



# Summary report: 'It's a lifeline.'

## A Long-Term Approach to Improving Home Energy Support Programs for Households Facing Vulnerability.

October 2023

Centre for Social Impact and Uniting Vic. Tas



CENTRE  
for SOCIAL  
IMPACT

**Uniting**

## Acknowledgements

We acknowledge the Traditional Owners and Custodians of Country. We pay our respects to Elders past and present, to all First Nations Peoples, and to their lands, waters and cultures.

This project was conducted by the Centre for Social Impact, Swinburne University of Technology, in collaboration with Uniting Vic. Tas, CSIRO and GEER.

We acknowledge the consumers and staff of the Energy Efficiency Service, Uniting Vic Tas, and everyone who generously shared their time and experience to inform this research.

This project was funded by Energy Consumers Australia Limited ([www.energyconsumersaustralia.com.au](http://www.energyconsumersaustralia.com.au)) as part of its grants process for consumer advocacy projects and research projects for the benefit of consumers of electricity and natural gas. The views expressed in this document do not necessarily reflect the views of Energy Consumers Australia.

## Suggested citation

Wilson. E., Ambrose, M., Qian-Khoo, J., Bedggood, R., Rinnovasi, K., Cairns, M., Goncalves, J., Maile, S., Churchus, C. & Sama, M. (2023). Summary report. 'It's a lifeline': A long-term approach to improving home energy support programs for households facing vulnerability. Centre for Social Impact, Swinburne University of Technology: Hawthorn, Australia.

## Affiliations

### Swinburne University of Technology

Erin Wilson, Kiara Rinnovasi, Rowan Bedggood, Joanne Qian-Khoo

### CSIRO

Michael Ambrose

### Uniting Vic Tas

Matt Cairns, Jane Goncalves, Siueti Maile, Chantel Churchus, Mariyam Sama



# Contents

---

<b>Introduction</b>	<b>4</b>
<b>Uniting's Energy Efficiency Service</b>	<b>5</b>
<b>Research methods</b>	<b>6</b>
<b>What the research found</b>	<b>7</b>
<b>Learnings for energy sector</b>	<b>7</b>
Types of support accessed	7
Energy related outcomes	8
Non-energy benefits	9
<b>Intersection of complex circumstances driving energy hardship</b>	<b>10</b>
Macro drivers	10
Meso drivers	11
Micro drivers	12
<b>Key recommendations</b>	<b>13</b>
<b>Implications for re-designing the way energy assistance is provided</b>	<b>13</b>
Activities to increase incomes	13
Activities to reduce energy prices/costs and attain affordable prices	13
Activities to reduce debt/support bill payment	14
Activities to make housing more energy efficient	14
Activities to make household energy use more efficient	14
<b>The Uniting Energy Efficiency Service reimagined</b>	<b>15</b>
Working directly with households	16
Link to other services and supports	16
Influencing government policy	16
<b>References</b>	<b>18</b>

---

# Introduction

---

Many homes in Australia provide little thermal comfort and these homes are mostly occupied by people who are least able to improve them, such as renters and low-income homeowners. Energy hardship for these individuals and families manifests in a variety of ways including difficulty paying bills, energy rationing, and negative effects on health and other life areas.

Energy Efficiency Services, such as that offered by Uniting Vic Tas, work with individuals and families on low-incomes and those experiencing energy hardship to support households to better understand and manage their energy use and costs. They work with people to modify energy use behaviour as well as maximise access to financial supports such as rebates, concessions, retrofits and appliance replacement schemes.

Previous research shows the value of Energy Efficiency Services in reducing household electricity use (by a median of 7.9% across programs), as well as contributing to ‘co-benefits’ such as increased health and wellbeing through increased thermal comfort and reduced stress (McAndrew et al., 2021).

This research project sought to understand the benefits and gaps of the Uniting Energy Support Service to determine ‘what works’ and what actions are needed to address the drivers and effects of energy hardship.

The research found that Uniting Energy Efficiency Service was highly valued by the majority of households and produced a range of positive energy, financial, health and wellbeing outcomes for individuals and families.

Yet, energy hardship persisted due to a range of complex ‘ecosystem’ factors beyond the control of households. Experiences of recurrent or ongoing poverty and poor-quality housing, intersected with factors such as negative landlord and energy retailer behaviour, which in turn exacerbated individual and familial factors, including poor health, disability, family circumstances and insecure employment.

