



School of Global, Urban and Social Studies
Centre for Urban Research

Disconnections Case Studies

Understanding the householder experience

Unclassified

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1 Introduction

There has been a dramatic increase¹ in the number of Victorians who are at high risk of disconnection from their energy supply, or who have already been disconnected, because of inability to pay. The Victorian Energy Minister has commissioned a review of disconnections, to which the Consumer Action Law Centre (Consumer Action) will make a submission.

Consumer Action engaged the Centre for Urban Research's Beyond Behaviour Change (BBC) team to interview householders who have been disconnected from their gas or electricity supply. From these interviews the team developed six case studies describing participants' experiences of disconnection, and outlining some of the direct and indirect costs that arise from disconnections.

2 Methodology

2.1 Recruitment

To be eligible for the study participants needed to be older than 18 years, and to have experienced gas and/or electricity disconnection for more than one day because of inability to pay.

Participants were sourced from Consumer Action's MoneyHelp financial counselling service, and from external organisations including Kildonan Uniting Care and Odyssey House. When clients presented who were experiencing or had experienced disconnections, Consumer Action or the referral organisation explained the research and offered them the opportunity to participate. With the clients' approval, Consumer Action then provided clients' details to the BBC team.

Consumer Action provided 12 names in total; of those, five participated. Three were ineligible as their disconnections occurred outside Victoria or lasted less than one day, and the remaining four initially agreed to participate but did not respond to follow up calls or messages.

One further participant was sourced from a separate project being conducted by the Centre for Urban Research, after BBC researchers learned she was eligible.

The BBC team also sought to recruit from RMIT University networks, including financial advice services for students and staff communications; these efforts did not yield any participants.

Table 1 (below) shows how the six participants were recruited.

Table 1: Participant referrals

Referral agency	Number of participants
Consumer Action's MoneyHelp service	3
Kildonan Uniting Care	1
Odyssey House	1
RMIT's Centre for Urban Research	1

Upon receiving contact details a BBC researcher phoned each potential participant to confirm their eligibility for, and interest in, participation. In several cases the researcher established initial contact via text message, as some participants indicated they would not answer calls from unknown or private numbers.

After confirming eligibility and willingness to participate, the researcher organised a time and venue for interviews.

All participants were given a Coles/Myer voucher valued at \$60 as an incentive to participate, and in appreciation of their time.

¹ Essential Services Commission (2015) *Inquiry into the financial hardship arrangements of energy retailers: Our approach*, March 2015.

A summary of participant demographics is provided at Appendix A.

2.2 Data collection

BBC researchers conducted 6 in-depth, semi-structured, face to face interviews with Victorian householders who had experienced disconnection of their gas and/or electricity supply.

Two interviews were conducted in neutral public places (a café and a hotel, respectively) at the participants' request. All others were conducted in participants' homes.

The research was conducted in accordance with the requirements of RMIT's Human Research Ethics Committee. Recognising the sensitive nature of the topic, the researchers took care to ensure participants understood the intent and conditions of the research before agreeing to be involved, and again before conducting interviews. Before each interview the participant was given an information statement, had the research explained to them in detail, and signed a consent form. Participants were also advised that they could stop the interview at any time, and were not obliged to answer any question or provide any details they were not comfortable with.

All interviews were recorded using a digital voice recorder, and lasted around one hour.

At the beginning of each interview, participants were asked to describe how their disconnection/s came about. The interviewer then asked a series of questions about the experience and the associated costs and impacts, using an interview schedule (shown at Appendix B) to ensure key topics were covered.

Before the conclusion of each interview, interviewers asked a series of demographic questions (Appendix C).

All data collected were de-identified, and measures have been taken to ensure participants' anonymity in the reporting of this research. These measures include changing names and identifying details, and referring to regions rather than suburbs or towns where participants live.

2.3 Analysis

All interviews were professionally transcribed. The budget did not include time for thematic coding analysis or comparative analysis across cases; however, individual transcripts were analysed to draw out key themes (summarised in section 3) and to develop case study narratives for each household (section 4).

Financial and demographic data were entered into an Excel spread sheet and tabularised (see Appendix A).

2.4 Limitations

This research is not, and was not intended to be, representative of a wider sample; rather, it aims to illustrate individual lived experiences of disconnection events, and some of the direct and indirect costs for participants and their families.

The researchers collected accurate data about the costs of disconnection for each participant where available. Participants often had difficulty recalling or did not know particular details such as the exact figures of fees, debts and costs; dates and duration of disconnections; the names of their energy retailers; or their regular income. No figures or details have been verified by energy retailers or other authorities. Some inaccuracies may be present in the data due to reliance on participant self-reporting.

3 Summary of key themes

The key themes provided in this section provide some context for and support the broader data on energy disconnections and household vulnerability, which may assist service providers, energy retailers and regulators in understanding how best to help householders experiencing financial hardship.

There were numerous consistencies across the stories we heard. These key themes are outlined below, and illustrative detail is provided in the case studies at section 4.

