HEAT IN HOMES

Survey Report

2025

Fair, Fast and Inclusive

acoss

Acknowledgements

ACOSS respectfully acknowledges and pays respect to the Traditional Custodians of the lands on which we work. We extend our respect to all First Peoples across these lands and recognise their continuing connection to Country, community and culture. ACOSS recognises the rights of all First Nations people to self-determination and we support the Uluru Statement From the Heart.

ACOSS would like to thank all the people who took the time to complete the 2025 Heat Survey. We thank them for sharing with us their challenging experiences of dealing with high temperatures in their homes, the impact of heat on their health and the daily struggles of dealing with increasing energy bills while trying to keep cool. We dedicate this report to them and call on Australian governments to act on the report's findings and recommendations.

ACOSS acknowledges our partners in this year's survey – the First Nations Clean Energy Network (FNCEN) and the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA). In partnering with the FNCEN and NATSIHA, and through the support of other First Nations organisations, we were able to extend the survey's reach to more First Nations people and gain a deeper insight to their experience of dealing with high temperatures in their homes.

We would also like to thank all the community sector and climate sector organisations that helped promote the Heat Survey to their communities and networks.

This project was made possible thanks to funding by Australian Ethical Foundation and Lord Mayor's Charitable Foundation. The views expressed in this document do not necessarily reflect the views of Australian Ethical Foundation and Lord Mayor's Charitable Foundation.

FIRST NATIONS CLEAN ENERGY NETWORK

NATSIHA National Aboriginal & Torres Strait Islander Housing Association

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Key findings

Exposure to high heat is a major threat to human health. More people die in Australia from heatwaves than all other extreme weather events combined.[i] Climate change, is increasing the intensity and frequency of hot days and heatwaves.[ii] People experiencing financial and social disadvantage are worst impacted by these events. This is because they are more likely to live in poor energy performing homes, face unaffordable energy bills, and often lack the resources or control to implement solutions. First Nations people, people who are on income support, rent, or have a disability or chronic medical condition, are at greater risk.

To track the intersection between housing, energy costs, and heat, ACOSS partnered with the First Nations Clean Energy Network (FNCEN) and National Aboriginal and Torres Strait Islander Housing Association (NATSIHA), to conduct a public, online Heat in Homes Survey over the summer months, from December 2024 to January 2025. We received 1011 responses from people across the country, including: 56% receiving income support; 18% in social housing; 30% in private rental; 6% First Nations respondents. Additionally, 61% reported they have a disability or chronic medical condition.

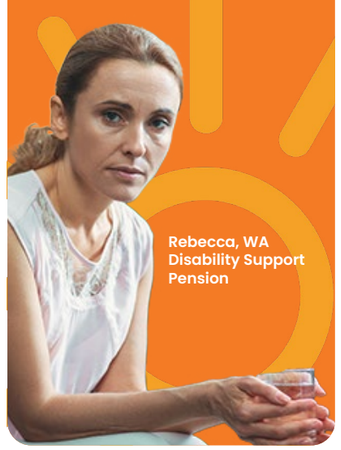
"Unplugging everything that doesn't need to be plugged in. Relying on cold meals so we don't use electricity to heat them up."

Anonymous, ACT

"There is aircon in our lounge room but it doesn't work properly. I am afraid to complain for fear of losing my rental."

Kath, SA
Jobseeker

"My children struggle to eat, sleep & concentrate which worsens their behaviour or ability to attend school."



Rebecca, WA
Disability Support Pension

Key findings in detail

Too many homes are hot and unable to be cooled

The survey found that 87% of people surveyed said their homes get too hot and 54% of people surveyed said they struggle to cool their home.

People were more likely to say their homes get too hot if they were:

- a person with a disability or chronic medical condition (91% compared to 80% of other respondents);
- receiving income support (91% compared to 81% of other respondents);
- renting (95% compared to 74% of owners); or
- of First Nations background (92% compared to 86% of other respondents).

People surveyed were also more likely to report that they struggled to cool their homes if they were (Figures 4-6):

- a person with a disability or chronic medical condition (61% compared to 43% of other respondents);
- receiving income support (64% compared to 41% of other respondents);
- renting (69% compared to 33% of owner respondents); or
- of First Nations background (61% compared to 53% of other respondents).

Hot homes have serious negative impacts on health, sleep, study and work

Exposure to high temperatures in the home has a range of serious negative impacts. Almost all (92%) of survey respondents reported some negative impacts of their home getting too hot, including:

- difficulty sleeping (83%);
- physical health impacts (60%);
- mental health impacts (55%);
- reduced ability to study or work (50%); and
- needing to seek medical attention (14%).

People were more likely to report seeking medical attention because their home was too hot if they were:

- a person with a disability or chronic medical condition – being 5 times more likely than others;
- receiving income support – also being 5 times more likely than those not receiving income support;
- renter – being nearly 3 times more likely than home owners; or
- of First Nations background – being twice as likely as people from non-First Nations background.

While the vast majority of people surveyed were housed, extremes of temperature present more severe health risks and threats to life to people living on the streets or sleeping rough.

People struggle to stay cool because they lack air-conditioning, and live in poor energy performing homes

Air-conditioning is often needed to cool homes given the inefficiency of housing in Australia and rising temperatures and increasing frequency of heatwave, but this is often not possible. People surveyed reported they struggled to cool their homes because:

- air-conditioning was not present (42%);
- air-conditioning was present but ineffective (27%); or
- air-conditioning was present but not affordable to run (26%).

People also reported that their homes were too hot due to poor, energy-inefficient design, such as inadequate insulation, lack of shade, gaps in windows and floors, and lack of flyscreens.[iii]

People face barriers to leaving their home to go somewhere cooler

Medical and government advice often is to leave home to go to a cooler place during very hot weather, but this is not always easy. More than three quarters (77%) of people surveyed reported barriers to leaving their home to find a cooler location, mainly due to:

- cost of entry to a cooler location (e.g. to cinema or cafe) (30%);
- caring responsibilities at home (25%);
- cost of transport to a cooler location (25%);
- health issues that confine me to the home (24%); and
- mobility limitations (22%).

People are struggling to pay their energy bills, despite reducing energy usage

Almost two-thirds (64%) of people surveyed said they are struggling with the cost of their energy bills. People were more likely to report struggling with energy bill costs if they were:

- receiving income support (75% compared to 46% of other respondents);
- renting (76% compared to 48% of owners);
- a person with a disability or chronic medical condition (72% compared to 50% of other respondents); or
- of First Nations background (88% compared to 62% of other respondents).

Of people surveyed who reported struggling with energy bill costs, two-thirds (67%) reported trying to reduce their energy usage, and quarter (26%) reported they can't reduce their energy usage any further.

People are foregoing essentials to reduce energy usage and pay energy bills

People who reported struggling with energy bill costs were surveyed about steps taken to reduce energy usage. People surveyed reported taking the following steps to reduce energy usage:

- cutting back on the use of lights (70%);
- cutting back on the use of cooling (69%);
- taking shorter or fewer hot showers (63%);
- not having people over (45%);
- going to bed earlier (34%); and
- turning off the fridge and/or other appliances (23%).

Of people surveyed who reported struggling with energy bill costs, 85% reported taking some of the following steps to try pay energy bills, including:

- going without food medicine or other essentials (50%);
- sold something to get cash (34%);
- borrowed money from family or friends (33%);
- approached a charity for assistance to pay energy bills (27%); and
- borrowed money from an institution i.e. Afterpay or pay day loans (20%).

People are worried about summers getting hotter, and want governments to improve energy performance of homes

Ninety two per cent of people surveyed said they were worried about summers getting hotter, and younger respondents were more worried about summers getting hotter than older respondents.

People surveyed overwhelmingly agreed that governments should be taking action to improve energy performance of homes:

- 88% of respondents agreed and only 2% disagreed that the federal government should be providing financial support to install home energy upgrades;
- 88% of respondents agreed and only 3% disagreed that the federal government should prioritise and provide the most support for installing home energy upgrades for low-income housing; and
- 90% of respondents agreed and only 2% disagreed that governments should require landlords to improve the energy performance of rental properties.

What has changed in recent years and where to next?

In general, the findings from the 2025 Heat in Homes Survey reinforce findings or themes of previous ACOSS Heat Survey Reports in 2024 and 2023.

While the surveys are not longitudinal in nature (i.e. do not track the same people over time), the sample groups in the 2025 and 2024 surveys have similar makeup in terms of cohort sizes. There were slightly fewer people on income support in the 2025 sample, 56%, compared to 64% in the 2024 survey.

In the 2025 survey as with the 2024 survey, respondents still reported:

- homes being too hot with the majority struggling to cool the home;
- serious negative impacts from being in overly hot homes;
- challenges with affording energy bills even after reducing energy usage and foregoing essentials; and
- major barriers to leaving their home to find cooler alternatives.

