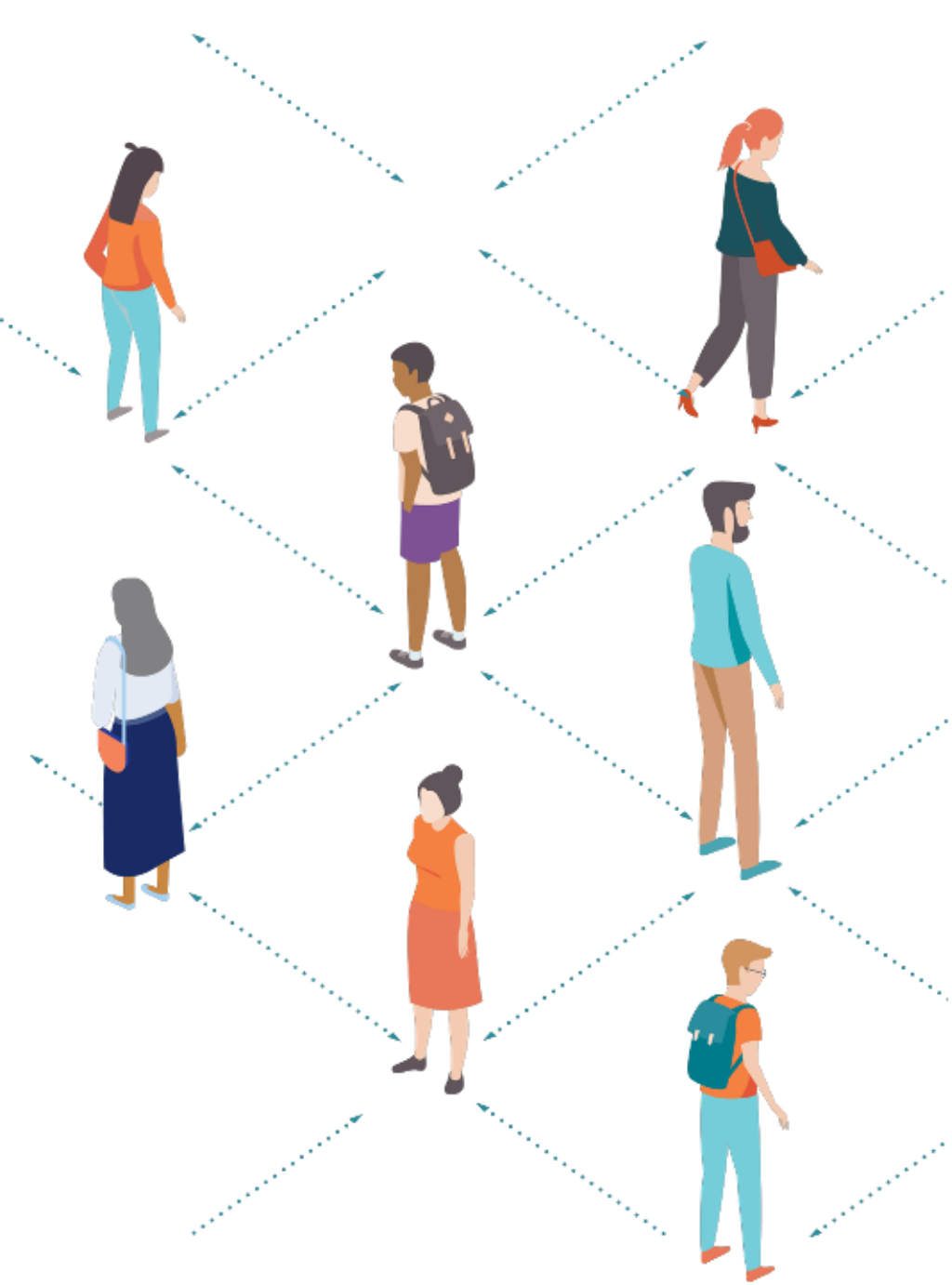




# COVID-19 and Consumers: from crisis to recovery

Victorian Energy  
Insights  
August 2020





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# Executive Summary

From the 6<sup>th</sup> to 28<sup>th</sup> August 2020, Roy Morgan conducted n=724 interviews with Victorians on behalf of the CPRC, asking a series of questions about their experiences as energy consumers. The survey explores how Victorians are reacting to the current COVID-19 situation, with a focus on their perceptions and dealings with energy providers.

## The highlights from the August findings are:

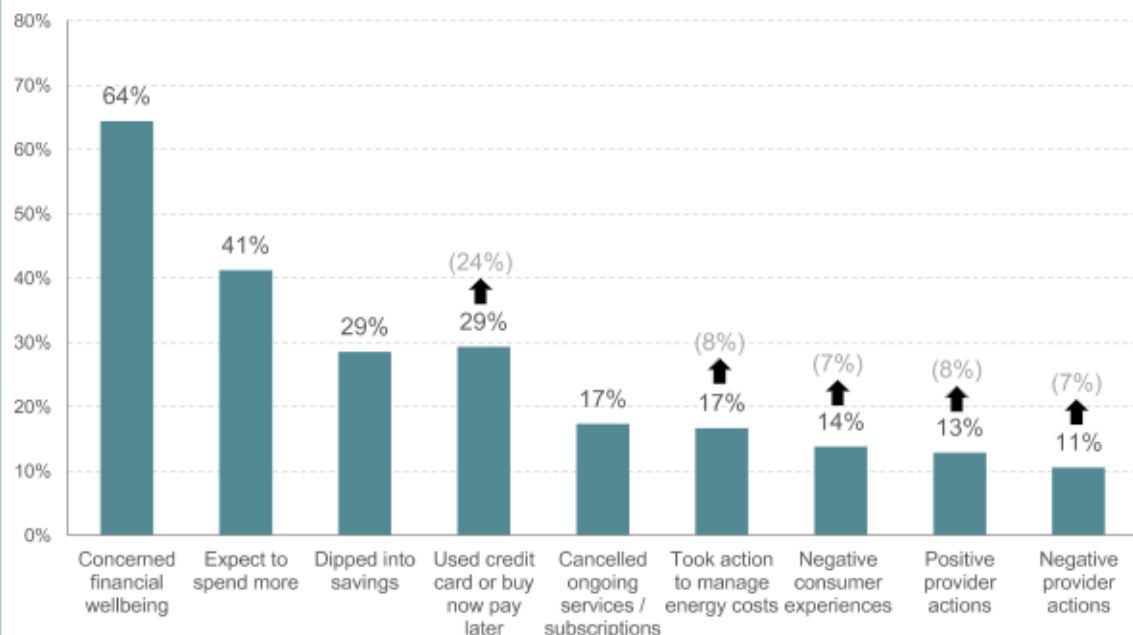
- Victorian consumers expressed higher regard for their energy providers than in June, with high ratings of 7 to 10 (out of 10) for reliability increasing significantly to 72% (from 67%). Competency was the next highest with 64% giving high ratings. Honesty had 58% respondents giving a high rating. Based on the last interaction they'd had, 59% of Victorians reported being satisfied with their energy provider.
- 26% of Victorians reported being concerned about their ability to pay their energy bills – a significant increase from June's 21%.
- 22% attempted to find a better energy deal in the previous 3 months.
  - 9% found better deals and switched plans – a significant increase from June's 7%.
  - 6% tried to find better deals but could not work out what was best for them – also significantly higher than June's 3%.
- Young people and those with disability were the most active in trying to find a better deal, both at 31%.
  - Young people's 31% was significantly higher than June's 18%, as well as significantly higher than the Victorian average at 22%.
  - Victorians with disability at 31%, was a significantly higher proportion than the Victorian average at 22%, as well as notably higher than June's result of 22%.
- Of the 16% of Victorians who reported contacting their energy providers in the past 4 weeks, 93% also reported a provider action:
  - 26% of providers offered a plan that better suited the consumer's needs (18% in June).
  - 23% asked consumers if they held a concession to apply a discount (significant increase from 10% in June).
  - 17% provided consumers with information to support them in applying for the Victorian government's relief grant (significant increase from 6% in June).
- The Victorian government's price comparison website was the most common resource for finding a better deal in August (used by 34%), followed by energy provider websites and price comparison websites (both at 29%).
- Just under half of Victorians found it easy to compare energy plans (48%), while less (41%) found it easy to switch energy plans.
- When asked what would help them seek payment assistance from their energy providers, the most common request was for the providers to proactively offer information about what support is available for consumers and the steps needed to access it.