3.1 Disconnections occur as part of complex family, health and financial circumstances

Disconnections did not occur in a vacuum: participants were typically experiencing numerous financial stresses at the time when they were disconnected, and these were often intertwined with complex crises. Domestic violence was a contributing factor for all but two participants, and one of those two had been a victim of violent crime (see Karen). No efforts were made to specifically recruit participants with these or other experiences or backgrounds. Most also suffered from physical illness or injury, and all had histories of mental illness.

Participants typically experienced compounding or 'snowballing' costs and debt in the lead up to their disconnections. Several had been left with financial burdens from previous relationships (see Emira, Lyn, Karen), and unexpected costs had often tipped them (further) into debt: for example, one participant's hot water system broke down and another's car was badly damaged in an accident.

Several participants found themselves rotating through disconnections from various services – for example they would have to decide whether their phone or gas was more important that month, knowing that paying one bill would mean another could not be paid.

All but two participants had dependent children at the time of the disconnection/s, and most also had pets to care for. In some cases children had special needs, such as illnesses that required extra expenditure and contributed to the household's financial burden.

3.2 Inadequate retailer responses and practices

Participants' reports indicated numerous deficiencies in how 'frontline' retailer staff dealt with them. They consistently described staff as unsympathetic, patronising, and insensitive to genuine hardships. This exacerbated existing mental health issues for participants (see Karen, Sarah, Lyn). Participants particularly noted the distress associated with having to repeatedly tell their stories to unsympathetic staff, and feelings of harassment and intimidation by their retailer's practices.

Crucially, retailer responses were rarely reported to assist participants avoid future disconnections – rather, they tended to increase their likelihood. For example, several participants were denied access to hardship programs even though they were clearly experiencing significant hardship at the time. In some cases this was because they had missed payments while on hardship programs in the past (see Karen); for others, frontline staff prevented access to those involved in dealing with hardship customers (see Lyn).

Participants consistently reported that call centre staff demanded large upfront and ongoing repayments even when participants communicated their regular income and expenses and clearly demonstrated that the requested payments were unaffordable in their circumstances. Retailers reportedly refused to accept participant offers of lesser, more affordable payments.

Several participants also reported that retailers did not inform them about or refer them to services that could assist them, such as financial counsellors and the Energy and Water Ombudsman Victoria (EWOV). Participants typically came across these services by chance or through other channels, sometimes after being disconnected multiple times or for long periods. For example, several participants saw financial counselling services advertised in brochures, or were told about them while seeking food or other help from social service providers. They were usually surprised to

learn that such services existed, and many felt that as the disconnections were ‘their fault’ nobody would be able or willing to help them.

Retailers also failed to alert participants to schemes or concessions they were eligible for, such as the Utility Relief Grant Scheme (see Sarah) and the Medical Cooling Concession (see Lyn). In addition, in two cases retailers were not applying appropriate concessions for which participants had provided concession eligibility details (see Karen, Julie). In those cases, financial counsellors or EWOV discovered that concessions were not being applied while acting on participants’ behalves.

It is also worth noting the role of aggressive retailer marketing practices in disconnection cases: several participants had been repeatedly approached by door-to-door and online marketers seeking to sign them up to new energy contracts, sometimes over a period of several months or in one case, more than a year (see Rod). It is possible, since participants who reported these experiences lived in socio-economically disadvantaged areas, that retailer salespeople were deliberately targeting vulnerable households. Some reported customer acquisition tactics had (deliberately or otherwise) confused participants. For example, one participant signed up to a contract thinking she was only answering a survey (see Emira) while another spent twenty minutes with a door-to-door salesperson inside her home, believing him to be an official who was checking she was on the correct tariff. The same person also had a door-to-door salesperson arrive at her back door, having entered the property by climbing over a fence.

3.3 Impact on mental health and wellbeing

Disconnections caused significant distress for most participants. Participants experienced feelings of shame, humiliation, fear and anxiety, and the disconnection events compounded existing mental health issues and had a serious impact on participants’ wellbeing. As mentioned previously, all participants suffered mental health problems and several were experiencing post-traumatic stress disorder (PTSD), depression and anxiety at the time of their disconnections. These participants described how their dealings with retailers exacerbated their symptoms, and led them to see themselves and/or their situations as hopeless (see Karen, Lyn, Sarah, Julie). One participant described feeling that she had failed her child, and was almost suicidal by the time she started to see a financial counsellor (see Lyn).

Participants who had experienced domestic violence or assault had very real reasons to fear unidentified or unexpected phone calls and visits. Retailer practices of concealing their phone numbers and calling at unexpected hours, including late at night or early in the morning, contributed to participants’ trauma and feelings of being ‘stalked’, ‘bullied’ or ‘harassed’. Far from ‘motivating’ people to keep up to date with their bills, the emotional impacts made it more difficult for customers experiencing hardship to engage in complex processes to improve their financial situation.

Most also described electricity disconnection as a humiliating experience, and feelings of shame led several participants to hide their situations from family and friends.

