# A Policymakers' Guide
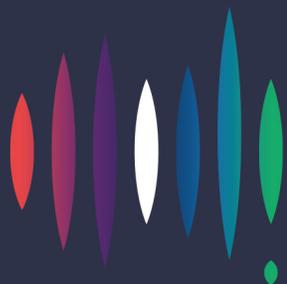
to using Power Shift's Strategic Framework:
*Supporting households to manage their energy bills*
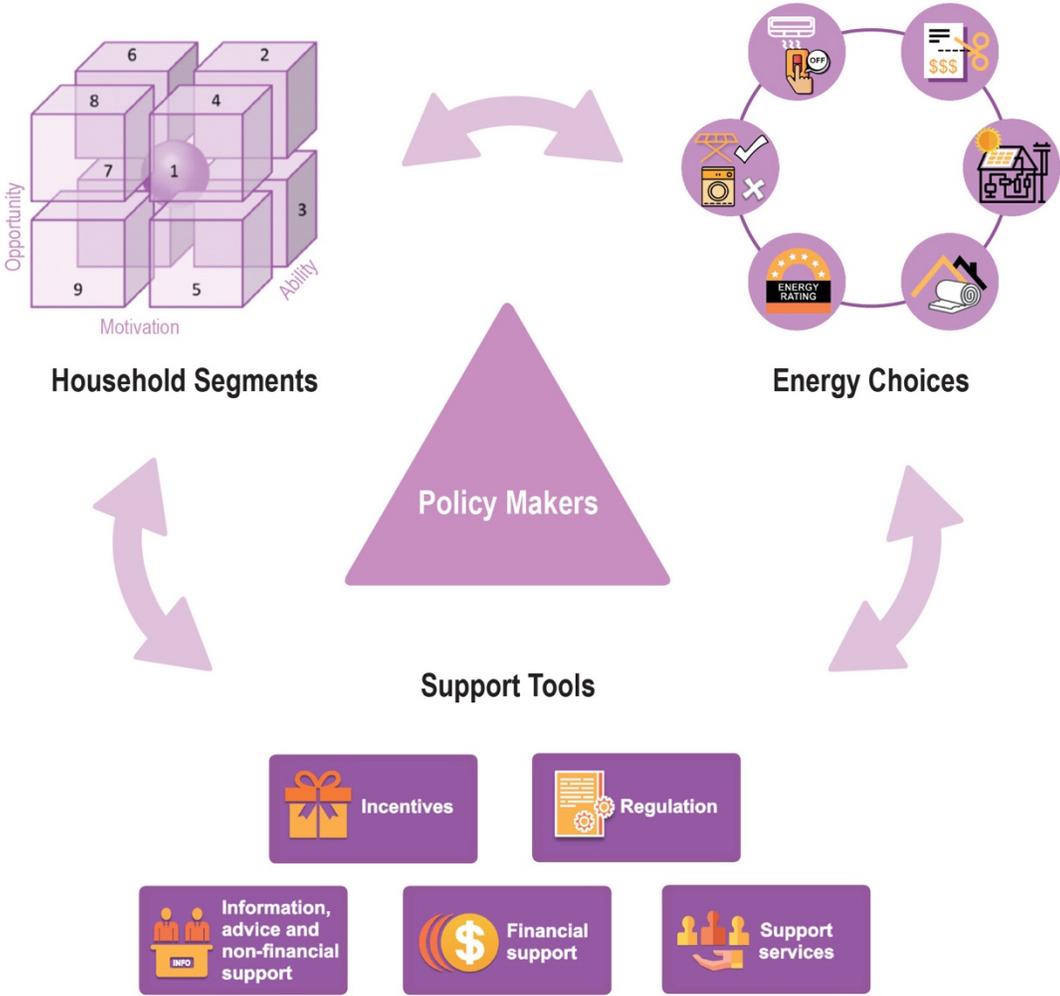
# Power Shift

**ENERGY CONSUMERS AUSTRALIA**

# Strategic Framework Snapshot

**Household Segments**

Opportunity

Motivation

Ability

**Energy Choices**

**Policy Makers**

**Support Tools**

Incentives

Regulation

Information, advice and non-financial support

Financial support

Support services

# CONTENTS

# How to use this guide

This is a guide to using the Power Shift Supporting Households Framework (the Framework) in the design of policies, programs and regulations that impact energy consumers. It is aimed at policymakers at all levels in government, regulatory bodies, the energy industry, consumer advocates and other non-government organisations.

The guide has three parts. If you're already familiar with the framework, or simply prefer to learn by doing, jump straight to Part II:

◆    Part I: Overview of the Supporting Households Framework
◆    Part II: How policymakers can use the Framework
◆    Part III: Example templates and resources

This guide will help you put the Framework into practice, and you will need to refer to the full report as you follow through the steps. It is available on the Energy Consumers Australia (ECA) website at https://energyconsumersaustralia.com.au/wp-content/uploads/Supporting-Households-to-Manage-Their-Energy-Bills-a-Strategic-Framework.pdf

There is also a 75 minute webinar explaining how the Framework was developed and how to use it - https://www.youtube.com/watch?v=gs81Q4wGc8A
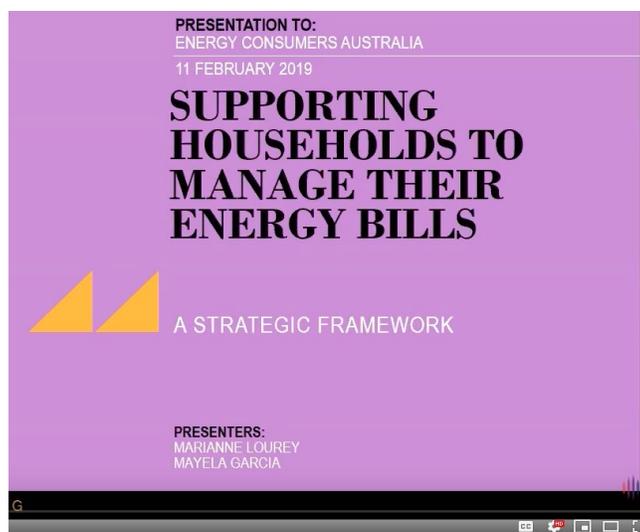
# Why should I use the Supporting Households Framework?

*The central premise of Power Shift is that power needs to be in the hands of consumers so that they can, through their own actions, take control over their energy costs. This guide supports policymakers to make it as easy as possible for consumers to do this.*

The Supporting Households Framework provides a tool for policymakers to help develop more effective support for energy consumers, particularly for people who may need additional help to negotiate a dynamic and transforming energy market.

This guide works through a systematic process to:

- Understand the **range of choices** available to households to manage their energy bills
- Identify the **different types of Australian households** and their diverse motivations, abilities and opportunities to manage their energy bills
- Identify the **types of tools and services** best suited to support different types of households to manage their energy bills
- Guide the **design of new tools and services** to support Australian households manage their energy bills.

As well as helping to develop new resources tailored and targeted at different groups in the community, the Framework can help you identify which responses are unlikely to be effective for different consumer groups.

Using the Framework will help you design evidence-based solutions that meet consumer needs and assess the likely effectiveness of different policy ideas being considered. Ultimately it takes the 'guessing' out of what will or won't work. It provides you with a comprehensive and consistent approach to support your provision of advice or design and implementation of new tools and services.

We invite feedback on this Guide and the broader Framework as you put it into practice in your particular setting. We will also look for opportunities for those using the Framework to share their experiences through future ECA activities and events.

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# PART I: Overview of the Supporting Households Framework

## 1.1 Introduction

### Challenges facing energy consumers

Research by Energy Consumers Australia has consistently found that consumers are driving change in the Australian energy market by investing in solar panels to regain control of their bills, and they have made clear to governments their concern about energy affordability.

We also know that energy consumers find it hard to access effective support to help them understand and better manage their energy bills (ECA Consumer Sentiment Survey 2018, ACCC 2018).

Power Shift research has shown us that there is no 'one size fits all' solution. No-one will be surprised to hear that one website, one TV ad or one factsheet will not reach every household. Consumers have very diverse needs and preferences, depending on where they live, their home ownership status, their household makeup, literacy and numeracy skills, stage of life and many other factors.

To be effective, support must be delivered in formats and through channels that suit the way different consumers live. This calls for a more sophisticated approach beyond developing singular solutions for 'the average energy consumer'.