# Victorian energy key findings from core survey

## Summary of results

### Victorian energy key findings (core survey)



- Black arrows: Survey results significantly higher/lower than June 2020
- Grey scores in bracket show result for June 2020
- Due to rounding, totals may not equal sum of components

- In August 2020, 64% of Victorians expressed being concerned about the impact of COVID-19 on their financial wellbeing.
- 41% of Victorians expected to be spending more on electricity in 3 months from August.
- Dipping into savings continues to be the main way Victorians manage household expenses (29% in August), however, in August, the same proportion used credit cards or buy now pay later schemes, with the latter increasing significantly from 24% in June to 29%.
- 17% of Victorians took action in the previous 4 weeks to manage their energy costs.
  - This was more than double June's result of 8%, however considerably lower than July's 24% (not shown).
- 14% of Victorian had negative experiences when contacting energy providers for assistance (twice the proportion in June at 7%, but lower than 20% in July)
- Similar proportions of Victorians reported receiving positive (13%) and negative (11%) provider actions, both significantly higher than June results.

Source: Q3. How concerned are you about the impact of COVID-19 on your own financial wellbeing? / Q6. Compared to today, how is your spending on the following essential expenses likely to change 3 months from now? / Q9. In the past month, have you taken any of the following actions to manage your household expenses? / Q10a Thinking of your energy bills, have you attempted any of the following in the last 4 weeks? / Q10b Thinking about any interactions with your energy provider in the last 4 weeks, which if any of the following have you experienced? / Q10c. Which, if any, of the following actions have any of your energy providers (electricity, gas) taken in the last 4 weeks?  
August Base: Total Victorians aged 18+ (n= 1,001)

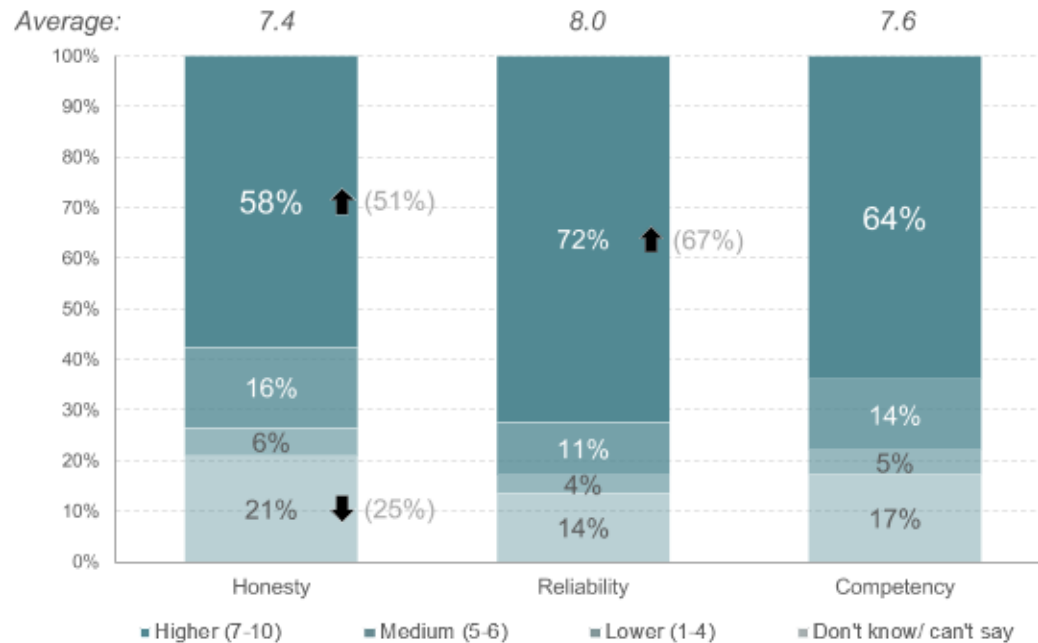


# Perceptions of Energy Providers



# Perceptions of energy providers

Perceptions of energy providers



- Black arrows: Survey results significantly higher/lower than June 2020  
 - Grey scores in bracket show result for June 2020

## Summary of results

- In August, Victorian consumers in general expressed higher regard for their energy providers than in June.
- **Reliability** - 72% of Victorians gave high scores of 7 to 10 (out of 10); averaging 8.0 and 5% higher than in June (67%).
  - Only 4% gave low scores (1-4 out of 10).
- **Competency** - 64% gave their energy providers high scores of 7 to 10 (out of 10); averaging 7.6 and 5% higher than in June (59%).
  - Only 5% gave low scores (1-4 out of 10).
- **Honesty** – the least positive at 58% with high scores, but significantly higher than June's 51%.
  - Only 6% gave low scores (1-4 out of 10).
  - The average was 7.4 and 21% of respondents were unable to give a rating. This was the highest level of uncertainty between the three measures, but significantly lower than 25% reported in June.

*"[It would help] If they were easier to deal with and could understand what you want without going through overseas call centres who aren't always competent or follow through with their actions."*

*Female, 50-64, Melbourne, part-time worker, other living arrangement."*

# Perceptions of energy providers - Honesty

## Summary of results

- Regarding Victorians' perception of honesty in their energy providers:
  - Young people (18-34) moved from the lowest level of high scores in June (40%), with 54% recording higher scores in August.
  - Males reported significantly higher perceptions of honesty at 61% of high scores (53% in June) - 7% higher than females at 54%.
  - Victorians in metro areas (not shown) reported significantly higher perception of honesty (57%) in August compared to 49% in June; and a similar level to regional areas (58%).
  - Victorians with disability reported the lowest levels of high scores at 51%, as well as the highest level of low scores at 9%.

*"I would like more transparency and information on how to do this."*

Female, 25-34, Melbourne,

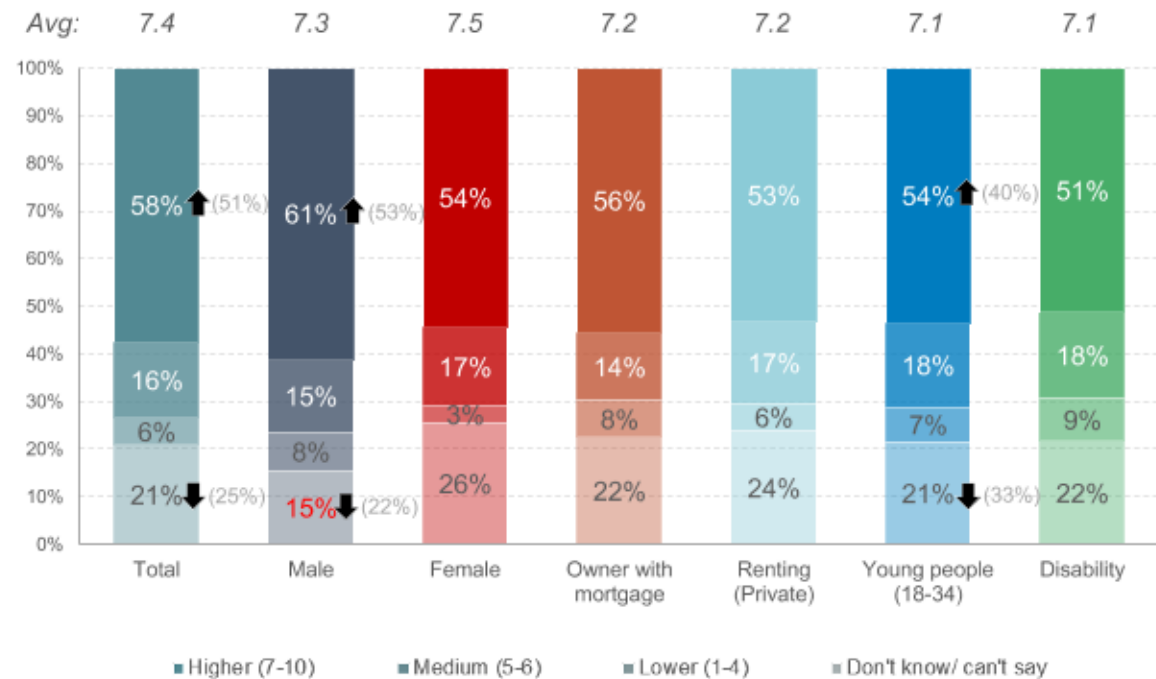
part-time employee, private renter."

*"Frankly I think the suppliers are ripping us off and am not enamoured with them."*

Male, 65+, Melbourne,

self-employed, owner outright.