3.4 Financial impact

Disconnections resulted in various extra costs for participants that made it harder for them to get out of debt and avoid future payment defaults and disconnections. Some of these extra costs are very direct – for example, disconnection and reconnection fees. Other, less obvious costs include:

- replacement of spoiled food when there is no electricity to power fridges and freezers
- purchase of take-away meals, often for the whole family
- taxi fares or petrol costs, including trips to laundries, other people’s houses (to shower, wash clothes, cook), shops (to buy new food after existing food has spoiled), take away stores, and other services
- using coin-operated public laundries for washing or BBQs for cooking.
- entry to public facilities such as swimming pools to shower

- phone charges (calling retailers, social service providers, EWOV and others to deal with disconnection/seek help)
- purchasing candles, blankets and other goods to manage in the absence of heating, lighting etc.

One participant also had to pay for a new fridge as a result of her electricity disconnection after melt water entered the motor, and the costs that flowed from her disconnection totalled more than \$700 (see Karen).

For households already experiencing hardship, these extra costs could lock them into a cycle of payment default and disconnection.

3.5 Impact on dependants

Four out of six participants had dependent children at the time of their disconnection/s and were concerned about the impacts on them. One told of how her son, aged 4, stood at the fridge crying because he was hungry but the food had gone off (see Emira), and several mentioned rationing food, going hungry so their children could eat, or feeding their children unhealthy food because they could not cook. There were also concerns about the emotional impact on children, through being exposed to parents' stress and shame.

One participant's daughter suffered asthma, which was made worse in the absence of heating when the gas was disconnected.

Some participants also said they had difficulty keeping pets fed and cared for when their financial hardship was compounded by disconnection.

3.6 Financial counsellors and EWOV

All participants found their way to financial counsellors at some stage but it often took time before they knew this assistance was available and where to look for it. Four cases had also been assisted by EWOV. Participants often became emotionally overwhelmed when they spoke about the help they'd received from counsellors and EWOV. They described feeling relieved, surprised and grateful because someone was finally helping them, when they had thought they were alone with their problems (see Julie, Sarah, Lyn).

Financial counsellors and EWOV staff typically took over negotiations on behalf of participants, and usually achieved outcomes that participants had not been able to. These included getting services reconnected, negotiating payment plans, identifying eligible concessions and schemes, and in one case, arguing for compensation for spoiled food.

A social service provider paid \$480 on behalf of a participant because the retailer refused to reconnect without it, but the reconnection did not happen for another four days afterward (see Emira). In this case it was unclear why the worker did not refer the participant to EWOV, who may have achieved a better outcome – it is possible the worker herself did not know about EWOV. However, in all other cases the involvement of financial counsellors and/or EWOV meant services were reconnected on the same or the following day, regardless of how much (if any) of the debt was paid up front.

4 Case studies

All names and identifying details in the following case studies have been changed. Each case study is intended to be representative of that participant's experience, but does not include all details relating to their case.

Karen

Karen is a single mother of four children living in public housing. Her gas and electricity were disconnected for about a week in October 2014. At that time Karen was a victim of domestic violence. Her children had been removed from her care as it was not safe at home. As a result Centrelink switched Karen from the parenting payment to the lower NewStart allowance.

On NewStart Karen received about \$500 per fortnight, of which \$360 went to rent. At the same time as Karen's income decreased, her situation triggered extra costs. Her children stayed with her brother 250km away, and Karen drove to visit them three times a week. She used up her modest savings on petrol costs, and fell behind on rent and bills until she had more than \$5000 debt.

Karen was suffering from depression, anxiety and post-traumatic stress disorder, which made it hard for her to manage finances. At one point she was hospitalised because of her deteriorating mental health.

I was in such a state of depression that I didn't really care... My main priority was to try and get my children back.

At first Karen continued to make minimum payments on her bills, but her debts escalated. She called her electricity and gas retailers – Simply Energy and Origin Energy – to explain her situation. They each said she owed about \$2000 and must pay 75% up front to avoid disconnection. Karen offered to pay each company \$150 instead, but both refused her offer.

I was crying, I was trying to tell them my whole situation, what happened; but they're still like 'no, no, no'.

Karen had been on hardship programs for her gas and electricity bills previously, but was disqualified when she missed payments. Both retailers refused to allow her back onto hardship programs. Eventually, Karen's electricity and gas were disconnected.

Karen says retelling her story to different people each time she phoned a retailer caused her to relive traumatic experiences. Unsympathetic and accusatory staff made it even more difficult.

I had to re-explain the whole story heaps of times. MoneyHelp said, 'Try ringing them again', and I'm just like, I can't do that again because it just does my head in. I'm just starting to get myself all right in the mind and then you've got these people putting you down again...

Karen stayed at home throughout the disconnection. She was too embarrassed to tell friends what had happened, and had nowhere she felt comfortable going. She washed quickly with cold water, used a public laundry, and ate cereal, takeaway and cold canned food. When she visited her children she bought takeaway for them too, which became expensive. The food in her fridge and freezer went off, and her fridge blew up because melt-water got into the motor while it was turned off. It cost Karen \$400 to replace it. Karen says she felt hopeless.

I lived without [gas and electricity] for a while until it just got unbearable...

