

**Do good, better.**



**Meridian.**

**Meridian Energy**  
**Energy Wellbeing Programme**  
**ImpactLab GoodMeasure Report**  
**November 2023**

ACKNOWLEDGEMENTS

We would like to thank Mitchell Wrigley, Lorna Coll, Ellen Buchanan and the Meridian Energy team who contributed to the preparation of this report by sharing their values, processes, evidence and experience.

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Simplifying social impact measurement

I had the privilege in public life to work with people who understood the need for positive change in the lives of those around them and worked hard to achieve it.

Our social services do a tremendous job of bringing positive change to our most deserving individuals and communities. These organisations are built by volunteers and community workers who dedicate their lives to helping others.

Social service workers can see the positive impact of their work. Children thriving, families united, jobseekers in new employment and people empowered to change their life course.

With more tools they could do more good. I want to help them by finding ways to make sure that effort is recognised, results are measurable and they can make decisions about how to do more good.

ImpactLab grew from a desire to make available to community organisations tools that use the power of public information and the latest technology, so these organisations can change more lives.

By measuring social change and positive outcomes, ImpactLab enables charities and social service providers to speak the language of funders, investors and governments.

It has been a pleasure to work with Meridian Energy to learn how this organisation changes lives throughout New Zealand.

Calculating social value helps inform decision making and investment and enables you to do good, better.

Thank you for joining us on this journey.

Sir Bill English  
ImpactLab Chairman

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# GoodMeasure Summary

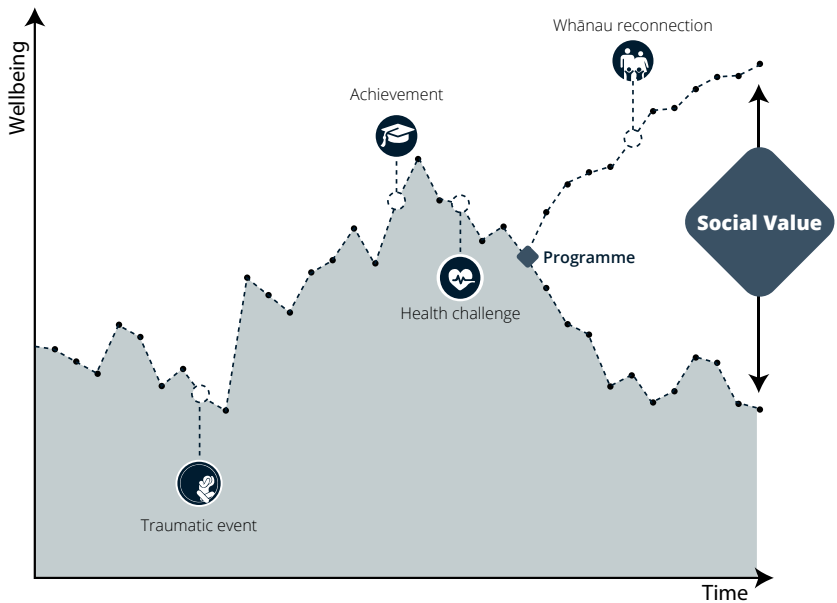
GoodMeasure connects decision makers with information they can act on to grow their social impact. It supports organisations to focus on investment that works for communities so that people can live the lives they choose.

Through the GoodMeasure journey ImpactLab supports our customers to understand their social value and empowers them to further understand their data, people and impact stories.

We use a standardised methodology that draws on publicly available data, academic research, and an organisation's own data, to estimate social value and a social return on investment (SROI).

## Understanding social value

Social value is the social impact in dollar terms that a programme achieves for participants over their lifetime.



Throughout our lives, different events occur which impact our overall wellbeing trajectory. ImpactLab measures the impact on an individual's wellbeing across multiple domains when they're supported by a programme to make positive changes in their life.

We measure this impact in terms of both positive benefits (such as increased income) and avoided costs to government.

To calculate social value, we combine these impact values with

- ◆ Evidence from global literature about how effective a programme can be.
- ◆ The size of the opportunity for the people an organisation serves to achieve more positive outcomes.
- ◆ The number of people supported.

By combining these inputs, the social value calculation helps us understand how a programme or intervention helps change lives for the better. We combine the social value with cost information to calculate a programme's social return on investment.