Perceptions of energy providers by subgroup - Honesty



- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020

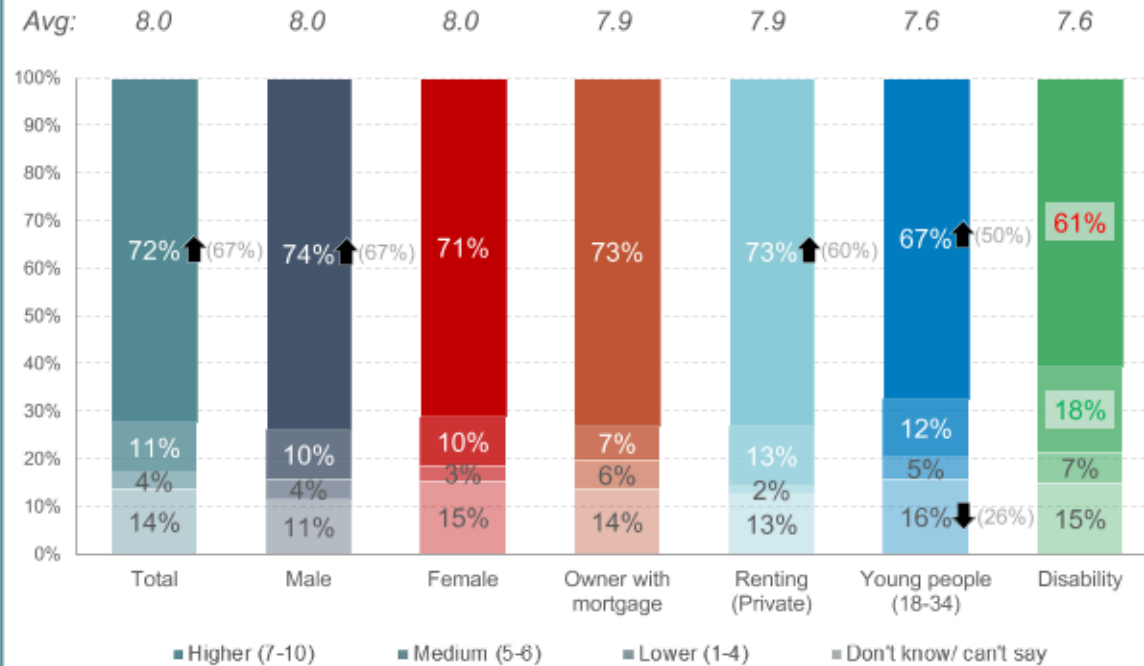
Source: QEM1. Using a scale from 1 to 10, where 1 is not at all and 10 is extremely, how would you rate your energy provider in terms of? Honesty.

August Base : Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126), Metro (n=510).



# Perceptions of energy providers - Reliability

Perceptions of energy providers by subgroup - Reliability



- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020

## Summary of results

- There was considerable increase in positive ratings regarding perception of energy provider reliability across different groups of Victorians (from June to August).
- Significant increases in higher scores (7-10 out of 10) were seen in the following groups (August compared to June):
  - Private renters – 73% (from 60%)
  - Young people – 67% (from 50%)
  - Males – 74% (from 67%)
  - Metro residents – 72% (from 65% - not shown in chart)
- The only subgroup with a significant difference in higher ratings for reliability compared to Victorians overall (72%) was people with disability at 61% (69% in June). Victorians with disability also had significantly more ratings in the medium bracket (18%) compared to Victorians overall (11%).

*"[It would help to have] Easy and immediate access to someone on the phone, that I can talk to about my situation and that I could understand."*

**Female, 50-64, Melbourne, full-time employee, owner with mortgage."**

Source: QEM1. Using a scale from 1 to 10, where 1 is not at all and 10 is extremely, how would you rate your energy provider in terms of? Reliability.

August Base : Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126), Metro (n=510).



# Perceptions of energy providers - Competency

## Summary of results

- While not always statistically significant, most Victorian groups reported higher ratings of their energy providers on competency.
- Notable increases in high scores (7-10 out of 10) from June to August were:
  - Young people – significant increase to 56% from 44%
  - Metro residents (not shown) – significant increase to 65% from 57%
  - Private renters – 61% from 51%
- Decreases in high scores from June to August were seen in:
  - Victorians with disability – 62% from 69%
  - Homeowners with mortgages – 64% from 67%
- During August, low scores were reported in similar proportions to June, except for private renters at 3% (from 9%); while the proportion of undecided generally decreased. One exception was Victorians with disability, which actually more than doubled from 7% in June to 15% in August.

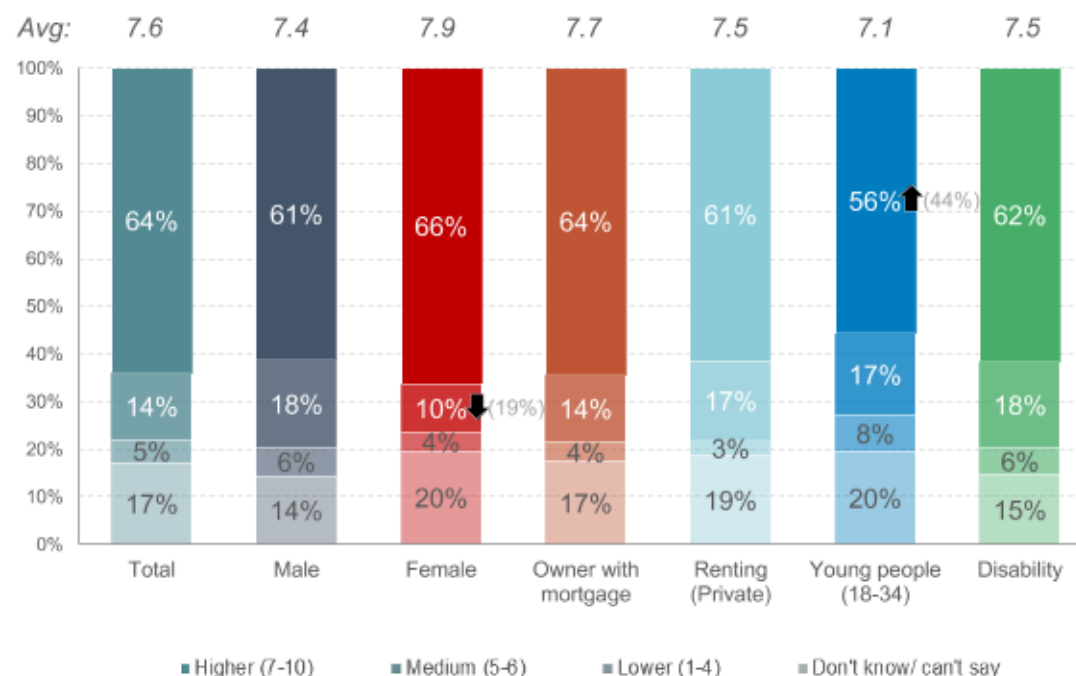
*“[It would help to have] Non-judgmental advice about concessions, deferred payment, and energy saving ideas.”*

**Male, 65+, Regional VIC, superannuation, owner outright.”**

Source: QEM1. Using a scale from 1 to 10, where 1 is not at all and 10 is extremely, how would you rate your energy provider in terms of? Reliability.

August Base : Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126), Metro (n=510).

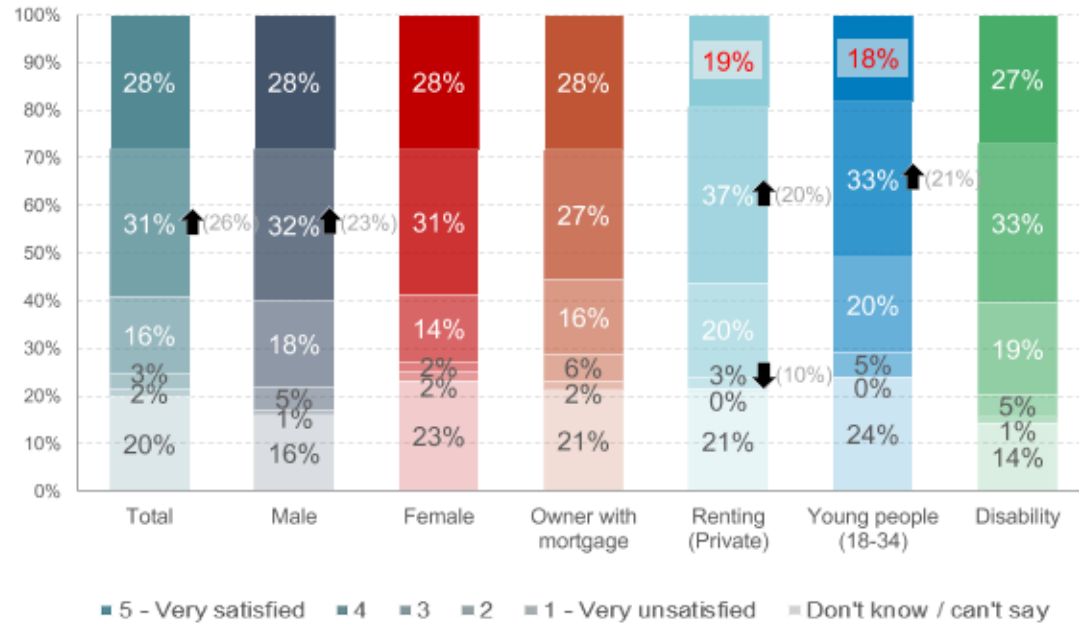
Perceptions of energy providers by subgroup - Competency