Then the Department of Human Services said Karen's children could return home if things were in order, and that motivated her to address the disconnections. She contacted MoneyHelp, who referred her to EWOV; they negotiated on Karen's behalf and her services were reconnected the same day. EWOV also discovered Origin Energy had not been applying the concessions Karen was eligible for. Resolving this reduced her debt by about \$800.

Once EWOV got involved, Simply Energy agreed to put Karen back on a hardship program and accept regular payments. Origin still refuses to allow her onto hardship, and calls her regularly to demand a large up-front payment. Karen expects Origin may disconnect her gas supply again.

I could be disconnected again. But hopefully they see that I'm making the regular payments and these are all I can afford...

Karen says she wants to clear her debt and move on, but cannot pay what Origin demands.

I just want to be happy again with the children but [my debt] is something that's just constantly there. I lay in bed at night worrying about it...

Julie

Julie is 48 years old and lives alone in a public housing unit. In the past Julie has struggled with alcohol addiction, and has recently escaped a violent partner. She suffers from post-traumatic stress disorder (PTSD) and osteoporosis, and is recovering from a severe ankle injury that restricts her mobility.

Julie's gas supply was disconnected for about two weeks at the end of 2014. Around that time Julie was supporting a friend, who slept on her couch and cost her a lot of money. Her car was then struck by another car, creating extra costs.

Unable to work because of her injury, Julie fell behind on her bills. AGL, her gas retailer, threatened her with disconnection. Until this point Julie had paid her bills by automatic direct debit, and says she was often ahead in her payments.

If anything hopefully I'd have some in credit... I did try to keep in touch with everybody; I don't want free gas, I don't want free electricity.

As her debt grew into the thousands, Julie began receiving final notices. She lived on \$93 per week after rent and other bills, and of that \$60 went to her AGL payment. Julie asked AGL repeatedly for an extension, but she says they refused. They told her she could either pay in full, or accept a plan that was too much for her to afford. Julie says AGL staff were generally unsympathetic, and recounts one particular example:

The [AGL] fellow was very rude, very unhelpful. It was a bit like taking advantage of a female going into a motor mechanics: 'right, we got one here'. That's how I felt. I hung up on him in the end, burst into tears; he could hear I was getting very anxious but he just kept saying the same thing over and over again.

Eventually AGL disconnected Julie's gas supply, meaning she couldn't use her stove or hot water. Julie boiled water in the kettle to cook instant meals, and used a bucket to wash. Eventually Julie came across a financial counselling service, which she says helped her immensely.

The financial counsellor put my life back in order... I could almost cry now just talking about him; he's such a terrific bloke.

The counsellor advised Julie to call EWOV and stop speaking to AGL. He and EWOV then negotiated with AGL on Julie's behalf and her gas was reconnected a day or two later. They also discovered that Julie wasn't receiving the concessions she was eligible for. Meanwhile, disconnection and reconnection fees increased her debt.

I keep looking at the paper work thinking, you're making me have to pay more, more, more, which I'm telling you is getting harder, harder, harder, and more impossible.

Julie says her financial situation and the disconnection have caused her significant emotional distress, which comes on top of the trauma of her domestic violence situation.

Julie can recall a time when life felt more hopeful: she owned her own home and practiced as a health therapist. She lost the house when her marriage broke down and things have spiralled downwards since then. Julie is trying to get her life back on track and recover from her experiences, but she still lives with the threat of violence and struggles with PTSD symptoms.

It was really getting me down. You don't sleep, you don't eat; or you eat wrong. And at the end of it [my ex] is still out there: he's told me he can jump out from anywhere. So I always have a bag ready to flee.

Julie gave this advice for energy companies dealing with people in her situation:

I'd say, first, get somebody who has a compassionate voice and is genuinely there to help them. There's a handful of people that are just being buggers, but the majority of people want to pay their bills: they're just battling to get that much money.

Emira

Emira lives in public housing in regional Victoria with her young son, Jack. At 27, she has faced significant challenges in her life: she left a violent family home at 14, and has since found herself in a series of abusive relationships. Originally from Bosnia, she now has no family in Victoria. She is not currently working and receives a Centrelink payment.

Emira has significant debt, much of which comes from a previous relationship: she believes her ex-partner has incurred at least \$30,000 debt in her name. Emira has also taken out loans and borrowed money from friends, and is paying off a court fine.

Emira's electricity was disconnected for five days in 2014. She owed about \$1000 and her retailer, Simply Energy, demanded \$480 up front. Emira paid \$35 and was then disconnected. Emira says she had tried to negotiate a payment plan but Simply Energy insisted on \$80 per week, which she could not afford.

Emira sought help from St Vincent de Pauls (Vinnies), who offered to pay \$280 on her behalf; but Simply Energy would not accept less than \$480. Eventually Vinnies paid \$480 and Simply Energy agreed to reconnect Emira's electricity the same day; however, Emira says it remained off for 5 days.

Emira's water supply and gas oven rely on electricity, so during the disconnection she lost those services as well. Emira's son Jack was four at the time. Initially they spent time at a friend's house, but it was not a safe place.