# GoodMeasure for the Meridian Energy Wellbeing Programme

The Meridian Energy Wellbeing Programme provides tailored and flexible support to help customers mitigate the factors that contribute to energy hardship and achieve energy wellbeing. Meridian's Energy Wellbeing Team, alongside partnering organisations, provide support across the areas of housing quality (insulation, heating and ventilation), energy efficiency and education, energy supply and financial support.

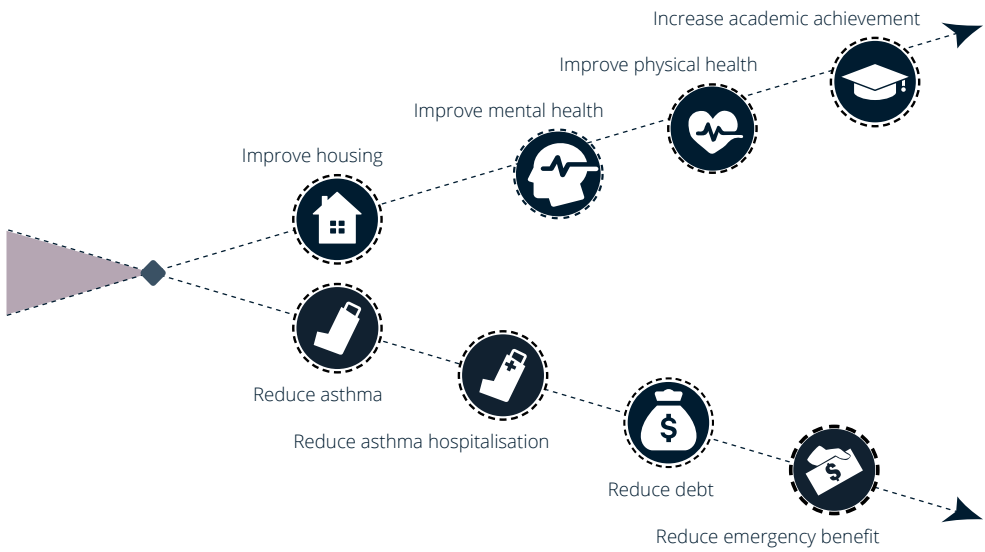
Who does the Meridian Energy Wellbeing programme serve?

The Meridian Energy Wellbeing Programme supports Meridian customers in energy hardship who are struggling to access adequate energy to support their wellbeing.

What does the Meridian Energy Wellbeing programme do?

Meridian Energy is a New Zealand power company that generates electricity through 100% renewable resources and engages in a range of initiatives to promote energy sustainability and nature conservation in New Zealand.

## What outcomes does the Energy Wellbeing Programme aim to create?



### GoodMeasure outcomes

These outcomes directly contribute to this year's social value calculations.

- Improve housing
- Improve mental health
- Improve physical health
- Increase academic achievement
- Reduce asthma
- Reduce asthma hospitalisation
- Reduce debt
- Reduce emergency benefit

### Additional outcomes

These outcomes do not directly contribute to this year's social value calculations.

- Improve housing equity
- Improve housing literacy
- Increase energy wellbeing
- Increase whānau wellbeing
- Reduce damp and mouldy housing
- Reduce financial hardship
- Reduce illness
- Reduce stress

## The Meridian Energy Wellbeing

Social Value  
**\$1,988,400**

### Social value definition

Social value generated for each participant	\$2,104
Measurable benefits as proportion of programme cost	520%
Cost of the programme per participant	\$408

When we take into account the operating costs of the Meridian Energy Wellbeing programme, we can calculate the social return on investment that is generated for every dollar in the programme.