- Black arrows: Survey results significantly higher/lower than June 2020
- Grey scores in bracket show result for June 2020

# Satisfaction with Energy Provider

Satisfaction with energy provider by subgroup



- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020
- Due to rounding, totals may not equal sum of components

## Summary of results

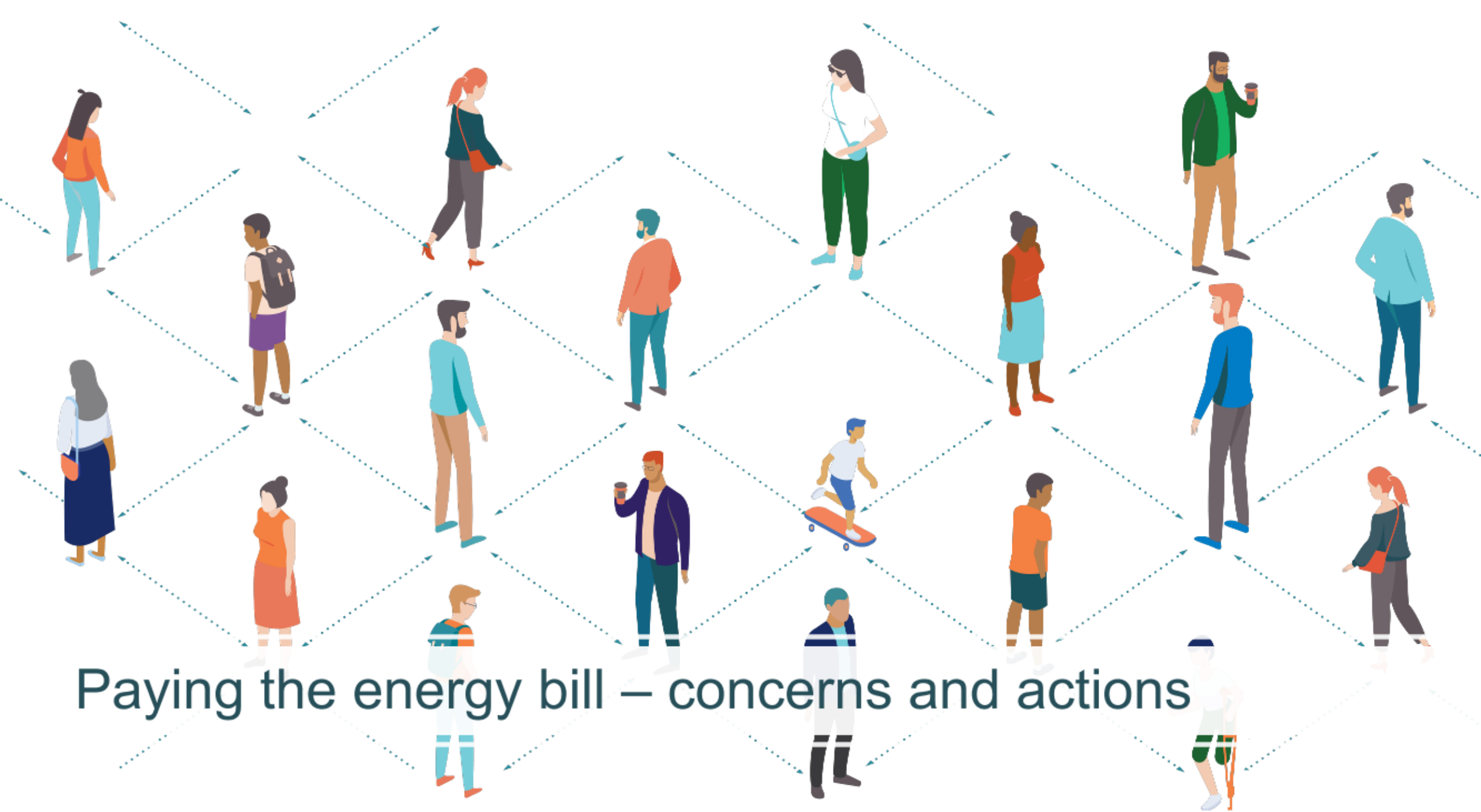
- There was an overall increase in satisfaction with energy providers in Victoria during August. This increase was mainly driven by a greater proportion of 'somewhat satisfied' (4 out of 5) ratings.
- Significant shifts from June to August:
  - Private renters – 37% somewhat satisfied (from 20%)
    - Private renters had significantly lower proportions of very satisfied scores at 19% compared to the Victorian average at 28%
  - Young people – 33% somewhat satisfied (from 21%)
    - Young people also had significantly lower proportions of very satisfied scores at 18% compared to the Victorian average at 28%
    - This group had the most significant shift in the top 2 boxes score of overall satisfaction (combined 4 and 5 ratings), with 51% in August, compared to 38% in June)
  - Males – 32% somewhat satisfied (from 23%)
  - Overall Victorians – 31% somewhat satisfied (from 26%).

*"[It would help to have] Good, readily accessible and constructive customer service."*

*Female, 50-64, Melbourne, part-time employee, owner outright."*

*"They all seem the same, promise many things, and don't deliver !!!!!"*

*Male, 65+, Regional VIC, superannuation, owner outright."*



Paying the energy bill – concerns and actions



# Concern about ability to pay energy bill

## Summary of results

- There was a marked increase almost across the board in Victorian's level of concern about their ability to pay for their energy bills.
  - While the percentages 'very concerned' remained relatively steady, the proportion of 'somewhat concerned' drove the overall increase.
- Significant shifts when comparing August to June:
  - Private renters – 41% concerned, from 26%
  - Young people – 34% concerned, from 19%
  - Regional residents (not shown) – 30% concerned, from 18%
  - Overall Victorians – 26% concerned, from 21%
- A slightly lower proportion of Victorians with disability reported concern compared to June, from 39% to the current 37%; nevertheless, they had a significantly higher level of concern than the Victorian average at 26%.

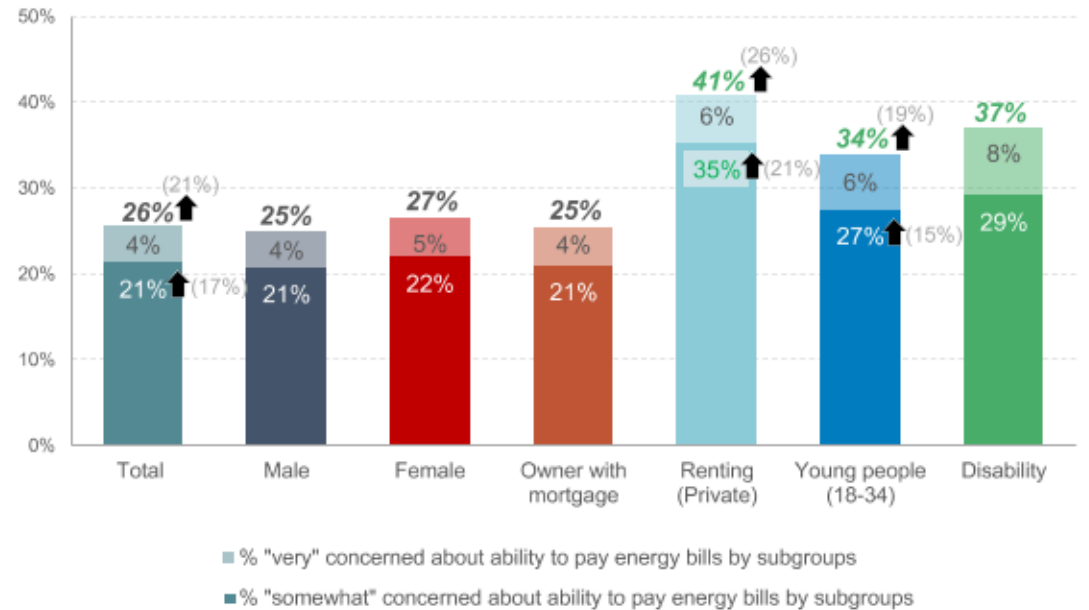
*"I have already used my utility relief grant. I have sought advice on reducing my energy usage. I don't know what else to do."*