They're drunk; and then the bloke starts abusing his missus and I got my son there – it's not the sort of thing I want Jack to grow up seeing.

Emira says a friend provided some food for Jack, while she went without. It was cold and they used blankets to keep warm. Emira worried about the impact on Jack.

Kids need to eat, they need to have their bath; and it's hard when he's crying at the fridge because he wants food, and I can't give him food because it's gone off... It's not fair. I can go without, but he can't.

She was relieved to have Vinnies acting on her behalf, as Simply Energy was unsympathetic.

The only people that helped me was Vinnies. It was kind of nice that I had someone else on my side, because I ended up having a mental breakdown; when [Simply Energy] rang me up, I couldn't even talk on the phone. I didn't make sense. And he was telling me to calm down, but how the hell can I calm down?

Emira had switched her electricity account to Simply Energy through a door-to-door salesperson. She says at the time she did not realise she was signing up to a new retailer.

I never had to put up with doorknockers until I moved here. They were here every second day, and heaps of people were changing over until they [realised] what was going on. I didn't even know that I was changing my company while I was doing it – I thought I was just doing [a survey] or something for them.

Once she has repaid her debt Emira plans to return to her previous retailer who she still has her gas account with, and finds easier to deal with.

I owed them gas money [for] over a year [but] they haven't turned it off once. 'Cause they're happy with the money that I've given them... But [Simply Energy], they're full-on. They'll ring me up 7 o'clock in the morning, 10 o'clock at night while I'm in bed...

At one stage, Simply Energy called while Emira was trying to escape a domestic violence situation.

I had a domestic issue and [the retailer] was demanding money that day. I was more worried about my son's safety: I just wanted to get him out of there. I hung up the phone and they rang me back in half an hour, while I'm trying to get ready to get out... but they don't care. They just want their money.

Emira says energy retailers could make it easier for people in hardship by being realistic.

Not to demand so much money – make it a reasonable amount for people... \$100 a week, that's a lot of money. I don't know anyone on Centrelink who can cough up [that much] for their bills.

Sarah

Sarah is a writer in her forties. She lives by herself in an inner Melbourne apartment, which she rents privately. With a tertiary degree and regular work, Sarah had always been able to manage her finances; but things changed after she was held up in an armed robbery, and later assaulted. She developed post-traumatic stress disorder (PTSD), anxiety and depression. Suffering regular panic attacks and agoraphobia, she stopped working and fell behind on bills.

With about \$350 owing to AGL for electricity, Sarah applied for a utility relief grant. The grant reduced her debt to about \$150, and she paid a further \$25 up front. She was left with no money and began receiving calls and letters from AGL, which she did not answer.

Essentially I just put my head in the sand. I didn't know what to do; I didn't have the means to rectify it. I had received a registered post letter from [AGL] before the energy was disconnected. I didn't open it because I knew what it would be about.

Sarah accepts responsibility for not responding, but feels AGL could have handled things better.

Given that they knew my situation and in the end I only owed \$220.00... I just wonder whether there are better ways to go about addressing these issues than just cutting someone's power off.

Sarah says AGL's approach was distressing, and compounded her mental health issues.

I was getting up to four or five private phone calls a day that would just ring out and not leave a message... It felt like stalking and it felt aggressive, and because I have PTSD I respond to stressful situations differently than the average person. It actually made me feel very fearful of picking up the phone.

Eventually Sarah's electricity was disconnected for two and a half days in March 2015. Sarah stayed at home and did not tell anybody what was happening.

I found myself unable to even reach out [to] people in my social circles to ask if I could come over for dinner, because I would have had to explain that my

electricity had been disconnected... I felt quite alone with the problem... I hadn't even told my boyfriend.

With no money for takeaway and food going off in the fridge, Sarah initially tried to make do with what she had. But her situation quickly brought her down.

It's not just the physical fact of being without electricity; it's the stresses and the same that feel quite traumatic... The second night I was so depressed I didn't even cook myself dinner.

After two days Sarah contacted MoneyHelp. On their advice she called EWOV, who negotiated with AGL to have her electricity reconnected within the hour.

When that happened I just burst into tears... I felt like I'd lost a sense of my own agency to negotiate with the power company, because their methods of communication had become so aggressive and so inhuman.

Sarah found out about MoneyHelp and the Utility Relief Grants Scheme through her jobseeker network. AGL did not refer her to them, and she thinks many people would be unaware of them.

I think people can get into a situation where they feel so desperate that they don't really believe they can get help... the first day I was disconnected I felt powerless. I didn't have the courage to call the electricity company and I didn't know who to go to... Certainly I wasn't thinking, 'oh yeah, I'll just call the Ombudsman'.

Sarah feels she is recovering from PTSD and hopes to find work soon.

I don't want to be long term unemployed... My goal is to be able to return to a functioning, abundant, resourceful life, and contribute my skills to society.

In the meantime, after rent and bills, Sarah lives on \$216 per month. She still owes \$210 to AGL and worries she could be disconnected again. Sarah thinks retailers could play a more supportive role for customers in hardship.

