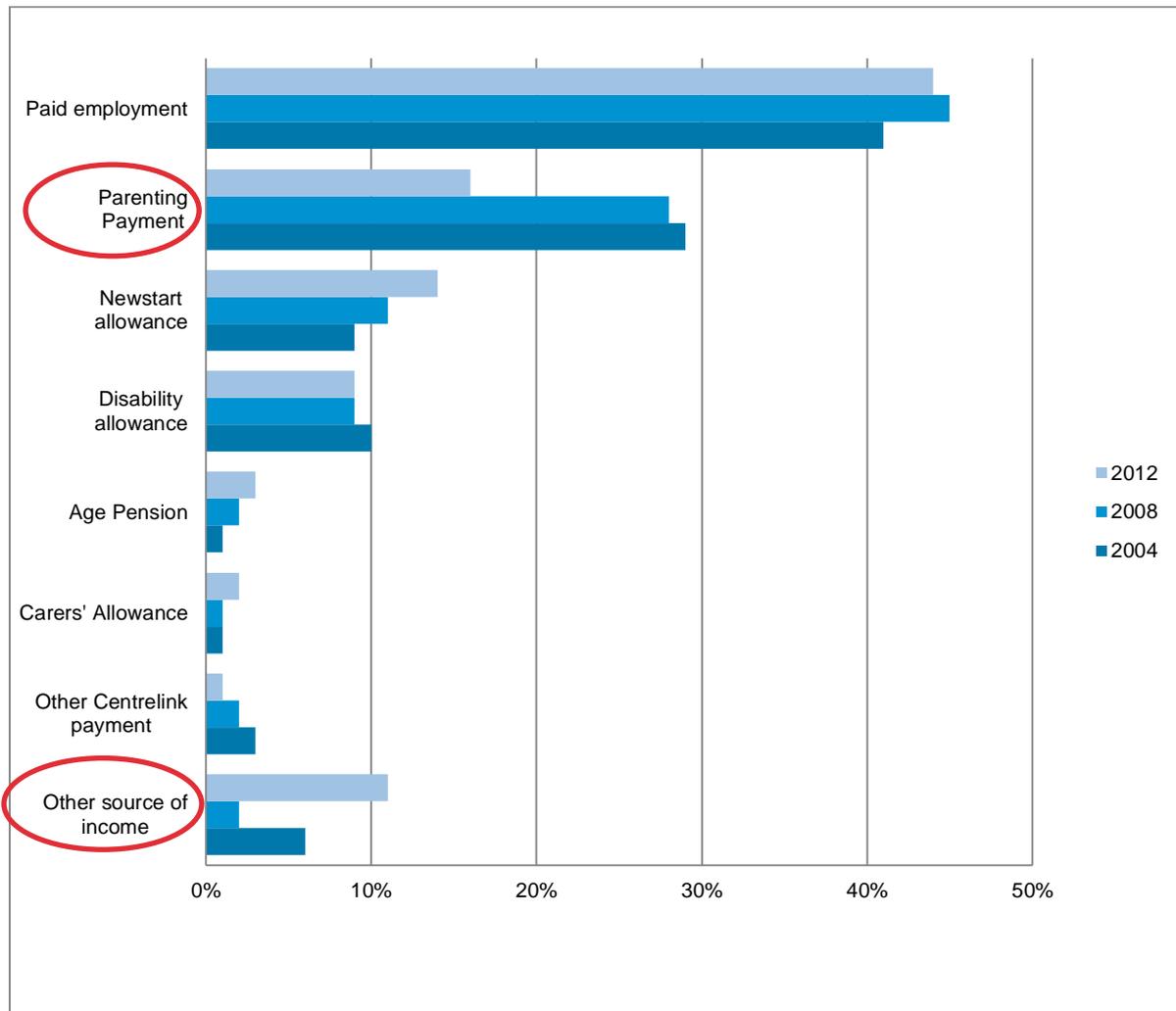


Source: 2012 Survey data, N=171; Single response question. (Q28)

In 2012, the results show a significant increase in 'other' sources of income when compared to 2008 and 2004. There was also a significant decline in respondents receiving Parenting Payments in 2012 compared to 2008 and 2004. This change is consistent with Federal Government changes to the Parenting Payment phased in over 2012, where the payment is only applied to families whose youngest child is no older than 12 years old. The payment was previously applied to eligible families up until their youngest child turned 16. Further changes were introduced on 1 January 2013. These amendments aimed to encourage parents with school age children to re-engage with the workforce.

The 2012 findings suggest the 'working poor' are still prevalent among those who get disconnected.

FIGURE 11 – MAIN SOURCE OF HOUSEHOLD INCOME – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Single response question. (Q28)

3.5 HOUSING TENURE AT TIME OF DISCONNECTION

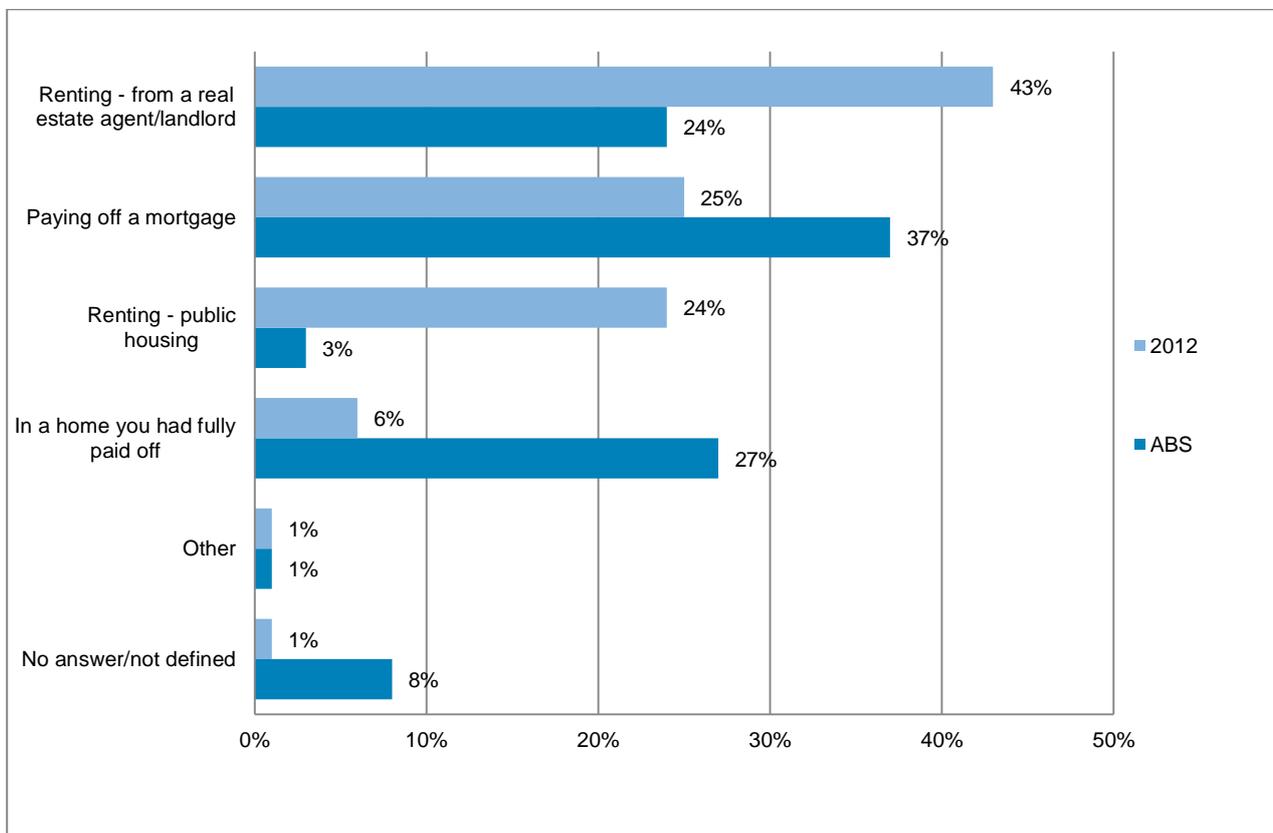
The majority of respondents were renting at the time of disconnection – 43% were renting from an agent or landlord, and 24% were in public housing. One in four (25%) respondents were paying off a mortgage and 6% were living in a home they had fully paid off (see Figure 12).

When the 2012 survey results were compared to NSW general population statistics, some differences were evident. Survey respondents were less likely to be living in their own home and more likely to be renting from a real estate agent/landlord or in public housing. This reinforces a view that respondents who experience disconnection are associated with socio-economic disadvantage.

Respondents who were paying off a mortgage were significantly more likely to be earning a salary (44%) than receiving Centrelink payments (11%). Meanwhile, Centrelink recipients (39%) were more likely to be in public housing than salary earners (5%).

Respondents from Sydney (inner, east, north or south), the Central Coast, Hunter region or Port Macquarie (54%) were significantly more likely to be renting from a private landlord/real estate agent compared to respondents in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains (28%) and respondents in other parts of NSW (32%).

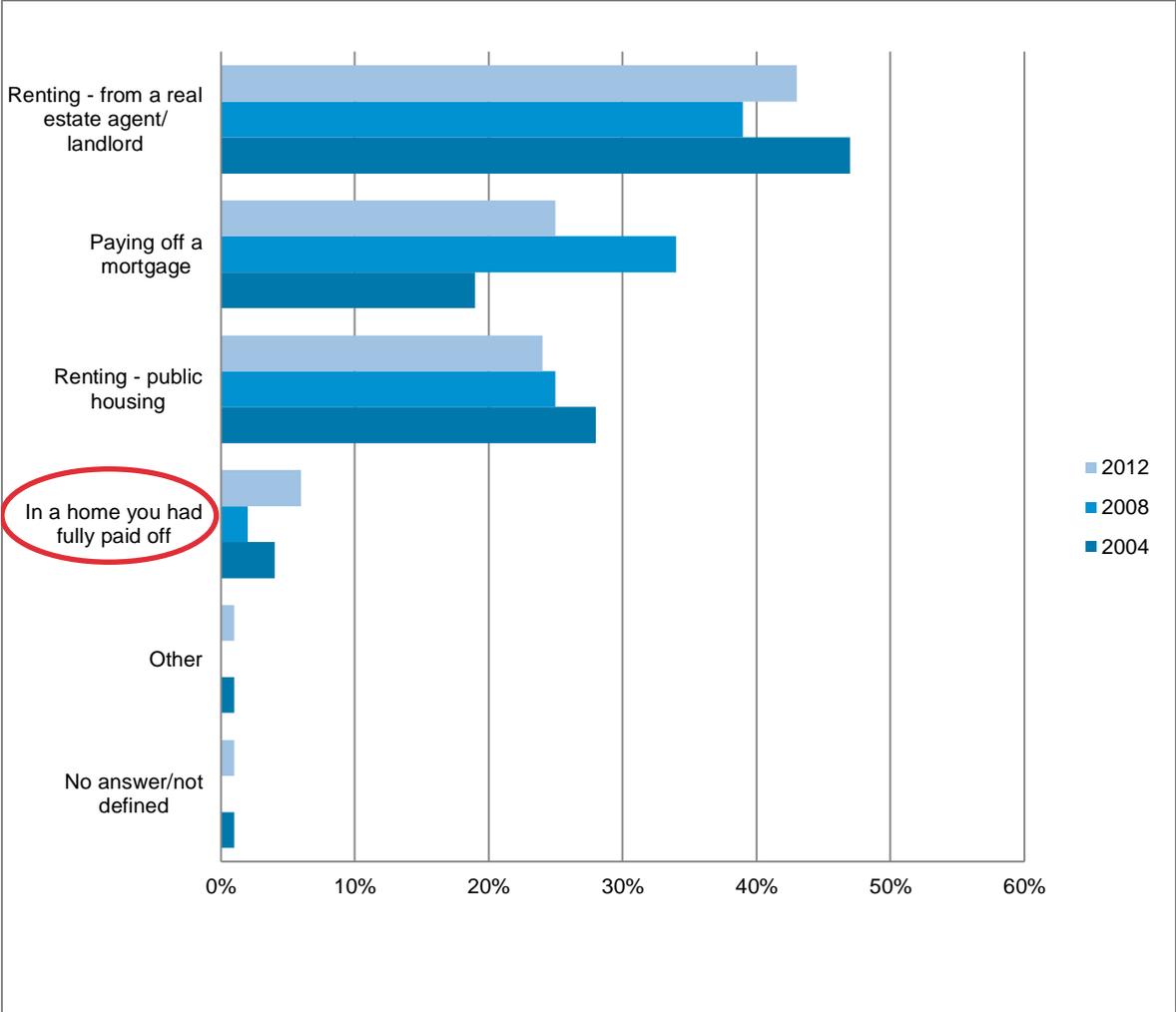
FIGURE 12 – HOUSING TENURE TYPE



Source: 2012 Survey data: N = 171, Australian Bureau of Statistics, *Census 2011 - Basic TableBuilder*, NSW (STE), Single response question. (Q26)

Although very different from the NSW population generally, 2012 respondents reported similar tenure compared to respondents in 2008 and 2004. However, one significant difference was an increase since 2008 in the proportion of respondents who had fully paid off their own home (see Figure 13). This may relate to the increase in household members aged 45 years and over outlined in Figure 8.

FIGURE 13 – HOUSING TENURE TYPE – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Single response question. (Q26)

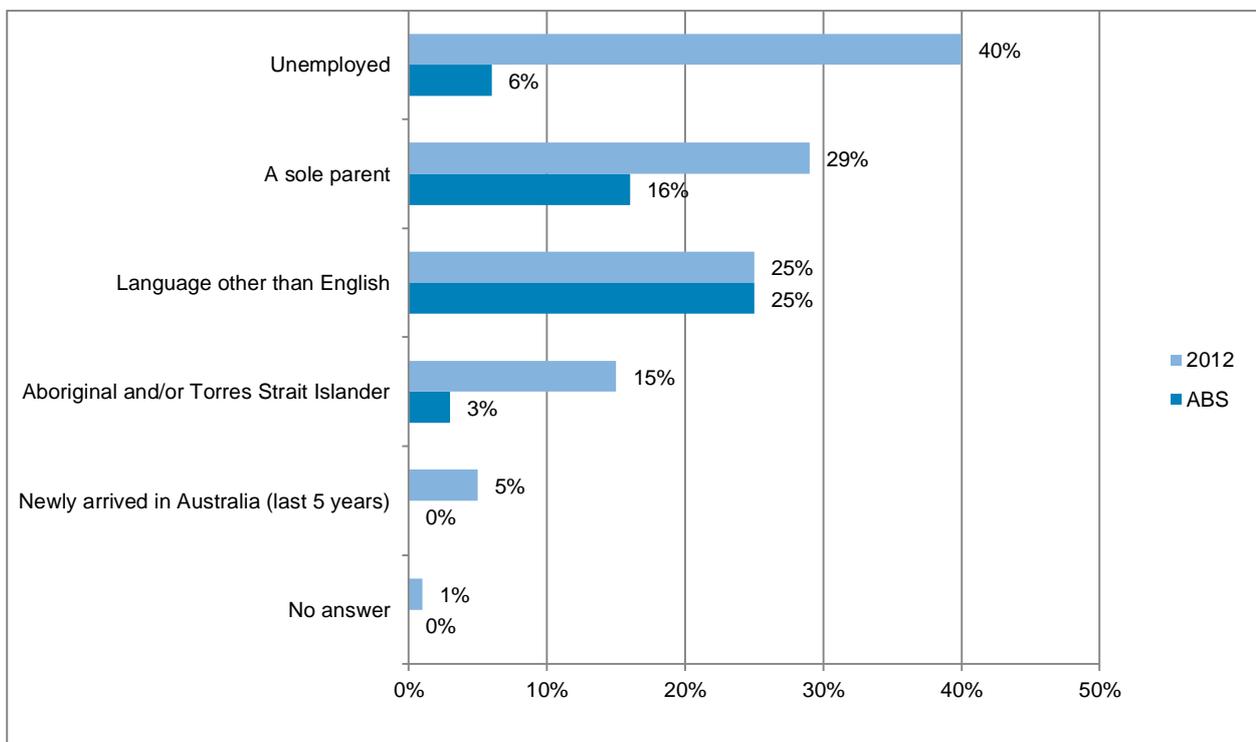
3.6 DISADVANTAGE-RELATED CHARACTERISTICS OF HOUSEHOLD MEMBERS

A key focus of this study is to understand the demographic profile of those people that get disconnected, including whether respondents report any characteristics often correlating with socio-economic disadvantage. Respondents were asked a series of questions relevant to developing this profile. These questions relate to being Aboriginal and/or Torres Strait Islander, unemployed, a sole parent, newly arrived in Australia (within the last five years), or speaking a language other than English at home.

As demonstrated in Figure 14, 40% of respondents were unemployed, a much higher figure than the 6% in the general NSW population. Twenty-nine percent of respondents were sole parents, almost twice the proportion of the NSW general population (16%). One in four (25%) respondents reported someone in the household speaking a language other than English, which is comparable to the NSW general population. Fifteen percent of respondents identified themselves as Aboriginal and/or Torres Strait Islander, markedly higher than the 3% in the general NSW population. Five percent of respondents had arrived in Australia in the last 5 years. Of the respondents that had arrived in Australia in the last five years, a large majority (86%) reported speaking a language other than English at home.

Overall, the majority (68%) of respondents who were disconnected were from a disadvantaged group, suggesting a correlation with socio-economic disadvantage.

FIGURE 14 – DISADVANTAGE-RELATED CHARACTERISTICS OF HOUSEHOLD MEMBERS

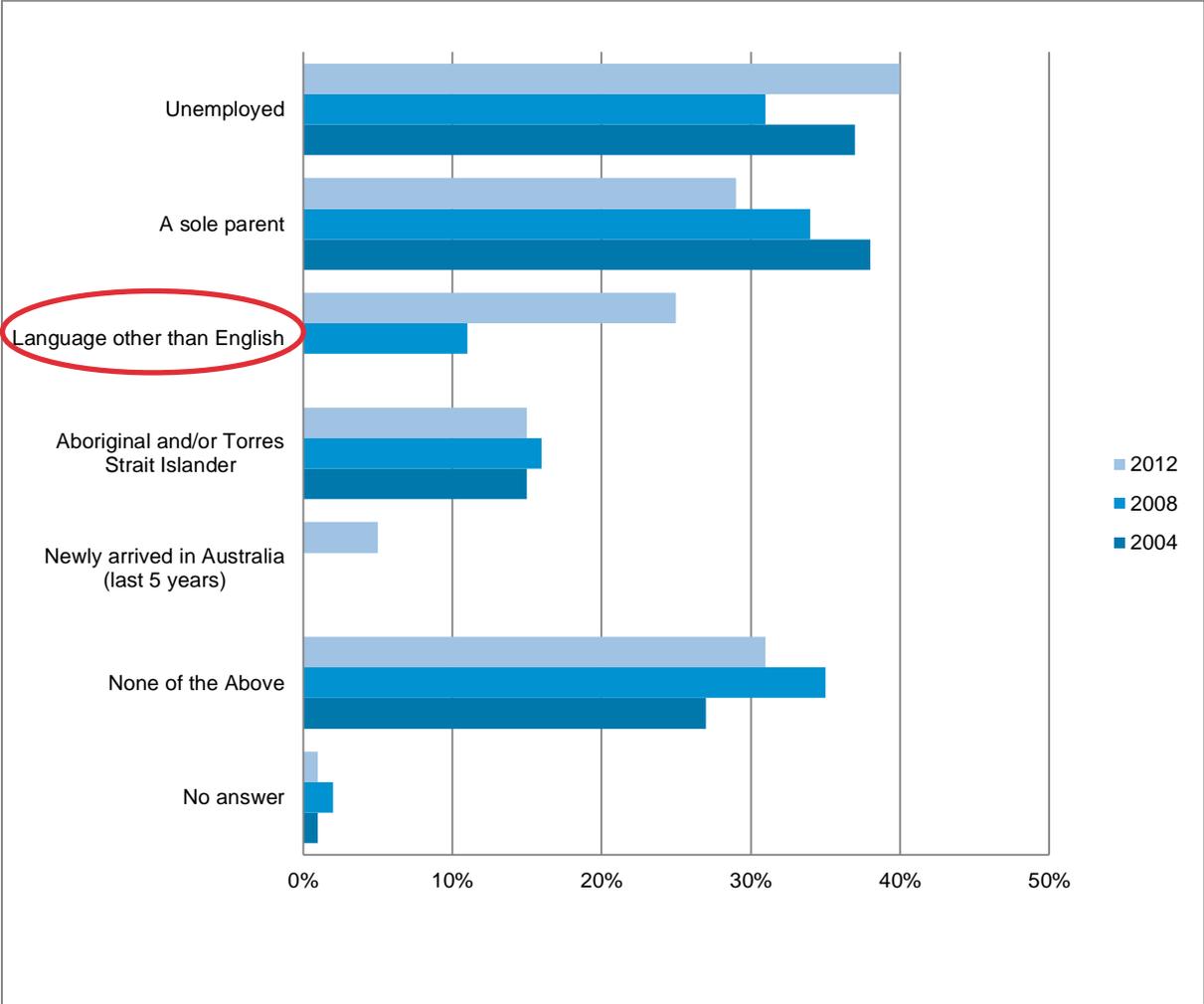


Source: 2012 Survey data: N = 171, Australian Bureau of Statistics, *Census 2011 - Basic TableBuilder, NSW (STE)*, Multiple response question. (Q27 & 29)

No comparable ABS data available for 'newly arrived in Australia (last 5 years)'.