As a policymaker, these are all issues that you have to grapple with when reviewing the performance of existing tools and initiatives and assessing the potential introduction of new measures. This Framework provides a systematic approach for policymakers to consider how different types of consumers respond to different energy choices, and how each of them will react to tools and services aimed at helping them manage their energy bills.

### Using the Framework to support consumer-focused decision making

Energy Consumers Australia (ECA) commissioned ACIL Allen to develop a comprehensive approach to support policymakers address the challenges outlined above. The resulting report, *Supporting Households Manage Their Energy Bills: A Strategic Framework*, was published in November 2018 and is available on the ECA website here.

The Framework builds on and complements other research undertaken through the ECA Power Shift project. It helps policy advisors, decision makers, and service providers across the energy sector to design, develop and target more effective support for all residential energy consumers.

_Driving Change: Identifying what Caused Low-Income Consumers to Change Behaviour_, [1] the first piece of Power Shift research, reviewed the detailed reports from all 20 pilot projects undertaken as part of the Low-Income Energy Efficiency Program (the Commonwealth-funded program that preceded Power Shift). It found that consumers will respond to support that is relevant to their circumstances and easy to access.

While all people are individuals, it is useful, and common practice in the private sector, to identify groups with common characteristics. Based on an extensive and wide-ranging review of consumer segmentation models (the details of that research are in Appendix 1 of the _Supporting Households_ report), the Framework uses motivation, opportunity and ability to identify nine different household types (see Section 1.4 for more detail).

The Framework places this conceptual segmentation model alongside the six broad energy choices consumers have to make and five categories of tools and services policymakers can provide to help households manage their energy bills.

In this way, the Framework provides a systematic, consumer-focused approach to designing new initiatives that suit consumers' needs, values, and everyday routines, and highlighting gaps in existing and in-development support programs for particular types of households.

## 1.2 Framework on a page

The Framework comprises three elements (see next page, Figure 1):

A      The **six different energy choices** available to households to manage their energy bills

B      The **nine different types of households** - based on their motivation, ability and opportunity to make the different choices that help them manage their energy bills

C      The **five types of tools and services** that can help households to manage their energy bills, categorised as: information, advice and non-financial support; incentives; financial support; regulation; and support services.

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[1] Russell-Bennett, R., Bedggood, R., Glavas, C., Swinton, T., McAndrew, R., O'Mahony, C., Pervan, F., & Willand, N. (2017). Power Shift Project One: Driving Change – Identifying what Caused Low-Income Consumers to Change Behaviour, Final Report, Brisbane: Queensland University of Technology and Swinburne University of Technology.

Choose to use less energy at peak times

Choose a better energy deal

Choose to change the way energy is used

Choose alternative energy sources (including solar panels and batteries)

Choose more efficient equipment (including plug-in and non-fixed appliances)

Choose to improve building fabric and fixed appliances

**Choices available to households to manage energy bills**

**Types of households** (diverse motivations, abilities and opportunities)

**Tools and services to support households**

| TYPE OF HOUSEHOLD | MOTIVATION | ABILITY | OPPORTUNITY |
|---|---|---|---|
| Enthusiasts | High-Medium | High-Medium | High-Medium |
| Completers | High-Medium | High-Medium | Low-Medium |
| Dependent | High-Medium | Low-Medium | High-Medium |
| Stuck | High-Medium | Low-Medium | Low-Medium |
| Middle Australia | Medium | Medium | Medium |
| Complacent | Low-Medium | High-Medium | High-Medium |
| Competent | Low-Medium | High-Medium | Low-Medium |
| Cautious | Low-Medium | Low-Medium | High-Medium |
| Hard to help | Low-Medium | Low-Medium | Low-Medium |

● High-Medium　● Medium　● Low-Medium

**Incentives**

**Regulation**

**Information, advice and non-financial support**

**Financial support**

**Support services**

- Awareness campaigns
- Word of mouth communication / role models / exemplars
- General / tailored / personalised information
- Market-based tools & services

- Feedback on outcomes – general, specific and timely
- Control of devices by third party
- Incentivise desired / penalise undesired choices

- EPCs, loans
- Grants, subsidies
- Government investment in public housing upgrades
- Fund community organisations to provide services

- Minimum performance standards
- Information provision, schemes (e.g. energy efficiency), technologies
- Remove market, policy, regulatory barriers

- Access to community services that can support and assist households taking action
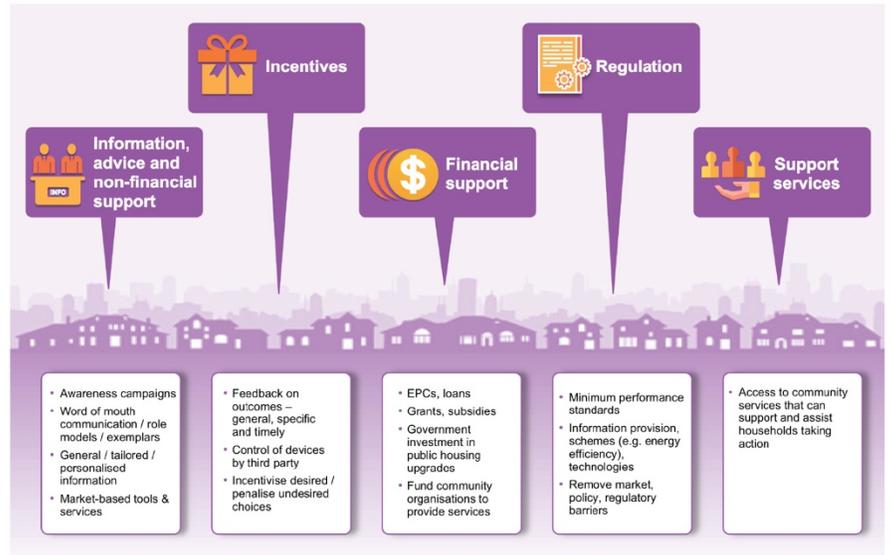
Figure 1: Framework on a page
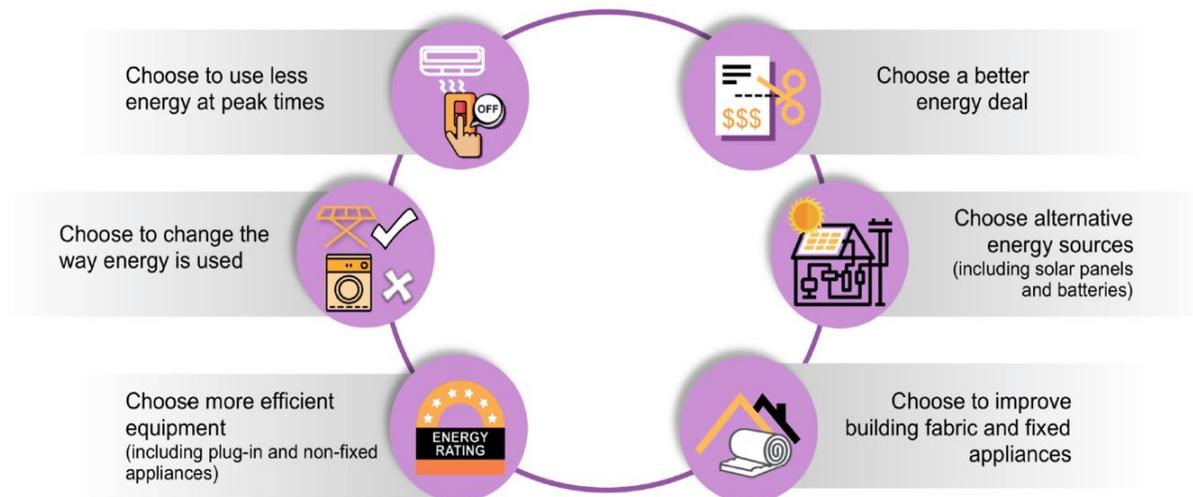
## 1.3 Six energy choices



Figure 2: Six energy choices

The six energy choices are described as:

**Choose a better energy deal:** In most Australian jurisdictions, consumers can choose from a number of different energy retailers, each of which offer a range of energy deals. Consumers in Western Australia, Northern Territory and regional Queensland, which only have one retailer, may still have a limited range of energy tariffs and payment methods to choose from. By choosing the best energy deal for their needs, consumers can not only save on their bills but can feel more empowered and engaged. It is important to remember that a 'better' energy deal depends on each individual customer's needs and circumstances – it could mean lower overall rates, a different pricing structure (e.g. peak and off-peak prices), and/or different payment arrangements (e.g. bill smoothing, monthly billing, etc).

