DESPERATE FOR RELIEF

A snapshot report on the consequences of more people drowning in energy debt

> It doesn't matter how reasonable you're being with your power usage when the price keeps going up. It is an impossible choice of either prosperity or health.
>
> – Dylan

Antipoverty Centre

JANUARY 2025

Urgent action is needed to provide immediate relief for the tens of thousands of people who are saddled with huge energy debt that they struggle to pay down.

Energy companies are making mega profits at the same time as people are cutting back on essentials, being hit with rising electricity bills and a record number of customers are in debt.

These companies being supported with billions of dollars in public funds has not stopped the rise in debts. Many people have told us they received tariff hikes shortly after the government announced its energy relief scheme, locking in higher prices. This comes off the back of the biggest energy retailers wrongly taking money from welfare recipients through Centrepay.

The true cost of growing energy debt is more sickness, more hospitalisation and more deaths.

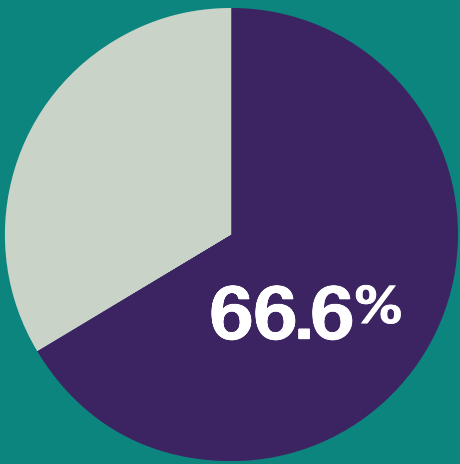
> **It became a threat of, ‘We’re going to just turn off your electricity’… but I have a child who’s asthmatic.**
>
> – Jess, private renter in New South Wales

Contents

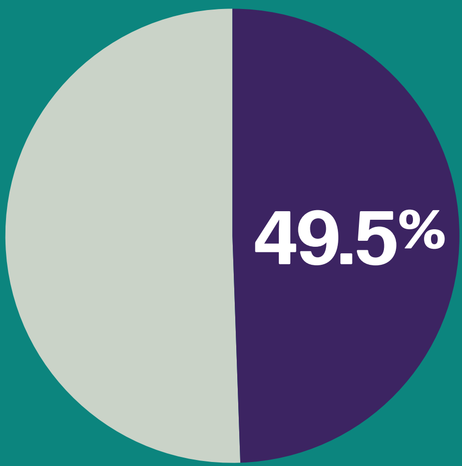
We acknowledge the original peoples of this unceded continent, who have been custodians of Country for thousands of generations. First Peoples have connections to place, land, waters and community that have been unbroken for 120,000 years. We recognise Indigenous sovereignty and the cultural significance inherent in these connections; historical and contemporary. First Nations people feel the worst effects of the climate crisis, which has been precipitated by colonisation, dispossession and destruction of Country.

We pay respect to Elders past and present and stand with all Aboriginal and Torres Strait Islander people in the quest for land back, self-determination, justice and truth-telling in the face of ongoing colonial violence, including that inflicted through racism in the welfare system, carceral system and labour market.

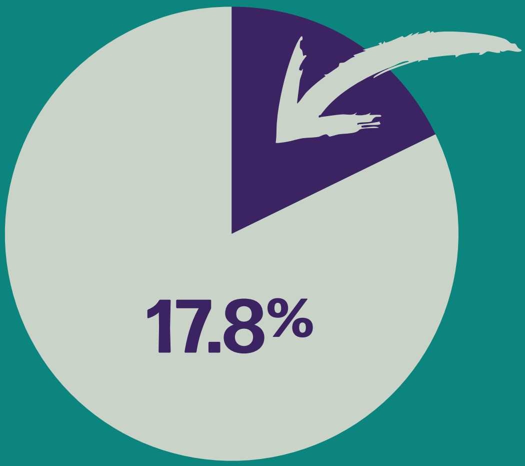
Energy = health



66.6% said severe temperatures aggravate a health condition



49.5% said they have energy costs related to their health condition



17.8% of respondents said they needed medical treatment due to high or low temperatures.

What we found

As the number of people with energy debt has dramatically increased, so too has profit for major energy companies like Origin Energy and AGL. The two biggest players benefited from $5 billion the federal government spent on two rounds of energy bill relief for customers, while posting $3 billion in profit in 2023 and 2024. The same companies have reaped benefits from renewable energy and been found to have unlawfully overcharged welfare recipients millions of dollars they didn't owe.[1]

While people are paying more for groceries, mortgages and rents, we are also under increasing pressure from energy price rises, despite an "oversupply" of renewable electricity being generated by those who already have access to rooftop solar.[2]

To understand how these dynamics are playing out in people's lives, the Antipoverty Centre conducted a in depth survey to build a snapshot of how energy bills and debt affect people's wellbeing.[*] We collected 417 stories of stress and anxiety from people who are unable to adequately heat or cool their homes, or who have no choice but to go into debt in order to keep their home at a safe temperature.

> We need air-conditioning, which we can afford to install, but not run due to high energy costs.
>
> – Trent, public housing tenant in Western Australia

One in five respondents said they were behind on one or more bills, with the most common being electricity. Those people behind on their electricity bill were more likely to be behind on multiple bills.

Of 401 respondents living in stable housing, 67.8 per cent said they recalled receiving an energy price increase since July 2023. However a lack of transparency around how energy companies charge their customers means that price increases can be difficult to identify.[3] This means it's unlikely that these figures reflect the true number of people who received a tariff increase. Over the same period, the biggest energy companies saw their profits skyrocket.

