



South Australian Council of Social Service.

Energy payment research.

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Issue Date 23rd April 2014

Project number 002154

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1. Executive summary.

1.1. Introduction

Colmar Brunton Research (CBR) was approached by the South Australian Council of Social Service (SACOSS) to conduct research into electricity usage and perceptions of pricing amongst South Australians. Particular attention was given to households that have experienced financial hardship as well as the impact of pricing changes and extreme temperatures on usage.

The objectives of this research were:

- To determine the capacity of households to pay their energy bills in their current situation;
- To evaluate consumer perceptions of their energy provider, including fairness and willingness to negotiate with those experiencing financial hardships;
- To determine the awareness and use of formal strategies available to households to assist in dealing with financial hardship;
- To assess the impact of heat waves (and potential associated surcharges) on electricity usage.

To address these, 600 South Australian households were contacted through computer assisted telephone interviews (CATI). The research was conducted between the 2nd and 9th of April 2014.

This report presents the findings of this research.

1.2. Key findings

Key findings in relation to research objectives are presented below.

Evaluate consumer perceptions of their energy provider, including fairness and willingness to negotiate with those experiencing financial hardships

Consumer perceptions of electricity providers

In terms of electricity usage among South Australian households, the four key electricity providers were AGL (40%), Origin Energy (23%), Simply Energy (10%) and Energy Australia (9%). There were no differences in the usage of the various electricity providers between household income groups or receipt of State Government energy concessions.

Regardless of whether the household has changed energy providers in the past or not, most bill payers think that their energy provider is somewhat or very trustworthy. However, those who have changed providers in the past trust their provider significantly less than those who have never changed providers before. Overall, a total of 24% of South Australian bill payers believe that their electricity retailer is not trustworthy, and feel that they are profit-driven and self-serving, are continually increasing their costs, and have no concern for their customers. The extent to which bill payers consider their provider to be trustworthy does not vary significantly across different providers.

Changing electricity provider

The majority of South Australian households show prior willingness to switch electricity providers, with 17% having considered this previously and 64% having actually done so. Results did not differ between lower and higher income households.

South Australian households that spend more than \$500 a quarter on their electricity bill have been statistically just as likely to change providers, or have considered changing providers, as those who spend \$500 or less a quarter. This indicates that quarterly spend on electricity may not be a highly motivating factor for customers in deciding whether to stay or change providers – there may be a perception of a fixed price of electricity among the general population. Results split by median household income show that those with relatively higher income (>\$65,000 per annum) were more likely to have thought about changing electricity providers, but not having done so.

Ability to cut electricity supply

While half of households believe that energy providers should not be able to cut electricity supply if customers are unable to pay their bills, 21% think providers should be able to do so. Lower income households (52%) and those on Government allowance (53%) were significantly more likely to agree that energy providers *should not* have this ability. Agreement with this was not dependent on home ownership or energy bill spend.

Determine the capacity of households to pay their energy bills in their current situation

Affordability of electricity

Most households spend under \$500 per quarter on their electricity, with 59% of higher income households and 80% of lower income households having an electricity bill of less than that amount.

It seems there is an opportunity to promote the State Government energy concession more among those on State Government Allowance. Of all households, 30% received a State Government

concession on their energy bill, while among those who receive Government Allowances the proportion who received concessions was considerably higher at 60%. Of concern was the 30% of those receiving a Government Allowance but not receiving any concession – indicating a possible lack of awareness of the concession.

Electricity price and bill payment

Not surprisingly, the vast majority (9 in 10) would like to see a reduction in the electricity price.

Overall, there is evidence of stress in some households for paying electricity bills (which is heightened during heat waves). Overall 10% of households indicated difficulty paying bills on time, 20% were concerned about their ability to pay their next electricity bill, and 15% of bill payers indicated they felt “very stressed” about their capacity to pay their electricity bills in general.

When looking at those who reported being very concerned about their ability to pay their next electricity bill (20%), and those who reported being very stressed about their capacity to pay their electricity bills in general (15%) compared to those who are not very concerned or stressed (respectively), we observe that the group experiencing pressure is most likely to have lower household income, and be renting. When looking at the group that reported having experienced difficulty over the past five years (compared to those not experiencing difficulty), results show that this group primarily are more likely to comprise bill payers who are 55 years old and over, and renters.

Determine the awareness and use of formal strategies available to households to assist in dealing with financial hardship

Payment plans

The majority (73%) of households were aware of payment plans available to customers experiencing financial difficulty. While there is an opportunity to educate more South Australians about payment plans, this moderately high awareness is across target groups (results did not differ by income, concession, home ownership, bill spend, location of residence, or government allowance).

The majority of households (71%) had not used a payment plan before. Twelve percent were currently utilising a payment plan for their electricity bill, and another 13% had used this but were not using it anymore.¹

While the vast majority of those who have had difficulties paying their bill (87%) were aware of payment plans being available to them, only 66% of those who have had difficulty paying their electricity bills had been on a payment plan. Additionally, only 21% of those receiving the State Government Energy Concession were aware of CentrePay, and only 9% had used it.

Requesting assistance

Overall, 67% of those who had experienced financial difficulty had requested assistance to pay the bill. While this is the majority, it still means that one third of those who had experienced difficulty had not chosen to address this with their provider. For those who have had difficulty paying, one third did not seek assistance from their provider. While the exact reasons underpinning the reluctance to seek assistance are not conclusive from these results (due to small sample sizes), the most common response was that the household preferred to manage payment themselves.

¹ Retailer data via AER indicates only 3% of customers are using formal payment plans to repay arrears.

The vast majority of those who had sought assistance had represented themselves in those discussions (92%). Overall it appears that the negotiation outcome was satisfactory with 80% having the provider being accepting of their situation and 15% finding a middle ground they could accommodate.

Use of CentrePay²

Just 9% of those on State Government energy concessions had used CentrePay. The most common reasons for not using CentrePay were due to: a lack of awareness of the service (35%), it being perceived as unnecessary for the situation (20%), or not wanting to lose control of their finances (18%). This does not align with AER 2012-13 Retail Performance Report data that shows 40% of electricity hardship customers (and 27% of gas) were using Centrepay. This disparity may be due to branding or awareness of what Centrepay entails among the household sample surveyed.

Frequency of billing

Overall, 76% of bill payers considered quarterly billing to match their preference. There was wariness of estimated bills with 68% preferring an actual read. However, when a \$5 per month cost is introduced for obtaining an actual read, 69% subsequently indicated they would change their mind and would not be willing to pay this amount.

Prepayment meter

Almost a third (28%) of households were interested in the prepayment meter concept with a significantly higher level of interest among those spending more than \$500 per quarter on electricity (40% compared to 24% of those spending \$500 or less). The prepayment meter may be seen by this group as a strategy to monitor electricity consumption in an ongoing manner to influence energy consumption behaviours after a certain monetary amount is reached.

Assess the impact of heat waves (and potential associated surcharges) on electricity usage

Heat wave behaviours

There is clearly some concern about electricity prices specifically during heatwaves with 43% being concerned. Despite this, 92% indicated that they would run their air conditioner during a heatwave but 35% indicated that the price of electricity did impact their use during a heat wave.

Increasing electricity prices by 10% during summer would make 50% of households use less power, while increasing the cost by 20% would make 75% use less power at these times.

This shows that energy consumption behaviours are price sensitive and responsive to increases of 10% or more.

² Centrepay is a voluntary bill paying service coordinated by the Department of Human Services. Instead of having large bills every month or quarter, people can pay bills in manageable amounts from Centrelink payments, to facilitate budgeting.

1.3. Conclusions and recommendations

Financial stress relating to electricity bill payment affects around a fifth of South Australians

Around a fifth of South Australians have experienced recent difficulty, concern or stress in terms of paying electricity bills. This group experiencing pressure is most likely to have lower equivalised household income, and be renting their house.

Consumers should be notified of payment plans and assistance for paying electricity bills

Over 85% of households who have experienced difficulties paying their electricity bill were aware of payment plans available to them from their electricity retailer; however, only two thirds had utilised such an arrangement. This shows that there are barriers (other than awareness) for uptake of payment plans with electricity retailers. In terms of assistance for disadvantaged households paying utility and other bills, only a fifth of households receiving the State Government energy concession had heard of CentrePay, and only 9% had used this service.

For those who have experienced difficulty in paying an electricity bill in the past, one third did not even approach their electricity retailer and request assistance. The most commonly cited reason why was that the household preferred to manage this payment on their own; however, other reasons underpinning this finding remain unknown. This indicates there may be barriers or perceived barriers for some of those in financial difficulty to pursue payment plans with their electricity retailer, potentially born out of scepticism of the extent to which electricity retailers will assist their customers to pay their bills. This is consistent with the mid-range of trust (5.3/10) that electricity retailers are doing the right thing by consumers and have their best interests at heart, and the finding that the majority of households have changed electricity retailer in the past, and yet have lower levels of trust than their counterparts that have not changed retailers. There appears to be an underlying feeling of disillusionment among a subset of South Australian households, directed at the overall electricity retail industry. Electricity retailers may be thought of as interchangeable, given that there were no differences between trust levels between different retailers and there was a high propensity of households willing to switch retailers.

To increase use of CentrePay, the Department of Human Services could alert their clients further to the existence and ease of use of CentrePay for all utilities, at all common client contact points. To overcome the issue of disadvantaged households not being able to pay electricity bills on time, electricity retailers could proactively approach their customers who have missed payment deadlines recently or in the past to alert them of the availability of payment plans and facilitate their commencement, using this transparency to differentiate them from other retailers in the market. Financially incentivising disadvantaged households to undertake payment plans may also be viable to business and offset by the reduction in costs associated with debt collection and disconnection.

Consumers deserve advocacy and representation in times of financial hardship

Almost all consumers who had sought assistance from their retailer to pay their electricity bill/s had represented themselves in those discussions. While it does seem that when assistance was sought a satisfactory outcome was achieved in most cases, over half of bill payers suspect that they may have achieved a better outcome if they had been represented by a consumer advocate or financial counsellor. A crucial barrier to this step seems to be a lack of knowledge about the right to nominate a consumer advocate or financial counsellor, and furthermore, there is evidence of limited knowledge of where to seek and how to access these services if the need arose. There needs to be higher levels of awareness on the part of disadvantaged households of the benefits of such consumer advocates and

financial counsellors, the free cost for such a service, who they are available to, and how to find one and engage their services.

Half of South Australian households (in particular lower income households and those on a Government allowance) believe that energy providers should not be able to cut off residential electricity supply if customers are unable to pay their bills. However, electricity disconnection will remain a reality for a proportion of South Australian households until more information about assistance is provided directly to the consumer (e.g. by consumer advocacy groups, government, a third party, or electricity retailers themselves), including information about the existence and benefits of payment plans, eligibility for and benefits of using CentrePay, the ability of consumers to request assistance from electricity retailers, and access to and benefits of financial representation.

Almost a quarter of South Australian households would prefer more frequent electricity billing than quarterly

Almost a quarter of households would prefer to receive their electricity bills more frequently than quarterly, in order to keep track of their energy consumption and manage their finances more closely. While just over half of this group indicated that they would want to retain the actual read by the supplier, the additional cost of \$5 per month detracted from this proposed more frequent billing cycle for more than two thirds of this group. It may seem counter-productive to some for a measure that would assist households experiencing financial hardship to manage their energy consumption and spend more closely, to be at an additional cost on the consumer for the most accurate meter read. The cost of a monthly electricity meter read for South Australian households that have experienced financial hardship, and the predicted ability to better manage energy consumption and spend each fortnight or month might be offset by the corresponding reduction in late bills and pursuing consumers that electricity retailers are forced to engage in.

2. Introduction

Colmar Brunton Research (CBR) was approached by the South Australian Council of Social Service (SACOSS) to conduct research into electricity usage and perceptions of pricing amongst South Australians. Particular attention was given to households that have experienced financial hardship as well as the impact of pricing changes and extreme temperatures on usage. This report presents the findings of this research.

2.1. Background

South Australia's electricity market

South Australia has one electricity distribution zone (SA Power Networks) and as at 30 June 2013 there were twelve retailers with offers generally available to electricity customers.

South Australian Council of Social Service

The South Australian Council of Social Service (SACOSS) undertakes research to help inform community service practice, advocacy and campaigning, and through a range of events promotes cooperation, the sharing of resources, information and discussion. As the peak body for the non-government health and community services sector in South Australia, SACOSS has a number of key roles:

- Research, policy development and advice to government on issues affecting the sector and vulnerable and disadvantaged South Australians;
- Representing the sector's interest and advocating on behalf of vulnerable and disadvantaged people in public policy debates and in policy and legislative processes;
- Dissemination of information from the government to the sector, and from the sector to the broader community to increase understanding of the work we do and the needs of those we serve;
- Consultation and coordination of the sector to ensure we understand each other and work together;
- Building the capacity of the sector to enable better service delivery outcomes and better functioning of community organisations.

Electricity

SACOSS' work on electricity disconnections is part of an ongoing program of work related to energy and water. The focus is on preventing financial hardship, achieving affordability, facilitating social and financial health and wellbeing, and supporting government and businesses in dealing with their customers and communities.

SACOSS is campaigning to highlight that there is much that can be done to keep the electricity connected and advocate for households that are more vulnerable. In particular:

- The energy concession paid to vulnerable households needs to keep up and be made a percentage of the bill;

- An independent umpire would help negotiate better outcomes between retailers and consumers.

2.2. Research objectives

The objectives of this research were:

- To determine the capacity of households to pay their energy bills in their current situation;
- To evaluate consumer perceptions of their energy provider, including fairness and willingness to negotiate with those experiencing financial hardships;
- To determine the awareness and use of formal strategies available to households to assist in dealing with financial hardship;
- To assess the impact of heat waves (and potential associated surcharges) on electricity usage.

3. Methodology in Brief

The research was conducted between the 2nd and 9th of April 2014.

A total of 600 South Australian households were contacted through computer assisted telephone interviews (CATI). Interviews were conducted with the person in the household (aged over 18 years) who was responsible for making decisions about utilities and paying electricity bills. Quotas were set by age (minimum of 10% over 65 years), location (minimum of 10% non-metropolitan residents), and household income (approximately 50% above and below the South Australian median household income level; \$65,000 per annum).

The quantitative questionnaire can be seen in Appendix A.

Weighting

The results of this survey have been weighted according to location and age demographic details gained from the most recently published Estimated Resident Population figures collected by the Australian Bureau of Statistics³.

Tests of Statistical Significance

Tests for statistical significance have been conducted on particular subgroups of interest in this survey. An exception reporting approach has been undertaken in that if no statistical significance is mentioned, there are none associated with these groups.

Tests have been undertaken at a 95% confidence level. If there is a statistically significant difference between the result for a particular group and the result for the wider population, we can be confident that this difference has not occurred by chance, rather that it reflects a genuine difference among that group compared to the wider population.

In tables and figures, the figures with an upwards arrow (i.e. ↑) represent a proportion that is significantly higher than the subtotal of the other subgroups. Conversely, the figures with a downwards arrow (i.e. ↓) represent a proportion that is significantly lower than the subtotal of the other subgroups.

Reliability and margin of error

The margin of error associated with this survey is +/-4%. This means that if we observe a finding of 50%, we can be 95% confident that the true result in the population of interest lies between 46% and 54%.

Where sample sizes are low (less than n=30), these are marked by an asterisk (*) in this report. These results should be interpreted with caution.

³ Australian Bureau of Statistics (2013). Estimated Resident Population by Age, South Australia, Persons - 30 June 2012. Cat no: 3235.0

3.1. Interpreting This Report

Definitions

The following terms or abbreviations have been utilised throughout this report.

Table 1: Definitions

Term of abbreviation	Definition
SACOSS	South Australian Council of Social Services
CBSR	Colmar Brunton Social Research
Lower income and higher income	The median South Australian household income (approximately \$65,000 per annum) has been used to determine “lower” and “higher” household income. ⁴
Government allowance	Bill payers were asked if they receive any government allowances. Some analysis examines differences between those who receive a government allowance, and those who do not.
Government energy concession	Bill payers were asked if they receive the government energy concession. Some analysis examines differences between those who receive this concession, and those who do not.

⁴ Australian Bureau of Statistics (2013). Estimated Resident Population by Age, South Australia, Persons - 30 June 2012. Cat no: 3235.0

Percentages and averages

Percentages are generally rounded to whole numbers. Some percentages may not add to 100 percent due to rounding.

