

Cut off: the impact of utility disconnections

A research project of the
Utility Consumers' Advocacy Program

Prepared by Urbis Keys Young
February 2005



Foreword

The Public Interest Advocacy Centre (PIAC) is a community legal and policy centre based in Sydney. PIAC seeks to promote a just and democratic society and to empower individuals and groups, particularly those who are disadvantaged and marginalised. PIAC makes strategic interventions in public interest matters by using legal, policy, communication and training initiatives.

PIAC established the Utility Consumers' Advocacy Program (UCAP) in 1998 with a grant of funding from the NSW Government for an initial three year period. The Government has continued to provide funding for UCAP in the 2003-05 period through the Department of Energy, Utilities and Sustainability (DEUS).

UCAP aims to:

- advocate for the interests of residential consumers of electricity, gas and water utilities;
- in advocating for these interests have a particular focus on the needs of low-income and disadvantaged groups;
- develop policy on the provision of these services to residential consumers;
- identify systemic problems with the provision of electricity, gas and water;
- promote effective consumer protection mechanisms in electricity, gas and water services; and
- facilitate co-operation between stakeholders in the electricity, gas and water industries.

A Reference Group assists UCAP in its policy development. This is comprised of representatives from a range of community, consumer and academic organisations.

Following an independent review of UCAP undertaken in 2002, the Government agreed to provide additional funds to permit UCAP to undertake original research into issues facing residential users of energy and water services. The Reference Group selected as the major research project a study of the impact on households of being disconnected from these services due to outstanding debt. This would allow a better understanding of what happens to individuals and families who lose access to these essential services during periods of financial hardship.

A Steering Group was established for the project. Urbis Keys Young were commissioned to undertake an initial literature review and, subsequently, the larger primary research project.

In addition to the funds from the NSW Government there also were contributions made towards the cost of printing the final report from AGL, EnergyAustralia, Country Energy, Sydney Water and Integral Energy.

Public Interest Advocacy Centre
February 2005

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1 Introduction

1.1 Background

The Public Interest Advocacy Centre (**PIAC**) through its Utility Consumers' Advocacy Project (**UCAP**) commissioned Urbis Keys Young in July 2004 to conduct exploratory research into the social impacts of disconnection of households from electricity and gas and restriction from water for failure to pay their account.¹ The research was funded by the Department of Energy, Utilities and Sustainability (DEUS). The geographic area covered by the research is NSW.

This is the final report for the study.

1.2 Aims

The research aimed to explore the following factors in relation to disconnection from utilities:

- How do disconnections affect households' quality of life?
- How do people cope with being disconnected?
- What do people do in order to get reconnected?

In order to provide a context for findings in relation to the above, the following topics have also been explored:

- How regularly are people disconnected?
- What are the demographic and socioeconomic characteristics of households that experience disconnection?
- What are the main circumstances that lead to disconnection?
- How long are people disconnected for?

1.3 Methodology

A number of methodological challenges were identified in designing the study, including:

- Contacting 'hidden' consumers who have not identified themselves to service providers, eg, charity groups, as well as those who are clients of these services.
- Asking a wide range of questions relating to a little-researched area.
- Enabling the participation of consumers with limited mobility.
- The possibility of disconnected consumers facing other difficulties such as telephone disconnection making telephone surveys unsuitable for some potential participants.
- The need for utility providers to preserve the privacy of their customers.
- The need to draw a sample as large and varied as possible (particularly in terms of geographic location) in a cost-effective manner.

¹ Although in practice water retailers invariably 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 transience of private rental tenants (who are more likely to be disconnected than others)
- ‘Research fatigue’, i.e. unwillingness to participate in research.
- The need to augment data from a broad sample with detailed case studies and other qualitative data that can vividly demonstrate the human costs of disconnection from utilities.
- The possibility that some disconnected consumers may have English language difficulties.
- The need to gain a better understanding of the issues being faced by community service agencies and advocacy groups acting on behalf of utilities consumers.

In response to these challenges, the methodology comprised the following elements:

- A self-complete survey of 447 disconnected consumers.
- Case studies of eight consumers who have been disconnected from utilities.
- A focus group discussion with representatives of agencies that regularly assist people who have had utilities disconnected.

1.3.1 Survey

A self-complete survey was included in the research in order to quantify the circumstances and impacts of disconnection and to allow for a large sample group from across NSW to be involved in the research. A copy of the survey instrument is reproduced at Appendix A and results are reproduced at Appendix D.

A multiple-choice, self-complete survey was developed based on a series of short consultations with stakeholders, including representatives of charity groups, financial counsellors, utility retailers and members of the research Steering Group.

Surveys were distributed across NSW by six retailers (EnergyAustralia; AGL; Integral Energy; Country Energy; Australian Inland; Sydney Water) and 28 branches of charity organisations. Distributing surveys in this manner allowed large numbers of disconnected people to be targeted without their privacy being compromised. It was also clarified (via cover letters) to people receiving the surveys that the survey was voluntary and confidential.

The participating retailers distributed a total of 4,613 surveys to their customers. Retailers distributed surveys to all of their customers who had been disconnected in the three months before the start of the project (May, June and July 2004)² and who had been reconnected under the same name.³ Of the surveys distributed by retailers, 64% were posted to electricity customers, 26% to gas customers and 10% to water customers, in accordance with the number of disconnections and reconnections by each retailer in the period.

In addition, 200 surveys were made available for clients of charity organisations to complete. Where appropriate, representatives of charity organisations were asked to assist clients with limited English proficiency or literacy with completion of the survey.

Surveys were distributed with reply-paid envelopes to make it easy for people to respond. As an incentive to participate, survey respondents were given the chance to enter a draw for a prize of \$500.

² One retailer included a small number of disconnections from April in order to make up the required quota of surveys.

³ Surveys were sent only to recently disconnected and reconnected customers in order to mitigate against the customers having changed address since the reconnection and to avoid the appearance of ‘harassing’ those who were disconnected some time ago.

A total of 447 surveys (a response rate of just under 10%) was received by the closing date of 12 November 2004.

1.3.2 Case studies

Case studies were incorporated into the methodology to draw out some of the finer details that would be missed by the surveys, to get an idea of the connections between various impacts and circumstances, and to generate an understanding of the extent of the impacts, particularly those of an emotional nature, which would not be picked up through the survey.

A discussion guide was developed for the case studies in conjunction with the Steering Group (see Appendix B).

Participants were identified and invited to participate by the Energy and Water Ombudsman of NSW (EWON), charity organisations and utility retailers. Participants were paid \$30 each for the interview. Case studies were drawn from a series of eight in-depth telephone interviews.

1.3.3 Focus group

A focus group was held with representatives of various charity organisations and EWON staff who work with people experiencing disconnection. A copy of the discussion guide can be found at Appendix C. The main purpose of the focus group was to augment findings of the survey and case studies, particularly in relation to barriers to accessing assistance, and where possible to draw out any broad trends in circumstances and impacts of disconnection.

1.4 Structure of this report

Data from all three methodological components, with particular focus on the survey, is discussed in chapters 2-6 of this report. Chapter 7 deals specifically with the case studies. Chapter 8 summarises the overall findings and includes some broad conclusions.

This report comprises the following sections:

- The incidence of disconnection
- People who get disconnected
- Getting disconnected
- Being disconnected
- Getting reconnected
- Key findings.

2 The incidence of disconnection

2.1 Most common forms of disconnection

Respondents were asked to identify the nature of their most recent disconnection experience. Figure 2.1 indicates that for the great majority of respondents (78%) the most recent disconnection was from electricity with a quarter from gas, and 9% from water.

These rankings and proportions are similar to the proportions in which the surveys were distributed by retailers; the majority sent to people recently disconnected from electricity, around a quarter to those disconnected from gas and 10% to those disconnected from water in a given three-month period.

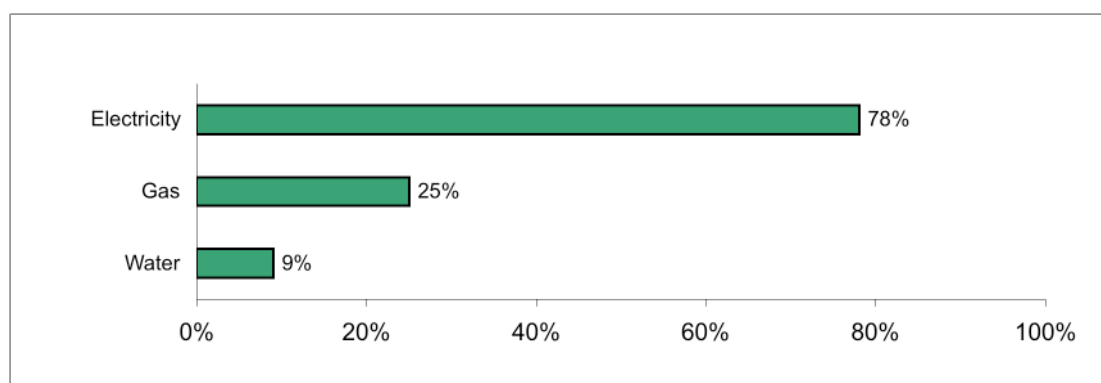
Disconnections from electricity are generally accepted to be most prevalent among all cases of disconnection. It is important to note that gas is not connected to all households, which reduces the proportion of all disconnections it represents. However, according to focus group participants, people who are having difficulty managing their expenses are *'more likely to let the gas go because they can't live without electricity'*. Water restrictions for non-payment are also rare; this is likely to be due to the practices of water retailers and because rates are only paid by property owners.

2.2 Multiple disconnections

Significantly, responses to the question, 'Last time you were disconnected, what was cut off/restricted?' totalled to 112%. This means that 12% of respondents had experienced multiple disconnections during their last period of disconnection.

Focus group participants said that it was quite rare for people to come to them who were experiencing multiple disconnections. However, it was fairly common for people disconnected from their electricity also to have their telephone disconnected for non-payment.

Figure 2.1 Nature of respondents' most recent disconnection



Source: Survey data, 2004

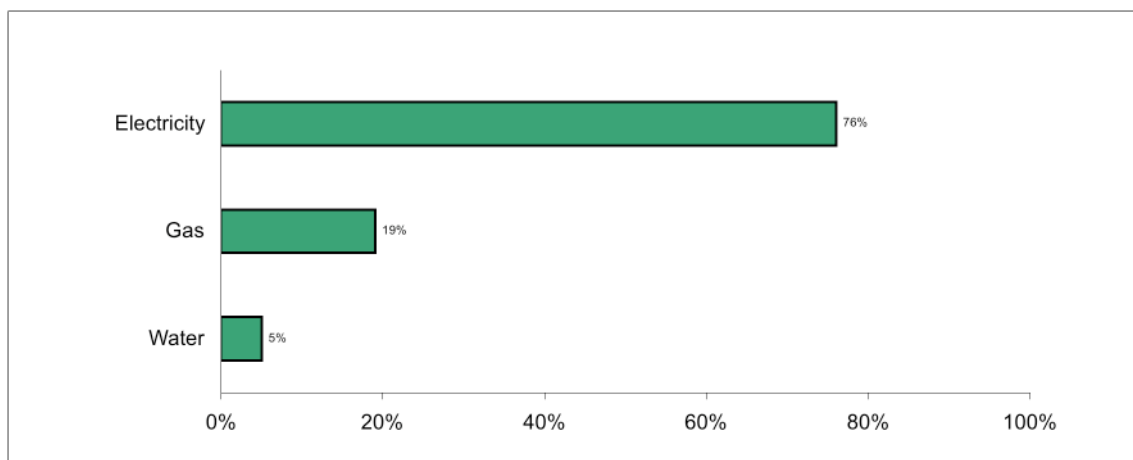
2.3 Disconnection experiences described in the survey results

In anticipation that consumers, during their most recent period of disconnection, may have been cut off from more than one utility, the following instruction was given:

If you had more than one disconnection at the same time, please choose one of the services you were cut off from and answer the remaining questions about this service only.

This was done in order to quantify the relevance of responses for consumers of electricity, gas and water. As shown in Figure 2.2, responses related predominantly to disconnections from electricity (76%). A significantly smaller proportion relates to gas (19%), and a very small proportion relates to water (5%).

Figure 2.2 Response by utility (based on utility selected for survey responses)



Source: Survey data, 2004

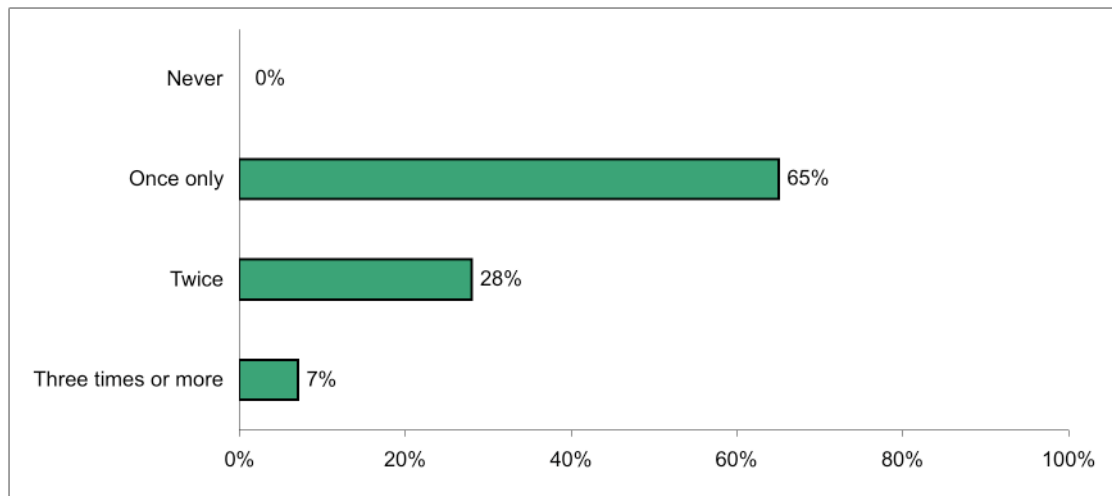
As discussed, the great majority of the survey results relate to electricity. However, in reading the survey results, it should be borne in mind that many of the findings are likely to be true of consumers across all utilities.

2.4 Incidence of disconnection per customer

Respondents were asked how many times they had been disconnected from a utility in the past 12 months. Although, as shown in Figure 2.3, the majority had experienced disconnection on only one occasion during the preceding 12 months, a substantial proportion had been disconnected more than once.

Respondents who were disconnected from electricity, those with children under 12 years of age, and those whose main source of income was a Centrelink payment were more likely than others to have been disconnected twice in the preceding 12 months.

**Figure 2.3 Number of occurrences of disconnection in the preceding 12 months
(as at October/November 2004)**



Source: Survey data, 2004

3 People who get disconnected

Respondents were asked a range of questions to develop a demographic profile of those likely to be disconnected. Questions were framed around the respondent's household and always referred to the characteristics of the household *at the time of the disconnection*.

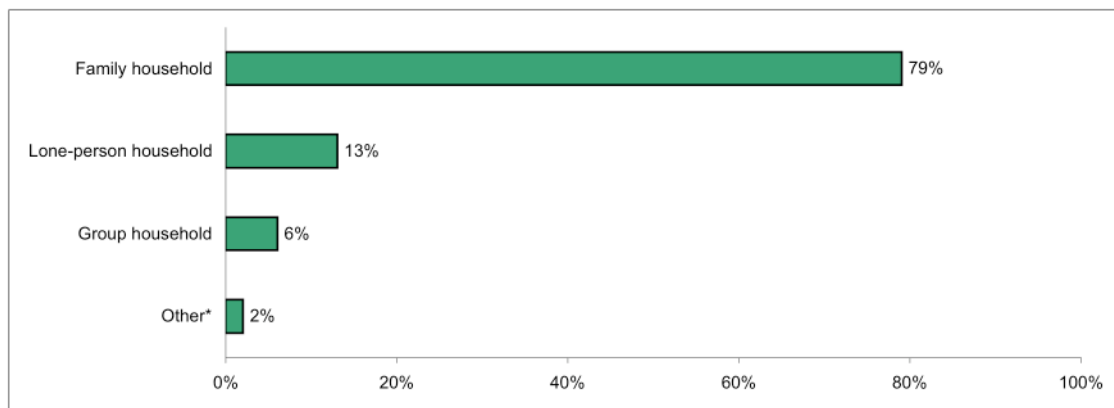
3.1 Household type

The great majority of respondents described their household as a family household (76%) rather than a single person or group household.⁴ A comparison of the survey results (summarised in Figure 3.1) with Census data (Australian Bureau of Statistics (ABS), 2001) indicated that:

- Family households, at 73% of the NSW population, are slightly over-represented among survey respondents (79%).
- Group households, at 4% of the NSW population, are slightly over-represented among survey respondents (6%).
- Single person households, at 23% of the NSW population, are somewhat under-represented among survey respondents (13%).

Thus, although there were more single person households in the sample of respondents than group households, the results may indicate that they are less likely than other household types to become disconnected.

Figure 3.1 Household type of survey respondents



* Includes 'parent with part custody', 'mixed family' and 'friends' households

Source: Survey data, 2004

⁴

In order to facilitate comparison with ABS data, the survey was structured such that family households include couples without children.