The 2025 survey found a slight increase in the number of people reporting their homes get too hot, 87% compared to 80.4% in the 2024 Heat Survey.

And 64% of people in 2025 survey said they are struggling with the cost of their energy bills compared to 59.8% in the 2024 Heat Survey. This is despite energy bill relief in 2023[iv] and 2024.[v]

For people experiencing financial and social disadvantage, especially those living with disability or a chronic health condition, renting or receiving income support, the situation of hot homes that cannot be cooled remains untenable, putting lives at risk. The situation facing First Nations people surveyed is worse on most indicators and must be prioritised for solutions.

The report makes a series of recommendations, including measures and investment to improve the energy performance and climate resilience of homes, raising income support payments, measures to make energy bills more affordable, and the creation of accessible and culturally appropriate cool spaces and heat shelters.

A federal program to scale-up and accelerate home energy upgrades (including thermal efficiency, electrification, rooftop solar and household batteries), prioritising low-income housing, will have significant health, financial, and social benefits to people and communities around the country. It would also contribute to meeting emissions reduction targets, generate local jobs nationwide, and add billions of dollars to our economy.[vi]

Combined with raising income support and making energy more affordable, these measures would help reduce the impact of heat in their homes, energy hardship, poverty and inequality, and improve physical and mental health outcomes for people. For First Nations communities, these initiatives (implemented in consultation and/or partnership with First Nations communities) would also help Close the Gap on a range of measures.

Summary of report recommendations

Improve energy performance of homes

Existing homes

1. Federal, state and territory governments should build on the recent critical investment into home energy upgrades[vii] for social housing and commit to upgrading ALL social housing by 2030. First Nations housing energy upgrades should be prioritised, and the programs should be developed in partnership with First Nations communities, including to generate First Nations jobs.

2. Federal, state and territory governments should provide support to help low-income homeowners access home energy upgrades. Support should include subsidies, access to no-interest loans and tailored and culturally appropriate services. The services would act as a 'one-stop-shop' to help home owners access energy efficiency audits, qualified and certified tradespeople, and funding and finance options. The service could be delivered via one or a mix of third parties such as local councils, private certified providers, community organisations, and state agencies.

3. States and Territory governments should introduce mandatory energy performance rental standards for rental properties, and mandatory disclosure of building energy performance upon sale or lease.

4. The Federal Government should provide support to States and Territory Governments to implement mandatory energy performance standards for rental properties. Supports could include:

   a. Conditional and targeted funding and financing options to assist landlords in meeting new energy performance standards, coupled with stronger protections for renters, ensuring landlords cannot pass upgrade costs onto tenants through excessive rent increases.

   b. Support for landlords to access energy assessments or energy audits that are shared with renters.

   c. Support to establish 'one-stop-shops' to assist landlords to access appropriate finance, subsidies, tradespeople and compliance.

   d. Real-estate industry and strata management training, education and support.

5. The Federal Government should amend tax laws so that capital works deductions for new or replacement appliances for rental properties are only available for accredited energy efficient and electric appliances

6. The Federal Government provide support for workforce development to expand the capacity of trades and suppliers needed to implement upgrades.

New Builds

7. All jurisdictions implement the new 7-star NatHERS rating and energy use budget, in all jurisdictions. Social Housing should be built at a higher standard and include solar. First Nations social and affordable housing should be designed in consultation with First Nations communities and be culturally appropriate.

8. Continue regular three yearly reviews to update new building standards to ensure the safety and well-being of all Australians. The next update to new build standards should aim to achieve zero carbon homes (best practice thermal efficiency, all-electric, powered by renewables).

Energy affordability measures

9. State and Territory Governments should undertake energy concessions reform appropriate to their jurisdictions to better meet people's energy needs and changing circumstances.

10. The Federal Government should directly fund the Small-Scale Renewable Energy Scheme (SRES) and Large-Scale Renewable Energy Target (LRET) instead of the costs being recovered through consumer electricity bills.

11. The Federal Government should provide up to $2,000 per person experiencing energy hardship with unmanageable energy debt and work with retailers to provide additional relief to those customers.

12. State and Territory Governments reform pre-payment metering arrangements in consultation with First Nations people and communities, to provide hardship protections and reduce the high frequency of disconnection from energy.

Adequate incomes

13. The Federal Government immediately raise income support payments to improve the capacity of people on low incomes to manage energy bills, including JobSeeker, Youth Allowance, Austudy, Abstudy and Special Benefit to at least $82 a day, in line with the pension.

14. In the first instance, increase the Remote Area Allowance to at least $26.25 per week (singles), in line with its loss in value over time through inflation and apply ongoing indexation. In addition, undertake a review to benchmark the payment more appropriately to remote community living costs to improve adequacy.

Heatwave plan and shelters

15. Governments should fund the provision of and access to accessible locally and culturally appropriate free-to-use cool spaces and heat shelters to go to during hot weather. Community run spaces people already access for services such as community centres, libraries, neighbourhood houses, and other local community services should be prioritised.

16. The Commonwealth, state, territory and local governments work collaboratively to prioritise a work program on heatwaves, which would include the examination of the impact of heatwaves on people and communities at risk, improve data collection, identify and elevate solutions to reduce associated risks. Develop in consultation, targeted programs to support First Nations communities and other vulnerable groups in adapting to increasing temperatures. Support and resource communities and community services (including First Nations community-controlled organisations) to adequately prepare for these events and to have plans in place to support people most at risk to stay cool when these events occur.

Introduction

Summers are becoming hotter with climate change. In fact, the last nine years were the world's hottest on record, with 2024 being the hottest year to date.[viii] Australia is experiencing more very hot days and heatwaves, and Bureau of Meteorology data forecasts more days where the national daily average is over 40 degrees.[ix] For people in remote areas and places like central and northern Australia, high temperatures are already common and daily temperatures reach 35 degrees for over half the year.

Severely hot days and heatwaves affect people experiencing financial and social disadvantage worst because they have fewer resources to protect themselves from extreme heat and less control over their living conditions. This is an urgent and critical public health problem. Heatwaves cause more deaths than all other extreme weather events combined.[x] In Australia, there were an estimated 36,000 deaths associated with heat between 2006 and 2017.[xi] A lack of access to energy-efficient homes is often a primary factor in these deaths.

People experiencing financial and social disadvantage are vulnerable to high temperatures because they often live in homes that are poorly insulated, with no or limited shading; and no air conditioning or fans to help cool indoor temperatures. Even if the home has air conditioning and/or fans, rising energy costs mean that people on low incomes often cannot afford to run them. They are also less likely to have rooftop solar, which would significantly reduce their energy bills.

Further, people in rental properties are not able to make changes in their home that could make them more liveable, healthy and safe. Minimum rental standards could address this problem by placing requirements on landlords to ensure their property protects tenants against heat or cold. For example, the ACT requires landlords to have ceiling insulation and Victoria is implementing minimal rental standards.

ACOSS, FNCEN and NATSIHA conducted a public, online Heat and Homes Survey over the 2024-25 summer to explore the intersection between high temperatures, energy performance of homes, energy costs and disadvantage.

The survey gives us valuable insight into how heat affects people's health, wellbeing and activity when they cannot cool their homes. The survey highlights how seriously poverty and poor energy-performing homes can reduce people's resilience and capacity to cope with debilitating hot weather.

Methodology

The 2025 Heat in Homes Survey was open from 12 December 2024 to 27 January 2025. It was made available online via the survey tool, TypeformTM.

ACOSS partnered with the First Nations Clean Energy Network (FNCEN) and the National Aboriginal Torres Strait Islander Housing Association (NATSIHA).

Our aim was to capture the perspectives of people experience financial and social disadvantage. The 2025 Heat in Homes Survey was promoted through ACOSS social media and websites, via the FNCEN and NATSIHA, the community sector and climate movement networks, and online advertising, targeting recruitment of participants on lower incomes, from First Nations communities or experiencing other forms of disadvantage, and currently housed.

The survey received 1011 responses.

The sample comprised of (see Appendix A for details):

- **56%** of people receiving some form of income support (in the general population, 24% of people receive income support payment[xii]);
- **30%** in private rental, 36% who are homeowners or paying a mortgage, 18% in social housing; 10 people reporting no fixed address (in the general population 67% of households are owner-occupier, compared to 31% renters[xiii]);
- diverse genders, with the majority identifying as women or female;
- **73%** of people were born in Australia and almost all speak English as the main language at home (this sample is an under-representation of people from culturally and linguistically diverse people);
- **6.3%** of respondents identified as First Nations people (in the general population, First Nations people represent 3.8%[xiv]);
- nearly two-thirds of people reported a disability or chronic medical condition that restricts their everyday activities and has lasted, or is likely to last, for at least 12 months (The ABS reports that in 2022 50% of people had a chronic condition[xv] and 21.4% had a disability[xvi])

We recognise that people who are living on the streets or sleeping rough are highly vulnerable and at serious risk during extreme heat. While the 2025 Heat in Homes Survey and the recommendations that follow focus on people facing financial stress who have access to some form of housing (for example, staying with family or friends), we recognise that solutions are also needed for people experiencing homelessness and sleeping rough, to protect them from extreme heat.