Some survey questions asked bill payers to give a rating from 0 to 10. For example, the classification used with **agreement** ratings is as follows:

- a rating of 0 to 3 is classified as disagree;
- a rating of 4 to 6 is classified as neither agree nor disagree / neutral;
- a rating of 7 to 10 is classified as agree.

Some survey questions asked bill payers to give a rating from 0 to 10, but using a **different scale**. For example, the classification used with concern ratings is as follows:

- a rating of 0 to 3 is classified as not at all concerned;
- a rating of 4 to 6 is classified as somewhat concerned;
- a rating of 7 to 10 is classified as very concerned.

Average ratings are rounded to one decimal place.

Note that average ratings **cannot** be translated into percentages. For example, an average rating of 7.3 out of 10 cannot be interpreted as meaning 73% of people.

4. Findings

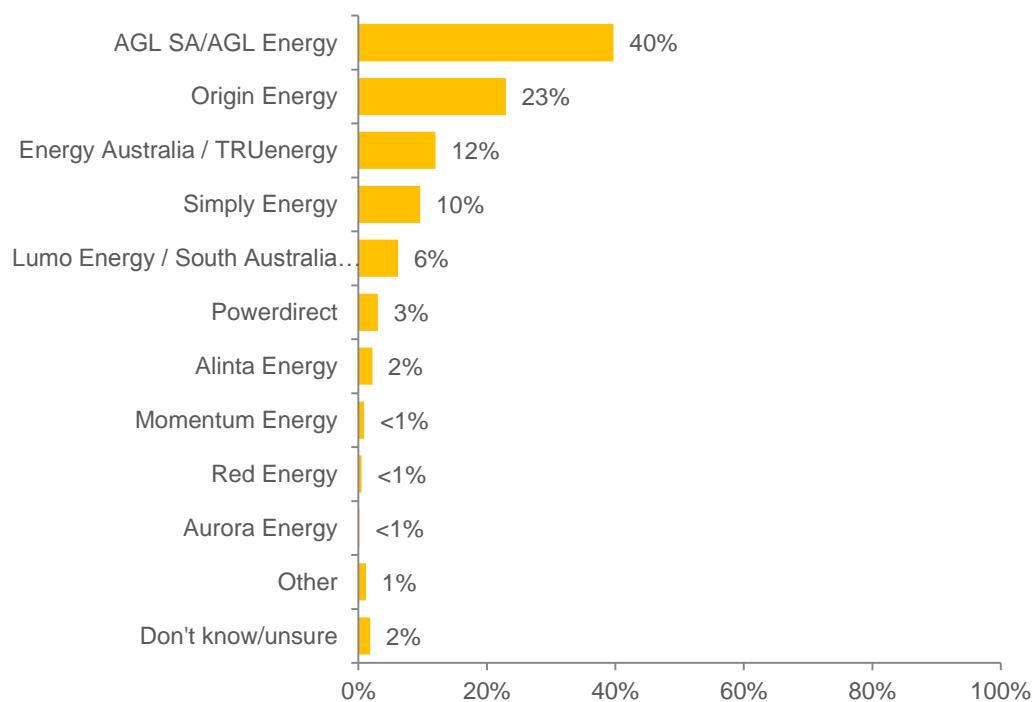
4.1. Electricity usage profile and attitudes

4.1.1. Electricity usage profile

Electricity provider

Approximately 8 in 10 South Australian households are supplied with electricity by four main providers (82%), with AGL being the largest, supplying 4 in 10 South Australian households with electricity (40%). Other large providers include Origin Energy (supplying 23% of SA households), Simply Energy and Energy Australia (each supplying 1 in 10 SA households; 10% and 9%, respectively).

Figure 1: Use of SA electricity providers



Q1. Which company do you currently buy electricity from? SR
Base: All households, n=600

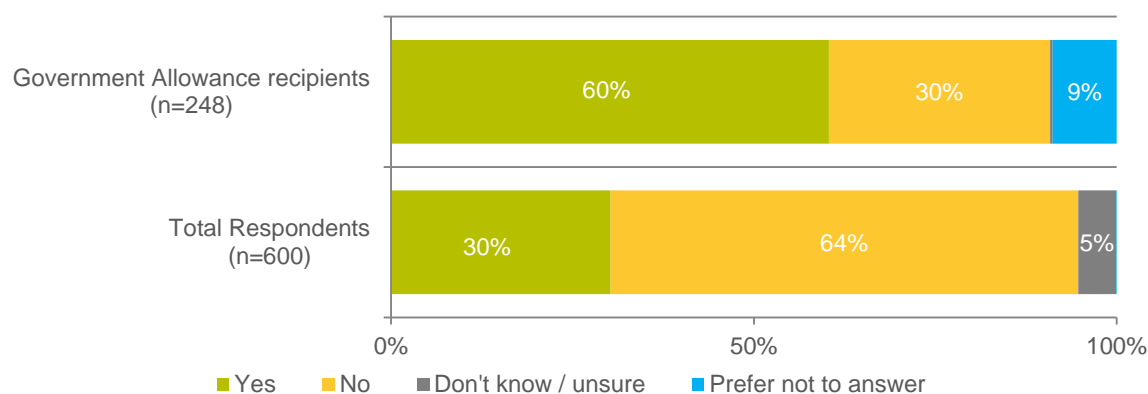
'Other' responses comprised:

- Sanctuary Energy
- E-energy
- Not on the grid – no energy provider

Energy concession

Three in ten households (30%) are in receipt of a State Government concession on their energy bill.⁵ The incidence of this is higher among households that have their income supplemented by Government Allowances, with twice as many of these households receiving the energy concession. However, 3 in 10 of households that receive Government Allowances do not receive the energy concession, which may suggest a lack of awareness.

Figure 2: Receipt of State Government energy concession



S6: Do you receive any allowances / concessions / payments from the government? SR

Q3: Do you currently receive a State Government energy concession on your electricity bill? SR

Base: All households, n=600

Results show that lower income households are significantly more likely to use AGL SA / AGL Energy (46%), compared with higher income households (36%); and the opposite is true for Origin Energy (29% higher income vs 19% lower income). Similarly, concession holders are significantly less likely to use Origin Energy (19%) compared to those who are not concession holders (27%).

Table 2: Use of top electricity providers by household income and concession holder status

Providers	Total	Income		Energy concession holder	
		Lower income household (n=261)	Higher income household (n=289)	Concession holder (n=175)	Not a concession holder (n=393)
AGL SA / AGL Energy	40%	46% ↑	36% ↓	43%	40%
Origin Energy	23%	19% ↓	29% ↑	19% ↓	27% ↑
Energy Australia / TRUenergy	12%	13%	12%	13%	12%
Simply Energy	10%	11%	9%	12%	9%

Q1: Which company do you currently buy electricity from? SR

Base: All households, n=600

Note: 'Don't know / unsure' and 'Prefer not to answer', 'No income' responses have been excluded from analysis. Results have only been included for when cell sizes are greater than n=30

⁵ This correlates with the findings from the AER Retail Performance Report 2012-13: approximately 29 per cent of South Australians receiving a concession on their energy bills.

Table 3: Use of top electricity providers by home ownership and size of quarterly bill

Providers	Total	Home ownership		Quarterly bill	
		Renting (n=82)	Owns home/ mortgage (n=492)	\$500 or less (n=407)	More than \$500 (n=160)
AGL SA / AGL Energy	40%	35%	42%	42%	39%
Origin Energy	23%	20%	25%	23%	26%
Energy Australia / TRUenergy	12%	19%	11%	13%	9%
Simply Energy	10%	15%	9%	10%	10%

Q1. Which company do you currently buy electricity from? SR

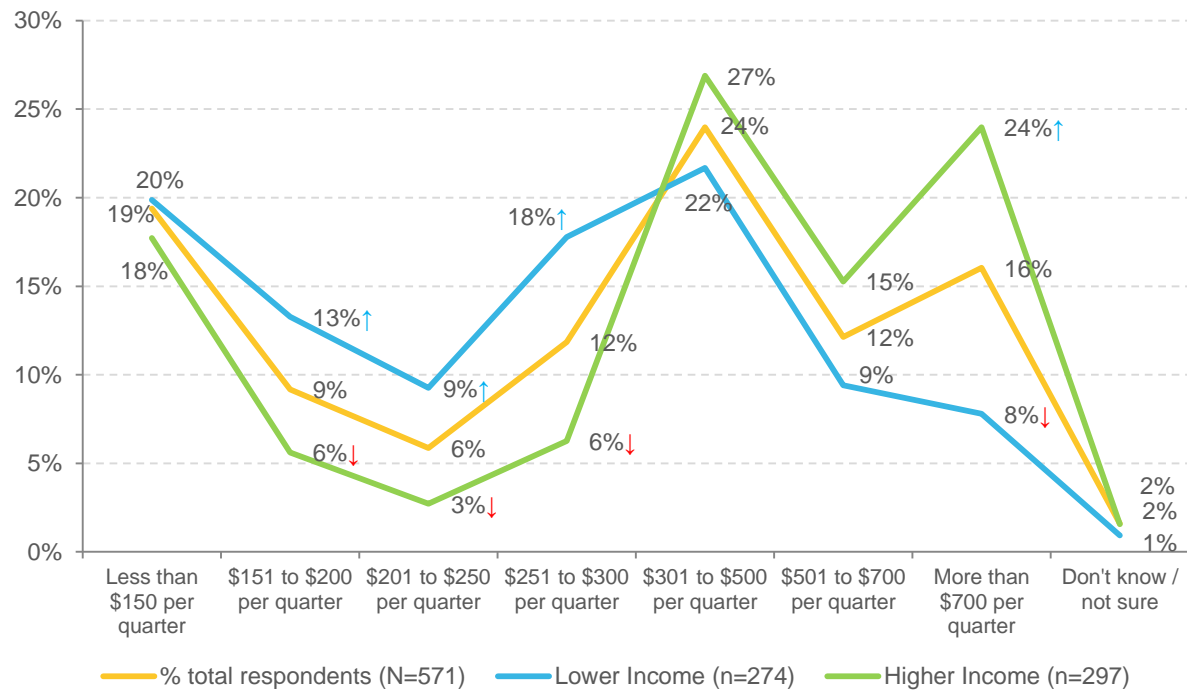
Base: All households, n=600

Note: 'Don't know / unsure' and 'Prefer not to answer', 'No income' responses have been excluded from analysis. Results have only been included for when cell sizes are greater than n=30

Average quarterly spend on electricity

Overall, the majority of bill payers indicated they spend between \$301 and \$500 per quarter on electricity. When looking at median household income, a significantly greater proportion of households with relatively lower income spend between \$151 and \$300 per quarter (40%), compared to households with relatively higher income. Furthermore, households with higher income were significantly more likely to spend more than \$700 per quarter on electricity, compared with households with income (8%).

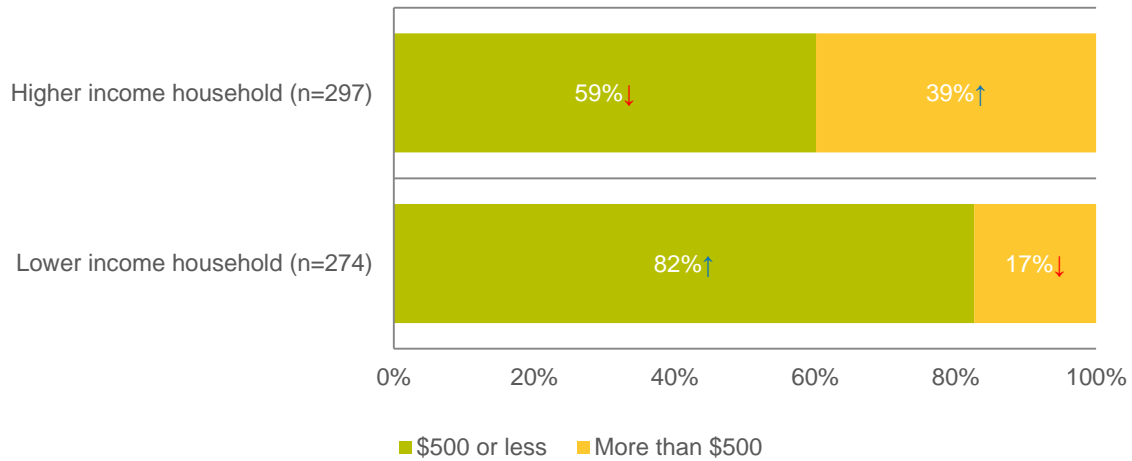
Figure 3: Average quarterly spend by income



Q2. What is your current approximate average quarterly electricity bill? SR
 Base: Households with income > \$0, and who stated their quarterly electricity bill, n=571

Furthermore, the majority of lower income households (82%) have electricity bills that are \$500 or less each quarter. This is significantly lower amongst higher income households, with only 59% with electricity bills of \$500 or less each quarter.

Figure 4: Average quarterly spend by income

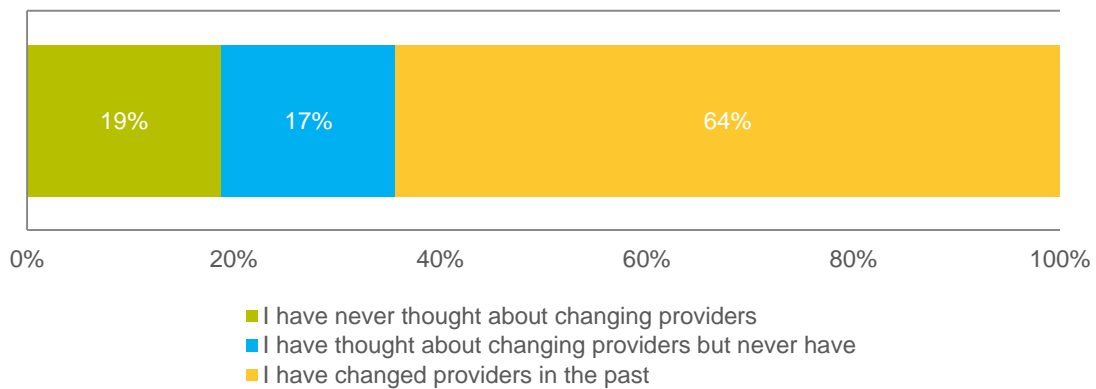


Q2. What is your current approximate average quarterly electricity bill? SR
 S3. Including all pensions and allowances, what is your household’s annual gross income before tax from all sources? Just an estimate is fine. SR
 Base: Households with income > \$0, n=571

4.1.2. Changing electricity providers

The majority of South Australian households (64%) indicated they have changed electricity providers in the past, with 17% of households having considered it at some point. Almost a fifth (19%) have never thought about changing providers. This suggests that households are willing to switch providers and are comfortable in doing so.

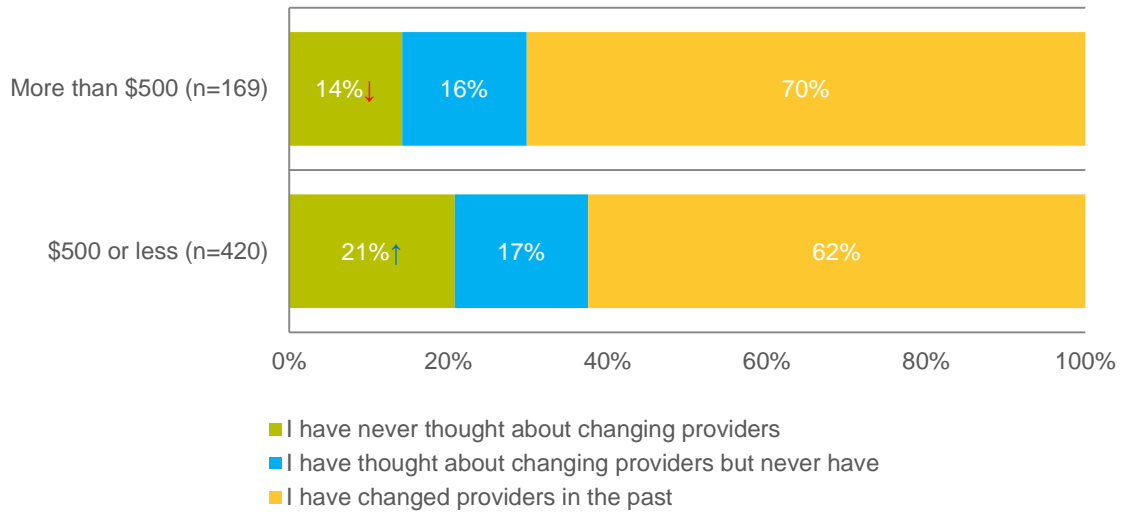
Figure 5: Changed energy providers in the past



Q4. Which of the following best describes you? SR
 Base: All households, n=600

South Australian households that spend more than \$500 a quarter on their electricity bill have been statistically just as likely to change providers, or have considered changing providers, as those who spend \$500 or less a quarter. This indicates that quarterly spend on electricity is not a highly motivating factor for customers in deciding whether to stay or change providers – there may be a perception of a fixed price or limited price range for electricity among the general population.