> *A household might want to move to a better energy deal after receiving a particularly high bill, in response to an offer made by a retailer, when they are moving to a new house, or if there is some other change in personal or financial circumstances.*

**Choose alternative energy sources:** With the growth in popularity and availability of solar panels and storage batteries, consumers who are able to exercise this choice can make significant savings. This option is rarely open to renters, those in multi-unit dwellings or on very low incomes. Unfortunately, these consumers are cross-subsidising those who can make this choice.

> *A household might want to install an alternative source of energy when they are renovating or building a new home, in response to concerns about the environment or reliability of*

*electricity supply, become aware they are eligible for a subsidy scheme, or if a change in financial circumstances means they can now afford the upfront investment.*

**Choose to improve building fabric and fixed appliances:** These improvements can both reduce the amount of heating and cooling required, and significantly improve the comfort, health and wellbeing of residents. Homeowners are at an advantage to renters, who must rely on their landlords to undertake major repairs or replace old and inefficient fixed appliances. However, some basic low-cost options can effectively improve their home's energy efficiency without needing landlord consent.

> *A household might want to improve their home's fabric when they are renovating or building a new home, become aware they are eligible for a subsidy scheme, or if their existing fixed appliances break down, or need upgrading.*

**Choose more efficient plug-in appliances:** More energy efficient appliances cost less to run, so they can reduce energy bills, increase comfort, or both. More energy efficient appliances can cost more to buy, and households must be convinced of the benefits. No Interest Loan Schemes or appliance swap/replacement programs can help low-income households overcome the barrier of upfront purchase costs.

> *A household might want to purchase more energy efficient appliances when existing appliances break down or need upgrading, if they become aware that they are eligible for a subsidy scheme, or when renovating or moving home.*

**Choose to change the way energy is used:** This requires households to change their daily habits and be convinced that the additional effort is worth the savings involved. There's a lot of information about this already available to consumers, which shows that simply providing information about the benefits of changing their behaviour is *not* sufficient to support change. Other initiatives are also needed to reach the broader community. The simplest example is hanging up clothes to dry rather than using a clothes dryer, but this is something renters or those in high-density living may not have access to. Similarly, using heavy curtains or external shades to regulate temperature is a choice that relies on an investment a homeowner may be prepared to make, but that a landlord may not agree to.

> *A household might want to change the way they use energy when they receive a particularly high bill, if there is a change in personal or financial circumstances (such as loss of a job or major illness), or a friend or family member tells them they have benefited from changing the way they use energy.*

**Choose to use less energy at peak times:** Households with access to 'time of use' (TOU) tariffs can choose to shift their electricity use from 'peak' times – mornings and evenings when most households are using electricity – to 'off-peak' or 'shoulder' times. Again, educating consumers about how TOU tariffs work must also be accompanied by well-targeted initiatives to support them to change their behaviour.

> *A household might want to use less energy at peak times when they receive a particularly high energy bill, a company offers to manage their peak demand, or they are concerned about experiencing a blackout (during a heat wave, for example).*

## 1.4 Household types – motivation, ability and opportunity

### 1.4.1 Segmentation model
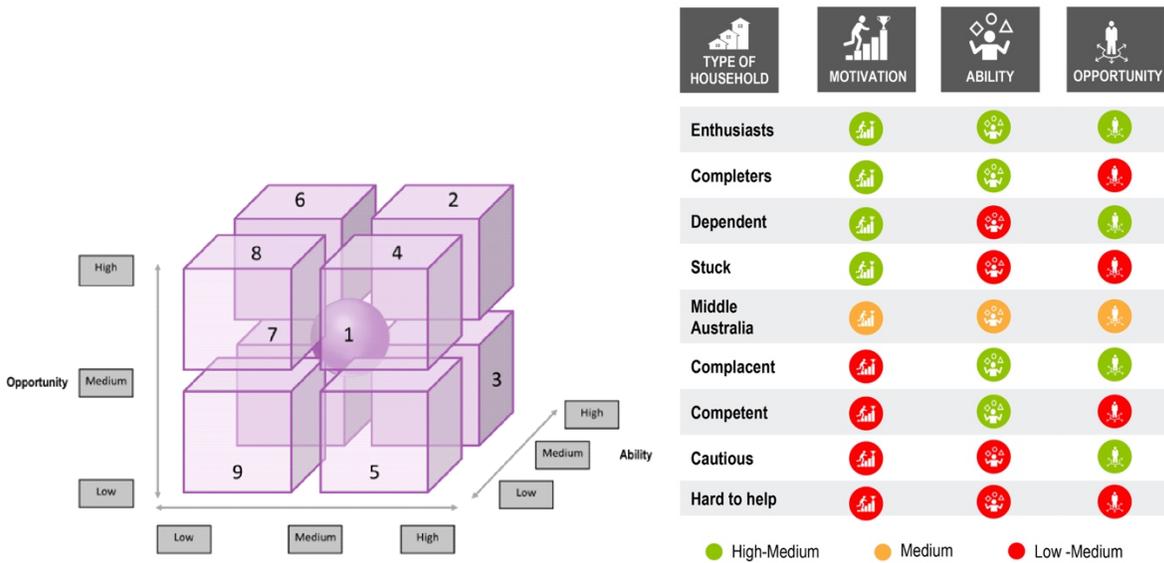


Figure 3: Segmentation model

ACIL Allen reviewed a range of different consumer segmentation models, and identified that the most effective segmentation model would be based on the three dimensions of:
- **Motivation** (ranked low-to-medium or medium-to-high)
- **Ability** (ranked low-to-medium or medium-to-high)
- **Opportunity** (ranked low-to-medium or medium-to-high)

A household's ranking against each of these three factors determines their 'household type' or segment (Chapters 3 and 4 on pp.10-20 of the full report outline the thinking behind its design in more detail).

People's **motivation** to make a choice will usually increase when *they believe* the benefits of action are greater than not acting – there are a range of factors leading to that conclusion. For example, if they are sceptical of the potential financial benefits of switching providers just based on television or social media advertising, it will limit their motivation to invest time in making phone calls or checking out comparison websites.  But if they hear from friends that they made significant savings by doing so (a real life example from a trusted source) then they be more motivated to act.

People's **ability** to make a choice also depends on a range of factors, including literacy, numeracy, language and self-confidence. *Driving Change* identified trust in people and organisations as a critical success factor in all Low-Income Energy Efficiency Program pilots (the Commonwealth-funded program that preceded Power Shift). An important factor which is often overlooked is a person's ability to influence their household's behaviour. In a share house where other residents don't care about managing their energy, it's easy to see why someone might not bother doing much themselves. It's hard for parents with teenage children to communicate the benefits of turning off lights when the kids don't see or have to pay the bill.

Households also have different **opportunities** to make each of the energy choices described above – a renter can get a better energy deal but can't install insulation or solar panels. And for low income or financially-stressed households, the simple fact of limited access to money reduces some of the options to take action.

| Motivation | Ability | Opportunity |
|---|---|---|
| Attitude towards the choice on offer (whether based on financial or cultural considerations or views) | Literacy, numeracy, problem solving and research skills | Type of housing (such as brick or weatherboard, freestanding or semi-detached or multi-unit) |
| | Language barriers | |
| Likelihood of success/ benefits | Ability to self-advocate or negotiate for change | Home ownership status (owner, public or private renter) |
| Alignment with choices made within the household's circle of influence | Belief in the ability to succeed | Scope to manage the energy bill - such as choosing or installing more energy efficient appliances |
| Unwillingness to create disharmony/conflict | Trust in others | |
| | Ability to influence behaviour of all household members | Access to liquid funds |

Table 1: Summary of factors that influence a household's motivation, ability and opportunity

The full list of factors that influence a household in each of these dimensions is provided in Chapter 5.1 on pp. 21-35 of the full report.