### Social Return on Investment

**\$1:\$5.20**

Every \$1 invested in the Energy Wellbeing Programme results in \$5.20 returned to NZ

(01 Jan 2022 – 30 Jun 2023)



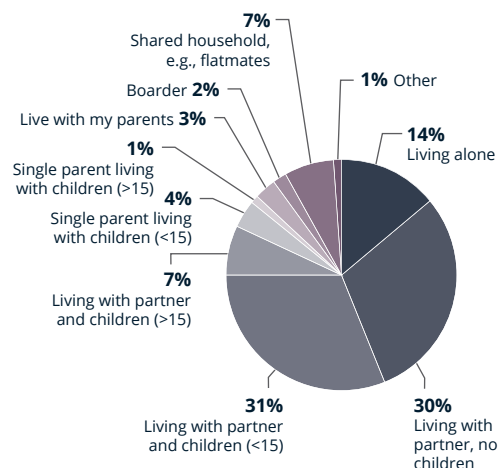


**Period in scope**  
01 Jan 2022 – 30 Jun 2023

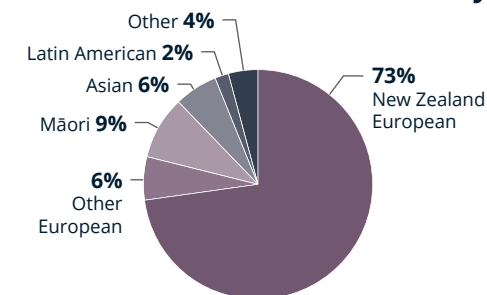
#### Participants

Participants	Total
Total Participants	945
Total Households	424
Total Adults	762
Total Children	183

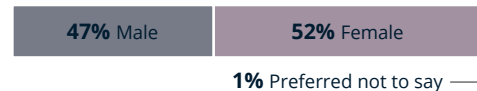
#### Living Arrangement



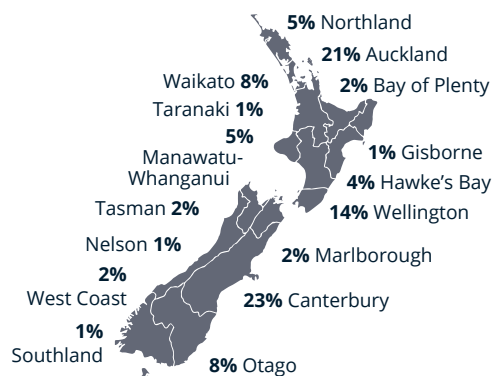
#### Ethnicity



#### Gender



#### Location New Zealand



## The Meridian Energy Wellbeing Programme's people

The Meridian Energy Wellbeing Programme provides tailored, flexible support to Meridian customers who are experiencing energy hardship. The programme provides practical support to address the factors contributing to customers' energy hardship, as well as education to empower customers to make informed choices about keeping a warm, dry, healthy home and good energy habits to reduce the likelihood of energy hardship in the future.

Households in energy hardship have difficulty or significant concerns about being able to pay their energy bills or heat their homes. These customers may be renters, homeowners, or in social housing, and will commonly fall into one of the following groups:

Senior customers who self-ration their energy usage at the expense of being warm and healthy in their homes. These customers typically will not increase their energy usage over winter because of apprehension about costs, which is based on a lack of information about the energy consumption of different appliances or having outdated and inefficient appliances.

Low-income families or beneficiaries who consume a high level of energy, and are often in debt. These customers typically consume more energy than the average household because of poor housing quality, lack of energy education, a lack of choice (such as a chronic illness meaning they must stay warm) or large families. Because of their high energy consumption and lower incomes, these customers typically struggle with increasing levels of debt, or a cycle of going in and out of debt.

Households in 'hidden hardship', where they may not have missed any energy payments but are making sacrifices in other important areas which negatively impact their wellbeing, e.g., missing payments for other utilities, mortgages and other bills or skipping essential groceries.

Households on the cusp of hardship who do not have a buffer if they were to experience an unexpected expense or change in circumstances, e.g., the loss of a job, sudden illness, natural disaster or irregular expense. A sudden bump in the road, such as a flat tyre, would cause these customers to miss an energy payment and they would struggle to catch back up.

In response to customers' energy hardship, the Meridian Energy Wellbeing Programme has a dedicated team to support customers out of energy hardship and equip them to mitigate the risks of experiencing energy hardship again in the future. Through practical help and energy education tailored to each customer, Meridian's vulnerable customers are empowered to access adequate energy to support their wellbeing, reduce stress and anxiety around energy and money, and make informed decisions around energy in the long-term.



# The change journey

The Meridian Energy Wellbeing Programme helps customers in energy hardship to access sustainable solutions through personalised support around housing quality, energy efficiency education, tailored energy and payment plans, and financial support.