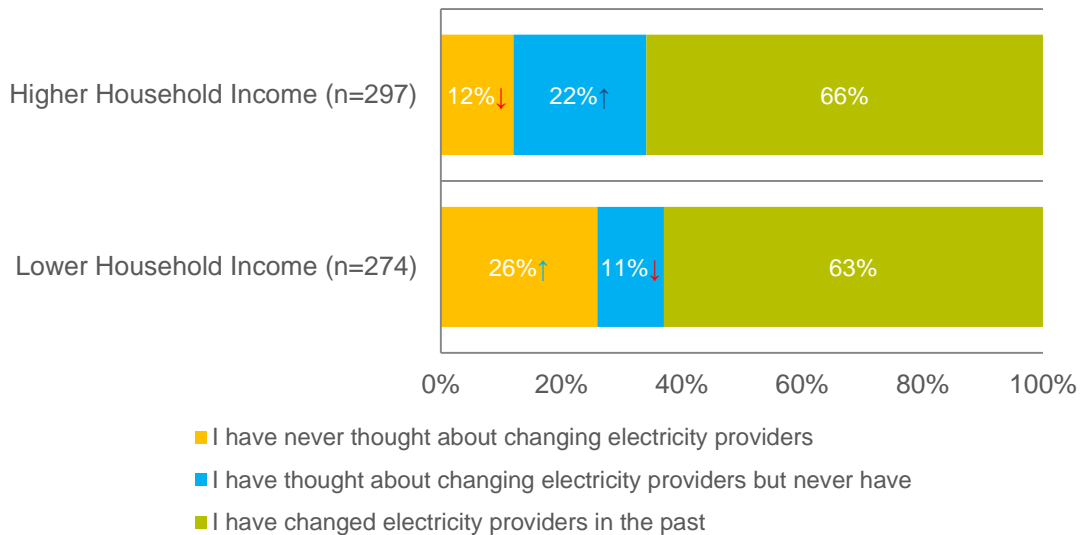
Figure 6: Changed energy providers by quarterly spend



Q2. What is your current approximate average quarterly electricity bill? SR
 Q4. Which of the following best describes you? SR
 Base: All households, n=600

Results split by median household income show a similar finding; those with relatively higher income were more likely to have thought about changing electricity providers (22%) compared with those with lower income (11%). Those with lower income were more likely to have never thought about changing providers (26%) compared to those with higher income (12%).

Figure 7: Changed energy providers by income

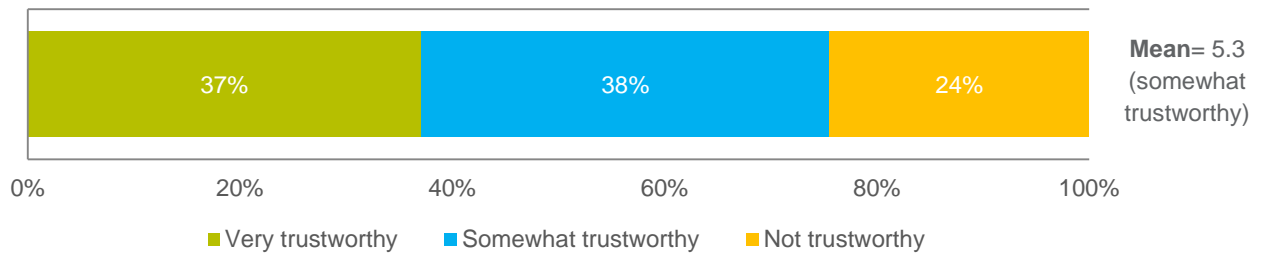


Q4. Which of the following best describes you? SR
 S3. Including all pensions and allowances, what is your household's annual gross income before tax from all sources? Just an estimate is fine. SR
 Base: Households with income > \$0, n=571

4.1.3. Trust in energy provider

Overall, 37% of South Australian bill payers consider their supplier to be very trustworthy and have their best interests at heart, while 38% consider them somewhat trustworthy. A total of 24% believe that electricity providers are not trustworthy. On average, bill payers consider their energy provider to be somewhat or moderately trustworthy (mean=5.3).

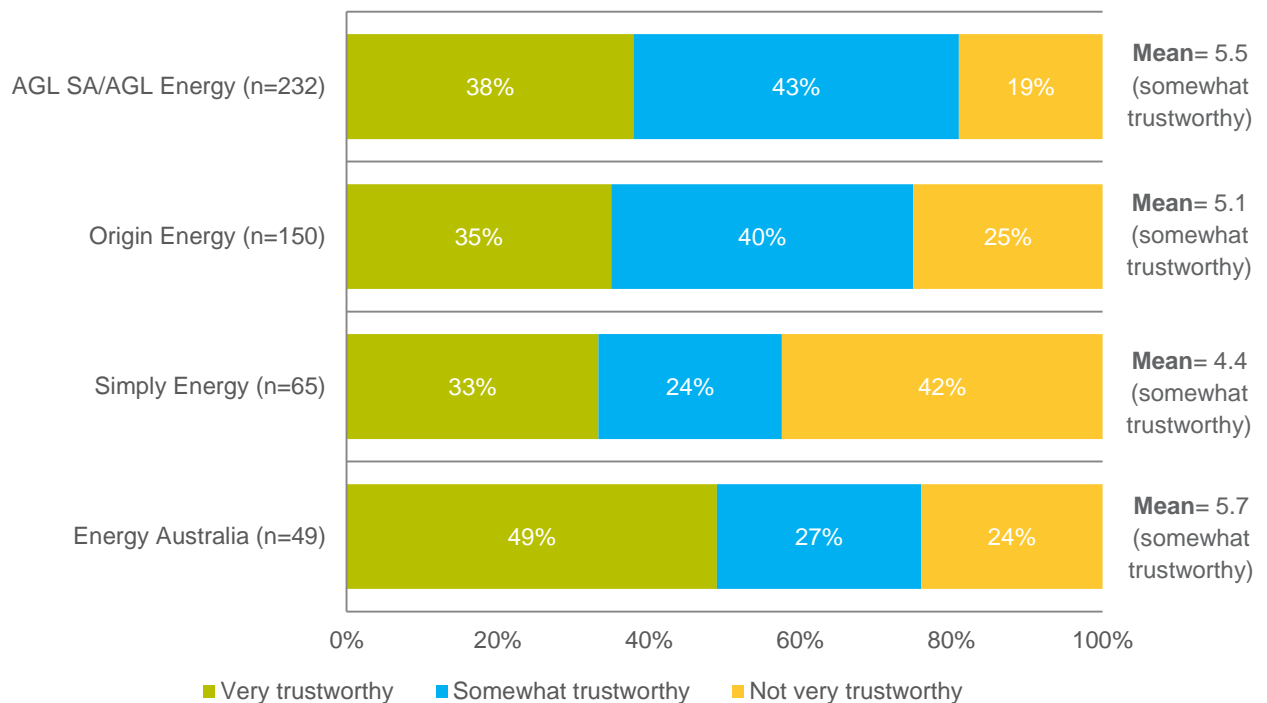
Figure 8: Trust in energy provider



Q5. On a scale of 0-10, where 0 is none at all, and 10 is very much, how much do you trust that your energy retailer is doing the right thing by you and has your best interests at heart? SR
 Base: All households, n=600

Similarly, the extent to which bill payers consider their provider to be trustworthy does not vary significantly across different providers.

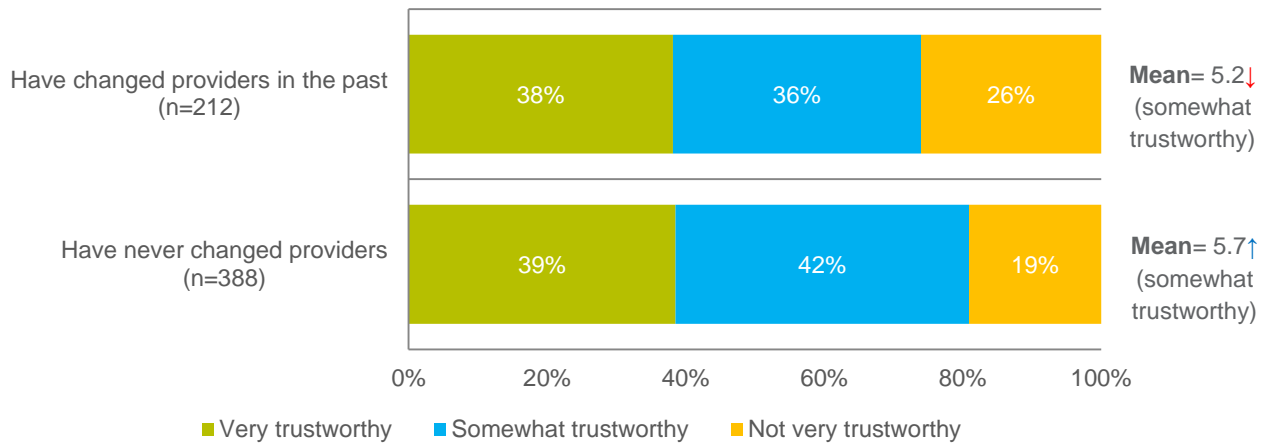
Figure 9: Trust in energy provider, by provider



Q1. Which company do you currently buy electricity from? SR
 Q5. On a scale of 0-10, where 0 is none at all, and 10 is very much, how much do you trust that your energy retailer is doing the right thing by you and has your best interests at heart? SR
 Base: All households, n=600
 Note: Results have only been included for when cell sizes are greater than n=30

Regardless of whether the household has changed energy providers in the past or not, most bill payers think that their energy provider is somewhat or very trustworthy. However, of those who have changed providers in the past trust their provider significantly less on average (5.2/10) than those that have never changed providers before (5.2/10), although both still consider their provider to be somewhat or moderately trustworthy.

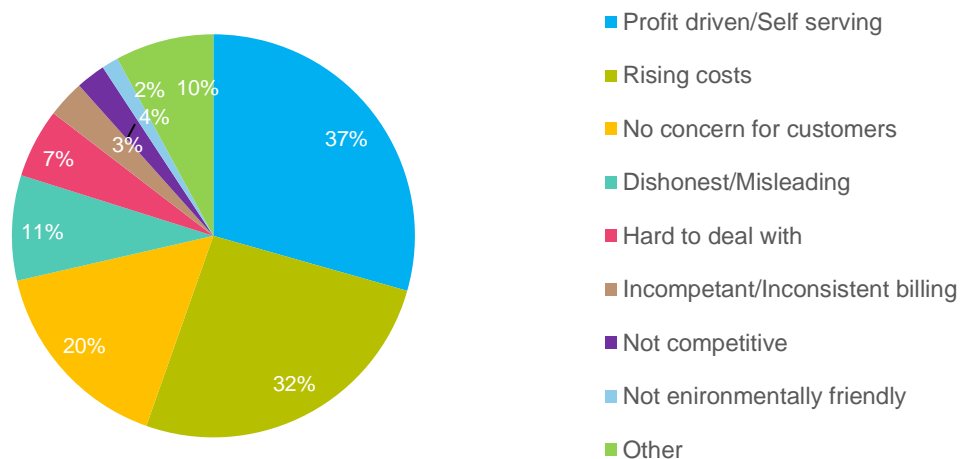
Figure 10: Have changed providers and level of trust



Q4. Which of the following best describes you? SR
 Q5. On a scale of 0-10, where 0 is none at all, and 10 is very much, how much do you trust that your energy retailer is doing the right thing by you and has your best interests at heart? SR
 Base: All households, n=600

Reasons underpinning low levels of trust include beliefs that energy retailers are solely profit-driven and self-serving (37%), costs always seem to be increasing no matter what (32%), and that they have no concern for their customers (20%).

Figure 11: Reasons for low levels of trust in energy provider

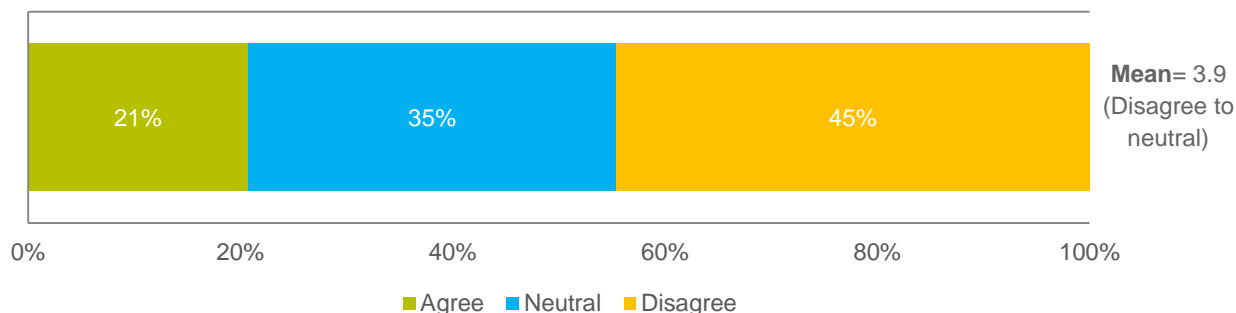


Q5. On a scale of 0-10, where 0 is none at all, and 10 is very much, how much do you trust that your energy retailer is doing the right thing by you and has your best interests at heart? SR
 Q6. How come? OPEN RESPONSE
 Base: Households with low level of trust (0-3/10), n=150

4.1.4. Agreement with provider's power to cut energy supply

Overall, 45% of South Australian bill payers do not believe that energy providers should have the power to cut energy supply to household if the customer is unable to pay a bill, while 1 in 5 bill payers believe that providers should have this power (21%); mean agreement is 3.9/10.

Figure 12: Agreement with provider's power to cut energy supply



Q7. On a scale of 0-10 where 0 is strongly disagree, and 10 is strongly agree, do you agree that energy companies should have the power to cut customer supply if the customer is unable to pay a bill? SR

Base: All households, n=600

A significantly greater proportion of lower income households (52%) compared to higher income households (38%) believed that energy providers **should not** have the power to disconnect supply to a household. Higher income households had a significantly higher level of agreement with the notion (4.3/10) compared to lower income households (3.4/10).

Similarly, households that receive a government allowance as part or all of their household income were significantly more likely to believe that energy providers **should not** have the power to disconnect supply to a household (53%), compared to those who do not receive such an allowance (39%).

Table 4: Agreement with provider's power to cut energy supply

	Total	Income		Government allowance	
		Lower income household (n=274)	Higher income household (n=297)	Allowance (n=242)	No allowance (n=358)
Agree	21%	17%	24%	18%	23%
Neutral	35%	30%	38%	29%↓	39%↑
Disagree	45%	52%↑	38%↓	53%↑	39%↓
Mean	3.9 (Disagree)	3.4↓ (Disagree)	4.3↑ (Neutral)	3.4↓ (Disagree)	4.2↑ (Neutral)

Q7. On a scale of 0-10 where 0 is strongly disagree, and 10 is strongly agree, do you agree that energy companies should have the power to cut customer supply if the customer is unable to pay a bill? SR

Base: All households, n=600

Irrespective of home ownership status or the amount spent quarterly on electricity bills, the majority of household bill payers did not believe that energy providers should be provided with the power to cut electricity to a household for being unable to pay a bill. There were no significant differences by quarterly spend on electricity.

