



COVID-19

Customer Hardship

Customer research insights presentation

July 2020



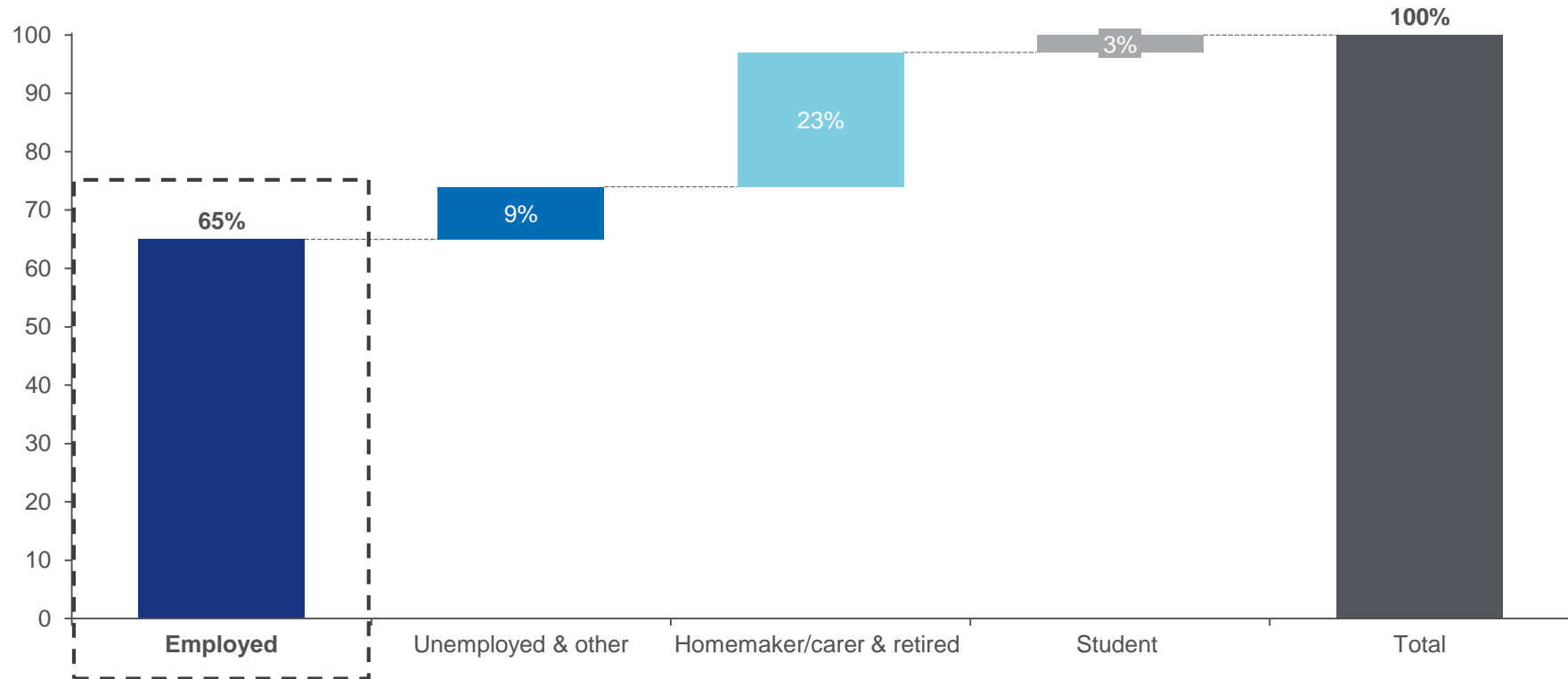
Purpose and context

- This study was designed to help **understand changes in hardship, electricity consumption, sentiment** and how **behaviours** might have **changed due to the COVID-19 pandemic**.
- The primary research tool used was a **survey questionnaire** administered to Jemena's Electricity Network customer base.
- The survey explored a series of questions which seek to provide insights on how long into the future the COVID-19 impact will last, in order to **uncover 'at risk' groups** so that Jemena has the ability to provide help and understand operational implications.
- To feel confident that the insights obtained had statistical significance, the **age and gender of the surveyed population were representative of the Jemena Electricity Network's customer base**.
- The survey was administered 20th - 27th May 2020