3.2 Household size and age profile

Respondents were asked to give the number of people in their household in various age ranges. This question was to determine two factors:

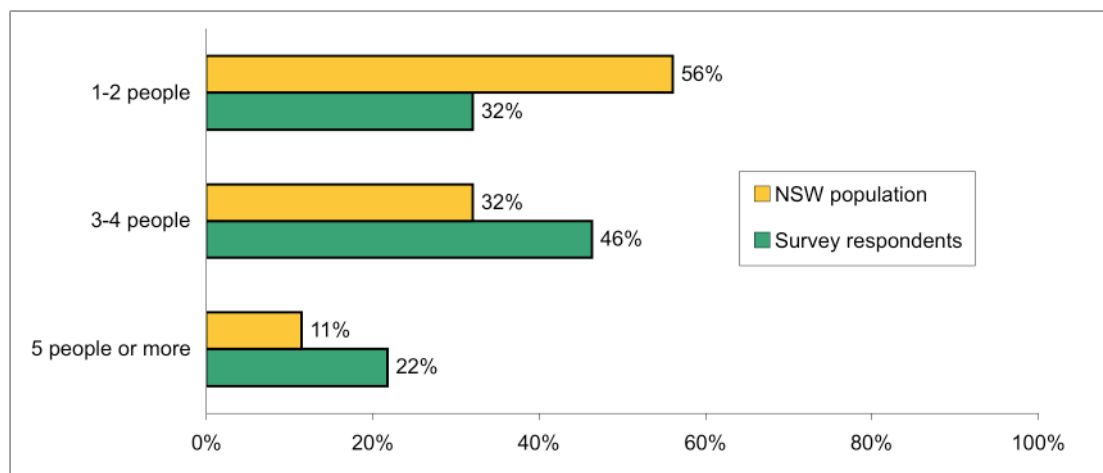
- household size; and
- age of household members.

3.2.1 Household size

In terms of household size, the largest proportion comprised three to four people. Figure 3.2 compares the distribution of household size across survey respondents with that across the population of NSW (from ABS, 2001). As shown, the largest proportion of respondents, just under half, were living in a household of three to four people at the time of disconnection, whereas only a third of households consisted of one or two people. In the NSW population, this trend is reversed, with more than half of the population residing in one to two person households. In addition, while 12% of households in NSW have five or more members, the proportion of such large households among respondents was considerably greater at 22%.

These findings suggest a predominance of family households among those experiencing disconnection, and a considerable proportion of larger, possibly family, households.

Figure 3.2 Comparison of household size: survey respondents and Census data for NSW, 2001



Source: ABS, 2001; survey data, 2004

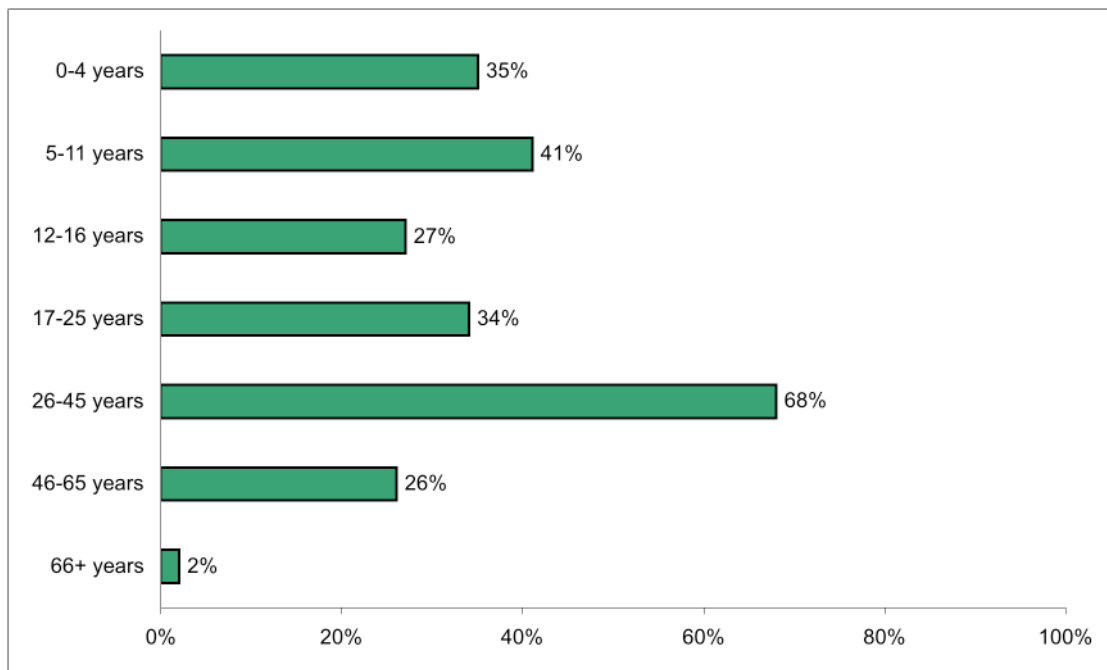
3.2.2 Age profile of household members

Figure 3.3 indicates the cumulative responses to this question, that is the proportion of households with at least one person in each of these age ranges. Large proportions of household members were in the 26-45 age range (68%), as well as the 0-4 and 5-11 age ranges (35% and 41% respectively). This is likely to indicate that there is a large proportion of families with young children among respondents. The strong presence of households with members in the 17-25 age range is likely to indicate the presence of young parents, families with older children, and young group households in the sample.

The very low proportion of households with members aged over 65 is also significant, not only because of the contrast with younger households but also because it supports findings in the literature on disconnection that older people are less likely to be disconnected, but that those in financial difficulty are more likely to deprive themselves of other necessities, eg, food, than default on their utilities accounts (Urbis Keys Young, 2003). Similarly, focus group participants considered older people who are disconnected to be less likely to seek assistance. This is often because of pride, but may also reflect a lack of knowledge about the assistance available.

The lack of older people in the sample corresponds to the low number of single person households in the sample.

Figure 3.3 Age of household members at the time of the disconnection

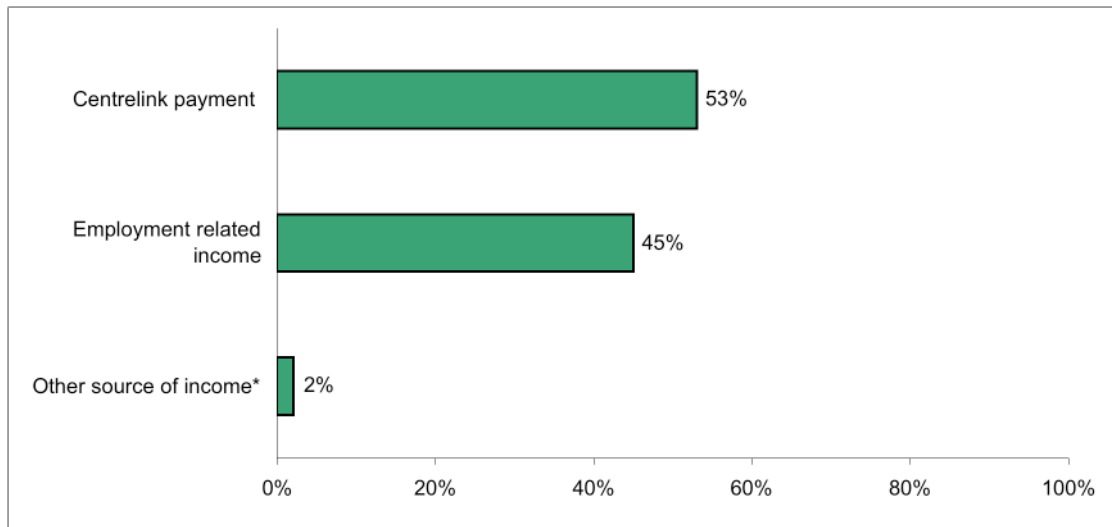


Source: Survey data, 2004

3.3 Main source of household income at the time of disconnection

Respondents were asked about their household's main source of income at the time of the disconnection. As shown in Figure 3.4, most respondents cited a pension or benefit; particularly prevalent were households relying on a parenting payment (29%). However, the proportion of households drawing their main income from employment was a significant minority at 45%. A comparison with ABS Regional Profile data from June 2002, shown in Figure 3.5, gives a broad context to the data (although it is based on individuals rather households).

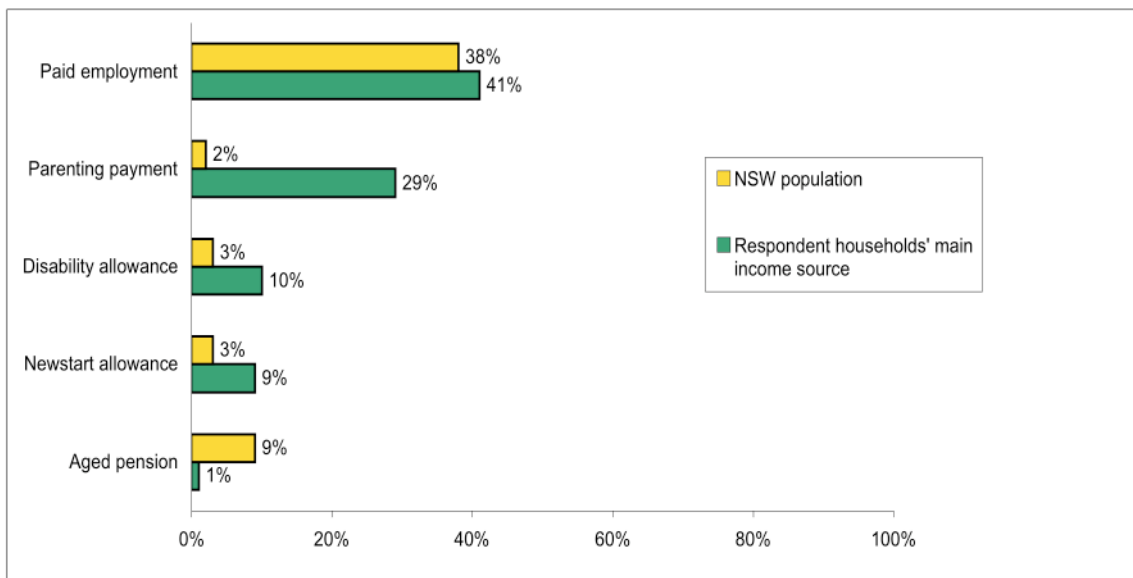
Figure 3.4 Main source of household income at the time of disconnection



*Includes: Widow's pension

Source: Survey data, 2004

Figure 3.5 Comparison of main household income source with the population of NSW (selected results)

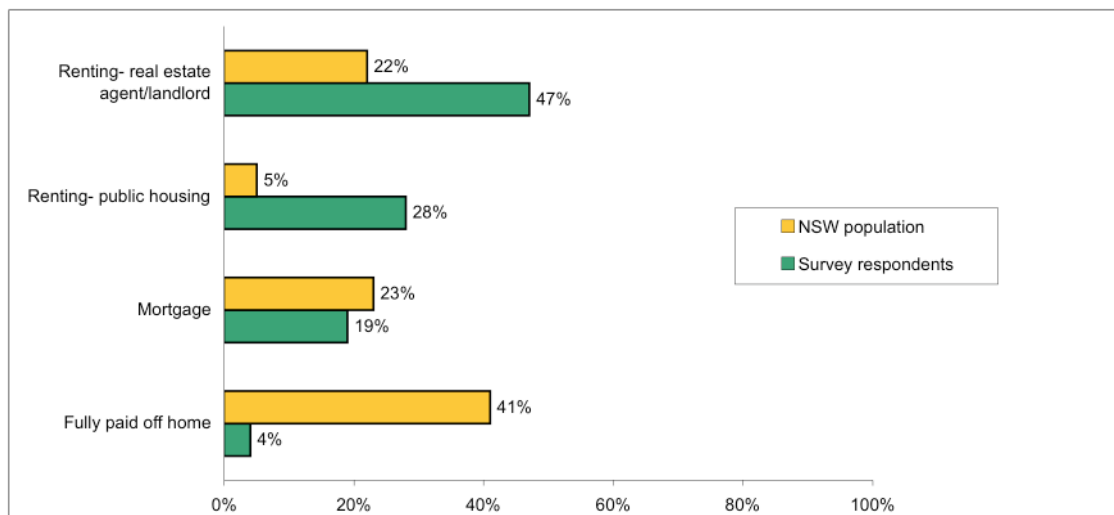


Source: Regional Profile, ABS, 2002; survey data, 2004

3.4 Type of tenure at the time of the disconnection

As shown in Figure 3.6, nearly half of the respondents were renting privately at the time the disconnection occurred and a further 28% were living in public housing. A comparison with Census data indicates that public housing tenants are considerably over-represented among those in the sample, as are tenants generally. Reflecting the youth and comparative disadvantage of those surveyed, people who fully own their home are under-represented. However, the proportion of respondents paying off a mortgage is broadly comparable to that of NSW.

Figure 3.6 Tenure type: Comparison of survey respondents and the NSW population



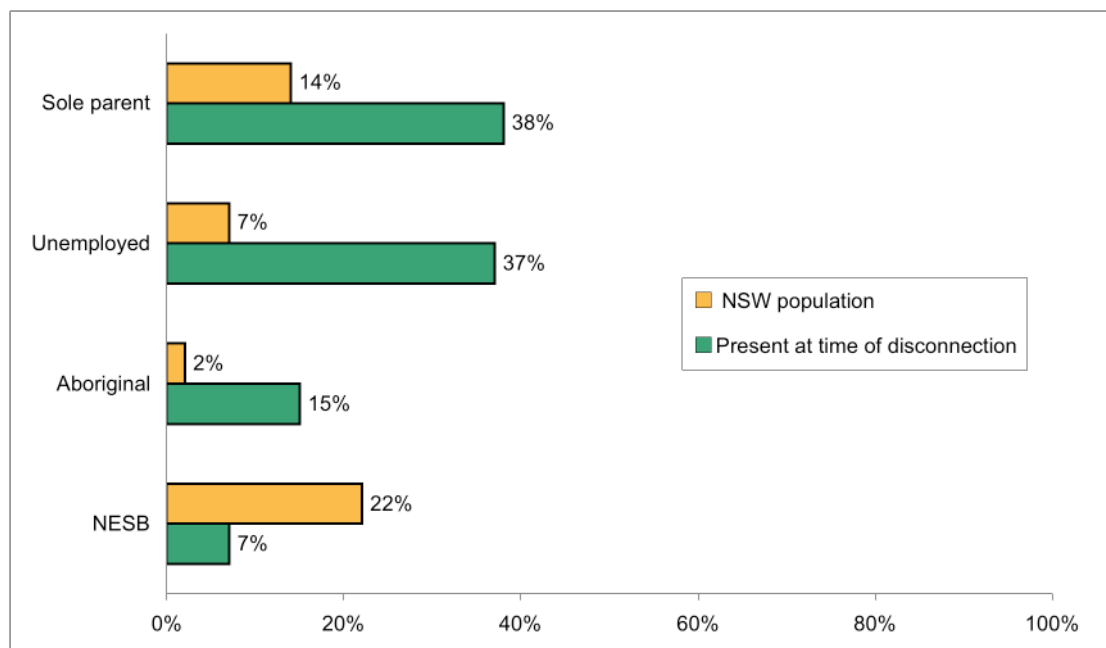
Source: ABS, 2001; survey data, 2004

As reflected in the case studies as well as the main household incomes and tenure types of the sample, there appear to be two broad groups that are most likely to experience disconnection:

- single parents on parenting payments; and
- ‘working poor’ families with children.

3.5 Disadvantage-related characteristics of household members

Respondents were asked whether anyone in their household had certain characteristics generally associated with socioeconomic disadvantage, at the time of the disconnection. These characteristics were: sole parent, unemployed, Indigenous, and from a non-English speaking background (NESB). With the exception of NESB, these characteristics were present in significant proportions of the sample. It should be noted that because the question was asked about ‘anyone in your household’, the results are a fair but not exact indication of tendencies toward experiencing disconnection due to non-payment among people with these characteristics. Figure 3.7 compares proportions of the sample with these characteristics with the NSW population.

Figure 3.7 Disadvantage-related characteristics of household members: comparison with the NSW population

Source: Survey data, 2004; ABS, 2001

Figure 3.7 indicates that more than a third of all households had a member who was a sole parent. This finding is in line with stakeholder comments that single parents are particularly vulnerable to disconnection. According to focus group participants, newly single parents who are in the process of setting up a new home and reorganising their finances are especially prone to disconnection.

Around a third of households surveyed included people who were unemployed; a considerable over-representation in comparison with the NSW population. Indigenous people were also greatly over-represented in the sample. Focus group participants commented that Indigenous people were especially vulnerable to disconnection as they tended to live in large households and sometimes led a transitory existence or were prone to long absences from home attending family funerals and visiting relatives.

A comparison of the survey results with Census data on NSW (ABS, 2001) – while imperfect, in that Census data, unlike the study questionnaire, counts every individual – gives a strong indication of the likelihood of households facing disconnection to be experiencing these systemic forms of disadvantage. The comparison is also shown in Figure 3.7.

Other vulnerable groups, according to focus group participants, are drug addicts in rehabilitation and people who have recently been released from prison. People on methadone programs, according to one stakeholder, may often find themselves in the situation of having to choose between paying for methadone and paying a utility bill.

Unlike the other disadvantage-related characteristics, households with an NESB member represented a fairly small proportion of the sample, particularly when compared to the proportion of people in NSW who speak another language at home.

The proportion of households with an NESB member in the sample, is in contrast with comments made by focus group participants, who noted particular difficulties among NESB

people who were new arrivals in Australia in both understanding the billing system and communicating with utilities providers before and after disconnection.

The proportion of households with an NESB member is likely to be affected by the fact that the survey was based on a questionnaire in English. Although some of the community organisations distributing the survey were encouraged to help their NESB and low-literacy clients to complete the questionnaires where possible, only a small proportion of surveys were distributed in this manner. A more targeted approach than that permitted within the scope of the present study is required to better understand the particular difficulties relating to disconnection from utilities of people of NESB.

