

Reference persona for at-risk consumers

Reference persona for at-risk consumers were used during the proposed consumer care guidelines' development process to test and guide our design approach and model consumer journeys.



Wiremu

- Wiremu is in his mid-50s, lives in a small rural town.
- Suffers from diabetes. Unable to drive, so local DHB has provided him with a home dialysis machine which he needs to use every other day.
- Wiremu is unable to work so is dependent on social welfare payments. After rent, existing debt and food Wiremu barely has enough to cover other bills.
- He is a churchgoer and is embarrassed by his situation but puts on a brave face. He has not spoken to his pastor or family about his difficulties.
- Wiremu's nephew comes to stay and racks up high phone and power bills, which Wiremu is unable to cover.
- Wiremu is embarrassed and so doesn't contact the retailer.
- Wiremu is difficult to contact as his landline has been disconnected and his mobile had been turned off for the past 2 months.



Gladys

- Gladys is aged 67, Wheelchair bound, with respiratory issues and dependent on an oxygen machine.
- Gladys is currently unemployed due to her health condition and her husband George recently lost his job at a local mechanic's, due to COVID-related redundancies. He received a COVID wage subsidy for 12 weeks but the job has now ended. He is on the government COVID top up, but they're still struggling to pay rent and bills.
- Her children live overseas in Australia. Gladys and George manage their own affairs and have not told wider family about their situation. Gladys maintains frequent contact with her GP.
- NZ citizens, they can handle administration and communication with retailer. After two reminders George will talk to his WINZ contact.



Frank

- Frank is 74, hasn't worked for 20 years.
- Was in a HNZ unit but fell behind on rent and was evicted for anti-social behaviour – likes to drink a few beers and has a few louder evenings with his friends from the RSA
- Suffers from mental health and physical health issues, is on medication that needs to be kept in the fridge
- Frank has been sleeping rough and sleeping on friends' sofas. No longer a fixed abode – experiences chronic homelessness. Uses a drop-in centre for food.
- (from MSD text:) In the past, he has been trespassed from some services due to his angry outbursts. He is adamant that he doesn't need help from services, and has had bad experiences with services in the past. He reports that the people at the drop-in centre however are friendly, and he likes them as they sometimes help him navigate service



Lea

- (from MSD text:) Lea is a migrant in her late 50s who lives alone, has never married, and has no children. She has lived in New Zealand off and on for about 30 years.
- She has been employed most of her life but she lost her cleaning job after a miscommunication with her employer, and is now out of work. She is having difficulties in finding employment and she believes her age is the barrier for her getting a job. She is on a benefit and lives in a Housing New Zealand flat.
- She met a man who has 'befriended' her and moved into her flat. He refuses to pay rent, won't contribute to paying the power bill, and he eats her food. Lea says he uses all his benefit for gambling, alcohol and cigarettes. He often comes home drunk late at night. Lea is torn because she is active in her church and culturally, she knows it's the right thing to do to help people. She has asked him to leave and he refuses. Lea doesn't know what to do and she is worried that if it weren't for her, he would be living on the streets. But having him there means she is sliding into debt and she has approached Work and Income for help. She is afraid to tell them what is really happening – she assumes they won't understand.
- Questioning authority is a challenge for Lea. She is vulnerable to being taken advantage of and as English is her second language, she does not feel confident enough to stick up for herself.
- Lea realises she has a problem and will talk to her Pastor.



Jason

- Jason is 16, young, disaffected.
- Needs internet access to complete NCEA level 1. Lives with his mum Sheree who has some alcoholic tendencies and often forgets to pay bills, and ignores official looking letters.
- A school student via correspondence school. Has been excluded from mainstream schools. Intermittent attendance at correspondence school but just about maintaining interest.
- Electricity bills have not been paid for 3 months and his mother Sheree is not returning calls from the retailer.
- Their internet is turned off. Jason phones his correspondence school tutor and tells her that he can't do any more schoolwork as the phone bill was unpaid.



Amena

- Amena is 42, a refugee into NZ who arrived 6 months ago, stayed in the 'integration/welcome' centre and is now living with her four children.
- From MSD text: Amena is an intelligent, married refugee woman with four children.
- Her husband is in and out of the picture, but she says he's highly controlling and has 'spies' in the community to report back on what she's doing when he's away.
- She doesn't understand New Zealand's benefit system very well, she doesn't really know what is available, and she is not used to thinking of benefits or services as an option for support. She sticks closely to people within her own community.
- She is constantly afraid for her own health and safety, and for her children. Her oppressive environment means she can't go out and get a full-time job – it's not usual for women in her cultural community to work a lot.
- Amena does not work – she is still learning English. Has a Red Cross refugee settlement volunteer who checks in only occasionally.
- Her house is cold, due to minimal insulation, poor heating and damp issues. The children have developed asthma, and Amena's own health is suffering.
- On benefits, can't speak English. Has been sold furniture by a hire purchase loan shark and so is now struggling to make ends meet.
- Does not realise she can call retailer – does not understand NZ systems.



Carl and Steph

- Carl and Steph live in rural Taranaki.
- Carl worked, self-employed, in the tourism industry, offering day trips to visitors passing through Wangamomona on the Forgotten Highway.
- Have been hit hard by COVID-related economic recession: Carl's work has dried up completely - no tourists, no income. Domestic tourists aren't visiting Whangamomona. Steph worked part time for a local tourism business too, managing their accounts. That business has 'paused' until the borders reopen, so her income also ceased.
- Carl and Steph live in their own home on a small rural lifestyle block and are paying a relatively high mortgage. They're receiving the government COVID-19-income payments, and have put their mortgage onto interest only.
- The house they own is an old villa, uninsulated, draughty and high ceilings. Their woodburner isn't safe to use (had a fire in the dirty chimney) and so they're relying on their heat pump and plug in oil heaters to heat. They've put all three kids in one bedroom to reduce heating bills, but they're still high.
- Carl and Steph are struggling to pay their overall expenses, including electricity bills.



Margaret

- Margaret lives outside Haast on the West Coast.
 - Her family farmed land locally from the 1880s on. She married a local boy Peter, who worked in the forestry industry, and who had a fatal accident aged only 36. Maggie then brought up their two children as a solo parent, both kids went on their OE to the UK in the 1990s, and have settled over there.
 - Maggie lives in a small house, her own, in Haast. The house is cold.
 - Maggie has friends in the local community but mainly keeps herself to herself. She doesn't bother with the internet, and usually ignores her phone as it's just salespeople who call. She'll use the phone only to call her children, once a month. Maggie's main social contact is once-a-month bridge evenings at the local church hall. She doesn't attend church in between.
 - She's a toughie – no major health issues, and is still reasonably fit. Her main pastime is tending to her garden.
 - Maggie's income is her super – there were no savings when Peter died, and she's made do on a very low income all her life. Maggie is struggling to pay her overall expenses, including her electricity bill.
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