Renewable energy infrastructure has lowered the wholesale price of energy,[4] but companies are failing to pass along the savings to their customers. Greedflation in the energy sector is exacerbating the cost of living crisis that is already placing people under extraordinary strain.

> I'm doing everything I can to reduce my energy costs and they still keep increasing.
>
> – Thomas Devlin, private renter in Victoria

* More information about the survey and respondents is included in the appendix.

Energy companies must help struggling customers by using their profits to forgive debt and ensure savings from increasing renewable energy in the grid are passed on to the public to improve the health and wellbeing of tens of thousands of people. If they refuse to do the right thing, the government should make them by introducing strong regulation. We need rules in place that prevent price gouging, exploitation and spiralling debt.

Energy is a need not a luxury

As climate change accelerates, people on low incomes need to use more energy. We are more likely to need but less able to afford energy, home modifications and other expenses that alleviate health risk and regulate our temperature. Energy is an essential item and must be accessible to all.

Our capacity to pay has gone backwards as the cost of living crisis has intensified. At the same time as our need has increased, so have the energy bills we already couldn't afford, which are rising above inflation.[†] Schemes to lower energy bills, such as incentives to install rooftop solar and batteries, are currently inaccessible to many low income people.

The consequences of this are unfolding as the Bureau of Meteorology has forecast that over the coming months warmer than average days and nights are likely, and unusually high minimum temperatures are very likely.[5]

> I can't afford to use heating and cooling often due to high energy costs.
>
> – Tiffany Milsom, owner occupier in New South Wales

The Australian Energy Regulator has noted that despite efforts to address problems facing customers, "the outcomes for consumers experiencing vulnerability have been consistently poor over a long period. This is particularly concerning given that energy is an essential service."[6]

Survey respondents were asked to rate their wellbeing overall. Only 12.8 per cent of welfare recipients rated their wellbeing 'good' or 'very' good, with most of these people being on a higher payment such as the age pension and/or living in social housing where rents are lower. 54.56 per cent said their wellbeing is 'bad' or 'very bad'.

† CPI rose 3.8% in the year to June 2024. Energy costs rose by 6% over the same period, despite the deflationary effect of energy subsidies. ABS.

People not receiving a welfare payment were more likely to report their overall wellbeing as good or very good – 41.1 per cent – still concerningly low. The proportion of renters who reported having good or very good wellbeing was about half that of owner occupiers.

	Very bad %	Bad %	Moderate %	Good %	Very good %
Welfare recipient	16.24	38.32	31.62	8.97	3.85
Non-welfare recipient	1.71	16.57	40.57	33.71	7.43
Renter	10.73	34.87	34.87	15.33	4.21
Owner occupier	5.31	13.27	40.71	31.86	8.85

71.9 per cent of respondents said they wanted to move house for at least one reason. However, among people who did not want to move, many commented that this is due to the stress and cost of moving rather than satisfaction with their current home.

Jess is living in a private rental in South Western Sydney. She is a single mum and works full-time.

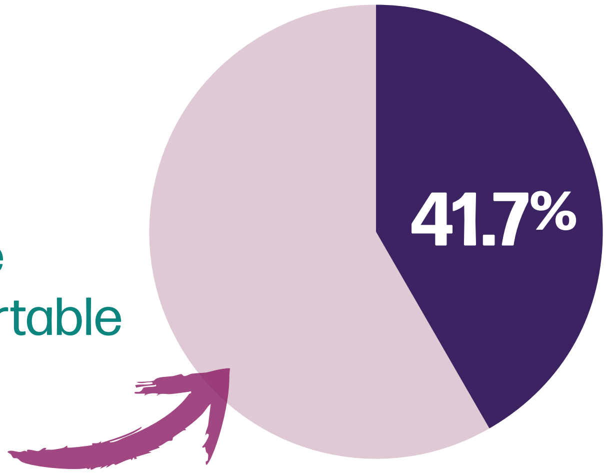
“I went from paying $960 to $1,140 a fortnight in rent, in one hit. Over half my pay is rent, but everything else was still costing the same as it was when over half my pay wasn't my rent.

I work full-time from home and I have an energy debt. I figured that if I was paying something then they'll keep the lights on. But they got very angry very quickly. As far as I'm concerned if I can chuck more on sometimes, I'll chuck more on sometimes. Just leave me alone. I'm giving you something. Something is better than nothing when it comes to debt.

I need electricity. What I don't need is to be threatened with debt recovery agents. The threats came about because the debt was so high, and even though I was making repayments fortnightly of what I could afford, evidently it wasn't clearing the debt fast enough for the company. So I would receive emails saying, “We've attempted to contact you several times, and we've been so patient, and if you don't pay us all the money it'll go to our debt collectors.” That would cause stress. Then it became a threat of ‘We're going to just turn off your electricity'. And that's when I was like, but I have a child who's asthmatic and if she needs a nebuliser then I need to be able to plug that in. I now repay $125 a week.

I live in a granny flat that is barely insulated, so if I didn't use as much energy I would be uncomfortable every single day trying to do my work and then trying to raise my child. Because I'm working from home, the lights are on, the computer's plugged in, the fan's going. I work 9 to 5 so I don't get to benefit from off-peak rates. Why do you make profit off me trying to live? That's yuck. That's gross.

The most common reason people gave for wanting to move was to live somewhere that is more safe and comfortable in hot or cold temperatures, at 41.7 per cent.



Unexpectedly in the midst of a housing crisis, this was higher than the number of people who said they want to move to pay less in housing costs, which was 37 per cent of respondents.