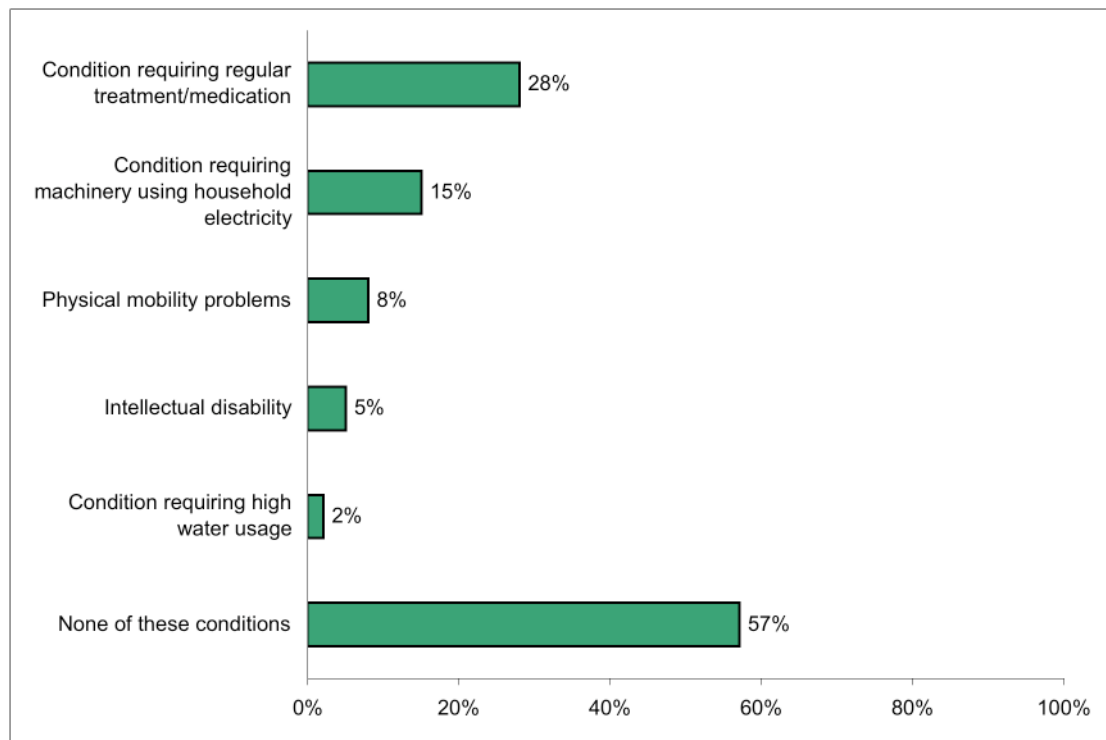
3.6 Health of household members at the time of the disconnection

Respondents were asked whether anyone in their household had one or more of a list of five medical conditions.

Figure 3.8 indicates that, while the majority of households did not include anyone with any of the conditions listed, over a quarter included someone with a medical condition that required regular treatment or medication. Furthermore, 15% of households in the sample included a person who had a medical condition that required the use of machinery that connects to household electricity.

Focus group participants commented that several people who had sought help relating to utility payments and disconnection were on a disability pension or had a mental illness.

Figure 3.8 Health of household members at the time of the disconnection



Source: Survey data, 2004

4 Getting disconnected

4.1 Financial circumstances leading to disconnection

Respondents were asked to indicate their circumstances in the lead up to the disconnection. As indicated by Figure 4.1, the most frequently cited circumstances in the lead up to the disconnection were difficulties finding money for the household bills, funding rent or mortgage repayments, and other debts or financial stress. These all relate to everyday finances and ongoing difficulties ‘making ends meet’, rather than an unusual event in the lead up to disconnection.

There were some interesting differences among respondents in relation to this issue, among them:

- Households whose main income was work-related were more likely to cite difficulty paying rent or a mortgage, and difficulty making loan repayments, as circumstances in the lead up to disconnection.
- Households whose main income was a Centrelink payment were more likely to cite difficulty paying household bills, and difficulty cooling or heating their home, as circumstances in the lead up to disconnection.

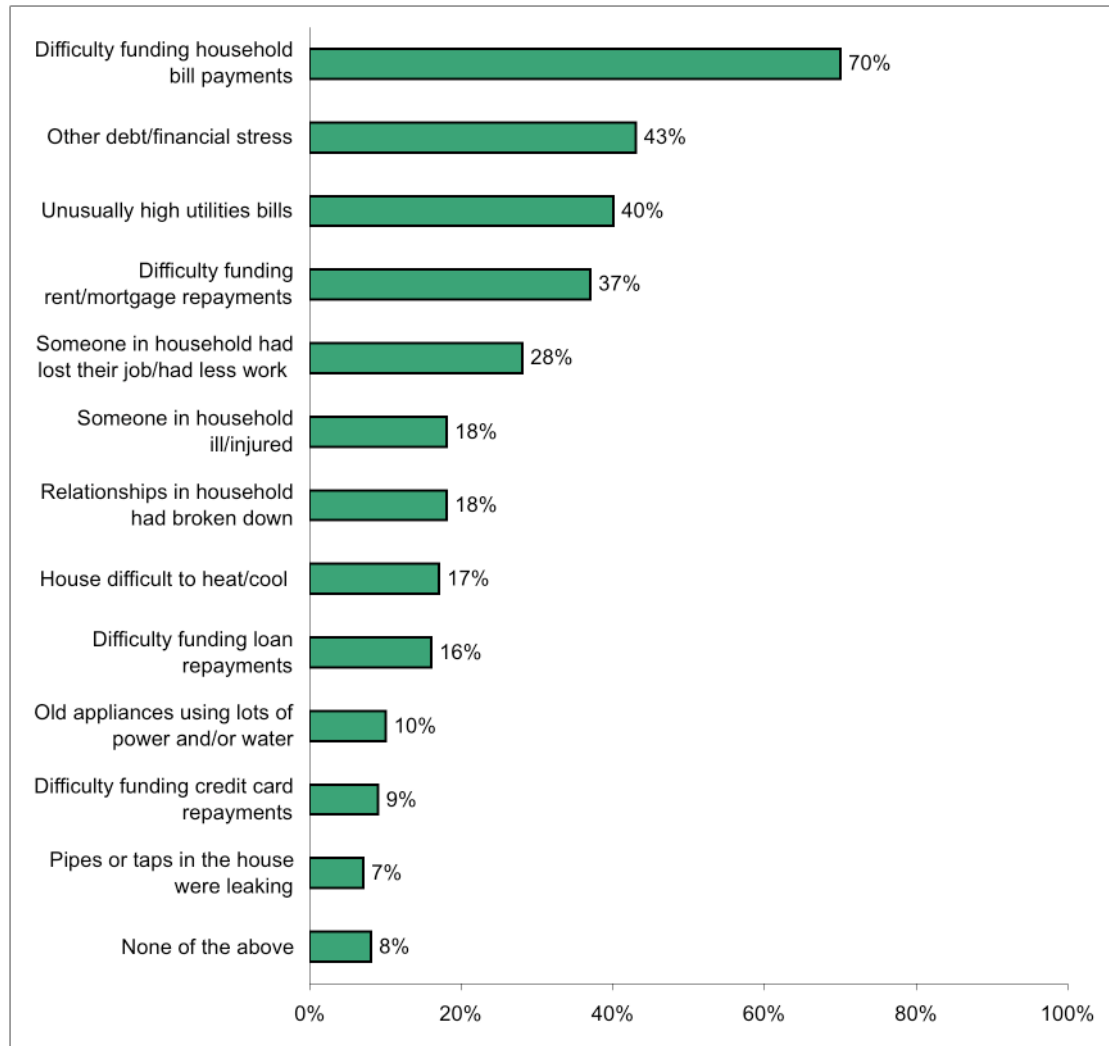
These survey results are in line with the feedback from some case study participants that they simply could not afford to pay all of their household expenses on time and this is what led to disconnection occurring (see chapter 7).

An exception to the prevalence of general, ongoing financial strain as a circumstance leading up to the disconnection was that 40% of respondents found that their utility bill was unusually high in that period. This was particularly the case for electricity customers (44% giving this response). This finding concurs with the observations of focus group participants that their clients were frequently disconnected after being unable to pay a bill indicative of higher electricity use at the end of winter.

4.2 Other circumstances leading to disconnection

Circumstances other than direct financial difficulties were less commonly cited by survey respondents, although all of these other difficulties would also be considered *indirect* financial factors. The most common of these, affecting 28% of respondents, was loss of work. It is noteworthy that while 28% of respondents cited loss of work by a household member as a circumstance leading to disconnection, a larger proportion (34%) of those whose main household income was work-related cited this circumstance. This is consistent with a pattern whereby households reliant on Centrelink payments continually struggle and those that may be described as ‘working poor’ do not have the financial reserves to cover the cost of living in case of loss of work or other mishaps.

Other important factors – affecting around one in five households – were illness or injury of a household member, relationship breakdown in the household, and difficulty heating or cooling the home.

Figure 4.1 Circumstances in the period leading up to the disconnection

Source: Survey data, 2004

The case studies included some different circumstances leading to disconnection. These included:

- the electricity retailer neglecting to bill the household for an extended period and subsequently sending a large bill;
- an unpaid bill for someone who had temporarily sublet the house;
- expenses associated with the family car putting an extra strain on the household's finances.

It was clear that for each case underlying these was a continual difficulty in managing the household finances.

Possibly compounding these difficulties are factors such as irregular meter readings and the frequency with which telephone and electricity bills coincide, as observed by focus group participants. One person related the story of a client living in public housing who had to use an electric dryer for her clothes as there were no drying facilities at her home (these had been removed to prevent theft of clothes). Her winter electricity bill was over \$700 as a result.

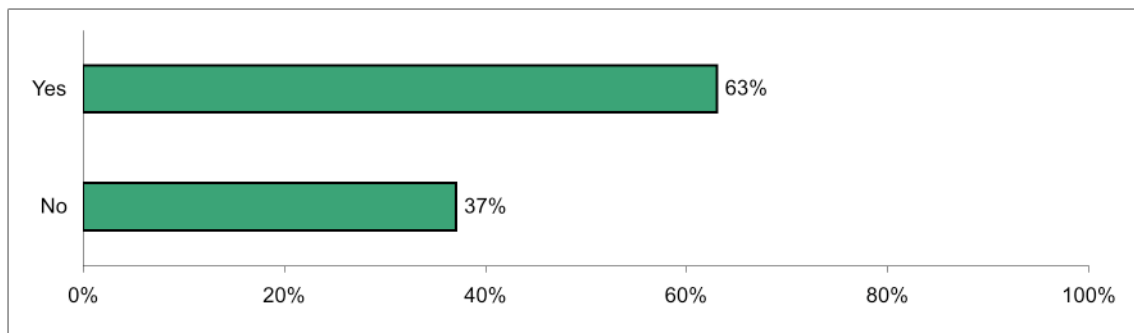
Literacy can also be a factor in falling behind in payments and eventually being disconnected. A stakeholder told the story of a woman paying electricity, but not gas, through Centrepay. Because she had one supplier for both and she recognised the logo on the bills, she thought that both bills were being paid through Centrepay.

Focus group participants listed moving house – sometimes while owing money on bills from the first house – illness, relationship breakdown, and the start of the school year, as common triggers for disconnection.

4.3 Contact with the utility retailer prior to disconnection

As shown in Figure 4.2, nearly two thirds of respondents contacted the retailer in the period just before the disconnection occurred. Electricity customers and those whose main household income was a Centrelink payment were most likely to have contacted the retailer at this time. This finding suggests that retailers potentially play a major role in preventing disconnection.

Figure 4.2 Rate of survey respondent contact with the retailer in the period just before the disconnection



Source: Survey data, 2004

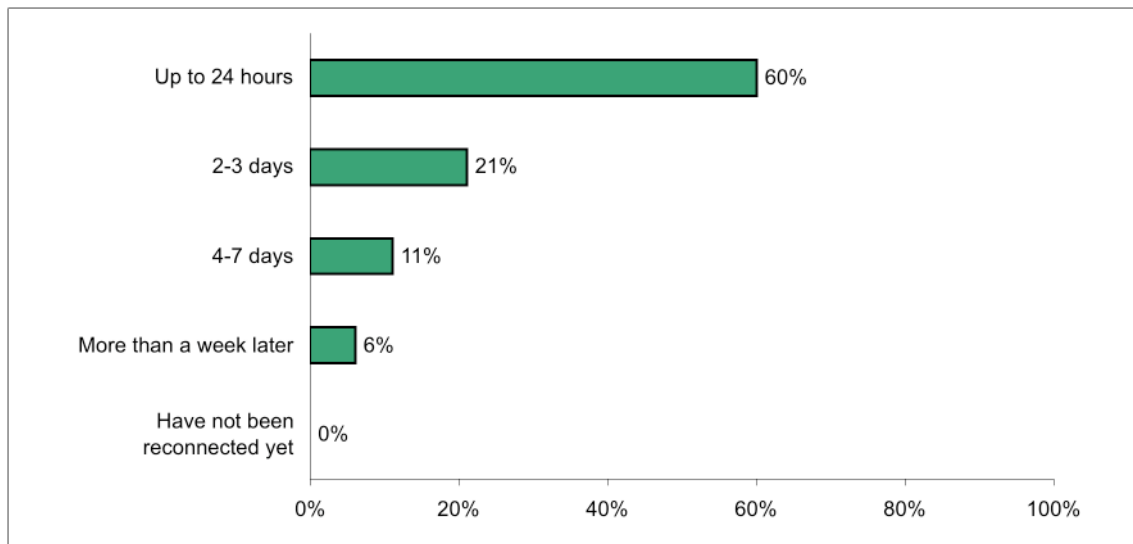
5 Being disconnected

5.1 How long are people disconnected for?

As demonstrated in Figure 5.1 the majority of respondents (60%) were disconnected for 24 hours or less. However, approximately a third were without the utility in question for between two and seven days. Those who were disconnected for more than a week accounted for 6% of the sample.

Households reliant on Centrelink payments were more likely than those on a work-related income to experience extended disconnection. Whereas households on a work-related income were reconnected within 24 hours in 68% of cases, only 53% of those on Centrelink payments were reconnected in this time. Gas customers were less likely than electricity or water customers to be reconnected within 24 hours, and more likely to be reconnected after two to three days.

Figure 5.1 Duration of disconnection



Source: Survey data, 2004

5.2 Coping without electricity, gas or water

Respondents were asked to nominate from a list of 20 items the things they did to cope without electricity, gas or water. The results, which are summarised in Figure 5.2, indicate that respondents employed a wide range of coping strategies. The most common coping strategy, used by 50% of respondent households, was using candles for light. Other common activities were taking cold showers or baths, and buying takeaway or prepared food (each undertaken by over one third of the sample), doing things to avoid being at home, and bathing at someone else's house (each undertaken by over a quarter of the sample).

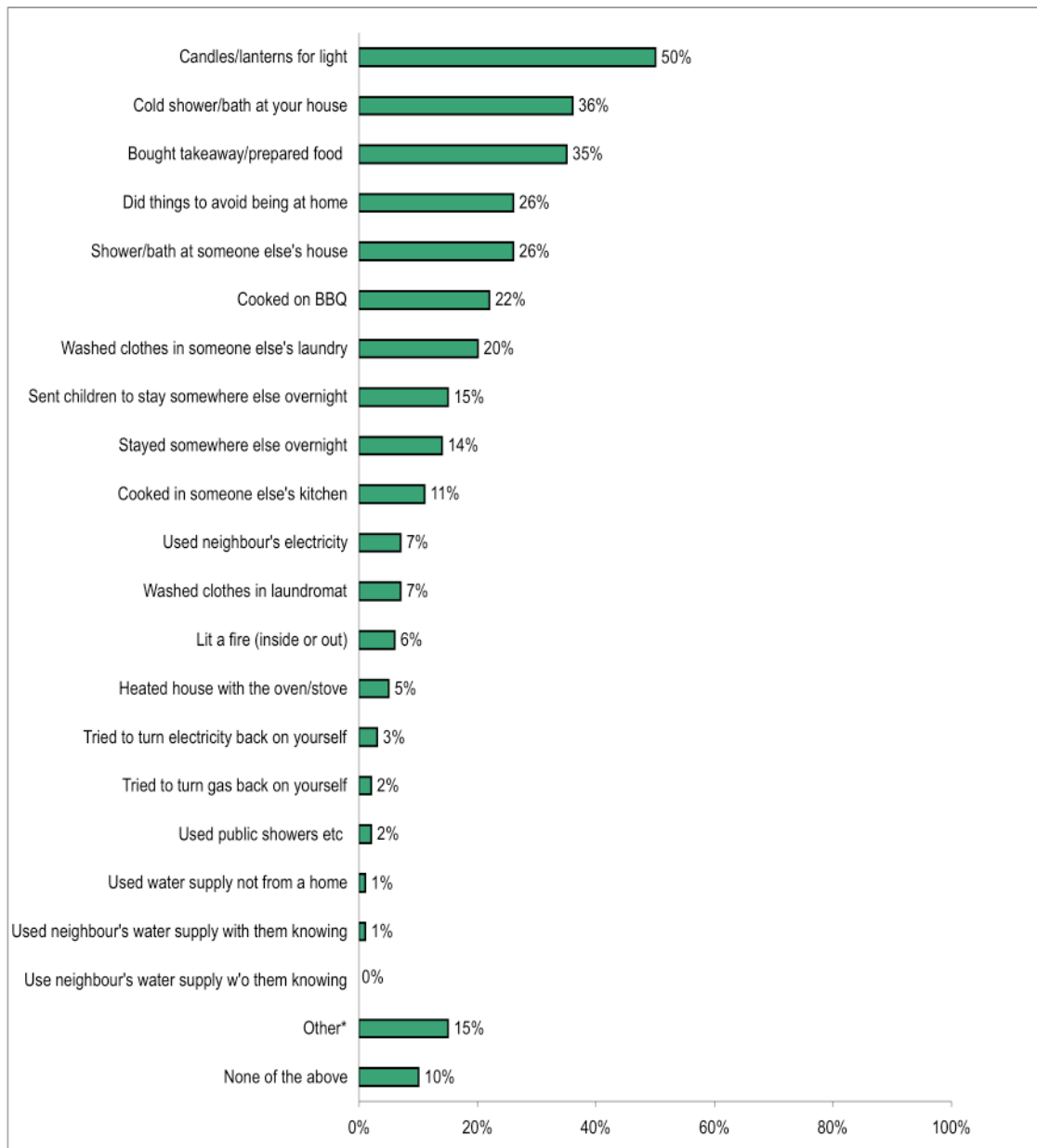
Generally, the more drastic the coping strategy the less commonly it was reported; as would be expected given more than half of the respondents were reconnected within 24 hours.