The proportion of respondents reporting disadvantage-related characteristics has remained consistent over time. The only statistically significant difference in 2012 was a significant increase since 2008 in the proportion of respondents with someone in their household that speaks a language other than English.

FIGURE 15 – DISADVANTAGE-RELATED CHARACTERISTICS OF HOUSEHOLD MEMBERS – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Multiple response question. (Q27 & 29)

3.7 HEALTH OF HOUSEHOLD MEMBERS AT THE TIME OF DISCONNECTION

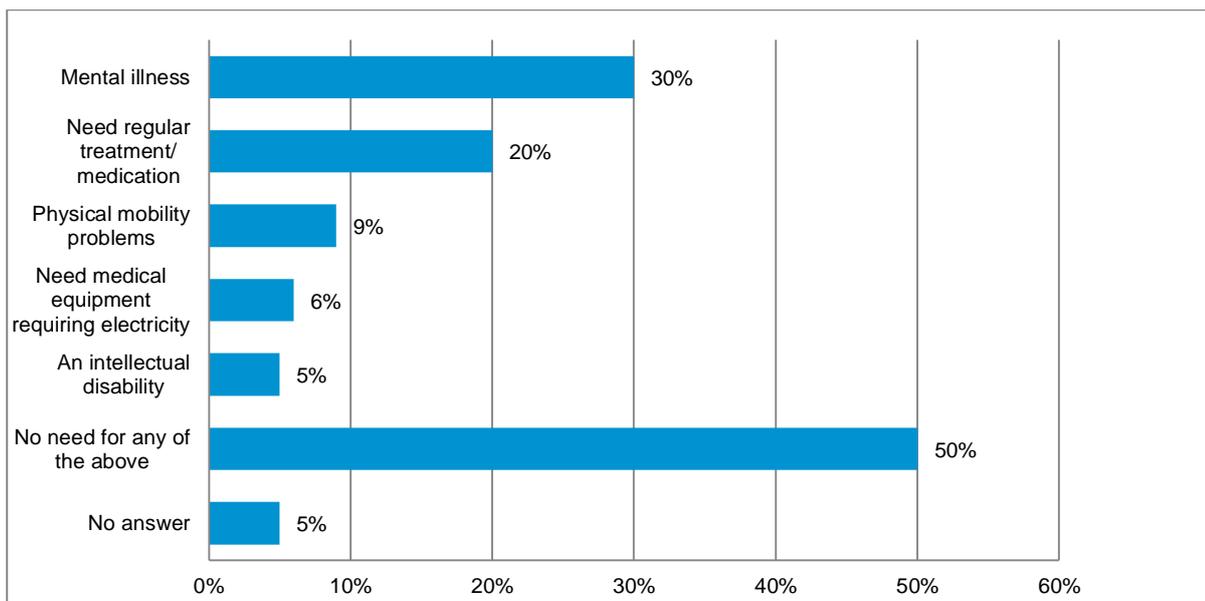
Respondents were asked to identify whether any members of their household experienced a range of health conditions that may conceivably put them at greater risk, or compound the psychological impact, of having their utilities disconnected.

Half of respondents (50%) reported having no specific health condition as listed in the survey. However, 45% reported a household member having at least one of the specified conditions. The most common condition affecting household members was mental illness (30%), followed by conditions requiring regular treatment or medication (20%). One in ten (9%) respondents reported having physical mobility problems, and 6% needed medical equipment requiring electricity.

Respondents who reported a physical mobility problem were significantly more likely to be living in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains (27%) than in Sydney (inner, east, north or south), the Central Coast, Hunter region or Port Macquarie (5%) or 'other' parts of NSW (3%). Most respondents that reported physical mobility problems were Centrelink recipients. Centrelink recipients were also significantly more likely to report someone in the household having a mental illness (39% compared to 19% respondents in paid employment).

There were no significant differences in the health of household members since 2008. The option of reporting that someone in the household had a mental illness was only introduced in 2008, therefore no comparison with 2004 results can be made for this code.

FIGURE 16 – HEALTH OF HOUSEHOLD MEMBERS



Source: 2012 Survey data N= 171; Multiple response question.¹⁴ (Q24)

¹⁴ As this was a multiple response question, the percentage total 125% implies that 25% of respondents identified more than one medical condition.

4 Getting disconnected

4.1 SUMMARY AND KEY FINDINGS

This section of the survey describes the circumstances leading up to disconnection, including respondents' personal and financial circumstances, the amount owing on their bill, and the contact (if any) they had with their utility company prior to disconnection.

- Difficult financial circumstances continue to be the main factor leading to disconnection. The findings suggest that disconnection is often the result of long term financial stress rather than a one-off event, although unforeseen circumstances (e.g. unusually high utility bills, someone in the house having lost their job) can also impede the payment of bills.
- In 2012, there was a significant increase in respondents who reported that their gas/water/electricity bill was unusually high. Although most respondents owed between \$300 and \$1,000 prior to disconnection, almost one in four (23%) owed a sizeable amount, in excess of \$1,000.
- Respondents who owned their home (37%) were more likely to owe more than \$1,000 compared to respondents in private rental (10%).
- A third of respondents who were disconnected reported making payments in the three weeks prior to disconnection. More than a quarter (28%) reported a debt relating to multiple bills.
- One in three (31%) respondents reported having no contact at all with their utility company prior to disconnection, neither at their or the utility company's instigation. This is broadly comparable to the 2008 results.
- Respondents who did have contact with retailers were mainly offered a payment plan or an extension of their bill. However, payment plans were considered unaffordable by more than half of those respondents who were offered them, and were not clearly understood by some.
- Embarrassment continues to be the most common barrier to people seeking assistance, followed by a lack of information and knowledge.
- The large majority of consumers (79%) were aware they could ask for assistance, and a vast majority knew who to contact for assistance (82%).

4.2 FINANCIAL CIRCUMSTANCES LEADING TO DISCONNECTION

Financial difficulty was frequently associated with disconnection (see Figures 17 and 18). The majority of respondents reported at least one form of financial difficulty in the period leading up to disconnection. Sixty three percent (63%) of respondents had difficulty finding money for household bills, 46% reported other debt/financial stress, and 45% had difficulty paying rent or mortgage payments. Interestingly, non-family households were significantly more likely to report difficulty in finding money for household bills (83%) compared to family households (58%).

Difficulty finding money for loan repayments was experienced by one in four respondents (24%), significantly higher than in 2004 (16%). These findings suggest that disconnection may be the result of long term financial stress rather than an unusual or one-off event.

In 2012, one in five (20%) respondents reported difficulty finding money for credit card repayments in the period leading up to disconnection. This is comparable with the 2008 results, but a significant increase since 2004. This figure was significantly higher among respondents in Sydney (inner, east, north or south), the Central Coast, Hunter region or Port Macquarie (29%) compared to respondents in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains (6%) and respondents in 'other' parts of NSW (12%).

4.3 OTHER CIRCUMSTANCES LEADING TO DISCONNECTION

In addition to financial difficulty, people confront a range of other circumstances in the period leading up to disconnection (see Figures 17 and 18 overleaf). Respondents reported experiencing a range of unanticipated events. Over half (52%) of respondents reported that their utility bills were unusually high.

This is a significant increase since 2008, and is consistent with the rise in energy prices since that time. Over a third of respondents reported someone in the household had lost their job or were undertaking less work at the time of disconnection (35%), one in five respondents (19%) reported relationships in the household had broken down, and 14% reported an injury or illness affecting someone in the household.

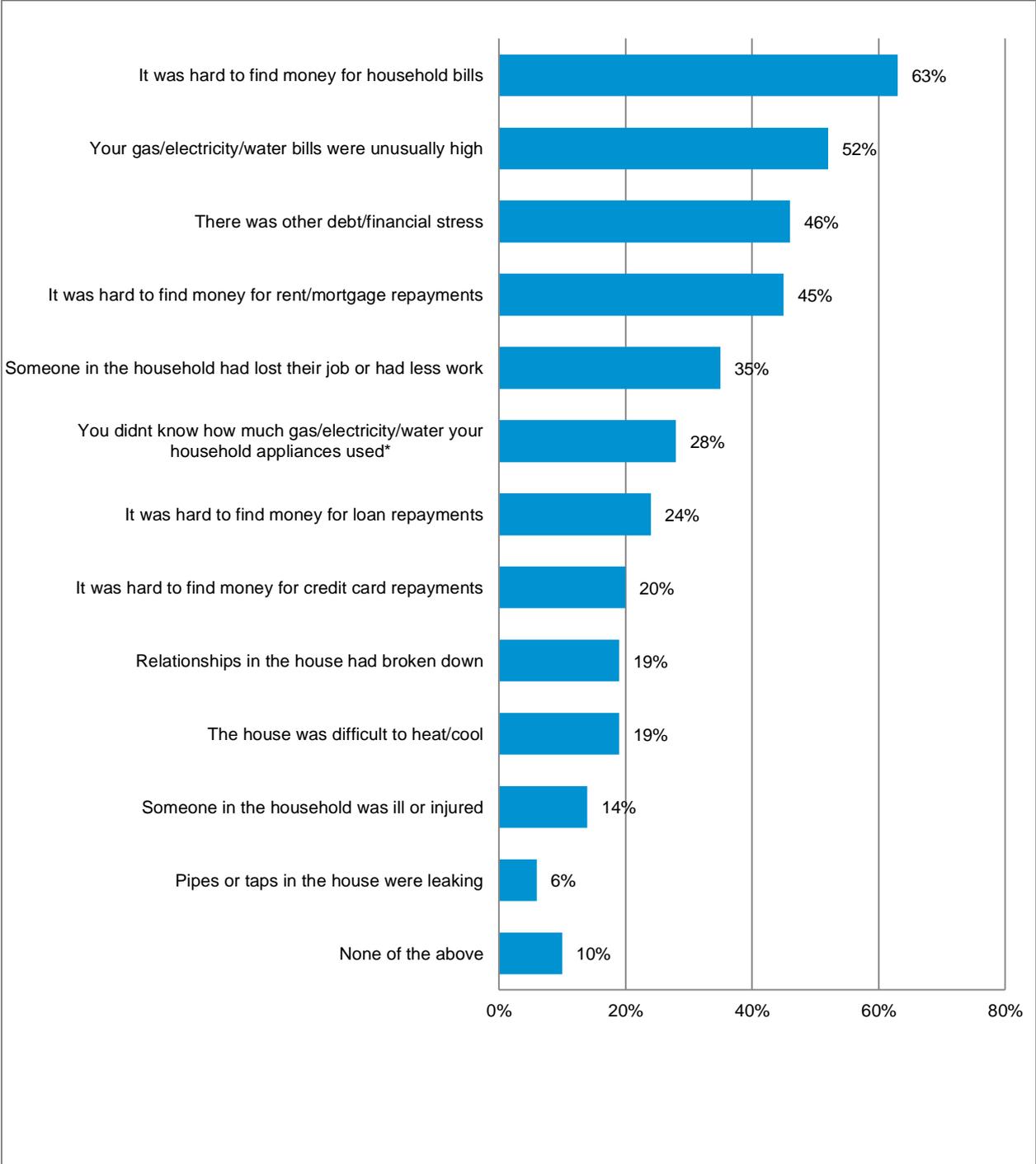
Leaky pipes or taps were reported by 6% of respondents. All of these respondents were Centrelink recipients and the majority were in public housing, with the exception of one respondent who was renting from a landlord.

Respondents in public housing (35%) were significantly more likely to report that their house was difficult to heat or cool compared to respondents who owned their own home (12%) or rented privately (15%). This could be because consumers in public housing, as opposed to home owners, have limited control over things like insulation.

Just over one quarter (28%) of respondents reported that they didn't know how much gas/electricity/water their household appliances used in the period leading up to disconnection. This finding was discussed at the workshop with the Project Steering Committee. Stakeholders said some people don't know how much energy or water they are consuming, whereas others do know but are unable to afford what they are consuming.

Stakeholders noted the availability of schemes to educate people on how much power they are using. Some stakeholders said that the amount of information available could be considered 'information overload'. They said there was a need to research whether schemes aimed at helping consumers reduce and understand their energy consumption were beneficial to those they were targeting; whether the information on energy efficiency and consumption was accessible to those who needed it (i.e. format); and whether consumers knew where to access this information (i.e. location). Stakeholders noted that some consumers have many other things going on in their lives that educating themselves on how much electricity, gas or water they are using is a low priority.

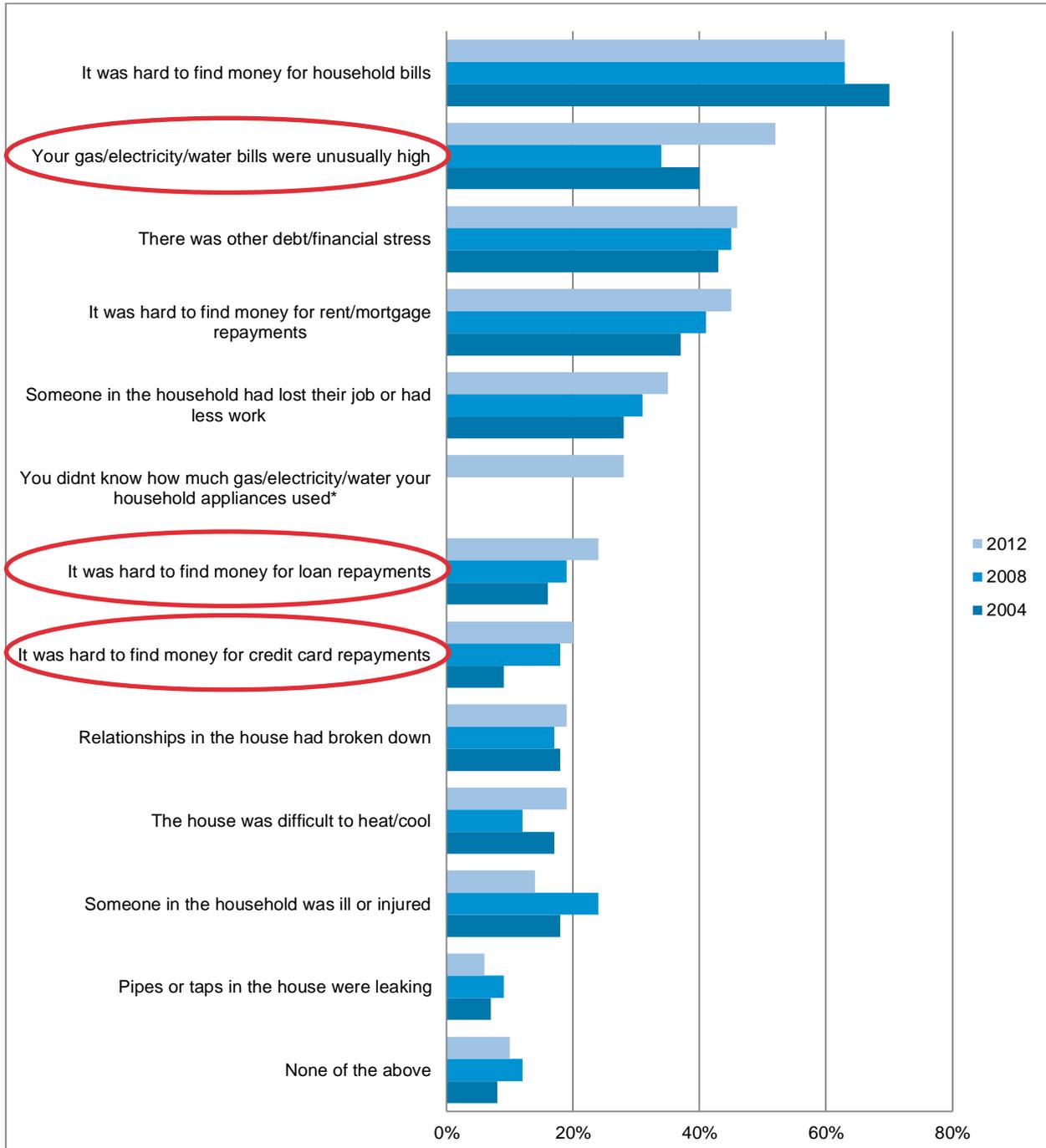
FIGURE 17 – CIRCUMSTANCES IN THE PERIOD LEADING UP TO THE DISCONNECTION



Source 2012 Survey data, N=171; Multiple response question. (Q3)

* Denotes new response option in 2012

FIGURE 18 – CIRCUMSTANCES IN THE PERIOD LEADING UP TO THE DISCONNECTION – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172, 2004 Survey data, N=447; Multiple response question. (Q3)

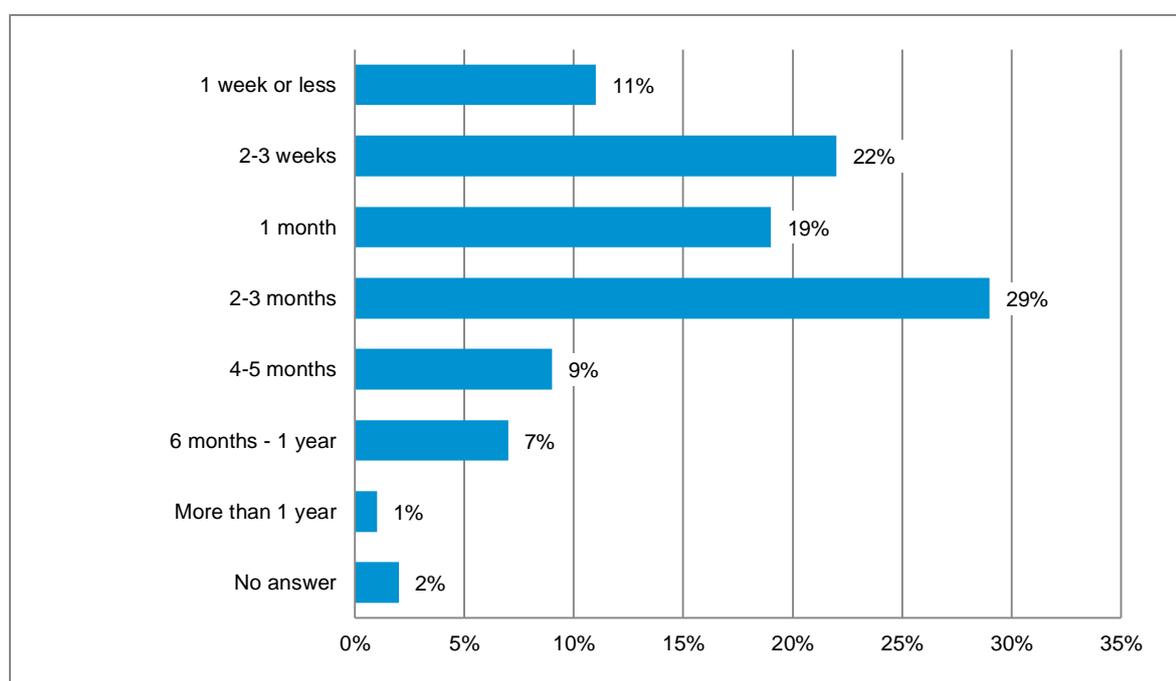
4.4 LENGTH OF TIME SINCE LAST PAYMENT

The survey asked respondents how long it had been since they made a payment of any amount prior to disconnection.

Just over half of respondents (52%) reported making a payment within the month prior to disconnection (see Figure 19). Eleven percent of respondents (11%) had made a payment within a week prior, and a further 22% had done so within 2-3 weeks prior.

Stakeholder discussions suggested that if respondents are being disconnected despite making recent payments, this may indicate they are either not being assisted by the hardship program, or have fallen out of the hardship program. In the view of some stakeholders, consumers are sometimes expected to make large one-off payments to the retailer in order to substantially reduce their debt, prior to gaining access to the hardship program, payment plans or to stop the disconnection process. It was suggested that retailers' call centre and credit staff could do more to investigate whether a consumer is experiencing hardship to better facilitate referrals to hardship programs.