**The research also found that many households were already using less than the Australian average energy use, including a third of Victorian households, meaning that under-use rather than over-use is the substantive issue for many households.** Some households were ‘rationing’ their energy use meaning they would go without necessary energy use (such as heating or cooking) to try and manage their bills.

Due to the value and positive impact evidenced by this study, Uniting Energy Efficiency Service can be seen both as a **‘front door’ and navigation partner to a wide range of further supports**, and as **an advocate and influencer for householders across the ecosystem**. To achieve this, the service may need to expand its reach to and follow up with households.

It is essential that energy support goes in hand with broader support for people to deal with tenancy matters, access to quality housing, access to appropriate income support, and psychosocial and health support, among others. Addressing one set of factors influencing energy hardship without connection to the others cannot fully remedy energy hardship.

This Summary Report provides a succinct overview of key findings from the full report (Wilson et al., 2023).

*The project involves a collaboration between researchers from the Centre for Social Impact (CSI, Swinburne University of Technology), the CSIRO, and service providers and policy advocates from Uniting.*

## Uniting's Energy Efficiency Service

---

The Uniting Energy Efficiency Service has been in operation for over twenty years and currently provides service to householders in Victoria, NSW, Queensland, and South Australia, with a service user base of around 80 customers per month from each participating energy retailer.

There are three main referral sources to the Uniting service:

- Energy retailers.
- Community Organisations (financial counselling, Emergency Relief, etc.).
- Other businesses (i.e., distributors).

The Service delivers support through the following activities:

- Helping service users to understand the level of energy use in their home.
- Helping to manage energy use through behaviour change strategies or, in some instances, through support to access retrofit programs (where available), i.e., to replace high consumption equipment (such as refrigerators) with more efficient items.
- Helping to find the best energy plan.
- Helping to link to or apply for available concessions and grants.
- Helping to negotiate with energy retailers, often via a conference call with the energy retailer and customer (which is of particular help to customers with language barriers).
- Referral to other relevant services, such as Emergency Relief, food banks etc.

## Research methods

---

**This study explored the impacts, benefits, and gaps of energy support programs with a view to using the insights to improve support to households.**

For this, a mixed-methods, quasi-experimental approach was used involving the collection of both quantitative and qualitative data.

Three data sets were utilised:

1. Household energy data was collected via a participating large energy retailer and covered energy use and billing data both before and after the date of Uniting Energy Efficiency Service intervention up to a 24-month period. The final sample consisted of energy consumption data for 415 homes in NSW, 201 homes in Victoria, and 231 homes in Queensland who had received support from the Uniting Energy Efficiency Service between 2019 and 2021.
2. Interview data included in-depth, qualitative interviews with 40 households from NSW and Victoria to capture the household situation and experiences in regard to energy hardship and vulnerability. In addition to thematic analysis, Journey Mapping was used to reveal the experiences of households before and since receiving home energy assistance.
3. Finally, all interviewees were sent a short outcomes survey to explore how the program contributed to a range of outcomes. An online survey of six questions distributed through Uniting's Client Management System asked each participant about: outcomes (changes in life areas); the contribution of the Energy Efficiency Service to outcomes; barriers to outcomes; and areas for service improvement.

# What the research found

---

## Learnings for energy sector

The Uniting Energy Efficiency Service produced a range of energy, health and wellbeing outcomes for individuals and families who participated in the program. On the other hand, negative comments outweighed positive when asked about support from their energy retailer.

### Types of support accessed

The participants in this study sought and received support from a range of organisations, with some being familiar with government, community service and energy retailer supports (often through repeated use over many years), and others appreciating the linkage to these through Uniting or their energy retailer (where this occurred).

People valued the multiple elements of support they received from the Uniting Energy Efficiency service, including:

- analysis and explanation of bills and energy deals,
- advocacy to the energy retailer to solve issues and negotiate suitable payment plans,
- information about financial supports such as rebates and grants,
- energy efficiency tips,
- assistance in accessing retrofit or appliance replacement schemes,
- and referral to other services.

*“The main thing was at that time [energy retailer] was wanting me to pay a lot more per fortnight than what I could afford to pay, and they [Uniting] sort of helped by saying if that’s the amount that I had told them [energy retailer] that I could pay, that they [Uniting] could correspond with them [energy retailer] and tell them no, that they’ve got to accept the payment” (Teagan, NSW).*

*“I’m more knowledgeable and I’m implementing what I learned into practice, like the time when I am using energy and how I use it less” (Alice, NSW).*

*“He’s [Uniting] given me things like the New South Wales Debt Hotline, the eco vouchers, he’s listed every support service that I could be able to access if I need it. So, I think it’s above and beyond what I was expecting” (Carrie, NSW).*

Energy retailers were most commonly the source of referral to the Uniting service, yet people had mixed experiences of support from their retailers. While negative comments outweighed positive, where available, people valued well designed payment plans and proactive information and support to help access the financial assistance.