> I rarely use the heater in winter and instead sit covered with an electric blanket on. This reduces what I do and I still feel cold on my face and hands. It gets dangerously hot in Summer and stays so for hours after the outside has cooled down. I have felt ill many times because of it.
>
> – contributor #43, private renter in New South Wales

The following results show a close correlation between housing quality, health and energy usage:

- 67.49 per cent of respondents said their housing has a negative effect on their health.
- 66.6 per cent said severe temperatures aggravate a health condition or create safety risk for them.
- 49.5 per cent of respondents said they have energy costs related to managing their health condition or disability.

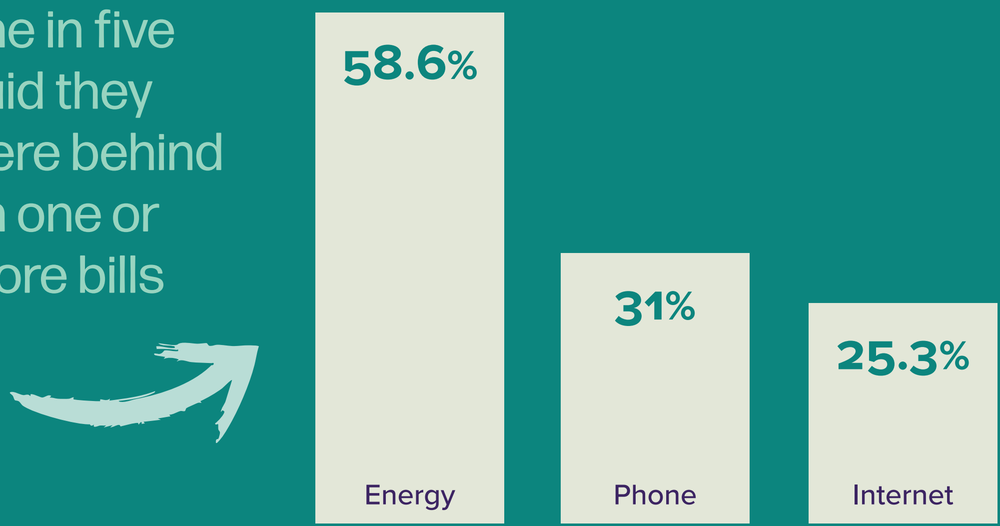
> The black mould has required me to buy a dehumidifier… It is an expense to run, but it's made the living conditions tolerable. I am constantly vigilant for mould as it's affected my health living in this place
>
> – contributor #432, private renter in Victoria

Maintaining a safe temperature in our homes is critical for health and wellbeing. In periods of more extreme temperatures many people need to use a heater or air conditioner to stay safe, which can significantly increase energy use and bills. This is exacerbated by the fact that those on lower incomes are also more likely to live in homes that are poorly built and maintained, with less insulation and inefficient heating and cooling appliances. These homes are more expensive to keep at a safe and comfortable temperature, pushing up bills and causing health problems.

> If the temperature is 28C or higher, I pass out. Resulted in a trip to emergency the first time it happened... We have higher electricity costs that I don't qualify for assistance with as a result.
>
> – contributor #303, private renter in Victoria

17.8 per cent of respondents said they had been hospitalised or needed to seek medical treatment due to severe temperatures, and 13.9 per cent said they know someone else who had this experience. 22.1 per cent of people who have airconditioning or a heater available said they are rarely or never able to afford to turn it on when they need it, while 41 per cent said when they need to use heating and cooling they cannot always afford to run it.

one in five said they were behind on one or more bills



> [I experience] anxiety about being able to afford housing and the very high cost of heating the house. Solar [would] give me more freedom to use the heater.
>
> – contributor #22, private renter in New South Wales

Those least able to bear it carry the debt burden

We asked survey respondents if they had a debt or had fallen behind on bills for electricity, gas, internet, phone, rates, rent and water.

Of 417 survey respondents, one in five said they were behind on one or more bills, with the most common being electricity (51 of 87 respondents who are behind on bills, or 58.6 per cent) followed by phone (31 per cent). People who were behind on their electricity bill were also significantly more likely to be behind on multiple bills.

Energy costs keep people stuck in debt traps. People with debts owed to energy retailers can be blocked from changing to a different provider and switching to a cheaper plan, further contributing to financial stress. In addition to potentially being locked in to higher energy prices, people in debt may have their costs increased even further by late fees. For many, the scale of their debt, combined with health needs that lead to increased electricity usage, effectively mean that they may never be able to change provider.

> We have air conditioning but the energy costs are so high we avoid using it.
>
> – Olivia, private renter in Western Australia

Figures from the latest Australian Energy Regulator annual markets report details the widespread problem of energy debt, and how significantly debt levels have increased in the past two years.

41.9% of people on a hardship plan are not able to pay enough to get ahead

For customers who entered a hardship program with their retailer (which only includes people who are on a formal hardship repayment agreement, not everyone who has a debt):[7]

- 131,746 people with an energy debt were in a hardship program (an increase of 37.8 per cent on 2023, which was a 30 per cent increase on 2022 figures) with the average debt amounting to $1,687.
- 53.3 per cent of people in a hardship program have a debt of more than $500 by the time they enter the program.
- 52.3 per cent of all people in a hardship program have a concession, generally meaning they receive an income support payment from Centrelink.
- 41.9 per cent of people on a hardship plan have higher electricity costs in each billing period than the amount they are able to repay as part of their plan. This is an increase of 64 per cent on the previous year.
- Only 26.3 per cent of people in a hardship program are able to successfully pay it off.
- 45,137 people in a hardship program were excluded from their plan because they did not keep up repayments, which may result in electricity disconnection and/or referral to a debt collector. This is 69 per cent of all customers who were excluded from a hardship program.

Mel is a public housing tenant living in the Adelaide northern suburbs. She is a part-time student and relies on the JobSeeker payment to live.