## 1.4.2 Household types - the segments

How a particular household ranks against the dimensions of motivation, ability and opportunity determines which of the nine 'household types' it will fall into (as shown below in Figure 4):



Figure 4: Household types

Note that this typology relates purely to their motivation, ability and opportunity in relation to energy choices. It does not describe their broader socio-economic status. For example, a high-income household could be *Hard to Help* or *Cautious*, and a very socially isolated household could be categorised as an *Enthusiast* when it comes to a particular energy choice. Similarly, a household categorised as *Middle Australia* when it comes to energy choices is not necessarily the same as a middle income, suburban household as referred to in political terminology.

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**Note on the household type terminology used**

Any classification or labelling can be fraught – the names given to household types in the Framework were intended to convey the type of assistance that household might need to make a decision. But they might not be read that way by all audiences.

You can re-name the segments to suit your audience, but we would caution strongly against making any change to the segments themselves – re-assigning motivation, ability and opportunity between the different types will undermine the capacity of the Framework to provide guidance on what are the most effective tools and services to provide.

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Descriptions of the nine household types follow.

**It is very important to note that the same household may be assigned to a different segment for different energy choices**.

**Enthusiasts** — households with a high level of ability and are enthusiastic about a particular energy choice. They are highly motivated to take one or more specific actions but may not pursue all opportunities to manage their energy bills.

**Completers** — households with a high level of ability and motivation to make a particular energy choice, and likely to have already completed all actions under this choice if their circumstances allow.

**Dependent** — households that are motivated to make a particular energy choice, and have opportunities to do so, but have a low level of ability. This means they depend on others to help them take action.

**Stuck** — households that are motivated to make a particular energy choice but are stuck because they have a low level of ability and no opportunities to take action.

**Complacent** — households that have the opportunity to make a particular energy choice and have the ability to take the action required but have no motivation to do so.

**Competent** — households that have the ability to make a particular energy choice but have no motivation or opportunity to take the action required.

**Cautious** — households that have opportunities to make a particular energy choice but have low ability to take action and are not motivated to do so.

**Hard to Help** — households that have no opportunities to make a particular energy decision, have a low level of ability to seek out opportunities and are not motivated to do so.

**Middle Australia** - households considered to have a rating of medium against all three factors for a particular energy choice.

**Reiterating - it is very important to note that the same household may be assigned to a different segment for different energy choices**.

## 1.4.3 Assigning households to segments

The Framework includes all the factors you need to consider when assessing or designing initiatives aimed at helping households manage their energy bills. But to be effective, it also requires you to understand the consumers you're focusing on.

There are a range of methodologies you can use to identify the different household motivations, abilities and opportunities, including customer surveys, focus groups, and data analytics. Power Shift used two approaches to segment consumers:
- the first was through our stakeholder workshops, where we relied on consumer advocates and support workers to provide information about consumer needs and information gaps
- the second was using the Back2Back analysis[2] of the data produced through ECA's Energy Consumer Sentiment Survey, using the dataset to populate the segments.

Figures 5 and 6, below, show how households might fit into different segments for the six energy choices.

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[2] which can be downloaded at https://energyconsumersaustralia.com.au/projects/power-shift/

### Family with two young children

The Smith household has four members -John Smith (38) works full-time for the local council, Anne Smith (36) works part-time as a nurse, and they have two children - Harry (6) and Laura (4). They own their own home.
**Ability = Medium (high side of medium)**

The Smith household currently dry their clothes in a clothes dryer. They could manage their energy bills better by hanging the clothes on the clothes line. However they could not be bothered taking the time to walk outside and hang out the clothes – they would prefer to spend as much time as possible with their children.
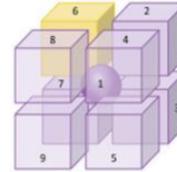
Motivation = Low, Opportunity = High, Segment = Complacent

The Smith household has an old fridge that is getting to the end of its life. They also have a washing machine that was a good size as a couple but is too small for a family of four. They have been researching fridges and washing machines, and plan to purchase them soon.
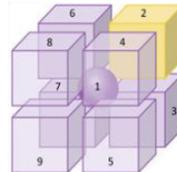
Motivation = High, Opportunity = High, Segment = Enthusiasts

Anne often runs the washing machine, dishwasher and air conditioner at the same time on her days off, and could readily shift some of the usage to another time. They have made some efforts to limit the number of appliances on at any one time, but as they are not on a demand tariff have not made a bigger effort.
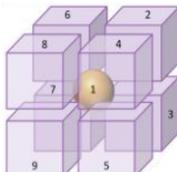
Motivation = Medium, Opportunity = Medium, Segment = Middle Australia

The Smith household is considering renovating their house sometime in the future when the children get older and finances allow. The building fabric is of a reasonable standard but they would like to further improve the building fabric when they renovate so that the home is warmer in winter and cooler in summer.
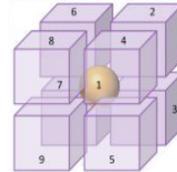
Motivation = Medium, Opportunity = Medium, Segment = Middle Australia

The Smith household's contract with their energy retailer has expired. With all the media coverage of the discounts currently available on retail offers, they used a website tool to research the best offer available to them, and have already signed up to that offer, and so their motivation to make further changes of providers is low.
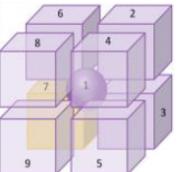
Motivation = Low, Opportunity = Low, Segment = Competent

The Smith household do not have an alternative source of energy supply. They have the roof space to be able to install solar panels if they chose, but are not interested in doing so. They like the convenience of just flicking a switch without having to think about solar panels on their roof.
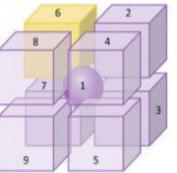
Motivation = Low, Opportunity = High, Segment = Complacent

Figure 5: Family of two working adults and two children

## Battler Bob

Bob (62) has been a battler his whole life. He has struggled to hold down jobs for any extended period of time and has moved in and out of different accommodation. He has now secured public housing accommodation and is on a pension.

**Ability= Low**

Bob does not understand his energy bill and does not know how and why his energy bill may change from one bill to the next. He is naturally very tight with his money and so uses very little energy in any case. There is no opportunity to change behaviour to help manage his energy bills.

Motivation = Low, Opportunity = Low, Segment = Hard to help

Bob has very few appliances, and the ones he does have do the job. He has no intention of replacing them unless they fail, and will buy the cheapest available.
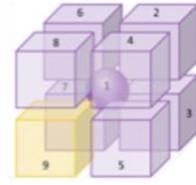
Motivation = Low, Opportunity = Low, Segment = Hard to help

Bob uses very little energy. His load is "flat" as he is home most of the time and does not have any appliances that use a lot of energy. He does not have any concept of "demand" or how it can be reduced – it is all too hard.

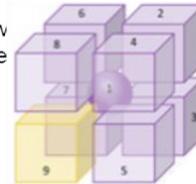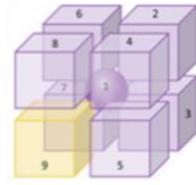Motivation = Low, Opportunity = Low, Segment = Hard to help

As Bob is in public housing, he has no opportunity to improve the building fabric. He is just pleased to have a roof over his head, and so does not see any reason why the building fabric should be improved. The flat may be a bit cold at times, but it is better than the alternative.
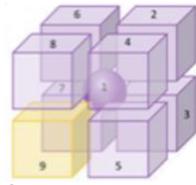
Motivation = Low, Opportunity = Low, Segment = Hard to help

Energy bills are too complex. Bob accepted the offer provided to him by the only retailer that he trusted. He may be paying too much, but he does not have any interest in trying to get onto another tariff which may not be any better in any case.
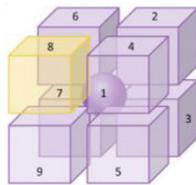
Motivation = Low, Opportunity = High, Segment = Cautious

As Bob lives in public housing he is not able to install an alternative energy source that could help him to manage his energy bill. Even if he could, he does not have the interest or technical know how to consider installing an alternative energy source.
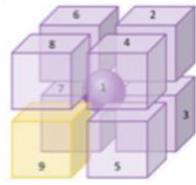
Motivation = Low, Opportunity = Low, Segment = Hard to help

Figure 6: Low income single person in public housing

## 1.5 Effective tools and services

Finally, you will need to know which tools and services could best support different household types to manage their energy bills.