FIGURE 19 – LENGTH OF TIME SINCE LAST PAYMENT



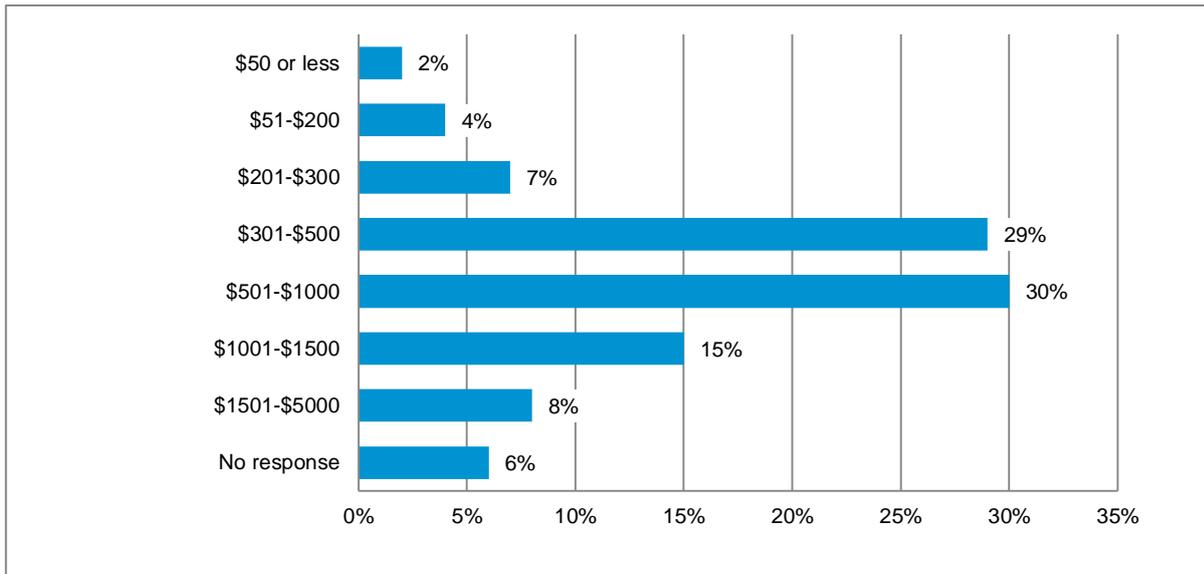
Source: 2012 Survey data N=171, Single response question. (Q8)

There are no significant differences in the length of time since last payment since 2008. However, there appears to be a significant correlation between length of time since last payment and the type of utility disconnected. Significant differences were observed between respondents disconnected from electricity and gas, but not respondents restricted from water. Respondents who were disconnected from electricity (32%) were significantly more likely to have made their last payment 2-3 months prior compared to respondents disconnected from gas (13%). Conversely, respondents disconnected from gas (20%) were significantly more likely to have made their last payment 6-12 months prior, compared to respondents who were disconnected from electricity (3%).

4.5 DEBT OWED TO RETAILER

The amounts that respondents owed to retailers varied broadly, but the majority (82% n=134) owed more than \$300. Only 13% (n=21) owed \$300 or less. Almost a quarter (23%) of respondents owed substantial amounts (\$1,000 or more). Respondents who own their own homes (37%) were significantly more likely to have owed more than \$1,000 prior to disconnection compared to respondents who were renting from a landlord/estate agent (10%).

FIGURE 20 – DEBT OWED BEFORE DISCONNECTION

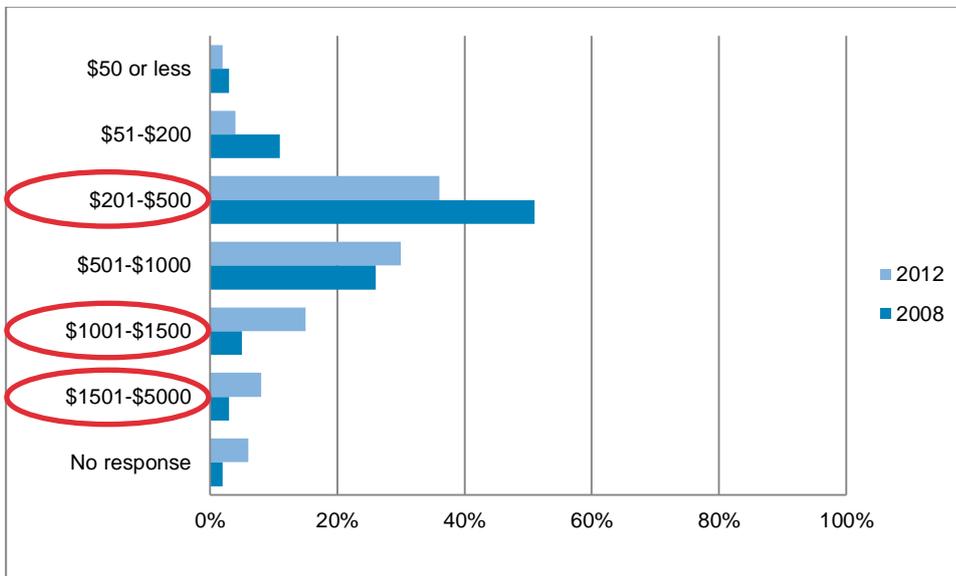


Source: Survey data 2012 N=171; Single response question. (Q21)

The amount owed on utility bills prior to disconnection was higher in 2012 than in 2008. There was a significant decline in respondents owing \$201-500, and a significant increase in respondents owing more than \$1,000 (See Figure 21). The decline in respondents owing smaller amounts could possibly be attributed to the legislative amendment outlined in Section 1.3 which prohibits energy retailers from disconnecting customers for non-payment if the outstanding debt is less than \$300 and the customer agrees to pay the amount.

There are no trends or patterns to suggest the higher the bill, the more likely respondents are to contact or be contacted by their utility company.

FIGURE 21 – DEBT OWED BEFORE DISCONNECTION – COMPARISON OVER TIME



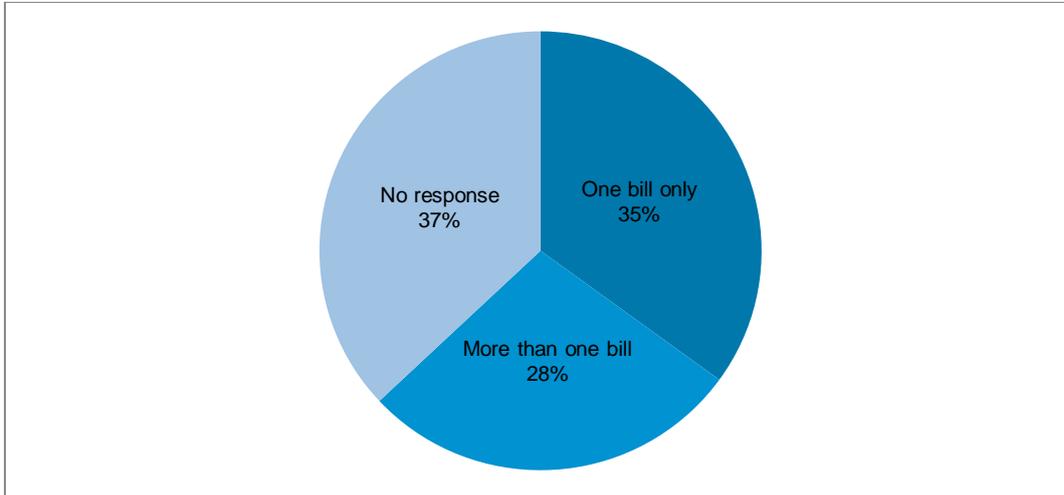
Source: Survey data 2012 N=171; 2008 Survey data, N=172; Single response question. (Q21)

A new question introduced in the 2012 survey was whether the money owed to retailers prior to disconnection was from one or multiple bills. As Figure 22 demonstrates, for 35% of respondents (n=59) the debt related to one bill only, and for 28% of respondents (n=46) the debt related to more than one bill. Over one third of respondents (37% n=61) did not provide a response to this question. Respondents that

did not respond were not asked to explain why. It may be that some of these respondents did not know or remember how many bills the debt related to.

Interestingly, non-family households (51%) were significantly more likely to owe payments on only one bill prior to disconnection compared to family households (31%). Tenants who were renting from a private landlord or estate agent (36%) were significantly more likely to owe payments on more than one bill compared to respondents living in their own homes (17%).

FIGURE 22 – NUMBER OF BILLS RECEIVED BEFORE DISCONNECTION



Source: Survey data 2012 N=171; Single response question. (Q22)

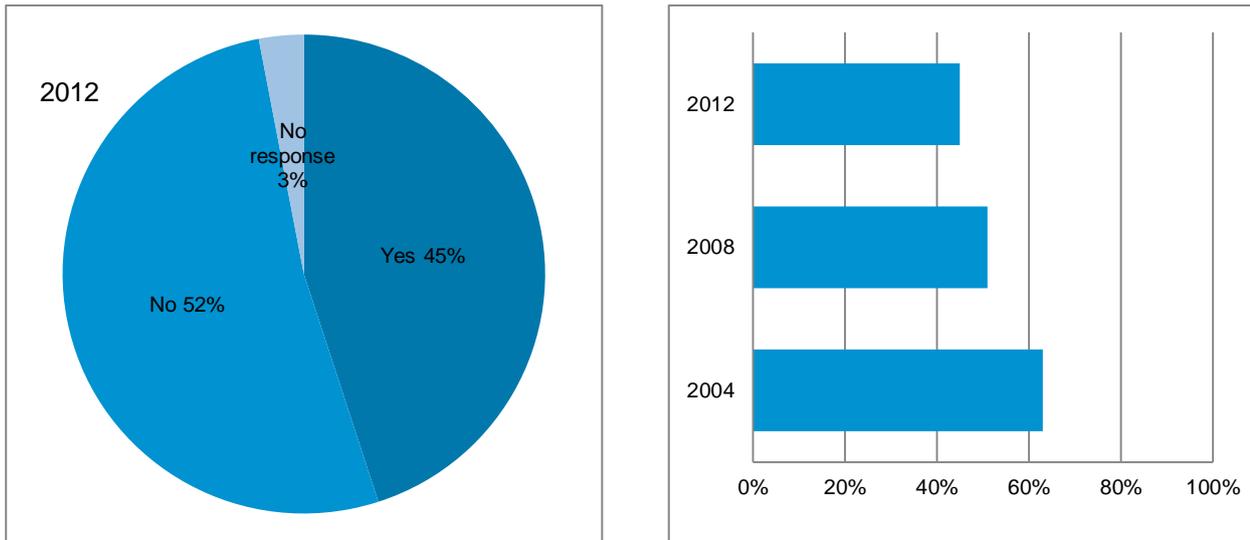
4.6 CONTACT WITH UTILITY COMPANY PRIOR TO DISCONNECTION

To establish the frequency and nature of contact with utility companies, respondents were asked to indicate whether they had any contact with their utility company prior to disconnection. There is a view among stakeholders that early contact with utility companies can avoid disconnection.

Overall, 31% of respondents reported having no contact at all with their utility company prior to disconnection initiated by either the respondent, or their utility company. This is broadly comparable to the 2008 results.

Almost half (45%) of respondents reported that they had contacted their utility company (either by telephone or in person) in the period just before disconnection. This figure is comparable to 2008 results but significantly lower than 2004 results (see Figure 23).

FIGURE 23 – RESPONDENTS CONTACTED UTILITY COMPANY PRIOR TO DISCONNECTION

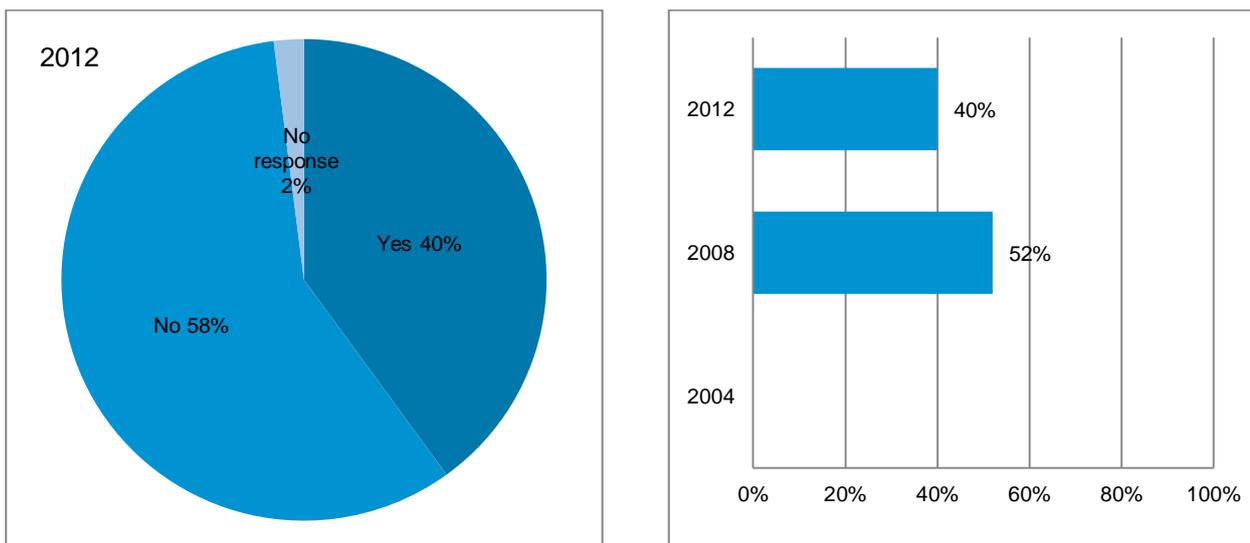


Source: Survey data 2012, N= 171, Survey data 2008, N = 172; Survey data 2004, N=447 Single response question. (Q4)

Conversely, two in five (40%) respondents reported being contacted by their utility company prior to disconnection (see Figure 24). This represents a significant decline since 2008 (the question was not asked in 2004). Of note, Centrelink recipients (47%) were significantly more likely than wage earners (31%) to have been contacted by their utility company prior to disconnection.

Some stakeholders said it can be difficult for utility companies to contact consumers because retailers are generally only open during business hours, and consumers may be unavailable to speak at this time. It was suggested that utility companies consider other options for contacting consumers, such as text messaging or emailing. Indeed, it was suggested that some consumers may prefer text messaging because it gives them greater control over the communication. These options may not suit all consumers (e.g. people that do not regularly use computers or mobile phones) but may be preferred by some (e.g. younger people).

FIGURE 24 – RESPONDENT REPORTED BEING CONTACTED BY UTILITY COMPANY PRIOR TO DISCONNECTION



Source: Survey data 2012, N=171, Survey data 2008, N = 172; Single response question. (Q5)

4.7 ASSISTANCE OFFERED BY UTILITY COMPANIES

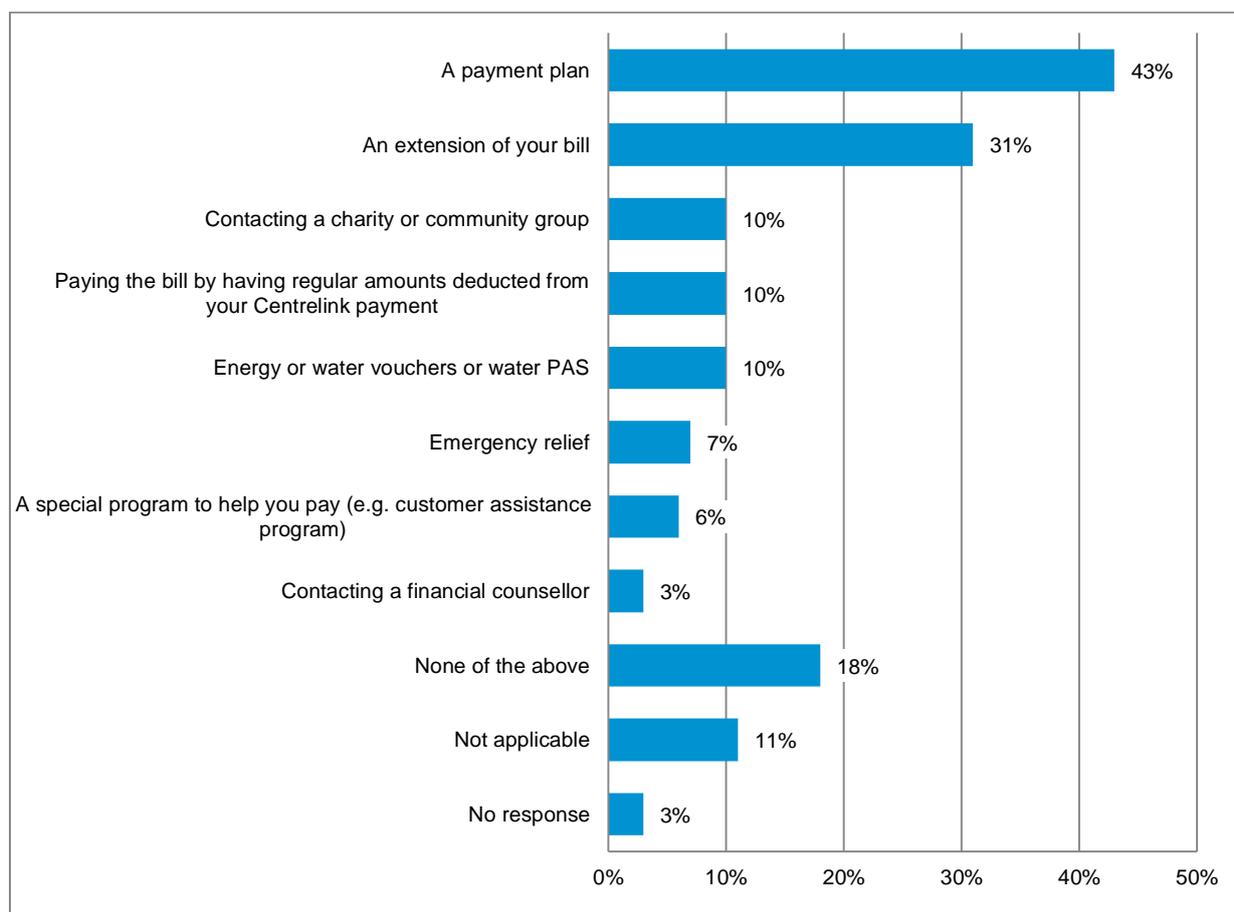
Under legislation introduced in 2007, retailers are obliged to offer customers who are experiencing financial hardship, and are unable to pay their bill, avenues for assistance.¹⁵ Respondents who reported having contact with their utility company prior to disconnection were asked to identify the types of assistance discussed with them. Respondents most commonly reported being offered a payment plan (43%). One in ten respondents said that retailers had suggested they contact a charity or community group (10%), pay the bill through regular amounts deducted from Centrelink payments (10%), or obtain energy or water vouchers or water PAS (10%).

Other, less common suggestions by utility companies include:

- emergency relief (7%) (only proposed to Centrelink recipients)
- a special program to help pay (6%)
- contacting a financial counsellor (3%).

There have been no significant differences over time in the assistance suggested by retailers.