**Female, 25-34, regional VIC, full-time employee, private renter."**

*"My water, electricity and gas bills are all up as everyone is home day and night since March!"*

**Male, 50-64, Melbourne, self-employed, owner with mortgage."**

## Concern about ability to pay energy bills

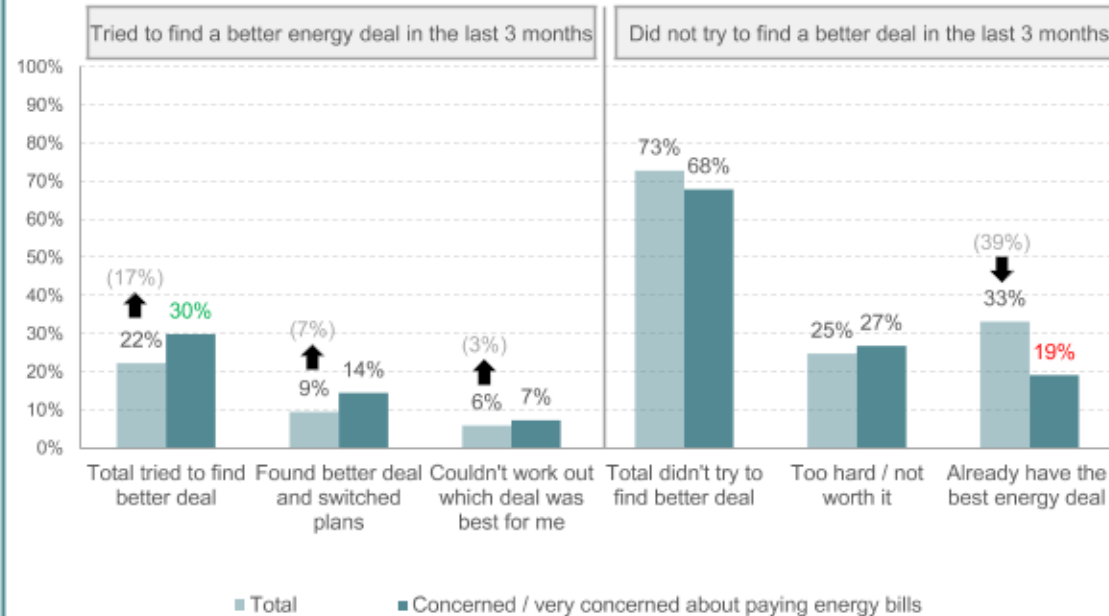


- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020
- Due to rounding, totals may not equal sum of components

Source: QEM6. How concerned are you about your current ability to pay for your energy bill(s)?  
 August Base : Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126), Regional (n=214)  
 June Base : Victorians aged 18+ (n= 626), Male (n=283), Female (n=342), Owner with mortgage (n=214), Renting (private) (n=142), Young people (n=152), Disability (n=98), Regional (n=155).

# Actions to find better deal overall and for those concerned about energy bill

Consumer actions vs concerned about energy bills



- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020

## Summary of results

- A significantly higher proportion of Victorians reported trying to find a better deal in the past 3 months (22% in August, up from 17% in June).
  - Of Victorians who reported feeling concerned about their ability to pay their energy bills, the proportion who tried to find a better deal increased to 30%; significantly higher than the 22% Victorian average.
- Significant shifts were observed between August and June:
  - 9% found a better deal and switched energy plans (7% in June)
  - 6% tried to find a better deal but were unable to work out which deal was best for them (twice the rate of 3% in June)
  - 33% did not look for a better deal, claiming they were already on the best energy deal (6% lower than in June)
    - Of those concerned about their ability to pay the energy bill, only 19% claimed to already be on the best deal, significantly lower than the 33% claimed by Victorians on average.

*"I think the newest and best deal available should be provided automatically."*

**Male, 50-64, Melbourne, full-time employee, owner with a mortgage."**

*"The forms take forever and aren't always productive."*

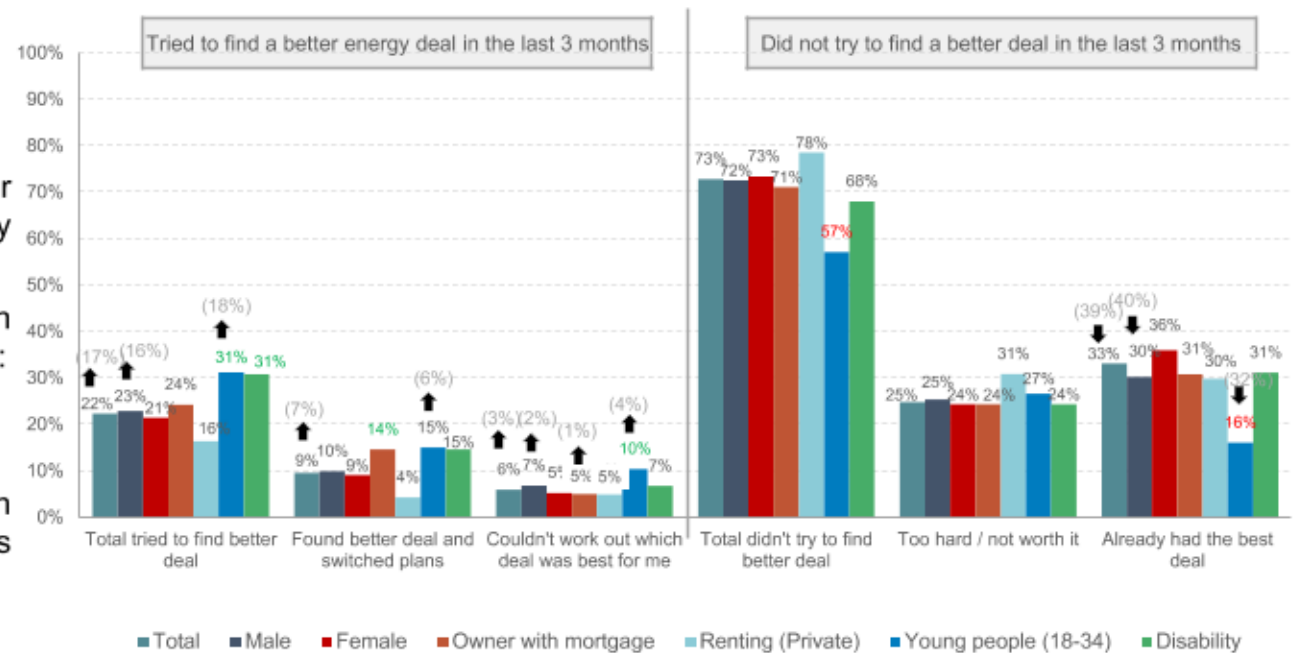
**Female, 50-64, Melbourne, full-time employee, owner with mortgage."**

# Actions to find better energy deal - by subgroup

## Summary of results

- August saw a significant increase in Victorians taking action to find a better energy deal. Significant shifts from June were:
  - Young people – from 18% to 31%
  - Males – from 17% to 23%
  - Victorians overall – from 17% to 22%
- Victorians with disability also increased actions to find a better energy deal from 22% in June to 31% in August, significantly higher than the Victorian average (22%).
- The most common action to find a better deal was to switch plans, with significant shifts between June and August among:
  - Young people – from 6% to 15%
  - Victorians overall – from 7% to 9%.
- Of Victorians who reported not trying to find a better deal in the last 3 months, Young people are reporting this far less than they were in June (57% in August, down from 66%).