There [could] be some sort of advocacy team [where] you are assigned one person to deal with [who] forms a kind of a professional relationship with you, to help understand your situation and to come up with a plan.

Lyn

Lyn is 58 years old. She lives with her daughter in Melbourne's north, and they have experienced several energy disconnections. Lyn is a survivor of domestic violence, and her financial problems stem from there. After years of abuse Lyn took out an intervention order against her husband.

So I found myself, all of a sudden without thinking about how I'm going to survive; we still had to manage the mortgage and everything. He just stopped paying it... For a little while he kept the payments up but then he met somebody and then the payments stopped.

Lyn found some casual work and began to get her life on track. About a year later, though, she injured her back and could not work.

I was managing up to then, I was just keeping afloat. Staying just one step ahead of all the debts. Then when my back went I had no idea where to go... we'd have garage sales just to make ends meet and I would sell things that I needed. I raided the cutlery draw...

Eventually Lyn's back improved and she found a new job, but then she suffered four heart attacks related to a nervous system condition, and has been unable to work ever since. Debts piled up.

It just snowballed: we'd be cut off from the gas or electricity or phone... You'd manage to get it back on and then something else would get disconnected. Because to get one put back on you have to not pay something else, to catch up.

Sometimes Lyn would go several days without eating so she could feed her daughter. Disconnections could last for weeks, and Lyn tried to shield her daughter from the impacts.

One night when the electricity had been cut off, it was in the middle of winter and I'd put the fire on and sort of made a game out of it... We'd dance in the dark with a couple of candles and the fire going so she didn't get distressed about it.

Lyn and her daughter used public showers and cooked on park BBQs.

I'd have to face people that I knew and make lies. I told them the hot water service broke down, so

when the hot water service really broke down I couldn't say [that] again. So there was that humiliation...

Lyn's situation had a significant impact on her mental health, to the point where she was suicidal.

I ended up getting so depressed. I remember going to bed one night and thinking my daughter was better off without me... The thing is you feel like you're on your own. One day I just dropped in the middle of the lounge room floor and just started bawling, and I cried for hours and hours... You end up feeling like a complete failure; they push you to feel like that.

No retailer ever referred Lyn to a financial counselling service. Eventually, a Centrelink worker sent her to Kildonan Uniting Care. Lyn arrived feeling desperate.

I leant across the window and it said financial counselling, and I just went in. I had no idea what they were going to do... But it was the best move I've ever made. Even though there [were still] times I got disconnected, through the help of a financial counsellor they would get it put back on.

The counsellor discovered Lyn was eligible for the Medical Cooling Concession, as she has a nervous system condition. Her retailer had never mentioned this, even though she told them about her condition many times.

Lyn has been on hardship programs at times, but she says it can be difficult to get accepted.

It depends on who you're talking to at the front line. [One woman] said, 'you don't need to go through to the hardship area, I can help you'. But she didn't help me... it's like you have to stand up them, like standing up to a bully in a way. That's what it feels like.

But Lyn says once the financial counsellor gets involved, it's a different story.

When I was doing it myself they wouldn't listen to me at all, it was like they didn't believe me... When the financial counsellor used the same words, they listened. You're just treated like a complete fool...

Ultimately, Lyn wants retailers to treat people in hardship situations better.

I do think it comes down to them showing compassion, understanding and listening properly. That would be my advice; and treat everyone on an individual basis... Offer them some support services that are out there.

Rod

When his electricity was disconnected in late 2014, Rod lived with his wife and four of his seven children in Melbourne's north. The disconnection lasted four days. Rod says the automatic payments he'd set up with Energy Australia had stopped going through, which he did not realise until the electricity went off.

Because I was confident I'd fixed [the payments] up I didn't worry about them. And then there was one month where I was receiving a lot of letters from [the retailer]. I thought, 'Unusual; I'll open one', but I got side-tracked. The next day we got cut off. So I went back and opened it and it said, 'You're being disconnected for non-payment.'

Rod called Energy Australia, who said he owed \$600 and must agree to pay \$250 per fortnight to be reconnected. He'd previously paid \$100 per fortnight and could not afford the increase. Rod and his wife had a combined income of about \$950 per fortnight, of which \$800 went to rent and bills.

Rod is 51 and suffers from Type 2 diabetes, heart problems, chronic fatigue and depression. He says the depression can make it hard for him to manage bills and correspondence.

If I'm really depressed I tend to just set the bills aside and not open them, and hope they go away.

Rod has multiple qualifications but was unemployed at the time of the disconnection. His wife had irregular casual work. Energy Australia suggested he see a financial counsellor, but Rod didn't feel that would help.

I knew what my finances were like, I knew how to pay it, but they just weren't willing to accept what I was [offering]. I said, 'I can pay 150 a fortnight to pay off the balance' and they said, 'No, you'd have to pay 250...'

During the disconnection Rod and his family stayed a few days with friends. They incurred extra costs including buying takeaway food and using payphones to call Energy Australia. On returning home they replaced spoiled food

and bought a gas bottle for the BBQ, which they used for cooking.