The 2025 Heat in Homes Survey questions were adapted from previous ACOSS Heat Surveys from 2024 and 2023, and Sweltering Cities Summer Surveys from 2022 and 2021. Most of the questions in the 2025 survey were the same as the 2024 survey. A couple of questions were merged and a couple dropped from the 2024 survey for brevity and greater focus. Direct comparisons between 2025 and 2024 results are only made in this report where the questions between the two surveys are the same.

The main areas covered by the questions in the 2025 Heat in Homes Survey are (see Appendix B for details):

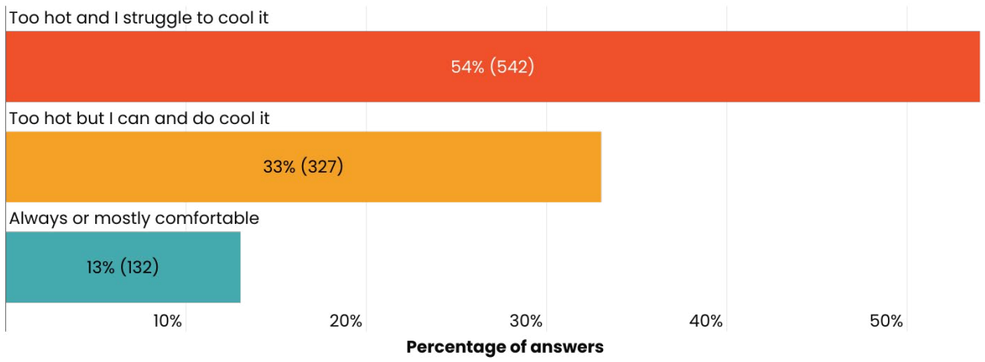
- the level of heat in the home in summer and capacity to cool the home
- some of the reasons why homes are too hot, and any barriers to leaving the home to a cooler location
- the negative impacts of overly hot homes, and concern about summers getting hotter
- the ability to meet energy costs, and steps taken to reduce energy usage and meet costs
- the level of support for government action to improve home energy efficiency and reduce energy bills.

The survey findings are set out in the following pages, with the final section providing conclusions and recommendations for government action.

Homes are too hot and unable to be cooled

87% of people surveyed reported that their home gets too hot in the summer, and over half of people surveyed (54%) said they struggle to cool their home (Figure 1).

Figure 1: Hotness of homes



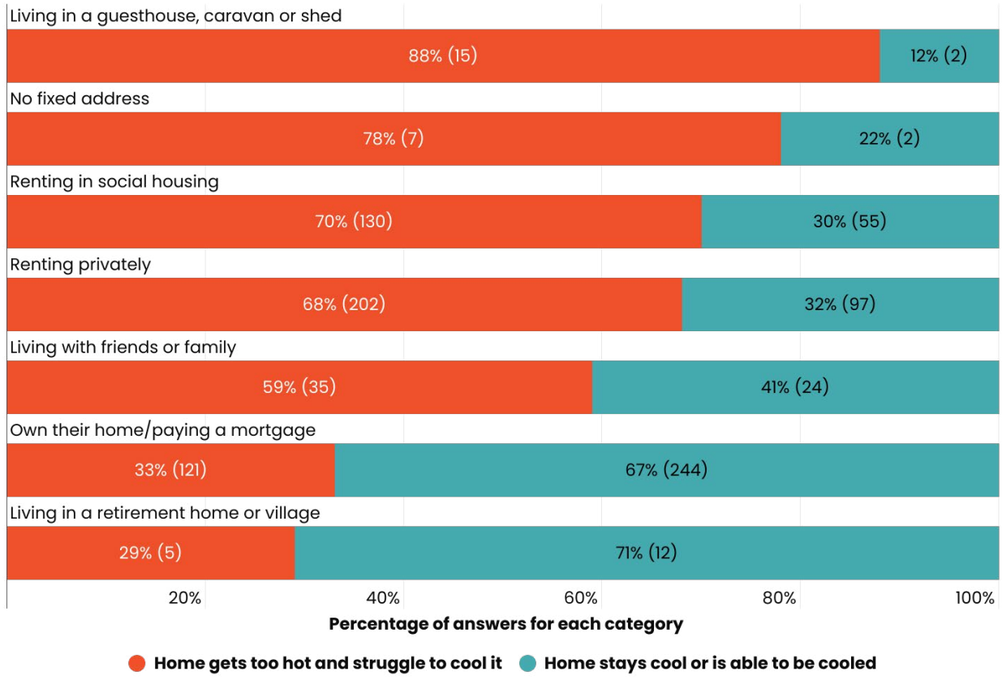
Note: Data is from question 5 ('In the summer is your home: always or mostly comfortable; too hot but I can and do cool it; or too hot and I struggle to cool it'); 1011 surveyed, 1011 responded.

People surveyed shared experiences of the difficulties in cooling their home.

> **"While its hot during the day, we can open the windows, use ice and wet towels and stay downstairs to stay cool. The main issue is at night as upstairs is so hot and no matter what we do, we can't cool it down."**
>
> Anonymous, ACT

People surveyed who lived in rental properties or had less secure housing tended to report having hotter homes (Figure 2).

Figure 2: Hotness of homes, by living situation

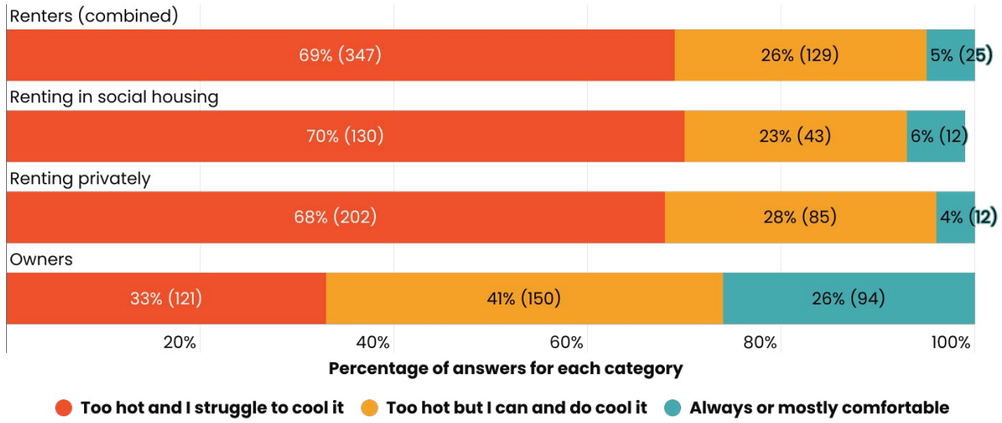


Note: Data is from question 5 (see Figure 1) and question 29 ('What is your living situation?' See appendix for details). For question 5, data for 'Home stays cool or is able to be cooled' comprises answers of 'Too hot but I can and do cool it' and 'Aways or mostly comfortable'. For question 29: 1011 surveyed, 959 responded; data for 'other' answer (11) and no answer (52) excluded.

Among people surveyed, renters were more likely to report that their homes get too hot (95%) compared to owners (74%), and that they struggle to cool their home (69%) compared to owners (33%) (Figure 3).

People who are renting in social housing, privately, in guesthouses or in caravans on rented sites, have limited control to make changes to their home to make it more energy efficient and resistant to extreme temperatures. They have limited control to install insulation, draft proofing, shading, fans or air conditioners, regardless of whether or not they can afford these changes.

Figure 3: Hotness of homes, by renting or owning



Note: Data is from question 5 (see Figure 1) and question 29 ('What is your living situation?' See appendix for details). For question 29: 1011 surveyed, 959 responded; data for 'other' answer (11) and no answer (52) excluded; 'Renters (combined)' comprises renting in social housing, renting privately, and living in a guesthouse, caravan or shed; 'owners' comprises own their home/paying a mortgage only.

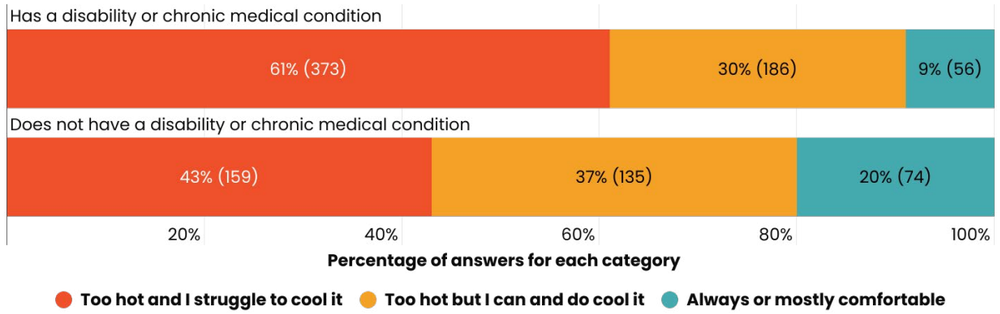
People surveyed were more likely to report that their homes get too hot if they were (Figures 4-6):

- a person with a disability or chronic medical condition (91% compared to 80% of other respondents);
- receiving income support (91% compared to 81% of other respondents); or
- of First Nations background (92% compared to 86% of other respondents).