Consumer actions by subgroup



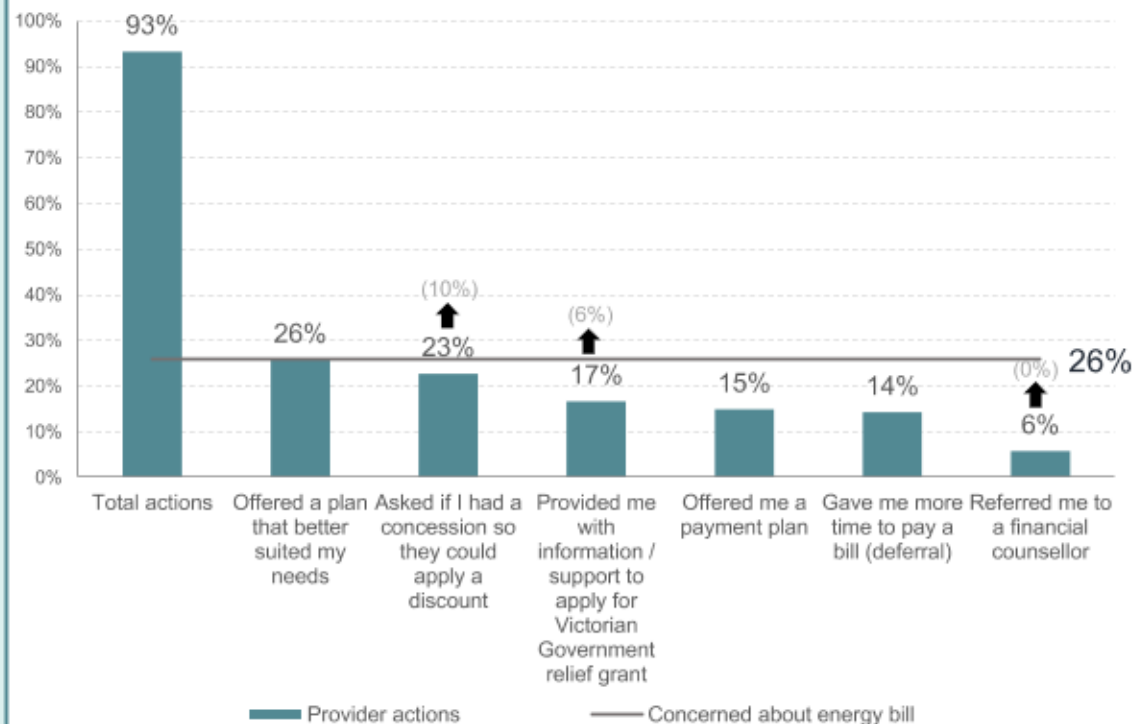
*“Energy providers should be in touch with their customers to see how they are going. This would save a lot of embarrassment to the customer.”*

Female, 35-49, Melbourne, full-time employee, owner with mortgage



# Provider actions as a result of customer contact

Provider actions as a result of customer contact



- Black arrows: Survey results significantly higher/lower than June 2020
- Grey scores in bracket show result for June 2020

## Summary of results

- In August, 16% of Victorians reported contacting their energy providers in the past 4 weeks (not shown), a significant increase from 11% in June. Of those contacts, 93% resulted in a provider action.
- There were increased provider actions as a result of customer contact across the board, with the exception of offering a discount, down marginally from 6% to 5% (not shown).
- Offering a plan that better suited the customer's needs was still the most common provider action at 26% (18% in June). Other increases from June to August were observed in:
  - Asking if the customer had a concession so a discount could be applied – from 10% to 23%
  - Providing customers with information or support so they could apply for the Victorian Government relief grant – from 6% to 17%
  - Referring customers to a financial counsellor – from 0% to 6%.

*"I would look for a better deal and try to reduce my usage – but would probably talk to my provider first to see what they can offer."*

Female, 50-64, Regional VIC, superannuation, owner outright.

*"[It would help to have] A message from the provider letting me know that help was available and contact information so that I could ask for it."*

Male, 35-49, Melbourne, full-time employee, private renter.

Source: QEM2: Have you contacted your energy provider in the last 4 weeks? August base (n=724)  
 QEM3: What did the energy provider do as a direct result of your contact with them? August Base: Those who contacted energy providers in last 4 weeks (n=103)  
 QEM6: How concerned are you about your current ability to pay for your energy bill(s)? August base (n=724)

# Provider actions as a result of customer contact - by subgroup

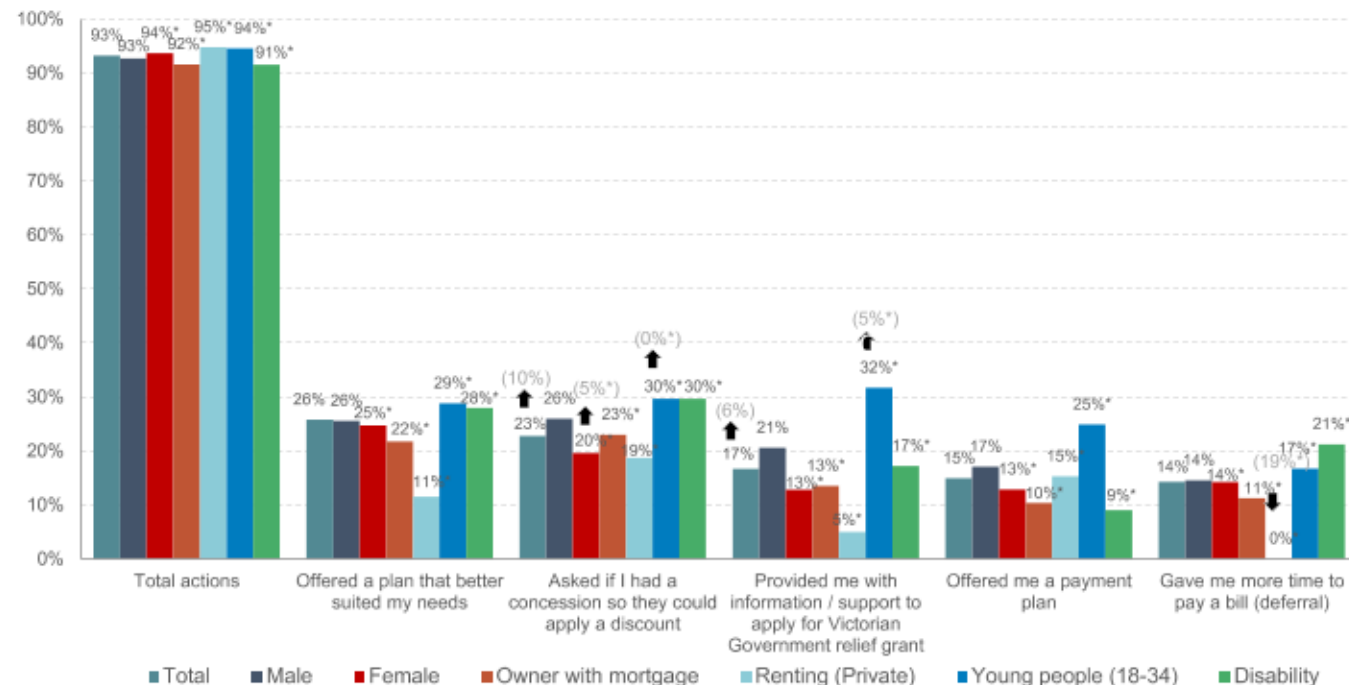
## Summary of results

- In August there was a marked increase in consumers contacting their energy providers (16%, up from 11% in June). There was also an increase in provider actions as a result of customer contacts (93%, up from 86% in June).
- 27% of young people contacted their providers in August (significantly higher than 8% in June, and the 16% Victorian average). They also reported an across the board increase in provider actions, with significant increases in (please note small sample sizes):
  - Asking if the customer had a concession so a discount could be applied – from 0%\* to 30%\*
  - Providing customers with information or support so they could apply for the Victorian Government relief grant – from 5%\* to 32%\*

*"[It would help to have] A clear set of steps to follow with various contact numbers for specific situations that did not send you off chasing your tail with pressing numbers..."*