Survey methodology

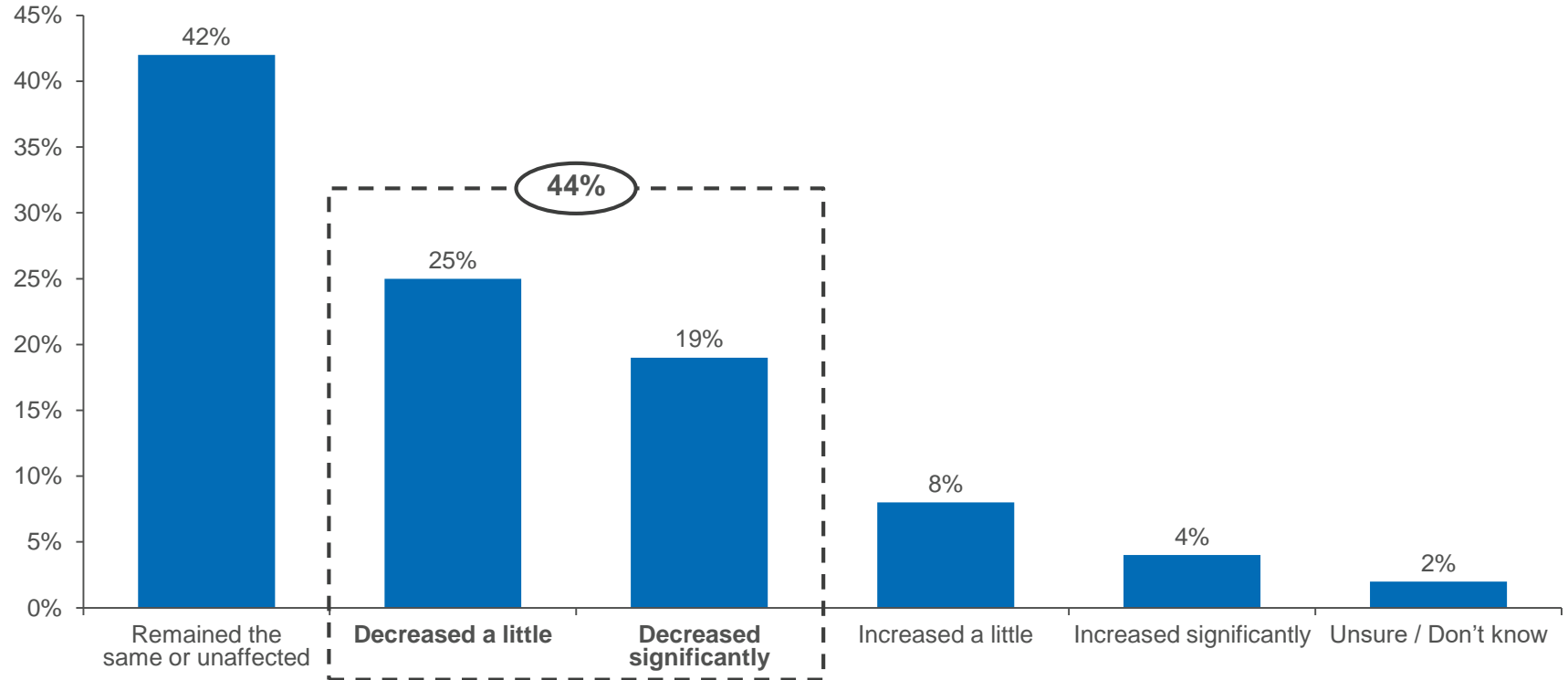
- A random sample of 921 people living in Jemena electricity postcodes, who pay or have sight of their electricity bill, responded via an online questionnaire.
- The following themes were explored to uncover insights:
 - **Screening questions**
 - **Electricity and appliance mix**
 - **Personal impact of COVID-19**
 - **Relationship with electricity and behaviour**
 - **Additional support for electricity payments**
- As this was a digital English language survey, it likely does not include the views of residents who are digitally isolated or whom solely speak a language other than English.

Two-thirds of respondents surveyed are either self employed, employed in full time or part time casual work