The Framework groups these tools and services into the five broad areas shown in Figure 7, below.



| • Awareness campaigns<br>• Word of mouth communication / role models / exemplars<br>• General / tailored / personalised information<br>• Market-based tools & services | • Feedback on outcomes – general, specific and timely<br>• Control of devices by third party<br>• Incentivise desired / penalise undesired choices | • EPCs, loans<br>• Grants, subsidies<br>• Government investment in public housing upgrades<br>• Fund community organisations to provide services | • Minimum performance standards<br>• Information provision, schemes (e.g. energy efficiency), technologies<br>• Remove market, policy, regulatory barriers | • Access to community services that can support and assist households taking action |

Figure 7: Tools and services

These solutions suit different household types. A detailed analysis is outlined in Section 6.2 of the full report (pp.48-54), based on their value for money, effectiveness, and feasibility within the budget available. The most important consideration is matching the support tools and services to the preferences and situation of the households intended to receive the benefits.

> *Example*
> A household of newly arrived refugees will have limited understanding of the Australian energy market. *Driving Change* found that culturally and linguistically diverse (CALD) communities are more responsive to tailored information (e.g. in their native language) than general awareness campaigns. They are also more likely to respond to direct community-based support services delivered through a trusted source.

[Tables 7.1-7.6](#) in the full report (pp. 58-69) and attached as Tool D in this document) outline which support tools and services are most appropriate for each of the different household types.

> *Example*
>
> A policymaker is asked to develop new minimum standards for rental housing. Table 7.3 helps identify which household types would be most likely to respond to different types of regulatory change, and which wouldn't. Table 7.3 also identifies the best ways of providing information and advice about these changes to the different household types.

# PART II: How policymakers can use the Framework

There are three different ways for you to use the Framework:

A. Start with the six energy decisions to:

- Design support for households to make a particular decision
- Understand or demonstrate which decisions different household types can or can't make

B. Start with household types to:

- Effectively target support at a particular target group
- Understand or demonstrate the diversity of support needed by households

C. Start with a service or support tool to:

- Review an existing program, or new policy idea
- Understand or demonstrate which household types are benefiting from existing or new policy proposals, and which are not

The following sections describe how to use the Framework in each of these ways.

> ➔ **A. Start with six energy choices to make policy/program decisions**

You are asked to identify ways to support consumers to make a particular energy choice. To do this, you will need to consider:

1) which tools and services are appropriate for each of the different household types
2) which types of support are currently available to assist consumers with this decision.

You can now focus on filling the gaps in existing support, paying special attention to household types unlikely to benefit from the tools and services already available. Tables 7.1 to 7.6 of the Framework identify the most appropriate tools and services to support the different household types to make each of the six energy choices.

*Scenario 1: You are asked to assess whether a public awareness campaign would be appropriate to assist households in choosing a better energy deal.*

Table 7.1 shows you that a public awareness campaign would work well for *Middle Australia*, *Enthusiasts and Completers,* but not for the other household types. Those segments represent households with medium-high ability, motivation and opportunity.

In contrast, households in the *Cautious* and *Hard to Help* category would be best served by proactively providing simple, personalised information through a trusted source. These households have low ability, so require assistance to navigate their choices.  They may also have limited opportunity to make the decision, including a lack of awareness that this choice is available to them. A personalised approach provides them with the capacity to explore all options.

*Scenario 2: You are asked to nominate a suite of tools and services to support energy consumers in buying energy storage batteries, and then develop a budget submission in support of the different options.*

Table 7.2 allows you to produce a matrix of the most appropriate solutions to cover each household type.  *Enthusiasts* are already likely to be actively accessing information and advice about batteries and have greater capacity to take opportunities to install them. Government funding could be better directed at other household types who might need more support.

Exemplars such as open houses and demonstration projects are more likely to work for households that are *Dependent* or *Stuck*. Financial support such as grants or subsidies would be best for those who are *Stuck* or *Hard to Help* and low interest loans for *Completers*, *Stuck* and *Competent* households. Working through the rest of Table 7.2, you can identify a range of different tools and services suitable for the different household types.

Table 8.1 of the Framework (pp. 84-100) provides a list of tools and services, in place in May 2018, to support households looking at alternative energy sources, including:
- a battery storage database registration incentive in place in Queensland
- Smart Energy Grants in the NT to help undertake energy efficiency measures on a 50:50 co-contribution basis up to $1,000
- a Household Battery Storage subsidy in the ACT, up to $4,000.

You will need to update this stocktake and contact the relevant agencies in other jurisdictions to get further detail on existing programs. This will help you adapt existing measures to suit your jurisdiction and integrate your program with them. Your counterparts in other jurisdictions may also share important lessons to inform the design and implementation of your program.

**➜** **B. Start with household types to make policy/program decisions**

You are asked to develop a particular tool or service (e.g. a website, a rebate, or a grant) that could support particular household types to make one or more energy decisions. You will need to understand:

       1) for which household types that tool or service is appropriate, and
       2) what other tools and services are already available to the targeted household types.

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*Scenario 3: A new Minister has requested advice on the effectiveness of information on time of use tariffs for newly arrived migrants with limited English language capability and low energy literacy.*

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The first step is to develop consumer personas to help understand the characteristics of the target consumer group, and then consider how this translates into their motivation, ability and opportunity levels to make this choice. This could be done through a survey, focus groups or analysis of existing data, if available.

- You might that some of them have med-high motivation, but limited ability (due to their language barriers, low literacy or numeracy) and limited opportunity (due to no access to liquid funds). This group would be categorised as *Stuck.*
- Another sub-group might have med-high motivation, limited ability (due to language barriers), but med-high opportunity because they have someone actively supporting them to access a specific energy rebate – they would then be classified as *Dependent.*

Table 7.6 tells you that the best ways to reach these two household types:

| Household Type | Appropriate ways to provide information/advice |
|---|---|
| *Stuck* (high motivation, low ability, low opportunity) | - Word of mouth/role models through technology-based media<br>- Exemplars e.g. open houses or demonstration projects<br>- Proactively provide tailored advice to the household |
| *Dependent* (high motivation, low ability, high opportunity) | - Same as above PLUS<br>- Provide easy access to information and support and education for trusted sources/organisations that provide support to households |

Tables 7.1- 7.6 show which household types are most likely to benefit from grants and subsidies, and for which of the six energy choices these are most appropriate. You can recommend where to concentrate government funding for the greatest impact. For example Tables 7.2, 7.3 and 7.4 all identify that *Stuck* and Hard to Help households would benefit most from grants or subsidies to access alternative energy sources, improve building fabric, or choose more energy efficient equipment.

Table 8.1 (pp.90-98 of the full report) lists existing initiatives for the different energy choices in place in May 2018 in each jurisdiction. Tables 9.2 - 9.7 (pp.103-119) map these across jurisdictions by energy choice and household type. This reveals where there are gaps in the grants and subsidies already in place, where there is a risk of duplicating state or territory programs, and previous or existing programs which could inform your work.

➔  **C: Start with a service or support tool to make policy/program decisions**

You are considering the tools and services that could support a particular type of household, such as low-income and/or marginalised households. These households are likely to have medium-low opportunity and ability but may have high motivation to manage their energy bills.

Tables 7.1 - 7.6 help to understand the types of characteristics most relevant to the six different energy choices for these households. The program could also be refined further to target those most in need of assistance, who have low motivation, low ability and low opportunity.

Chapter 8 of the Supporting Households Framework (pp. 83-100) provides information on tools and services available in May 2018 in all jurisdictions, only in some places, or not at all. You will need to check if these are still available or if new ones have been launched since May 2018.

Table 7.3 lists the most appropriate tools and services for *Stuck* and *Hard to Help* households. Table 8.1 in the Framework shows the range of existing support for improving the building fabric and fixed appliances.

Table 9.4 identifies *Stuck* and *Hard to Help* households as most likely to benefit from support for this decision. There are examples in both Victoria (EnergySmart Public Housing Project) and NSW (Home Energy Action Plan) that you could follow up to get further information and examine what elements of these programs might be relevant/appropriate in your jurisdiction.

By reviewing what is already available, and exploring some of the specific needs of your target audience, you can identify the most appropriate responses.  There is also great value – if time and resources allow – to undertake consultation directly with the target group so that you can take into account any specific demographic, geographic or other considerations.  Using online surveys, small focus groups, or consulting with local community service providers are all useful tools.