Nevertheless, even the less drastic activities such as buying takeaway or prepared food (due to inability to cook and/or refrigerate) and doing things to avoid being at home, have flow-

on effects in that they require extra expenditure at a time when funds are likely to be extremely low. Several case study participants also mentioned the financial impact of buying takeaway and prepared food when they were unable to use a stove, oven or refrigerator.

Moreover, the combined incidence of sending children to stay away from the home (15%), and respondents themselves staying away from home (14%), indicates that a fundamental impact – being unable to live as a family in one’s own home – had occurred in about a third of cases.

Figure 5.2 Things people did to cope without utilities



*Includes: Used car battery to operate TV, talked on the phone for as long as I could, shopped everyday for food as unable to store it.

Source: Survey data, 2004

While the more drastic activities were less common, the incidence of dangerous activities such as the use of a neighbour's electricity (7%), heating of the house with the oven or stove (5%), and attempted illegal reconnection of electricity or gas (5% in total or 22 households), was still considerable.

Focus group participants suggested that illegal reconnection was relatively common among their clients. This was particularly the case for those living in public housing, where the knowledge of how to do so was shared among neighbours.

As might be expected, certain coping strategies were more common in relation to disconnection from certain utilities. For example, cold showers and baths, and buying takeaway or prepared food, were most common among those disconnected from gas.

5.3 Impacts of being disconnected

Based on consultations with stakeholders prior to designing the questionnaire, a list of possible impacts was devised. Most impacts of being disconnected from a utility fall into three broad categories:

- emotional and psychological impacts;
- financial impacts;
- health and safety impacts.

Respondents were asked to nominate from a given list the impacts they had experienced as a result of the disconnection. Figure 5.3 ranks the various impacts by frequency.

Among the six impacts most frequently reported by respondents, three impacts: other people in the house became anxious or distressed (47%); the household felt isolated as they were unable to use radio or television (41%); and children in the house became anxious or distressed (36%); are of an emotional or psychological nature. Such impacts were particularly frequent among households with children, with 51% reporting distress in children, and 51-52% (depending on the children's ages) reporting that others became distressed or anxious.

The feeling of isolation due to inability to use the television or radio was particularly prevalent among households relying on Centrelink payments, with 48% reporting this impact.

The significance of emotional impacts of disconnection on household members was emphasised in each of the case studies. Interviewees reported being distressed at the state of disarray in their personal affairs that the disconnection symbolised to them:

My heart just went to my boots... I felt so embarrassed that I'd got to that point.

The worst thing was letting myself get to the point where [the disconnection] happened.

Interviewees also found the inconvenience and discomfort of living without electricity or gas increasingly distressing throughout the period of disconnection. Generally this was combined with a sense of helplessness and frustration due to repeated, unfruitful contact with the retailer in attempts to have the utility reconnected:

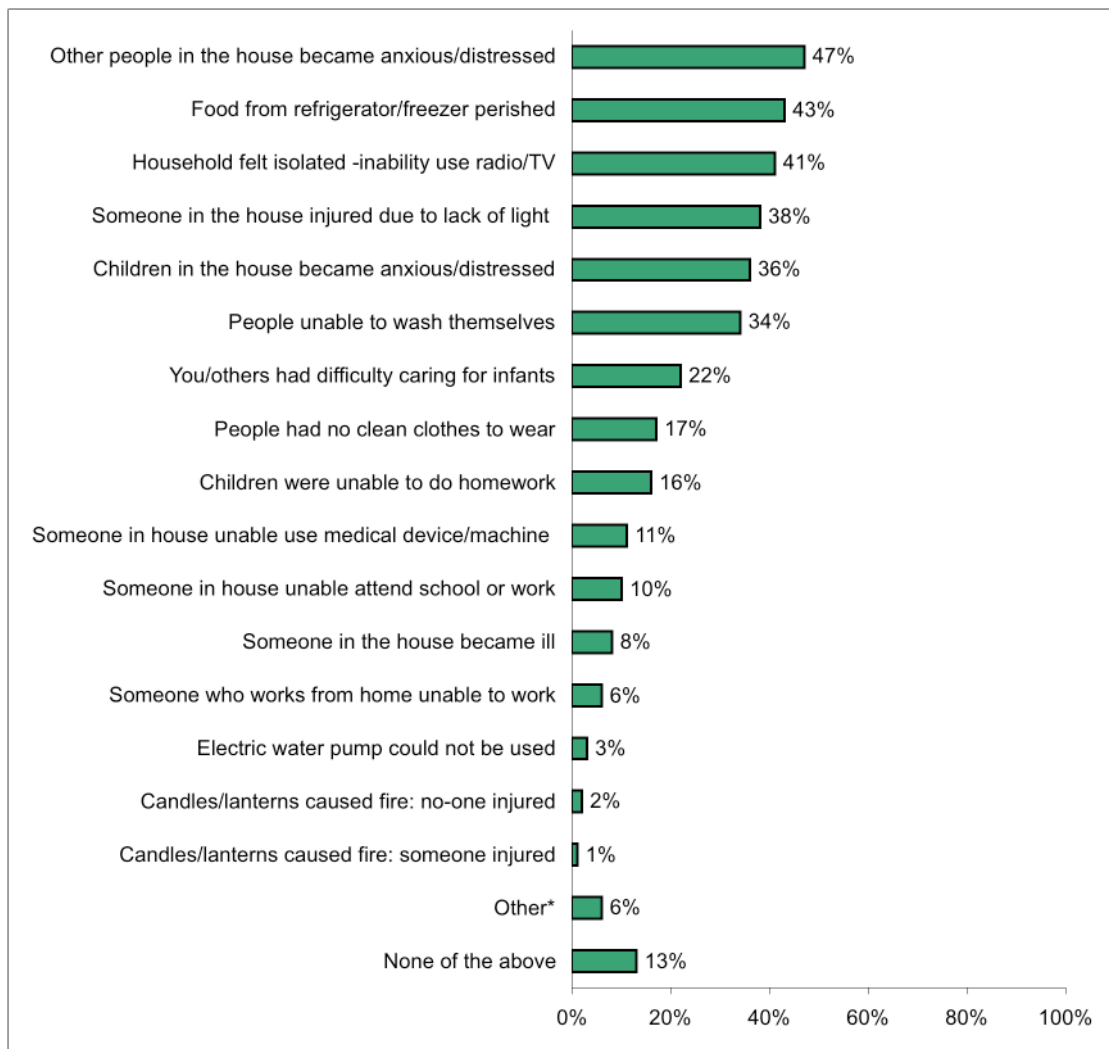
It got to the stage where I didn't want to get up in the morning.

By the time I got to EWON I just couldn't handle it anymore, I thought I was going to have a breakdown. I just felt stuck.

Focus group participants commented on emotional impacts of disconnection that were also described during case study interviews. These included anger with the retailer at their failure to understand the person’s circumstances, a sense of powerlessness and frustration, and finally desperation and distress as the period of disconnection wore on and there seemed to be no resolution in sight.

Three kinds of financial impact were reported. One of the most frequent impacts overall was having to discard perishable food (43%). As would be expected, this was particularly common for those disconnected from electricity (54%). In a relatively high proportion of respondent households (10%), a household member was unable to attend work or school. While 6% overall reported that a household member who normally worked from home was unable to work due to the disconnection, 9% of households drawing their main income from employment reported this impact.

Figure 5.3 Impacts of disconnection on the household



*Includes: Unable to get car out of electric garage, unable to wash colostomy bag properly, whole house 'ceased to operate'.

Source: Survey data, 2004

Health- and safety-related impacts were frequently reported. In over a third of cases, someone in the house had been injured due to lack of light. Also of concern from a health and safety perspective were the findings that over a third of respondents were unable to wash themselves due to the disconnection and that 22% had difficulty caring for infants.

More severe health and safety impacts were less frequently reported. However, the fact that a total of 13 respondent households (3% of responses) had experienced a fire caused by candles or lanterns in the house – and that in four of these households the fire caused injury – is alarming.

Also of concern is the finding that 11% of all respondents were unable to use a medical device or machine due to disconnection (as mentioned in Section 5.5, 15% of respondent households included someone with a medical condition requiring the use of machinery that ran on household electricity). Households reliant on Centrelink payments were more likely to report this impact than others. A nebuliser was the only kind of medical device specifically named by survey respondents in relation to this question.

Stakeholder consultation noted that many devices are not classified as life-support devices and therefore users of these devices were not exempt from disconnection. It was also noted that some medical conditions such as circulatory conditions require warmth, which is difficult to generate when gas or electricity is disconnected, and the same is true of cool temperatures for people with multiple sclerosis.

For 13 households (3% of the survey sample), most likely in rural areas, losing electricity also meant losing running water, as electric water pumps could not be used. This had also happened to one of the case study households and the family was forced to cart water to the house even for flushing the toilet. The potential impacts on the health of household members under such circumstances are considerable.

Consistent with the above findings is the fact that in 8% of respondent households someone became ill as a result of the disconnection.

Some impacts reported in the case studies related both to physical and emotional wellbeing, for example:

We all became stressed mentally and physically because we couldn't eat properly or wash properly. After two weeks not eating fresh vegetables you could feel it.

Finally, while 16% of respondent households reported that the disconnection prevented children in the house from being able to do their homework, 23% of the households with children under 17 reported this impact.

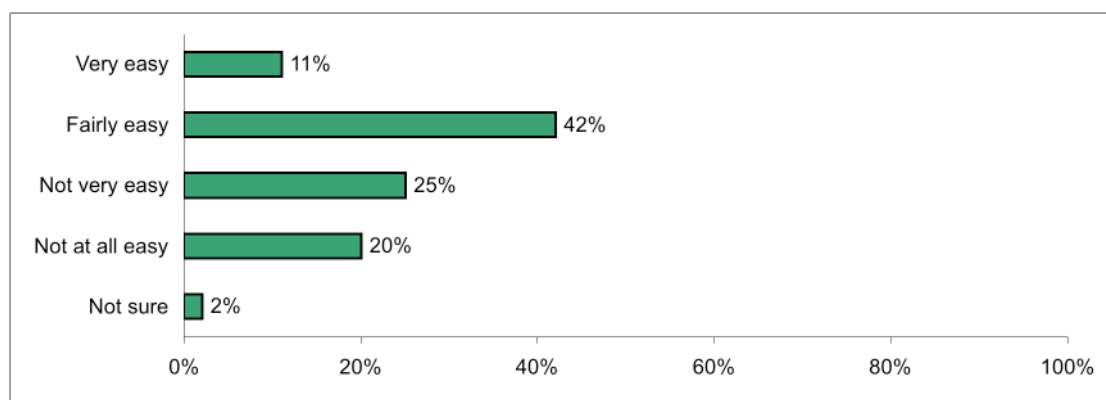
6 Getting reconnected

6.1 The process of arranging reconnection to electricity, gas and water

6.1.1 How easy was the process?

Respondents were asked to rate the ease of the disconnection process overall. A total of 45% rated the process as either 'not very' or 'not at all easy'. However, a similar proportion (42%) considered it to be 'fairly easy', reflecting the finding that the majority of respondents were reconnected within 24 hours. Few respondents thought the process of getting reconnected was 'very easy'. Figure 6.1 summarises these results.

Figure 6.1 Ease of the process of reconnection



Source: Survey data, 2004

6.1.2 Starting the process

Respondents were asked about the elapse of time between discovering the disconnection and taking action to get reconnected. The great majority of respondents (82%) started trying to get reconnected within 24 hours of discovering the disconnection.

For the small proportion that waited longer than 24 hours, the main reasons were:

- wanting to sort out finances first in order to pay (45%);
- embarrassment (41%);
- not wanting anyone else to know about the disconnection (36%);
- not knowing what to do (28%);
- thinking that the retailer would have no sympathy or be unwilling to help (27%).

These findings concur with the view of focus group participants that people who approached them were often embarrassed or ashamed, and that these feelings probably made others reluctant to seek help.

Focus group participants noted that while many people came to them either before being disconnected or having been disconnected that day, a few clients had waited for two months or more to seek help. One stakeholder commented that her clients sometimes seemed 'resigned' to the disconnection having occurred. This reflects a sense of helplessness as described in several of the case studies.

Another stakeholder felt that there was ‘[a] *lack of knowledge about what to do out there* [in the case of disconnection]’. This is despite the fact that retailers are legally obliged to inform disconnected customers about the Energy Accounts Payment Assistance (EAPA) scheme. It is likely, according to the observations of focus group participants, that people with limited literacy, people from an NESB, and elderly people were particularly unlikely to know what to do in the case of disconnection. People who were housebound due to age, disability or illness were also thought to be less able to seek help than others.

6.1.3 Sources of information and assistance

Respondents were asked to nominate from a list where they sought help or information in relation to the disconnection. For the sake of evaluating each source, they were also asked which of these sources had provided what was needed. Multiple responses were permitted for both questions. While Figure 6.2 indicates the proportion of *all respondents* who received what they needed at each source, Table 6.1 indicates the proportion of people seeking help or information *at each source* who received what they needed at that source.

Sources attempted

The great majority of respondents (86%) sought information or assistance in relation to the disconnection directly from the utility retailer. Households whose main source of income was work-related were considerably more likely (87%) to approach the retailer directly than those whose main income was a Centrelink payment (72%).

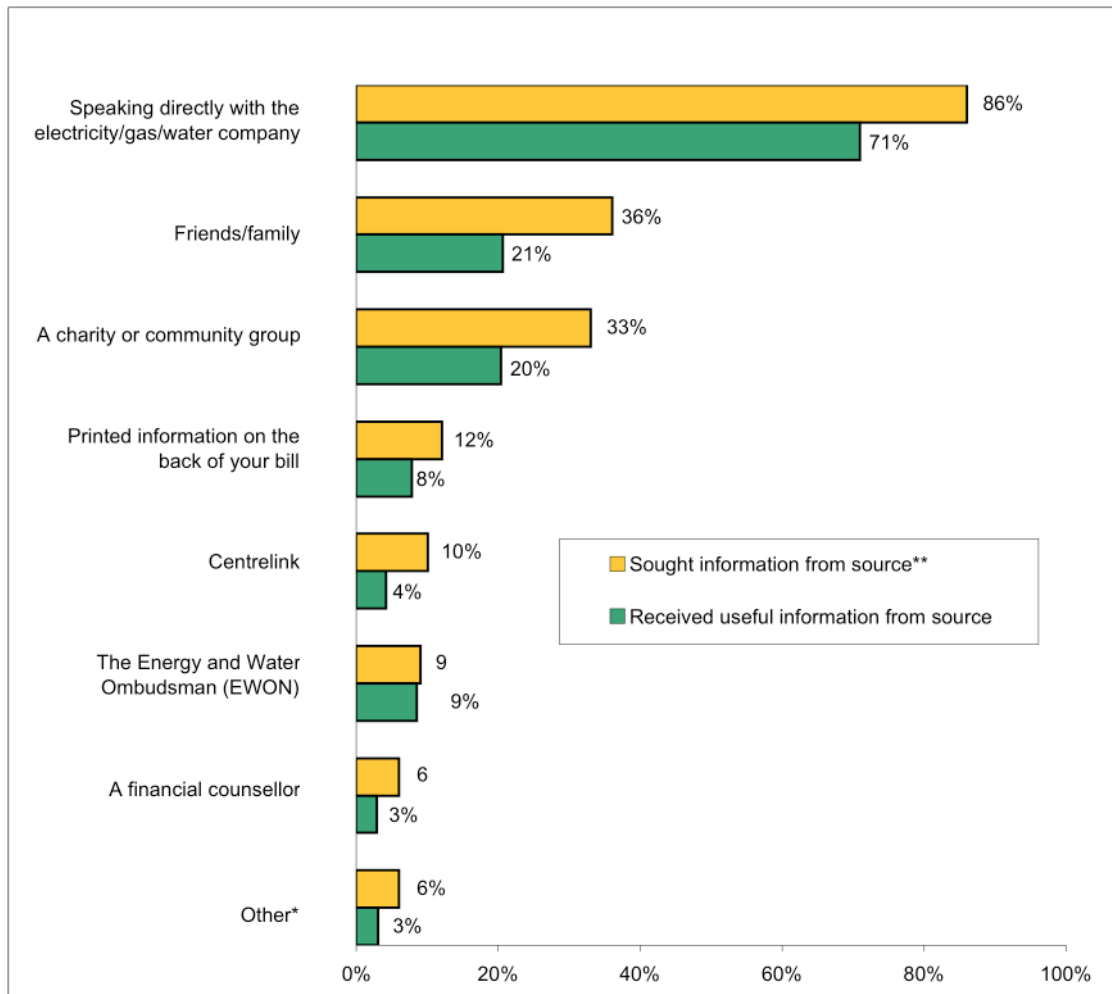
However, multiple responses were given by most respondents, as evidenced by the total number of responses (871 or 1.9 responses per respondent) shown in Table 6.1. The results suggest that respondents attempted to get help both directly from the retailer and from at least one other source. As reflected in all of the case studies, it is likely that most people’s first response upon discovering the disconnection would be to contact the retailer, however this may not always result in reconnection and hence other avenues are pursued.

Apart from the retailer, the most commonly approached sources of assistance or information were friends and family (36%) and charity/community groups (33%). Some differences exist in the help-seeking behaviour of respondents. Households whose main source of income was Centrelink were significantly more likely to approach a charity or community group (49%) than those whose main income was work-related (11%). Similarly, while only 25% of households with work-related income approached friends and family, 40% of those on Centrelink payments tried to get help or information this way. The latter finding is consistent with the stakeholder observations that disadvantaged families often form networks that take turns borrowing each other’s electricity or providing accommodation in the case of disconnection. As revealed by stakeholder consultation and case study interviews, it is also common for people to find out about sources of help such as charity organisations from neighbours, family and friends.