FIGURE 25 – SUGGESTIONS FOR ASSISTANCE BY UTILITY COMPANIES



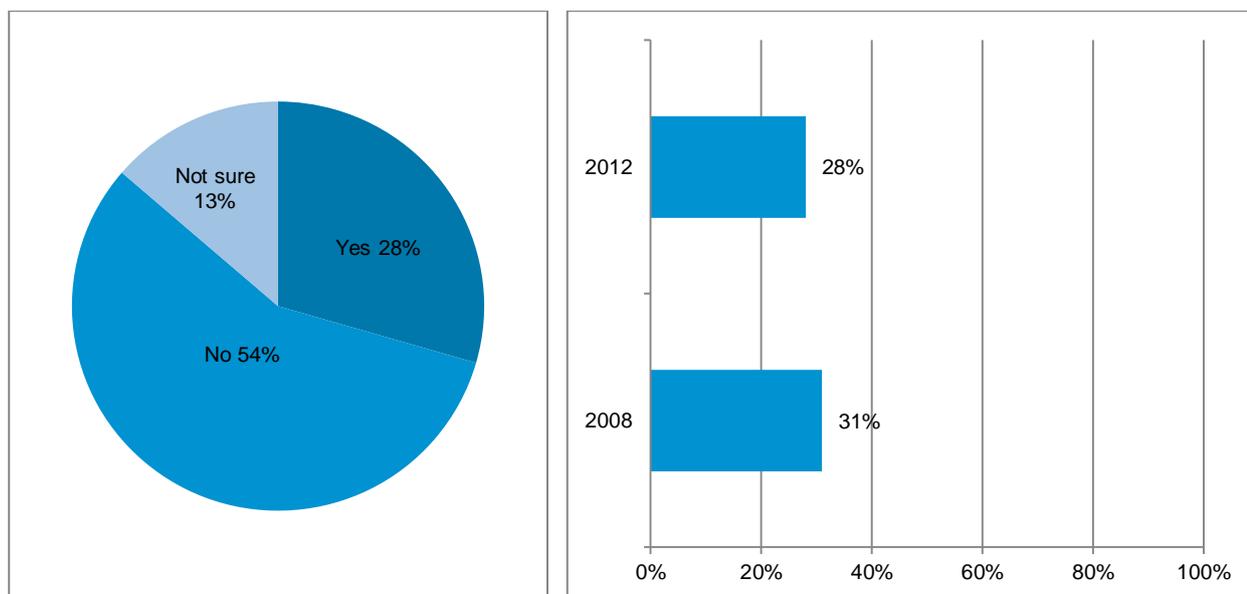
Source: Survey data 2012, N=105 (Those who had contact prior to disconnection only), Multiple response question. (Q6)

¹⁵ *Electricity Supply (General) Amendment Regulation 2007*, sch 1 item 6

4.8 AFFORDABILITY OF PAYMENT PLANS

Respondents who were offered a payment plan (43%) were asked to indicate whether the plan was affordable. As demonstrated in Figure 26 below, more than half (54%) of respondents felt the plan was unaffordable. Only one in four (28%) reported that it was affordable. There were no significant differences regarding views on the affordability of payment plans since 2008, nor were there significant differences based on utility type (i.e. electricity, water, gas).¹⁶ Stakeholders said that in establishing payment plans, utility companies need to consider both the customer's capacity to pay, their consumption and any arrears. This can be a difficult balance, particularly where customers continue to consume energy or water that they cannot afford.

FIGURE 26 – AFFORDABILITY OF PAYMENT PLANS



Source: Survey data 2012, N=52; Survey data 2008; N=51, (Those offered a payment plan only) Single response question. (Q7)

4.9 BARRIERS TO SEEKING ASSISTANCE PRIOR TO DISCONNECTION

In order to better assist people at risk of disconnection, it is important to understand the barriers that stop people seeking assistance prior to disconnection. Figure 27 demonstrates that a broad range of reasons may deter people from seeking assistance, and that often there is more than one reason. Embarrassment is the most common reason for not seeking assistance (40%). Embarrassment may relate to a respondent's financial circumstances, and not solely an unpaid utility bill.

Lack of information and knowledge, either not knowing they could ask for assistance (21%) or not knowing who to contact for assistance (18%) were other common barriers identified by respondents. Respondents disconnected from electricity were more likely to report this than respondents disconnected from gas (n=0 respondents).

Other barriers to seeking assistance identified by respondents included no or insufficient phone credit (20%), lack of transport (8%), phone not working without electricity (6%) and no appointment available for financial counselling (5%). The few respondents (8%) who identified transport as a barrier were all Centrelink recipients. Centrelink recipients were also more likely to have had insufficient credit on their phone (30%) compared to salary/wage earners (7%).

A total of 18% of respondents reported that fear stopped them from seeking assistance prior to disconnection. This suggests utility companies and other support services need to be, and need to be

¹⁶ *Electricity Supply (General) Regulation 2001(NSW) s 13A(2)(c) and Gas Supply (Natural Gas Retail Competition) Regulation 2001(NSW) s 13A(2)(c).*

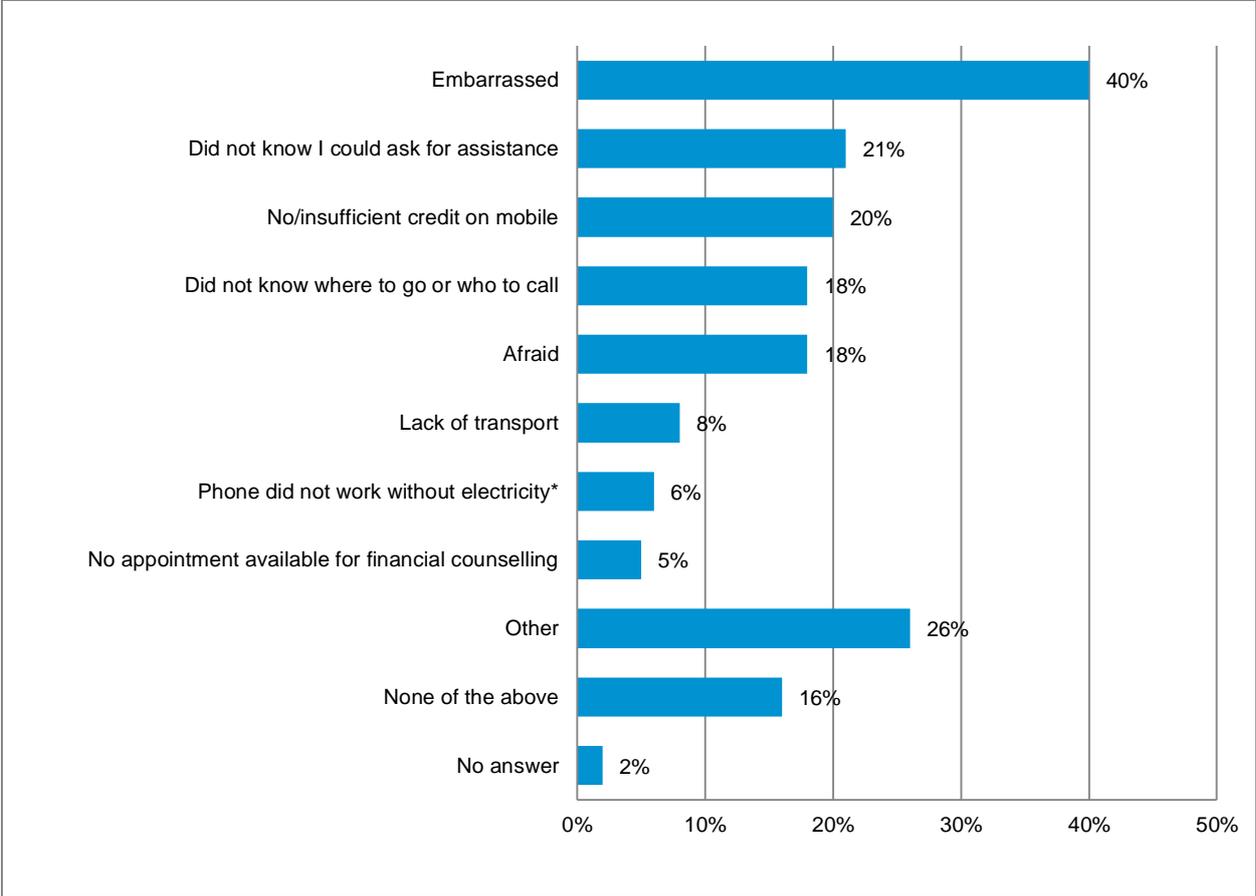
seen to be approachable, helpful and non-judgemental. This figure is significantly lower among respondents who own their own home (5%) compared to people who rent privately (22%) or are in public housing (25%).

One in four respondents (26%) identified other barriers to seeking assistance not listed in the survey. Their responses suggest illness in the household (including mental illness) is a potential barrier, as are logistical barriers such as bills being sent to the wrong address, or bills getting forgotten or misplaced. For some respondents, a significant event (e.g. a death in the family, marital breakdown, lengthy absence) led to bills being overlooked and disconnection occurring.

There appears to be a link between barriers to seeking assistance and ease of reconnection. In particular, respondents who rated the reconnection process as 'not very easy' were more likely to report insufficient phone credit (28%), their phone not working (12%), or no appointments for financial counselling available (15%).

Findings in 2012 on barriers to seeking assistance prior to disconnection are comparable with 2008, with no significant differences to note. This suggests the need for focused and timely action to remove and reduce these barriers.

FIGURE 27 – MOST COMMON BARRIERS TO SEEKING ASSISTANCE



Source: 2012 Survey data; N=171. Multiple response question. (Q9)

* denotes new response category in 2012 survey not asked in previous surveys.

4.10 BARRIERS TO ACCESSING ENERGY AND WATER VOUCHERS OR WATER PAYMENT ASSISTANCE SCHEME (PAS)

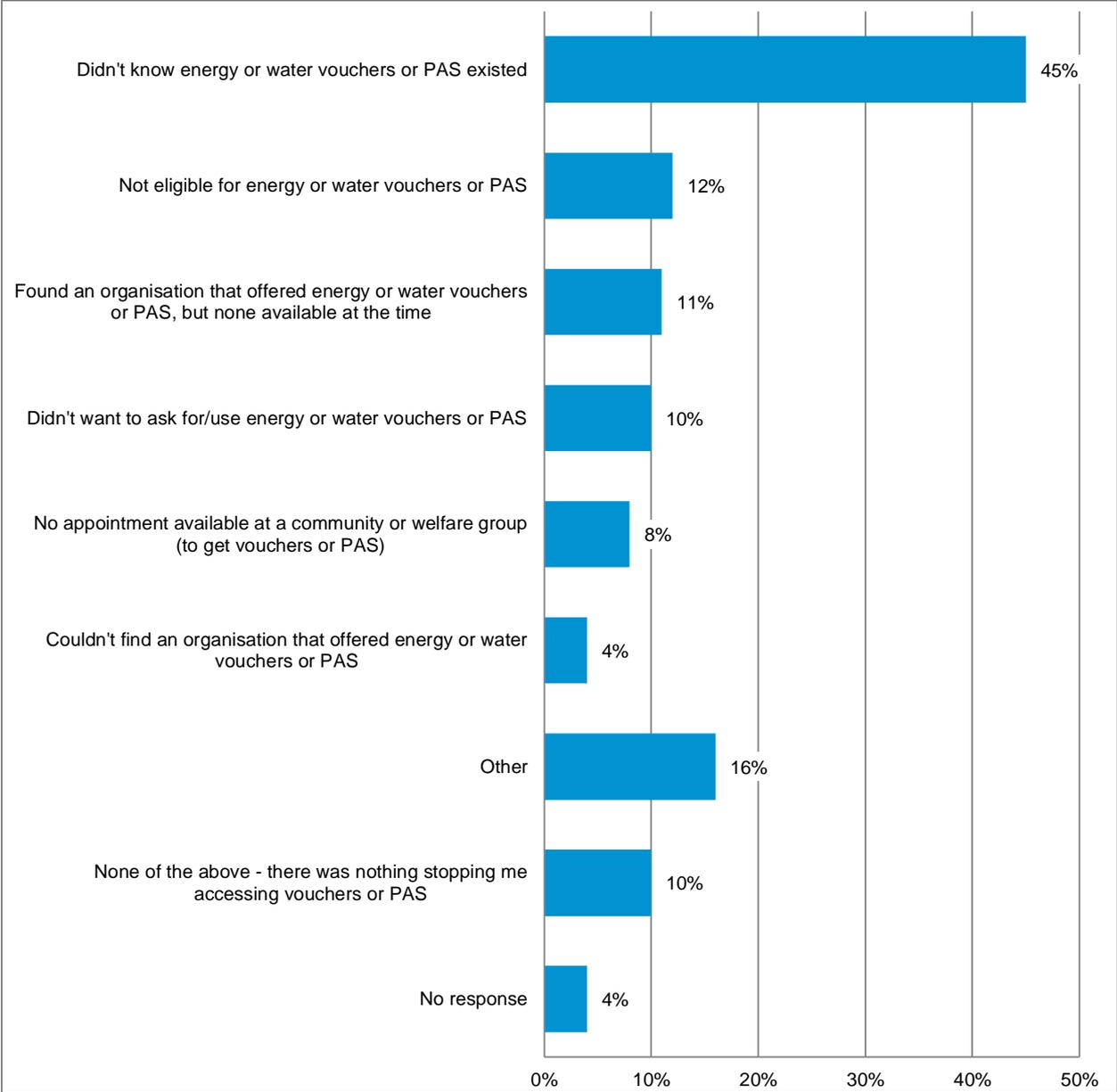
One of the options available to certain households unable to pay their utility bills is energy and water vouchers or the water payment assistance scheme (PAS). PAS provides vouchers or bill credits to residential customers of Sydney Water or Hunter Water who are having difficulty paying off their water bill. Vouchers of \$25 are distributed by a range of community welfare organisations (CWOs) to consumers in financial hardship. CWOs also organise bill credits to be directly paid to Sydney Water customer bills between the value of \$25 to \$300.

The Energy Accounts Payment Assistance (EAPA) scheme is designed to assist financially disadvantaged people in crisis or emergency situations. EAPA vouchers can be used to make payments on electricity and gas bills. Currently, each voucher is worth \$30 and is distributed by participating CWOs such as the St Vincent de Paul Society, the Salvation Army and Anglicare. The number of vouchers available per household is at the discretion of the CWO. Given a low percentage of respondents report utilising such vouchers or the PAS, it is important to investigate what, if any, barriers exist to accessing them.

As evident in Figure 28 below, almost half of respondents were not aware of energy or water vouchers or PAS. This suggests that communication about these options could be improved. One in ten (12%) respondents reported they were not eligible for such vouchers or PAS, and a further 10% simply didn't want to ask for or use vouchers or PAS.

Of note is the proportion of respondents who could not access vouchers or PAS due to reasons beyond their control, such as organisations not having any available (11%), no appointments being available at a community or welfare group (8%), or respondents unable to find an organisation that offered the vouchers or PAS (4%). These results suggest that, in addition to lack of awareness, limited resources of CWOs that distribute vouchers and the availability of vouchers and PAS are barriers to accessing these types of assistance.

FIGURE 28 – BARRIERS TO ACCESSING ENERGY AND WATER VOUCHERS OR PAS



Source: 2012 Survey data; N=171, Multiple response question. (Q10)

Salary earners (24%) were significantly more likely to report not being eligible for vouchers or PAS compared to Centrelink recipients (3%). Conversely, Centrelink recipients (17%) were more likely than salary earners (3%) to have found an organisation that offered vouchers or PAS but did not have any available at the time. Homeowners (25%) were significantly more likely to report not being eligible for vouchers or PAS compared to respondents renting from a landlord (6%) or in public housing (7%).

Respondents in 'other' parts of NSW (18%) were significantly more likely to have found an organisation that offered vouchers or PAS but had none available at the time, compared to respondents in Greater Western Sydney, Illawarra, Southern Highlands or the Blue Mountains (0%).

The barriers to accessing vouchers or PAS identified in 2012 are comparable to those identified in 2008, with no significant differences to note.

5 Being disconnected

5.1 SUMMARY AND KEY FINDINGS

A range of questions were included in the survey to better understand the actual experience of disconnection. In particular, these questions related to the duration of disconnection, and the impacts of this experience on household members.

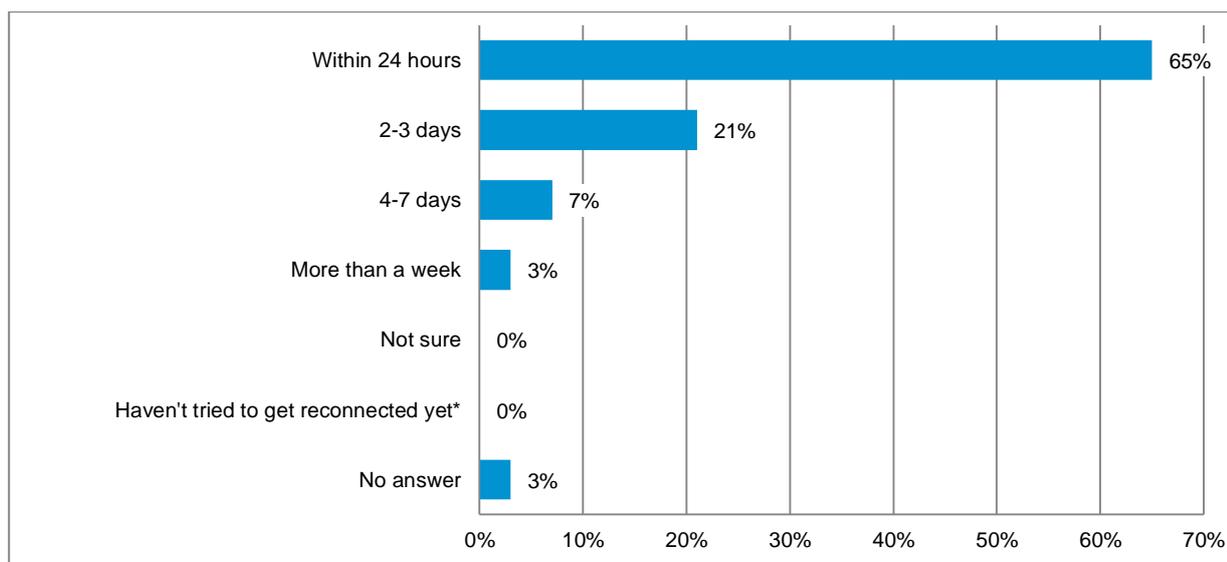
- In 2012, most reconnections (65%) occurred within 24 hours of disconnection, 86% occurred within 2-3 days and 93% within one week. Electricity was reconnected more quickly than gas.
- Disconnection was disruptive to households, with a range of strategies deployed to cope with the situation, including using candles or lanterns, having cold showers/baths, or buying takeaway/prepared food.
- Those living in public housing were significantly more likely than others to take several courses of action to deal with the disconnection.
- A range of impacts resulted from disconnection, most commonly anxiety and emotional disorders, loss of food and an inability to wash themselves. These impacts were compounded the longer the disconnection.
- These trends are broadly comparable to those in previous surveys. However, since 2008, there has been a significant increase in respondents reporting other people in their household becoming anxious or stressed following disconnection.

5.2 DURATION OF DISCONNECTION

The evidence suggests the longer a household is disconnected, the greater the impact. In light of this, it is important to understand the length of time respondents had to wait before being reconnected. The majority of respondents (65%) were reconnected within 24 hours, and one in five (21%) were reconnected within 2-3 days (see Figure 29).

Respondents disconnected from electricity were significantly more likely to reconnect within 24 hours (70%) compared to respondents disconnected from gas (39%). The 2012 findings are consistent with previous surveys, with no statistical difference to note.

FIGURE 29 – LENGTH OF TIME BEFORE RECONNECTION



Source: 2012 Survey data, N=171; Single response question. (Q15)

* denotes changed wording in 2012 survey compared to previous years

5.3 COPING WITHOUT ELECTRICITY, GAS OR WATER

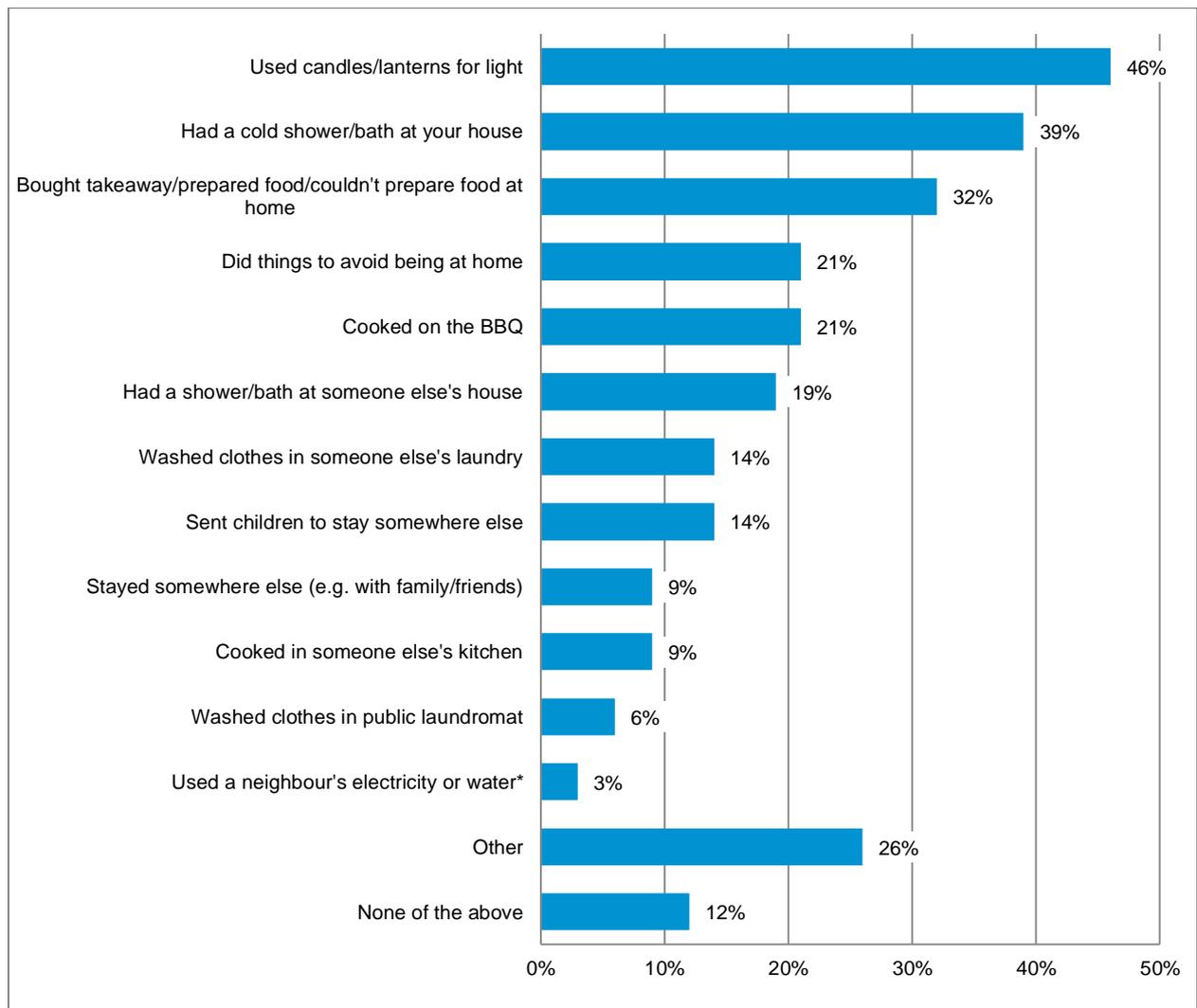
Households experiencing disconnection can take any number of steps to cope with their circumstances and mitigate the effects of being disconnected.