“I'm extremely grateful to have public housing but I'm not grateful for the money I save in rent having to go towards my electricity bill. I have a skin condition which often means hospital stays. Heat makes it flare up. Once my house heats up it stays that way for days and is often cooler outside then it is in.

I own a very old box air conditioner that I got for $30 at Cash Converters that I have no choice but to run, except when I run it, it costs me an extra $75 a week. That's an extra $150 a fortnight I don't have. But it only cools my bedroom, not the living area.

My electricity bill at this time is over $5,500. Being on JobSeeker, I can only afford to put $50 a week towards it, which doesn't cover the cost. So I'm falling deeper and deeper in debt.

As a full-time online student this makes it harder as my computer overheats constantly.

There are people that will say, “What about the subsidy that was given directly to electricity companies?” And to them I say, my rates went up as soon as that happened, as did other people's, to take the whole lot.

Those of us in poverty are more at risk from climate change then those who are not. We already do without so much and our health and safety matters too.

In a document provided to a senate inquiry into the cost of living, Origin provided the following figures showing a 69 per cent increase in customers on a hardship plan over the past two years.[8]

	FY22	FY23	Increase	FY24	Increase
Customers on a hardship plan	58,000	71,000	**22%**	98,000	**38%**

The number of people in hardship was also higher than pre-COVID figures.

In its FY24 annual report, AGL published figures showing there were 27,741 customers on a hardship program, a 45 per cent increase on the previous year. Total average debt for all customers (including those who are not on a hardship program) increased by 7 per cent.[9]

Who are the winners in the system as it stands?

Data from the Australian Energy Regulator shows the top electricity retailers by market share are Origin (26 per cent) and AGL (22 per cent), who collectively represent nearly half the market. In this section we have focused on the conduct of these two companies and perverse outcomes for their customers.

Of 401 survey respondents in stable housing, nearly 70 per cent said they recalled receiving an energy price increase since July 2023.[10]

The two major retailers have a track record of price gouging and other unethical behaviour.[11] A Guardian investigation revealed both companies had charged welfare recipients via Centrepay when they were no longer customers. From a Guardian report: "Origin alone has been accused of wrongly taking $2.5 million from the welfare payments of nearly 3,000 ex-customers. AGL is accused of taking $700,000 from the welfare payments of about 575 vulnerable Australians after they ceased being AGL customers, an average of $1,233 from each individual's welfare payments."[12] Origin was fined $1.6 million in January 2025 for violating the privacy of family violence victims and pursuing them over energy debts.[13]

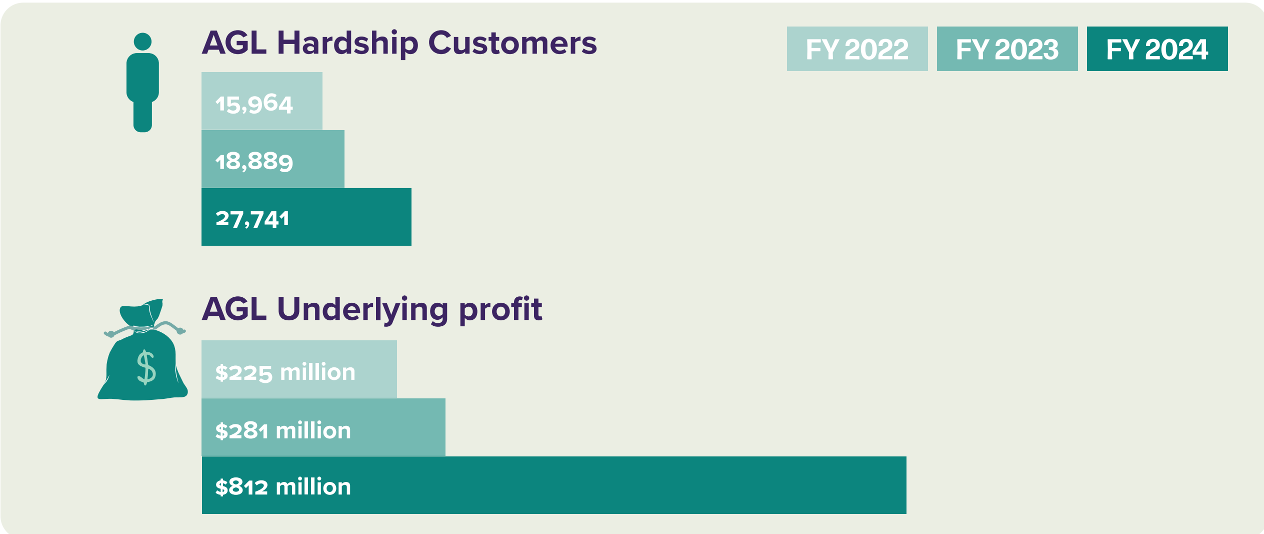
> We have already changed our solar from 1k to 6.6k. The bills still arrive and the energy companies keep raising prices.
>
> – contributor #134, owner occupier in South Australia