Households accessed a range of other supports, often via community organisations. These included government funded financial supports for energy, retrofits and appliance upgrades. Support to address other areas of hardship (physical and mental health, family violence, poverty) were also accessed and valued. Many were familiar with these services and felt somewhat skilled at navigating them, while others felt shame and embarrassment which was overcome by the non-judgemental, tailored approach of the Uniting service.

## Energy related outcomes

The research showed a range of energy-related outcomes were achieved such as decreased energy use, decreased energy costs and lower bills, and improved energy management.

### Decreased energy use

Energy use data of all homes (n=847) showed that the average energy use decreased in the period (of up to 12 months) after the engagement with Uniting Energy Efficiency Service. Table 1 shows the average daily consumption both prior to and post intervention. It shows reductions in the average use, especially in Queensland where there was a 10% reduction (i.e., 2.5 kWh per day). This trend was true for 56-61% of households across the three States with the largest energy reductions being around 60 kWh per day.

However, many households were already using less than the Australian average energy use of 15 kWh/day, including 35% of Victorian households. This suggests little room to reduce energy use. A better target outcome for these cohorts will be the capacity to increase energy use to healthy levels.

**Table 1.** Average daily energy consumption pre and post appointment date (kWh)

	Av. Daily Energy Use (kWh)		
	NSW	QLD	VIC
Pre-Appointment	33.7	24.9	20.5
Post-Appointment	33.5	22.4	19.2
% Average Daily Energy Use Reduction	0.6%	10%	6.3%

### Decreased energy costs

Like energy use data, billing data shows a reduction in the average energy cost for households following the intervention by the Uniting Energy Efficiency Service. Table 2 shows the average daily total charge pre and post intervention with a breakdown of those households with solar panels (PV) and without solar panels. It shows that houses without a PV system saw a 21.2% reduction in NSW, 9.3% reduction in Queensland and 12.0% reduction in Victoria. As would be expected, homes with PV installed see a lower average cost than homes without PV.

Many households in this study also received various discounts, rebates and concessions. It should be noted that another factor impacting energy cost might also be changes in retail prices.

**Table 2.** Average daily total charge pre and post appointment date (kWh)

Appointment Date	NSW		QLD		VIC	
	No PV	PV	No PV	PV	No PV	PV
Pre-Appointment	\$7.07	\$7.03	\$5.48	\$3.64	\$5.24	\$5.00
Post-Appointment	\$5.75	\$4.75	\$4.97	\$3.62	\$4.61	\$4.13
% Reduction in Average Daily Cost	<b>21.2%</b>	<b>34.9%</b>	<b>9.3%</b>	<b>0.5%</b>	<b>12.0%</b>	<b>17.4%</b>

### Below average energy use

The research also examined daily average energy use of individuals and families in the study cohort in comparison to average energy use of all Australian households. This provides data on



the proportion of households in the study who are using lower than average energy and therefore might be experiencing energy hardship.

In Victoria, 12.5% of homes use 5kWh/day or less, while it is 4.0% and 5.1% of homes in NSW and Queensland respectively. This is very low consumption and well below the Australian average of 15kWh/day (Frontier Economics, 2020). Such low consumption rates are concerning and potentially indicate households that are rationing their energy use and are experiencing energy stress. Especially considering that many of the homes in this project are old and most likely not energy efficient. 1.5kWh/day is what a typical refrigerator uses (Harrington, 2018) so assuming all homes in the study have a refrigerator, this leaves very little energy for other uses. Based on a calculation of all households using 14.9kWh/day or below, 35% of the Victorian sample use less than the Australian average of 15kWh/day, along with 18% of QLD and 14% of NSW households (excluding those households with PV).

**With more than a third of all Victorian households using less than the Australian daily average, it is clear that under-use rather than over-use is the substantive issue for many households across the three states.”**

*“I’ve only allowed one fan in the house and that’s for my disabled child. He’s the only one that’s allowed a fan. No one else has any fans.... I’ve tried everything I can to cut [energy]... I’ve actually had the power switched off from two of the rooms” (Lily, NSW).*

## Non-energy benefits

Beyond energy related outcomes, individuals and families supported through the Uniting Energy Efficiency Program experienced positive outcomes across other domains including financial benefits and broader psychosocial and wellbeing outcomes.