People surveyed were more likely to report that they struggle to cool their homes if they were (Figures 4-6):

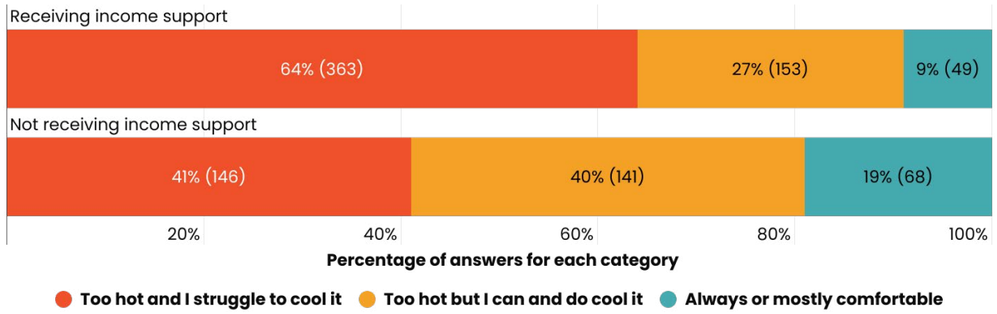
- a person with a disability or chronic medical condition (61% compared to 43% of other respondents);
- receiving income support (64% compared to 41% of other respondents); or
- of First Nations background (61% compared to 53% of other respondents).

Figure 4: Hotness of homes, by disability or medical condition



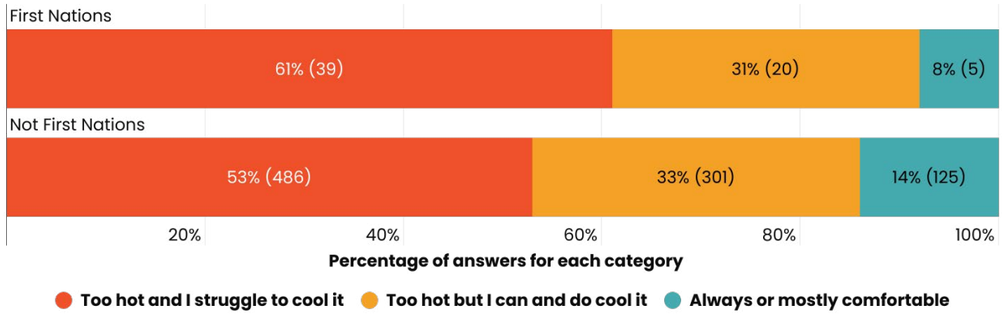
Note: Data is from question 5 (see Figure 1) and question 28 ('Do you personally have a disability or chronic medical condition that restricts your everyday activities and has lasted, or is likely to last, for at least 12 months': Yes or No). For question 28: 1011 surveyed, 992 responded; data for no answers (19) excluded.

Figure 5: Hotness of homes, by income support



Note: Data is from question 5 (see Figure 1) and question 23 ('Are you personally receiving any of the following income support payments right now?' See appendix for details). For question 23: only one answer possible; 1011 surveyed, 955 responded; data for no answers (56) excluded.

Figure 6: Hotness of homes, by First Nations



Note: Data is from question 5 (see Figure 1) and question 24 ('Are you of Aboriginal or Torres Strait Islander Origin? See appendix for details. For question 24: 1011 surveyed, 985 responded; data for no answers (26) excluded; 'First Nations' comprises answers for Aboriginal (56), Aboriginal and Torres Strait Islander (6), Torres Strait Islander (1).

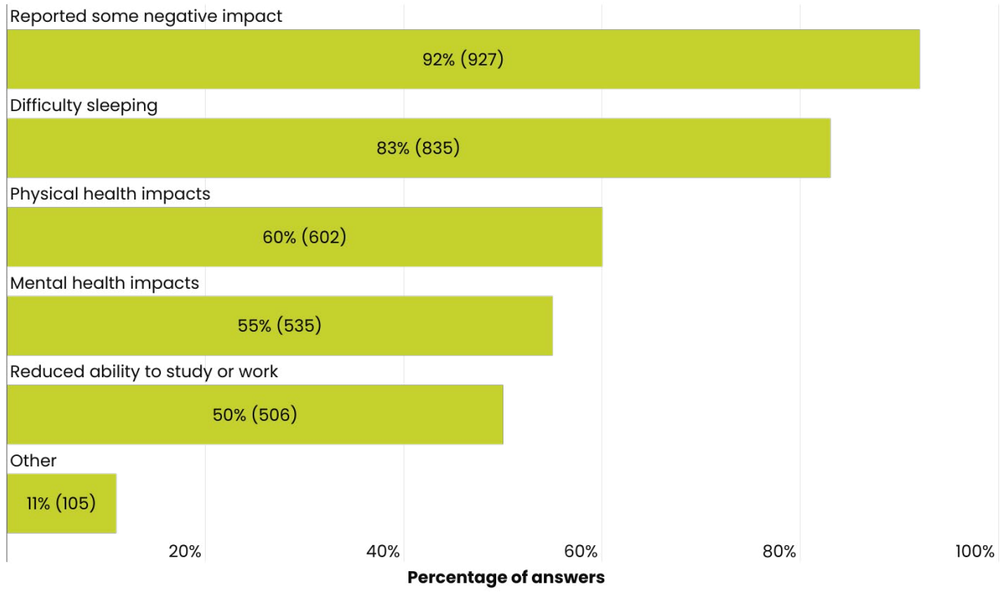
These findings show that most of the people surveyed struggle to keep their home cool on very hot days. This struggle was more likely for First Nations people, people receiving income support, people with a disability or chronic health condition, and people in social or private rental.

Hot homes have serious negative impacts on health, sleeping, study and work

Research from Australia and around the world shows that extreme heat has serious health impactsx[xvii] and contributes to more deaths than any other natural disaster.[xviii] Exposure to excessive heat has a range of physiological impacts. It can aggravate existing conditions and result in disability and premature death. People most at risk include people living with disabilities and/or with chronic illness, pregnant women, children, older adults, people on low incomes, and people living alone.[xix]

Ninety-two per cent of people surveyed (927 out of 1011 people) reported some negative impacts of their home getting too hot, including over three-quarters reporting difficulty sleeping (83%), over half reporting physical health impacts (60%) or mental health impacts (55%), and half reporting reduced ability to study or work (50%) (Figure 7).

Figure 7: Negative impacts of hot homes



Note: Data is from question 7 ('Do you experience any of the following as a result of heat in your home?' See appendix for details). Each respondent could select multiple answers. 1011 surveyed, 938 responded (73 did not answer). 'Reported some negative impact' data includes only one answer per individual to avoid double-counting. All 'other' responses included in the graph are negative impacts (neutral or positive impacts excluded). Percentages are of all people surveyed.

Of people surveyed who responded 'other' to the question of the impacts of heat in the home (Figure 7), reported impacts included:

- negative health impacts (47 people) – including worsening symptoms of health conditions or disabilities (such as epilepsy, fibromyalgia, chronic fatigue, asthma, skin problems, multiple sclerosis, dysautonomia, chronic pain from injury), overheating, exhaustion, lethargy, fainting, stress, irritability, and headaches;
- relationship strain (17 people) – including irritability, shorter tempers, less patience and worse moods from being hot, a lack of sleep from the heat, and being crowded into cooler rooms with less personal space – with these impacts leading to less socializing outside the home and fewer visitors, difficulty caring for children and family, and relationship breakdown or divorce;
- difficulty doing everyday activities (10 people) – including cooking, housework, shopping, attending appointments, exercise and sleeping;
- inability to keep food fresh leading to food wastage (5 people), inability to grow or maintain plants (5 people), and damage of interiors and furniture due to heat (3 people);
-
- suffering of pets or animals in the home (5 people); and
- all of the selectable options in the question (5 people) – including physical and mental health impacts, difficulty sleeping, and reduced ability to study or work

People surveyed explained the wide-ranging impacts of a home being too hot.