Rod applied for a bank loan but was refused. Eventually he borrowed money from friends and paid \$400 to Energy Australia. His electricity was then reconnected. Rod then decided to switch to Origin Energy, who had been calling and doorknocking him for more than 18 months.

Origin Energy [said] 'We'll give you this and this and this', and I said 'Yeah alright,' because (a) I was sick of getting phone calls [from them], and (b) I'd just been through all this stuff with Energy Australia... And Origin kept saying, 'we're the actual supplier for that area so it will be cheaper for you'.

After switching to Origin, Rod received calls from Energy Australia offering him new deals. He decided to go back to them. This caused problems: Rod says he notified Origin that he wished to cancel his contract within the cooling-off period, but then received a large bill from them.

The contract didn't arrive until after I'd said I didn't want it [so Origin] just proceeded with it. So I was getting bills from Energy Australia [and] from Origin; I didn't know what I was meant to be paying.

Rod is now in debt to both retailers. He says dealing with them has made his depression worse.

It makes you feel terrible; you feel really belittled. They say, 'But your family needs the electricity'... [I think] they put the guilt on so that you will try harder to come up with the money. You don't feel like you're a human when you get into financial hardship with companies like that.

Rod hopes energy retailers will try harder to understand how difficult things can be for low income households.

I think they need to walk a mile in somebody's shoes, to understand what we go through... It's not like I've never worked [but] I had a large family and a lot of things came up... [Retailers] make you feel you're not earning enough, you need to find more money... people don't really know what it's like out there to try and get a job. There was an instance [where] there was about 200 applications for one position and when you're up against 200 people, unless you're it-and-a-bit you've got no hope.

Appendix A: Participant demographics

	1	2	3	4	5	6
Age	33	48	27	40-45	58	51
Gender	F	F	F	F	F	M
Location*	Outer SE suburbs	SE suburbs	North Vic (regional)	Inner Melbourne	Northern suburbs	Northern suburbs
Dependants living at home*	3	0	1	0	1	4
House type*	House	Unit	Villa	Apartment	House	House
Tenure*	Public rental	Public rental	Public rental	Private rental	Part own (mortgage)	Private rental
Rent / mortgage*	\$180/wk	Unsure	~\$116/wk	\$1100pcm	Unsure	\$300/wk
Income amount*	\$500/fortnight	Unsure	\$580/fortnight after rent, bills	\$1316/month	Unsure	\$950/ fortnight
Income source*	Centrelink – parenting payment	Centrelink – disability support pension	Centrelink – parenting payment	Centrelink - NewStart	Centrelink – disability support pension	Centrelink - NewStart
Employment status*	Unemployed/ parent	Unemployed	Unemployed/ parent	Unemployed (ad hoc freelance)	Unemployed/ full-time carer	Unemployed (ad hoc cleaning)
Cultural background	Australian	Australian	Bosnian	Australian	Scottish	Australian
Concessions*	Pensioner card (non-aged); HCC	DSP HCC	HCC	HCC	DSP HCC	HCC
Illness/injury*	Depression, anxiety, PTSD; daughter has asthma	Major ankle injury (3 surgeries); osteoporosis; PTSD; alcoholism (past)	Hepatitis C; back injury; inflammatory bowel syndrome; depression	PTSD, depression, anxiety	Autonomic neuropathy & related cardiopulmonary problems; ailing kidney; depression. Daughter: life-threatening allergies, asthma	Chronic depressive disorder; chronic fatigue. Wife has chronic back pain & sleep apnoea (requires breathing machine)

* At time of disconnection

Appendix B: Interview schedule

Background to disconnection

1. Have you had your energy supply disconnected more than once? If so, we will focus on the most recent disconnection.
2. When did the disconnection happen?
3. Which service/s were disconnected (gas or electricity)?
4. Do you remember how long your energy supply was disconnected for?
5. In your opinion, what caused the disconnection? Were you told that you would be disconnected before it happened?
 - a. Who told you and how? (e.g. letter or phonecall from energy provider)
6. Did the energy company give you any options to avoid disconnection?
 - a. What were they?
 - b. Did you try any of them?
7. Did you tell the energy company that you were experiencing financial difficulty?
 - a. If not, what made it difficult for you to do this? (e.g. life circumstances, previous experience with energy company)
 - b. If yes, what was the energy company's response?
8. Did you speak with any financial counsellors before the disconnection occurred?
 - a. Who put you in touch with them?
 - b. What was that experience like (e.g. helpful, frustrating, unhelpful)?
9. Did you speak with anyone else about your bills or the disconnection before it happened?
10. Was there anything that made it hard for you to understand what the energy company wanted you to do?