Table 5: Agreement with provider’s power to cut energy supply

	Total	Home ownership		Quarterly spend	
		Owens home / mortgage (n=507)	Renting (n=89)	\$500 or less (n=420)	More than \$500 (n=169)
Agree	21%	22%	16%	21%	20%
Neutral	35%	35%	34%	33%	37%
Disagree	45%	44%	50%	46%	43%
Mean	3.9 (Disagree to neutral)	3.9 (Disagree to neutral)	3.4 (Disagree to neutral)	3.8 (Disagree to neutral)	3.9 (Disagree to neutral)

Q7. On a scale of 0-10 where 0 is strongly disagree, and 10 is strongly agree, do you agree that energy companies should have the power to cut customer supply if the customer is unable to pay a bill? SR

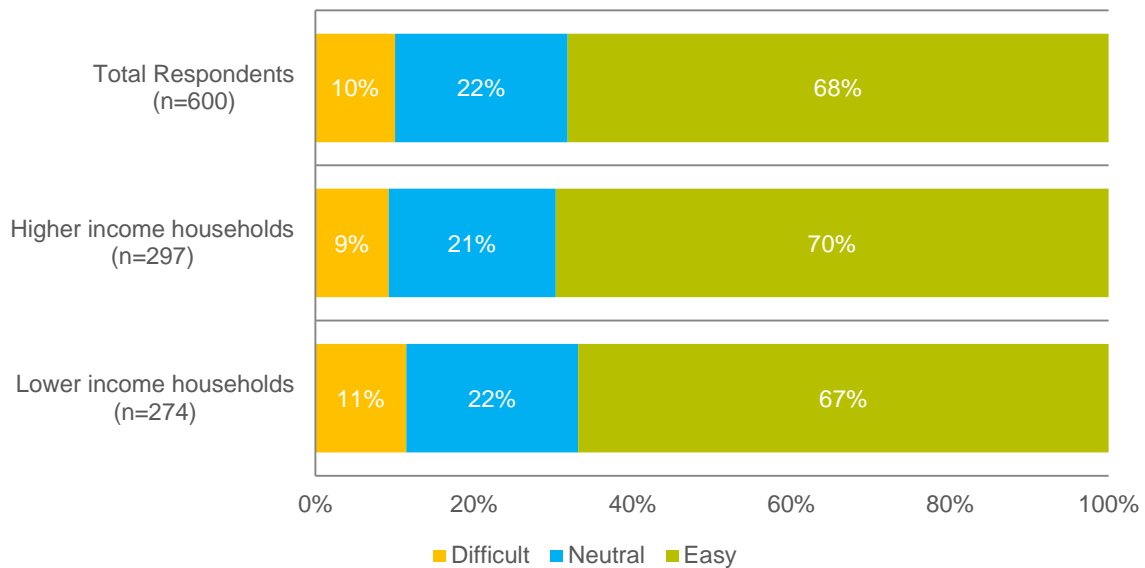
Base: All households, n=600

4.2. Electricity prices and financial stress

4.2.1. Financial situation

Overall, 68% of bill payers felt that it was easy for them to pay all their bills on time. Ten percent cited difficulty paying all their bills on time. There was no significant difference in perceived difficulty between higher and lower income households.

Figure 13: Difficulty in paying bills on time

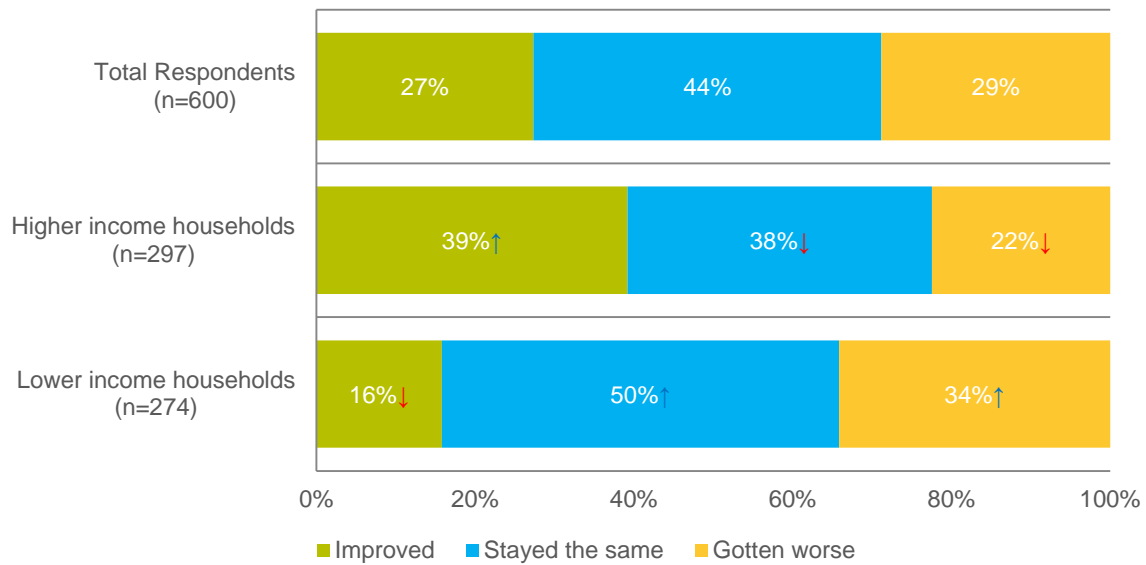


Q33. On a scale of 0-10 where 0 is extremely difficult and 10 is very easy, how difficult or easy do you feel it is for you to pay all of your bills on time? SR

Base: All Households, n=600

Overall, 27% of bill payers indicated that their financial situation had improved in recent years while 29% indicated that it had gotten worse. A significantly greater proportion of lower income households felt that their financial situation had worsened in recent years (34%) compared to higher income households (22%). The opposite was true for those from higher income households, the majority reporting that their financial situation had improved (39%); a significantly higher proportion than that of lower income households (16%).

Figure 14: Change in financial situation in recent years



Q34. In recent years, has your financial situation: SR
 Base: All Households, n=600

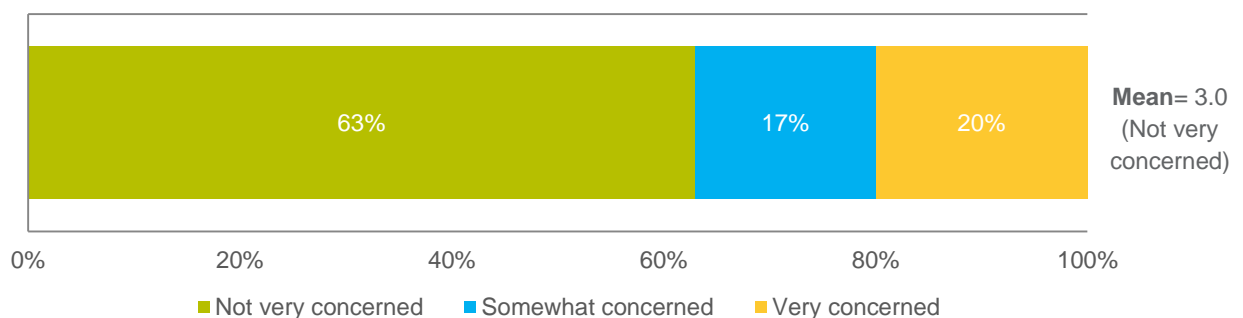
4.2.2. Desire for reduced electricity prices

The majority of South Australian households (93%) stated that they would like to see a reduction in the price of electricity, while the small remainder (7%) said that they were comfortable with the current electricity pricing.

4.2.3. Concern about ability to pay next electricity bill

The majority of household bill payers (63%) were not concerned about their ability to pay their next electricity bill, with a further 17% of bill payers somewhat concerned.

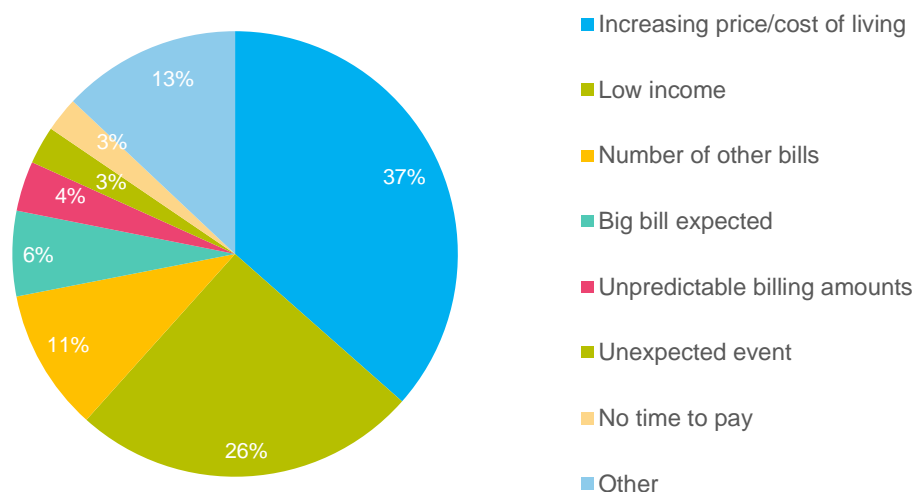
Figure 15: Concern towards ability to pay next electricity bill



Q9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill? SR
 Base: All households, n=600

Key reasons for concern included the increasing price of electricity and cost of living (37%), and low household income making it difficult to pay bills (26%).

Figure 16: Reasons for concern towards ability to pay next electricity bill



Q9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill? SR

Q10. How come? OPEN RESPONSE

Base: Bill payers who are concerned about paying their next electricity bill, n=113

Overall, 20% of households indicated they were very concerned about being able to pay their next electricity bill. Seventeen percent were somewhat concerned. Not surprisingly, households with higher income levels (2.4/10) and those not receiving a government allowance (2.6/10) were significantly less likely to be concerned about paying their next electricity bill, compared to households with lower levels of income (3.5/10) or those receiving a government allowance (3.4/10).

Table 6: Concern towards ability to pay next electricity bill

	Total	Income		Government allowance	
		Lower income household (n=261)	Higher income household (n=289)	Allowance (n=242)	No allowance (n=358)
Very concerned	20%	25%↑	16%↓	25%↑	17%↓
Somewhat concerned	17%	22%↑	11%↓	21%↑	14%↓
Not very concerned	63%	53%↓	73%↑	55%↓	63%↑
Mean	3.0 (Not very concerned)	3.5↑ (Not very to somewhat concerned)	2.4↓ (Not very concerned)	3.4↑ (Not very to somewhat concerned)	2.6↓ (Not very concerned)

Q9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill? SR

Base: All households, n=600

Overall, those renting were more concerned about paying their next electricity bill (4.5/10), compared to those who owned their home / were paying a mortgage (2.7/10). Over a third of renters (36%) were very concerned about paying their electricity bills compared to 18% of home owners.

As would be expected, significantly more bill payers spending more than \$500 a quarter were very concerned about paying their next bill, compared to those spending \$500 or less a quarter.

Table 7: Concern towards ability to pay next electricity bill continued

	Total	Home ownership		Quarterly spend	
		Owns home / mortgage (n=507)	Renting (n=89)	\$500 or less (n=420)	More than \$500 (n=169)
Very concerned	20%	18%↓	36%↑	17%↓	29%↑
Somewhat concerned	17%	16%	21%	16%	18%
Not very concerned	63%	66%↑	43%↓	67%↑	53%↓
Mean	3.0 (Not very concerned)	2.7↓ (Not very concerned)	4.5↑ (Somewhat concerned)	2.6↓ (Not very concerned)	3.8↑ (Not very to somewhat concerned)

Q9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill? SR

Base: All households, n=600

Among those who reported being very concerned (20%), self-reported reasons for this concern included:

- Increasing cost of living (including price of energy) (37%)
- Low income (including mentions of pension) (26%)
- Large number of bills to pay (11%)
- Big bill expected (6%)
- Unpredictable bills (4%)
- Unexpected events / changing circumstances hindering ability to pay (3%)
- Not enough time to pay (3%)

4.2.4. Stress in relation to electricity bills

Overall, 15% of bill payers indicated they were very stressed about their capacity to pay electricity bills. A further 23% indicated they were somewhat stressed, while this was not a concern for 62% of bill payers.

Lower income households had significantly higher stress (3.2/10) compared to higher income households (2.5/10). Similarly, those receiving a government allowance had significantly higher levels of stress (3.1/10) compared to those not receiving an allowance from the government (2.7/10).

Not surprisingly, bill payers from households with higher income levels were significantly more likely to be not very stressed about their capacity to pay their electricity bills (70%) than bill payers from lower

income households (55%). Bill payers from lower income households, however, were significantly more likely to be somewhat stressed about the same prospect than those from higher income households (17% compared to 28% respectively).

Table 8: General stress levels in relation to electricity bills by household income and receipt of government allowance

	Total	Income		Government allowance	
		Lower income household (n=274)	Higher income household (n=297)	Allowance (n=242)	No allowance (n=358)
Very stressed	15%	16%	13%	17%	13%
Somewhat stressed	23%	28%↑	17%↓	25%	21%
Not very stressed	62%	55%↓	70%↑	57%	66%
Mean	2.8 (Not very stressed)	3.2↑ (Not very to somewhat stressed)	2.5↓ (Not very stressed)	3.1↑ (Not very to somewhat stressed)	2.7↓ (Not very stressed)

Q11. On a scale of 0-10, where 0 is not at all stressed and 10 is very stressed, how stressed do you generally feel about your capacity to pay your electricity bills?

Base: All households, n=600

Renters and those who spend \$500 or more per quarter on their electricity were significantly more likely to be very stressed about their capacity to pay their electricity bill (26% and 28%, respectively) compared to home owners and households that spend \$500 or less on their quarterly electricity bill (13% and 10%, respectively).

Overall, renters feel significantly more stressed (4.2/10) than home owners (2.6/10) about their ability to pay electricity bills, while households that spend more on their electricity (3.9/10) felt more stressed than those that spent less (2.4/10).

Table 9: General stress levels in relation to electricity bills by quarterly spend and ownership status

	Total	Home ownership		Quarterly spend	
		Owns home / mortgage (n=507)	Renting (n=89)	\$500 or less (n=420)	More than \$500 (n=169)
Very stressed	15%	13%↓	26%↑	10%↓	28%↑
Somewhat stressed	23%	22%	29%	23%	22%
Not very stressed	62%	65%↑	45%↓	67%↑	51%↓
Mean	2.8 (Not very stressed)	2.6↓ (Not very stressed)	4.2↑ (Somewhat stressed)	2.4↓ (Not very stressed)	3.9↑ (Not very to somewhat stressed)

Q11. On a scale of 0-10, where 0 is not at all stressed and 10 is very stressed, how stressed do you generally feel about your capacity to pay your electricity bills?

Base: All households, n=600

4.2.5. Concerned and stressed households

When looking at those who reported being very concerned about their ability to pay their next electricity bill (20%), and those who reported being very stressed about their capacity to pay their electricity bills in general (15%) compared to those who are not very concerned or stressed (respectively), we observe that the group experiencing pressure are most likely to have lower household income, and be renting.

When looking at the group that reported having experienced difficulty over the past five years (compared to those not experiencing difficulty), results show that this group primarily are more likely to comprise bill payers who are 55 years old and over, and renters.

Table 10: Households that are concerned, stressed or have experienced difficulty, by demographics

		Very concerned (n=113)	Very stressed (n=77)	Experienced difficulty (n=120)	Total (N=600)
Age group	18-34 years	17%	16%	23%	19%
	35-54 years	44%	48%	48%	39%
	55 years +	39%	36%	28% (↓ cf 45% of those not exp much difficulty)	42%
Location	Metro	72%	73%	78%	77%
	Regional/remote	28%	27%	22%	23%
Income	Lower	61%	56%	54%	52%
	Higher	39%	44%	46%	48%
Receipt of government allowance	Yes	40%	49%	38%	42%
	No	60%	51%	62%	58%
Receipt of energy concession	Yes	41%	38%	33%	30%
	No	59%	62%	67%	64%
Ownership status	Renting	25% (↑ cf 12% of those not very-somewhat concerned)	25% (↑ cf 13% of those not very-somewhat stressed)	29% (↑ cf 11% of those not exp much difficulty)	14%
	Mortgage / home owner	75% (↓ cf 88% of those not very-somewhat concerned)	75% (↓ cf 87% of those not very-somewhat stressed)	71% (↓ cf 89% of those not exp much difficulty)	86%

Q9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill? SR

Q11. On a scale of 0-10, where 0 is not at all stressed and 10 is very stressed, how stressed do you generally feel about your capacity to pay your electricity bills?

Q15. In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due? SR

Base: Bill payers 'very concerned' (n=113), 'very stressed' (n=77), or 'experiencing difficulty' (n=112)

Note: Bolded findings are significantly higher than the respective remaining sample (in brackets)

4.3. Payment arrangements

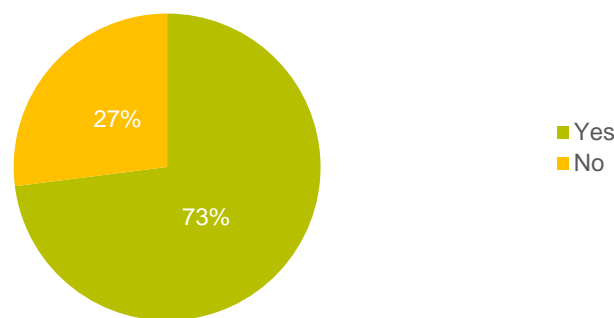
4.3.1. Awareness and use of payment arrangements

In South Australia, the standard billing arrangement is for electricity meters to be read by a Meter Reader every 3 months (roughly every 90 days). Bills are then sent out and required to be paid within 2-3 weeks after the bill is issued.