The majority of respondents (88%) reported changing their behaviour in at least one way to cope with disconnection. The most common strategies invoked were using candles or lanterns for light (46%), having a cold shower or bath (39%), buying takeaway or prepared food (32%), doing things to avoid being home (21%), and cooking on the barbeque (21%).

A closer analysis of the data elucidates some notable demographic differences in coping with disconnection. Respondents in public housing were significantly more likely to undertake most courses of action, notably using candles (68%), having a cold shower (57%), buying takeaway (56%), showering at a friend's place (35%), washing clothes elsewhere (28%) and cooking at someone else's kitchen (27%). Non-family households were significantly more likely (47%) than family households (27%) to have bought takeaway or prepared food.

Not surprisingly, respondents who waited longer for reconnection were significantly more likely to adopt most courses of action compared to respondents who were reconnected within 24 hours.

FIGURE 30 – COPING STRATEGIES

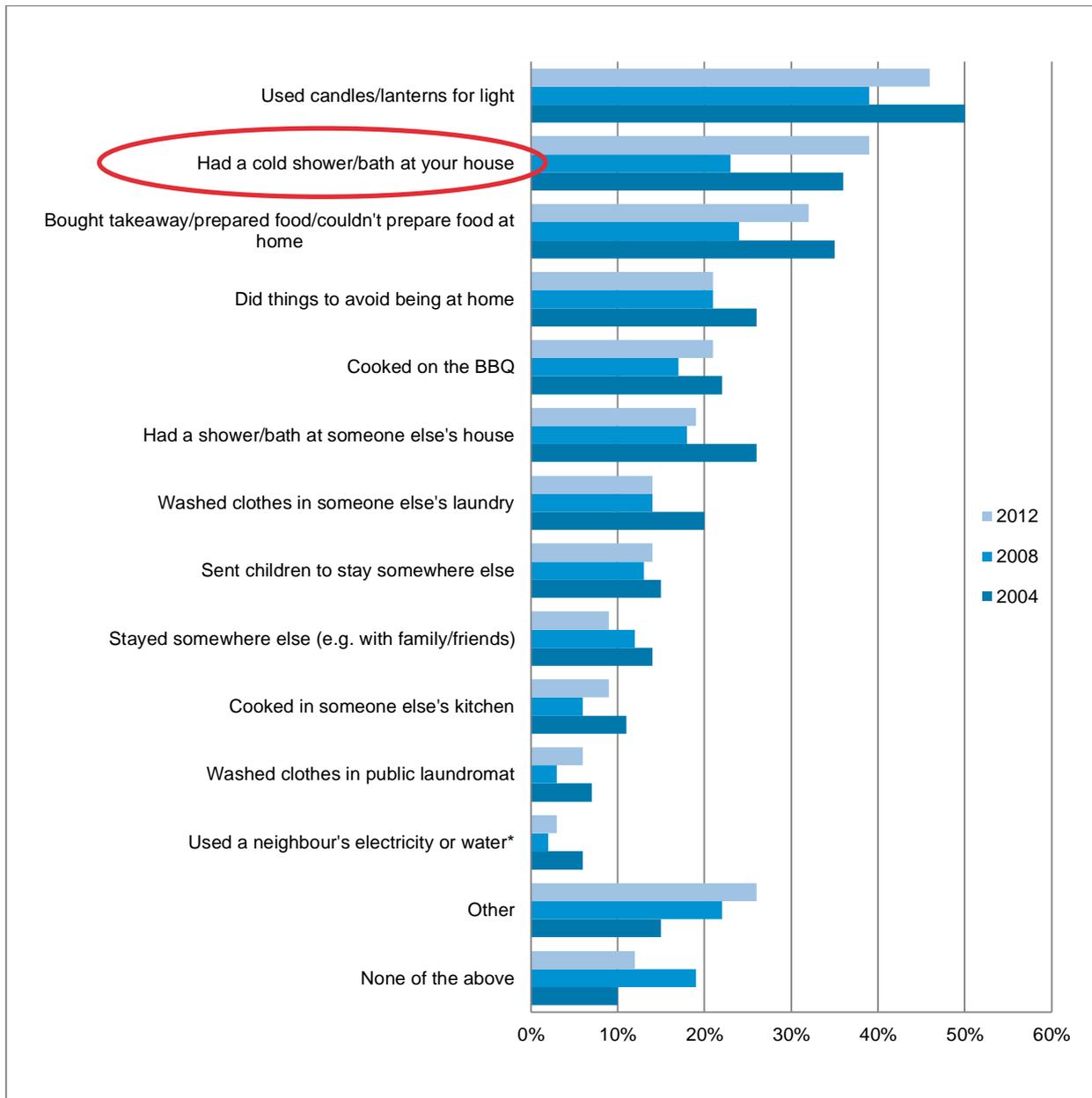


Source: 2012 Survey data, N=171, Multiple response question. (Q11)

* denotes changed wording in 2012 survey compared to previous years

Results from the 2012 survey are comparable with previous years, more so with 2008 than 2004 which saw greater use of the various coping strategies (see Figure 31). The exception to this is the proportion of respondents who took a cold shower or bath, which significantly increased in 2012 to 39%. This is concerning given survey respondents were disconnected in late winter/early spring (respondents were disconnected between July and September 2012).

FIGURE 31 – COPING STRATEGIES – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172; 2004 Survey data, N = 447; Multiple response question. (Q11)

* denotes changed wording in 2012 survey compared to previous years

5.4 IMPACTS OF BEING DISCONNECTED

Disconnection does not only impact on household behaviour or routine, as outlined in the previous section. There are also a number of other impacts that can result from disconnection, including emotional, financial or health and safety impacts.

Survey respondents were presented with a list of potential impacts and were asked to indicate what, if any, of these impacts they experienced as a result of disconnection. The results are outlined in Figure 32 overleaf. Emotional impacts were most commonly identified, with 44% of respondents reporting other people in their household becoming anxious or distressed, and 40% indicating children becoming anxious or distressed. Of note, salary earners (56%) were significantly more likely to indicate other people in their house becoming anxious or distressed compared to Centrelink customers (35%).

Over a third of respondents (38%) reported they had to throw out food from the refrigerator or freezer because it had gone off, which probably added to the financial pressure faced by households.

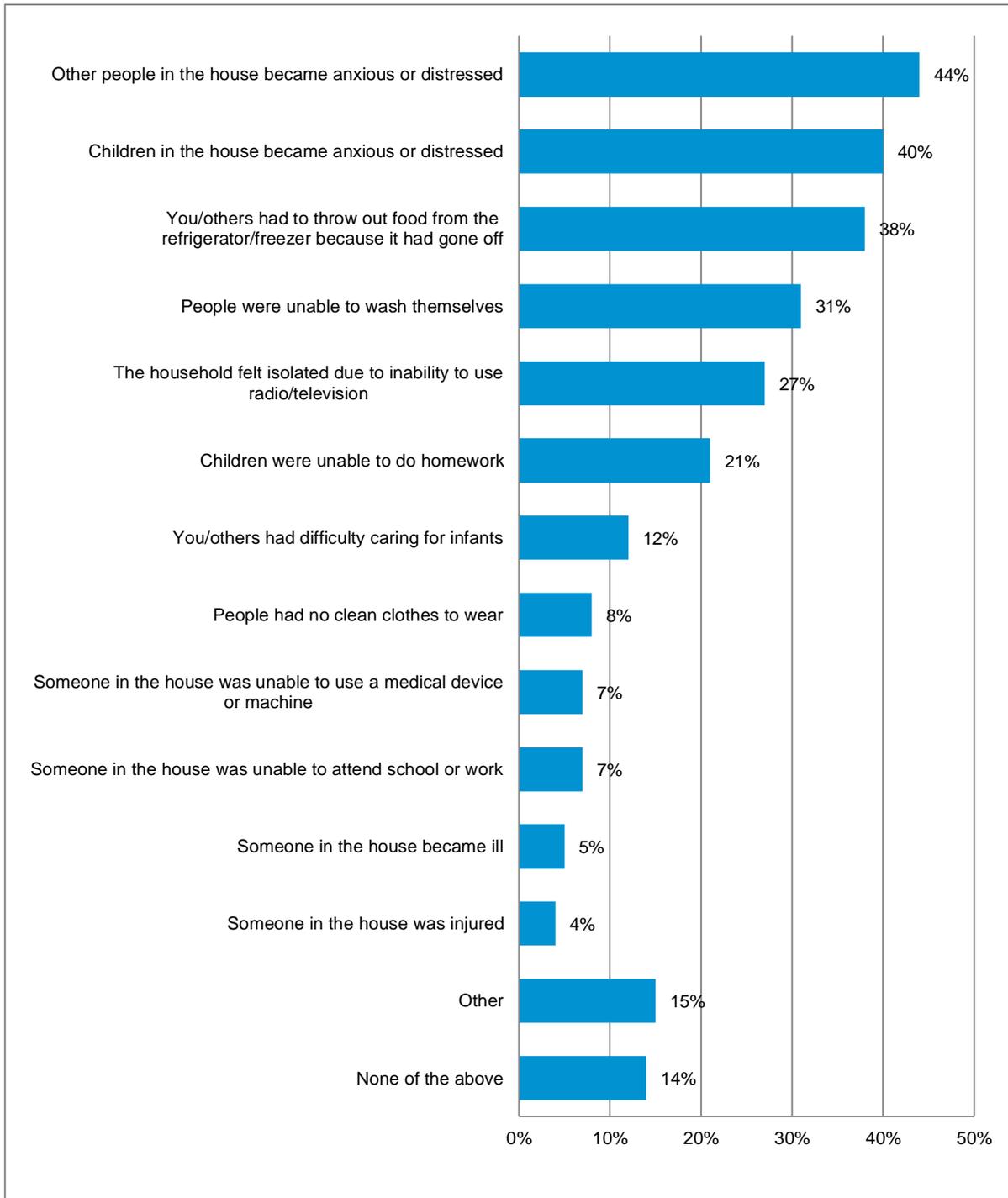
A number of practical impacts were commonly reported, some of which may have contributed to emotional or psychological impacts. These included people being unable to wash themselves (31%), the household feeling isolated due to the inability to use radio or TV (27%), children being unable to do their homework (21%), parents having difficulty caring for infants (12%), and someone in the house not being able to attend school or work (7%). Overall, one in ten (8%) respondents indicated people in the house had no clean clothes to wear as a result of disconnection, with respondents in public housing significantly more likely (19%) than homeowners (5%) or private rentals (4%) to report this.

A noteworthy proportion of respondents reported health and safety impacts, including someone in the house not being able to use a medical device or machine (7%), someone in the house becoming ill (5%) or someone in the house getting injured (4%).

Not surprisingly, we see a correlation between impacts and the duration of disconnection. Respondents who waited 2-3 days for reconnection were significantly more likely to report that their children had become anxious (54%) or that they had to throw out food (63%) compared to respondents reconnected in less than 24 hours.

Respondents disconnected from electricity generally reported more impacts than respondents disconnected from gas or water. This highlights the essential nature of electricity to complete basic tasks necessary for personal hygiene and participation in society.

FIGURE 32 – IMPACTS OF DISCONNECTION ON THE HOUSEHOLD

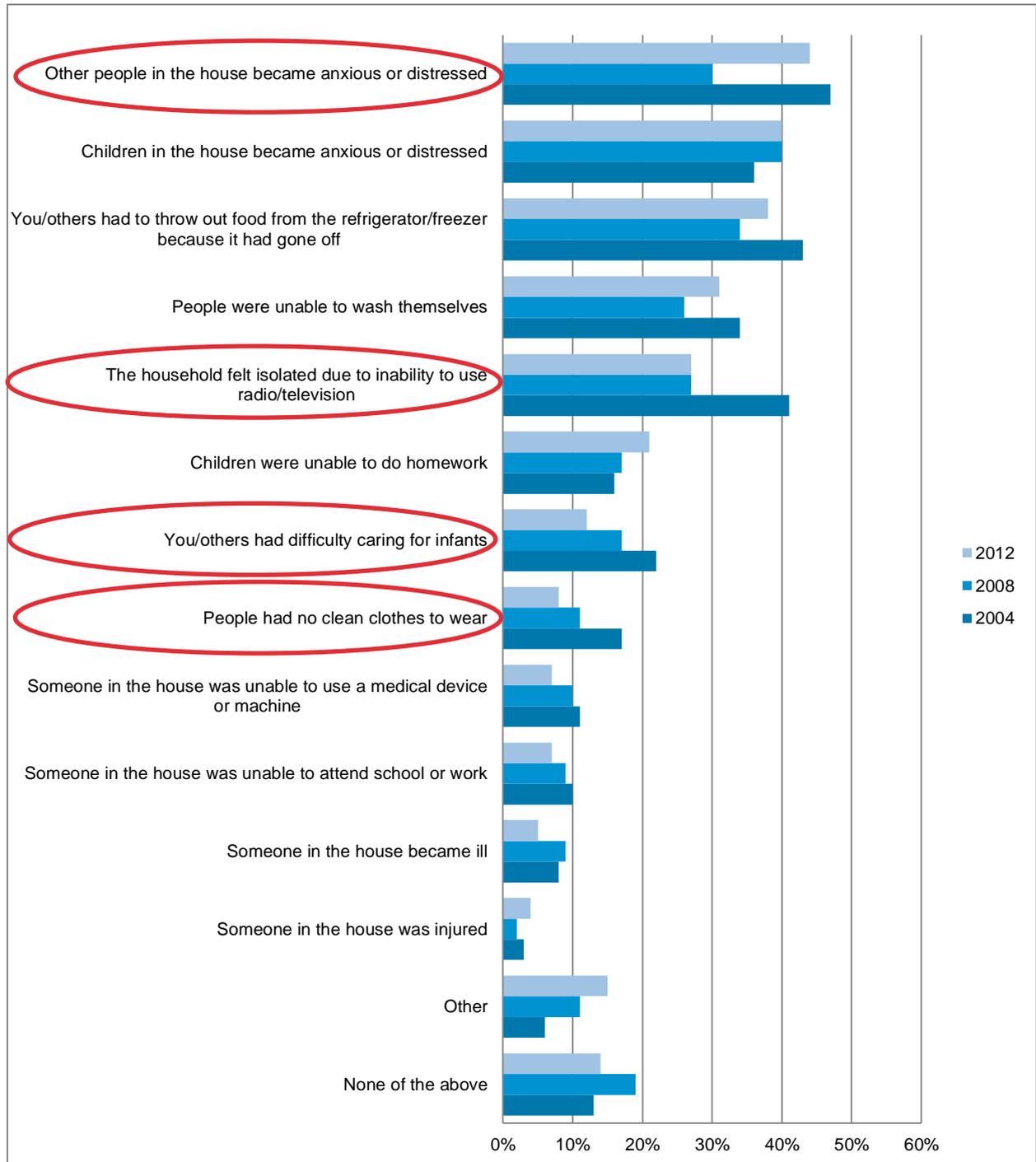


Source: 2012 Survey data, N=171; Multiple response question. (Q12)

Although trends in the impacts of disconnection are comparable with previous surveys, there were some significant differences in 2012. Significantly fewer respondents in 2012 reported not having clean clothes, difficulty caring for infants, and feeling isolated due to lack of radio or TV when compared to 2004.

Another notable difference was a significant increase in the proportion of respondents who reported others in the household becoming anxious or stressed since 2008. The results for 2012 are, however, comparable with the results for 2004.

FIGURE 33 – IMPACTS OF DISCONNECTION ON THE HOUSEHOLD - COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172; 2004 Survey data, N = 447; Multiple response question. (Q12)

6 Getting reconnected

6.1 SUMMARY AND KEY FINDINGS

Given the impacts of being disconnected can be trying for most people, it is important that this period is as short as possible, and as such, that the reconnection process is as simple as possible. The survey collected a range of data on the reconnection process. The key findings of this section are:

- Just over half of respondents said that getting reconnected was *very* or *fairly easy*. However, more than two out of five found that it was *not very* or *not at all easy*.
- Most people started the reconnection process within 24 hours. However, those disconnected from gas tended to wait much longer before trying to get reconnected.
- During the reconnection process, respondents most commonly spoke to their utility company to get information and assistance. However, those living in public housing were much less likely than those living in their own home or renting privately to do this, and were much more likely than others to seek assistance from friends or family, community organisations or Centrelink.
- In most cases, respondents said they received the information they needed or wanted that led to reconnection. There was a significant increase since 2008 in the proportion of respondents reporting that the utility company provided the information or assistance they needed to get reconnected.

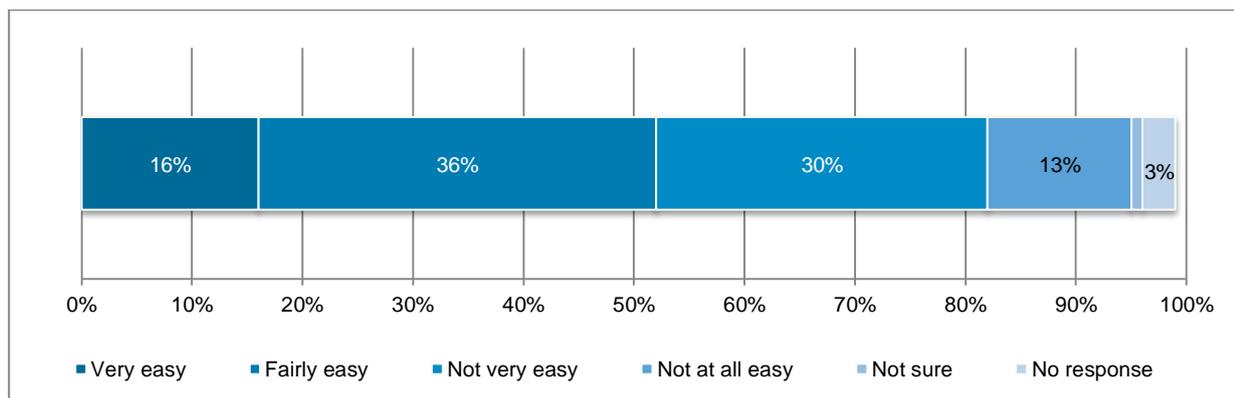
6.2 THE RECONNECTION PROCESS

6.2.1 EASE OF THE RECONNECTION PROCESS

Using a four point rating scale, respondents were asked to rate how easy they found the reconnection process. Just over half of respondents (cumulatively) reported it was either *very easy* (16%) or *fairly easy* (36%). However, more than two out of five respondents reported the process was either *not very easy* (30%) or *not at all easy* (13%) (see Figure 34).

There are no demographic differences of note, suggesting that ease of reconnection is not necessarily linked with socio-economic circumstance. Similarly, there is no significant correlation between the length of time taken to reconnect and ease of reconnection.