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*Scenario 6: Your Department Head has asked for ideas on financial incentives as well as information and advice services to support older people reduce their energy bills, while not compromising their health and wellbeing.*

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The first step is to develop consumer personas to help identify the different types of 'older people' within the general energy consumer population. For example, retired couples still living in the family home, single pensioners living in public housing, and elderly singles living in retirement villages. You can use these personas to identify a range of different household types (including *Cautious*, *Hard to Help*, and *Stuck*) and Tables 7.1-7.6 to determine which energy choices are most likely to be of high impact.

This would help identify that each of the personas required different initiatives because of their different living situations, and therefore their different motivation, ability and opportunity levels. For example:
- Older people living in their family home may be asset rich but cash poor and unable to undertake even the most basic improvements to make their home more energy efficient. However, as they are in control of making changes to their premises, they are likely to be able to improve the building fabric or purchase new fixed appliances. Table 7.3 shows that Stuck and Hard to Help households are most likely to benefit from financial incentives
- Those living in public housing (or other forms of rental housing, including retirement villages) have less control over their premises, but can be encouraged to purchase more energy efficient appliances – see pp.114-115 for some examples of existing schemes in place to support this choice.

While the Department Head may have been expecting one singular initiative to cover the whole 65+ cohort, this systematic and detailed analysis helps provide evidence about why a more tailored and nuanced approach is likely to deliver better outcomes.

# PART III: Example templates and resources

The following templates provide some practical tools to help in applying the Framework to policy development work. They are intended as a starting point rather than the full range of tools you will need. Please develop your own tools and share them with Energy Consumers Australia.

The examples provided were used to develop new information and advice materials for a range of priority consumer groups. This work was undertaken by ECA in the first half of 2019 as part of the final phase of Power Shift.

> **Tool A - Rationale document** - to help document/explain how you are using the Consumer Segmentation Framework to support decisions
>
> **Tool B - Customer Journey Maps** - a tool to help you consider how different households experience energy decisions – useful in testing out scenarios and options for tackling specific energy choices for different consumer segments.
>
> **Tool C** – **Step by Step Guide** – an overview guide of the steps you need to take to identify the most appropriate tools and services to support a particular energy choice
>
> **Tool D – Tables 7.1 – 7.6 from the Supporting Households Framework**

## TOOL A: Rationale document (example)

**PRIORITY GROUP:**

- Outline the key characteristics of the group you want to support – the household personas on pp.71-82 of the full report provide good examples of how to describe a household.
- Consider including the following information:
    - Age, marital status, number of children, income, occupation(s), housing type (free-standing single-storey home, apartment, townhouse, public housing), owner/renter
    - Any other demographics that you think are important to emphasise
    - What aspirations does this group have, which are relevant to the support you want to provide?
    - What challenges does this group face, which are relevant to the support you want to provide?

**RATIONALE:**

- Which particular consumer group(s) are you targeting with support, and why?
    - What research have you done and/or which existing evidence supports this choice?
        - Why are these findings suitable for your work and your target groups?
    - Which stakeholders did you consult?
        - Why did you choose these stakeholders?
        - What type of consultation did you undertake, and when?
        - What did you ask, what did you hear, how does your rationale reflect this?

**ENERGY CHOICES**

- Which of the six (6) energy choices are you targeting and why (See Section 1.3)
    - What research have you done and/or which existing evidence supports this choice?
        - Why are these findings suitable for your work and your target groups?
    - Which stakeholders did you consult?
        - Why did you choose these stakeholders?
        - What type of consultation did you undertake, and when?
        - What did you ask, what did you hear, how does your decision reflect this?

**HOUSEHOLD TYPES**

- Identify which of the nine (9) household types to target and why (See Section 1.4)
    - What research have you done and/or which existing evidence supports your decision?
        - Why are these findings suitable for your work and your target groups?
    - Which stakeholders did you consult?
        - Why did you choose these stakeholders?

- What type of consultation did you undertake, and when?
- What did you ask, what did you hear, how does your decision reflect this?

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**TOOLS AND SERVICES**

- Use Tables 7.1 - 7.6 to identify which tools and services would be most appropriate for the energy choices and household types targeted
- Use Table 8.1 in the full report (pp.84 – 100) to check what initiatives are already in existence at May 2018 mapped by jurisdiction against each of the energy choices and Tables 9.2 - 9.7 in the full report (pp.103 – 119) to check these initiatives mapped by jurisdiction and by household type.
  - What other research have you done and/or which existing evidence supports your decision?
    - Why are these tools and services suitable for your work / target groups?
  - Which stakeholders did you consult?
    - Why did you choose these stakeholders?
    - What type of consultation did you undertake, and when?
    - What did you ask, what did you hear, how does your decision reflect this?

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**PROPOSED INITIATIVES**

- Outline what would be the most appropriate initiatives and why, using the Framework to justify final decisions (follow the steps in Part II of this guide to help with this process)

## TOOL B: Customer Journey Map example

A customer journey map is a visual representation of how customers engages with programs or products from the consumer vantage point. It is a common tool used in the customer experience (or User Experience, UX) field.

There are lots of free online resources that will help you in developing this type of tool, examining the different decision points that will be made by customers, their level of satisfaction at different points in the journey and what could be done to improve their satisfaction levels or customers experience.  Some resources are:

> https://blog.hubspot.com/service/customer-journey-map
> https://illumeadvising.com/2017/top-three-faqs-of-customer-journey-mapping/
> https://conversionxl.com/blog/customer-journey-mapping-examples/

Undertaking this exercise may take some time, but it will help you in understanding the real-life experience of customers or consumers either interacting with service providers or with government agencies, at different points in time. Alternatively, you could outsource the development of such a tool to an external agency.

Below is an example of one such map, from www.illumeadvising.com
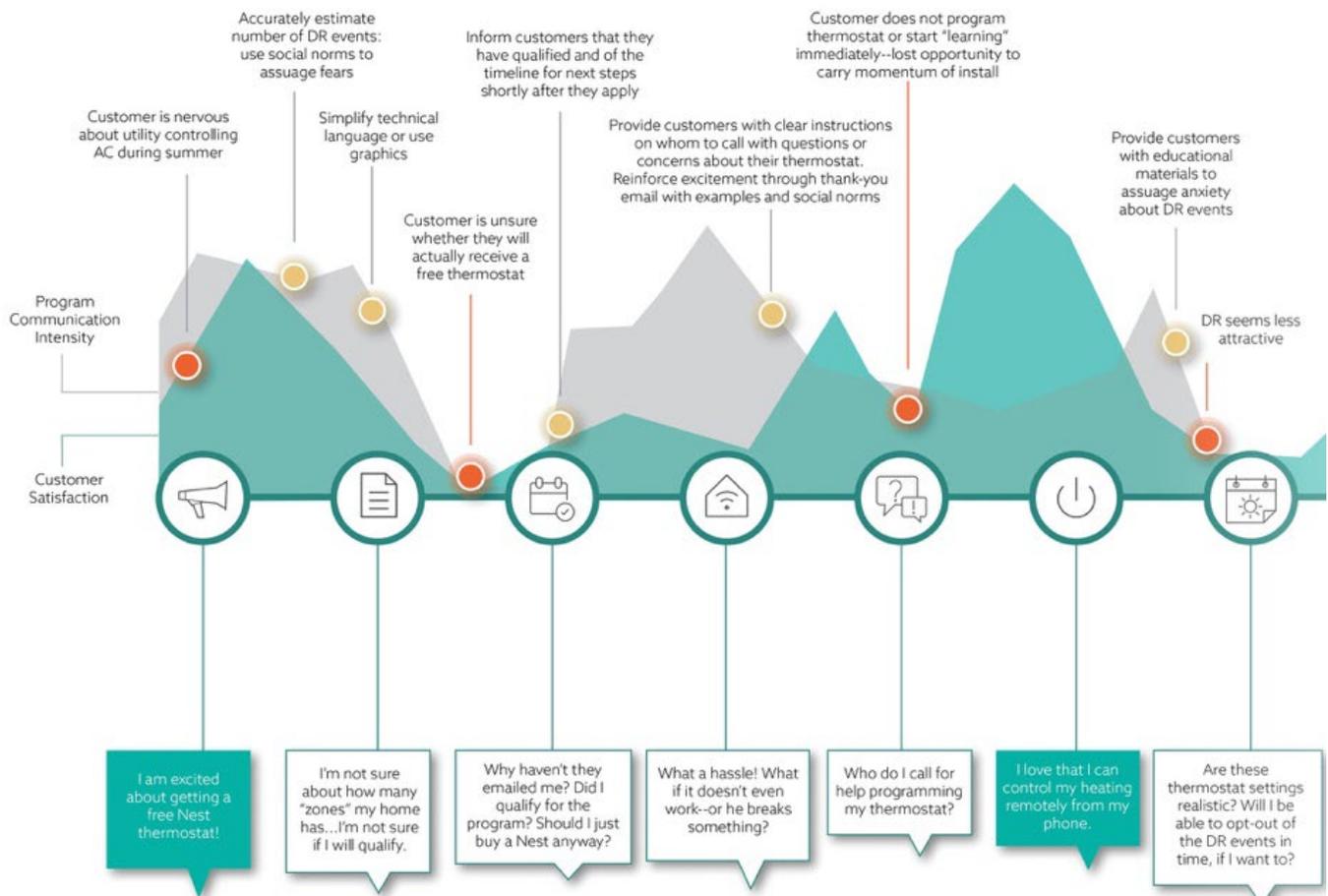
## TOOL C: Step by Step Guide