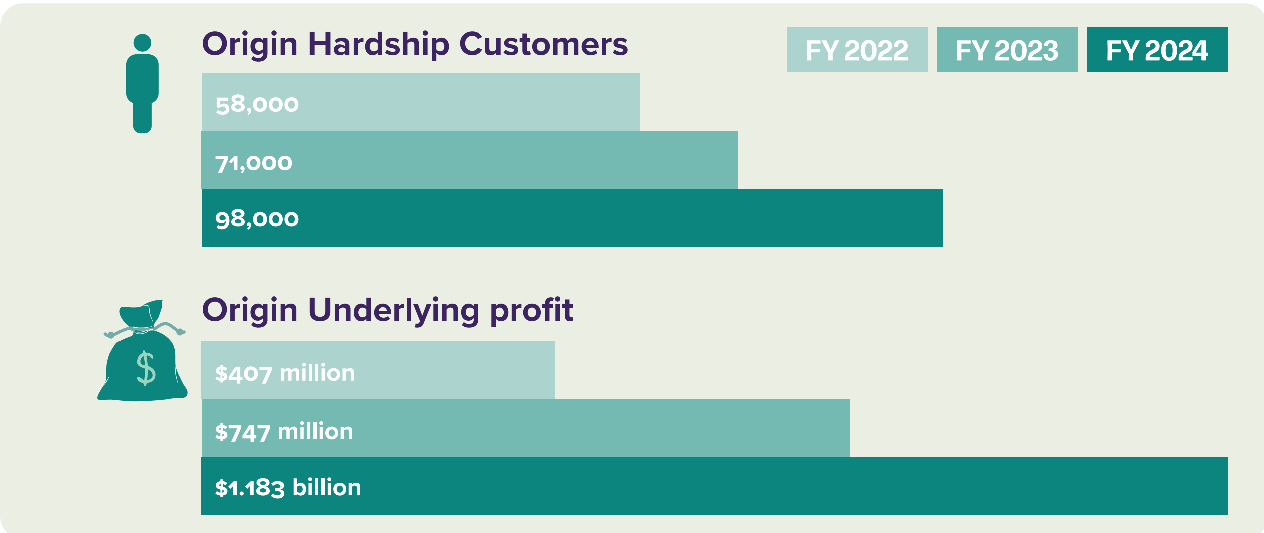
In a case brought by the AER, the federal court found AGL had contravened the National Energy Retail Law and committed a total of 16,156 breaches of the National Energy Retail Rules, saying they had "... received, processed and retained payments for amounts that exceeded the amount that they were entitled to charge the customers. AGL, through a deliberate design in its payment system... treated each deduction as a payment for a bill, even when the final bill had been paid".[14]

> There is nothing we can do to reduce cost, we [use] the minimum already. We don't have a dish washer or dryer or other appliances that use a lot of electricity like that.
>
> – contributor #58, private renter in New South Wales

While these companies collected piles of money that belonged to welfare recipients, people suffered. Repayment of debts that these companies owe does not reverse the harm done.

Origin's combined net profit after tax for FY23 and FY24 was $1.9 billion (FY24 profit increased to $1.18 billion after tax, up from $747 million the year before), with AGL making $1.09 billion over the same period ($812 million profit in FY24, up from $281 million FY23).[15] The total amount each of these companies received in subsidies through the federal government's Energy Bill Relief fund is unknown.





The two energy companies note they have seen benefits as a result of keeping prices at previous levels as some costs drop.

From Origin: "Energy Markets' electricity gross profit increased, reflecting the recovery of higher wholesale costs associated with current and prior periods flowing into customer tariffs, and lower coal costs."[16]

AGL wrote in their annual report that "... a solid earnings contribution from the Torrens Island Battery" contributed to boosted profits (Page 6), and that "the outcome reflects ... higher wholesale electricity pricing from prior periods reflected in overall pricing outcomes and

Dylan lives with family in regional New South Wales. They are an apprentice butcher living with family, and a carer for their mum.

I've had ridiculous power bills from just trying to survive in houses that have had no insulation. When you have a house that has no insulation and windows that can't shut or open, you will freeze in winter, and you will cook in summer, unless you attempt something, and the something is really expensive.

I remember when electricity was provided by the government, and I realised that some people made an awful lot of money when they transitioned to the system that we have now.

My last power bill that I struggled to pay off was $4,000 and that was because of confusion over an email address on the power company side. The problem is, when you're in that situation, you can't change power company to find a better deal. So part of it is the administrative error.

But it will always feel malicious what they did. Because why did they let the power bill go 14 months before they sent me a physical letter? They sent me a physical bill, and I went, 'Oh, Christ, I thought I had that set up as direct debit'. And I get it, this is living with being neurodivergent, there is a part of it that is my disability. But it does feel intensely malicious that it was allowed to go on for so long without them ever going, 'Is this guy dead?'

[My] bills weren't high because of usage. The price kept creeping up. When you work 14 hours a day, you come home and maybe you fall asleep with the fan on. I never thought of a place that had actual proper air conditioning. I always considered that to be luxurious, to rent a place with a working air conditioner. I've never experienced that.

It doesn't matter how reasonable you're being with your power usage when the price keeps going up.

Now I'm earning apprentice money and helping my mum out the best that I can. It is an impossible choice of either prosperity or health, like you can either save money or you can live. I'm not sure if our electricity price is going up, but I do know that the feed-in rate is going down, which feels like exactly the same thing. That feels like a tariff raise for us.

continued discipline in margin management." (Page 99)[17]

When the Torrens Island battery began operation the company said it would "help to put downward pressure on power prices", with South Australian Energy Minister saying it would "create value by storing that **cheap** energy instead of wasting it".[18] There are more batteries approved in South Australia, Victoria, New South Wales and Queensland but it is unclear when prices will be lowered.

The November 2024 Essential poll shows 86 per cent of people are either 'very' or 'somewhat' concerned about price gouging from energy companies when demand is high.[19]

Energy companies must be reined in. When referring to an AER report on customer hardship at a cost of living senate inquiry hearing, the AER chair emphasised that more work is needed to prevent harm, saying "The 15th [recommendation] is the one that I think is the most critical… It's looking at how we can actually protect customers in general. It's looking for a game-changer idea. To me, that is the most important of all the 15".[20]

Action 15

Advocate for sector-wide 'game changer' reforms

The energy sector should be inclusive of all consumers. However, the outcomes for consumers experiencing vulnerability have been consistently poor over a long period. This is particularly concerning given that energy is an essential service.