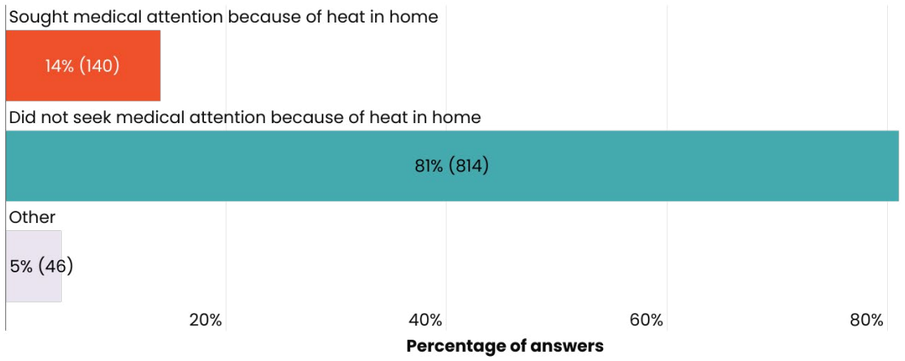
"Inability to socialise at home even though this would be easiest for me as I have other health conditions and circumstances that make it hard to leave the home as I'm concerned that I would not be able to keep guests or visitors comfortable. Unable to have pets as I am afraid I would not be able to keep them comfortable and safe during summer. Unable to have house plants, which research shows have many health benefits, as they do not survive the heat. Damage to material items such as furniture peeling or warping, paint peeling etc. and being unable to afford to replace or fix those items. Cannot use the oven to cook during summer even though doing so is the easiest option for a family member with mobility issues who cannot stand at the stove, as the house simply becomes too hot. Non fridge food items such as onions, potatoes, shelf-stable sauces all deteriorate much quicker meaning I need to spend more money on groceries when I am already struggling financially."

Mahida, WA, JobSeeker

Seeking medical attention because of overly hot homes

Fourteen per cent of people surveyed reported seeking medical attention in the last 12 months because their home was too hot (Figure 8).

Figure 8: Seeking medical attention in the last 12 months because home too hot



Note: Data is from question 8 ('In the last 12 months, have you had to seek medical attention because your home was too hot?': No, Yes, Other). 1011 surveyed, 1000 responded. Percentages are of all people surveyed.

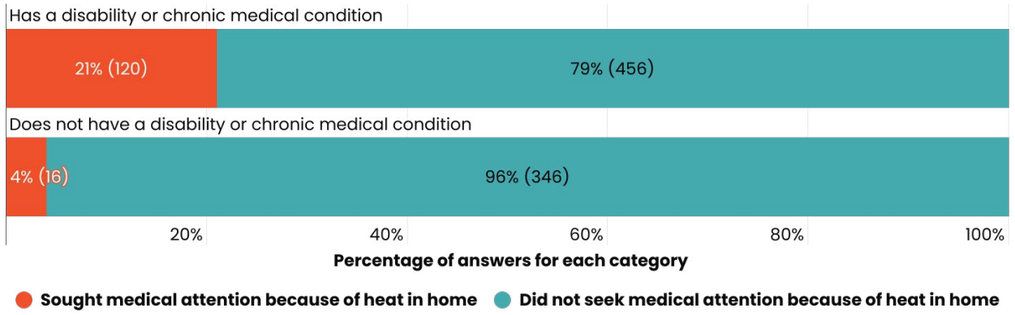
Of the 46 people who responded 'other' to the question of whether they had sought medical attention in the last 12 months because their home was too hot (Figure 8), responses included:

- being unable to afford or access adequate medical attention (9 people), such as due to the cost of healthcare or long wait times to receive suitable healthcare;
- they had not sought medical attention, despite the heat in their home making their health worse (8 people);
- needing to take steps to address heat-related health issues, without seeking medical attention (7 people), such as taking time off work or going to a place with air conditioning; and

People surveyed were more likely to report seeking medical attention because their home was too hot if they were (Figures 9-12):

- receiving income support – also being 5 times more likely than other respondents;
- a person with a disability or chronic medical condition – being 5 times more likely than other respondents;
- renting – being nearly 3 times more likely than owners; or
- of First Nations background – being twice as likely than other respondents

Figure 9: Medical attention because of hot homes, by disability or medical condition



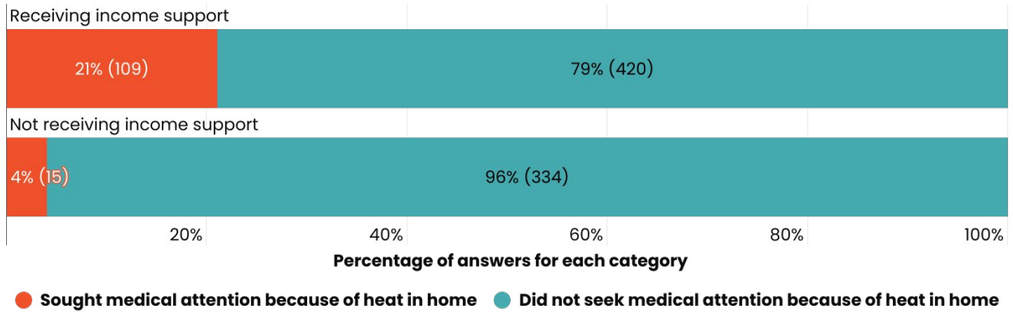
Note: Data is from question 8 (see Figure 8) and question 28 ('Do you personally have a disability or chronic medical condition that restricts your everyday activities and has lasted, or is likely to last, for at least 12 months': Yes or No). For question 8: 1011 surveyed, 1000 responded; data for no answers (11) excluded. For question 28: 1011 surveyed, 992 responded; data for no answers (19) excluded.

People surveyed with a disability or health conditions shared the difficulties they face in trying to cope with high temperatures.

> **"Due to my physical disability, there was nothing I could do if I woke up sweaty. I can't even roll over or get a drink myself. It was awful and dangerous for my health."**
>
> Melanie, WA, Disability Support Pension

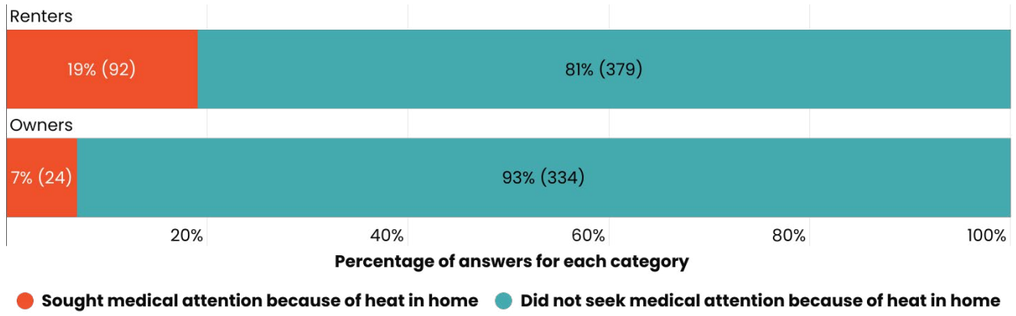
> **"I can't manage being in the office a lot. I have physical health limitations, as well as I am autistic and get worn out by being out in the world, so it is hard when we have an extended heat wave."**
>
> Gillie, WA

Figure 10: Medical attention because of hot homes, by income support



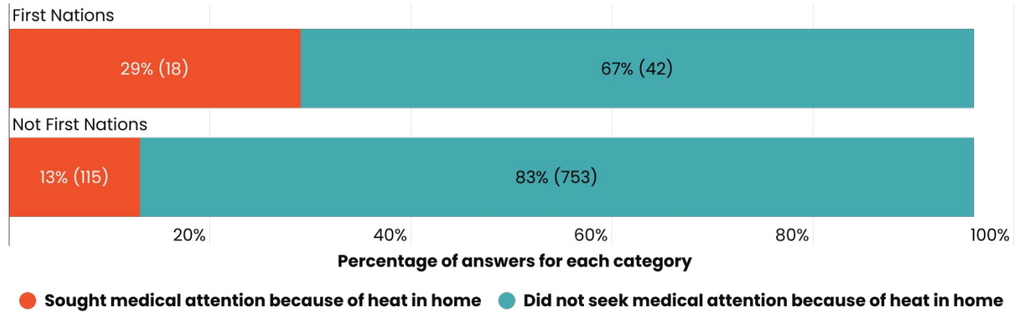
Note: Data is from question 8 ('In the last 12 months, have you had to seek medical attention because your home was too hot?: No, Yes, Other) and question 23 ('Are you personally receiving any of the following income support payments right now?' See appendix for details). For question 8: 1011 surveyed, 1000 responded; data for no answers (11) excluded. For question 23: only one answer possible; 1011 surveyed, 955 responded; data for no answers (56) excluded.

Figure 11: Medical attention because of hot homes, by renting or owning



Note: Data is from question 8 (see Figure 7) and question 29 ('What is your living situation?' See appendix for details). For question 29: 1011 surveyed, 959 responded; data for 'other' answer (11) and no answer (52) excluded; 'renters' comprises renting in social housing, renting privately, and living in a guesthouse, caravan or shed; 'owners' comprises own their home/ paying a mortgage only.