**Male, 65+, Melbourne, superannuation, other living arrangement**

## Provider actions by subgroup



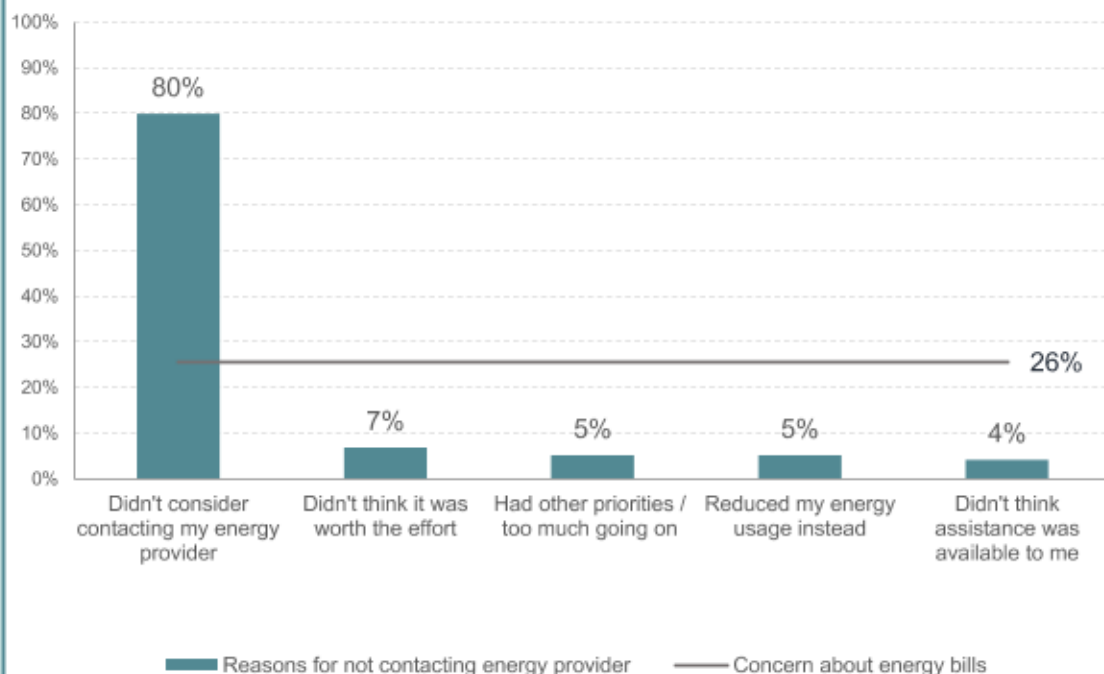
Contacted providers	Total	Male	Female	Owner with mortgage	Renting (private)	Young people (18-34)	Disability
	16% ↑ (11%)	18% ↑ (11%)	14%	17%	15%	27% ↑ (8%)	19%

Source: QEM2: Have you contacted your energy provider in the last 4 weeks?  
 August Base: QEM2 Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126)  
 QEM3. What did the energy provider do as a direct result of your contact with them?  
 Those who contacted energy providers in last 4 weeks (n=103), Male (n=53), Female (n=49\*), Owner with mortgage (n=36\*), Renting (private) (n=19\*), Young people (n=38\*), Disability (n=20\*)

- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020
- Asterisk (xx%\*): Base n<50, results are indicative only

# Reasons for not contacting energy provider

Reasons for not contacting energy provider



## Summary of results

- In August, when asked if they had contacted their provider, 84% had not (significantly lower than June's 89%).
- The most popular reason for not contacting provider was because a respondent had not considered it (80%, down from 83% in June).
- Other reasons given for not contacting an energy provider were:
  - Not thinking it was worth the effort – 7% (from 8% in June)
  - Having other priorities – 5% (from 6%)
  - Trying to reduce their energy usage instead – 5% (from 4%)
  - Not thinking assistance was available – 4% (from 3%)
  - Not confident provider would assist (not shown) – 3% (from 2%)

*"Why bother? I'm using more, so I have to pay for it."*

Male, 35-49, Melbourne, full-time employee, owner with a mortgage."

*"[It would help to have] Confidence in being heard."*

Female, 65+, Melbourne, Govt income support, owner outright."



# Reasons for not contacting energy provider - by subgroup

## Summary of results

- Young people registered the biggest reductions in not contacting their provider, suggesting they took a lot more action during August.
  - 73% did not contact their providers in August, but that was both, significantly lower than in June (92%) and significantly lower than the Victorian average of 84%.
- Males reporting not contacting their energy providers were significantly fewer at 82% (89% in June), suggesting they have been more active in this aspect.
- Most reasons given for not contacting their energy providers registered slight decreases, with one exception being private renters choosing to reduce their energy usage instead of contacting their energy providers at 11%, which was higher than June's 6%.
- 71% of private renters reported not considering contacting their energy provider, which was a significantly lower figure than the Victorian average at 80%.

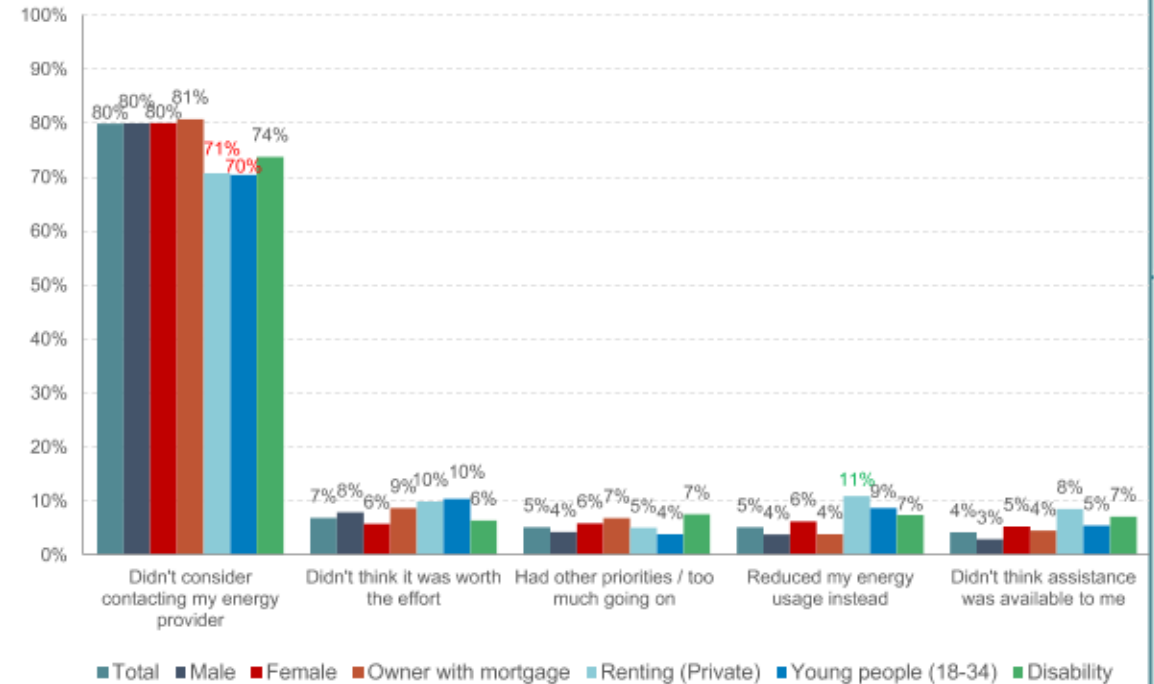
*"[It would help] if they said on the bills that they are open to helping."*

Female, 35-49, Melbourne, full-time employee, private renter."

*"I wouldn't [contact energy providers]. I'd get a loan."*

Female, 35-49, Melbourne, full-time employee, private renter.

Reasons for not contacting energy provider by subgroup



Did not contact providers	Total	Male	Female	Owner with mortgage	Renting (private)	Young people (18-34)	Disability
	84% ↓ (89%)	82% ↓ (89%)	86%	83%	85%	73% ↓ (92%)	81%

Source: QEM2: Have you contacted your energy provider in the last 4 weeks?

QEM4: What stopped you from contacting your energy provider?

August Base: Those who did not contact energy providers in last 4 weeks (n=621), Male (n=323), Female (n=296), Owner with mortgage (n=183), Renting (private) (n=107), Young people (n=106), Disability (n=106)

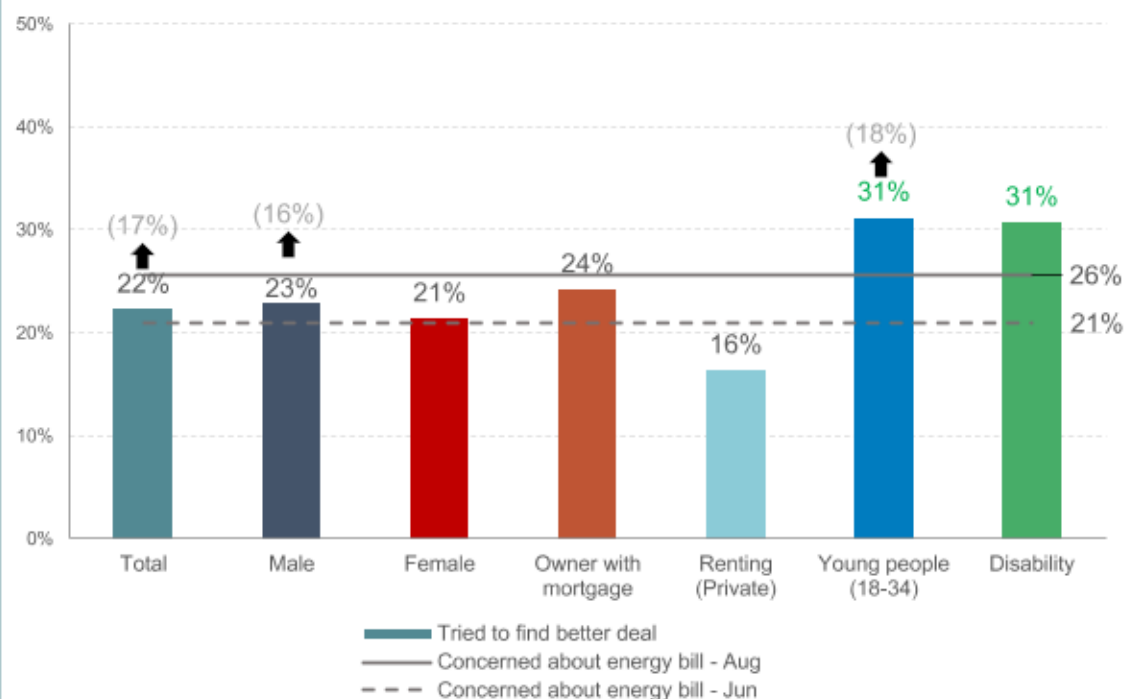
- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians



Energy offers – comparing and switching

# Trying to find a better energy deal

Tried to find a better energy deal



- Black arrows: Survey results significantly higher/lower than June 2020
- Green/red font: Subgroup survey result is significantly higher/lower than Total Victorians
- Grey scores in bracket show result for June 2020

## Summary of results

- In August, 22% of Victorians reported trying to find a better energy deal in the previous 3 months – significantly higher than June’s 17%.
  - This may be related to the increased concern over their ability to pay for energy bills, which increased from 21% to 26% over this time.
- Victorians with disability and young people were most likely to look for a better energy deal (31%) significantly higher than the 22% state average
- Young people also reported significantly higher proportions of looking for better deals, with a 13% increase from June to August (18% to 31%).
- Males were significantly more active in looking for better energy deals in August at 23% (16% in June).
- Private renters, some of the most active in looking for better energy deals in June at 21%, reported notably lower levels in August at 16%.

*“If I couldn’t pay my bill, or thought it was excessive, I would contact my provider to negotiate.”*

*Female, 50-64, Melbourne, govt income support, owner outright.”*

*“I’d look for another provider.”*

*Female, 65+, Melbourne, superannuation, owner outright.”*

Source: QEM6. How concerned are you about your current ability to pay for your energy bill(s)? August base (n=724), June base (n=626).

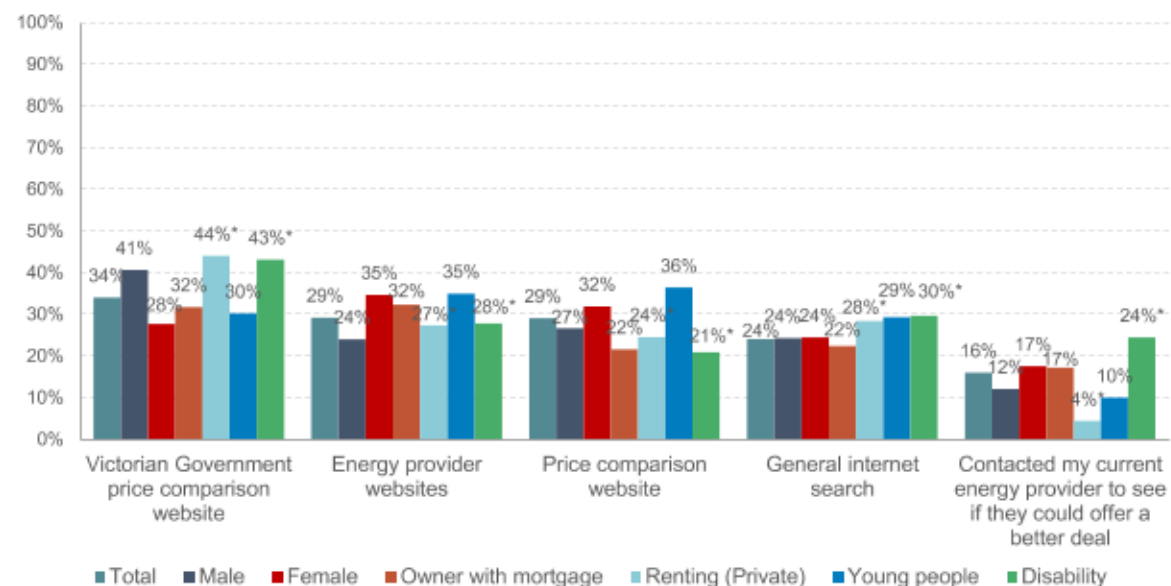
QEM7. Have you tried to find a better energy deal (for your electricity and / or gas) over the past 3 months?  
 August Base : Victorians aged 18+ (n= 724), Male (n=376), Female (n=345), Owner with mortgage (n=219), Renting (private) (n=126), Young people (n=144), Disability (n=126)

# Ways to find a better energy deal

## Summary of results

- The Victorian Government price comparison website continued to be the main resource for finding a better energy deal at 34%.
- Energy provider websites and price comparison websites were the next most common resource, both at 29%.
  - These were favoured by young people (35% and 36% respectively), over the generally more popular Victorian government price comparison website (30%) or general internet searches (29%).
- Other methods used by Victorians (not shown on chart):
  - Speaking to friends and family – 15%
  - Following up on offers received via letter or emails from energy providers – 13%
  - Speaking to a financial advisor – 3%.

Ways to find a better energy deal by subgroup



\* Base n<50, results are indicative only

*"The standing rates are too expensive, so I'm looking at alternative power supplies."*

Male, 50-64, Melbourne, superannuation, owner with mortgage."

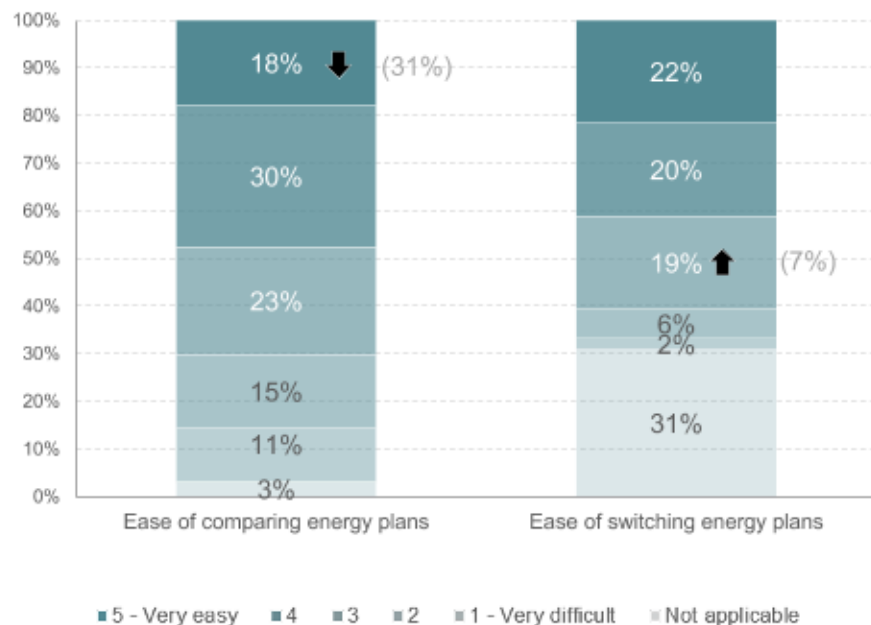
*"[It would help if there was] More information on comparison between companies."*

Male, 18-24, Melbourne, casual employee, living with parents."



# Ease of comparing and switching plans

Ease of comparing and switching plans



- Black arrows: Survey results significantly higher/lower than June 2020
- Grey scores in bracket show result for June 2020
- Due to rounding, totals may not equal sum of components

## Summary of results

- In August, less than half of Victorians who tried to find a better energy deal found it easy to compare energy plans (48%). This was a lower proportion than in June, when 52% found it easy. The decrease was driven by the significantly lower number of 'very easy' ratings, down to 18%, from 31% in June.
- When asked about the ease of switching, it's likely that more Victorians attempted it, with the number of 'not applicable' ratings going down from 40% in June to 31% in August.
  - While not significant, 'very easy' ratings went down from 31% in June to 22% in August
  - The neutral rating of 3 out of 5 increased significantly from 7% to 19%, mainly driven by the significant increase by young people, from 3% in June to 21% in August (not shown).

*"I would obtain a better deal from a competitor, then take it to my current provider, who will improve my deal to retain my business."*

**Male, 65+, Regional VIC,  
full-time employee, owner outright."**