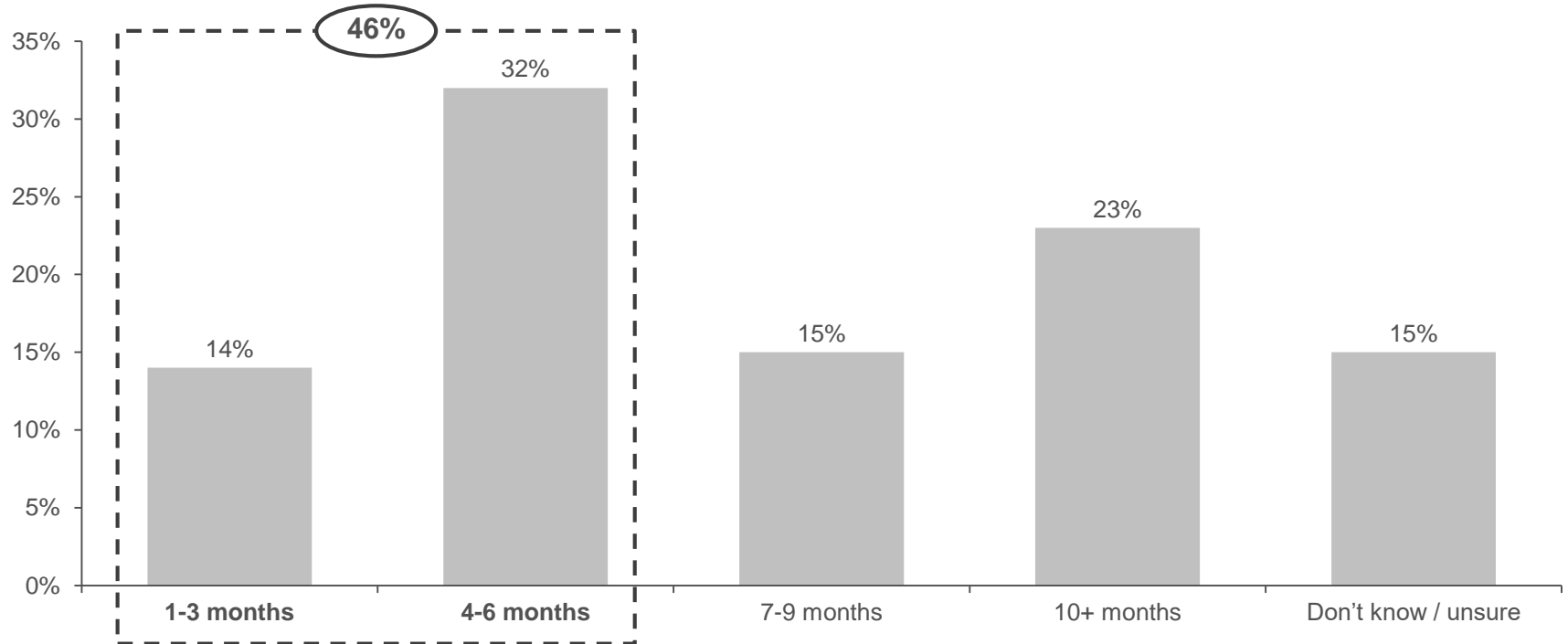


1. S2 Which of the following best describes your current employment status?

44% of respondents have had their household income decrease

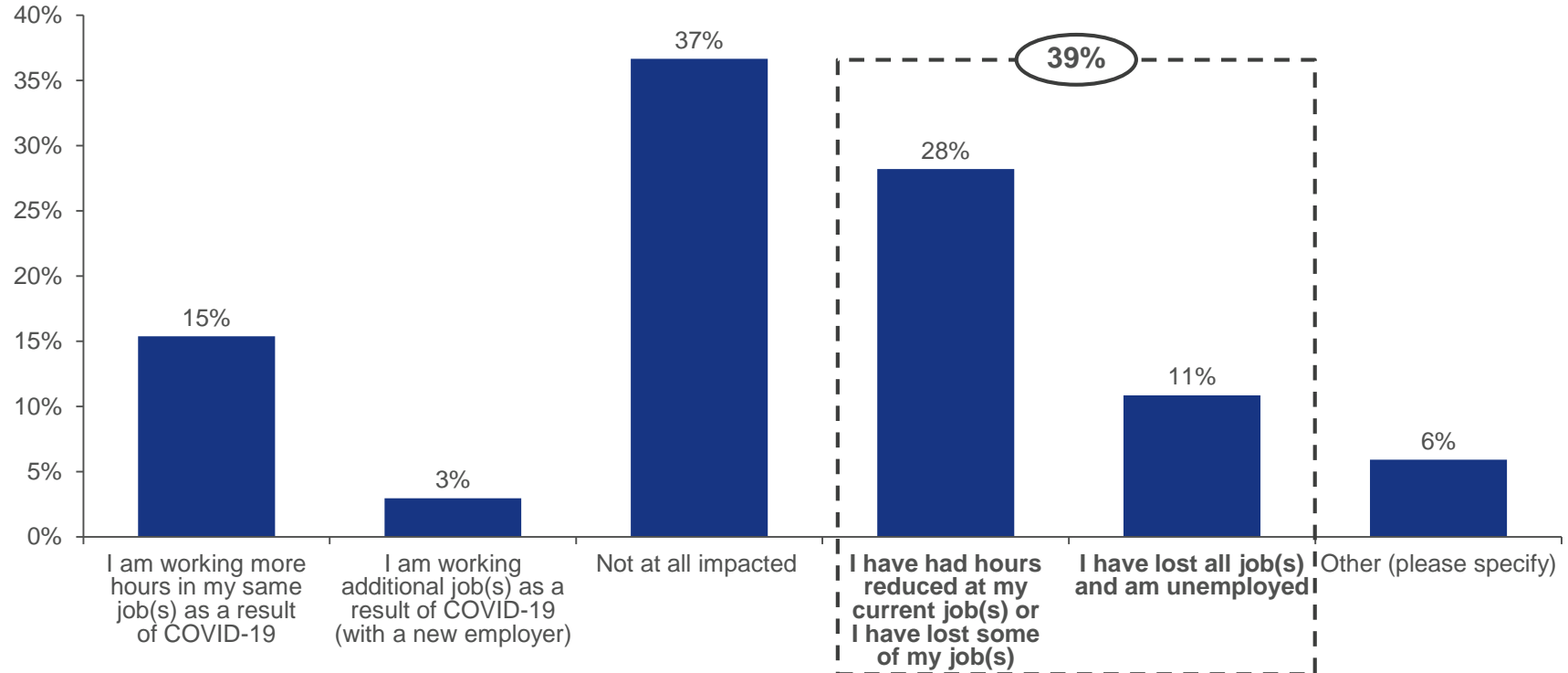


For those whose household income had been affected, 46% of respondents believed the effect would last under 6 months. However, 23% believed the effect could last 10+ months

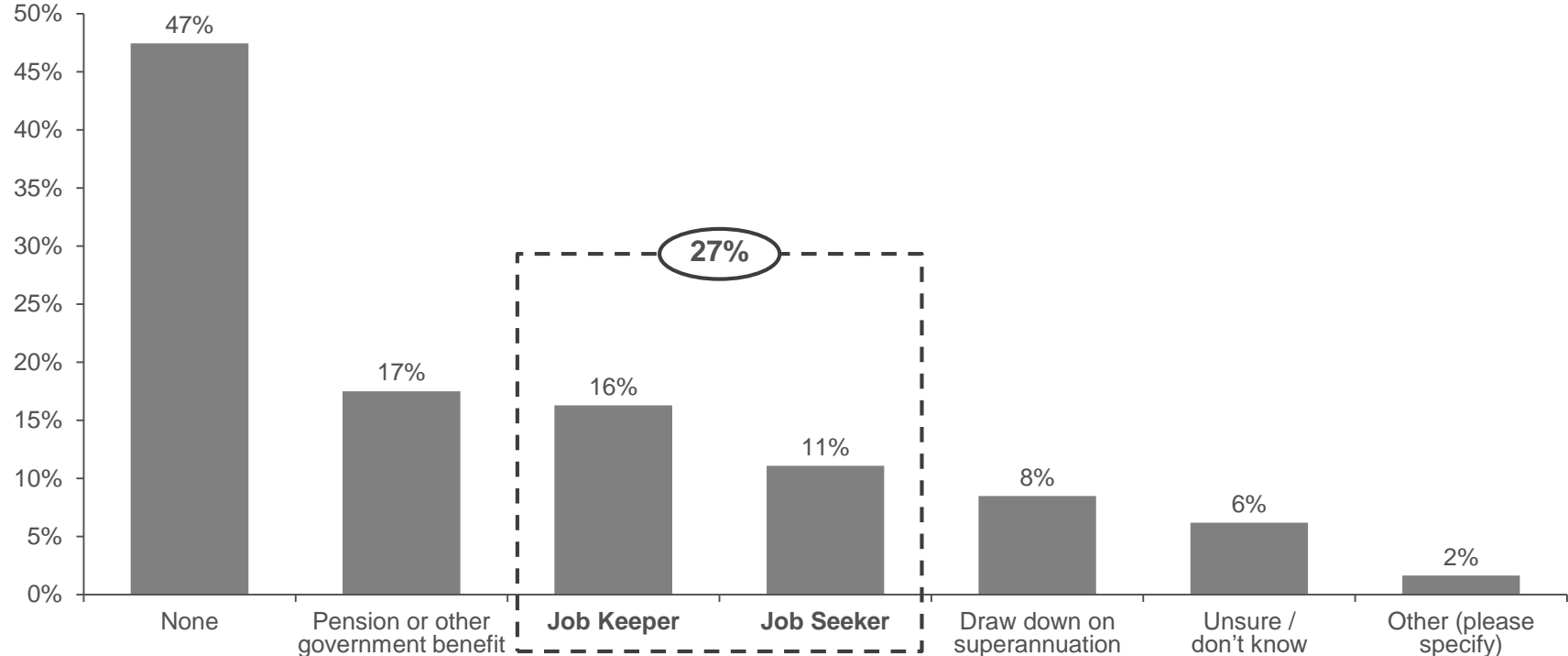


1. B6 How long do you believe your household finance will continue to be affected by the COVID-19 pandemic (either a lower than usual or higher than usual income)?