## Needs identification

### Identifying customers in need

Meridian Energy Wellbeing staff can identify customers in need through multiple means:

- customer data held by Meridian, such as energy usage patterns and debt actions, which indicate that the customer may be experiencing energy hardship;
- data held by credit bureaus showing that the customer has been flagged as being in financial hardship;
- internal referrals from Meridian's customer contact centre and credit team, if customers have used certain trigger words or phrases, or explicitly mentioned hardship; and
- referrals from partner agencies, including EnergyMate, community energy groups, Red Cross and more.

### Personalised needs assessment

Once a customer is identified as being in hardship, staff will complete a thorough review of the customers' energy account to gain a preliminary idea of the contributing factors and potential strategies to mitigate their energy hardship. The initial review considers:

- the customers' current energy and payment plans;
- whether their energy plan protects them against price increases;
- whether the customers' energy usage is higher or lower than expected;
- the customers' payment history;
- whether the customer has a smart meter and is using the Meridian app and therefore likely to understand their energy usage; and
- whether anyone in the household has a known medical dependency or vulnerability and requires the use of mains electricity for critical medical support.

Staff then make a first contact with customers. This is generally a phone conversation with the customer where the staff member aims to demonstrate deep empathy and encourage the customer to speak openly about their challenges. This enables the staff member to clearly identify the scope of the customers' needs, start tailoring the appropriate combination of supports, and often builds the necessary trust to ensure the customer continues to positively engage with the programme and can access more supports.

## Immediate, tailored support to reduce energy hardship

Customers receive a range of supports tailored to their needs, with staff having a high degree of discretion and flexibility to decide which available supports will provide long-term benefit for the customer. Where customers are in acute hardship, staff will provide immediate supports pending longer-term solutions. These immediate supports can include any combination of the following:

### Energy supply and payment plans

Staff will assess the customer's needs and place the customer on the most appropriate energy and payment plan to help reduce the burden of energy payments. Options include:

- discounted rate in the short-medium term;
- fixed rate plans to provide certainty and consistency for customers' budgeting;
- dynamic plans to incentivise off-peak usage; and/or
- retrospectively billing customers on a more appropriate plan.

### Financial assistance

Staff may also provide financial assistance in the form of:

- debt relief via a credit on the customers' account towards a debt balance;
- suspension of debt actions while the customer is engaging in the initiative;
- referrals to financial advisors;
- referrals to MSD for financial support; and/or
- bill relief in the wake of natural disasters.

### Provision of basic groceries and small-scale, energy efficient goods

Staff will provide essential groceries, such as nappies, bread and eggs, to customers who are struggling to purchase these and face the immediate decision of choosing between heating and eating.

If customers are not receiving an in-home assessment, staff will also provide tailored packages with small, energy efficient goods, including for draught stopping, condensation removal, and device and humidity monitoring.

## Long-term, tailored support to achieve energy wellbeing

### Improving housing quality and energy efficiency

In home-assessments and home improvements are completed by community providers contracted by Meridian. This involves:

- a 90-minute in-home assessment by a trained assessor;
- advice to improve energy efficiency, household warmth, and indoor environmental air quality;
- provision of energy efficient portable heaters, if required to meet immediate need;
- on-the-spot installations for improved energy efficiency, such as window sealing kits, draught stoppers, shower flow restrictors, condensation scooping devices, LED bulbs, etc.; and
- installation of heat pumps, insulation, ventilation and curtains (including support from partnering tenant advocacy services where the landlord's consent is required).

The assessment, provision and installation of small goods is free to the customer, while large-scale improvements such as the installation of heat pumps or insulation are often co-funded (with programmes like EECA's Warmer Kiwi Homes paying 80% of the cost and Meridian paying the remaining 20%, if the customer is not able).

### Energy education and information

Customers are also supported to access up-to-date information on their energy usage and knowledge on how to maintain energy efficiency into the future.

- free installation of smart meters which enable customers to easily track and understand their energy usage; and
- education on the small items provided during the in-home assessment and home improvements, such as instructions on how to use and re-use window sealing kits at future properties.