### Financial benefits

Given that many households in this study were already using less than the Australian average energy use of 15kWh/day, including 35% of Victorian households, there was little room to reduce energy costs.

While acknowledging these constraints, householders reported increased knowledge of energy efficiency strategies from using the Uniting service and, in multiple cases, they continued to use these some years after the service. Householders also reported financial benefits through access to financial aid and debt relief which reduced their level of financial stress overall.

*“Just going through it all, just helping out. Because I’ve never used any of them before, like the grants or anything like that. I wasn’t aware I was entitled to it because I don’t go looking for it anyway. But now I just look on the Vic Gov website, it’s there” (Lachlan, VIC).*

Aligned with this was increased confidence in dealing with energy retailers and understanding billing.

### Psychosocial benefits

Interviewees reported significant psychosocial benefits gained from support to deal with bills and energy problems. These included Uniting’s role in providing assurance, building confidence and reducing stress and anxiety, and a more positive outlook.

*“One of my problems is with depression. I can get so down in the depression. And with money, - it looks like it’s never-ending. And it just gets you down and you just don’t want to face it type thing. With having part of the debt [due to accessing a government grant]- not*

*all the debt - but part of the debt paid off, it just gave me that extra oomph to - well, I'm nearly there type thing... Actually, it helped me mentally" (Montana, VIC).*

*"But Uniting were very good, they assisted me emotionally ... by the time I left I felt a lot more positive" (Nicole, NSW).*

The vast majority of interviewees in the study narrated long histories of hardship and energy billing issues. **Given the cascading issues contributing to and perpetuating hardship in their lives, many saw the support as a 'lifeline'.**

*"Just being able to access that [Uniting service] - if it wasn't for that I don't even know where I would be to get my electricity bill down" (Allanah, NSW).*

*"It [the Uniting service] was just a lifeline when I really, really needed it... it didn't cost me anything, and it was just such a relief" (Carrie, NSW).*

### **Most valued components of the support provided and ways to improve the service**

A goal of this study was to examine those elements that are most valued in an Energy Efficiency Service and ways in which these services can be improved, using the Uniting Energy Service as a case study.

Overwhelmingly, interviewees (n=40) reported positive experiences from their engagement with the Uniting Energy Efficiency Service and repeatedly discussed valued elements of the program.

*"I think it was phenomenal, I would literally recommend it to anybody... it's something I'll always keep [the written notes and information] and refer back to because there's things in there that are just really helpful" (Carrie, NSW).*

*"But as far as whatever Uniting did, they did everything and more, really, with helping with everything with the house electricity bill and everything. They made the biggest input. ...they were telling the electricity company, 'This is all you're getting and this is what you're going to have to do until they get back on their feet' "(Ben, VIC).*

Key components identified as most valuable included:

- A non-judgemental, genuine approach
- Support that was not time limited
- Resources to help remember energy efficiency strategies.

### **Intersection of complex circumstances driving energy hardship**

**While the Uniting Energy Efficiency Service produced a range of energy, health and wellbeing outcomes, energy hardship often persisted for families and individuals due to a range of factors beyond the control of households.**

Almost all the forty interviewees explained a complex set of circumstances that contributed to their energy hardship. To better understand this intersection, interview data was analysed using ecological theory (Bronfenbrenner, 1994) to identify the factors contributing to energy hardship at the macro, meso and micro levels of the ecosystem.

#### **Macro drivers**

A consistent theme in the data is the **poor quality of the housing stock** available to interviewees.

*“My house [public housing] is an old weatherboard house. So, it’s ancient. 90% of the windows in my house are the original glass. So, they’re now super thin. I’m fighting at the moment to get the windowsills repainted that, I offered to do about four years - three years ago, and got told, ‘no, we’ll do it’” (Samantha, VIC).*

Similarly, **increasing energy prices and/or high-cost energy deals** from the retailer also contributed to energy hardship and created significant stress for interviewees who feared for the future when costs were likely to increase further.

*“I’m on a payment plan because I can’t keep up with it, even though I do turn things off at the main. I try to have really short showers, I don’t use the lights at night. I make sure the lights are switched off. I do everything I possibly can not to consume the energy, but it doesn’t matter what you do; it just doesn’t stop it being so expensive... you’re not comfortable in your home because you don’t want to use anything... you can’t live. You can’t live” (Alyssa, NSW).*

Underpinning energy hardship were the low incomes of interviewees in this sample, predominantly due to extremely **low-income support payments**. Despite doing all they could to reduce energy consumption and cutting back on expenditure in other areas of life, many reported that they simply had insufficient income to cover energy costs.