The decrease in household income can be partially attributed to the fact that 39% of all surveyed respondents had experienced reduced hours or became unemployed due to COVID-19

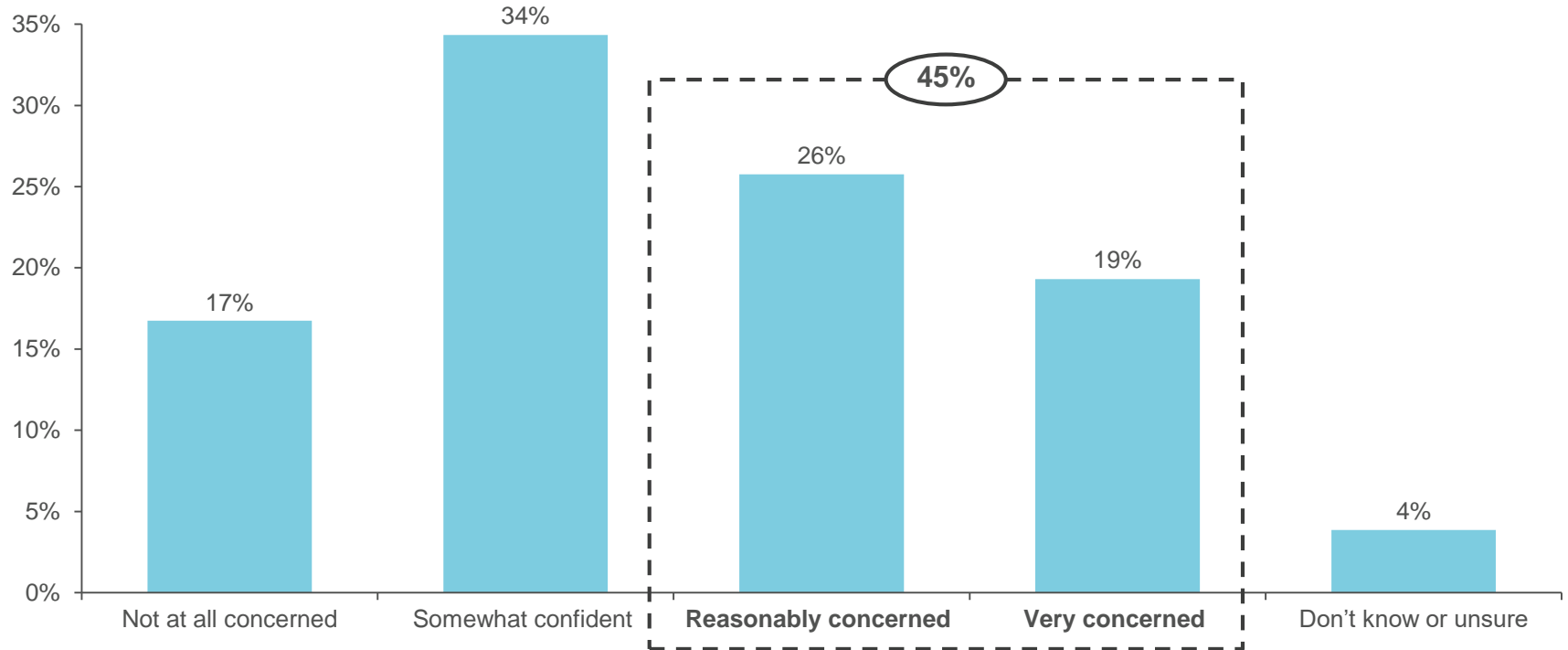


The income supplement most prevalent for respondents was Job Keeper / Seeker, with 27% of respondents indicating that they were receiving Job Keeper / Seeker (or both)



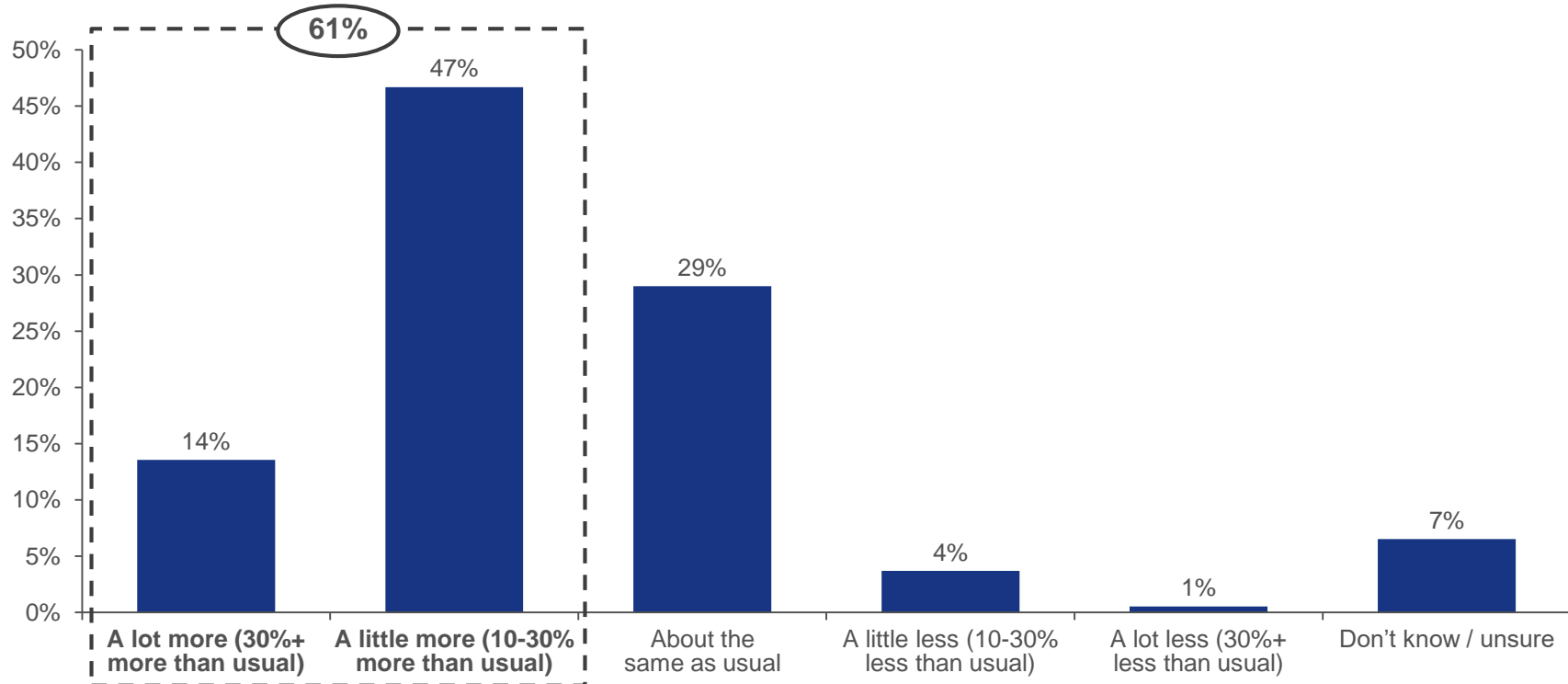
1. B3 Are you currently receiving, or will you receive any of the below supplements to your income in the next month?