Electricity suppliers are required to offer a range of 'payment plans' to customers experiencing financial difficulty. These types of payment plans give customers the option to pay in advance or in arrears by instalments where the customer has identified a difficulty in paying their energy bill.

Three quarters of household bill payers were aware that payment plans were available to households that were experiencing financial difficulty in paying their electricity bills.

Figure 17: Awareness of payment arrangements



Q12. Have you heard of this arrangement for electricity bills? SR
Base: All households, n=600

Irrespective of household income, ownership status, quarterly bill size, location, or receipt of government allowances or concessions, the majority of household bill payers were aware that payment arrangements could be made with electricity providers to assist in coping with financial hardship.

Table 11: Awareness of payment arrangements, by household income and receipt of concession

	Total	Income		Concession holder	
		Lower income household (n=274)	Higher income household (n=297)	Concession holder (n=175)	Not a concession holder (n=393)
Aware	74%	73%	74%	78%	72%
Not aware	26%	27%	26%	22%	28%

Q12. Have you heard of this arrangement for electricity bills? SR
Base: All households, n=600

Table 12: Awareness of payment arrangements, by ownership and quarterly spend

	Total	Home ownership		Quarterly spend	
		Owns home / mortgage (n=507)	Renting (n=89)	\$500 or less (n=420)	More than \$500 (n=169)
Aware	74%	72%	78%	72%	77%
Not aware	26%	28%	22%	28%	23%

Q12. Have you heard of this arrangement for electricity bills? SR

Base: All households, n=600

Table 13: Awareness of payment arrangements, by location and receipt of government allowance

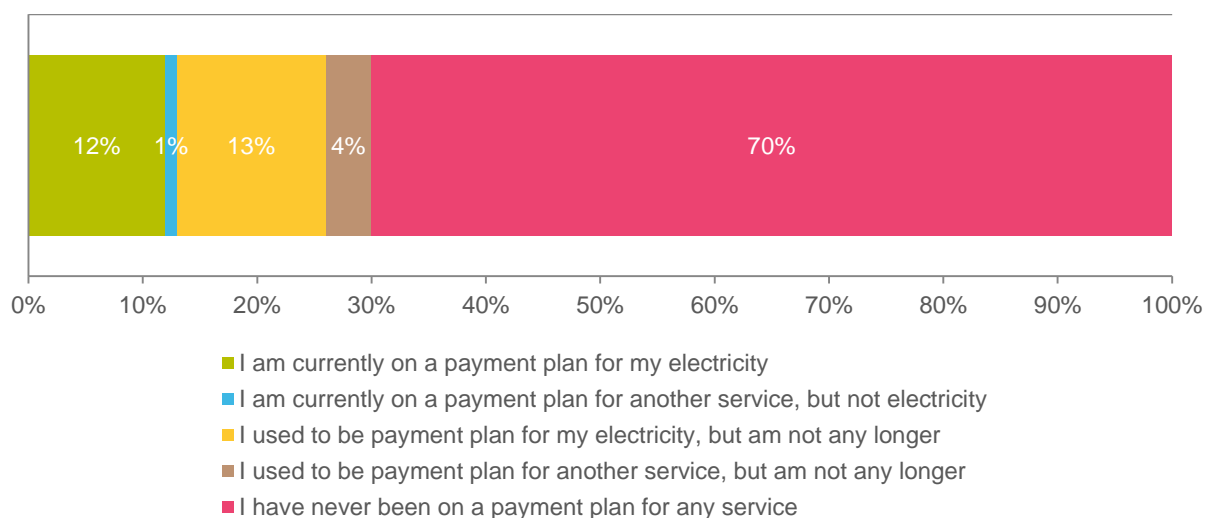
	Total	Location		Government allowance	
		Metropolitan (n=530)	Regional / Rural / Remote (n=70)	Allowance (n=242)	No allowance (n=358)
Aware	74%	73%	75%	77%	70%
Not aware	26%	27%	25%	23%	30%

Q12. Have you heard of this arrangement for electricity bills? SR

Base: All households, n=600

Although aware of the option, most (70%) have never needed to be on a payment plan such as this, while 17% have been on one in the past (including for other services) and 13% are currently using one for electricity or another service. Of those that had been on or were currently on one of these plans, a third had used it to pay off an overdue amount.

Figure 18: Utilisation of payment plans for those experiencing financial hardship



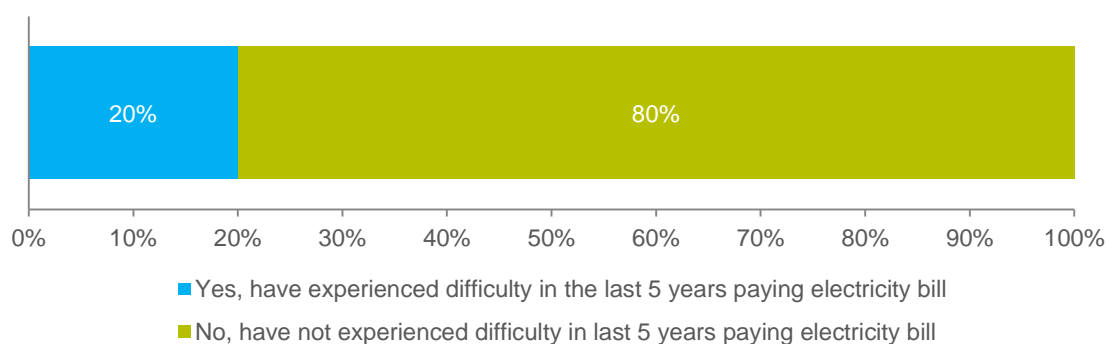
Q13. Which of the following best describes your situation? SR

Base: Bill payers aware of payment arrangements, n=409

4.3.2. Difficulty in paying electricity bill

In the past five years, 1 out of 5 households reported having experienced difficulty paying their electricity bills.

Figure 19: Difficulty in paying electricity bill in last 5 years



Q15. In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due? SR

Base: All households, n=600

Renters were twice as likely as home owners to have experienced difficulty in paying their electricity bill (40% versus 16%), while those aged 18-44 years (26%) or 45-64 years (21%) were significantly more likely than those aged 65 years or more (6%) to have found it difficult to pay their electricity bill over the past five years. The amount spent on electricity each quarter, the receipt of government allowances and source of income did not have an effect on the ability to pay an electricity bill.

Table 14: Difficulty in paying electricity bill in last 5 years

	Home ownership		Quarterly spend		Government allowance	
	Owns home / mortgage (n=86)	Renting (n=34)	\$500 or less (n=77)	More than \$500 (n=43)	Allowance (n=48)	No allowance (n=72)
Have had difficulty paying	16%↓	40%↑	19%	23%	21%	19%

Q15. In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due? SR

Base: Households that have had difficulty paying electricity bills in the past (Q15.), n=120

Table 15: Difficulty in paying electricity bill in last 5 years

	Age groups			Main source of income	
	Quarterly spend			Employment (n=94)	Other (n=25)
	18-44 years (n=46)	45-64 years (n=64)	65 years and over (n=10)		
Have had difficulty paying	26%↑	21%↑	6%↓	23%	13%

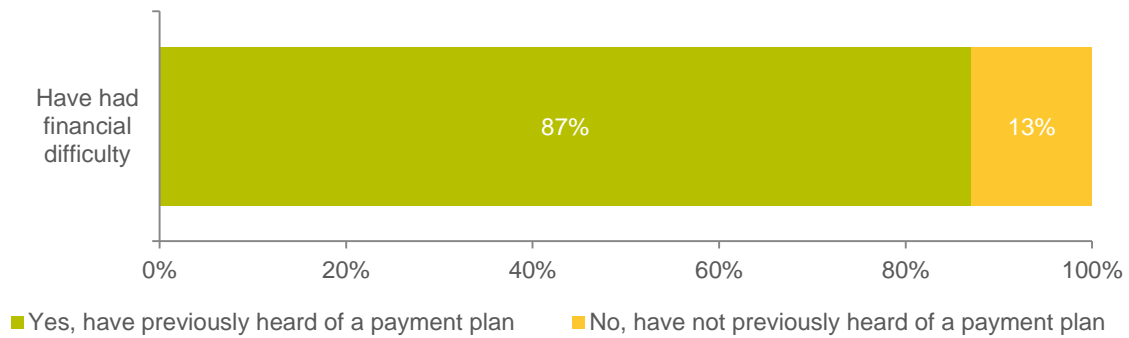
Q15. In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due? SR

Base: All households, n=600

4.3.3. Awareness and use of payment plans

Of the bill payers who had experienced difficulties paying their electricity bills in the last five years, the majority (9 in 10) were aware that there were payment plans available to assist them in paying their bill (87%); however, only 66% had used a payment plan (for electricity or another utility).

Figure 20: Awareness of payment plans for financial difficulty overall

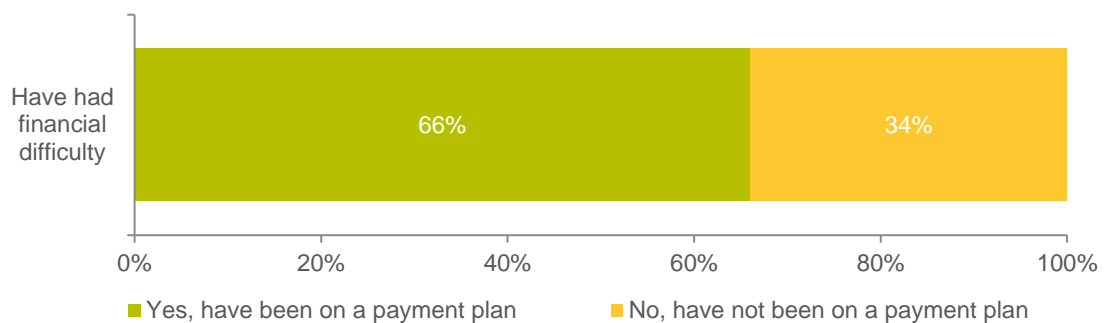


Q12. *Have you heard of this arrangement for electricity bills?* SR

Q15. *In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due?* SR

Base: Households that have had difficulty paying electricity bills in the past (Q15.), n=120

Figure 21: Awareness of payment plans, by difficulty paying electricity bill in last 5 years



Q13. *Which of the following best describes your situation?* SR

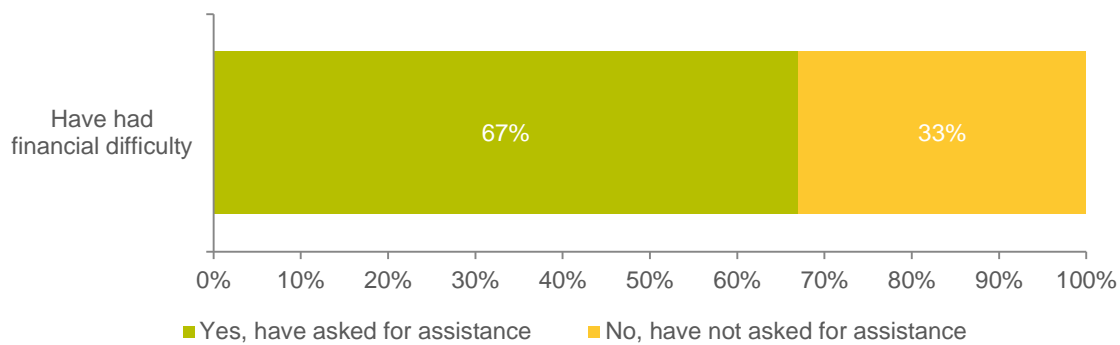
Q15. *In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due?* SR

Base: Households that have had difficulty paying electricity bills in the past (Q15.), n=120

4.3.4. Assistance with paying energy bill

Overall, 67% of those who had experienced financial difficulty had requested assistance from their energy retailer in paying their bill. However, a third (33%) had not requested assistance. The majority of those who requested assistance did not have anyone representing them in the relevant discussions (92%).

Figure 22: Previous assistance requests

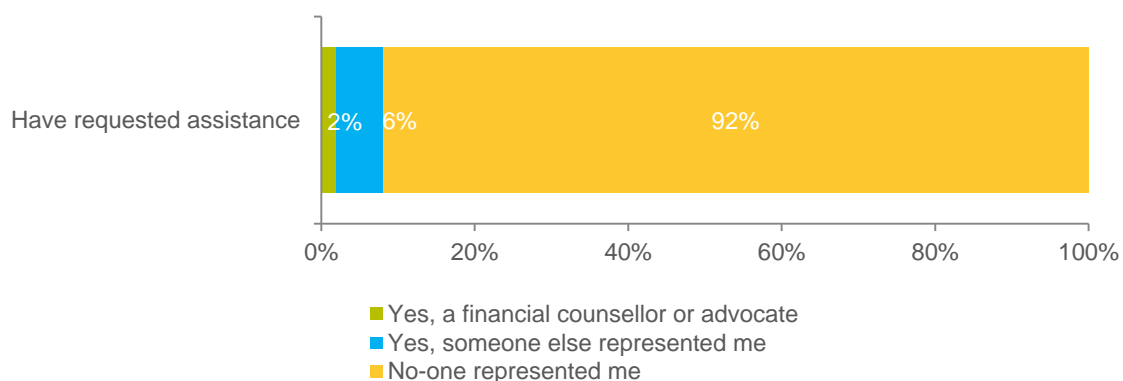


Q16. *Did you ask your energy retailer for assistance paying your bill?* SR
 Base: Households that have had difficulty in paying electricity bill in the last 5 years, n=120

Reasons for not seeking assistance with paying an electricity bill included:

- Managed on own (n=13);
- Got extension / paid late (n=5);
- Wasn't aware could ask for assistance (n=5);
- Too much hassle to ring provider / request assistance (n=3);
- Felt it was own responsibility to pay (n=2);
- Ignored bill date (n=1);
- Got a loan from elsewhere (n=1).

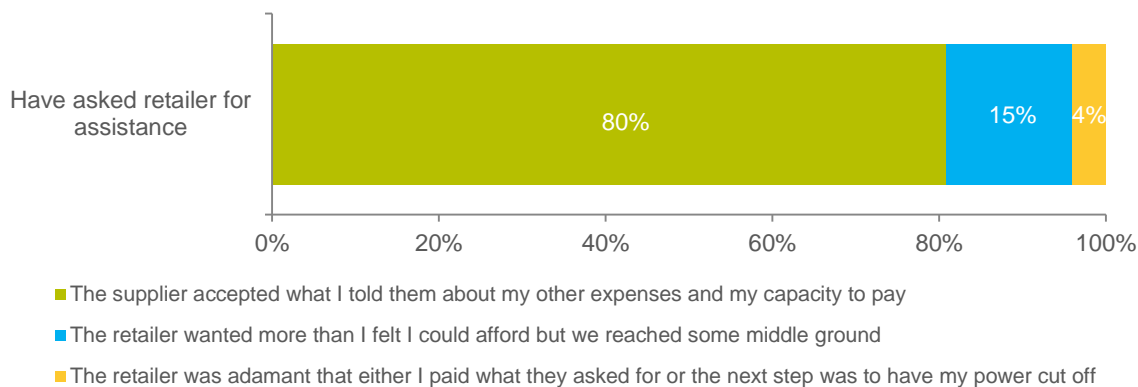
Figure 23: Representation in bill discussions and payment negotiations



Q17. *Did someone represent you in bill discussions and payment negotiations with the energy supplier – such as a Financial Counsellor or an Advocate?* SR
 Base: Households that have asked for assistance in paying electricity bill, n=76

Among those who had requested assistance in paying their bill from the retailer, 80% reported that the supplier had accepted what they were told about their other expenses and their capacity to pay their bill. In 15% of cases (n=13 – caution small sample size), the bill payer perceived that the supplier asked for more than they were comfortable with but a middle ground had been reached. Only a very small number had reached no compromise with their electricity supplier (n=3 – caution small sample size).