It has become clear that there are systemic challenges in supporting consumers experiencing vulnerability. The incentives on consumer-facing energy businesses are not fully aligned to the goal of improving outcomes for those consumers who are experiencing vulnerability. In addition, the capability of these businesses to effectively support consumers is highly variable across the sector. As a result, outcomes for consumers experiencing vulnerability have not improved, despite meaningful efforts to address this issue.

From the AER's *Towards energy equity* report.

> "It's just encouraged electricity companies to increase their prices. This is the letter I received after the $300 announcement. This is what subsidies do.
>
> – Mel, public housing tenant in South Australia

other changes outlined below.

Your energy prices are increasing and are shown below.

From 1 July 2024 your electricity prices will change. Based on your past usage, we estimate this will increase your electricity bill by $638.00 per year. Please note that this is an estimate only, the amount includes GST, and your actual bills will vary depending on your usage. Your new rates will also now include the small costs of maintaining the carbon offsets of your carbon neutral energy plan.

Your terms and conditions are changing.

Enclosed are our updated agreement terms and conditions, which will take effect from 23 August 2024. We've made them easier to read and have updated them following some recent changes in laws and

Excerpt from a letter Mel received after the federal government announced the $300 Energy Bill Relief payment.

Energy subsidies offered no meaningful relief

The federal government has taken small steps to help with rising energy bills.[21] But subsidies cannot address root causes of the problem. Energy companies benefitted from two rounds of subsidies worth roughly $5 billion delivered through the Energy Bill Relief Fund,[‡] but it didn't prevent painful price increases. Many people reported to the Antipoverty Centre that this had little or no impact on lowering bills because the subsidies coincided with increases to electricity prices that absorbed and in some cases exceeded any savings.

The government can and should ensure all customers can afford to access the energy they need. Investing in retrofits so that people on low incomes can benefit from solar panels, batteries and other climate-proofing should be a top priority. If there are any future subsidies they must be coupled with stronger price controls to provide real protection for customers.

Most people who were eligible for the first subsidy of $500 were welfare recipients. Shortly after the first round of the program was announced, many people shared stories with the Antipoverty Centre about receiving notice of increases to their electricity costs that absorbed the entire subsidy amount, if not more. Of the 81 welfare recipients who responded to the Antipoverty Centre survey and indicated that they remembered receiving the $500 subsidy, all 81 (100 per cent) also reported that they had received at least one electricity price increase since July 2023 (compared to 67.8 per cent of all survey respondents).

These subsidies suppressed inflation, however the effect was somewhat artificial given that price hikes were permanent. The RBA essentially discounted the deflationary impact because underlying prices rose during the period the subsidies were in place.[22]

‡ The 2023 subsidy was expected to pay up to $500 to energy companies for around 5 million qualifying households at a cost of $1.5 billion (ABC). An additional $3.5 billion for energy company subsidies was announced in 2024 with energy companies receiving $300 for all households. (Treasury).

JM is living in a private rental in Melbourne. They are casually employed and live with their partner.

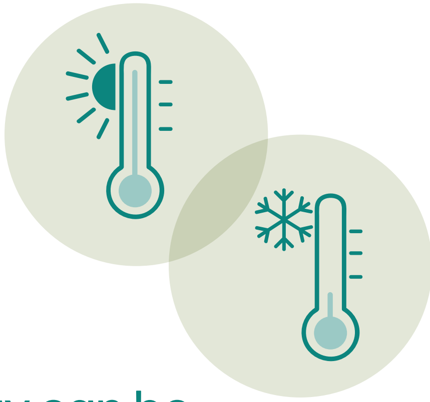
“I feel depressed about the fact that money that's come from my dad's estate isn't going to helping me get my own home. **Even with a repayment plan, I was still having to dip into my savings account to pay my energy bills.** I'm underemployed and living with a disability, without any Centrelink payments or anything like that.

We have a tiny split system in the lounge room. You're having to spend so much money just to make the temperature a little bit more tolerable. But I can only do this for so long before I get too anxious about what this is going to cost me on my next energy bill.

We ration the power. We'll monitor what the outside temperature is and see if it's warmer, and if so, then open up the windows and let that somewhat warmer air in, and try and find all these different ways to cut down our energy consumption, like turning stuff off at the powerpoint.

I'm living with chronic pain, so heating feels like more of a necessity. This winter our bill almost tripled. It's really hard because I'm still conscious of the energy consumption in terms of carbon emissions and all that, but also, the expense of it as well. I can't quite identify the feeling, it's that discomfort and guilt about using energy.

Killer temperatures hurt people on low incomes the most



Lack of access to affordable energy can be a death sentence. People on low incomes experience heat-related hospitalisation and death at disproportionate rates.

- Between 2000 and 2019 there was an average of around 16,700 excess deaths per year due to cold or heat.[23]
- People with chronic and mental health conditions are more susceptible to extreme heat and during heatwaves people with cardiovascular, respiratory, renal, and neurological, mental and behavioural disorders have an increased risk of death.[24]
- A study evaluating coroner reports from 2006-2019 found deaths from cold were more likely to occur in areas with high levels of social disadvantage, followed by excessive heat.[25]
- A Better Renting report found that across Australia, rental homes spend about 12 hours a day above 25° and more than 2 hours a day above 30° in summer.[26] This means renters are spending an extraordinary amount of time below the World Health Organisation recommended healthy range of 18–24° indoors.[27]

The problem is not isolated to one location, and people in different regions face different risks.