**Example: How to identify the most appropriate tools and services to support a particular energy choice**

| STEP | | EXAMPLE | HOW THE FRAMEWORK HELPS |
|---|---|---|---|
| 1 | **Define your objective** What particular energy choice are you encouraging consumers to make? | *Based on directives, your objective is…* <br><br> To design a national program to encourage consumers to choose a better energy deal. | **Chapter 2** of the Framework outlines the six **energy choices** households can make to manage their energy bills and/or usage *(pp.5-9)* |
| 2 | **Think about the motivation, ability and opportunities a consumer might have to make a particular energy choice** by: <br> a. Reviewing the evidence base. <br><br> b. Consulting with relevant stakeholders <br> c. Talking directly to consumers – through focus groups, market research etc. | *By undertaking research and consultation, you discover…* <br> a. Research tells us some consumers don't believe switching will get them a better deal, and some think it's too complicated. <br> b. Our stakeholders told us customers need a level of literacy, numeracy, and proficiency in English to negotiate with an energy retailer, or someone to help. <br> c. Most customers in the National Electricity Market can switch to a better deal.  But if you live in Far North Queensland, in a remote or regional community, or in an embedded network, you may not be able to make that choice. | Consumers are diverse – households have different preferences.  **Chapter 5** *(pp.21-45)* talks through: <br> • **Motivation** - Is the consumer/household likely to be better off if they make that choice? (financially, health and wellbeing, convenience) <br> • **Ability** - Can the customer/household easily make that choice? (literacy, numeracy, cultural and linguistic diversity, self-efficacy) <br> • **Opportunity** - Is the household able to make that choice? (home owner or renter, access to funds, scope to shift or reduce energy usage) |
| 3 | **Identify the types of households you're trying to reach/help** <br><br> **AND** | *You assess that households best placed to get a better deal will be in one of the following segments…* <br><br> • *Enthusiasts* – highly motivated and able to switch <br> • *Dependent* – highly motivated but with low ability <br> • *Complacent* – have the ability but aren't self-motivated so may respond to incentives | **Chapter 5.1.4** details each of the **consumer segments** *(p.24)* <br><br> **Table 5.2** helps you **map consumers' motivation, ability and opportunit**y against each energy choice *(pp.28-29)* |

| STEP | | EXAMPLE | HOW THE FRAMEWORK HELPS |
|---|---|---|---|
| | **Understand who you're not going to reach** | • *Middle Australia* – some ability and some motivation<br><br>*Completers* are likely to have taken action already.<br><br>You assess *that Hard to Help, Cautious, Competent and Stuck* households are likely to need more tailored interventions, possibly in partnership with third party organisations they have a trusted relationship with. You make a note to inform the relevant senior decision maker of this and suggest investigating other potential tools to support these groups. | **Figure 5.3** outlines **how consumers might move between segments**, depending on the energy choice *(pp.37-42)* |
| 4 | **Understand what tools and information you need to give to those households** to help them make that energy choice | ***You discover that each of these segments have slightly different information needs, for example…***<br><br>*Complacent* households have the opportunity and ability to take action but are not self-motivated to take action. They therefore require some kind of incentive.<br><br>*Enthusiast* households are highly motivated to take action, and comfortable with digital technology. This suggests they will respond well to an online tool, if they are aware of it and believe it will help them.<br><br>*Dependents* may respond best if there are some additional supports in place to motivate them to act, and *Middle Australia* will need more than just an awareness campaign to help motivate them to take action. Again, an incentive might work. | **Chapter 6** details the various **types of assistance** *(pp.46-54)*<br><br>**Chapter 7** tells you **which sorts of assistance will help which types of households** *(pp.55-82)*<br><br>**Table 7.1** outlines the **types of assistance that will help a household choose a better energy deal** *(pp.58-59)* |

| STEP | | EXAMPLE | HOW THE FRAMEWORK HELPS |
|---|---|---|---|
| 5 | **Look at similar initiatives** to see where you might find lessons, or avoid re-inventing the wheel<br><br>*Note – not all segments will need additional help.* | *You discover similar existing initiatives, such as….*<br><br>• South Australia's Energy Advisory Service provides free, independent information on a range of topics.<br>• Victoria's Energy Compare program provides an energy comparison website (and when you visit you see that from 1 July 2018, offers a $50 bonus for households that use the site to compare offers)<br>• Energy Made Easy is a website for consumers in ACT, NSW, QLD, SA and TAS to compare offers (and when you visit you see that the interface has been upgraded and improved since you last looked) | **Chapter 8** provides a **stocktake of programs for each energy choice** (in place as at May 2018) *(p.83)*<br><br>**Table 8.1** tells you about **programs in place to assist different energy choices across jurisdictions** *(pp.84-100)* |
| 6 | **Identify where there is existing assistance or gaps for the household type/s you're trying to reach** | *You identify existing assistance and gaps, including…*<br><br>• There is general information available but it's not appropriate for *Dependent* households<br>• The ACT Government is helping provide tailored information, but only in the ACT.<br>• Energy Compare is providing a trusted source of advice (and $50 rebate), but only in Victoria. | **Chapter 9** maps the **availability of assistance to households for each energy choice** *(pp.101-122)*<br><br>**Table 9.2** tells you **what assistance is in place for different types of households** *(pp.103-119)*<br><br>**Section 9.2** summarises the **key findings** *(pp.120-122)* |

| STEP | | EXAMPLE | HOW THE FRAMEWORK HELPS |
|---|---|---|---|
| **7** | **Develop a range of options for consideration** | For *Middle Australia*, *Enthusiast* and *Complacent* households:<br>    An incentive scheme, similar to the $50 rebate in Victoria, may assist in driving traffic to the existing energymadeeasy.gov.au site, particularly for those outside Victoria.<br><br>For *Dependent* households:<br>    Supplement the incentive scheme with additional program funding for organisations in the energy efficiency, consumer advocacy and community support sectors to reach into different community settings/events/forums and encourage uptake of the incentive amongst those who haven't accessed it in the first 6 months.<br><br>***You develop an evaluation framework to measure uptake of the initiative amongst different demographics in the community, using the Framework to identify outcomes for different household types, using pre- and post- surveys and focus groups.*** | You now have a series of targeted and tailored initiatives that are most appropriate for the different consumer segments.<br><br>You can present an evidence-based argument for directing resources to meet the consumer segment's diverse needs.<br><br>Building an evaluation component into the new program will help you to track the impact and outcomes (for example, the number of people accessing [www.energymadeeasy.gov.au](www.energymadeeasy.gov.au) from different sources) |

# TOOL D: Tables 7.1 – 7.6 from the Supporting Households Framework

Table 7.1

**TABLE 7.1**   INITIATIVES TO SUPPORT HOUSEHOLDS MANAGE THEIR ENERGY BILLS, BY TYPE OF HOUSEHOLD – INITIATIVES TO CHOOSE A BETTER ENERGY DEAL

| Initiative type | Type of household | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | | | | | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | | | ✓ | ✓ | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | | | | | | | | | |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | | | | | | |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | ✓ | ✓ | | | ✓ | ✓ | | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | ✓ | | | | ✓ |
| Government investment in public housing upgrades | | | | | | | | | |
| Fund community organisations to provide services | | | | | | | | ▯ | ▯ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | | | | | | | | | |
| Regulate information provided to households | ▯ | | | ▯ | ▯ | ▯ | ▯ | | |
| Regulate schemes that incentivise households to manage their energy bills | | | | | | | | | |
| Regulate technologies that enable households to manage their energy bills | | | | | | | | | |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | ▯ | | | | ▯ |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | ▯ | | ▯ | | ▯ | | ▯ | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | | | | | | | | | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | | ▯ | ▯ | | | ▯ | ▯ |

Note: A tick indicates that the tool or service is considered to be appropriate for that type of household

SOURCE: ACIL ALLEN CONSULTING.