Payment and bills

1. Were you on a payment plan or hardship program at the time when you were disconnected?
 - a. Do you remember how often and how much you had to pay?
2. Do you remember how often you were receiving bills at that time? (e.g. quarterly, two monthly, monthly)
3. How did you usually pay your bills at that time?
 - a. Australia Post Billpay
 - b. BPAY
 - c. Centrepay
 - d. Cheque/money order
 - e. Credit card
 - f. Direct debit
 - g. In person at Australia Post
4. At the time when you were disconnected, had you been receiving bills as usual?
5. Do you know how much money you owed the energy company when you were disconnected?
6. The amount the energy company said you had to pay – do you know how many bills that included? (i.e. one bill's worth of charges or more than one)

7. What made it hard for you to pay your energy bills at that time? (e.g. job loss, relationship break up, birth of child, illness, other debts)
8. Was this the first time you had problems paying an energy bill?
 - a. How often would you say you'd had problems paying?

During the disconnection

1. Can you describe how it felt to be disconnected?
2. During the time when your energy supply was disconnected, did you stay at home? If yes:
 - a. What things did you have to go without during the disconnection?
 - b. What changes did you make to your daily routines and practices? Prompts: cooking, tea and coffee, food storage, bathing, laundry.
 - c. Do you remember what the weather was like during the disconnection – was it hot or cold? How was your comfort affected?

If you didn't stay at home:

- a. Where did you go?
 - b. How long did you stay there?
 - c. Did other household members go with you? Pets?
 - d. Did that place feel comfortable/welcoming? Did you feel that it was a safe place for you/others?
 - e. Were there things you had to go without during that time? How did you manage that?
3. Do you or anyone in your household have any special needs that make it particularly important to have access to gas/electricity? (e.g. medical equipment or conditions)
4. Did the disconnection affect your employment, study or job-seeking?
5. Were other household members, including pets, affected by the disconnection in different ways than you? Can you tell me a bit about these effects (for them and for you)?
6. Did the disconnection cause any other short term difficulties we haven't discussed already?

Costs of disconnection [interviewer to record all costs in Costs Record]

7. Were there any direct costs associated with the disconnection? E.g.:
 - a. Disconnection/reconnection fees
 - b. Phonecalls to energy company, financial counsellors, bank, etc.
 - c. Appointment fees, travel to/from appointments with financial counsellors etc.
 - d. Short term loan costs
 - e. Alternative accommodation (or as an indirect cost)?
8. Were there any indirect costs associated with the disconnection? E.g.:
 - f. Replacing food
 - g. Purchasing takeaway/ready-made food
 - h. Purchasing appliances, e.g. electric heaters to replace gas
 - i. Travelling to/from other places to shower, use internet, cook etc.
 - j. Purchasing candles, blankets or other supplies
 - k. Replacing medicines or other perishables

- l. Cancellation fees for missed appointments etc.
- m. Late payments for other bills (e.g. couldn't pay without internet; couldn't pay because of other costs)
- n. Time as a cost (including if work was missed)? E.g. How much of your time would you say you put to resolving the disconnection and other arrangements to cope with it?

After the disconnection

- 9. How was your disconnection situation resolved?
 - a. Did you pay anything towards the amount the energy company said you had to pay?
 - b. Did the energy company waive any of the amount they said you had to pay?
- 10. What were your interactions with the energy company like after the disconnection?
- 11. Are you still in contact with financial counsellors or any other services?
- 12. Has your life returned to normal after the reconnection?
 - a. If no, why not?
 - b. If yes, how long did it take? (i.e. when were you able to resume everyday activities and routines as before)?
- 13. Did the disconnection cause any long term problems we haven't discussed already (including things like relationship difficulties)?
- 14. Do you feel confident about avoiding disconnection in the future?
- 15. Are there things that you think need to change to help people such as yourself avoid disconnection in the future? If so, what, how?

Appendix C: Demographic questionnaire

This section can be completed by interviewer during interview, with any questions that remain unanswered checked off at the end of interview. Participant should be informed that they may choose not to answer any question.

	Question	Answer	Notes
1	Age	___ yrs	
2	Relationship status		
3	Number of children/dependants		
4	Number of children/dependants living at home		
5	House type	Flat/apartment (attached) Townhouse/villa/unit (semi-detached) Freestanding house	
6	No. of bedrooms	Studio 1 2 3 4 5 or more	
7a	Tenure	Own outright Own (mortgage) Private rental Public housing rental Other	
7b	How much were your rent/mortgage repayments at the time of disconnection?		
8	How many people usually live with you?		
9	Pets?		

10	Employment status	Unemployed Casual Part time Full time Retired Studying Carer Homemaker/stay at home parent	
11	Usual profession/trade/area of employment		
12	Highest level of education completed		
13	Qualifications		
14	Is English the participant's first language?	Y/N	
	If no to above, what language is?		
15	Cultural background – where was participant born? Participant's parents?		
16	Does participant identify as Aboriginal or Torres Strait Islander?	Y/N	
17	What is participant's regular source of income?		
18	Income amount (expressed however participant prefers)		
19	Is householder eligible for concessions?	Pensioner Card (aged/non-aged) Health Care Card Repatriation Health Card Yes, but do not hold card No Don't know	
20	Was householder receiving concessions on energy bill at time of disconnection?		
21	Does participant or other householders experience illness, poor health, disability?		

Appendix D: Costs record

To be completed by interviewer during interview

Direct costs	Item	Amount	Paid by
Indirect costs	Item	Amount	Paid by