FIGURE 34 – EASE OF THE RECONNECTION PROCESS



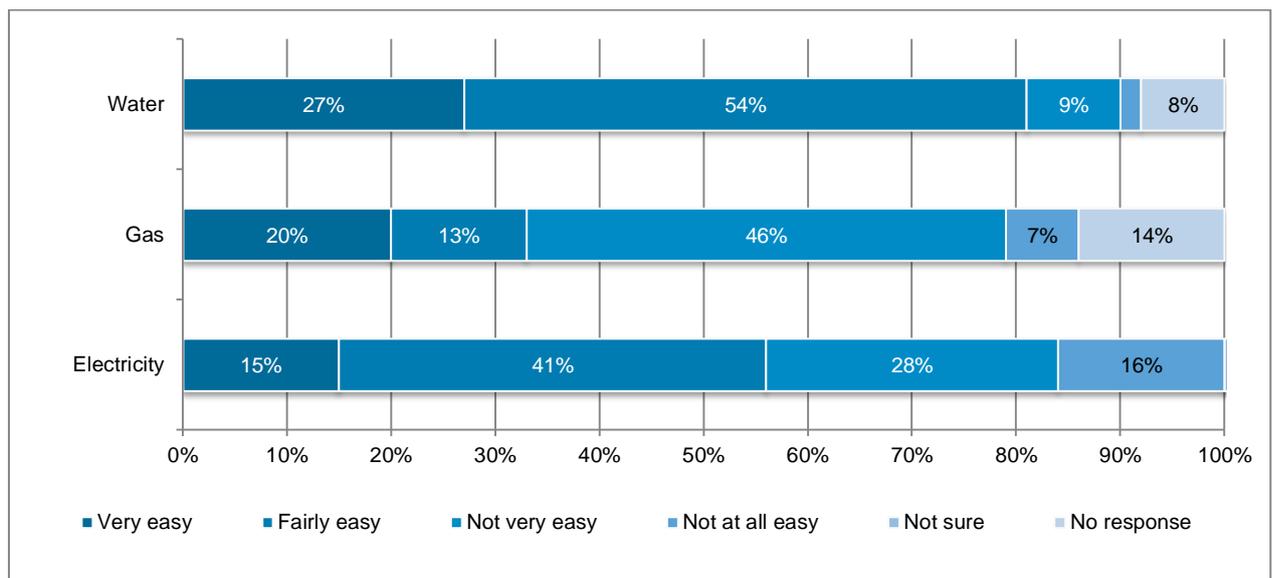
Source: 2012 Survey data, N=171; Single response question. (Q16)

For layout purposes, percentages of 2% and lower are only displayed by colour without showing the actual percentage.

Broken down by utility type, there were some differences observed between respondents disconnected from gas and electricity, but not water. Respondents disconnected from gas were significantly more likely to report that the reconnection process was *not very easy* than respondents disconnected from electricity. Conversely, those disconnected from electricity were significantly more likely to describe the process as *fairly easy* compared to those disconnected from gas.

Results in 2012 are comparable with previous survey years, with no significant differences to note.

FIGURE 35 – EASE OF THE RECONNECTION PROCESS – COMPARISON BY UTILITY TYPE



Source: 2012 Survey data: disconnected electricity, N=98; disconnected gas, N=15; restricted water, N=53; Single response question. (Q16)

For layout purposes, percentages of 2% and lower are only displayed by colour without showing the actual percentage.

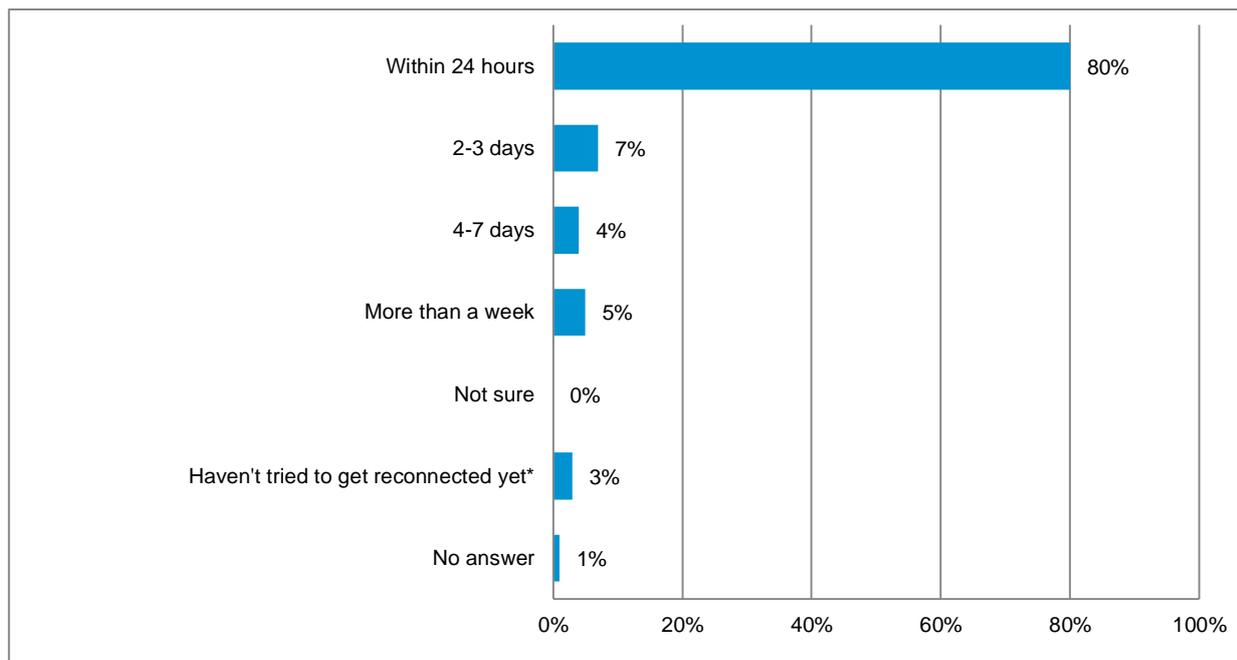
6.2.2 STARTING THE PROCESS OF RECONNECTION

Respondents were asked to indicate the length of time they waited before trying to reconnect to electricity, water or gas. The majority of respondents (80%) started the reconnection process within 24 hours (see Figure 36).

Just under one in ten (7%) waited 2-3 days before trying to reconnect. Non-family households (18%) were significantly more likely to have waited 2-3 days when compared with family households (3%). Very few respondents waited longer than three days to start the reconnection process – 4% waited 4-7 days and 5% waited more than a week.

Respondents disconnected from electricity (85%) were significantly more likely than those disconnected from gas (59%) to start the reconnection process within 24 hours. The vast majority of those who were restricted from water also started the reconnection process within 24 hours (84%). Conversely, respondents disconnected from gas were more likely to wait more than a week before trying to be reconnected or to report not having yet tried to reconnect. This is perhaps not surprising given the potentially greater impacts resulting from electricity and water disconnection compared to gas disconnection, which might motivate households to reconnect quicker.

FIGURE 36 – LENGTH OF TIME BEFORE TRYING TO GET RECONNECTED



Source: 2012 Survey data, N=171, Single response question. (Q13)

Respondents who waited longer than 24 hours to get reconnected (N=30) were asked to identify the reasons for the delay. The most common reasons for not taking immediate action were embarrassment (34%), an expectation that the utility provider would not be sympathetic or willing to help (30%), or wanting to sort out finances first (17%). Other reasons for waiting longer than 24 hours included:

- having other financial commitments that were higher priority (15%)
- not wanting anyone else to know about it (13%)
- uncertainty in what to do (12%)
- no access to a telephone (11%).

Trends in the length of time respondents in 2012 waited to try to get reconnected are comparable with previous years, with no significant differences to note.

6.2.3 SOURCES OF INFORMATION AND ASSISTANCE

A number of services are available to assist people who cannot pay their utility bills due to financial hardship. Respondents were asked to identify the sources of information/assistance that they consulted with, as well as the sources that eventually provided the information or help needed to get reconnected. The results are outlined in Figure 37.

As these are multiple response questions and total proportions equate to more than 100%, we can assume that some respondents used more than one source for assistance or information.

Most respondents (79%) spoke directly with their utility company for information or advice, and the majority (82%) found this proved to be a useful source of information. Salary/wage earners were significantly more likely to speak directly with their utility company (89%) compared to Centrelink recipients (72%). Respondents disconnected from electricity were significantly more likely to have contacted their utility company (85%) than respondents disconnected from gas (53%).

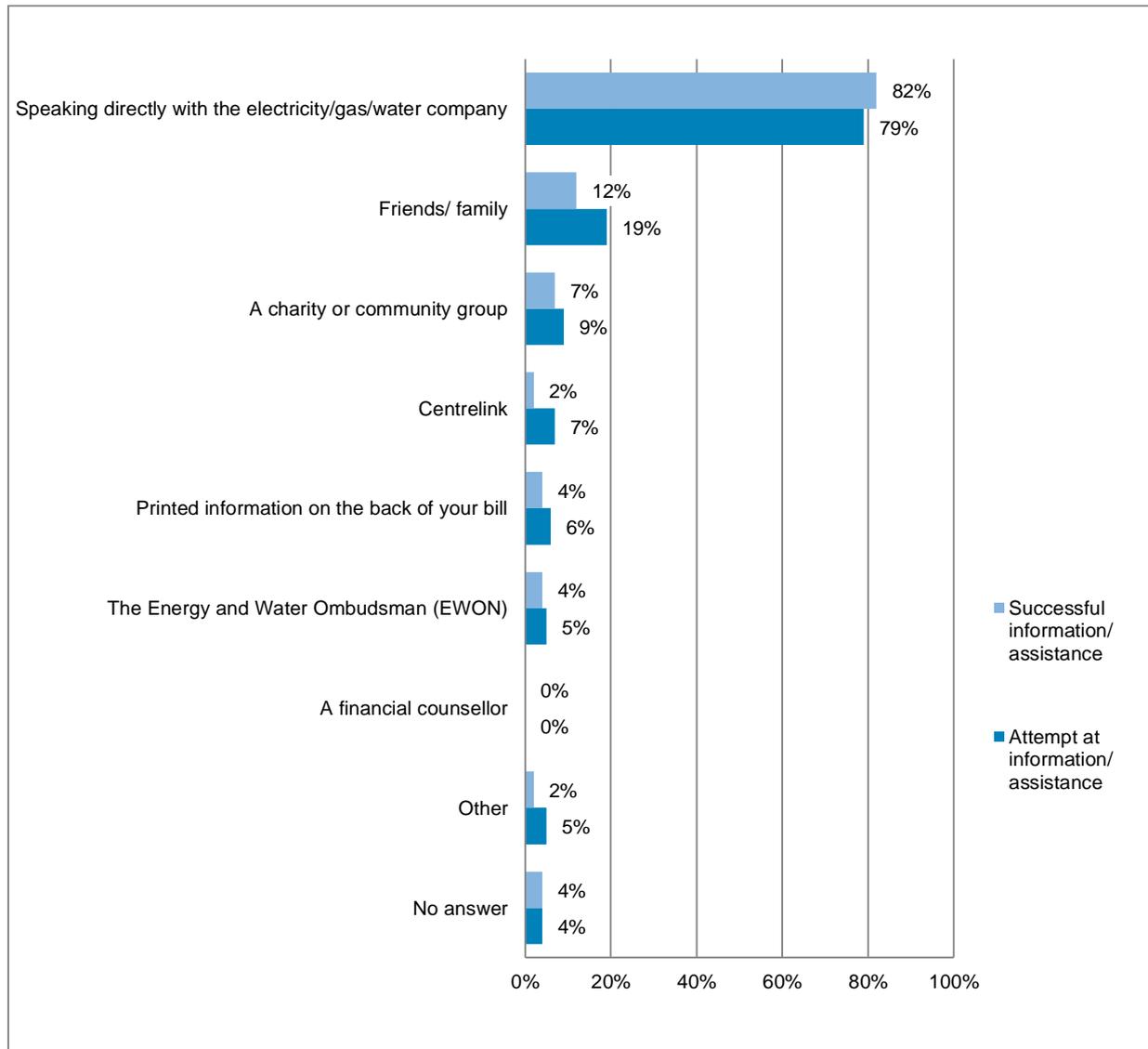
A significantly higher proportion of respondents living in their own home (94%) contacted their utility company directly, compared with 81% of private renters and 60% of public housing tenants. Public

housing tenants, on the other hand, were significantly more likely to have contacted friends or family (38%), a charity or community group (20%) or Centrelink (20%).

One in five (19%) respondents tried asking friends or family for help or information, but this proved successful among only 12% of respondents. Another information source whereby the success rate was lower than the rate of attempts was among respondents (Centrelink recipients) who consulted Centrelink for assistance, with 7% attempting contact and only 2% finding this to be successful.

There were no significant differences in the sources of information and assistance consulted based on disadvantage-related characteristics (e.g. Aboriginal and/or Torres Strait Islander, unemployed, newly arrived in Australia, non-English speaking background).

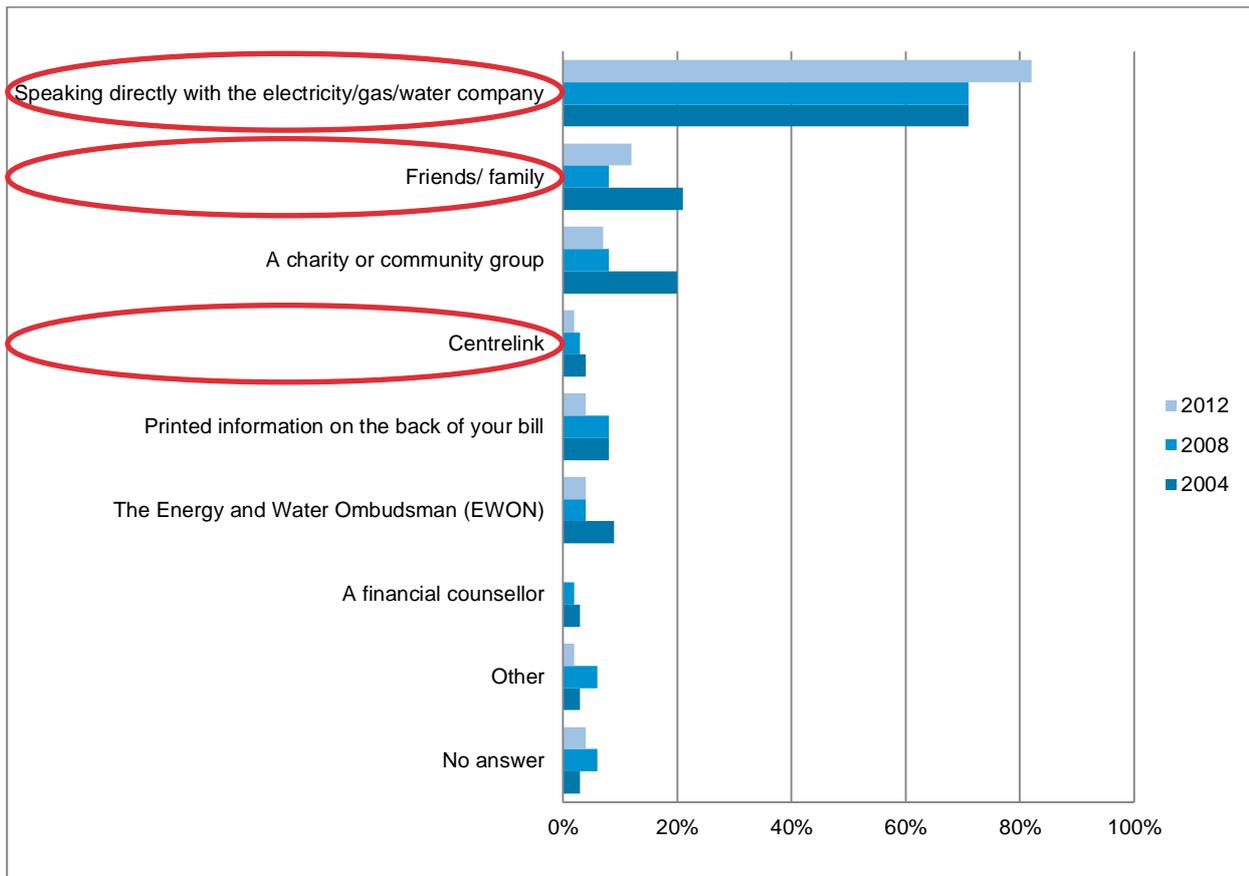
FIGURE 37 – SOURCES OF INFORMATION/ASSISTANCE CONSULTED AND SOURCES OF INFORMATION/ASSISTANCE THAT LED TO RECONNECTION



Source: 2012 Survey data, N=171, Multiple response question. (Q14, Q18)

There have been no significant differences over time in who or what respondents consult when seeking assistance/information. However, in 2012 there were some significant differences in how useful these sources of assistance or information were. In 2012, a significantly higher proportion of respondents reported that their utility company provided the information or help needed to get reconnected. Consistent with 2008 results, there were also significantly fewer respondents successfully acquiring information from friends or family or a charity or community group when compared with the 2004 results.

FIGURE 38 – SUCCESSFUL SOURCES OF INFORMATION OR ASSISTANCE – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172; 2004 Survey data N = 447; Multiple response question. (Q18)

6.3 FINANCING RECONNECTION

Households finance reconnection in different ways. Households adopted a broad range of strategies to get reconnected, with many respondents adopting more than one (see Figure 39). Just over half (53%) of respondents borrowed money from friends or family to get reconnected, and two in five (40%) opted to delay other payments.

Other fairly common solutions included cutting back on grocery expenditure (24%), arranging a payment plan with the retailer (21%) or using a credit card (16%). Respondents who cut back on grocery expenditure were significantly more likely to be non-family households (41% compared to 20% of family households).

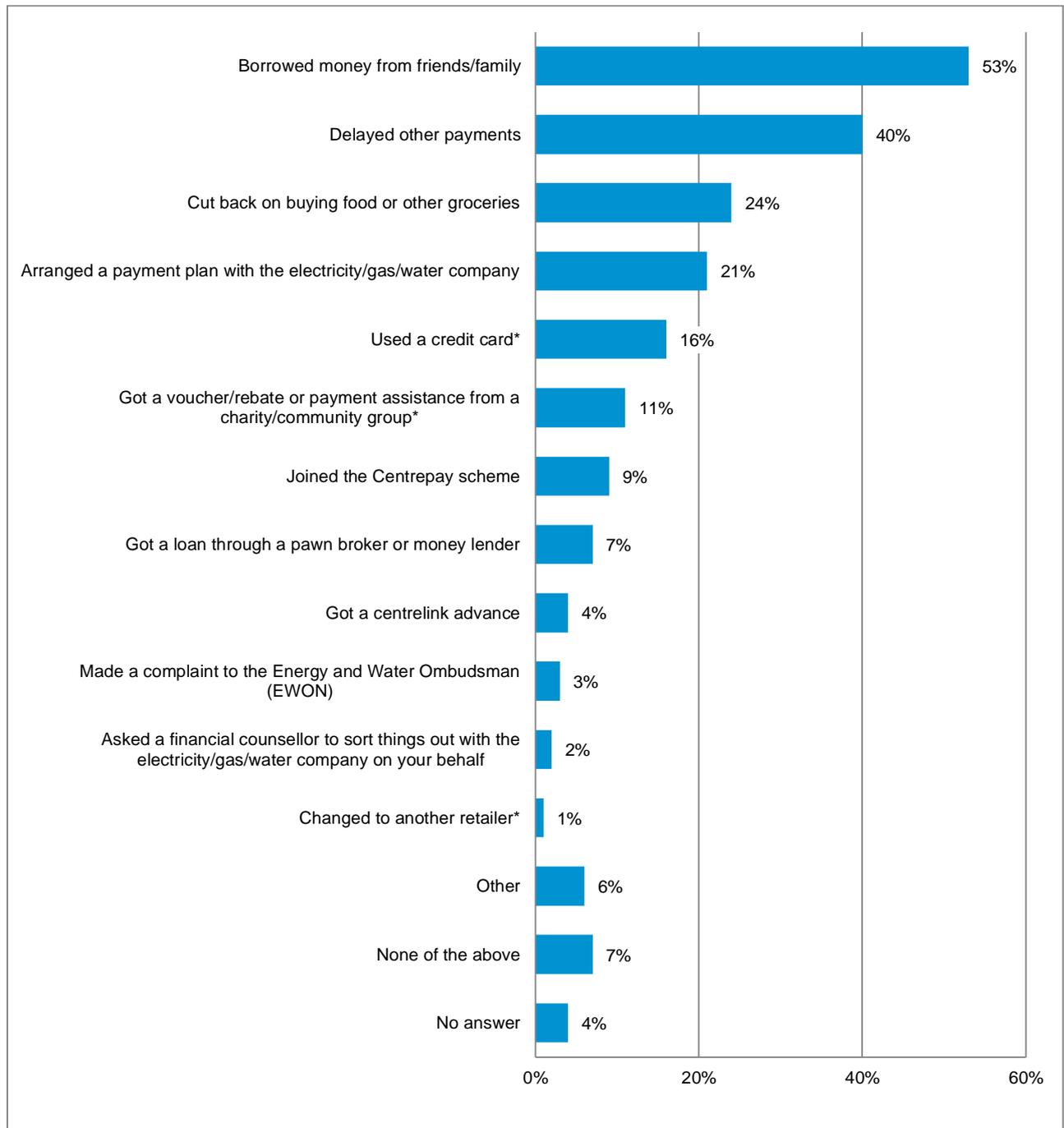
More than one in ten (11%) respondents had a voucher/rebate or payment assistance from a charity or community group and similarly one in ten (9%) had joined the Centrepay scheme. Seven percent (7%) arranged a loan through a pawn broker or money lender. Centrelink recipients were significantly more likely than wage recipients to have received a voucher/rebate or payment assistance from a charity or community group (16%) or obtained a loan through a pawn broker or money lender (10%). Fifteen percent (15%) of Centrelink recipients had joined the Centrelink repayment scheme.