*“They [Energy Retailer] wanted a lot more money than that [in the payment plan] and I said, ‘Well, when you only get a pension and you’re restricted to [so much], you’ve got to split that money around to house payments, you’ve got to spread them around for the [kids], you’ve got to spread them round to credit cards and bills’. I live with barely nothing” (Alexis, NSW).*

## **Meso drivers**

A frequently discussed meso level contributor to energy hardship and associated impacts was the **role of the landlord and the tenancy arrangements** in place including public/social housing and private rental.

Tenancy arrangements and landlord issues were varied. They ranged from dishonest practices, illegal metering, refusal to make changes to faulty and inefficient heating, cooling, and hot water systems, or installing poor quality, inefficient or second-hand items to address the issue.

*“Yes, it [Uniting service] was brilliant. It turns out that the landlord had done a dodgy, so I was actually on a shared electricity meter, so that’s why my bills were coming in at about two grand a month, because I was sharing it with a family of six next door” (Stacy, NSW).*

*“I’m talking huge bills. It was an old farmhouse, and when I first went into it there was no heating or cooling, and the owner - an old lady - put in some sort of fan heating thing, which chewed the electricity, and then she put in a wall unit through the window, an air conditioner, a through-the-window one. But you couldn’t turn it down because it was a second-hand one ... And as I said, the bills just got higher and higher and higher. Oh, I was hysterical. I’ve spent three years busting my arse to pay off electricity bills” (Kylie, VIC).*

Interviewees commonly reported refusal to retrofit public housing by the housing manager, delays in any agreed retrofitting, like sealing gaps, and when tenants invested their own funds in retrofitting they were told they would bear the full costs of all maintenance of these upgrades to public housing stock.

**Energy retailer behaviour** towards clients was also a major contributor to householder stress and energy debt. Many of those on payment plans reported pressure to increase them from the

energy retailer, often well beyond what could be afforded. Interviewees also reported billing issues, stress of dealing with retail operators and fear of energy disconnection.

*“Originally, I started off on \$60 a fortnight [payment plan] and then they [the energy retailer] sort of wanted to put it up a fair bit and I said, ‘Look I can’t afford it. If I go up that high, it’s a matter of paying it or feeding myself’” (Teagan, NSW).*

*“A few years ago I had a bad experience with them [energy retailer] where I was screaming down the phone...They cut my electricity off and I’m on a payment plan but I missed one payment. I wasn’t aware of it and they cut it off and they wouldn’t put it back on. And I lost all my food in the freezer, I lost everything. And I was a single parent, – and I lost everything” (Alyssa, NSW).*

## Micro drivers

The personal circumstances of interviewees and their families had a significant impact on ending up with the experience of energy hardship. In most cases, multiple elements combined or cascaded to foster the conditions that led to energy hardship.

As previously identified in the literature, many interviewees had experience of **physical or mental illness or disability**, of their own and/or that of family or household members. The presence of illness or disability also brought with it specific energy needs for heating and cooling to manage the condition.

*“... unfortunately I do suffer with mental health issues and there’s times I can’t even afford my medication [and also cuts back on food]” (Alyssa, NSW).*

*“Because I have chronic fatigue syndrome so I can’t get cold or I get really sick and my heating is on all the time so that has to be a priority. I just scrimp in other ways because that is very expensive - the heating” (Hannah, VIC).*

**Changes in employment and income levels** was a common trigger for spiralling debt and energy hardship for the majority of interviewees. **Family situation** including financial situation of other family members was also strongly linked to energy hardship.

*“My best friend was in the Rochester floods just recently, and her and her son arrived here with two rabbits, one cat, one dog, one bird, and they both sleep at night time with fans on them. So I had a fan running in the spare bedroom for her, and a fan running in the lounge room for him, and they were here for a month and then they went. And then she came back because she was put into a couple of caravan parks, and she was only allowed to stay for 10 days in the caravan park, and then had nowhere to go. But he watches TV all night and has a fan running all night and then during the day” (Kylie, VIC).*

The journey mapping of individual stories showed how in each case, energy hardship was created then exacerbated by multiple factors operating at the micro, meso and macro levels of the ecosystem causing people to experience repeated episodes (or experiences) of hardship.