Figure 12: Medical attention because of hot homes, by First Nations



Note: Data is from question 8 (see Figure 7) and question 24 ('Are you of Aboriginal or Torres Strait Islander Origin? See appendix for details. For question 24: 1011 surveyed, 985 responded; data for no answers (26) excluded; 'First Nations' comprises answers for Aboriginal (56), Aboriginal and Torres Strait Islander (6), Torres Strait Islander (1).

Some people surveyed gave specific information about how their health is impacted when the temperature rises, including:

- Fatigue, heat stroke, headaches, dizziness and fainting, nausea and vomiting, dehydration, reduced appetite, heart palpitations, and rashes;
- Flare ups in fibromyalgia and other pain conditions, postural orthostatic tachycardia syndrome, autoimmune conditions, arthritis, heart and vascular conditions, cholinergic urticaria, skin conditions, diabetes, and Crohn's disease;
- Increasing irritability, anxiety, and panic attacks;
- Negative impacts on people on the autism spectrum and experiencing other forms of neurodivergence;
- A number of respondents experiencing menopause spoke about their difficulties managing their symptoms during the summer.

People surveyed shared experiences of difficulties in helping their children cope with the heat.

"It is hot at home. But we also experience heat stress with headaches, feeling unwell, just going to the shops or even the swimming pool. It is hard managing this with young children. They aren't able to regulate their temperature as well."

Bridget, NT

"We walked to Maccas one day to cool off a bit. It was expensive and by the time we walked home later we were even hotter. Everyone was getting headaches, we put the kids in the shower in the afternoon to try and cool off."

Jacqui, QLD

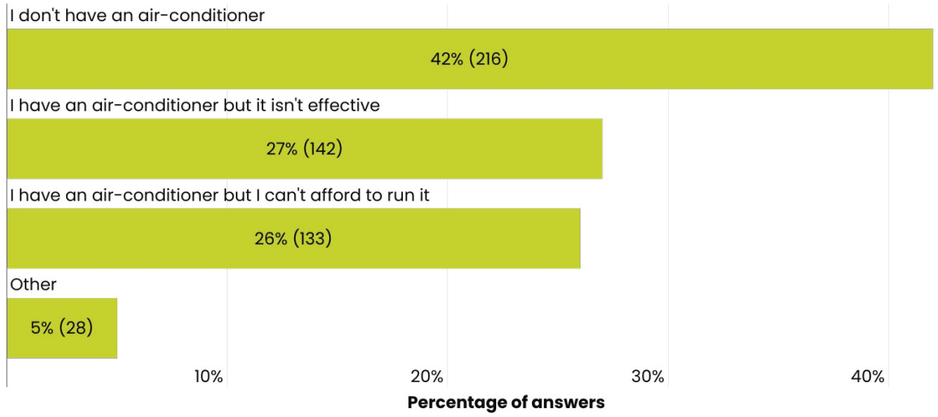
These findings indicate that hot homes can be severely detrimental to people's physical and mental health. It can aggravate underlying medical conditions and disabilities. Hot homes can affect the productivity of household members, particularly for those who work or study at home. The heat can also contribute to tensions between household members.

People lack effective, affordable air-conditioning

Air-conditioning is often needed to cool homes given poor insulation and hot environments, but this is often not possible. People surveyed reported they struggled to cool their homes because (Figure 13):

- air-conditioning was not present (42%);
- air-conditioning was present but ineffective (27%); and
- air-conditioning was present but not affordable to run (26%).

Figure 13: Air-conditioning absence, ineffectiveness, and unaffordability



Note: Data is from question 6 (If you answered 'Too hot and I struggle to cool it' to question 5 (see Figure 1) – 'Why do you struggle to cool your home?' See appendix for details). 542 surveyed, 520 responded.

The 28 people who responded 'other' to the question of why they struggle to cool their home (Figure 13), reported that they struggle to cool their home including because:

- their home has poor insulation, construction or design (11 people);
- their air-conditioner is ineffective and they cannot afford to run it (8 people);
- they do not have air-conditioning because they are sleeping in their car, living in a caravan, or waiting to get it installed (3 people).

People surveyed shared their experiences of being unable to cool their home effectively.

"My unit leaks and is very hard to heat or cool."

Sosaidh, ACT, Disability Support Pension

People are living in poorly designed, energy inefficient homes

Many respondents said their home was too hot because of the poor design and energy inefficiency of their homes, including inadequate insulation, gaps in windows and doors, lack of tree cover and shade, a lack of window coverings and flyscreens, and poor insulation.

"My issue is mainly that the house is old, lacks proper insulation, has worn out sliding doors and windows that let air in (hot in summer and cold in winter)."

Anonymous

"My house is a rental, with single glaze large west facing windows, brick walls and carpet. It's freezing cold in the winter and boiling hot in the summer."

Max, Victoria

Many people surveyed shared experiences that they could not cool their home despite asking their landlord to install cooling or improve the energy performance of their homes, or that they were too afraid to ask.

"Our home is falling to pieces, but our landlord is unwilling to complete the necessary works."

Holly, ACT

My landlord refused to provide a cooling system. I live in a very old home and the house takes a very long time to cool down after temperature drops."

Monika, VIC

"My house is a rental, and poorly insulated. Even without an air conditioner there is a lot that could be done to improve the house temperature but the landlord has not taken these steps."

Claire, WA,
Parenting Payment Single

"We rent our home and are having to use second hand portable air conditioners as our landlord refuses to put in an air conditioner. Portable air conditioners are much less effective and cost much more to run."

Angela, QLD,
JobSeeker

People surveyed shared similar experiences in public and community housing.

"My department of housing property has the bare minimum requirement for power supply so we often have power trips which makes running an aircon difficult."

Rebecca, WA,
Disability Support Pension

Some people surveyed shared additional challenges of keeping homes cool due to living in converted garages or caravans.

"A caravan, at the end of the day is a tin shed, not insulated efficiently enough to be of use."

Sharon,
Jobseeker

"I live in my own caravan at a caravan park and both it and the annexe can get above 45C in hot weather causing heat stress which is getting worse as the summers get hotter."

Ken, QLD,
Commonwealth Rent Assistance

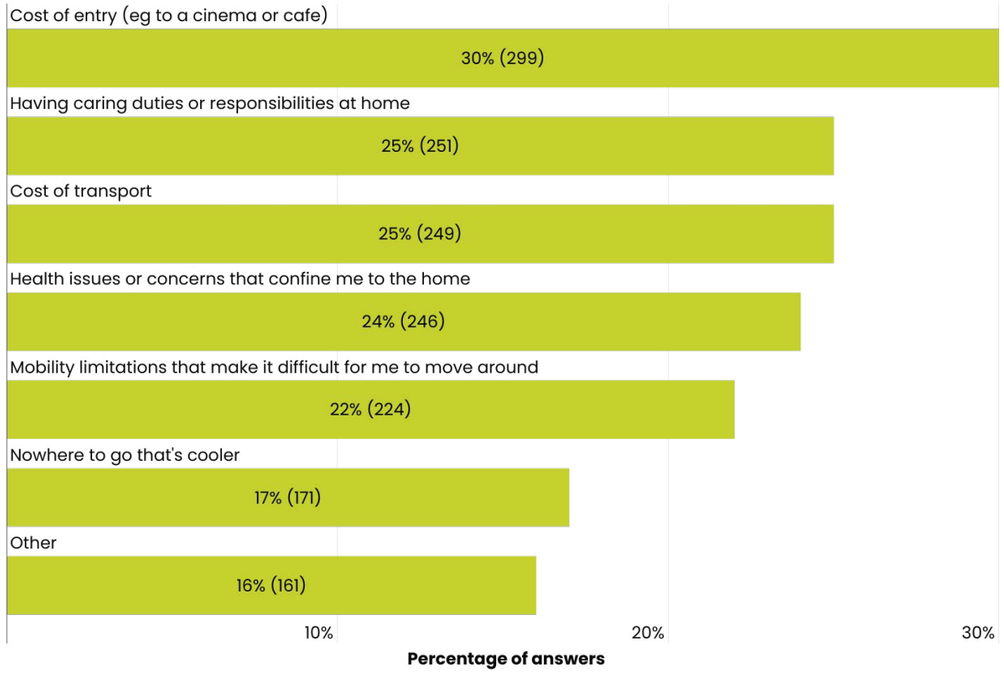
People face barriers to going somewhere cooler

During very hot days and heatwaves, government and health advice recommend that people go somewhere cool to avoid the negative health impacts described above. However, not everyone finds it possible or easy to leave their home to find somewhere cooler.

Over three quarters of people surveyed (77%) reported barriers to leaving their home to find a cooler location, mainly due to (Figure 14):

- cost of entry to a cooler location (30%);
- caring responsibilities at home (25%);
- cost of transport to a cooler location (25%);
- health issues (24%); and
- mobility limitations (22%).

Figure 14: Barriers to going to a cooler location



Note: Data is from question 9 ('Does anything stop you leaving your home to find a cooler location (e.g. supermarket, library, community centre, home of family/friend)?' See appendix for details). Each respondent could select multiple answers. 1011 surveyed, 778 responded.