### Empowerment to transition out of energy hardship

The Energy Hardship Initiative has no set duration, as customers received tailored support according to their needs. Provided that customers continue to engage and demonstrate commitment to the initiative (e.g., remaining in contact with staff if they cannot make an agreed payment), the Meridian Energy Wellbeing team will continue to support households until they achieve energy wellbeing.

# Outcomes map

The outcomes that the Meridian Energy Wellbeing programme aims to achieve and how these are reflected in the GoodMeasure calculation.

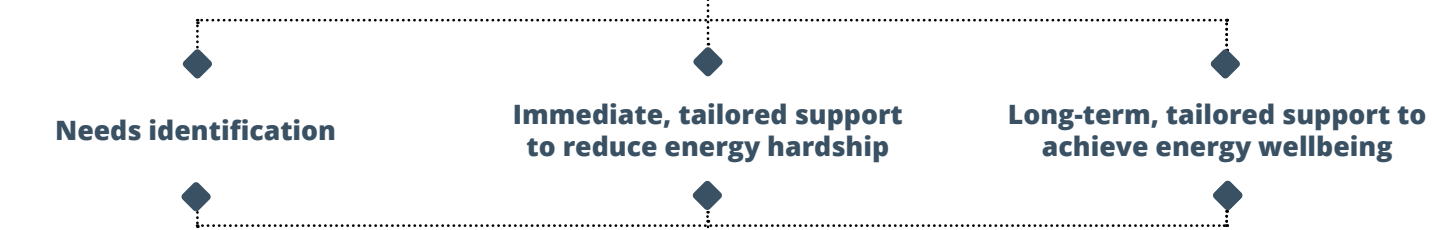
## Referral channels



## Client description

**The Meridian Energy Wellbeing Programme supports Meridian customers in energy hardship who are struggling to access adequate energy to support their energy needs and wellbeing.**

## Intervention structure



## GoodMeasure outcomes

*These outcomes directly contribute to this year's social value calculations.*

- Improve housing
- Improve mental health
- Improve physical health
- Increase academic achievement
- Reduce asthma
- Reduce asthma hospitalisation
- Reduce debt
- Reduce emergency benefit

## Additional outcomes

*These outcomes do not directly contribute to this year's social value calculations.*

- Improve housing equity
- Improve housing literacy
- Increase energy wellbeing
- Increase whānau wellbeing
- Reduce damp and mouldy housing
- Reduce financial hardship
- Reduce illness
- Reduce stress

# GoodMeasure results summary

Every year, the Meridian Energy Wellbeing programme delivers \$ of measurable good to society in New Zealand.

The Meridian Energy Wellbeing programme’s real-world value is even greater than this, as some outcomes such as reduced stress cannot yet be directly quantified with available data.

When we consider the operating costs of the Meridian Energy Wellbeing programme, we can estimate the social return on investment that is generated for every dollar that is invested in the programme.

Social value generated for each participant:	\$2,104
Measurable benefits as proportion of programme cost:	520%
Cost of the programme per participant	\$408

The Living Standards Framework is a practical application of national and international research around measuring wellbeing.

It was designed drawing from the Organisation for Economic Co-operation and Development’s (OECD) internationally recognised approach, in consultation with domestic and international experts, and the NZ public.