Table 7.2

**TABLE 7.2** INITIATIVES TO SUPPORT HOUSEHOLDS MANAGE THEIR ENERGY BILLS, BY TYPE OF HOUSEHOLD – CHOOSE ALTERNATIVE ENERGY SOURCES

| Initiative type | Type of household | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | | | ✓ | ✓ | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | | | | | | | | | |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | | | | | | |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | | | ✓ | | ✓ | | ✓ | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | ✓ | | | | ✓ |
| Government investment in public housing upgrades | | | | | □ | | | | □ |
| Fund community organisations to provide services | | | | | | | | □ | □ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | | | | | | | | | |
| Regulate information provided to households | □ | | | □ | □ | □ | □ | | |
| Regulate schemes that incentivise households to manage their energy bills | | □ | □ | | | □ | □ | | |
| Regulate technologies that enable households to manage their energy bills | | | | | | | | | |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | | | | | |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | | | | | | | | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | | □ | | □ | | □ | | □ | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | | □ | □ | | | □ | □ |

*Note: A tick indicates that the tool or service is considered to be appropriate for that type of household*

# Table 7.3

**TABLE 7.3** INITIATIVES TO SUPPORT HOUSEHOLDS MANAGE THEIR ENERGY BILLS, BY TYPE OF HOUSEHOLD – CHOOSE TO IMPROVE BUILDING FABRIC AND FIXED APPLIANCES

| Initiative type | Type of household | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | | | ✓ | ✓ | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | ✓ | | ✓ | ✓ | ✓ | ✓ |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | | | ✓ | | | ✓ | | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | ✓ | | | | ✓ |
| Government investment in public housing upgrades | | | | | ✓ | | | | ✓ |
| Fund community organisations to provide services | | | | | | | | ✓ | ✓ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | ✓ | | | ✓ | ✓ | ✓ | | ✓ | ✓ |
| Regulate information provided to households | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Regulate schemes that incentivise households to manage their energy bills | | ✓ | ✓ | | | ✓ | ✓ | | |
| Regulate technologies that enable households to manage their energy bills | ✓ | | | ✓ | ✓ | ✓ | | ✓ | ✓ |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | | | | | |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | | | | | | | | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | ✓ | ✓ | | ✓ | | ✓ | | ✓ | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | ✓ | ✓ | | | | ✓ | ✓ |

Note: A tick indicates that the tool or service is considered to be appropriate for that type of household

SOURCE: ACIL ALLEN CONSULTING.

Table 7.4

**TABLE 7.4** INITIATIVES TO SUPPORT HOUSEHOLDS MANAGE THEIR ENERGY BILLS, BY TYPE OF HOUSEHOLD – CHOOSE MORE ENERGY EFFICIENT EQUIPMENT

| Initiative type | Type of household | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | | | ✓ | ✓ | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | | | | | | | | | |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | ✓ | | ✓ | ✓ | ✓ | ✓ |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | | | ✓ | | | | ✓ | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | ✓ | | | | ✓ |
| Government investment in public housing upgrades | | | | | □ | | | | □ |
| Fund community organisations to provide services | | | | | | | | □ | □ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | □ | | | □ | □ | | | □ | □ |
| Regulate information provided to households | □ | | | □ | □ | □ | □ | | |
| Regulate schemes that incentivise households to manage their energy bills | | □ | □ | | | □ | □ | | |
| Regulate technologies that enable households to manage their energy bills | □ | | | □ | □ | | | □ | □ |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | | | | | |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | | | | | | | | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | □ | □ | | □ | | □ | | □ | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | | □ | □ | | | □ | □ |

Note: A tick indicates that the tool or service is considered to be appropriate for that type of household

*SOURCE: ACIL ALLEN CONSULTING.*

Table 7.5

**TABLE 7.5**   INITIATIVES TO SUPPORT HOUSEHOLDS MANAGE THEIR ENERGY BILLS, BY TYPE OF HOUSEHOLD – CHOOSE THE WAY ENERGY IS USED

| Initiative type | Type of household | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | | | ✓ | ✓ | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | | | | | | |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | | | | | | | | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | | | | | |
| Government investment in public housing upgrades | | | | | | | | | |
| Fund community organisations to provide services | | | | | | | | ☐ | ☐ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | | | | | | | | | |
| Regulate information provided to households | | | | | | | | | |
| Regulate schemes that incentivise households to manage their energy bills | | | | | | | | | |
| Regulate technologies that enable households to manage their energy bills | ☐ | ☐ | | ☐ | | ☐ | ☐ | | |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | | | | | |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | | | | | | | | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | ☐ | ☐ | | ☐ | ☐ | | ☐ | | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | | ☐ | ☐ | | | ☐ | ☐ |

Note: A tick indicates that the tool or service is considered to be appropriate for that type of household

*SOURCE: ACIL ALLEN CONSULTING.*

# Table 7.6

| Initiative type | Middle Australia | Enthusiasts | Completers | Dependent | Stuck | Complacent | Competent | Cautious | Hard to help |
|---|---|---|---|---|---|---|---|---|---|
| **Information, advice and non-financial support** | | | | | | | | | |
| Awareness campaign | ✓ | ✓ | ✓ | | | | | | |
| General information | | ✓ | ✓ | | | | | | |
| Word of mouth communication / role models through technology-based media | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Word of mouth communication / role models through traditional media | ✓ | | | ✓ | ✓ | | | ✓ | ✓ |
| Exemplars e.g. open houses, demonstration projects, etc. | | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide tailored information to the specific household | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Proactively provide simple personalised information through a trusted source | | | | | | | | ✓ | ✓ |
| Market-based tools and services to assist households to take action (comparator or investment tools / websites / apps, benchmarking tools / websites, smart meters, energy management systems/devices) | ✓ | ✓ | ✓ | | | ✓ | ✓ | | |
| Provide easy access to information and support and education for trusted sources/organisations that provide support to households | | ✓ | | ✓ | | | | ✓ | ✓ |
| **Incentives** | | | | | | | | | |
| Feedback on outcomes (e.g. energy use and cost) | | ✓ | ✓ | | | | | | |
| Feedback on outcomes that is specific and timely | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Control of devices by third party | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Initiatives to incentivise desired outcomes (through indirect financial benefits) | | ✓ | ✓ | | | ✓ | ✓ | | |
| Penalise undesirable outcomes | | | | | | | | | |
| **Financial support** | | | | | | | | | |
| EPCs, loans, etc. | | | | | | | | | |
| Grants, subsidies, etc. that provide direct financial benefits to households | | | | | | | | | |
| Government investment in public housing upgrades | | | | | | | | | |
| Fund community organisations to provide services | | | | | | | | ✓ | ✓ |
| **Regulation** | | | | | | | | | |
| Regulate minimum performance standards for appliances and building fabric, and labelling | | | | | | | | | |
| Regulate information provided to households | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Regulate schemes that incentivise households to manage their energy bills | | ✓ | ✓ | | | ✓ | ✓ | | |
| Regulate technologies that enable households to manage their energy bills | ✓ | ✓ | | ✓ | | ✓ | | ✓ | |
| Regulate energy deals / payment supports e.g. bill smoothing, shorter billing period, payment plans | | | | | | | | | |
| Remove market, policy and regulatory barriers to enable access to better energy deals | | | | | | | | | |
| Remove market, policy and regulatory barriers for new products and services to manage energy bills | ✓ | ✓ | | ✓ | | ✓ | | ✓ | |
| **Support services** | | | | | | | | | |
| Provide access to community organisations that can be engaged by trusted source to support and assist households taking action | | | ✓ | ✓ | | | | ✓ | ✓ |

Note: A tick indicates that the tool or service is considered to be appropriate for that type of household

*SOURCE: ACIL ALLEN CONSULTING.*