- In a study of health effects during a 2009 Adelaide heatwave a person's welfare status is identified as a risk factor during periods of intense heat. The study found a 9.5 per cent increase in mortality and 14-fold increase in direct heat-related hospital admission.[28]
- Cold, drier winters are particularly deadly for older people and those with cardiovascular illnesses. These are a greater threat in cities and areas not equipped to handle colder winters. One study found that an increase in deaths for a colder winter was in Brisbane, with researchers believing this to be because of the housing design to lose heat in summer but allows for cool air to enter in winter.[29]
- A 2022 report found that the Northern Territory and South Australia have the highest rates of fatalities during heatwaves.[30]

Act to halt the energy debt crisis

We need urgent action for equitable and sustained relief from rising energy costs. Low income people need to be safe and must not be saddled with energy debt as others transition to renewable energy. Energy retailers must take responsibility for protecting those of us who are being left behind by taking the following steps.

1. Implement a debt relief scheme for people on an energy hardship program and those who are unable to repay more than the value of their energy usage in each billing period.

2. Proactively move people who have an energy debt to lower tariff plans when they are available.

3. Ensure people are able to switch to another retailer if a cheaper option is available.

Address systemic causes of energy debt

More government action is required to support people on the lowest incomes. Everyone needs to be able to cover the bills, regardless of whether they have enough paid work. **The goverment must immediately increase the base rate of Centrelink payments to at least the Henderson poverty line** to help people cover climbing energy bills, prevent more from falling behind and help ensure we can afford to keep our homes at a safe temperature through frequent heatwaves.

If energy companies fail to uphold their duty of care to low income customers, government must step in with stronger regulation to minimise the risk of energy debt and ensure people who have a debt are free to change retailer at any time. If companies do not pass on the benefits of increasing renewable energy generation, price controls must be imposed to ensure that public investment in large-scale renewables, rooftop solar and other programs and infrastructure flow through to lower bills. Ultimately, the best way to make energy affordable to all and ensure our essential needs are met would be to provide a public option that offers energy at cost.

The Antipoverty Centre is a member of the Renew Australia for All alliance and the Stop the Bill Shock campaign. The alliance is calling for the government to immediately invest $5 billion to repower homes, with $50 billion over 10 years. The plan includes fully funding retrofits for all First Nations, public and community housing properties to improve access to solar, batteries and thermal improvements as well as energy market reforms to ensure consumers benefit from the transition to renewable energy. We urge the government to fully adopt the alliance's plan.

Endnotes

1 Guardian Australia, 'AGL breached rules 16,000 times in wrongly taking welfare money from hundreds of people, court rules', 24 August 2024: theguardian.com/australia-news/article/2024/aug/24/agl-breached-rules-16000-times-in-wrongly-taking-welfare-money-from-hundreds-of-people-court-rules

2 ABC News, 'Australia struggling with oversupply of solar power', 17 November 2024: abc.net.au/news/2024-11-17/solar-flooded-australia-told-its-okay-to-waste-some/104606640

3 ABC News, 'Energy retailers exploit legal 'loophole' to change power prices without warning', 20 May 2024: abc.net.au/news/2024-05-20/energy-retailers-exploit-legal-loophole/103856952

4 ABC News, 'Booming renewable energy generation halves wholesale power prices across national grid', 25 January 2024: abc.net.au/news/2024-01-25/wholesale-power-prices-pushed-down/103386062

5 Bureau of Meterology, 'Climate outlook for February to May', 23 January 2025: bom.gov.au/climate/ahead/outlooks/archive/20250123-outlook.shtml

6 Australian Energy Regulatory (AER), *Towards energy equity - a strategy for an inclusive energy market*, 20 October 2022: aer.gov.au/industry/registers/resources/reviews/towards-energy-equity-strategy-inclusive-energy-market

7 AER, *Annual retail markets report 2023–24*, 2 December 2024: aer.gov.au/publications/reports/performance/annual-retail-markets-report-2023-24

8 Australian Senate, Select Committee on the Cost of Living Additional Documents (item 9), August 2024: aph.gov.au/Parliamentary_Business/Committees/Senate/Cost_of_Living/costofliving/Additional_Documents

9 AGL Energy Limited (AGL), *Annual Report 2024*, 14 August 2024: agl.com.au/about-agl/investors/annual-reports

10 ABC News, 'Energy retailers exploit legal 'loophole' to change power prices without warning'.

11 The Australia Institute, *Price gouging: AGL and Origin*, December 2024: australiainstitute.org.au/report/price-gouging-agl-and-origin

12 Guardian Australia, 'Media exposure has forced the government's hand on Centrepay. The contrast with robodebt could not be more stark', 3 August 2024: theguardian.com/australia-news/article/2024/aug/03/centrelink-centrepay-overhaul-ntwnfb

13 Essential Services Commission, 'Origin pays $1.597M in penalties for failing to comply with family violence provisions', 29 January 2025: esc.vic.gov.au/media-centre/origin-pays-1597m-penalties-failing-comply-family-violence-provisions

14 Federal Court of Australia, *Australian Energy Regulator v AGL Retail Energy Limited [2024] FCA 969*, 23 August 2024: judgments.fedcourt.gov.au/judgments/Judgments/fca/single/2024/2024fca0969

15 Origin Energy (Origin), *Annual Report 2024*, 15 August 2024: originenergy.com.au/about/investors-media/welcome-to-the-2024-annual-report/ and AGL Annual Report 2024.