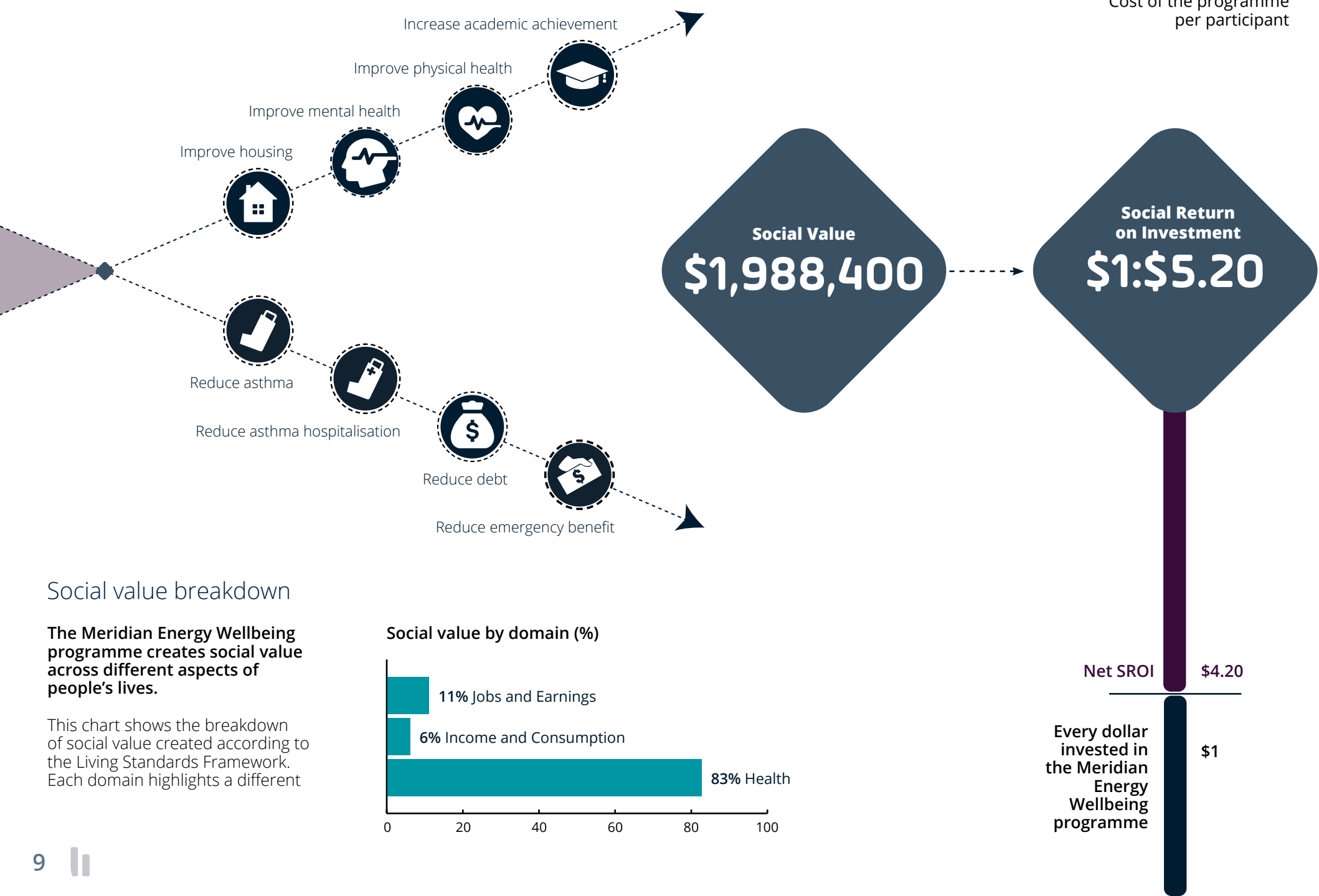
### Definitions

**Jobs and Earnings:** Freedom from unemployment

**Income and Consumption:** People’s disposable income

**Safety:** People’s safety and security and freedom from risk of harm

**Health:** People’s mental and physical health



This means that every dollar invested in the Meridian Energy Wellbeing programme delivers \$5.20 of measurable good to New Zealand.

# GoodFeatures

GoodFeatures are actionable insights drawn from literature. Research has connected these actions with positive outcomes for participants.

Use GoodFeatures to prompt discussion about your programme and service delivery compared to examples of effective practice from international literature.

- ◆ **Healthy Homes**

  - The programme supports participants to keep their homes warm, dry, safe and secure. This includes meeting indoor temperatures of 18-22 degrees, humidity levels of 40-60%, and ensuring that there is no mould.
- ◆ **Targeted Support**

  - The programme is responsive to the needs, priorities, and expectations of its participants, and is designed to be both inclusive and flexible.
  - The programme conducts in-home assessments so that staff may build a sense of trust and understanding with the household, provide support that is best tailored to their needs and circumstances and give in-person demonstrations on how to use certain products or equipment (mould cleaning kits, draught stoppers, etc.).
  - The programme considers a range of personal factors relating to the household when determining what intervention components they will receive. This includes how the household will adapt to new technologies, what funding support they have and how to create an inclusive process.
  - The programme targets vulnerable households, such as low-income households, households with elderly people or young children and households with chronically ill members.
- ◆ **Holistic Wellbeing**