People who answered 'other' to the question of whether anything stops them leaving their home to find a cooler location (Figure 14), reported barriers along several common themes:

- health conditions (33 people) – including limited mobility (such as from injury, chronic pain, asthma and fibromyalgia), and conditions that require people to avoid crowded or public places (such as sensory difficulties, anxiety, immunodeficiency, trauma experiences, multiple sclerosis, dementia, low vision);
- caring responsibilities at home (32 people) – including for young children, family members, people needing care, and pets;
- inconvenience and preference to stay home (28 people) – several people emphasised the importance of having the option of being comfortable in one's own home, and that they should not be expected to leave home to stay cool;
- transport limitations (25 people) – including inadequate public transport, long distances to suitable locations, lack of access to a car, with particular limitations in rural and regional areas;
- limitations from heat (16 people) – including heat reducing energy to move, heat experienced during travel, and nowhere cooler that is suitable for a long time or at night; and
- financial limitations (9 people) – including cost of both transport and entry to other locations, and the need to be home for work or near to work.

People surveyed shared that there are often multiple barriers to going somewhere cooler, including cost, transport, and not being comfortable in other places.

"Places that are a cooler location aren't that comfortable to stay for a long period, cost money, or are completely overwhelming"

Melissa, Vic, Jobseeker

"No public transport options, costs a lot to escape...besides the shopping centres are removing seating to stop you just sitting"

Chris, QLD

"I'm not interested in shopping malls for hours on end, libraries are full of young kids, and local shopping centres have regular issues with airconditioning"

Karen, Jobseeker

"I live where there are no shopping centres, librabries or public airconditioned places to go"

Julie, WA, Age Pension

People surveyed shared frustration with not being comfortable in one's own home.

"I shouldn't have to leave my house on my days off to go be cooler. My home is where I live, it's where I want to spend my downtime and where I need to cook and do chores. I can't do those things outside of the house."

Max, Vic

"I can't sleep or cook somewhere else - I need to spend time in my home attending to chores, and don't do the chores if it's too hot, you can't spend all your time away from the house because of the heat"

Karen, NSW, Commonwealth Rent Assistance

"If I had to leave home every time it was too hot I would never be here during summer"

Claire, WA, Disability Support Pension

People surveyed shared that health conditions and mobility issues are key barriers to leaving the home to go somewhere cooler.

"The mobility issues affect the person I care for, not myself, however I would not want to leave them in a hot home while escaping the heat myself. I am affected by non-mobility health issues that make it difficult to leave the home, mental illness in my case, but for others it may be being immunocompromised or intellectually dependent e.g. dementia, low functioning autism etc"

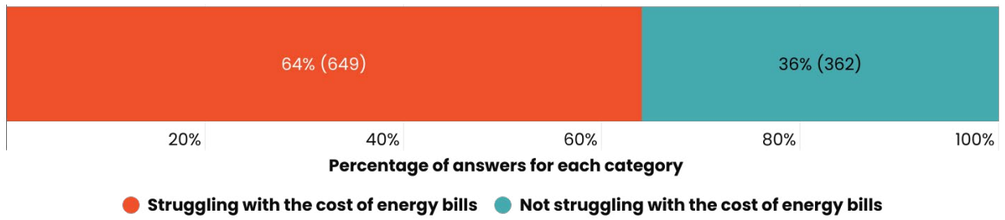
Mahida, WA, Jobseeker

People are struggling to pay energy bills

Experiences of hot homes are compounding financial stress arising from rising energy and living costs over recent years.

Despite two rounds of Federal Government energy bill relief in 2023 and 2024, almost two-thirds of people surveyed (64%) said they are struggling with the cost of their energy bills. This is up from 59.8% in 2024 survey. (Figure 15).

Figure 15: Struggles with the cost of energy bills

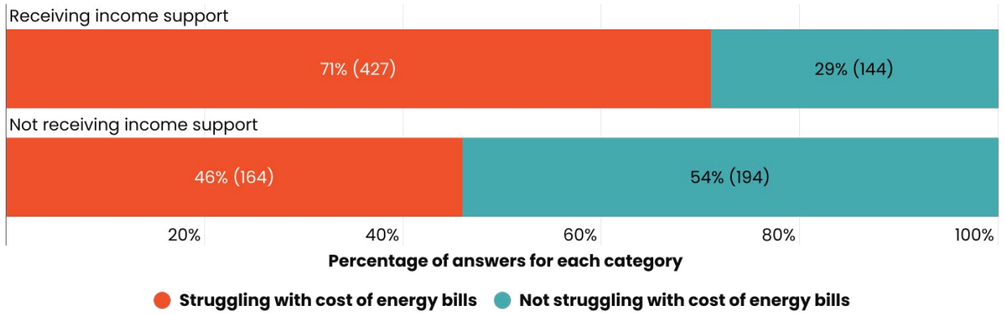


Note: Data is from question 12 ('Are you struggling with the cost of your energy bills?': Yes or No). 1011 surveyed, 1011 responded.

People surveyed were more likely to report struggling with energy bill costs if they were (Figures 16-19):

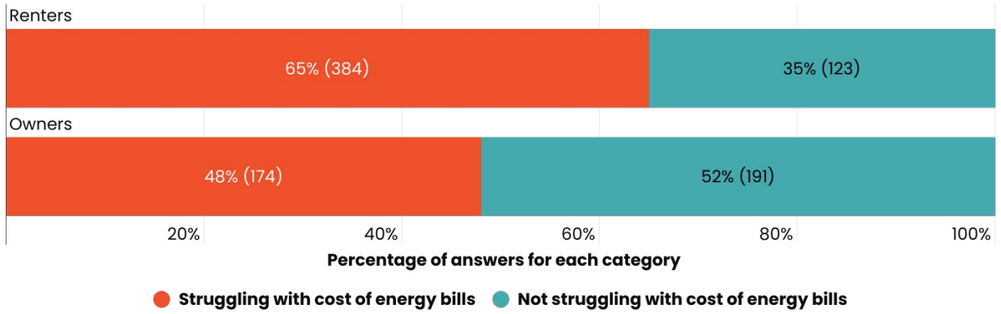
- receiving income support (75% compared to 46% of others);
- renting (76% compared to 48% of owners);
- a person with a disability or chronic medical condition (72% compared to 50% of others); or
- of First Nations background (88% compared to 62% of others).

Figure 16: Struggles with the cost of energy bills, by income support



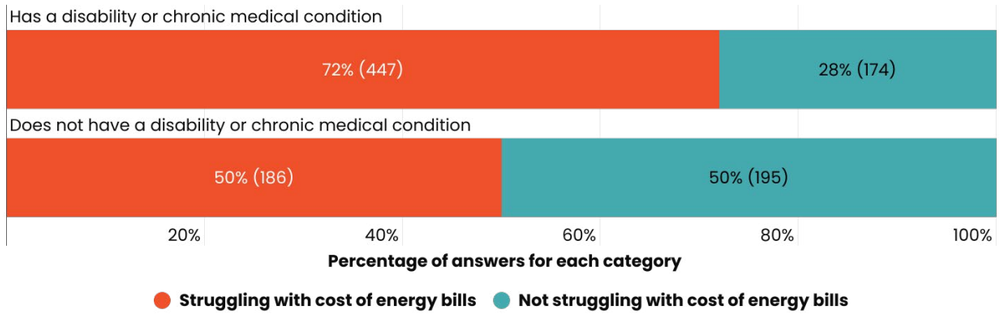
Note: Data is from question 12 (see Figure 15) and question 23 ('Are you personally receiving any of the following income support payments right now?' See appendix for details). For question 23: 1011 surveyed, 955 responded; data for no answers (56) excluded.

Figure 17: Struggles with the cost of energy bills, by renters and owners



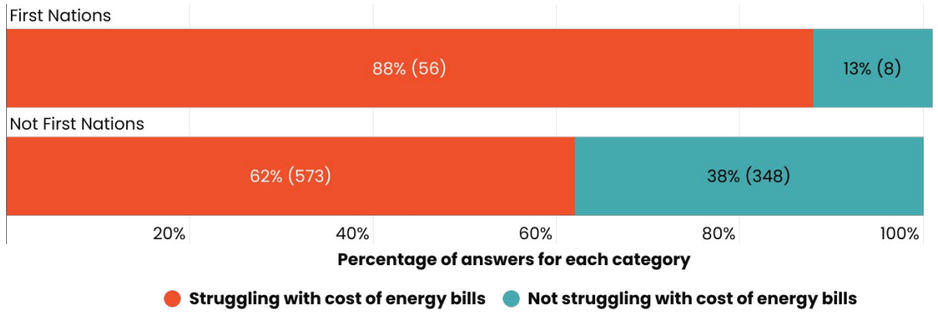
Note: Data is from question 12 (see Figure 15) and question 29 ('What is your living situation?' See appendix for details). For question 29: 1011 surveyed, 959 responded; data for 'other' answer (11) and no answer (52) excluded; 'renters' comprises renting in social housing, renting privately, and living in a guesthouse, caravan or shed; 'owners' comprises own their home/paying a mortgage only.