Water consumers were more likely than gas or electricity consumers to speak directly to the retailer and less likely to seek help elsewhere. Focus group participants indicated that it was extremely rare for people restricted from water to seek help from charity organisations or EWON. This may indicate that water consumers have greater success in their initial contact with the retailer and do not need to seek help elsewhere; it may also be related to stigma surrounding other sources of help for water consumers, who in most cases obtain their income from employment. As one such case study participant said:

We don’t need more information, we were well aware of what was going on. I blame myself... we don’t need charity...

Figure 6.2 Comparison of attempts and success in finding information and assistance at various sources



*Includes: Local MP, employer

**Where the respondent indicated that they had received assistance or information from a source but had not indicated seeking it from this source we have assumed that this was an error on the part of the respondent and have discussed the aggregate frequency of reported and unreported sources.

Source: Survey data, 2004

Table 6.1 Proportion of successful approaches to various sources of help and information

Source	Information/ help sought (N)	Information/ help received (N)	Information/ help received as % of Sought
The Energy and Water Ombudsman (EWON)	39	38	97%
Speaking directly with the electricity/gas/water company	380	316	83%
Printed information on the back of your bill	54	35	65%
A charity or community group	145	91	63%
Friends/family	159	92	58%
Other	25	14	56%
A financial counsellor	24	13	54%
Centrelink	45	19	42%
Total	871	618	.

Source: Survey data, 2004

Sources that provided the necessary assistance and/or information

Table 6.1 indicates that all but one source (Centrelink) provided the information or assistance required by survey respondents in the majority of cases. However, there was considerable variation from source to source in the proportion of successful enquiries. In addition, similarly to the findings relating to attempted sources, there was a high incidence of multiple responses, indicating that for several respondents it was a combination of information and assistance from various sources that contributed to their reconnection.

While almost all of those who had sought help from EWON got what they needed, a relatively small proportion of respondents used this information source. This is consistent with case study findings that EWON was approached after other options, eg, negotiation with the retailer or seeking help from a charity group, had been exhausted.

Significantly, 86% of survey respondents reported being able to get assistance or information directly from the retailer. Retailers were more likely to provide what was needed by households receiving mostly work-related income (82%) than those on Centrelink payments (61%).

As discussed earlier in this section there was a significant tendency for respondents to seek help or information at various sources. It is likely that in some cases the retailer was able to provide information (particularly on other sources of assistance), but did not always reconnect respondents as a result of the direct contact.

The positive response regarding retailers differs from the experiences of most people interviewed for case studies (particularly those who represented more extreme cases of disconnection). According to focus group participants, retailers were often initially inflexible when it came to negotiating reconnection of their customers, but generally negotiations between EWON or community groups and retailers on behalf of their clients were more successful than direct negotiations between the client and the retailer. It was also noted that some retailers were more responsive in cases of hardship than others and that not all retailers had introduced hardship programs at the time of the consultation. Within organisations, it was also uncommon for call centre staff to have the necessary authority or to consider it their responsibility to help people who had been disconnected. This corresponds with the feedback from case studies, for example:

[A customer service person] *told me off and said 'we told you already we can't help'.*

[They were all] *very inconsiderate. They really don't care.*

The above responses suggest that although retailers are able to provide some form of information or assistance to the majority of disconnected customers, there is a small proportion who find the retailers very unhelpful.

For survey respondents, the 'success rate' of retailers and EWON in providing the necessary information and assistance was greater than for other sources.

Although friends and family were the second most frequently approached source of information or assistance they were able to provide what is needed in only 58% of cases.

It is particularly noteworthy, however, that in over one third of cases, charity or community groups did not provide what was needed. Even among households receiving their main income from Centrelink payments, only 33% reported that these organisations provided what was needed. This reflects the experiences described in two of the case studies, and feedback from the focus group that several people contacted EWON having been refused help by community organisations. One stakeholder consulted noted that his organisation had '*a level of assistance we are able to give*'. Others noted that branches of community organisations receive quotas of EAPA vouchers and that some organisations require potential clients to fit criteria, such as possession of a health care card.

Two of the case study participants related experiences of trying to get assistance from several community organisations without success, either because the outstanding account was in a different person's name or because a member of their household had received help from that organisation on a recent occasion and had used up their 'quota' of assistance.

Financial counsellors were not frequently approached by respondents in the case of disconnection and were considered effective by just over half of those that had done so. It is possible that people associate financial counsellors more with long-term planning than emergency assistance as might be required in the case of disconnection. A stakeholder from an organisation offering financial counselling noted that while his organisation tried to prioritise emergencies, people were sometimes disconnected while waiting for an appointment with a financial counsellor.

6.2 Financing reconnection

Respondents were asked to nominate the actions they took in order to get reconnected. Figure 6.3 includes various actions taken by respondents. As with several other questions, multiple responses were allowed.

The majority of respondents (52%) borrowed money from friends or family. This is noteworthy given the low level of helpfulness accorded to friends and family (see Section 6.1.3), however given the evidence of multiple responses (these are equivalent to an average of at least two responses per person) it is likely that borrowing money from friends and family was just one part – perhaps not even a major part – of what was done to get reconnected.

6.2.1 Paying the bill

The most frequent responses relate to means of raising funds to pay the outstanding debt on the account. These are:

- borrowing money from friends or family (52%);
- delaying other payments (43%);
- cutting back on buying food or other groceries (33%).

In addition, a considerable proportion of respondents (13%) went to a pawn broker or money lender to finance reconnection.

These arrangements are made within households and families, without the involvement of welfare agencies or other forms of assistance. Furthermore, each is likely to have flow-on effects that may compound the households' own disadvantage or adversely affect their friends or family.

Households whose main income was a Centrelink payment were considerably more likely (60%) than those on a work-related income (42%) to borrow money from friends or family, as were those disconnected from electricity (58% in comparison with 32% for gas and 33% for water).

Significantly, only 27% of respondents obtained an EAPA or Payment Assistance Scheme (PAS) voucher in order to be reconnected, although 42% of respondents reliant on Centrelink payments took this course of action, in comparison to 8% of those households with work-related income. This difference suggests that there may be a stigma attached to this form of assistance and/or its source (generally community or charity organisations), or that they are difficult for those outside the welfare system to access. An access issue raised by focus group participants was lack of knowledge of EAPA; it was suggested that the scheme should be more widely promoted. According to focus group participants, there was a limited supply of EAPA vouchers available to community organisations and therefore the amount available to individual clients was sometimes insufficient to pay their debts in full.⁵ Another identified limitation of EAPA was that the vouchers could not be used to pay extra fees such as reconnection and late payment fees.

Among survey respondents, electricity customers were more likely to access vouchers in the case of disconnection (30%) than others (19% for gas and 8% for water).⁶

Interestingly, while households receiving mostly work-related income were more likely than the others to delay other payments (46% compared to 40%), households receiving mostly Centrelink payments were more likely to cut back on buying food or other groceries (37% compared to 28%). This may be because households receiving mostly work-related income have other (more discretionary) payments they are able to delay whereas households relying on Centrelink payments have a more basic budget.

6.2.2 Payment plans and other negotiations

Figure 6.3 indicates the frequency with which other actions were taken in order to get reconnected. With the exception of arranging a payment plan with the utility retailer (21%) these actions were generally taken less often than those that were funds-related:

- complaining to EWON (7%);
- joining Centrepay (7%);
- asking a financial counsellor to negotiate with the retailer (3%).

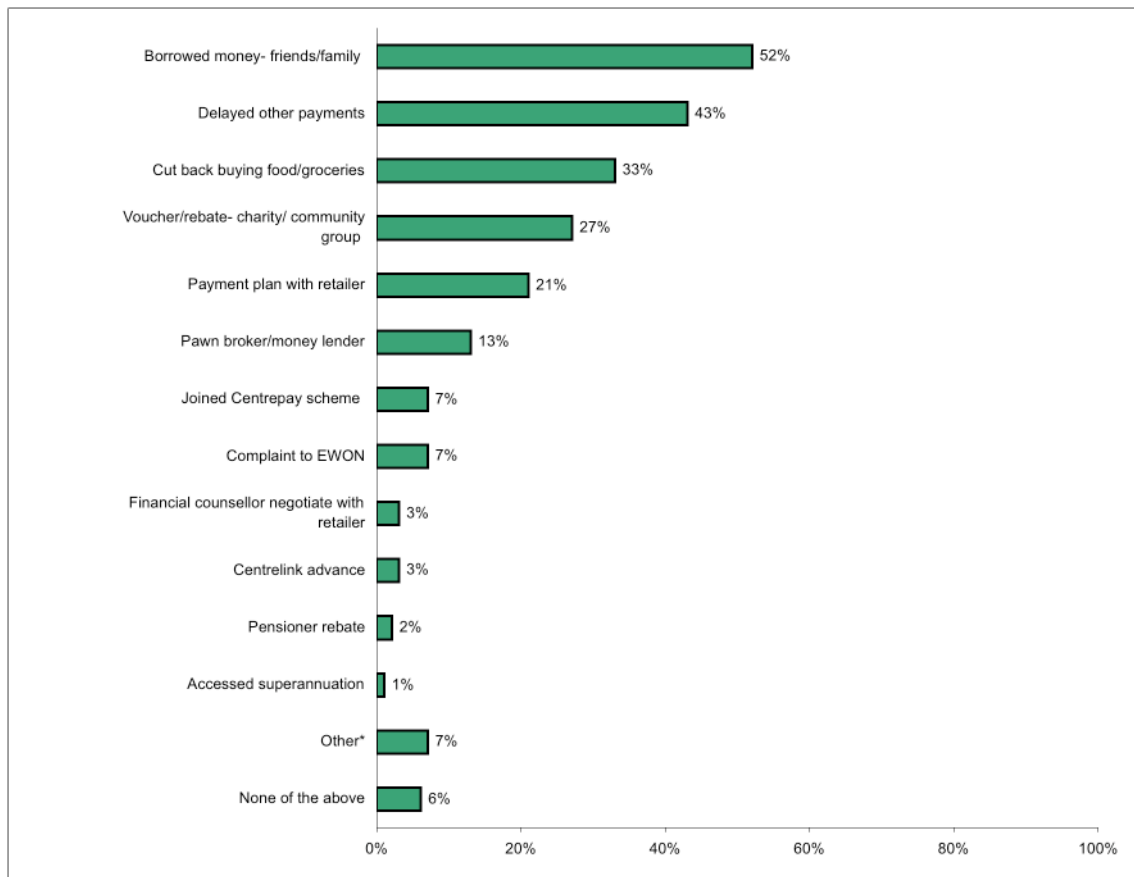
Such a pattern is likely to reflect people's eagerness to be reconnected as soon as possible, a desire to avoid 'official' assistance or difficulty accessing it, and an overall tendency for households to cope by juggling expenses. At the same time, however, focus group

⁵ At the time of the consultation.

⁶ Sydney Water and Hunter Water distribute PAS vouchers; these responses may not have been picked up as the question was worded, 'Got a voucher/rebate from a charity/community group'.

participants noted that payment plans were not always successful in preventing disconnection from recurring, as *'people will say anything to get the power back on'*. Once a person or household has defaulted on a payment plan it is also more difficult for community organisations to negotiate on their behalf; it is possible that some of those who had been disconnected more than once in recent months might be in this situation. Several case study participants were also on a payment plan or had recently been on one at the time of the disconnection. This suggests that such plans are not in themselves a means of preventing disconnection for many people in the long term.

Figure 6.3 Actions taken by survey respondents in order to get reconnected



Includes: Employer made a payment, got money from our church, waited until payday.

Source: Survey data, 2004

6.2.3 Extra fees

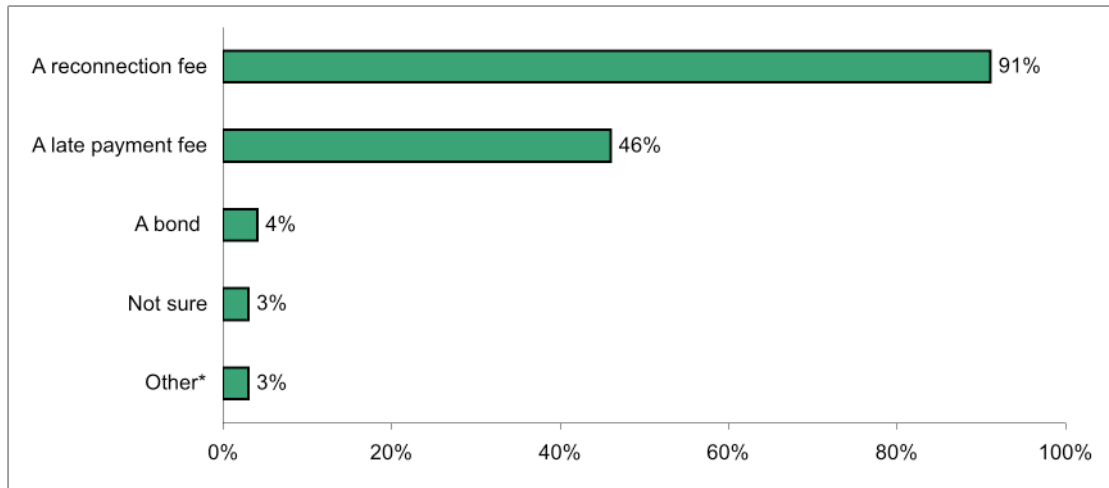
The great majority of respondents (84%) reported having to pay extra fees in order to get reconnected. Figure 6.4 outlines the types of fees paid. The frequencies add up to 144%, indicating that 44% of respondents had to pay more than one fee simultaneously to get reconnected. Almost all respondents (91%) paid a reconnection fee.

The regularity with which fees were charged is significant in that such fees would compound the difficulties experienced by households in getting reconnected.

A fee of one sort or another was charged more often by electricity retailers (86%) than by gas (76%) or water retailers (79%).

According to focus group participants, retailers were more likely to waive fees if the reconnection occurred as a result of negotiations with a community organisation or EWON. One community worker also noted that his success in getting fees waived ‘*depends on who I talk to*’ within each company. Another had observed that putting clients onto Centrepay tended to encourage retailers to waive fees.

Figure 6.4 Type of fees paid in order to be reconnected



*None specified.

Source: Survey data, 2004

7 Reconnection case studies

7.1 Summary of case study participants

- **Case study 1:** John⁷, a single father, disconnected from electricity.
- **Case study 2:** Maria, living with her husband and adult son, restricted from water.
- **Case study 3:** Sophie, a young single woman living alone, disconnected from electricity.
- **Case study 4:** Alex, a single mother, yet to be reconnected to gas.
- **Case study 5:** Tony, a married father of four, restricted from water.
- **Case study 6:** Lucy, a single mother, disconnected from electricity.
- **Case study 7:** Lynda, newly single after a 13-year relationship, disconnected from gas.
- **Case study 8:** Sally, a single mother, disconnected from electricity.

7.2 Overview of case studies

The case studies represented a broad range of circumstances, including households that might be described as ‘working poor’ as well as those reliant on Centrelink payments, married couples with children, single parent families, a couple, and a single person household.

Direct causes for the disconnection varied, with some disconnections relating to bills that the interviewee felt they had reason to dispute. However, several of the interviewees appeared to lack the financial resilience to cope with occasional or temporary changes in their budget, such as moving house, a large bill or car repairs. For some, difficulties managing the household budget were continuous and not necessarily the result of any unusual circumstances. A number of the participants were reliant on Centrelink payments such as parenting payments; others were struggling to pay off a mortgage on a limited work-related income. Circumstances which would be considered ‘indirect’ causes of the disconnection, in that they contributed to the financial difficulties of participants, included relationship breakdown and work-related injury.

Periods of disconnection reported by participants ranged from less than 24 hours to two years. However, even when disconnection was for a short period, emotional or psychological impacts were still felt by participants, particularly relating to the sense of loss of control represented by the disconnection. For some respondents, disconnection seemed to be ‘the last straw’ in a series of misfortunes, and thus the experience brought about feelings of helplessness, frustration and depression that tended to intensify over the duration of the disconnection.

For several of the people interviewed, the disconnection caused considerable discomfort and inconvenience as they had to do such things as bathe away from home or boil water for bathing, study by candlelight, carry water to their home, and miss out on television and radio. These circumstances were also upsetting for children in some cases.

Some coping strategies, particularly relating to the inability to refrigerate or cook food, had flow-on effects in that they placed a financial burden on the case study households at a time when they were already facing financial difficulties.

⁷ Names have been changed to protect participants’ privacy.

Most of the people interviewed had approached the retailer directly, soon after the disconnection, intending to get reconnected. For some of those who contacted the retailer, reconnection was a relatively straightforward matter of paying off all or part of an outstanding bill. For others who were unable to reach agreement with the retailer on payments (generally because they felt they could not afford to make the payments required), the retailer was often viewed as being unsympathetic and the disconnection continued until a third party, such as EWON or a charity organisation, became involved.

While both EWON and charity organisations provided invaluable assistance to participants, there was evidence in participants' stories of various barriers to accessing assistance from these sources. These included lack of awareness of EWON, misinformation about criteria for accessing EAPA vouchers, and fear of being refused help by charity organisations (particularly when help had been given on a recent occasion). There was also stigma attached to seeking help from charity organisations.

One participant said she '*should have gone on a payment plan*'; however, in other cases, such plans did not seem to prevent disconnections recurring. This was generally because people found it financially difficult to adhere to payment plans over the long term.

Several households were helped by their family or by neighbours, particularly through the use of bathroom facilities. None of the participants reported getting financial help from friends or family in relation to the most recent disconnection, although some had received this sort of help in the past. A couple of participants noted, however, that their families were themselves facing financial hardship and not in a position to offer financial help.