45% of respondents receiving income supplements are concerned with their ability to pay their electricity bill once the scheme is cut off



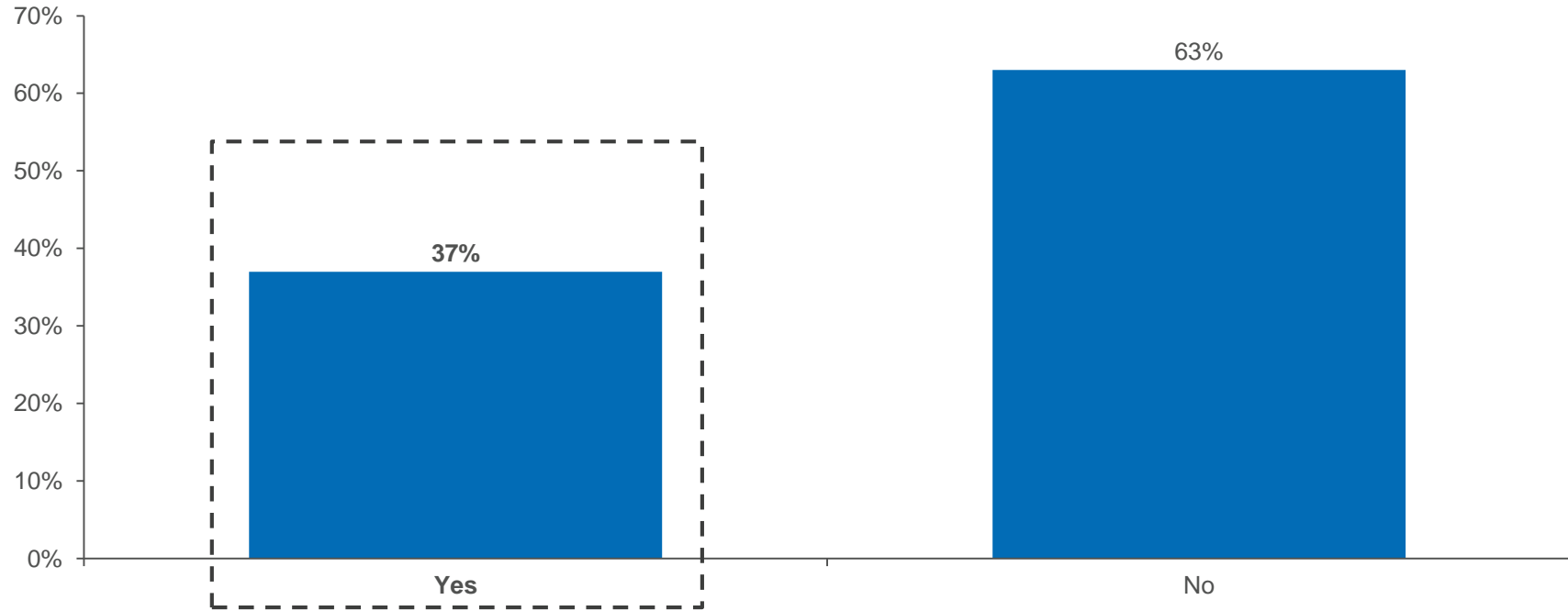
1. C4 How concerned or worried are you about how you might be able to pay your electricity bill(s) in the circumstance where you no longer receiving Job Keeper or Job Seeker payments?

Nearly half of all respondents anticipate that their bills will increase by 10%-30% over the next three months, likely the result of long periods of time spent at home