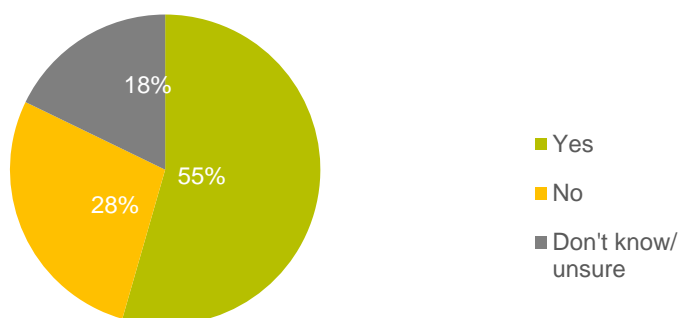
Figure 24: Outcome of bill discussions and payment negotiations



Q18. *Out of the following statements, which best describes what happened?* SR
 Base: Households that have asked for assistance in paying electricity bill, n=76

Although in the majority of cases an acceptable outcome was reached and no one represented the bill payer in negotiations, 55% suspect that they may have achieved a better outcome if they had been represented. A further 28% felt that this representation would not have produced a better outcome while 18% were unsure.

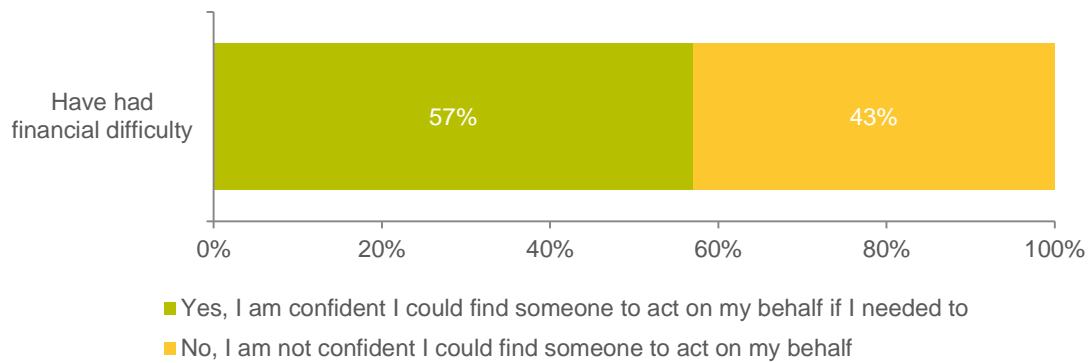
Figure 25: Perception of outcome if represented in bill discussions and payment negotiations



Q19. *Do you think that you would have reached a better outcome if someone had represented you in these discussions with the energy supplier – such as a Financial Counsellor or Advocate?* SR
 Base: Households that have asked for assistance in paying electricity bill and did not have representation during bill discussions and payment negotiations, n=70

Overall, 57% of those who have experienced difficulty paying an electricity bill in the last five years felt confident that they could find someone such as a Financial Counsellor or Advocate to act on their behalf. A total of 43% did not feel confident that they could find someone.

Figure 26: Confidence in obtaining representation



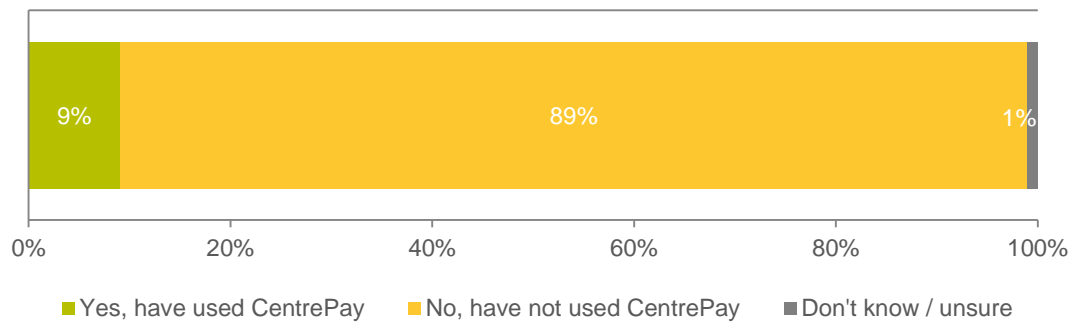
Q20. *If you needed one, do you feel confident that you could find someone to act on your behalf – such as a Financial Counsellor or Advocate? SR*

Base: Households that have had difficulty in paying electricity bill in the last 5 years, n=120

Use of CentrePay

A fifth of households receiving the State Government energy concession had heard of CentrePay; however, only 9% had used this service.

Figure 27: Use of CentrePay



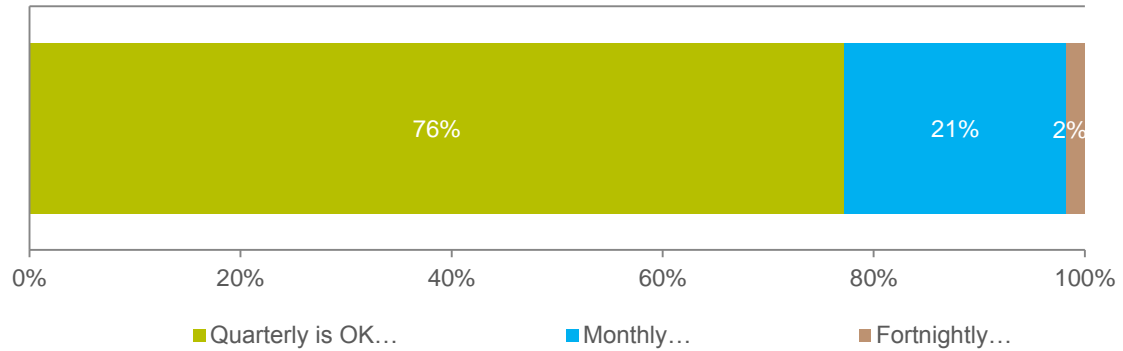
Q21. *Have you ever heard of CentrePay? [If NO or UNSURE/DON'T KNOW read: CentrePay is a free direct bill-paying service offered to customers receiving Centrelink payments. Through CentrePay you can choose to pay bills by having a regular amount deducted from your Centrelink payments] Have you ever used CentrePay (regular deductions) to pay utility bills? SR*

Base: Households in receipt of State Government energy concession, n=207

4.3.5. Preferred billing frequency and process

Overall, 76% of bill payers found that the quarterly frequency of electricity bills matched their preference for billing frequency. However, one in five would prefer to receive bills more frequently on a fortnightly basis.

Figure 28: Preferred timing of electricity bills

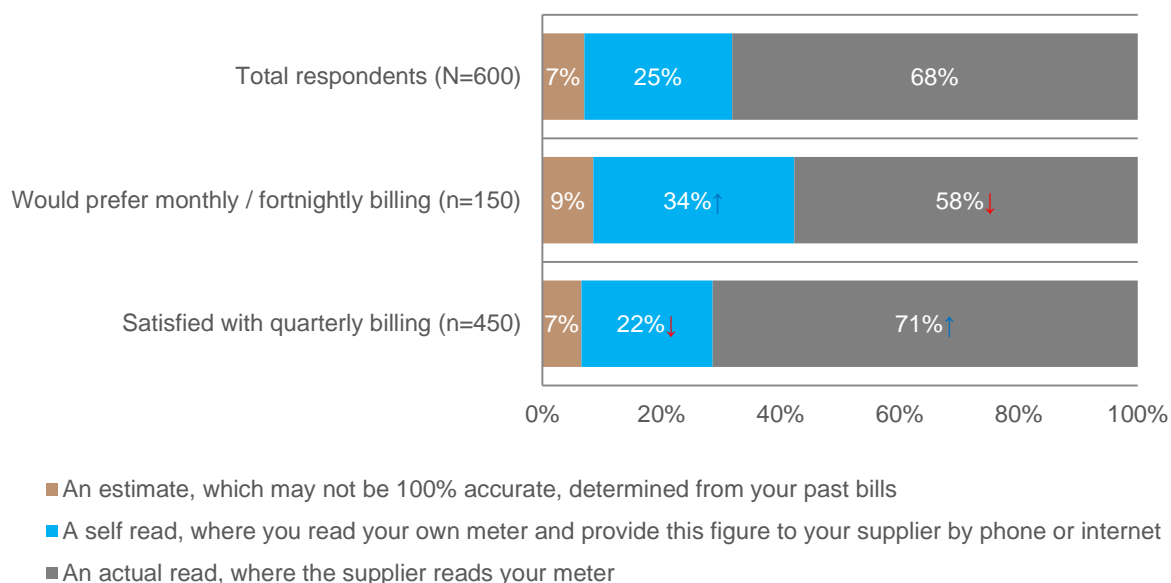


Q23. Electricity bills are currently sent out quarterly. How often would you prefer to receive these bills? SR
Base: All Households, N=593 (excludes non-responses)

Generally bill payers were wary of estimated bills based on past consumption with the majority expressing a preference for an actual read (68%) and a quarter wanting to at least read their own meter and submit the figure (25%). In terms of preferences for quarterly billing versus more frequent billing, a significantly greater proportion of those who would prefer more frequent billing would prefer a self-read (34%), compared with 22% of those who prefer quarterly billing.

The majority of those who prefer quarterly billing indicated they would also prefer an actual read (71%), a significantly greater proportion than that of those who would prefer more frequent billing (58%).

Figure 29: Preferred process for estimating electricity consumption

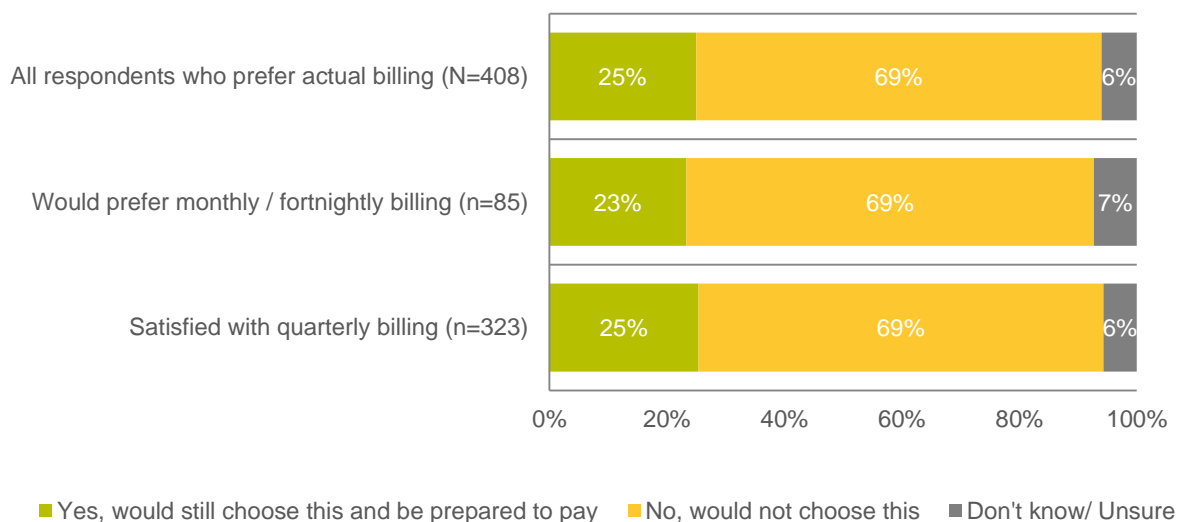


Q24. If these bills were to be sent out more frequently the process for estimating electricity consumption would have to be different. Which of the following would you prefer? SR
 Base: All Households, n=600

Bill payers who indicated that they would prefer an actual read of the meter for more frequent billing were asked if they would still choose this option if it incurred a \$5 per month fee. One quarter would still prefer this method while 69% indicated that they would change their mind and not choose that option at the stated cost. There were no differences in reaction to the \$5 cost when split by those who prefer quarterly billing and those who prefer more frequent billing.

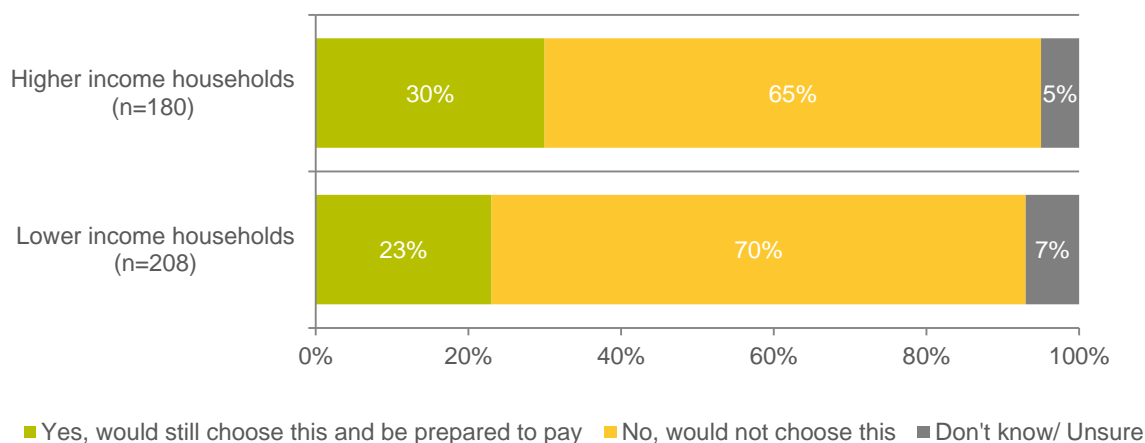
There were no significant differences in this preference depending on the income status of the household, home ownership status or other factors.

Figure 30: Reaction to \$5 cost for monthly 'actual read'



Q25. What if an actual read was to incur an additional cost of up to \$5 per month (which is approximately \$15 a quarter). Would you choose this? SR
 Base: Households that would prefer an actual read (Q24), n=408

Figure 31: Preference towards \$5 cost for monthly read by household income



Q25. What if an actual read was to incur an additional cost of up to \$5 per month (which is approximately \$15 a quarter). Would you choose this? SR
 Base: Households that would prefer an actual read (Q24), n=408

Table 16: Preference towards \$5 cost for monthly read by home ownership and Government allowance

	Home ownership		Government allowance	
	Owns home / mortgage (n=343)	Renting (n=61)	Allowance (n=188)	No allowance (n=220)
Yes	24%	26%	24%	26%
No / don't know	76%	74%	76%	74%

Q25. What if an actual read was to incur an additional cost of up to \$5 per month (which is approximately \$15 a quarter). Would you choose this? SR

Base: Households that would prefer an actual read (Q24), n=408

Table 17: Preference towards \$5 cost for monthly read by quarterly spend and incidence of difficulty paying a bill

	Quarterly spend		Difficulty paying bill in last 5 years	
	\$500 or less (n=420)	More than \$500 (n=169)	Yes, difficulty (n=74)	No difficulty (n=334)
Yes	25%	25%	28%	24%
No / don't know	75%	75%	72%	76%

Q25. What if an actual read was to incur an additional cost of up to \$5 per month (which is approximately \$15 a quarter). Would you choose this? SR

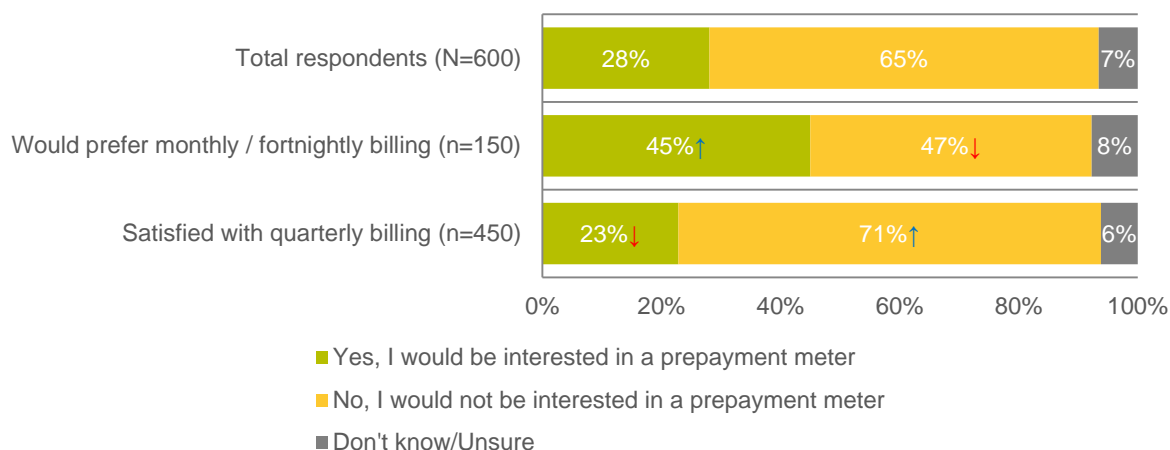
Base: Households that would prefer an actual read (Q24), n=408

Prepayment meters

Overall, 28% of households were interested in the “prepayment meter”. While there were no significant differences in interest depending on home ownership status, Government allowance status or the experience of difficulty paying a bill, significantly fewer of those with a spend of less than \$500 per quarter were interested in this proposal compared to those with a higher spend (24% and 40% respectively).