**These intersecting factors also often meant that householders were unable to take actions to manage energy use or debt to best support their health and wellbeing.**

Despite this, householders were proactive in implementing energy efficiency behaviours but often utilised hyper rationing of energy (as shown by energy use data above) in an attempt to manage bills and debt. Individuals were taking extreme measures to manage energy use while dealing with repeated and prolonged health, personal and financial crises and living in highly energy inefficient housing.

# Key recommendations

---

In line with other studies, the current study highlights that energy hardship is not primarily caused by reckless energy consumption of households. The households in this study have been shown not to be consuming, in the main, above-average consumption levels and a sizeable portion are consuming energy at or below average consumption levels, with some drastically so.

Instead, energy hardship is constructed by the intersection of multiple factors across macro, meso and micro levels of the 'ecosystem'. At the household level, most of these factors are not one's energy consumers can control. The provision of energy assistance is not the role of any single entity in the ecosystem and is currently characterised by a complex set of actors, including multiple levels of government, energy retailers, and community services, and a complex set of support types and access mechanisms.

This raises a range of implications for the design of the way energy assistance is provided.

## Implications for re-designing the way energy assistance is provided

### Activities to increase incomes

Given that 'energy stress increases strongly as income falls' (Bryant et al., 2022, p.14), addressing low income levels is a primary mechanism to reduce energy stress. Evidence from the period of temporary increases to rates of income support payment, during COVID-19, shows that energy stress fell by 15 percentage points among households receiving JobSeeker payments in 2020, alongside a reduction in the number of these households who reported being unable to heat their homes (falling by 5 percentage points) (Bryant et al., 2022). **Consequently, increasing low incomes, especially of those on income support is a proven strategy to reduce energy stress.**

Energy support is also provided via targeted government supplements. These largely consist of usually one-off 'bonus' payments to eligible groups, paid into bank accounts of individuals (e.g., Victorian Government's 'Power Saving Bonus'). Termed 'income supplement initiatives' (Bryant et al., 2022) these and other mechanisms are in need of expansion to ensure they are widely and automatically available to all those who need them.

### Activities to reduce energy prices/costs and attain affordable prices

While structural changes to the energy market can reduce energy costs, there is also scope for both **governments** and **energy retailers** to respond to the **critical needs of low income and disadvantaged households** by increased measures to reduce prices for this group. A major strategy is to increase access to the most cost-efficient retail energy for households. As with other research, interviewees in this study found navigating the complex energy retail market and comparing prices too complicated. They sought a more automated or supported mechanism to access the cheapest energy available.

Bryant et al. (2022, p.27) suggest a range of other strategies to address the needs of low-income households. These include:

- Extending the application of default offers to all occupancy types and including users of gas.
- Increasing retail consumer protections to include requirements for energy retailers to provide the cheapest offer at all times to people in payment difficulty. Data from this

research also highlighted the need to require proactive activity from energy retailers to maintain and apply concession and subsidy entitlements.

Further strategies include incentivising and rewarding off-peak energy use and increasing rebates and grants (via government) and discounts (via energy retailers) for disadvantaged households.

### **Activities to reduce debt/support bill payment**

While debt reduction initiatives such as grants (e.g., The Victorian Utility Relief Grant Scheme) have largely been the arena of government policy, householders in this study called for provision of debt relief activities by energy retailers (and funded by them), including full or partial debt waivers in prescribed instances.

Individuals and families in this study carried significant accrued debt over long periods with few mechanisms to significantly reduce this. As with previous research, this study confirmed the link between household debt, energy stress and negative health and wellbeing outcomes. Further mechanisms to meaningfully reduce or waive debt are needed.

### **Activities to make housing more energy efficient**

Households who were interviewed explained that a significant cause of energy costs was the poor quality of their housing, over which they often had little control. In this study, both private and public landlords appeared to take little action about the reported housing issues and failed to retrofit housing stock to be more energy efficient.

Making housing more energy efficient can be operationalised in a range of ways:

- Via government regulation of housing standards, for example for rental homes (public and private), and/or for homes at the point of re-sale.
- Implementation of 'minimum standards' regulations to existing dwellings and mandatory reporting on the property's energy efficiency rating (see Perenyi et al., 2019, p.12).
- Via schemes that fund or subsidise landlords and/or householders (including tenants) to upgrade home fixtures, solar installation and electrification upgrades (Bryant et al., 2022).

The design of these strategies needs to carefully address access by all groups (owner-occupiers, landlords, tenants of both public and private rentals), and all types of housing stock (Bryant et al., 2022).