16 Origin Annual Report 2024.

17 AGL Annual Report 2024.

18 pv magazine, 'AGL gets green light for Torrens Island big battery', 13 April 2023: pv-magazine-australia.com/2023/04/13/agl-gets-green-light-for-torrens-island-big-battery/ and RenewEconomy, '"This is the transiton in action:" AGL opens its first big battery, Liddell next in line', 22 August 2023: reneweconomy.com.au/this-is-the-transition-in-action-agl-opens-its-first-big-battery-liddell-next-in-line/

19 Essential, 'The Essential Report', 19 November 2024: essentialreport.com.au/reports/18-november-2024

20 Australian Senate, Select Committee on the Cost of Living Hansard Transcript, 2 February 2023: parlinfo.aph.gov.au/parlInfo/search/display/display.w3p;query=Id%3A%22committees%2Fcommsen%2F26391%2F0004%22

21 Department of Climate Change, Energy, the Environment and Water: energy.gov.au/energy-bill-relief-fund

22 Australian Financial Review, 'Why the RBA will ignore lower inflation', 28 August 2024: afr.com/policy/economy/why-the-rba-will-ignore-lower-inflation-20240828-p5k5x0

23 The Lancet Planetary Health, 'Global, regional, and national burden of mortality associated with non-optimal ambient temperatures from 2000 to 2019: a three-stage modelling study', July 2021: doi.org/10.1016/S2542-5196(21)00081-4

24 BMC Health Services Research, 'Systematic review of the impact of heatwaves on health service demand in Australia', 28 July 2022: doi.org/10.1186/s12913-022-08341-3

25 Sustainability, 'Weather-Related Fatalities in Australia between 2006 and 2019: Applying an Equity Lens', January 2023: doi.org/10.3390/su15010813

26 Better Renting, *Cruel Summers: Renter Researchers Summer 2024*, 19 March 2024: betterrenting.org.au/renter_researcher_summer_24

27 World Health Organisation, 'WHO Housing and health guidelines', 23 November 2018: who.int/publications/i/item/9789241550376

28 Science of the Total Environment, 'Risk factors for direct heat-related hospitalization during the 2009 Adelaide heatwave: a case crossover study', January 2013: doi.org/10.1016/j.scitotenv.2012.10.042

29 Environmental Research, 'Unusually cold and dry winters increase mortality in Australia', January 2015: doi.org/10.1016/j.envres.2014.08.046

30 International Journal of Disaster Risk Reduction, 'Heatwave fatalities in Australia, 2001–2018: an analysis of coronial records', January 2022: doi.org/10.1016/j.ijdrr.2021.102671

Appendix

About the survey and respondents

The Antipoverty Centre housing quality project draws on an in-depth survey of 417 people as well as workshops and extensive one-on-one interviews with respondents.

The survey was distributed by grassroots and community sector organisations, with contributions collected between March and October 2024. It includes 170 quantitative and qualitative questions (only questions relevant to the individual were shown, for example, home owners were not asked about their experience of the rental market). Questions focused on the quality of housing and living cost pressures. A complete list of survey questions and response options can be provided on request.

This project aims to gain a deeper understanding of the particular circumstances and perspectives of very low income people in all housing tenure types and how these compare to other groups. Respondents are not a representative population sample. Welfare recipients and people with disability are over-represented due to the survey being shared primarily among low income communities. The ratio of responses from welfare recipients to non-welfare recipients has provided valuable insight into similarities and differences in the experiences of these groups. The below tables give an overview of respondent demographics.

State or territory	Total	Metropolitan	%	Regional, rural or remote	%
ACT and NT	14	13	92.9	1	7.1
NSW	92	60	65.2	32	34.8
Qld	62	42	67.7	20	32.3
SA	52	44	84.6	8	15.4
Tas	20	4	20.0	16	80.0
Vic	133	99	74.4	34	25.6
WA	42	34	81.0	8	19.0
Jurisdiction not disclosed	2	1	50.0	1	50.0
Total	**417**	**297**	**71.2**	**120**	**28.8**

The largest group by tenure type was private renters, who made up 49.4 per cent of respondents. This was followed by owner occupiers (27.1 per cent), public housing tenants (9.4 per cent) and community housing tenants (4.3 per cent). 5.3 per cent did not have stable housing or were in crisis accommodation.

Tenure type	Total	Welfare recipient	%	Not on income support	%	Has a disability	%
Private rental	206	113	54.9	93	45.1	154	74.8
Owner occupier	113	44	38.9	69	61.1	69	61.1
Public housing	39	37	94.9	2	5.1	36	92.3
Community housing	18	15	83.3	3	16.7	15	83.3
Unstable housing	16	10	62.5	6	37.5	10	62.5
Crisis accommodation	6	6	100.0	0	-	5	83.3
Other*	19	15	78.9	4	21.1	19	100.0
Total	**417**	**240**	**57.6**	**177**	**42.4**	**308**	**73.9**

*Includes people living in rent-controlled affordable housing, housing co-operative, boarding house, care home, retirement village, caravan, boat.

Antipoverty Centre

We will be releasing a series of snapshot reports in 2025 about key issues people face when dealing with housing precarity and bad quality homes. You can contribute by responding to the housing quality survey via: bit.ly/HousingQuality

For enquiries please contact the Antipoverty Centre via team@antipovertycentre.org

Contributors

Prepared for the Antipoverty Centre by Jay Coonan and Kristin O'Connell. We extend our deepest gratitude to Dylan, Jess, JM and Mel for their time speaking with us, and to every person who shared their perspectives, only a small number of which we have been able to quote directly in this report.

The Antipoverty Centre was established in 2021 to counter problems with academics, think tanks, charities, bureaucrats and others in the political class making harmful decisions on behalf of people they purport to represent.

We are a collective of activists, advocates and researchers with direct, contemporary experience of poverty and unemployment. We have deep expertise in poverty because we live it. We defend and fight for the rights of people like ourselves who experience violence at the hands of an economic system designed to oppress us. It is our mission to shift how people speak about and respond to poverty and unemployment in this colony.

We work closely with peer support groups, activists and grassroots civil society organisations to complement their work. Our goal is to help ensure the voices and rights of people on the lowest incomes are at the centre of social policy development and discourse. We believe there should be no decision made about us without us.

Download this report