A significantly greater proportion of those who prefer more frequent billing indicated they would be interested in a prepayment meter (45%), compared to those satisfied with quarterly billing (23%).

Figure 32: Interest towards prepayment meter



Q26. An alternative arrangement that has been used in South Australia but is more popular elsewhere is the prepayment meter. The idea is similar to a pre-paid mobile phone (except you don't lose any remaining credit at the end of the month). Is this something that would interest you? SR

Base: All Households, n=600

Table 18: Interest towards prepayment meter

	Home ownership		Government allowance	
	Owns home / mortgage (n=507)	Renting (n=89)	Allowance (n=242)	No allowance (n=358)
Yes	28%	28%	24%	31%
No / don't know	72%	72%	76%	69%

Q26. An alternative arrangement that has been used in South Australia but is more popular elsewhere is the prepayment meter. The idea is similar to a pre-paid mobile phone (except you don't lose any remaining credit at the end of the month). Is this something that would interest you? SR

Base: All Households, n=600

Table 19: Interest towards prepayment meter

	Quarterly spend		Difficulty paying bill in last 5 years	
	\$500 or less (n=420)	More than \$500 (n=169)	Yes, difficulty (n=120)	No difficulty (n=480)
Yes	24%↓	40%↑	33%	27%
No / don't know	76%↑	60%↓	67%	73%

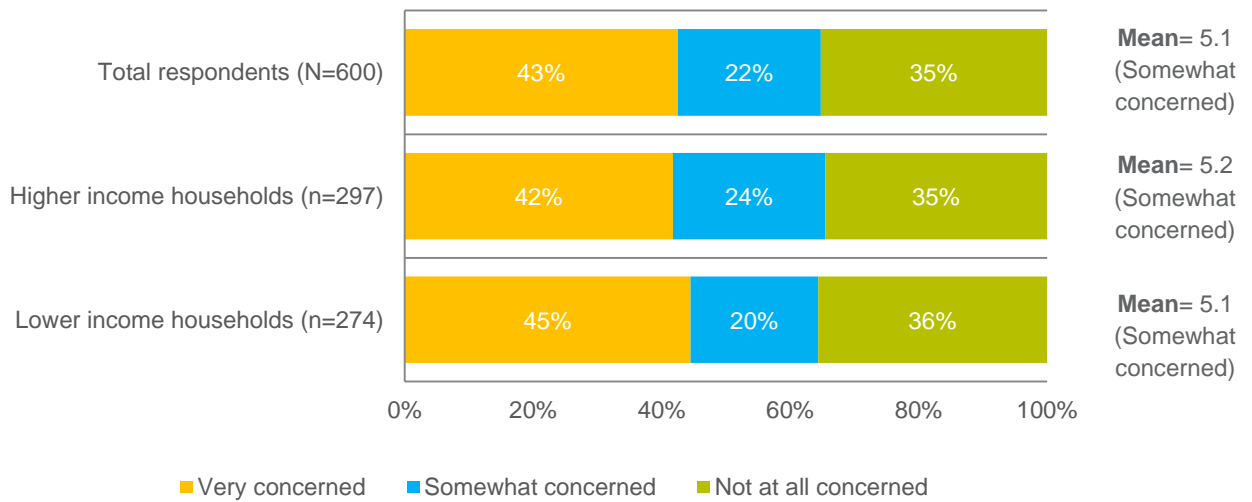
Q26. *An alternative arrangement that has been used in South Australia but is more popular elsewhere is the prepayment meter. The idea is similar to a pre-paid mobile phone (except you don't lose any remaining credit at the end of the month). Is this something that would interest you? SR*

Base: *All Households, n=600*

4.4. Heat waves

Overall, 43% of households were concerned about the price of electricity during heat waves. The remaining 57% were either not at all concerned (35%) or somewhat (22%). There was no significant variation in the level of concern for different household income levels.

Figure 33: Concern about electricity prices during recent heat waves



Q27. On a scale of 0-10 where 0 is not at all, and 10 is a lot, how concerned were you about the price of electricity at these times? SR

Base: All Households, n=600

Overall, 92% of households use their air conditioner during heat waves. Just 7% indicated that they choose to not use their air conditioner despite having one available.

Figure 34: Air conditioner use during recent heat waves

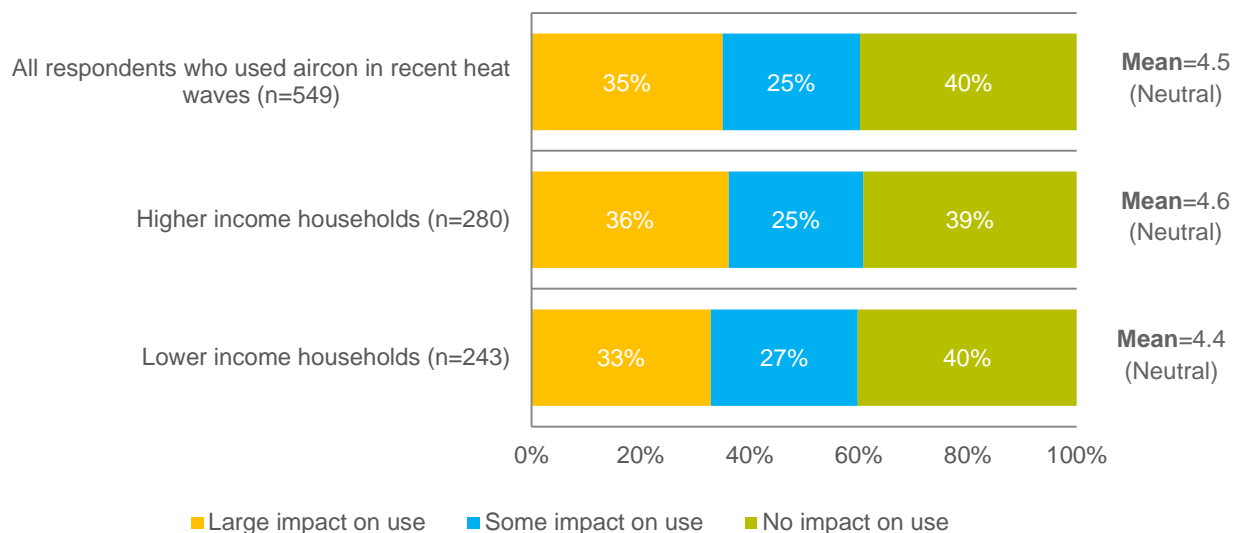


Q28. At times like these, do you run an air conditioner? SR

Base: All Households, n=600

Despite the vast majority of households using an air conditioner during heat waves, 35% indicated that the price of electricity has a large impact on their use during a heat wave. 65% found that electricity price had little impact (40%) or were neutral (25%). There was no significant difference in the degree of impact between households on lower and higher incomes.

Figure 35: Impact of electricity prices on air conditioner usage

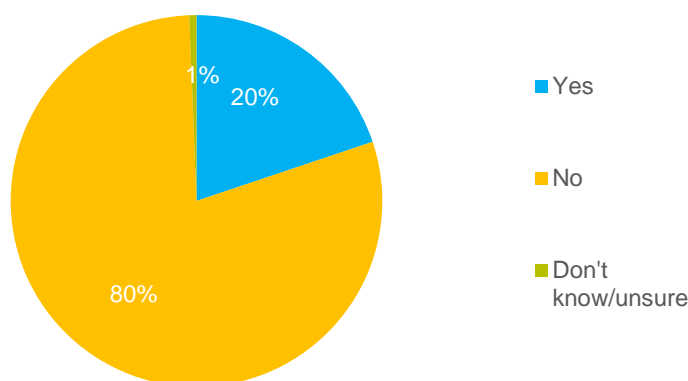


Q29. On a scale of 0-10, where 0 is no impact at all (usage stays the same), and 10 is a huge impact (usage decreases), how much does the price of electricity impact how you operate your air conditioner during a heat wave? SR

Base: Households that used an air conditioner during the recent heat waves, n=549

The vast majority of bill payers did not leave their homes for somewhere cooler during the recent heat wave (80%) while 20% had done this.

Figure 36: Left home for a cooler destination during recent heat waves

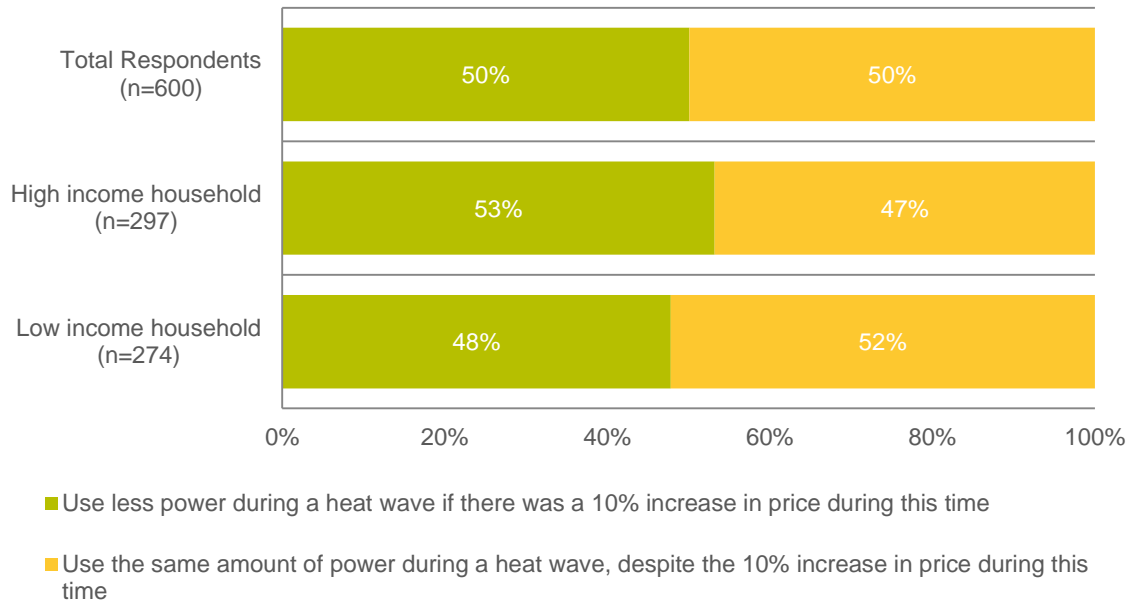


Q30. During the recent heat wave, did you leave your home to go somewhere cooler? SR

Base: All Households, n=600

Half of the households in this study indicated that if there was a 10% increase in electricity prices during summer months, they would use less power and half indicated they would use the same amount of power. There was no significant difference depending on the level of household income.

Figure 37: Impact of a 10% increase in electricity prices during summer months



Q31. If electricity prices in the summer months increased by 10%, how much would this impact your electricity use during a heat wave? Would you... SR

Base: All Households, n=600

However, 75% of bill payers indicated they would use less power if there was a 20% increase in price during the summer months. The incidence of using less power was significantly higher among higher income households (80%) compared to lower income households (69%).

Figure 38: Impact of a 20% increase in electricity prices during summer months



- Use less power during a heat wave if there was a 20% increase in price during this time
- Use the same amount of power during a heat wave, despite the 20% increase in price during this time

Q32. What if electricity prices in the summer months increased by 20%, how much would this impact your electricity use during a heat wave? Would you... SR

Base: All Households, n=600

5. Sample Profile

Table 20: Household structure

	%	n
Single household	6%	38
Couple household (e.g. live with partner)	38%	232
Group household (e.g. share with friends or housemates)	2%	11
Family household	54%	314
Other	1%	5
TOTAL	100%	600

Q35. Which of these best describes your household?

Table 21: Number of people in households

Persons in household	%	n
0	6%	39
1	39%	240
2	9%	48
3	19%	115
4	16%	101
5	9%	46
6	1%	6
7	0%	4
8	1%	1
TOTAL	100%	600

Q36. Currently, how many people are there living with you in your household?

Table 22: Number of people in households by age group

Number of persons	0-4 years	5-11 years	12-16 years	17-25 years	26-45 years	46-65 years	66+ years	Refused	Total
1	8%	5%	4%	6%	28%	30%	18%	1%	100%
	31	30	28	45	127	192	103	5	561
2	11%	12%	6%	10%	38%	21%	1%	1%	100%
	31	37	31	49	99	86	5	4	342
3	18%	24%	11%	14%	20%	11%	1%	1%	100%
	31	54	41	46	54	42	3	2	273
4	24%	21%	12%	7%	20%	12%	3%	1%	100%
	22	30	26	18	29	26	6	1	158
5	25%	22%	19%	8%	22%	4%	0%	0%	100%
	9	14	9	9	11	5	0	0	57
6	20%	6%	10%	45%	16%	4%	0%	0%	100%
	3	1	2	2	2	1	0	0	11
7	0%	6%	10%	68%	0%	15%	0%	0%	100%
	0	1	1	1	0	2	0	0	5
8	0%	100%	0%	0%	0%	0%	0%	0%	100%
	0	1	0	0	0	0	0	0	1

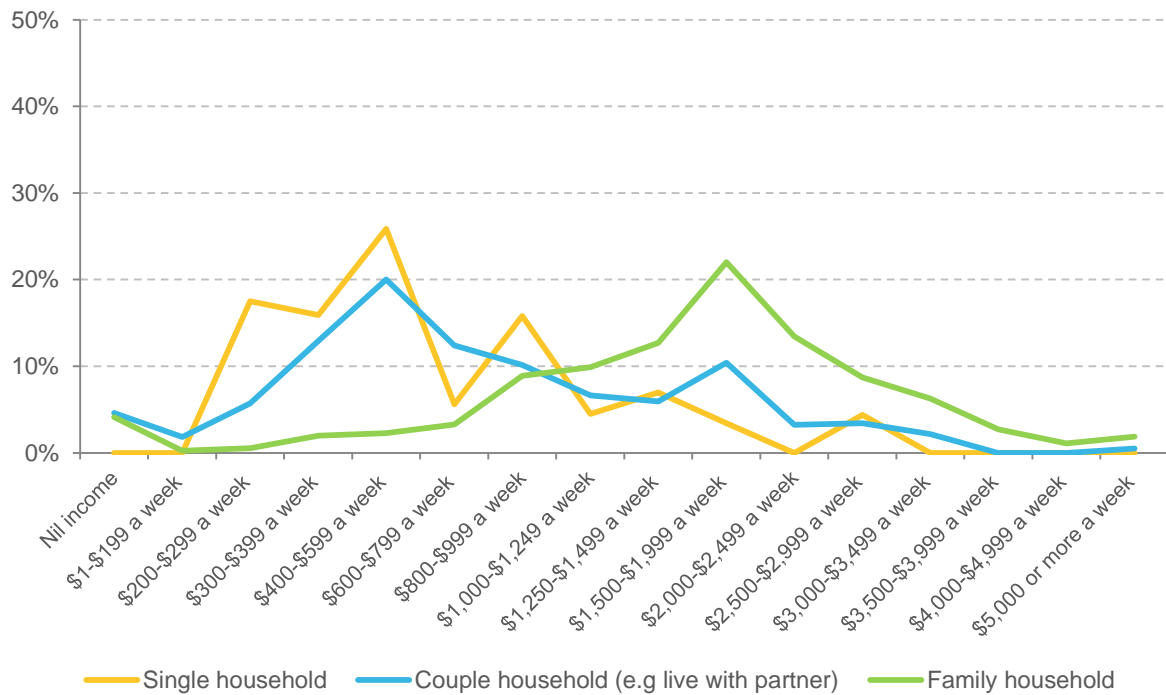
Q37. What is the age of each person living in your household?