Other solutions adopted by smaller proportions of respondents include:

- a Centrelink advance (4%) (Centrelink recipients only)
- making a complaint to the Energy and Water Ombudsman (EWON) (3%)
- asking a financial counsellor to sort things out with the retailer on the individual's behalf (2%)

- changing to another retailer (1%)

FIGURE 39 – ACTIONS TAKEN TO GET RECONNECTED

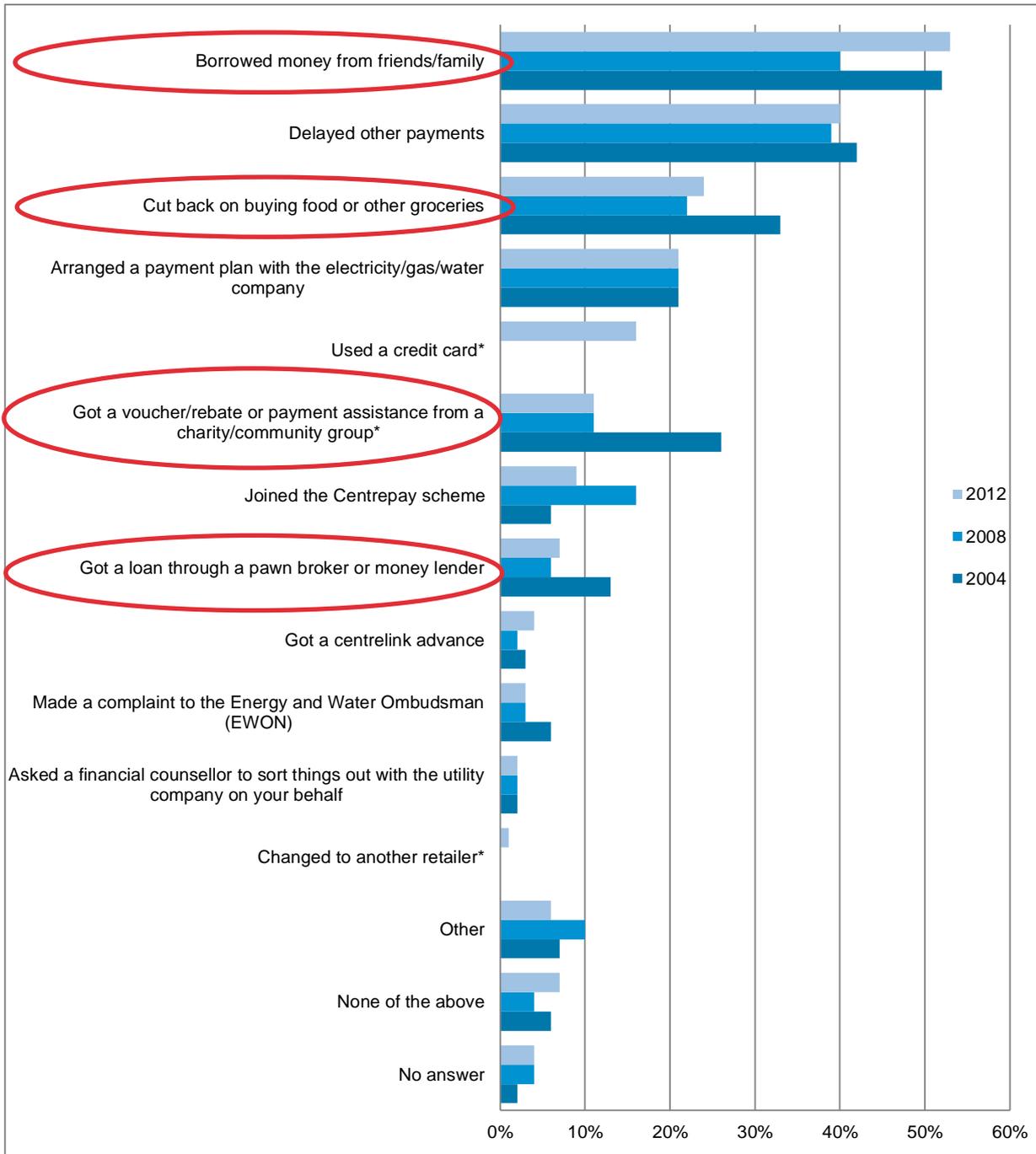


Source: 2012 Survey data, N=171; Multiple response question. (Q19)

* denotes new response or altered wording compared to previous survey years

The proportion of respondents who borrowed money from friends or family was significantly higher in 2012 (53%) than in 2008. Also of note is a continued significant decrease compared to 2004 in respondents who cut back on groceries, used a voucher/rebate or payment assistance, or got a loan through a pawn broker or money lender in order to get reconnected.

FIGURE 40 – ACTIONS TAKEN TO GET RECONNECTED – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172; 2004 Survey data N = 447; Multiple response question (Q19)

* denotes new response or altered wording compared to previous survey years

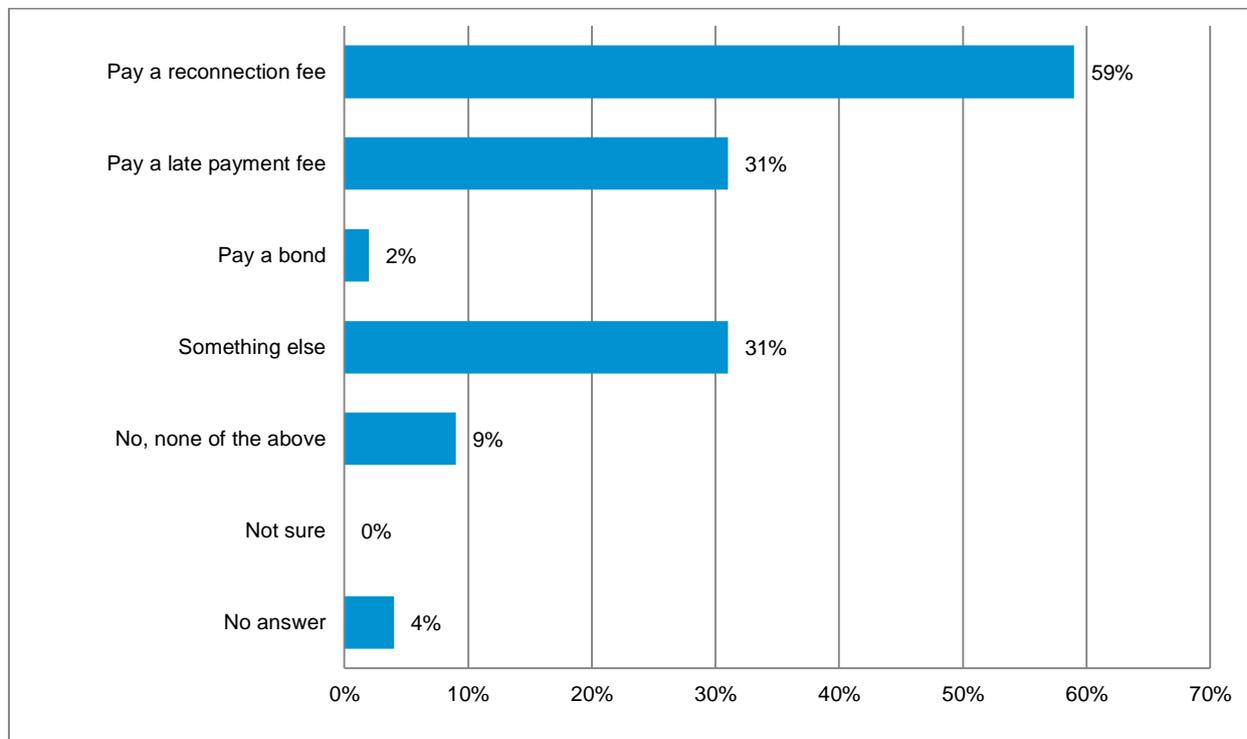
6.3.1 ADDITIONAL FEES FOR RECONNECTION

People who are disconnected often incur fees for reconnection in addition to their utility bill, such as a bond, reconnection fee or a late payment fee. Respondents were asked to identify any additional fees they had incurred. As evident in Figure 41 below, the majority of respondents reported having to pay at least one additional fee, with the most common being a reconnection fee (59%). Three in ten (31%) respondents paid a late payment fee. Very few respondents (2%) reported paying a bond. One in four (25%) respondents reporting paying both a reconnection and late payment fee.

Respondents disconnected from electricity were significantly more likely to pay a reconnection fee (63%) or a late payment fee (36%) compared to respondents disconnected from gas (40% and 14% respectively). Respondents who waited 2-3 days to be reconnected (81%) were significantly more likely to pay a reconnection fee compared to respondents who waited 24 hours (57%). This begs the question whether the additional fee is only applied to people who are disconnected for longer or if people take longer to pay due to the additional costs incurred.

Almost a third of respondents (31%) reported paying a fee not listed in the survey questionnaire. When asked to specify what they paid, almost all of these respondents reported paying their utility bill, either partially or fully. This was noted significantly more by salary/wage earners (46%) compared to Centrelink recipients (20%).

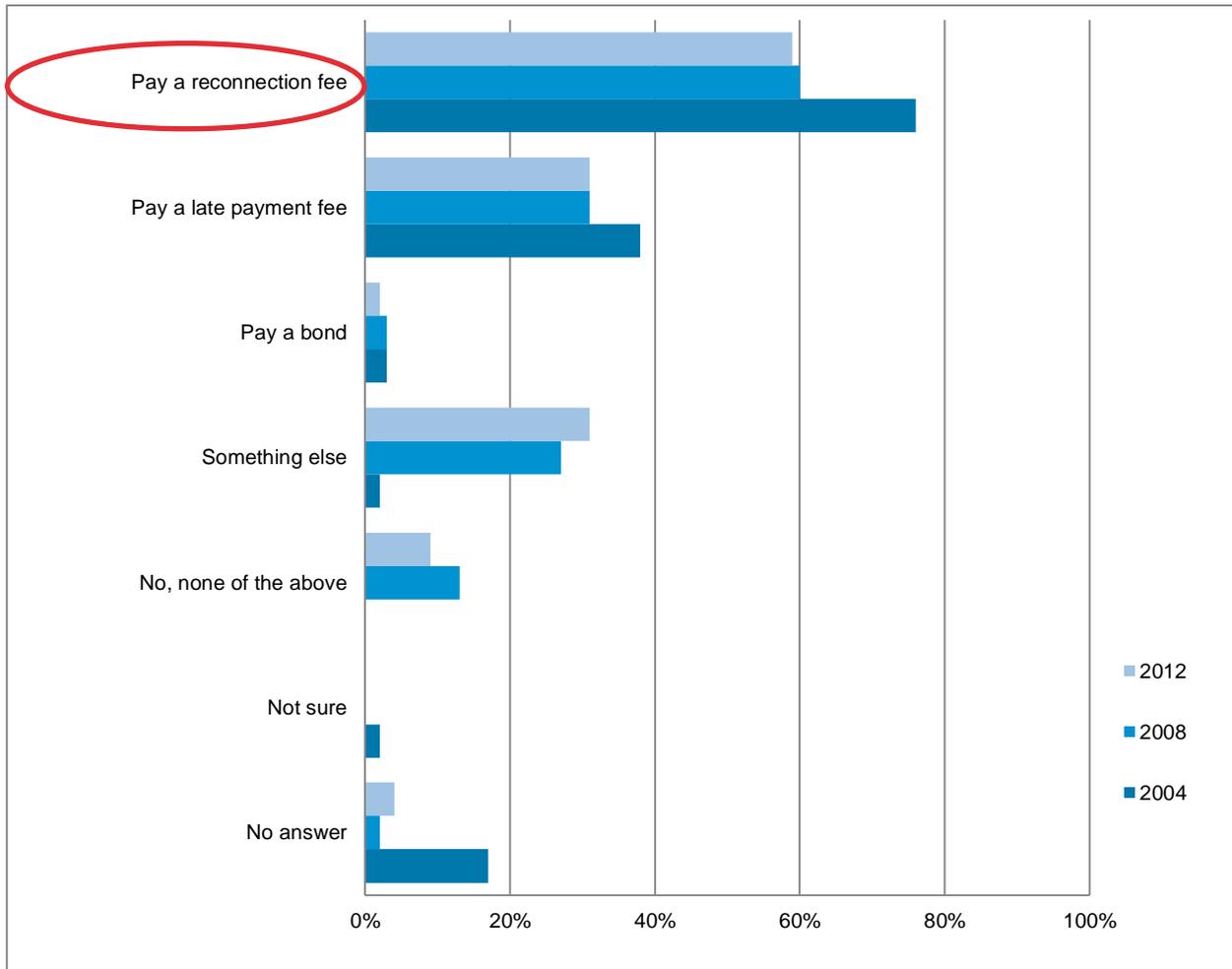
FIGURE 41 – FEES PAID IN ORDER TO BE RECONNECTED



Source: 2012 survey data, N=171; *Single response question. (Q17)

Results in 2012 are in line with findings from 2008. The proportion of respondents paying reconnection fees in 2012 continues to be significantly lower than the 76% identified in 2004 (see Figure 42).

FIGURE 42 – FEES PAID IN ORDER TO BE RECONNECTED – COMPARISON OVER TIME



Source: 2012 Survey data, N=171, 2008 Survey data, N=172; 2004 Survey data N = 447; Multiple response question. (Q17)

7 Case studies

7.1 OVERVIEW OF CASE STUDIES

In order to add greater depth to this research, case studies were conducted with four consumers who had recently experienced disconnection from utilities. The purpose of the case studies was to explore in a more detailed and nuanced way the reasons why people get disconnected, the impacts of living without utilities and the barriers preventing people from accessing support services. It is important to note that case study participants were referred to Urbis by community organisations and are therefore not necessarily typical of survey respondents. Most were reconnected within one day, meaning they did not experience some of the more serious impacts of being disconnected.

All case study participants experienced financial hardship in the period leading up to disconnection. Case study participants were generally living in public housing or rental accommodation, and receiving a Centrelink payment. They described being 'stressed' and 'embarrassed' at being disconnected. Explaining to children why the household did not have electricity was particularly difficult. Disconnection had a range of impacts, including households not having hot water and being unable to cook, and children not being able to watch television.

All case study participants attempted to contact their utility company about the disconnection, and all reported negative experiences. Case study participants commonly said utility companies showed a lack of compassion and that staff were 'rude' and 'unhelpful'. A key theme to emerge is that case study participants did not fully understand the payment plans they were on (i.e. did not know how much they had to pay and when) or thought they were on a different plan than they in fact were on. This suggests utility companies could do more to clearly explain to consumers what payment assistance plan they are on and what exactly the plan entails. Case study participants that contacted local community organisations reported very positive experiences. Community organisations were reportedly able to provide assistance promptly and compassionately.

There was unexpected difficulty locating and interviewing case study participants compared with previous years, despite consumers being offered a monetary incentive to participate in this research. This could be explained by the perceived stigma surrounding disconnection and the high number of people reporting embarrassment about being disconnected (see section 4.9).

Background

Sarah¹⁷ is a single mother with three children aged three, two and eight months living in public housing in a regional area. Sarah had her electricity disconnected twice in 2012 - the first time for five hours and the second time for a day.

Immediate causes of disconnection

Prior to disconnection, Sarah was on a bill smoothing plan. Under this plan, Sarah paid \$60 a month to cover an outstanding bill. Sarah had not paid off her bill when she received a second bill. The cost of paying both of these bills proved difficult. She called her electricity company to discuss the bill smoothing plan, and found out that her electricity company had changed her bill smoothing plan to an instalment plan. Although retailers sometimes differ in their payment assistance options, usually under a bill smoothing plan a consumer pays a certain amount in instalments to cover consumption and arrears. Under an instalment plan, a consumer usually pays arrears only and still receives a bill for current energy use. Sarah was disconnected because she could not meet the repayments under the instalment plan and her bill for current usage. Sarah reported that her electricity company did not provide her with a disconnection notice prior to disconnecting her electricity.

Discovering the disconnection

"I was stressing... the two young ones didn't understand, the older one wanted to watch cartoons... It was so hard to explain"

Upon discovering the disconnection, what upset Sarah the most was telling her children. The two youngest children could not understand what had happened. Sarah was unable to boil water to make formula for her youngest child. She had to boil water at her neighbour's house in order to do so.

Financial circumstances

Sarah was experiencing financial hardship at the time of disconnection. She said she had little money left after paying rent each week, and her family was unable to help out financially.

Initial response

Sarah's initial response was to contact the electricity company to find out why she had been disconnected. She said she found it difficult to understand the English spoken by the person taking the call, which made communication problematic. She also said she had to call the electricity company five times in order to get some assistance. After being told that she would have to pay \$250 to be reconnected, she rang her mother who told her to come to her house straight away, but was not in a position to help financially.

"I rang my mum but she didn't have \$250... I tried another organisation but they didn't help. I then tried the local community centre and they said to print off the bill and come down to see them"

Impacts

Sarah received financial assistance through a community centre to the amount of \$235 and was able to pay the remaining \$15 in order to be reconnected. Sarah was aware of the community centre because she had been there previously for food supplies.

Sarah described disconnection as 'stressful' and 'frustrating'. She was unable to provide food for her children, and she had to rely on other people (neighbours, family and the community centre) to support her and help her out financially. Sarah had done her grocery shopping just before she was cut-off and had to throw out \$200 worth of groceries. She only had \$4 left in her account at the time of disconnection, which she used to buy a loaf of bread.

¹⁷ Names have been changed to protect participants' privacy.

Coping mechanisms and getting help

After the disconnection, Sarah went to her mother's house. It was a very hot day and she had to take her three children to her mother's house by bus which was difficult.

Sarah said the local community centre was very supportive. The community centre provided Sarah with financial assistance to pay the bill, which she would otherwise not have been able to pay. The community centre still keeps in contact with Sarah to see how she is going.

Final comments

Although the disconnection experience was some weeks ago, Sarah still found the experience stressful to talk about and said that she would not want to go through it again. As a result of the experience, and in particular the poor service she said she received from her electricity company, Sarah has changed her electricity provider.

Background

Kristine is a single mother renting in a metropolitan area and lives with her children. Kristine was disconnected by her electricity company just over a month ago but was able to be reconnected within the same day.

Immediate causes of disconnection and financial circumstances

Kristine was on a payment plan when her electricity was cut-off. However, when she called her electricity company, she was told the company had no record of the payment plan she said she was on. Kristine was cut-off after a second electricity bill was sent to her, and she was unable to pay two bills at the same time.

Discovering the disconnection and initial response

“I thought the electricity company was not very helpful and rude”

When Kristine was sent a letter advising that her electricity would be cut-off, she called her electricity company. She said that the person on the other end of the phone was ‘rude’ and ‘unresponsive’. When her electricity was disconnected, she had to explain it to her children when they came home from school. Her children were unable to watch the television, which upset them and Kristine.

“One of the worst experiences for me was seeing my kids come home from school and not being able to watch TV or use anything electrical”

Coping and getting help

After speaking with the electricity company and not getting assistance, Kristine spoke to someone at a local community centre. The centre contacted the electricity company on Kristine’s behalf and helped sort out a suitable payment plan. Kristine was reconnected shortly after this. Kristine said the person providing assistance at the centre was *“great and [I] really appreciated her assistance”*. However, Kristine said it was unfair the electricity company did not respond to her in the same helpful way they responded to the community centre.