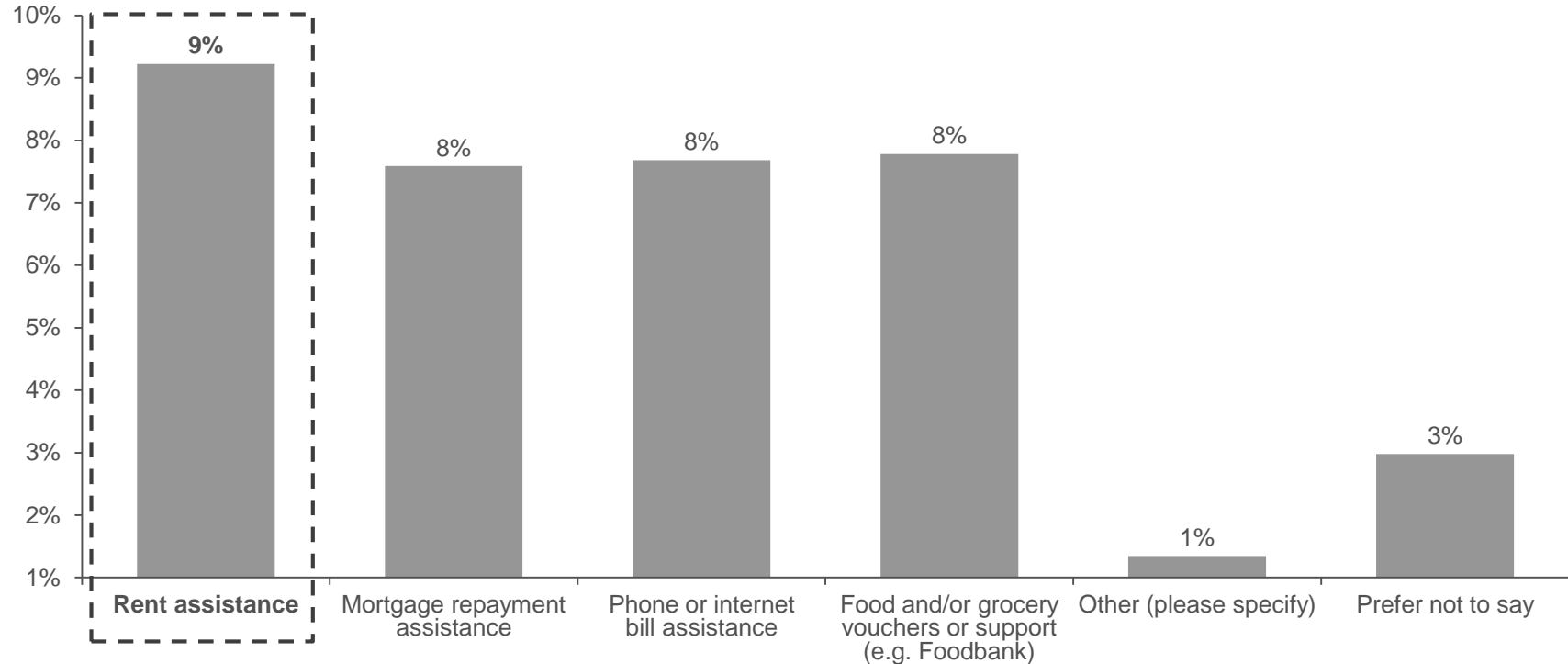
1. C7 How much do you expect to pay for your next electricity bill (i.e., in the next three months)?

37% of respondents required one or more forms of additional support for other household finance items



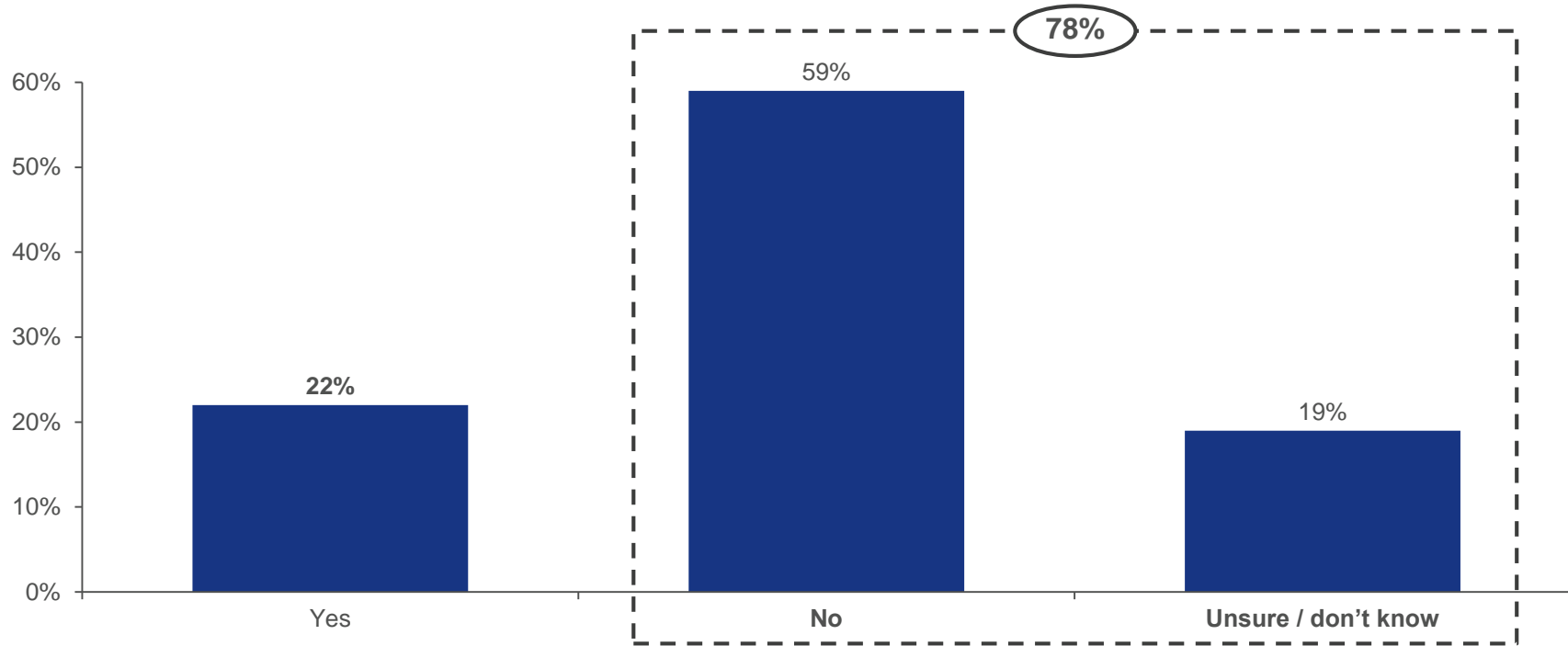
1. D4 Thinking about your household finances, have you enquired or accessed additional support elsewhere, apart from your electricity bill(s)?