Table 23: Gross household income

Gross household income	%	n
Nil income	4%	29
\$1-\$199 a week (\$1-\$10,399 a year)	1%	5
\$200-\$299 a week (\$10,400-\$15,599 a year)	3%	18
\$300-\$399 a week (\$15,600-\$20,799 a year)	7%	45
\$400-\$599 a week (\$20,800-\$31,199 a year)	11%	67
\$600-\$799 a week (\$31,200-\$41,599 a year)	7%	39
\$800-\$999 a week (\$41,600-\$51,999 a year)	10%	54
\$1,000-\$1,249 a week (\$52,000-\$64,999 a year)	8%	46
\$1,250-\$1,499 a week (\$65,000-\$77,999 a year)	10%	62
\$1,500-\$1,999 a week (\$78,000-\$103,999 a year)	16%	89
\$2,000-\$2,499 a week (\$104,000-\$129,999 a year)	9%	53
\$2,500-\$2,999 a week (\$130,000-\$155,999 a year)	6%	45
\$3,000-\$3,499 a week (\$156,000-\$181,999 a year)	4%	21
\$3,500-\$3,999 a week (\$182,000-\$207,999 a year)	1%	11
\$4,000-\$4,999 a week (\$208,000-\$259,999 a year)	1%	5
\$5,000 or more a week (\$260,000 or more a year)	1%	11
Below or equal to SA median income (\geq \$1,250 a week)	52%	303
Above SA median income ($<$ \$1,250 a week)	48%	297

S6 Including all pensions and allowances, what is your household's annual gross income before tax from all sources? Just an estimate is fine

Figure 39: Income (gross) per week by household structure



S6 Including all pensions and allowances, what is your household's annual gross income before tax from all sources? Just an estimate is fine
 Q35. Which of these best describes your household?

Table 24: Ownership status

	%	n
Renting - Public housing	5%	34
Renting - Private housing	9%	55
Paying off a mortgage	42%	243
In own home - fully paid off	43%	264
Other	1%	4
TOTAL	100%	600

Q38. Are you...

Table 25: Ownership status

	Yes	No	TOTAL
Aboriginal and/or Torres Strait Islander	1%	99%	100%
	4	596	600
Newly arrived in Australia (within the last 5 years)	0%	100%	100%
	4	596	600
Unemployed	8%	92%	100%
	43	557	600
A sole parent	4%	96%	100%
	20	580	600
None of these	88%	12%	100%
	534	66	600

Q39. Is anyone in your household...

Table 26: Main source of household income

	%	n
Full-time employment	56%	337
Part-time employment	8%	47
Casual employment	3%	15
Government allowance	19%	113
Retired (superannuation)	13%	85
Other	0%	3
TOTAL	100%	600

Q40. What was your household's main source of income?

Table 27: Multilingual households

	%	n
Yes	8%	54
No	92%	546
TOTAL	100%	600

Q41. Do you speak a language other than English at home?

6. Appendix A: Quantitative Questionnaire

SACOSS Energy Phone Survey 25FEB2014

Survey parameters provided by SACOSS:

600 residents

Telephone survey with questions below

Gender not specified

Quota set:

Age (minimum 10% over 65yo)

Location (minimum 10% non-metro residents)

Household income (approximately 50% above and below \$1,250 wk/\$65,000 yr)

Post coding

[READ OUT]

Good morning/afternoon/evening. My name is [INTERVIEWER] from We are conducting research on behalf of the South Australian Council of Social Service.

May I please speak to the person in the household (aged over 18) who is responsible for making decisions about utilities and paying bills in your household such as electricity and gas?

Is now a good time or would it be more convenient if I make an appointment to speak to you at another time? *[RECORD CALL STATUS AS APPROPRIATE]*

Today we are talking to people about electricity and gas supply and we would like to include your views.

The survey will take around 12 minutes of your time.

S1. Are you happy to continue?

1. Yes
2. No

IF 2 IN S1, ABORT

SECTION A. SCREENERS

S2 Firstly, do you or anyone in your immediate family work in the market research or energy industries?

Yes	SKIP TO CLOSING SCRIPT
No	Continue

S3 Are you the person in your household which makes the decisions regarding electricity and gas services and pays these bills?

Yes	Continue to Screeners
No	ASK TO SPEAK TO DECISION MAKER REPEAT INTRODUCTION MAKE AN APPOINTMENT IF NECESSARY

S4 What is your postcode? _____

[RECORD ANSWER - CHECK QUOTAS – n=520 metro, n=60 non-metro]

S5 Which one of the following age groups do you fall into? [READ OUT, SR] [RECORD ANSWER - CHECK QUOTAS – min 10% over 65 years]

18-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65-74	6 <i>[Recruit min 10%]</i>
75+	7
I prefer to not answer	99 <i>[ABORT]</i>

S6 Including all pensions and allowances, what is your household's annual gross income before tax from all sources? Just an estimate is fine

[RECORD ANSWER - CHECK QUOTAS – soft 50/50 split above and below \$1,250wk/\$65,000yr]

Nil income	1
\$1-\$199 a week (\$1-\$10,399 a year)	2
\$200-\$299 a week (\$10,400-\$15,599 a year)	3
\$300-\$399 a week (\$15,600-\$20,799 a year)	4
\$400-\$599 a week (\$20,800-\$31,199 a year)	5
\$600-\$799 a week (\$31,200-\$41,599 a year)	6
\$800-\$999 a week (\$41,600-\$51,999 a year)	7
\$1,000-\$1,249 a week (\$52,000-\$64,999 a year)	8
\$1,250-\$1,499 a week (\$65,000-\$77,999 a year)	9
\$1,500-\$1,999 a week (\$78,000-\$103,999 a year)	10
\$2,000-\$2,499 a week (\$104,000-\$129,999 a year)	11
\$2,500-\$2,999 a week (\$130,000-\$155,999 a year)	12
\$3,000-\$3,499 a week (\$156,000-\$181,999 a year)	13
\$3,500-\$3,999 a week (\$182,000-\$207,999 a year)	14
\$4,000-\$4,999 a week (\$208,000-\$259,999 a year)	15
\$5,000 or more a week (\$260,000 or more a year)	16

S6 Do you receive any allowances / concessions / payments from the Government? [SR]

No	0
Yes, Newstart allowance	1
Yes, Age pension	2
Yes, Disability allowance	3
Yes, Carer allowance	4
Yes, Parenting payment	5
Yes, Other, (specify)	96
Don't know/Unsure	99
Prefer not to answer	95

SECTION B. ELECTRICITY PROFILE AND ATTITUDES

[READ OUT]

I would like to ask you some questions about your electricity provider.

1. **Which company do you currently buy electricity from?** [DO NOT READ OUT UNLESS UNSURE, SR]

AGL SA/AGL Energy	1
Alinta Energy	2
Aurora Energy	3
Country Energy	4
Energy Australia	5
Lumo Energy	6
Momentum Energy	7
Origin Energy	8
Powerdirect	9
Red Energy	10
Simply Energy	11
South Australia Electricity	12
TRUenergy	13
Other – specify	96
Don't know/Unsure	99

2. **What is your current approximate average quarterly electricity bill?** [READ OUT, SR]

(INTERVIEWERS NOTE: WE ARE LOOKING FOR THE BEST OR CLOSEST APPROXIMATION)

Less than \$150 per quarter	1
\$151 to \$200 per quarter	2
\$201 to \$250 per quarter	3
\$251 to \$300 per quarter	4
\$301 to \$500 per quarter	5
\$501 to \$700 per quarter	6
More than \$700 per quarter	7
Don't know / not sure	99

3. **Do you currently receive a State Government energy concession on your electricity bill?** [SR]

Yes	1
No	2
Don't know/Unsure	99
Prefer not to answer	95

4. Which of the following best describes you: [READ OUT, SR]

I have never thought about changing electricity providers	1
I have thought about changing electricity providers but never have	2
I have changed electricity providers in the past	3

5. On a scale of 0-10, where 0 is none at all, and 10 is very much, how much do you trust that your energy retailer is doing the right thing by you and has your best interests at heart?

0	1	2	3	4	5	6	7	8	9	10
None at all										Very much

[ASK Q6 IF Q5=0-3, SKIP TO Q6 IF Q5>3]

6. How come?

[Open response]

7. On a scale of 0-10 where 0 is strongly disagree, and 10 is strongly agree, do you agree that energy companies should have the power to cut customer supply if the customer is unable to pay a bill?

0	1	2	3	4	5	6	7	8	9	10
Strongly disagree										Strongly agree

SECTION C. ELECTRICITY PRICES

I would like to ask you some questions regarding how you feel about electricity pricing.

- 8. Would you like to see energy businesses reduce overheads and operating costs so that the price of electricity, and electricity bills, are reduced? [SR]**

Yes	1
No	2

- 9. On a scale of 0-10, where 0 is not at all concerned and 10 is extremely concerned, how concerned are you about being able to pay your next electricity bill?**

0	1	2	3	4	5	6	7	8	9	10
Not at all concerned										Extremely concerned

[ASK Q10 IF Q9=7-10, SKIP TO Q11 IF Q9<7]

- 10. How come?**

[Open response]

- 11. On a scale of 0-10, where 0 is not at all stressed and 10 is very stressed, how stressed do you generally feel about your capacity to pay your electricity bills?**

0	1	2	3	4	5	6	7	8	9	10
Not at all stressed										Extremely stressed

SECTION D. PAYMENT ARRANGEMENTS

[READ OUT]

In South Australia, the standard billing arrangement is for electricity meters to be read by a Meter Reader every 3 months (roughly every 90 days). Bills are then sent out and required to be paid within 2-3 weeks after the bill is issued.

Electricity suppliers are required to offer a range of 'payment plans' to customers experiencing financial difficulty. These types of payment plans give customers the option to pay in advance or in arrears by instalments where the customer has identified a difficulty in paying their energy bill.

12. Have you heard of this arrangement for electricity bills? [SR]

Yes	1	
No	2	SKIP TO Q15

[ASK Q13 IF Q12=1]

13. Which of the following best describes your situation? [READ OUT, MR]

I am currently in an arrangement like this for my electricity	1
I am currently in an arrangement like this for another service, but not electricity	2
I used to be in an arrangement like this for my electricity, but am not any longer	3
I used to be in an arrangement like this for another service, but am not any longer	4
I have never been in an arrangement like this for any service	5

[ASK Q14 IF Q13=1-4]

14. Was this to pay off an overdue amount?

Yes	1
No	2

15. In the last 5 years, have you had difficulty paying the total of your electricity bill at the time it was due?

Yes	1	[CONTINUE]
No	2	[SKIP TO Q21]

[ASK Q16 IF Q15=1]

16. Did you ask your energy retailer for assistance paying your bill?

Yes	1	[CONTINUE]
No	2	[SKIP TO Q21]

[ASK Q16.1 IF Q16=2]

16.1 **How come?** [OPEN-ENDED]

[ASK Q17 IF Q16=1]

17. Did someone represent you in bill discussions and payment negotiations with the energy supplier – such as a Financial Counsellor or an Advocate?

Yes, a Financial Counsellor or Advocate	1
Yes, someone else, specify:	2
No-one represented me	3

[ASK Q18 IF Q16=1]

18. Out of the following statements, which best describes what happened: [READ OUT, SR]

The supplier accepted what I told them about my other expenses and my capacity to pay	1
The retailer wanted more than I felt I could afford but we reached some middle ground	2
The retailer was adamant that either I paid what they asked for or the next step was to have my power cut off.	3

[ONLY ASK Q19 IF Q17=3 AND IF Q18=3]

19. Do you think that you would have reached a better outcome if someone had represented you in these discussions with the energy supplier – such as a Financial Counsellor or Advocate?

Yes	1	
No	2	
Don't know/ Unsure	3	[DO NOT READ]

[ASK Q20 IF Q15=1]

20. If you needed one, do you feel confident that you could find someone to act on your behalf – such as a Financial Counsellor or Advocate?

Yes	1
No	2

[ONLY ASK Q21 IF Q3=1, 95 OR 99]

21. Have you ever heard of CentrePay?

[If NO or UNSURE/DON'T KNOW read: CentrePay is a free direct bill-paying service offered to customers receiving Centrelink payments. Through CentrePay you can choose to pay bills by having a regular amount deducted from your Centrelink payments]

[ASK ALL:] Have you ever used CentrePay (regular deductions) to pay utility bills?

Yes	1	[SKIP TO Q23]
No	2	[CONTINUE]
Don't know/ Unsure	3	[DO NOT READ] [SKIP TO Q23]

[ONLY ASK Q22 IF Q21=2]

22. Can you briefly explain why? [READ OUT, MR]

Too hard	1
Did not want to lose control of finances	2
Privacy	3
Didn't know about it	4
Other, specify:	96

23. Electricity bills are currently sent out quarterly. How often would you prefer to receive these bills? [READ OUT, SR]

Quarterly is OK	1
Monthly	2
Fortnightly	3
Other, specify	96

24. If these bills were to be sent out more frequently the process for estimating electricity consumption would have to be different. Which of the following would you prefer? [READ OUT, SR]

An estimate, which may not be 100% accurate, determined from your past bills	1
A self read, where you read your own meter and provide this figure to your supplier by phone or internet	2
An actual read, where the supplier reads your meter.	3

[ASK Q25 IF Q24=3]

25. What if an actual read was to incur an additional cost of up to \$5 per month (which is approximately \$15 a quarter). Would you choose this? [DO NOT READ, SR]

Yes	1
No	2
Don't know/ Unsure	3

26. An alternative arrangement that has been used in South Australia but is more popular elsewhere is the prepayment meter. The idea is similar to a pre-paid mobile phone (except you don't lose any remaining credit at the end of the month). Is this something that would interest you? [DO NOT READ, SR]

Yes	1
No	2
Don't know/ Unsure	3

SECTION E. HEAT WAVES

[READ OUT]

We are interested in understanding how people use electricity during very hot weather.

Thinking back to the Heat Waves of January and February 2014 – those 40-plus days:

27. On a scale of 0-10 where 0 is not at all, and 10 is a lot, how concerned were you about the price of electricity at these times?

0	1	2	3	4	5	6	7	8	9	10
Not at all concerned										Extremely concerned

28. At times like these, do you run an airconditioner?

Yes	1	[CONTINUE]
No	2	[SKIP TO Q30]
I don't have a (working) airconditioner	3	[SKIP TO Q30]

29. On a scale of 0-10, where 0 is no impact at all (usage stays the same), and 10 is a huge impact (usage decreases), how much does the price of electricity impact how you operate your airconditioner during a heat wave?

0	1	2	3	4	5	6	7	8	9	10
No impact at all, I use it the same										A huge impact, I use it less

30. During the recent heat wave, did you leave your home to go somewhere cooler? [DO NOT READ, SR]

Yes	1
No	2
Don't know/ Unsure	3

31. If electricity prices in the summer months increased by 10%, how much would this impact your electricity use during a heat wave? Would you... [READ OUT, SR]

Use less power during a heat wave if there was a 10% increase in price during this time	1
Use the same amount of power during a heat wave, despite the 10% increase in price during this time	2

32. What if electricity prices in the summer months increased by 20%, how much would this impact your electricity use during a heat wave? Would you... [READ OUT, SR]

Use less power during a heat wave if there was a 20% increase in price during this time	1
Use the same amount of power during a heat wave, despite the 20% increase in price during this time	2

SECTION F. FINANCIAL SITUATION

33. On a scale of 0-10 where 0 is extremely difficult and 10 is very easy, how difficult or easy do you feel it is for you to pay all of your bills on time?

0	1	2	3	4	5	6	7	8	9	10
Extremely difficult										Very easy

34. In recent years, has your financial situation: *[READ OUT, SR]*

Improved	1
Stayed the same	2
Gotten worse	3

SECTION G. DEMOGRAPHICS

35. Which of these best describes your household? *[READ OUT, SR]*

Single household	1	
Couple household (e.g live with partner)	2	
Group household (e.g share with friends or housemates)	3	
Family household	4	
Other	5	<i>[SPECIFY]</i>

36. Currently, how many people are there living with you in your household? *[OPEN RESPONSE]*

37. What is the age of each person living in your household? *[DO NOT READ OUT. Interviewer to mark age of each person]*

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

38. Are you... *[READ OUT, SR]*

Renting – Public housing	1	
Renting – Private housing	2	
Paying off a mortgage	3	
In own home – fully paid off	4	
Other	5	<i>[SPECIFY]</i>

39. Is anyone in your household... *[READ OUT, MR]*

Aboriginal and/or Torres Strait Islander	1
Newly arrived in Australia (within the	2

last 5 years)	
Unemployed	3
A sole parent	4
None of these	5

40. What was your household's main source of income? [READ OUT, SR]

Full-time employment	1	
Part-time employment	2	
Casual employment	3	
Government allowance	4	
Retired (superannuation)	5	
Other	6	[SPECIFY]

41. Do you speak a language other than English at home? [DO NOT READ OUT, SR]

Yes, specify	1
No	2
Don't know/ Unsure	3

42. Finally, would you like to be contacted in the future to take part in further research in this area? [DO NOT READ OUT, SR]

Yes	1	[Record contact details]
No	2	CLOSE

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