Kristine said that at the time of disconnection, she was not aware of any financial counselling services, payment assistance, or the Energy and Water Ombudsman.

Final comments

“The lady at the community centre spoke about how so many people go through the same circumstances I was experiencing...this made me realise I was not alone but made me sad that so many others are going through something similar”

Kristine said there is not much a person can do if they cannot pay a bill. She was very grateful for the assistance she received from the local community centre, but said if disconnection happened again she would try and resolve the problem herself first rather than contact a community organisation or charity for assistance.

7.4 CASE STUDY 3

Background

Charlie is a single divorced mother living in a metropolitan area. She lives with her daughter and her mother who she cares for. Her daughter has a medical condition and needs to travel to Bathurst each week for treatment. Charlie also looks after her sister's children on certain days of the week. Charlie does not currently work. She would love to but thinks no employer wants someone her age.

Immediate causes of disconnection

Charlie does not check her mailbox on a regular basis because she travels weekly to Bathurst and is not always home. She did not know that she had been sent a gas bill. As such, she didn't pay her gas bill by the due date.

Charlie discovered a disconnection notice when she arrived home from a trip to Bathurst. She rang her gas company to discuss the letter, but said the person on the other end told her she should have *"stuck to her arrangement to pay it off"*. Although Charlie told the gas company that she had no money to pay the bill, she said that they were not compassionate to her situation, and believed them to be 'very blunt' and 'rude' to her.

Financial circumstances

At the time of being disconnected, Charlie only had \$10 in her bank account. She said a large chunk of her income was spent on petrol for weekly travel to and from Bathurst. Charlie could not recall the exact amount of the gas bill, but thought it was between \$700 and \$1,000.

Discovering the disconnection and initial response

Charlie was cut off from gas for two days and found it very difficult to cope. She was unable to use cooking facilities and had no hot water. She was concerned about how she and her mother would be able to live. She also had to tell her sister she was unable to look after her sister's children.

Impacts and coping

"I had to tell my mother and it was heartbreaking... to tell her we had no hot water or cooking facilities"

Charlie said she was 'disgusted' with how the gas company spoke to her after the disconnection, and with the lack of compassion shown. She said her gas company told her that she needed to give them the money owed or that they would 'take it themselves'. Charlie had been a customer of the gas company for over two years and, after this experience, said she wanted to change provider.

Getting help

Charlie spoke with a local charity, the St Vincent de Paul Society, about what had happened to her, and they agreed to provide her with some financial assistance.

Since being reconnected, Charlie now uses Centrepay to pay her gas (\$40/fortnight account) and electricity (\$50/fortnight) bills. Charlie said the worst thing about being cut-off was having to deal with the gas company. She said the gas company *"...took away a necessity to live... it made me feel helpless and terrible especially when I had to tell my mother I had no money"*. She said some companies don't understand the situations people find themselves in and the difficulties they face in their lives. Charlie felt that gas and electricity companies see people as a 'number' and that all they want is 'your business'.

The most positive thing about the experience Charlie thought was the support she received from the local St Vincent de Paul Society. *"The support and help I got from St Vincent de Paul was comforting...It was positive to know people are willing to help"*. Hearing stories of other people who had experienced disconnection helped Charlie to realise that she was not alone.

Final comments

Now that Charlie has a budget and has joined the Centrepay scheme, her utility bills are the first thing she pays. She said that sometimes her household cannot buy food, but there is always something at the back of the pantry to eat. Utilities, on the hand, are a priority and a necessity.

7.5 CASE STUDY 4

Background

Erin was disconnected from gas for a short time while renting a house in the Hunter region of New South Wales. At this point in time she was living with her two daughters.

Immediate cause of disconnection

At the time of disconnection, Erin had an outstanding gas bill that she had not paid. Erin told the gas company that the outstanding bill would be paid off within the next week, but said the gas company was 'not interested' in her paying off the bill over the coming week. The gas company subsequently disconnected her gas supply for non-payment. Erin said that at the time of the disconnection she was on a payment plan but she was unaware that the payment plan involved two separate bills each month, and this resulted in an outstanding bill.

Discovering the disconnection and initial response

"When I found out I was being disconnected I was devastated... all they wanted was money and a reconnection fee"

When Erin called her gas company about the disconnection, she described the person on the other end of the phone as very 'rude' and 'abrupt'.

Financial circumstances

Erin did not have the money to pay for the bill immediately and noted that she usually does pay her bills when she receives them. After being disconnected, Erin asked her then employer for assistance, and her employer agreed to pay the bill and reconnection fee. Erin then paid her employer back in instalments.

After this experience, Erin went on a bill smoothing plan and now pays her gas and electricity bills on a fortnightly basis. She said the money is taken out of her account without her noticing, and she feels this is the best way to pay her bills.

Coping

Erin said the worst part of being disconnected was that she was unable to pay her bill and she felt terrible. However, a positive outcome from this experience was that she was able to find a bill smoothing plan that suited her. She had not heard of EWON or any payment assistance schemes and was very happy now to be on a payment plan that was clear and that she understood.

Final comments

Erin said that she was lucky she had both gas and electricity in her home, and was able to rely on electricity when her gas was cut-off.

Appendix A

2012 survey instrument



Getting disconnected

Answer questions by placing a circle around the number next to your answer.

1 How many times have you been disconnected from electricity or gas, or had your water restricted, for non-payment in the last 12 months? (Circle one response only)

- 1 Once only
- 2 Twice (see note below)
- 3 Three times or more (see note below)
- 4 Never → Please do not continue with this survey

If you have been disconnected/restricted more than once in the last year, please answer this survey thinking about ONLY THE MOST RECENT OCCASION.

2a Last time you were disconnected, what was cut off/restricted? (If you were disconnected from more than one service, circle all that apply)

- 1 Electricity
- 2 Gas
- 3 Water

2b If you had more than one disconnection/restriction at the same time, please choose one of the services you were cut off from and answer the remaining questions about this service only. Please indicate your choice below: (Circle one response only)

- 1 Electricity
- 2 Gas
- 3 Water

3 At the time you were disconnected/restricted, were any of the following things happening in your household? (Circle all that apply)

- 1 It was hard to find money for rent/mortgage repayments
- 2 It was hard to find money for credit card repayments
- 3 It was hard to find money for loan repayments
- 4 It was hard to find money for household bills
- 5 Your gas/electricity/water bills were unusually high
- 6 You didn't know how much gas/electricity/water your household appliances used
- 7 There was other debt/financial stress
- 8 Relationships in the household had broken down
- 9 Someone in the household had lost their job or had less work than usual
- 10 Someone in the household was ill or injured

- 11 The house was difficult to heat/cool
- 12 Pipes or taps in the house were leaking
- 13 None of the above

4 Did you contact your electricity/gas/water company (eg by telephone or in person) in the period just before the disconnection/ restriction? (Circle one response only)

- 1 Yes
- 2 No

5 Were you contacted by your electricity/gas/water company in the period just before you were disconnected or restricted? (Circle one response only)

- 1 Yes
- 2 No

6 If you had contact with your electricity/gas/water company in the period just before being disconnected/restricted, did they suggest any of the following? (Circle all that apply)

- 1 A payment plan
- 2 A special program to help you pay (eg a customer assistance program)
- 3 An extension for your bill
- 4 Emergency relief
- 5 Contacting a financial counsellor
- 6 Paying the bill by having regular amounts deducted from your Centrelink payment
- 7 Energy or water vouchers or water payment assistance scheme (PAS)
- 8 Contacting a charity or community group
- 9 None of the above (**GO TO Q8**)
- 10 Not applicable – no contact with provider before disconnection (**GO TO Q8**)

7 (If a payment plan was suggested to you by your electricity/gas/water company) Were you able to afford the payment plan? (Circle one response only)

- 1 Yes
- 2 No
- 3 Not sure
- 4 Not applicable – payment plan not suggested

8 Before you got disconnected/restricted, approximately how long had it been since your last payment (of any amount)? (Circle one response only)

- 1 1 week or less
- 2 2-3 weeks
- 3 1 month
- 4 2-3 months
- 5 4-5 months
- 6 6 months – 1 year
- 7 More than 1 year



9 Did any of the following factors stop you seeking assistance before you were disconnected/restricted? (Circle all that apply)

- 1 Didn't know I could ask for assistance
- 2 Didn't know where to go or who to call
- 3 Lack of transport
- 4 Phone didn't work without electricity
- 5 No/insufficient credit on mobile
- 6 No appointment available for financial counselling
- 7 Afraid
- 8 Embarrassed
- 9 Other (specify below)
- 10 None of the above – nothing stopped me seeking assistance

10 Did any of the following factors stop you accessing energy and water vouchers or water payment assistance scheme (PAS) to help you pay your bills before you were disconnected? (Circle all that apply)

- 1 Didn't know energy or water vouchers or PAS existed
- 2 No appointment available at a community or welfare group (to get energy or water vouchers or PAS)
- 3 Not eligible for energy or water vouchers or PAS
- 4 Couldn't find an organisation that offered energy or water vouchers or PAS
- 5 Found an organisation that offered energy or water vouchers or PAS, but none available at the time
- 6 Didn't want to ask for/use energy or water vouchers or PAS
- 7 Other (specify below)
- 8 None of the above – there was nothing stopping me accessing vouchers or PAS

Being disconnected

11 People do a range of things to manage the situation when they are disconnected/restricted. Did you do any of the following? (Circle all that apply)

- 1 Used candles/lanterns for light
- 2 Had a cold shower/bath at your house
- 3 Had a shower/bath at someone else's house
- 4 Washed clothes in someone else's laundry
- 5 Washed clothes in a public laundromat
- 6 Cooked on the BBQ
- 7 Cooked in someone else's kitchen
- 8 Bought takeaway/prepared food because you couldn't prepare food at home
- 9 Stayed somewhere else (eg with friends/family)
- 10 Sent children to stay somewhere else (eg with friends/family)
- 11 Did things to avoid being at home
- 12 Used a neighbour's electricity (eg ran an extension cord from next door) or water
- 13 Other (specify below)
- 14 None of the above

12 Did any of the following things happen as a result of your electricity/gas/water being disconnected/restricted? (Circle all that apply)

- 1 Children in the house became anxious or distressed
- 2 Other people in the house became anxious or distressed
- 3 Someone in the house was unable to attend school or work
- 4 Children were unable to do homework
- 5 The household felt isolated due to inability to use radio/television
- 6 You/others had difficulty caring for infants
- 7 People were unable to wash themselves
- 8 People had no clean clothes to wear
- 9 You/others had to throw out food from the refrigerator/freezer because it had gone off
- 10 Someone in the house became ill
- 11 Someone in the house was injured
- 12 Someone in the house was unable to use a medical device or machine (please specify device/machine: _____).
- 13 Other (specify below)
- 14 None of the above

Note re Question 11: Some of the practices referred to in this question are dangerous and illegal. PIAC, Urbis and the utility retailers distributing this survey do not condone these practices.



Getting reconnected

13 After you got disconnected/restricted, when did you first start trying to get reconnected? (*Circle one response only*)

- 1 Within 24 hours
- 2 2-3 days
- 3 4-7 days
- 4 More than a week later (specify _____)
- 5 Have not tried to get reconnected yet (**GO TO Q20**)
- 6 Not sure

14 Did you try to get help or information about reconnection from any of the following sources?

(*Circle all that apply*)

- 1 Speaking directly with the electricity/gas/water company
 - 2 Printed information on the back of your bill
 - 3 A financial counsellor
 - 4 Centrelink
 - 5 A charity or community group
 - 6 The Energy and Water Ombudsman (EWON)
 - 7 Friends/family
 - 8 Other (specify below)
-
-

15 How long did it take to get reconnected (from when you were cut off)? (*Circle one response only*)

- 1 Within 24 hours
- 2 2-3 days
- 3 4-7 days
- 4 More than a week (specify _____)
- 5 Have not been reconnected yet (**GO TO Q20**)
- 6 Not sure

16 Overall, how easy was the process of getting reconnected? (*Circle one response only*)

- 1 Very easy
- 2 Fairly easy
- 3 Not very easy
- 4 Not at all easy
- 5 Not sure

17 Did you have to pay any of the following in order to get reconnected? (*Circle all that apply*)

- 1 Pay a bond
- 2 Pay a reconnection fee
- 3 Pay a late payment fee
- 4 Something else (specify _____)
- 5 No, none of the above

18 Which of these sources provided the information you needed to get reconnected? (*Circle all that apply*)

- 1 Speaking directly with the electricity/gas/water company
 - 2 Printed information on the back of your bill
 - 3 A financial counsellor
 - 4 Centrelink
 - 5 A charity or community group
 - 6 The Energy and Water Ombudsman (EWON)
 - 7 Friends/family
 - 8 Other (specify below)
-
-

19 People do a range of things to get reconnected. Which of these (if any) did you do? (*Circle all that apply*)

- 1 Got a Centrelink advance
 - 2 Got a voucher/rebate or payment assistance from a charity/community group
 - 3 Borrowed money from friends/family
 - 4 Used a credit card
 - 5 Used a credit repair service to manage the debt
 - 6 Got a loan through a pawn broker or money lender
 - 7 Cut back on buying food or other groceries
 - 8 Delayed other payments
 - 9 Asked a financial counsellor to sort things out with the electricity/gas/water company on your behalf
 - 10 Made a complaint to the Energy and Water Ombudsman (EWON)
 - 11 Joined the Centrepay scheme (where money goes from Centrelink straight to the electricity/gas/water company)
 - 12 Arranged a payment plan with the electricity/gas/water company
 - 13 Changed to another retailer
 - 14 Other (specify below)
 - 15 None of the above
-



20 If you waited longer than a day to start trying to get reconnected, were there any reasons why you didn't try to get reconnected sooner? (Circle all that apply)

- 1 Didn't know what to do
2 Didn't want anyone else to know about it
3 Felt a bit embarrassed
4 Wanted to sort out your finances first so you could pay
5 Had other financial commitments/debts that were a higher priority
6 Couldn't use or access a telephone to call anyone
7 Had to wait for an appointment with a financial counsellor
8 Didn't think electricity/gas/water company would be sympathetic or willing to help
9 Other (specify ...)
10 None of the above
11 Not applicable - didn't wait longer than a day

21 Prior to you being disconnected/restricted, how much money did you owe on your bill? (Circle one response only)

- 1 \$50 or less
2 \$51-\$200
3 \$201-\$300
4 \$301-\$500
5 \$501-\$1,000
6 \$1,001-\$1,500
7 \$1,501-\$5,000

22 Did this debt relate to one bill or was it several bills?

- 1 One bill only
2 More than one bill

About your household

23 Which of these best described your household at the time of being disconnected/restricted? (Circle one response only)

- 1 Family household
2 Group household
3 Single-person household
4 Other (specify ...)

27 When you were disconnected/restricted was anyone in your household ... (Circle all that apply)

- 1 Aboriginal and/or Torres Strait Islander
2 Unemployed
3 A sole parent
4 Newly arrived in Australia (within last 5 years)
5 None of the above

24 When you were disconnected/restricted, did anyone in your household have... (Circle all that apply)

- 1 A medical condition that required regular treatment/medication
2 A medical condition that required the use of equipment that connects to household electricity
3 A mental illness (including depression/anxiety)
4 An intellectual disability
5 Physical mobility problems
6 No-one in the household had any of the above conditions

28 What was your household's main source of income at the time you were disconnected/restricted? (Circle one response only)

- 1 Salary/wage from paid employment
2 Age pension
3 Disability allowance
4 Carer allowance
5 Parenting payment
6 Newstart allowance
7 Workers compensation
8 Other payment administered through Centrelink
9 Other source of income (specify ...)

25 When you were disconnected/restricted, how many people in your household were aged... (write the number of people on each line that applies)

- 0-4 years, 5-11 years, 12-16 years, 17-25 years, 26-45 years, 46-65 years, 66+ years

29 Did anyone in your household speak a language other than English at home at the time you were disconnected/restricted? (Circle one response only)

- 1 Yes
2 No

26 When you were disconnected/restricted, were you... (Circle one response only)

- 1 Renting - public housing
2 Renting - from a real estate agent/landlord
3 Paying off a mortgage
4 In a home you had fully paid off
5 Other (specify ...)

30 When you were disconnected/restricted, which of the following areas did you live in? (Circle one response only)

- 1 Sydney - Inner, East, North or South, Central Coast, Hunter region or Port Macquarie
2 Greater Western Sydney, Illawarra, Southern Highlands or Blue Mountains
3 None of the above

Thank you! Please return the survey (and your entry form for the prize draw if you wish to enter) in the reply paid envelope provided

Appendix B

Case study interview guide

PIAC Case Study Interview Schedule

Hello, it's ##### from Urbis, the research company, here. Can I speak to (name)? He/she has said she would like to do an interview with me over the phone at this time. *(If not home ask when would be an appropriate time to call back).*

(Name), I would like to speak to you today about when your (electricity/gas/water) supply was cut off. As I explained before, we are independent researchers doing a study on what happens to people when they get disconnected from their electricity, gas or water supply. Not much is known about what people in this situation do, how they get by, where they go to for help – that sort of thing. We'd like to find out more about this so that more can be done to help people who find themselves in this situation. I want to stress that I am not from any electricity, or gas, or water company. Also, anything that you say is absolutely confidential. Your name won't be published anywhere, nor will any other details that could be used to identify you or your family/household. Is it OK to continue?

1. Can we just start with you briefly telling me about what happened when you became disconnected from electricity/gas/water? Explore:
 - what disconnections occurred
 - how long ago this happened/time of year
 - how long they were disconnected for
 - what they or somebody else did to get reconnected
 - whether they have experienced disconnection before/how often etc for gas/electricity/water.
2. To help me get a better picture of your circumstances at this time, could you tell me some more about your home circumstances when you were disconnected? Explore:
 - rural/urban setting
 - whether they are newly arrived migrants (within last 5 years)
 - were there any language barriers or other communication difficulties?
 - living arrangements (alone, with family, friends etc, how many in total)
 - whether children were living in the household at the time (number, ages etc)
 - whether elderly people, or people with disabilities or special care or health needs were living in the household
 - rented or owned property/public/private housing
 - financial circumstances (employed, unemployed etc)
 - availability of family supports/friends living nearby.
3. Can you briefly outline for me the circumstances that led to the electricity/gas/water being cut off? Explore:
 - normal arrangements for paying the bill
 - whether or not on a payment plan
 - contact with retailer (ability to make contact easily)
 - their view of the major causes/reasons for the disconnection
 - whether they were 'juggling' the payment of bills at the time etc.

4. When you were cut off, how did you feel and what did you do to manage the situation until you got reconnected? Explore:
 - initial responses/ actions/ feelings at the time
 - what actions they took to replace/substitute for the loss of energy/water
 - what impact this had on them emotionally, physically, financially etc.
5. Did you seek help or assistance of any kind from anyone outside the household during this time (either to help you manage the situation, or to resolve the problem with the gas/electricity/water company?) Explore:
 - if they sought help from anyone (friends, services etc). Who first? Who else?
 - if yes, who they went to and what happened
 - if yes, how long did they wait? Why did they wait eg embarrassment (didn't know where to go etc)
 - whether they got the help they needed/wanted/how helpful the response was/how soon did reconnection occur
 - what difference this made to them
 - if not, explore reasons why not (eg embarrassment, didn't know where to go etc)
 - whether they would have sought help if they had known where to go
 - whether they have heard of/aware of (eg EWON, financial counselling services, community organisations, Payment Assistance Scheme/PAS, Energy Accounts Payment Assistance Scheme/EAPA), and whether they would use them – why/why not
 - whether the consumer would have liked or needed any other form of information or assistance during this time.
6. During the time you were disconnected, what contact did you have with the gas/electricity/water company? Explore:
 - nature and frequency of contact
 - how helpful the contact was
 - what led to the supply being reconnected
 - whether or not the consumer would have liked or needed any more information or assistance from the supplier, or from anyone else (eg friends, service providers in getting reconnected)
7. What, for you was the *worst* thing about your experience of being disconnected? What, if anything, was the most *useful* help or assistance you received?
8. What, if anything, would you do differently if you found yourself in a similar situation again (ie find yourself disconnected; about to be disconnected)? Why is that?
9. Finally, is there anything else that you would like to suggest that would help people who have been disconnected?

Is there anything you would like to ask me about this project?

Would you like my phone number in case you want to ask for more information at a later stage?

Thank you for talking to me today. I have a cheque for \$80 that I would like to send to you to thank you for your time. Is it OK if I get your address so I can post it to you? (Goodbye).



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