The overall, ongoing financial difficulties faced by each of the participants and the fact that several had been disconnected from utilities or the telephone on previous occasions suggest that at least some of these households will face disconnection again in the future unless they are able to access 'holistic' solutions to their financial difficulties.

Case Study 1

Background

John is a single father who lives on acreage in a regional area. He has three children aged 14, 16 and 17; the eldest is doing her HSC in 2004. His electricity was disconnected for five weeks during June and July 2004.

Immediate causes and history of disconnection

Just over two years ago, John received an electricity bill for \$2,700, because he had not been billed for 18 months. He entered a payment agreement at the time of the bill, but still found the payments difficult to manage in combination with other debts/expenses. There have been two disconnections relating to this debt.

Financial circumstances

John is paying a mortgage on land where he has been building a house. His main income is a parenting allowance, however, he picks up odd jobs to supplement this income. John has osteoarthritis. In recent years, he has lost his driver's licence and has been injured while working, resulting in surgery. Both of these circumstances have made it difficult for him to work. A recent divorce, and ongoing difficulties related to part of his property being contaminated (especially the inability to use the land for agriculture or to subdivide and sell) have caused additional financial and emotional strain. Other expenses such as school uniforms, stationery and his daughter's P-plates have been difficult to manage.

John says there were no special circumstances leading up to the most recent disconnection, just *'I didn't have the money and knew that if I contacted [the retailer] I would have to give them some money'*.

Discovering the disconnection

The family came back one night after attending a funeral to find the power cut off. They lit candles, set mobiles as alarm clocks and went to bed early.

Initial response

John was *'not too surprised'* to discover the disconnection. His kids *'knew it would be temporary – I always find the money eventually – so they were philosophical about it'*.

Impacts

As a result of the disconnection, a freezer full of meat had to be thrown out. The electric pump from the water tank could not operate, which meant there was no running water (hot or cold) to the house. The children missed TV; they were bored at home and felt *'left out'*.

John's daughter, who was doing her HSC, had to study in the living area, as her room could not be lit sufficiently; the lack of quiet and privacy made studying difficult. In addition she could not use the family computer and had to handwrite then type out assignments at school.

Coping

The family had to cart water inside, including water to flush the toilet. The children showered at a neighbour's house six kilometres away, while John had cold showers. They used a gas cooker with gas bottle attached to cook meals. Because they had an open fireplace, they were able to keep a pot of water on the boil.

Getting help

John has previously borrowed money from supportive friends and neighbours, generally in return for odd jobs, but *'I didn't want to ask any more'*. At the same time, he did not want to *'accept charity'*. He planned therefore to *'just go without'* until he came up with the money to pay an instalment. However, as his daughter was doing the HSC, he changed his mind after approximately one month and got some help. *'I waited three days before I plucked up the courage to call [EWON]... I felt guilty because I didn't have the money [to pay anything onto the account].'*

EWON organised EAPA vouchers to the value of the payment demanded by the retailer. However, shortly after these were submitted to the retailer, John received a letter saying the remainder of the debt had been cancelled.

Final comments

John plans not to get disconnected again. However, he says *'I don't care how much money I owe anyone. I'll buy food before I pay bills'*. He feels he should have talked to the supplier before the bill got out of hand, and that, *'it's hard to survive unless you earn lots of money. Small mishaps become big problems for families.'*

John felt that as well as costing the affected household, disconnections cost the family and friends who are called on to help, and must cost the retailer as well. Therefore:

People should have an incentive to save more, or payment plans should be made more readily available, like with Chrisco hampers and superannuation. It would be good to be able to pay bills through Centrelink also.

Case Study 2

Background

Maria lives in Sydney with her husband and adult son who has recently moved back home. Her husband is *'a blue collar worker'* and she has just completed a reception course. They are paying off a mortgage.

The household's water was restricted for a short time (less than a day) about three months before the interview.

Immediate causes and history of disconnection

On a previous occasion, Maria's household had their water restricted and settled the outstanding bill in one payment; this put them behind in their mortgage. Because of this, Maria and her husband were wary of *'robbing Peter to pay Paul'* again.

At the time of the restriction, they were also behind in their mortgage and electricity account. *'We were just trying to keep everyone happy.'*

Maria thinks she was probably on a payment plan at the time the water was restricted, *'we're always on some payment plan'*.

Financial circumstances

Maria's family has continuous difficulties making ends meet. *'Not enough money comes in to pay the bills. We're not extravagant.'* Although her husband works, she describes them as *'working poor'*. She gave the example of basic repairs needed in the house, such as a missing tap in the bathroom basin, which they cannot afford.

Maria and her husband have no savings to cope with unexpected costs. Shortly before the disconnection, an unexpected mechanic's bill tipped their finances over the edge.

Discovering the disconnection

Maria discovered the disconnection when a note from the water supplier was placed under the door.

Initial response

My heart just went to my boots... I felt so embarrassed that I'd got to that point.

Impacts

There were no significant impacts of being without water for a few hours. It wasn't going without water that was the greatest impact, but knowing the water had been cut off and the *'embarrassment and humiliation'* associated with this. Maria also felt *'overwhelmed'* by the fact that their finances had come to this point yet again.

Coping

Coping without water was not a significant issue as the period of reconnection was brief.

Getting help

Maria's family have previously used EAPA vouchers on occasion, but they prefer to work out payment plans when they get behind in their bills as they feel that *'there are more needy people than us'*.

Maria's husband called the retailer immediately after discovering the restriction. He reached an agreement with the retailer as to an initial amount to pay in order to get reconnected. He paid that amount that day, called back the retailer with the receipt number, and was reconnected the same afternoon. Maria and her husband have always found the water retailer '*very generous with their time and with money*'. Maria commented that the retailer always asks what the family can afford to pay in instalments when negotiating a payment plan.

Maria believes the reason they are repeatedly disconnected is that the cost of living has risen and wages have not kept up, and that there is little the charity organisations can do to help. She does not feel that the retailer or charity groups need to improve their service.

Case Study 3

Background

Sophie is a young, single woman living in an outer suburb of Sydney. At the time of the disconnection from electricity, she was living alone in her unit after her flatmate had unexpectedly moved out. She was disconnected from electricity for approximately one month.

Immediate causes and history of disconnection

Sophie's flatmate had taken on responsibility for the electricity account and claimed he had had the electricity account for the unit transferred into his name. She thought that no bills had arrived as yet, whereas in fact the account had not been opened and they were receiving electricity without paying.

Financial circumstances

Sophie was on a trainee wage, as she was training to become a nurse. She would not have considered asking her family for money as they are also struggling financially.

Discovering the disconnection

Sophie came home one night to discover her flatmate was gone and the flat was dark. She called the retailer immediately and found out that there were outstanding bills and the account had been disconnected.

Initial response

Sophie was shocked at the disconnection as she thought her flatmate had been paying the bills.

Impacts

As with many people who are disconnected, Sophie was unable to store perishable food in the refrigerator, had no means of cooking, and had no running water. In addition, she came home to an empty, dark house when she finished her shift at the hospital. She was unable to sleep properly as she didn't want to be in complete darkness, but was afraid the candle she was using would cause a fire. This made her depressed and fearful for her personal security and safety.

Her depression deepened as she continued attempting, unsuccessfully, to convince the retailer to reconnect the electricity. She wanted to have the account transferred into her name, as she believed that she would be able to get reconnected if a new account was

started. When she approached the retailer she was given a series of demands for various kinds of paperwork, which compounded her frustration.

The emotional impacts increased over the period of the disconnection until *'it got to the stage where I didn't want to get up in the morning'*. Eventually, due to the stress of the disconnection and other circumstances, Sophie began to take time off work, which cost her the traineeship.

Coping

Sophie stated that she *'didn't cope'* with the situation emotionally.

Because she was afraid of fire, she used one candle and carried it from room to room as needed. She lived on tinned food and dry bread and crackers for the month she was disconnected.

Getting help

Once Sophie discovered why the disconnection had occurred, she attempted to open a new account under her own name, as she believed she would be able to be reconnected in her own name. In order to open the account, she was initially told to forward a copy of the lease. It took a week to get this document and send it. After calling the utility to follow up, she was told a statutory declaration and a copy of a water rates invoice would be required to verify she was a tenant and not the property owner. These took another week to obtain. It was not until this second lot of documentation was forwarded, and she made another call to follow up, that she was informed that the outstanding bill would have to be paid in full before the account was opened in her name. During this process, she was without electricity and Sophie says the retailer knew this. Sophie says she *'couldn't get them to understand my circumstances'*. She tried customer service and other phone numbers for the retailer. Eventually, says Sophie, a customer service person *'told me off and said "we told you already we can't help"'*.

After attempting unsuccessfully to open a new account with an alternative electricity provider, this provider directed her to EWON. EWON negotiated a payment plan for the outstanding electricity costs and provided information on other services. She was reconnected within days of contacting EWON.

Final comments

None.

Case Study 4

Background

Alex is a single mother with a 12-week-old baby and a two-and-a-half year old toddler. She lives in public housing in a regional area of NSW. At the time of the interview, Alex had been disconnected from gas for a week and was yet to be reconnected.

Immediate causes and history of disconnection

Alex had left home for 12 months *'for personal safety reasons'* and sublet her house to a friend. She has now moved back into the house and her friend has moved out. About a week after moving back in, the gas was disconnected. After contacting the retailer she discovered that the account was in arrears. She has been unable to obtain the funds for the outstanding payments from her friend. At the time of the interview, the retailer was aware of the

situation but claimed she was liable to pay the outstanding amount, as she is the leaseholder.

Financial circumstances

A parenting payment is the sole source of income for Alex's family. At the time of the disconnection, she had been saving up to renew her car registration – living in a rural area she is reliant on a car – and was finding it difficult to pay bills.

Her car broke down the day she discovered the disconnection and she does not have the money for repairs.

Discovering the disconnection

The day of the disconnection, Alex's car broke down and she had to get a bus home. When she got home she went to bathe one of her children and found there was no hot water. After checking the hot water tank, she realised she had been disconnected.

Initial response

Alex was shocked and angry to discover the gas had been disconnected. She had been intending to switch the account over to her own name, but after the disconnection she discovered that she would be unable to open a new account until the friend's account had been paid in full. This discovery made her feel frustrated and helpless.

Impacts

Alex said the worst thing about the disconnection has been being unable to bathe her children in warm water at home. As well as this, she cannot use her stove or oven or her heater, all of which run on gas.

Coping

Alex coped with the disconnection by bathing her children at her mother's house, which was particularly inconvenient without the use of a car. She had been cooking using an electric frying pan and microwave and, in so doing, was using more electricity than usual. The family also ate a lot of tinned (pre-cooked) food.

Getting help

Alex had made several calls to the retailer, but has been told repeatedly that because her name, and not her friend's, is on the lease, she is liable to pay despite the fact that the account is in her friend's name.

She has offered to pay the amount in instalments, but the retailer has not accepted this offer.

On her mother's advice, Alex approached the Salvation Army for EAPA vouchers to pay the outstanding amount. The Salvation Army were unable to give her EAPA vouchers as the outstanding account is not in her name. The Salvation Army attempted to negotiate on her behalf, but were unable to convince the retailer to accept payment instalments.

The Salvation Army also spoke to EWON on her behalf. Apparently EWON advised that the entire amount would have to be paid. Alex was uncertain about the details of this conversation as it was second hand, but it had not resulted in any change to her situation.

Final comments

There's no way, at least for a couple of weeks, that I'll be able to come up with the money. I get about \$240 a week and have to pay for preschool, groceries, petrol and special baby formula out of that.

Asked what she was planning on doing next, Alex said she was trying to think of people who could lend her the money.

Case Study 5

Background

Tony lives in an outer Sydney suburb with his wife and four children aged from two to fourteen. The household's water was restricted for two days.

Immediate causes and history of disconnection

Tony says there was no particular crisis or special circumstances leading up to the water restriction; rather the family experiences an ongoing struggle to make ends meet. '*There is simply more going out than coming in*', he said, and this has resulted in failure to pay the water rates. In this case they were about 90 days in arrears.

Tony blames himself for not organising the family finances better. However, this is not the first disconnection for non-payment that has happened to the household. At different times the telephone and electricity have also been disconnected.

Financial circumstances

Tony feels that the family's circumstances are not unusual, and they are well supported by family and friends, but that it is increasingly difficult to manage with four children and a mortgage on his income alone. He does extra work on weekends when work is available, but still has difficulty coping with various payments that need to be made. Generally, the larger bills are attended to first so water has been overlooked.

Tony was not on a payment plan for any utilities at the time of the disconnection.

Discovering the disconnection

While Tony was at work, his wife turned on a tap and only a trickle of water came out. Shortly afterwards, she discovered a message on the doorstep from the provider.

Initial response

Tony's wife was upset by the discovery, but tried to stay calm. They had been under the impression that it was illegal for the utility to restrict water supply and so the restriction came as a surprise. Tony was angry that no-one had attempted to speak to his wife even though it would have been clear there was someone home.

Impacts

Tony felt there were no significant impacts in terms of the lack of water supply. This is largely because he broke the clamp that had been installed to restrict the water supply a few hours after the restriction was discovered.

The main impacts were emotional. His wife was angry with him for illegally reconnecting the water supply. He was angry with himself for failing to manage the family finances and tired of the '*indignity*' of struggling financially. The younger children were confused about what was happening, particularly their parents arguing.

Tony paid the whole amount owing the next day by redirecting funds intended for another debt. He felt this was likely to have effects '*upstream*'.

The worst thing was knowing I'd put my wife through this again and the frustration of being 40, earning reasonably well and still finding myself in this situation.

Coping

Reconnecting the water himself was '*purely a pragmatic thing*' for Tony, as his kids needed a bath. '*I realise that I have to pay (for services in the long run)*'. Tony welded the clamp back together before the retailer came back to reconnect (about two days after the discovery of the restriction).

Getting help

The family did not seek help from organisations other than the retailer as Tony considered the situation his own responsibility. The retailer had previously offered for him to go on a payment plan. However, he feels this is unnecessary as he can always make small payments via BPay without having to set something up with the retailer and he felt he didn't need special treatment.

We don't need more information, we were well aware of what was going on. I blame myself [and] we don't need charity. Our family and friends are very supportive.

Tony found the contact at the water retailer, '*Excellent. [The person I deal with] allows people to keep their dignity.*'

Final comments

I earn well, but people who work for me, I don't know how they cope. Advocacy groups focus mostly on more disadvantaged people than me. It does flow through further than most people anticipate. There are lots of people in middle Australia who just 'suck it up' because they're embarrassed ... these situations are more prevalent than you would think.

Case Study 6

Background

Lucy is a single mother with seven-year-old twins, a 13-year-old and a 17-year-old. Two of her children have '*a medical condition*'. She rents privately in an outer Sydney suburb. Lucy was disconnected from electricity for a short period (less than a day) about three months before the interview.

Immediate causes and history of disconnection

Lucy had recently moved into the house where the disconnection occurred and had incurred the costs of moving. She was still paying off bills from the family's previous home and getting further and further behind as she could only afford to pay small amounts (she was not on a payment plan). It was increasingly difficult for her to keep up with rent for accommodation and household appliances.

About four weeks after moving, she received an electricity bill at the new house and was disconnected about a month later. She says she did not receive any reminders or disconnection notice before the disconnection.

This was the first time she had been disconnected.

Financial circumstances

Parenting and Carers payments are the sole sources of income for Lucy and her children. Her family live out of Sydney and thus she has little in the way of emotional or practical support. They are also not in a position to offer any financial support. Lucy has used EAPA vouchers on several occasions to avoid disconnection.

Discovering the disconnection

Lucy came home and discovered there was no electricity when she tried to put the lights on.

Initial response

Lucy was angry because she said she wasn't notified that a disconnection was going to occur.

Impacts

As the period of disconnection was short, there were no major impacts on the family other than general inconvenience.

Coping

The main thing Lucy recalled was having to take the meat from the freezer and store it in the freezer at a friend's house so it wouldn't spoil.

Getting help

Immediately after discovering the disconnection, Lucy paid off part of the bill, then contacted the retailer to let them know this had been done. The customer service staff needed to get approval to reconnect the electricity, as the bill had not been paid in full. This took a little while, but she was reconnected a few hours later. She was charged a late fee, but no reconnection fee.

Final comments

'I should have gone on a payment plan.'

Lucy also feels it is worth speaking to the retailer if you are about to get disconnected, or as soon as possible after getting disconnected as they might be able to help.

Case Study 7

Background

Lynda is a single woman in her 50s who was in a de facto relationship of 13 years at the time of the disconnection. She has been living in public housing in a regional area for many years. She was disconnected from gas for just over two years.

Immediate causes and history of disconnection

Lynda and her partner received an unusually high bill – over \$300 as opposed to around \$70 – just after the conversion of her neighbourhood to natural gas. Believing the bill to be in error, she took it along with some previous bills to the gas company. The gas company refused to believe the bill was incorrect and Lynda reluctantly agreed to pay the bill in instalments of \$50 a fortnight, which she realised later was beyond her means.

When a second bill arrived for a similarly large amount, Lynda did not want to pay \$50 instalments, partly because she was also behind in her electricity bills. Instead she paid smaller amounts from time to time. The gas company called after a few weeks to find out why she had ‘slacked off’ on making repayments and she agreed to pay \$30 instalments.

During this time, however, her relationship of 13 years ended, leaving her with ‘*a defeatist attitude to everything*’. This was compounded by the discovery that her partner had left behind significant credit card debts. After a few weeks, she stopped making payments on the gas account. After about six weeks, she was disconnected. Some time after the disconnection, she was contacted again by the gas company and informed that if she did not pay the outstanding amount the matter would be referred on to debt collectors.

Financial circumstances

The main source of income for Lynda and her partner was Lynda’s disability pension. Neither she nor her partner were working at the time of the disconnection.