While a range of strategies and interventions should be designed and led by government, the role of a community-based energy efficiency service is to streamline access to these and, potentially, engage in direct provision of energy efficiency upgrades and retrofits, particularly for those groups who are experiencing energy hardship but whose access to these opportunities is compromised.

### **Activities to make household energy use more efficient**

As identified by McAndrew and colleagues (2021), household energy efficiency programs are effective in supporting households to gain knowledge about and implement strategies to reduce energy consumption, which in turn supports wider health and wellbeing outcomes. A wide range of activities are included in household interventions including information provision about energy efficiency strategies and financial supports, as well as support to access retrofit and appliance upgrade schemes.

This research highlights that a range of actors deliver these strategies but in a largely uncoordinated way. They include:

- Energy retailers
- Governments, and
- Community service providers.

These programs are valued and need continuation, and expansion.

As reported by Energy Consumers Australia (2020), trusted, independent services are valued by energy consumers, and are best placed to provide support. This highlights the role of services such as the Uniting Energy Efficiency Service, which is discussed in the next section.

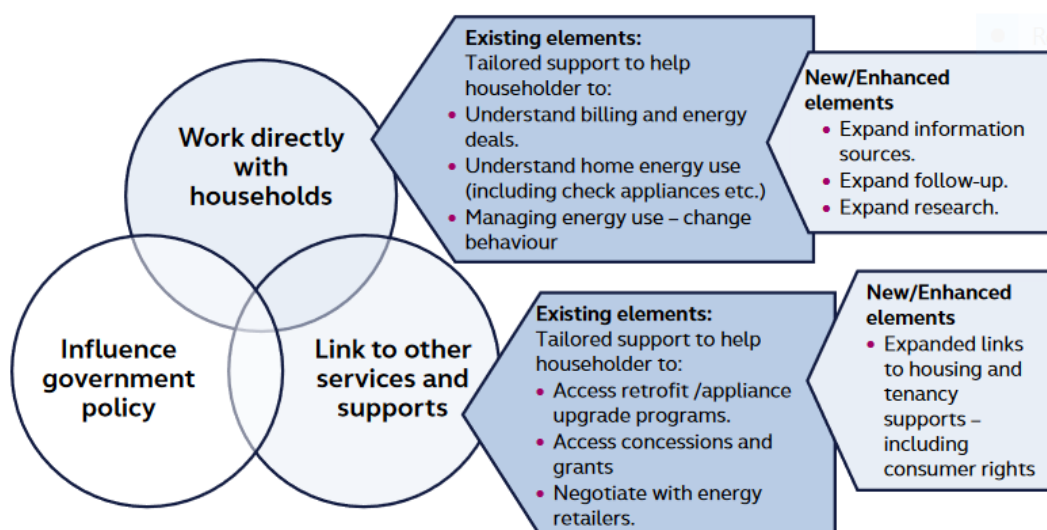
## The Uniting Energy Efficiency Service reimagined

The evidence of this study shows that while the Uniting Energy Efficiency Service delivers positive outcomes for consumers, in many instances energy hardship persisted due to the complexity of the ‘ecosystem’. Unless matters like tenancy, access to quality housing, access to appropriate income support, and psychosocial and health support are addressed, energy hardship is likely to continue.

Evidence in this study showed that households frequently need to engage with multiple actors: energy retailers, landlords, providers of grants and subsidies, community services related to a wide of range needs, and specialised energy efficiency services like the Uniting service. Additionally, navigating entitlements to energy cost relief and to the cheapest energy cost structures is confusing.

In this context, the Uniting Energy Efficiency Service can be seen as a ‘front door’ and **navigation partner to householders**, and an **advocate and influencer for householders across the ecosystem**.

The below diagram summarises the three main activity areas a reimagined Uniting Energy Efficiency Service could address, if designed to meet the needs of householders in this study. The model identifies existing elements of service that should be retained, with some potential areas of enhancement.



Note: areas of blue represent areas of greatest activity/emphasis for the Uniting Energy Efficiency Service.

## Working directly with households

The set of current service elements offered by Uniting include analysing and explaining energy bills, advice on the best rate/deal, undertaking home assessments of appliance consumption and recommending more energy efficient appliances and providing relevant energy efficiency tips and information.

An expanded set of service elements in this area, based on evidence in this study includes:

- An expanded set of information and education resources available in both hard copy and digital forms
- Expanded and routine follow-up with households at a particular time-point post-intervention
- Expanded reach to non-referred households within cohorts most likely to be affected by or at risk of energy hardship (see pages 63-64 of full report for further detail).