  - The programme engages a broad range of organisations to ensure that support is holistic and integrated. This may involve having partner organisations with expertise in areas like health, culture, education and community housing.
  - The programme can advocate on behalf of tenants to landlords and support them to undertake mediation or tribunal processes in cases where housing does not meet standards. However, as some tenants may be concerned about the ramifications of soured relationships with their landlord, programme staff are careful to ensure they remain respectful of participant boundaries and refer households on to community advocacy organisations where appropriate.
- ◆ **Empowerment through Education**

  - The programme empowers households by improving their 'housing literacy', which specifically focuses on the New Zealand home, its standards, passive and automated heating and ventilation systems, health literacy and how health is linked to the home.
  - The programme provides advice that is practical and tailored to the conditions of each household regarding how to keep homes warm, dry and free of mould. This advice is both educational (how to use certain equipment, the health and financial benefits of warm, dry homes, etc.) and behavioural (how to manage heating, how to maximise energy efficiency, etc.).
  - The programme ensures that any technical interventions are accompanied by community engagement and user education to ensure success.

# References and further reading

In compiling our reading lists we consider a wide variety of topics, focusing on specific aspects of service delivery or outcome attainment. Here are a selection of readings that may be of interest.

**Chisholm, Elinor., et al.** "Promoting Health Through Housing Improvements, Education and Advocacy: Lessons from Staff Involved in Wellington's Healthy Housing Initiative", *Health Promotion Journal of Australia*, 2020, 31: 7-15.

**Curl, Angela and Ade Kearns.** "Can Housing Improvements Cure or Prevent the Onset of Health Conditions Over Time in Deprived Areas?", *BMC Public Health*, 2015, 15(1191): 1-14.

**Fisk, William J., et al.** "Association of Residential Dampness and Mold with Respiratory Tract Infections and Bronchitis: A Meta-Analysis", *Environmental Health*, 2010, 9(72): 1-11.

**Free, S., et al.** "More Effective Home Heating Reduces School Absences for Children with Asthma", *Journal of Epidemiology and Community Health*, 2010, 64: 379-386.

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**Grimes, Arthur., et al.** "Does Retrofitted Insulation Reduce Household Energy Use? Theory and Practice", *The Energy Journal*, 2016, 37(4): 165-186.

**Howden-Chapman, Philippa., et al.** "Effects of Improved Home Heating on Asthma in Community Dwelling Children: Randomised Controlled Trial", *BMJ*, 2008, 337: 1-9.

**Howden-Chapman, Philippa., et al.** "Improving Health and Energy Efficiency through Community-Based Housing Interventions", *International Journal of Public Health*, 2011, 56: 583-588.

**Howden-Chapman, Philippa., et al.** "The Effects of Housing on Health and Well-Being in Aotearoa New Zealand", *New Zealand Population Review*, 2021, 47: 16-32.

**Howden-Chapman, Philippa., et al.** "Review of the Impact of Housing Quality on Inequalities in Health and Wellbeing", *Annual Review of Public Health*, 2023, 44: 233-254.

**Liddell, C., and C. Guiney.** "Living in a Cold and Damp Home: Frameworks for Understanding Impacts on Mental Well-Being", *Public Health*, 2014, 26: 1-9.

**Middlemiss, Lucie., et al.** "How do Interventions for Energy Poverty and Health Work?", *Energy Policy*, 2023, 180: 1-8.

**Nasim, Bilal.** "Does Poor Housing Quality Impact on Child Health? Evidence from the Social Housing Sector in Avon, UK.", *Journal of Environmental Psychology*, 2022, 82: 1-10.

**Oliveras, Laura., et al.** "Energy Poverty and Health: Trends in the European Union Before and During the Economic Crisis, 2007–2016", *Health and Place*, 2021, 67: 1-10.

**Woodfine, Louise., et al.** "Enhancing Ventilation in Homes of Children with Asthma: Pragmatic Randomised Controlled Trial", *British Journal of General Practice*, 2011, 61(592): 724-732.

# Appendix

**Note:**  
Data and percentages throughout this report may have been rounded.

## About ImpactLab

The team at ImpactLab share the goal of helping all organisations do good, better.