Discovering the disconnection

Because she had stopped paying the instalments, Lynda knew the disconnection was going to occur. She came home one night, had a shower and realised what had happened when the hot water ran out.

Initial response

Lynda was angry, resentful and ‘*despondent*’ when the disconnection occurred. She saw no point in contacting the gas company or trying to get reconnected as she ‘*would never be able to get up to date*’ with the bills.

Impacts

Soon Lynda became fearful that debt collectors would start to chase her for what was owed on the account. She received several letters from them, which she ignored (the matter did not go to court however).

The general difficulties of coping with limited cooking facilities and no running hot water were tiring for her. ‘*I couldn’t just go and have a quick shower... it’s hard not to get down under those circumstances.*’ The fact of her recent relationship breakdown and that she was going through menopause at this time also contributed to her feelings of depression.

Lynda was without gas for over two years and recalls there were three winters where she did not have gas hot water or cooking facilities, although she was able to heat the house with an electric heater.

Coping

During the disconnection, Lynda would often go to her mother’s home to shower. At other times she would boil seven or eight kettles of water for a bath. She found that this and other coping strategies – she could only cook using an electric fry pan and a microwave – were increasing her expenditure on electricity. In addition, she bought tinned or microwaveable food. ‘*You spend a lot more money living day to day*’.

Getting help

An experience prior to the disconnection, where Lynda had been refused food vouchers, convinced her that there was no point in trying to seek financial help with a charity organisation. She was tired of being told, ‘*wait six weeks and see how you go*’ by charity and community groups. She had also approached some charities and discovered that her former partner had regularly got financial assistance and ‘*earned a bad reputation*’ with these

organisations. In addition, she believed, even if she did get help paying what was owed, she would have to pay a connection fee that she could not afford.

However, when her electricity debt became unmanageable and she began to fear disconnection from electricity as well a friend mentioned that they had been helped by Mission Australia in the past. She hesitated for a week because she was under the impression that EAPA vouchers were only available to people who had been referred by the utilities companies. Finally, she went to get help in relation to the electricity bills only. By chance she mentioned that her gas had been disconnected for two years. At this, *'the [community worker's] mouth fell open'*. He contacted the gas company, arranged for EAPA vouchers to pay part of the \$290 owing, and arranged for the gas to be put on that afternoon. *'I'd nearly forgotten how to turn the taps on in the shower.'*

The gas was reconnected about six weeks before this interview.

Final comments

The worst thing was letting myself get to the point where [the disconnection] happened... I never had a blemish against my name... now I'm in my 50s; that is why I don't feel at all good about what's happened.

Lynda's advice is, *'have a look at the big picture and don't be afraid to ask for help. Don't fear rejection even if you are disheartened; don't let yourself get to that point.'*

Case Study 8

Background

Sally is a single mother with three-year-old twins and an 11-year-old. She lives in public housing in an outer Sydney suburb. About five weeks before the interview, she was disconnected from electricity for a period of two weeks.

Immediate causes and history of disconnection

Sally sublet her house for two years to a relative. The relative had mentioned that the electricity bills for the house during this period were unusually high. However, Sally was led to believe that the bills had been paid before moving back into the house. The relative moved interstate shortly before Sally and her family moved back in.

She was disconnected shortly after moving back to her home. She contacted the electricity company and, on discovering that there was \$4,000 owing on the bill, explained to the retailer that the debt was not hers. She tried to get the account put into her own name but was refused due to the outstanding amount. She was told that, as the lease was in her name, she would be liable for the bill. She contacted Anglicare who helped her negotiate a payment plan.

While still paying off the previous account, a further bill arrived that Sally believed to be too high: she was using only *'a fridge, TV and washing clothes every second day'* and had been billed \$1,000. She paid \$90 for a meter reading to see if this was the case, but was told everything was normal.

At the same time, she continued both attempting to have the account put into her name and making small payments. She approached various other charity organisations for assistance but they were unable to help as the bill was in someone else's name. However, she was then disconnected a second time.

Financial circumstances

The family's sole source of income is a single parent's payment.

Discovering the disconnection

Sally came home to find that the electricity had been cut off at the power pole.

Initial response

Even though she had received a disconnection notice a month beforehand and was expecting the disconnection, *'I was devastated'*.

Impacts

'We all became stressed mentally and physically because we couldn't eat properly or wash properly. After two weeks not eating fresh vegetables you could feel it.' The situation was particularly stressful for Sally and her oldest child as he couldn't do his homework or watch television. Out of boredom he started to misbehave, increasing the stress in the household.

By the time I got to EWON I just couldn't handle it anymore, I thought I was going to have a breakdown. I just felt stuck.

Coping

Sally *'threw a lead over the neighbour's fence for a few days'* during the second period of disconnection. At other times, she used candles and used the barbeque for cooking and heating water for baths. After food in the fridge had been used or spoiled, she began buying takeaway food, which meant, *'I had to pay more for food than I normally would.'*

Getting help

Since the first disconnection Sally had spoken to a number of people in the *'financial and customer service areas'* of the electricity company. She found them all *'very inconsiderate. They really don't care.'* She contacted the electricity company after the second disconnection and was told that she would have to pay \$2,000 for the electricity to be reconnected. After this, she noticed the phone number for EWON on the back of the disconnection notice. She contacted EWON, which began negotiations with the supplier. Some days later, the supplier offered to reconnect for \$500. Sally recontacted EWON, which finally negotiated for the remainder of the \$4,000 debt to be cancelled and for the current bill to be paid in instalments.

Final comments

Sitting in the dark with your kids... I couldn't get any lower. It was a nightmare. If I'd known about EWON back in February, I would have contacted them then.

8 Summary of key findings

8.1 The incidence of disconnection

The great majority of survey respondents had been disconnected from electricity most recently. Gas disconnections were the considerably less frequent than those from electricity, and water restrictions made up a small proportion of recent experiences.

A small proportion of respondents had been disconnected from more than one utility on the most recent occasion. Due to the possibility of multiple responses, people were asked to choose one utility and answer the remaining survey questions in regards to this only. The proportions of responses were similar to those described above. Although the survey results relate primarily to electricity disconnections, some impacts reported were clearly in relation to water. Where particular impacts differ according to the nature of the disconnection, this has been reported.

While the majority of respondents had been disconnected only once in the past 12 months, a substantial minority had been disconnected more than once.

8.2 People who get disconnected

Respondents were asked a number of questions about their household *at the time of the disconnection*.

The great majority of respondents described themselves as belonging to family households rather than single person or group households. Close to half of the sample were in households of three to four people, and a relatively high proportion (in comparison to the NSW population) were from larger households. The age profile of household members, with high proportions in the 0-4, 5-11 and 26-45 age brackets, is a further indication that the respondents were largely families with children.

The main source of income for just over half of the respondents was a Centrelink payment. However, a significant minority were households being supported through work-related income. Thus, both 'working poor' and 'welfare dependent' households appear to be vulnerable to disconnection. Households' tenure at the time of the disconnection was largely in the private rental market, although public housing tenants were over-represented in the sample, while the proportion of people paying a mortgage was comparable to that across NSW. These findings reinforce the view that disconnection generally occurs as a result of both poverty and general difficulties generated by the cost of living, even for those who are employed.

A disproportionate percentage of the sample (particularly in comparison with Census data for NSW) was found to be unemployed and/or sole parents. Perhaps the most significant finding was that Indigenous people were greatly over-represented in the sample (when compared with the NSW population).

A considerable proportion of respondents had a medical condition requiring regular treatment or medication. Significantly, several respondents had a condition that required the use of machinery running on household electricity.

8.3 Getting disconnected

The most frequently reported circumstances leading up to disconnection related to difficulty financing ongoing household costs, such as rent and bills, rather than a particular event. The exception to this is that a large proportion of respondents received an unusually high utility bill prior to the disconnection. This is in line with stakeholder comments that a large bill at the end of winter often precipitates disconnection. Another commonly cited factor was loss of work; while slightly fewer respondents cited illness or injury, relationship break down, and difficulty heating or cooling the house.

The great majority of respondents had contacted the retailer in the period prior to the disconnection. This suggests that retailers potentially play a major role at this stage, possibly helping customers to prevent the disconnection.

8.4 Being disconnected

The majority of respondents were reconnected within 24 hours. However, a significant number were disconnected for longer. Households reliant on Centrelink payments, and those disconnected from gas, were less likely than others to be reconnected within 24 hours.

The most commonly adopted coping strategies following the disconnection were using candles for light, bathing in cold water, buying takeaway or prepared food, doing things to avoid being at home, and bathing at someone else's home. It is noteworthy that several of these things are likely to have necessitated additional expenditure, thus increasing the financial burden of disconnected households.

While the more *drastic* actions were less commonly undertaken, the number of people attempting illegal reconnections or using neighbours' electricity was not inconsiderable given the dangers of these practices.

The impacts of disconnection include those that are emotional or psychological, financial, and those relating to health and safety. The most frequently reported impacts were emotional or psychological, such as anxiety and distress (particularly in households with children), and a feeling of isolation due to inability to access television or radio. The most frequently reported financial impact was the need to discard food that had perished (in the refrigerator), although reports of people being unable to attend work or work from home were also relatively frequent. Of particular concern were some of the health and safety impacts reported, including the frequent reports of injury due to darkness in the house. Less frequent but of considerable concern were reports of household fires caused by candles or lanterns, inability to use medical devices (such as nebulisers and dialysis machines), inability to use electric water pumps causing loss of running water, and household members becoming ill as a result of the disconnection.

8.5 Getting reconnected

Most survey respondents and case study participants attempted to get reconnected within 24 hours of discovering the disconnection and the majority of survey respondents were reconnected within this time. The main reasons for delaying action were a desire to organise their finances first, embarrassment, and lack of awareness of where to go for help.

An important finding was that the great majority of respondents sought information and assistance directly from the retailer. Indeed, the retailer is generally the first and foremost source of assistance. In most cases, people reported getting useful information or assistance from this source. It is also apparent that most people sought and received information from other avenues, most commonly friends or family of the disconnected household and charity

or community groups. The Energy and Water Ombudsman NSW (EWON) was seldom used.

However, case study and stakeholder comments suggest that some disconnected customers find retailers unhelpful with their efforts to get reconnected.

Those who had used EWON and the electricity retailers rated them as being helpful. Other sources – information on the back of the bill, charity or community group, friends or family, financial counsellors – were considered helpful by between two thirds and one half of those who had sought information or such assistance. However, a minority of people who had sought information or assistance at Centrelink found what they needed.

Actions taken to get reconnected were most frequently of a direct financial nature, i.e. raising money to pay the bill. For survey respondents, most frequent actions – borrowing money from friends or family, delaying other payments, and cutting back on food and groceries, as well as borrowing from a pawnbroker or money lender – did not involve ‘official’ sources of help. Only 27% obtained an EAPA or PAS voucher (although the proportion was greater among households reliant on Centrelink). Several possible reasons for this were raised by focus group participants, including lack of awareness, and the tendency for distributors to limit the number of vouchers they distribute to each household, which limits their value for large bills.

Actions that were less commonly reported included arranging a payment plan with the retailer, making a complaint to EWON, joining Centrepay, and asking a financial counsellor to negotiate with the retailer. The response pattern is likely to reflect people’s eagerness to get reconnected as quickly as possible, a desire to avoid ‘official’ assistance or difficulty accessing it, and an overall tendency for households to operate by juggling expenses. Focus group participants also noted that payment plans were not always successful in preventing disconnection in the long term, as people were not able to adhere to them; the experience of some case study participants reflected this observation. It is possible that survey respondents who had been disconnected more than once in recent months may (like some of the case study participants) have been involved previously in lapsed payment plans.

The great majority of respondents either had to pay a reconnection fee, a late payment fee, or both, in order to be reconnected.

In conclusion:

- Disconnection is not solely the province of the unemployed, with many ‘working poor’ people facing difficulties in meeting utility payments. Families with children (particularly sole parent families) and Indigenous households are at particularly high risk of disconnection.
- Disconnection is most commonly the result of ongoing financial difficulties, rather than a specific event.
- Although most disconnections lasted for less than 24 hours, the impact of these disconnections should not be underestimated. For many people, the psychological and emotional impacts were greater than the physical and financial ones, disconnection often being ‘the final straw’ in a series of events that brought about feelings of helplessness, frustration and depression.
- The research also highlighted that, in some cases, disconnection can lead to extremely dangerous situations where people’s physical wellbeing and safety is at risk.
- People who have been disconnected seek help from a variety of services in order to get reconnected. The retailers, however, are the main source of information and assistance; clearly emphasising the critical role that they play in this process.
- It will always be the case that some people will prefer to be self-reliant in finding a solution to the difficulties that lead to disconnection. However, the lack of

awareness among many consumers of sources of help highlights the need to more effectively raise community awareness of these avenues of assistance.

- Finally, the research suggests that payment plans, in their present form, are not always effective in preventing disconnection in the long term and that more flexible schemes may need to be developed.

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Appendix A: Survey Instrument

Part A: Getting disconnected

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?** (Please circle one response only)

- 1 Once only
- 2 Twice
See note after this question
- 3 Three times or more
See note after this question
- 4 Never
Please do not continue with this survey

NOTE: If you have been disconnected/restricted more than once in the last year, please answer this survey thinking only about the most recent occasion.

②a **Last time you were disconnected, what was cut off/restricted?** (If you were disconnected from more than one service, please 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:** (Please 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?** (Please 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 There was other debt/financial stress
- 7 Relationships in the household had broken down
- 8 Someone in the household had lost their job or had less work than usual
- 9 Someone in the household was ill or injured
- 10 Pipes or taps in the house were leaking
- 11 Old appliances were using up a lot of power and/or water
- 12 The house was difficult to heat/cool
- 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?** (Please circle one response only)

- 1 Yes
- 2 No

Part B: Being disconnected

⑤ **People do a range of things to manage the situation when they are disconnected/restricted. Did you do any of the following?** (Please 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 some else's house
- 4 Used public showers etc
- 5 Washed clothes in someone else's laundry
- 6 Washed clothes in a public laundromat
- 7 Cooked on the BBQ
- 8 Cooked in someone else's kitchen
- 9 Bought takeaway/prepared food because you couldn't prepare food at home
- 10 Heated your house with the oven/stove
- 11 Lit a fire (inside or out)
- 12 Stayed somewhere else (eg with friends/family)
- 13 Sent children to stay somewhere else (eg with friends/family)
- 14 Did things to avoid being at home

- 15 Tried to turn the electricity back on yourself
- 16 Tried to turn the gas back on yourself
- 17 Used a neighbour's electricity (eg ran an extension cord from next door)
- 18 Used a neighbour's water supply (eg garden hose) without them knowing
- 19 Used a neighbour's water supply with them knowing
- 20 Used a water supply that was not from a home (eg park, public building)
- 21 Other (*specify*) _____
- 22 None of the above

- 16 Candles/lanterns caused fire in which no one was injured
- 17 Other (*specify*) _____
- 18 None of the above

Part C: Getting reconnected

6 Did any of the following things happen as a result of your electricity/gas/water being cut off or restricted? (Please 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 Someone who normally works from home was unable to do work
- 6 The household felt isolated due to inability to use radio/television
- 7 You/others had difficulty caring for infants
- 8 People were unable to wash themselves
- 9 People had no clean clothes to wear
- 10 You/others had to throw out food from the refrigerator/freezer because it had gone off
- 11 An electric water pump could not be used and water supply was affected
- 12 Someone in the house became ill
- 13 Someone in the house was injured due to lack of light in the house
- 14 Someone in the house was unable to use a medical device or machine (*specify device/machine*) _____
- 15 Candles/lanterns caused fire in which someone was injured

7 Overall, how easy was the process of getting reconnected? (Please circle one response only)

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

8 How long did it take to get reconnected (from when you were cut off)? (Please 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 been reconnected yet **Go to Q15**
- 6 Not sure

9 Did you *try* to get help or information about reconnection from any of the following sources? (Please 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* _____)

Survey on Disconnection and Restriction from Electricity, Gas and Water

10 Which of these sources provided the information you needed? (Please 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 _____)

11 People do a range of things to get reconnected. Which of these (if any) did you do? (Please circle all that apply)

- 1 Got a Centrelink advance
- 2 Got a pensioner rebate
- 3 Got a voucher/rebate from a charity/community group
- 4 Borrowed money from friends/family
- 5 Got a loan through a pawn broker or money lender
- 6 Accessed your superannuation to pay the bill
- 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 Other (specify _____)
- 14 None of the above

12 After you got disconnected/restricted, when did you start trying to get reconnected? (Please circle one response only)

- 1 Within 24-hours **Go to Q14**
- 2 2-3 days
- 3 4-7 days
- 4 More than a week later (specify _____)
- 5 Not sure **Go to Q14**

13 (If you waited longer than a day) Were there any reasons why you didn't try to get reconnected sooner? Was it because you... (Please circle all that apply)

- 1 Didn't know what to do
- 2 Didn't want anyone else to know about it
- 3 Thought you could 'do without' for a while
- 4 Felt a bit embarrassed
- 5 Couldn't be bothered
- 6 Wanted to sort out your finances first so you could pay
- 7 Had other financial commitments/debts that were a higher priority
- 8 Couldn't get to a telephone to call anyone
- 9 Had to wait for an appointment with a financial counsellor
- 10 Didn't think electricity/gas/water company would have any sympathy or be willing to help
- 11 Other (specify _____)
- 12 None of the above

14a Did you have to pay any extra fees in order to get reconnected? (Please circle one response only)

- 1 Yes
- 2 No **Go to Q15**
- 3 Not sure **Go to Q15**

14b (If yes) Did you pay... (Please circle all that apply)

- 1 A bond
- 2 A reconnection fee
- 3 A late payment fee
- 4 Other
- 5 Not sure

Part D: About your household at the time of the disconnection/restriction

At the time the disconnection/restriction happened:

15a) Which of these best described your household?
(Please circle one response only)

- 1 Family household
- 2 Group household
- 3 Lone-person household
- 4 Other

(specify _____)

15b) How many people in your household were aged...