Rent assistance was the most sought after form of additional support



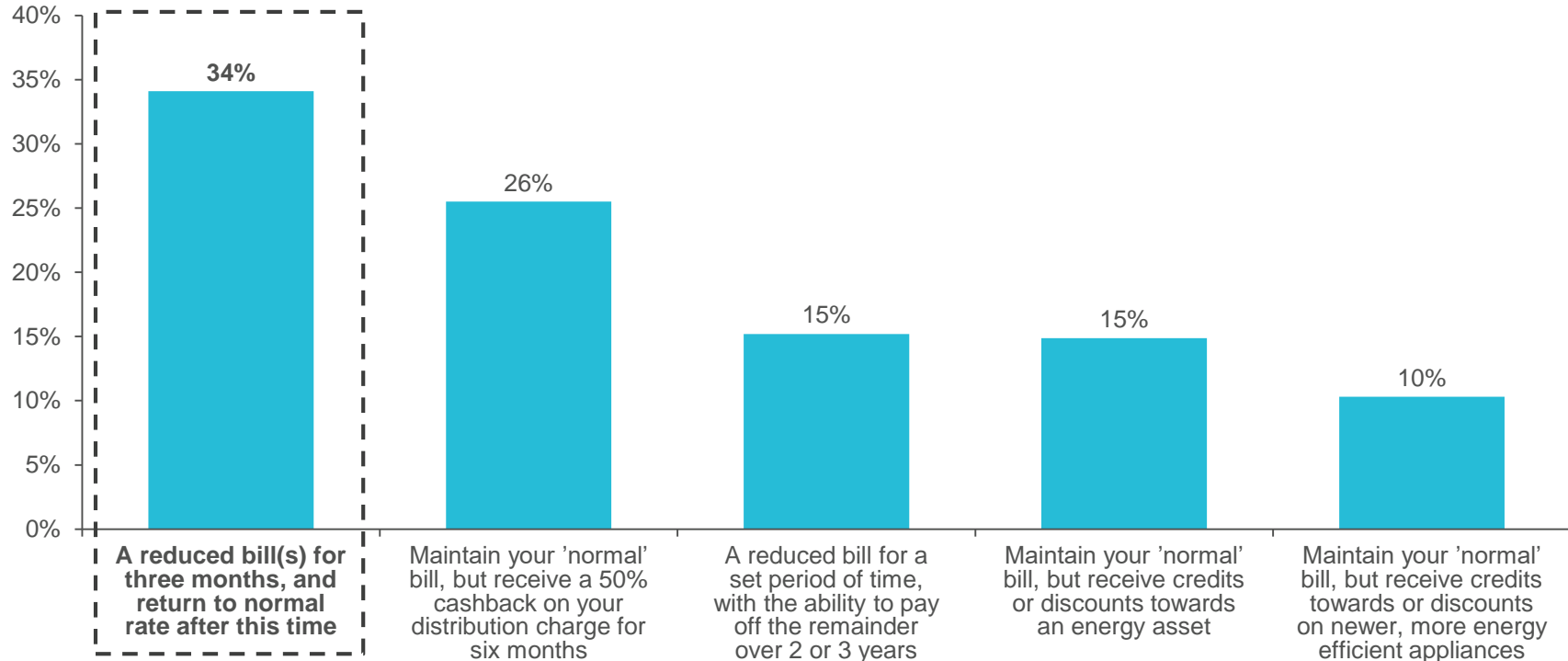
1. D4 Thinking about your household finances, have you enquired or accessed additional support elsewhere, apart from your electricity bill(s)?

78% of respondents were unsure or didn't receive any communications from their retailer about additional support






1. D5 Have you received any communications or have you heard about the additional support available to you from your electricity retailer?

The most compelling proposition was reduced bills for three months, and a subsequent return to the normal rate, with 34% of respondents ranking this as their number 1 option



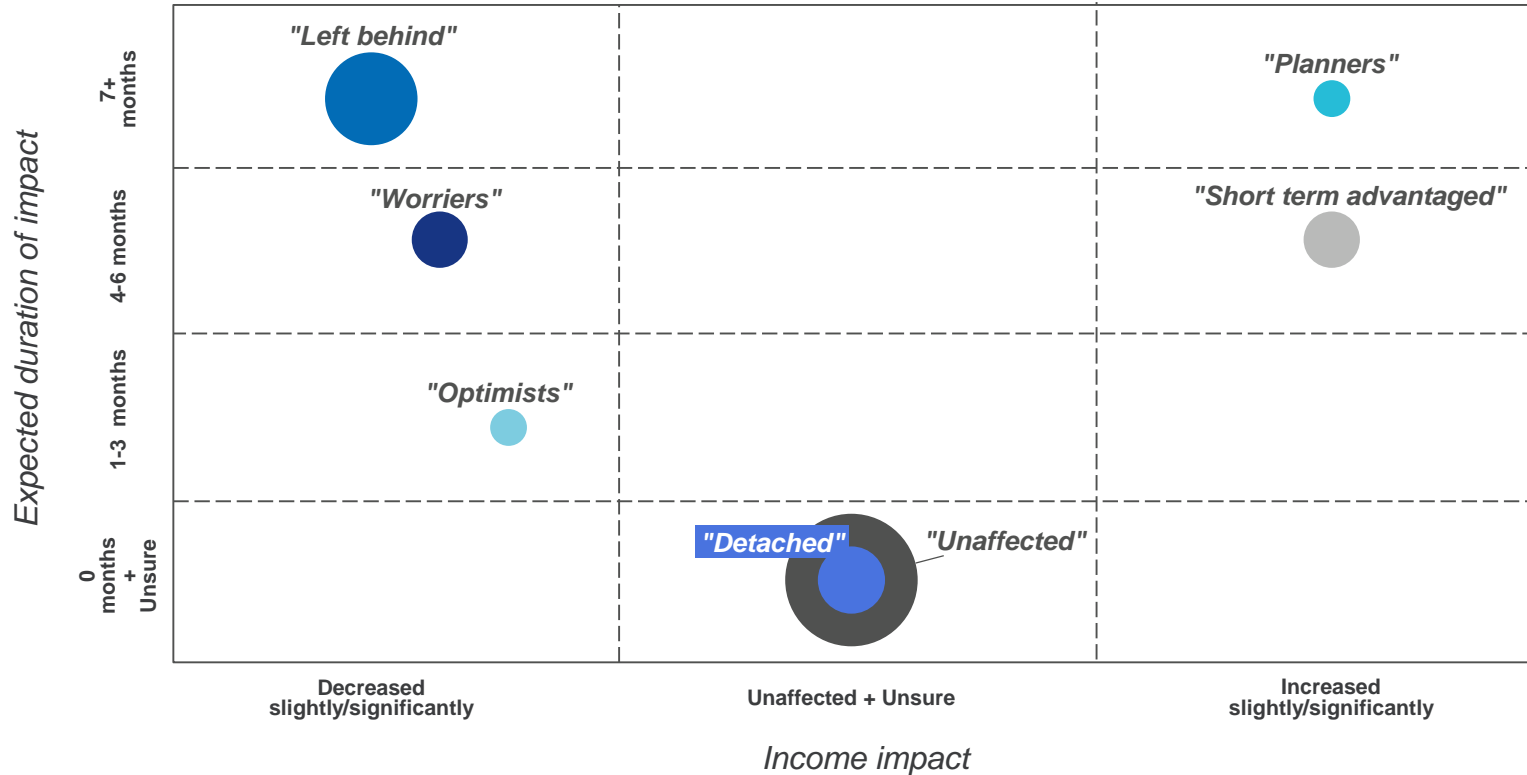
1. E1 If there was a circumstance where you might require additional support as a direct consequence of COVID-19, which of the following ideas would most and least appeal to you?