## Link to other services and supports

Taking a broader hardship lens, connecting households to other services, and advocating for them to energy retailers are key elements of the existing services. This set of activities includes:

- Advocacy to the energy retailer for better deals, meter checks and appropriate payment plans (including negotiating reductions in payment plan terms).
- Supporting access to retrofit and appliance upgrade programs.
- Supporting access to concessions and grants
- Supporting access to other relevant services, such as financial aid, Emergency Relief, food banks and the like.

**One area not identified in current energy efficiency service design is the provision of support in relation to tenancy rights and housing access. In this study, householders were denied reasonable requests to address housing and fixture issues, in both public and private tenancy arrangements, or were forced to bear the costs themselves. This study, like previous studies, also showed that poor quality housing stock is a major contributor to energy inefficiency and tenants are more at risk of energy hardship (Bryant et al., 2022).**

## Influencing government policy

International research shows that effective household energy efficiency programs need to be not only multi-element but multi-level (McAndrew et al., 2021). Addressing one set of factors influencing energy hardship without connection to the others cannot fully remedy energy hardship.

A role of the Uniting Energy Efficiency Service is to advocate for and inform design of:

- Appropriate income support mechanisms.
- Mechanisms to achieve minimum standards for energy efficiency housing.
- Affordable energy.
- Support programs from energy retailers and government to address the needs of households experiencing energy hardship.

Given that energy hardship is an issue for a significant proportion of the population in Australia, and that the cohort of characteristics are so well established, it is surprising that supports are available in such an ad hoc manner. This study (see full report, Wilson et al., 2023) offers suggestions for the design and delivery of energy supports more broadly across the ecosystem and for the enhancement of community-based services, such as the Uniting Energy Efficiency



Service. The findings highlight what other research has already evidenced, that such services are a 'lifeline' (Carrie, NSW) that need to be expanded to all Australians experiencing energy hardship.

## References

---

- Bronfenbrenner, U. (1994). *Ecological models of human development* (Vol. 3). Pergamon Press.
- Bryant, D, Porter, E, Rama, I & Sullivan, D. (2022), *Power pain: an investigation of energy stress in Australia*, Brotherhood of St. Laurence, Fitzroy, Vic
- Energy Consumers Australia, (2020). *Power Shift. Final Report*, <https://energyconsumersaustralia.com.au/wp-content/uploads/Power-Shift-Final-Report-February-2020.pdf>
- Frontier Economics. (2020). *Residential energy consumption benchmarks. Final Report for the Australian Energy Regulator*, December 2020, Author, Melbourne.
- Harrington, L. (2018). *Prediction of the Energy Consumption of Refrigerators During Use*. University of Melbourne, Carlton.
- McAndrew, R., Mulcahy, R., Gordon, R. & Russell-Bennett, R. (2021). Household energy efficiency interventions: A systematic review, *Energy Policy*, 150. <https://doi.org/10.1016/j.enpol.2021.112136>
- Perényi Á, Bedggood RE, Meyer D, Bedggood P, Farquharson K, Johansson C, Milgate G. (2019). Exploring the Effectiveness of an Energy Efficiency Behaviour Change Project on Well-Being Outcomes for Indigenous Households in Australia. *Sustainability*.; 11(8):2285. <https://doi.org/10.3390/su11082285>
- Wilson. E., Ambrose, M., Qian-Khoo, J., Bedggood, R., Rinnovasi, K., Cairns, M., Goncalves, J. & Maile, S. (2023). *'It's a lifeline': A long-term approach to improving home energy support programs for households facing vulnerability*. Centre for Social Impact, Swinburne University of Technology: Hawthorn, Australia. <https://www.unitingvictas.org.au/wp-content/uploads/Long-Term-Approach-Improving-Home-Energy-Support-Programs-for-Households-Experiencing-Vulnerability.pdf>



We work in solidarity with Aboriginal and Torres Strait Islander people as Australia's First Peoples and as the traditional owners and custodians of this land.

We celebrate diversity and value the lived experience of people of every faith, ethnicity, age, disability, culture, language, gender identity, sex and sexual orientation. We welcome lesbian, gay, bisexual, transgender, gender diverse and non-binary, intersex and queer (LGBTIQ+) people at our services. We pledge to provide inclusive and non-discriminatory services.

[Learn more](#)

[unitingvictas.org.au](https://unitingvictas.org.au)



**Uniting (Victoria and Tasmania) Limited**  
ABN 81 098 317 125