0-4 years:	<input type="text"/>
5-11 years:	<input type="text"/>
12-16 years:	<input type="text"/>
17-25 years:	<input type="text"/>
26-45 years:	<input type="text"/>
46-65 years:	<input type="text"/>
66+ years:	<input type="text"/>

16a) Was anyone in your household ...
(Please circle all that apply)

- 1 Aboriginal
- 2 From a non-English speaking background
- 3 Unemployed
- 4 A sole parent
- 5 None of the above

16b) Did anyone in your household have...
(Please circle all that apply)

- 1 A medical condition that required regular treatment/medication
- 2 A medical condition that required the use of machinery that connects to household electricity
- 3 A medical condition that required higher than normal water usage
- 4 An intellectual disability
- 5 Physical mobility problems
- 6 No-one in the household had any of the above conditions

17) Were you... (Please 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 _____)

18) What was your household's main source of income? (Please circle one response only)

- 1 Salary/wage from paid employment
- 2 Aged pension
- 3 Veteran's pension
- 4 Disability allowance
- 5 Carers allowance
- 6 Parenting payment
- 7 Newstart allowance
- 8 Other payment administered through Centrelink
- 9 Other source

(specify _____)

This is the end of the survey.

Thank you for your help and co-operation. Please return the survey (and your entry for the prize draw if you wish to enter) in the reply paid envelope provided.

Note on Question 5 of this survey: Some of the practices referred to in this question are dangerous and illegal. UCAP, Urbis Keys Young and the utilities retailers distributing this survey do not condone these practices.

Appendix B: Case Study Interview Schedule

Case study interview schedule

Hello, it's Sam from Urbis Keys Young, 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
 - 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

- 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 like 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 \$30 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).

Appendix C: Stakeholder Discussion Guide

Stakeholder Discussion Guide

Introduction

1. What's your role in relation to people who have been disconnected from electricity, gas or water? What sort of services does your agency provide generally? To people who are disconnected?
2. How often/how many people in this situation would you normally come in contact with, say in a 12 month period? Is this mainly in relation to electricity? Gas? Water restriction? Do you often come across people who have been disconnected from more than one utility at a time? People who have experienced disconnection on a regular basis? People who have been disconnected for long periods of time?
3. In your experience, what are the most common circumstances or triggers that lead to people becoming disconnected? Is there a general pattern there, or are the circumstances quite varied? (Evidence; examples)
4. What about the people who become disconnected? Are certain groups or types of people more vulnerable to disconnection than others? (Prompt: eg ATSI, NESB, rural customers, people with low literacy) Why is that?
5. Have there been any changes that you have noticed over time in the *types of people* who are becoming disconnected or the *circumstances* in which this has occurred? If so, why is this happening do you think?

Impacts

6. Turning now to the *impacts* of disconnection, what sorts of impacts have you observed in your dealings with clients/customers? (Prompt: physical, emotional, financial, safety, health etc) What are the most common impacts that you see? Which, if any, impacts do you think clients find the hardest to deal with? Why is that?
7. Do you think these impacts are particularly difficult for any specific groups/or people in certain circumstances? Why is that?
8. In your experience, what sorts of things do people do to cope with being disconnected?

Seeking help

9. At what point do you usually come in contact with people who have been disconnected? What are the main 'triggers' for people deciding to seek help at this time? What sorts of assistance are they generally looking for/do they need at this point? What sort of assistance are you able to provide? How adequate is this, do you think? Is there often a need to refer people to other types of services? If so, where?
10. Do you know how these people come to know about your service/organisation? Are you often/usually the first 'port of call' or have people tried to get assistance from elsewhere first? Is there anything that organisations such as yours could or should be doing to better publicise the assistance available?

11. In your experience, how easy or difficult is it for people who are disconnected to obtain support, advice or information from services? Are there particular barriers or problems they face eg lack of awareness; location of services; shame/embarrassment? (Evidence; examples). Do certain groups or types of customers find it especially difficult to get assistance? Why is that? What could be done to address these barriers?
12. Do you think there are many people who are disconnected who would like or need some assistance who miss out? What evidence do you have of this? What could be done to better assist these people?
13. How aware do you think people are of adequate current schemes such as Centrepay, EAPA, PAS, NILS and refits? How adequate do you think these schemes are in addressing the needs of people who have been disconnected? How, if at all, might these schemes be improved?
14. What are the main barriers that people face in getting reconnected?
15. Have you any comments to make on the role and response of retailers in their dealings with people who have been disconnected and who are trying to get reconnected? For instance, generally how well do they handle this situation? How appropriate are their policies and procedures? Is there much variation across the retailers, individuals within retailers? Is there anything that you think the retailers could or should be doing to improve their dealings with disconnected customers? Why's that?
16. Are there any other issues that you would like to raise that are relevant to this study of the impacts of disconnection?

Appendix D: Survey Results

	Total number of respondents	Utility type			Kids under	Kids under	Adults (17+)	Income type		
		Electricity	Gas	Water				Salary	Centrelink	
		447	338	85	24	255	305	142	200	238
Q6.RESULTS OF BEING DISCONNECTED/ RESTRICTED	- Children in the house became anxious or distressed	36%	39%	24%	38%	51%	51%	4%	29%	43%
	- Other people in the hou became anxious or distressed	47%	47%	44%	63%	52%	51%	38%	52%	44%
	- Someone in the house was unable to attend school or work	10%	10%	12%	4%	11%	11%	7%	7%	12%
	- Children were unable to do homework	16%	20%	2%	4%	22%	23%	1%	12%	20%
	- Someone who normally works from home was unable to do work	6%	7%	1%	.	4%	4%	9%	9%	3%
	- The household felt isolated due to inability to use radio/television	41%	51%	9%	8%	40%	40%	43%	34%	48%
	- You/others had difficulty caring for infants	22%	23%	18%	25%	38%	33%	.	19%	26%
	- People were unable to wash themselves	34%	32%	38%	50%	36%	35%	32%	30%	37%
	- People had no clean clothes to wear	17%	18%	7%	33%	18%	18%	13%	11%	21%
	- You/others had to throw out food from the refrigerator/freezer because it had gone off	43%	54%	9%	4%	38%	39%	49%	37%	48%
	- An electric water pump could not be used an water supply was affected	3%	4%	1%	.	3%	3%	4%	4%	3%
	- Someone in the house became ill	8%	7%	12%	8%	8%	8%	8%	6%	10%
	- Someone in the house was injured due to lack of light in the house	3%	4%	2%	.	5%	4%	1%	2%	5%
	- Someone in the house was unable to use a medical device or machine	11%	14%	2%	.	13%	12%	8%	7%	14%
	- Candles/lanterns caused a fire in which someone was injured	1%	1%	1%	.	2%	1%	.	1%	1%
- Candles/lanterns caused a fire in which no one was injured	2%	3%	1%	.	1%	2%	3%	3%	2%	
- Other	6%	5%	7%	8%	4%	6%	6%	8%	4%	
- None of the above	13%	9%	25%	17%	10%	10%	18%	17%	9%	
0	1%	1%	1%	.	.	0%	1%	.	1%	
Very easy	11%	11%	13%	13%	9%	11%	12%	14%	10%	
Fairly easy	42%	41%	42%	50%	40%	39%	47%	46%	39%	
Not very easy	25%	24%	29%	17%	27%	26%	22%	24%	26%	
Not at all easy	19%	22%	11%	21%	21%	21%	17%	15%	23%	
Not sure	2%	1%	4%	.	2%	2%	1%	2%	2%	
0	1%	1%	1%	.	0%	1%	1%	1%	1%	
Within 24 hours	60%	62%	51%	63%	64%	63%	52%	68%	53%	
2-3 days	21%	20%	28%	8%	18%	19%	24%	20%	22%	
4-7 days	11%	9%	13%	21%	8%	8%	16%	9%	13%	
More than a week later	6%	6%	4%	4%	5%	5%	6%	3%	8%	
Have not been reconnected yet	0%	.	1%	4%	1%	1%	.	1%	0%	
Not sure	2%	2%	2%	.	3%	3%	.	1%	3%	
Q9.INFORMATION/ ASSISTANCE SOURCES APPROACHED	- Speaking directly with the electricity/gas/water company	79%	78%	82%	83%	77%	77%	85%	87%	72%
	- Printed information on the back of your bill	9%	9%	12%	.	8%	8%	12%	11%	8%
	- A financial counsellor	5%	5%	5%	.	5%	6%	3%	4%	5%
	- Centrelink	9%	10%	6%	.	11%	11%	5%	3%	14%
	- A charity or community group	32%	36%	24%	8%	36%	35%	25%	11%	49%
	- The Energy and Water Ombudsman (EWON)	7%	9%	1%	.	9%	9%	4%	3%	10%
	- Friends/family	33%	34%	29%	25%	39%	38%	22%	25%	40%
- Other	4%	4%	2%	8%	3%	3%	5%	3%	5%	
Q10.INFORMATION/ ASSISTANCE SOURCES THAT PROVIDED WHAT WAS NEEDED	- Speaking directly with the electricity/gas/water company	71%	67%	85%	79%	65%	66%	81%	82%	61%
	- Printed information on the back of your bill	8%	8%	9%	4%	6%	6%	11%	9%	7%
	- A financial counsellor	3%	3%	4%	.	3%	4%	1%	3%	3%
	- Centrelink	4%	4%	6%	.	5%	5%	3%	1%	7%
	- A charity or community group	20%	22%	16%	4%	25%	23%	14%	5%	33%
	- The Energy and Water Ombudsman (EWON)	9%	10%	4%	.	11%	10%	6%	4%	12%
	- Friends/family	21%	22%	15%	13%	25%	24%	13%	13%	26%
	- Other	3%	4%	1%	4%	1%	2%	6%	3%	3%

	Total number of respondents	Total	Utility type			Kids under	Kids under	Adults (17+)	Income type	
		447	Electricity	Gas	Water	255	305	142	Salary	Centrelink
			338	85	24				200	238
Q11.COURSE OF ACTION IN ORDER TO BE RECONNECTED	- Got a Centrelink advance - Got a pensioner rebate - Got a voucher/rebate from a charity/community group - Borrowed money from friends/family - Got a loan through a pawn broker or money lender - Accessed your superannuation to pay the bill - Cut back on buying food or other groceries - Delayed other payments - Asked a financial counsellor to sort things out with the electricity/gas/water company on your behalf - Made a complaint to the Energy and Water Ombudsman (EWON) - Joined the Centrepay scheme (where money goes from Centrelink straight to the electricity/gas/water company) - Arranged a payment plan with the electricity/gas/water company - Other - None of the above	3% 2% 26% 52% 13% 1% 33% 42% 2% 6% 6% 21% 7% 6%	3% 2% 30% 58% 12% 1% 34% 44% 2% 6% 6% 19% 5% 4%	4% 1% 19% 32% 16% 1% 32% 34% 4% 2% 7% 25% 16% 13%	. . 8% 33% 13% . 29% 42% . . . 29% 4% 13%	5% 2% 30% 56% 15% 1% 35% 43% 2% 7% 6% 23% 7% 4%	4% 2% 29% 57% 16% 1% 35% 46% 3% 7% 6% 23% 7% 4%	1% 1% 21% 39% 8% . 28% 35% 2% 6% 6% 16% 7% 12% 11%	2% . 8% 42% 10% 1% 28% 46% 2% 4% 1% 21% 12% 11%	4% 3% 42% 60% 16% 1% 37% 40% 3% 8% 11% 21% 4% 3%
Q12.LENGTH OF TIME FROM BEING DISCONNECTED TO ATTEMPTING RECONNECTION	0 Within 24 hours 2-3 days 4-7 days More than a week later Not sure	2% 82% 7% 5% 3% 2%	2% 83% 6% 3% 3% 2%	. 76% 12% 9% . 1%	79% 4% 8% 4% . .	1% 84% 5% 4% 2% 2%	2% 83% 6% 5% 2% 2%	2% 79% 9% 5% 4% 1%	2% 84% 6% 5% 3% 1%	2% 81% 8% 4% 3% 2%
Q13.REASON(S) FOR NOT ATTEMPTING RECONNECTION SOONER	- Didnt know what to do - Didnt want anyone else to know about it - Thought you could do without for a while - Felt a bit embarrassed - Couldnt be bothered - Wanted to sort out your finances first so you could pay - Had other financial commitments/debts that were a higher priority - Couldnt get to a telephone to call anyone - Had to wait for an appointment with a financial counsellor - Didnt think electricity/gas/water company would have any sympathy or be willing to help - Other - None of the above	4% 5% 3% 6% 0% 6% 3% 1% 1% 4% 3%	3% 4% 3% 5% 1% 6% 2% 1% 1% 3% 3%	9% 9% 4% 11% . 9% 7% 2% 1% 5% 8%	. . . . . 8% 4% 4% . 8% . 8%	4% 5% 3% 6% 1% 5% 3% 2% 1% 4% 4%	4% 5% 3% 6% 1% 5% 3% 2% 1% 4% 3%	4% 4% 3% 6% . 9% 5% . . 4% 4%	5% 7% 3% 8% . 5% 3% 2% 1% 3% 3%	
Q14a.HAVE TO PAY ANY EXTRA FEES IN ORDER TO BE RECONNECTED	No answer Yes No Not sure	1% 84% 9% 6%	1% 86% 7% 6%	. 76% 19% 4%	79% 8% 8% 8%	2% 85% 9% 4%	2% 85% 8% 4%	. 80% 11% 5%	1% 83% 11% 5%	1% 84% 8% 6%
Q14b.EXTRA FEES PAID IN ORDER TO BE RECONNECTED	- A bond - A reconnection fee - A late payment fee - Other - Not sure	3% 76% 38% 2% 2%	3% 78% 39% 2% 2%	5% 69% 40% 5% 2%	. 71% 25% . 4%	2% 77% 40% 4% 2%	3% 77% 40% 4% 3%	4% 75% 36% . 1%	3% 75% 41% 2% 1%	3% 75% 36% 3% 4%
Q15a.HOUSEHOLD	Family household Group household Lone-person household Other	76% 6% 13% 4%	75% 6% 15% 4%	80% 8% 7% 5%	88% 8% 4% .	93% 2% 2% 3%	92% 2% 2% 4%	42% 15% 37% 5%	74% 9% 11% 6%	78% 4% 15% 3%

	Total number of respondents	Utility type			Kids under 255	Kids under 305	Adults (17+) 142	Income type		
		Electricity 338	Gas 85	Water 24				Salary 200	Centrelink 238	
		Total 447								
Q15b.PRESENCE IN HOUSEHOLD OF AGE RANGE	- 0-4	35%	34%	34%	54%	62%	51%	.	31%	39%
	- 5-11	41%	41%	39%	42%	71%	60%	.	29%	51%
	- 12-16	27%	27%	25%	25%	27%	39%	.	27%	27%
	- 17-25	34%	33%	38%	42%	29%	31%	42%	38%	32%
	- 26-45	68%	68%	68%	75%	80%	77%	51%	70%	68%
	- 46-65	26%	26%	26%	21%	16%	20%	39%	30%	22%
	- 66+	2%	2%	4%	4%	2%	2%	4%	2%	3%
Q16a.STATUS OF HOUSEHOLD MEMBERS	- Aboriginal	15%	16%	13%	8%	17%	18%	10%	4%	26%
	- From a non-English speaking background	6%	5%	12%	8%	6%	7%	6%	9%	4%
	- Unemployed	37%	38%	36%	25%	37%	36%	39%	29%	45%
	- A sole parent	38%	41%	28%	33%	51%	52%	8%	18%	55%
	- None of the above	27%	25%	32%	42%	18%	19%	46%	50%	8%
Q16b.MEDICAL CONDITION	- A medical condition that required regular treatment/medication	28%	28%	31%	25%	27%	27%	30%	25%	31%
	- A medical condition that required the use of machinery that connects to household electricity	15%	17%	9%	4%	18%	17%	10%	8%	20%
	- A medical condition that required higher than normal water usage	2%	2%	4%	8%	3%	3%	2%	1%	3%
	- An intellectual disability	5%	6%	2%	8%	4%	5%	5%	4%	7%
	- Physical mobility problems	8%	8%	11%	.	5%	5%	15%	5%	10%
	- No-one in the household had any of the above conditions	57%	56%	61%	67%	57%	57%	57%	66%	50%
Q17.TENURE TYPE	No answer	1%	1%	.	.	0%	0%	1%	1%	0%
	Renting - public housing	28%	32%	21%	.	29%	29%	26%	3%	50%
	Renting - from a real estate agent/landlord	47%	49%	46%	25%	49%	48%	46%	55%	41%
	Paying off a mortgage	19%	14%	25%	75%	19%	20%	16%	36%	5%
	In a home you had fully paid off	4%	3%	6%	.	2%	2%	8%	5%	3%
	Other	1%	1%	2%	.	1%	1%	2%	1%	1%
Q18.HOUSEHOLD'S MAIN SOURCE OF INCOME	Salary/wage from paid employment	41%	36%	52%	71%	34%	38%	48%	92%	.
	Aged pension	1%	1%	1%	.	.	.	2%	.	1%
	Veterans pension	.	.	.	.	.	.	.	.	.
	Disability allowance	10%	12%	6%	.	8%	8%	14%	.	18%
	Carers allowance	1%	2%	.	.	2%	1%	1%	.	3%
	Parenting payment	29%	32%	19%	21%	45%	42%	1%	.	54%
	Newstart allowance	9%	10%	9%	.	5%	5%	18%	.	18%
	Other payment administered through Centrelink	3%	2%	6%	.	2%	2%	5%	.	5%
	Other source	1%	1%	1%	4%	1%	1%	1%	.	.
	Self employed/contractor/commission/casual	4%	4%	4%	4%	2%	2%	7%	8%	.
	Widow's pension	.	.	.	.	.	.	.	.	.
	Workers/other compensation	1%	1%	1%	.	1%	1%	2%	.	.