A number of sub groups were analysed to better understand changing behaviours and sentiment

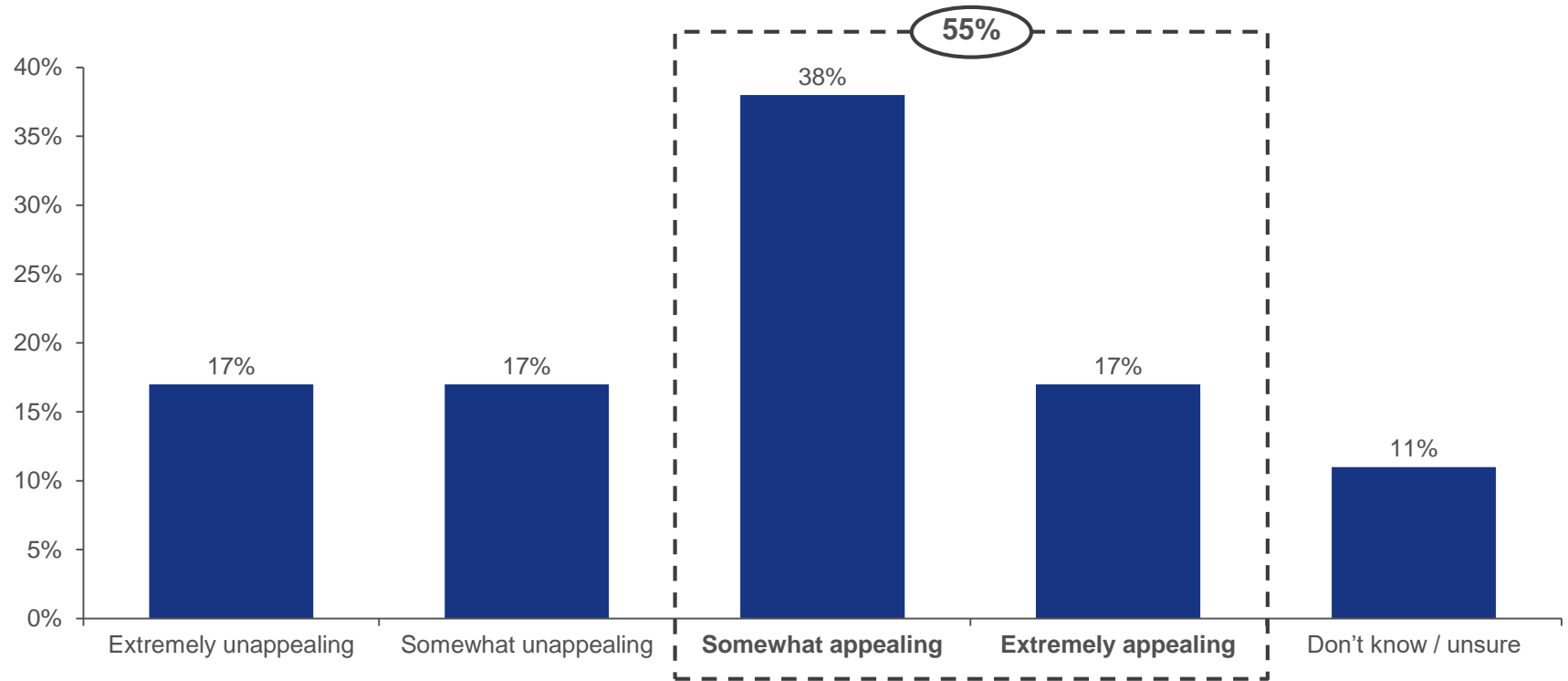
% of respondent population	Identified subgroup	Summary
 <p>25%</p>	Job Keeper / Seeker	They are more likely to be aged 18-24 and still living with their families . Although 22% had increased incomes (most likely from Job Keeper / Seeker), this is only a short term solution with a large proportion of respondents likely to fall into hardship once income supplements end .
 <p>28%</p>	I've had my hours reduced as a result of COVID-19	This group had the largest proportion of business owners . Although many respondents experienced a decrease in incomes, the decrease is likely to be partial due to 32% being on Job Keeper payments . They will also experience increased hardship when Job Keeper payments end.
 <p>11%</p>	I lost my job	Respondents here are likely to be the most at risk of continuous hardship , given the higher likelihood of being in the lowest income bracket and the large proportion of renters . 62% are concerned about their ability to pay their bills once income supplements end.

1. These interest groups are not mutually exclusive – it is possible for a respondent to be part of multiple interest groups

A segmentation exercise was performed in order to gain a deeper understanding of changing behaviours and sentiment



55% of respondents were open to the idea of remotely switching appliances on/off



1. E8 In the future, respondents might be able to sign up to a service that allows their electricity retailer to help reduce the cost of an electricity bill by remotely switching appliances on and off during off-peak times...