### Our story

Our team at ImpactLab has seen the power of understanding social change. Our founders came together working in the public sector, where we led the development of new processes to link social value measurement with decision making. We believe that all organisations should be able to understand and improve their social impact. Our mission is to help impact creators and investors make decisions that change more lives.

### Our team

To make better decisions, it's crucial to consider both the hard facts and the human stories that substantiate them. Our family of researchers, data scientists and statisticians are committed to combining powerful analytics with what you know works for your community.

Alongside expertise in data-driven decision making, our team brings a wealth of real-world experience. We are parents, teachers, volunteers and customers of social services.

### Contact us

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## Key Terms

Below is a list of definitions of key terms contained in this report.

### Amount invested

The dollar amount that has been invested in a specific programme, in New Zealand dollars.

### Cost per person

The dollar amount invested in the programme divided by the number of people supported by the programme (including those who did not successfully complete it).

### Domain

A domain is a way of dividing or filtering the subject and outcome material in your ImpactLab results. ImpactLab refer to domains as per the New Zealand Treasury's Living Standards Framework domains.

### Population

The group of people supported by the programme, in terms of age, gender, and ethnicity.

### Programmes

The services delivered by the provider for the amount invested.

### Social ROI

This is the Social Return on Investment. It is calculated by comparing the social value generated by the programme to the amount invested in it.

### Social Value

The social impact in dollar terms that the amount invested achieves for participants over their lifetime. The social value is calculated by combining impact values with a service delivery quality score, the size of the opportunity to support a population, and the number of people supported.

### Attribution

Some data and information used in the Social ROI calculations is licensed under a Creative Commons Attribution 4.0 International (CC BY 4.0) Licence. It is attributed to the NZ Treasury.

### Disclaimer

This disclaimer sets out important information about the scope of our (ImpactLab Limited) services. It should be read in conjunction with the contract that we have entered into with you (or your company/ organisation) for our services, including the applicable terms and conditions.

We have endeavoured to ensure that all material and information on GoodMeasure, including all ROI calculations and impact numbers (together the information) is accurate and reliable. However, the Information is based on various sources, including information that you have provided to us, which we do not independently verify. Accordingly, we do not provide any representations or warranties in relation to any information, including any representations or warranties relating to the accuracy, adequacy, availability or completeness of the information or that it is suitable for your intended use. We do not provide advice or make any recommendations in relation to decisions, financial or otherwise, that you may make.



# How we measure social value

Our consistent approach to measurement enables comparisons across wellbeing domains and over time.



## Map programme dimensions

ImpactLab engages with providers to understand their people, their service and the outcomes they seek to achieve.

## Clean and analyse data

ImpactLab uses the best of data about people’s lives to understand what works, for whom, at what cost. We combine publicly available insights from the NZ Treasury, NZ Statistics and other sources. Impact values produced using Statistics NZ’s Integrated Data Infrastructure are a particularly valuable resource. The IDI is a dataset containing information on every New Zealander about many areas of their lives – education, health, social welfare, employment and others. It’s anonymised, so we can’t identify anyone. This adds up to over 166 billion facts, for nine million New Zealanders (some have left the country, and some have passed on), for more than a generation of us.

## Collect and synthesise literature

ImpactLab draws on the best academic impact literature from around the world. We access globally screened evidence from top universities and governments to estimate how impactful a programme can be. We also identify service delivery model features associated with the most effective programmes.

## Calculate impact

Our algorithm combines New Zealanders’ life experiences, with the wisdom about what works from the brightest minds across the world, with what we know about need in communities.

This combination of system level insights and grassroots know-how means we can consistently calculate the expected impact of a programme, and the social return on investment.

## Map social value to frameworks

Because we start with individuals’ experience, we can organise our insights into the relevant government and international frameworks. The New Zealand Treasury’s Living Standards Framework (Living Standards Framework) is the Treasury’s way of systematising wellbeing. It has four ‘capitals’ – social capital, financial and physical capital, human capital and natural capital. ImpactLab’s GoodMeasure tool links the social value and return on investment created to domains within human capital.

We can also map social value and return on investment to the relevant OECD Sustainable Development Goals.