Figure 18: Struggles with the cost of energy bills, by disability or medical condition



Note: Data is from question 12 (see Figure 15) and question 28 ('Do you personally have a disability or chronic medical condition that restricts your everyday activities and has lasted, or is likely to last, for at least 12 months': Yes or No). For question 28: 1011 surveyed, 992 responded; data for no answers (19) excluded.

Figure 19: Struggles with the cost of energy bills, by First Nations



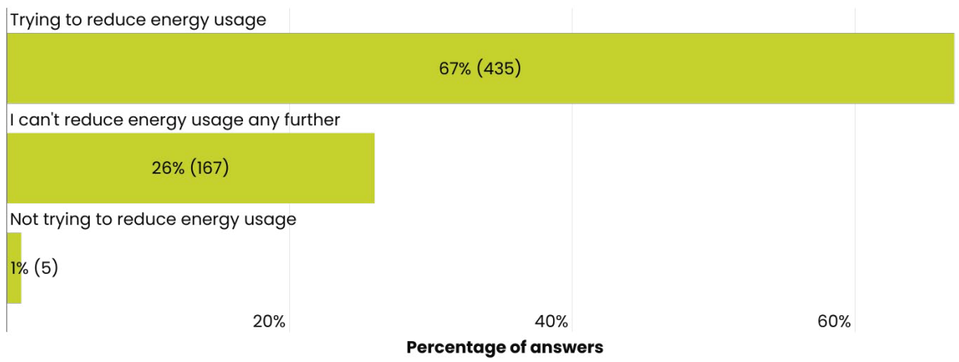
Note: Data is from question 12 (see Figure 15) and question 24 ('Are you of Aboriginal or Torres Strait Islander Origin? See appendix for details.) For question 24: 1011 surveyed, 985 responded; data for no answers (26) excluded; 'First Nations' comprises answers for Aboriginal (56), Aboriginal and Torres Strait Islander (6), Torres Strait Islander (1).

People are foregoing essentials to reduce energy usage and meet energy costs

People surveyed are foregoing essentials to reduce their energy bills, and to save money so they can pay their energy bills.

Of people surveyed who reported struggling with energy bill costs (see Figure 13), two-thirds (67%) reported trying to reduce their energy usage, and a quarter (26%) reported they can't reduce their energy usage any further (Figure 20).

Figure 20: Reduction of energy usage by people struggling with cost of energy bills



Note: Data is from question 13 (If you answered "Yes" to question 12 (are you struggling with the cost of energy bills - see Figure 15): Have you been trying to reduce your energy usage?' : Yes, I can't reduce it any further, No, Other). 649 surveyed, 607 responses. 'Other' responses (5) excluded. Percentages are of people surveyed – ie people who reported struggling with costs of energy bills.

Similarly, people surveyed who reported struggling with energy bill costs were more likely to report inability to reduce energy usage further if they were:

- of First Nations background (37% compared to 27% of others);
- receiving income support (30% compared to 22% of others);
- a person with a disability or chronic medical condition (29% compared to 22% of others); or
- renters (29% compared to 24% of owners).

People surveyed shared experiences of the difficulties in meeting the costs of energy bills.

> **"I'm almost at the point where I will need to just stop paying all utilities except my water bill and live without them in order to keep a roof over our head. It feels like our standard of living has gone back 100 years. I am looking at a future with no fridge, this will impact my ability to preserve food and feed my family."**
>
> Amy,
> Parenting Payment Single

People also shared experiences about the unpredictability of energy costs and difficulties understanding why costs were so high.

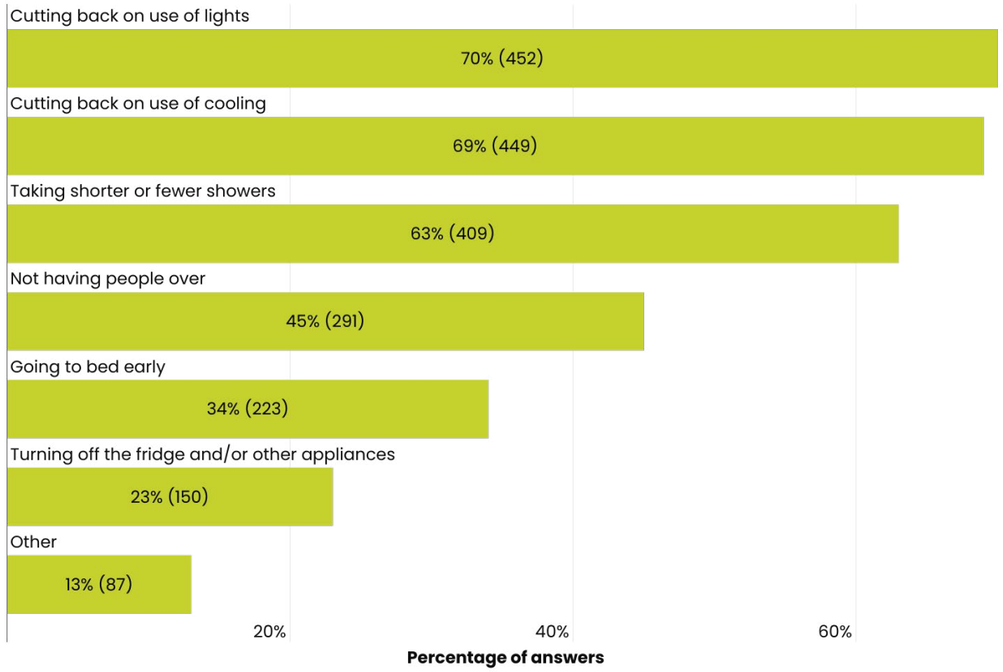
> **"My last energy bill was nearly $1400. I was away for a month in that quarter! I cannot comprehend why or how the bill was so high. It feels like I'm just being stolen from. I'm genuinely terrified to get my next bill."**
>
> Bernadette, SA

> **"I received my electricity bill yesterday for December. It is $141. Last December it was $91 and I am using a lot less electricity now than I was then."**
>
> Sarina, NSW

People surveyed were foregoing basic activities to reduce energy usage, and many were struggling with energy bill costs despite taking these steps. People surveyed about steps taken to reduce energy usage reported (Figure 20):

- cutting back on the use of lights (70%);
- cutting back on the use of cooling (69%);
- taking shorter or fewer hot showers (63%);
- not having people over (45%);
- going to bed earlier (34%); and
- turning off the fridge and/or other appliances (23%).

Figure 21: Steps taken to reduce energy usage by people struggling with energy costs



Note: Data is from question 14 (If you answered 'Yes' or 'I can't reduce it any further' or 'Other' to question 13 (see Figure 20): 'Have you been doing any of the following to try and reduce your energy usage?' See answer options above). 607 surveyed, 586 responded. Percentages are of people surveyed in this question.

People surveyed who answered 'other' to the question of steps taken to reduce energy usage (Figure 21), reported taking steps including:

- reducing electricity in a combination of other ways (29 people) – including by not using hot water, reducing heating, reducing use of electrical appliances (including for clothes washing and drying, entertainment), reducing use of lighting, and reducing water usage;
- reducing cooking (11 people) – including not cooking and instead eating cold or canned food (which also keeps the home cooler), cooking large batches and leftovers, or not using the oven;
- improving insulation (12 people) – including reducing drafts and ensuring airtightness, using curtains, blinds and bubble wrap on windows, adjusting clothing instead of heating or cooling, and planting trees to improve shade;
- using appliances when energy is cheaper (5 people) – such as doing washing during the middle of the night, and using limited appliances during the day, which is inconvenient;
- various other behaviours (5 people) – including going to bed later when it cools down, keeping hot water in a thermos, seeking to install solar or to charge batteries where affordable, having people over less to save energy; and
- a combination of the selectable options (8 people).

People surveyed shared experiences of sacrificing basic needs and conveniences to reduce energy usage.

"Trying to charge my phone when at the library to save usage at home. Buying less fresh fruit, veg and meat so I have to use the fridge and freezer less and opting for tinned or packet foods which have less nutritional value. Being unable to maintain my garden well as the trimmer, blower and mower I borrow for use all run on electricity."

Mahida, WA, Jobseeker

"I have gas hot water so only shower once a week to wash my hair and do a good flannel wash twice a day instead."

Christine, Commonwealth Rent Assistance recipient

"I will batch cook anything that needs it, so I can use the least amount of electricty, and then eat things cold or reheat in the microwave."

Jessica, VIC

People surveyed shared experiences of making difficult decisions between staying cool and affording their energy bills.

"If I don't put the portable AC on I can't be inside when it is over 30 degrees outside because it's 10 degrees hotter inside. So I have to run them knowing the huge energy bill is coming."

Jen, WA

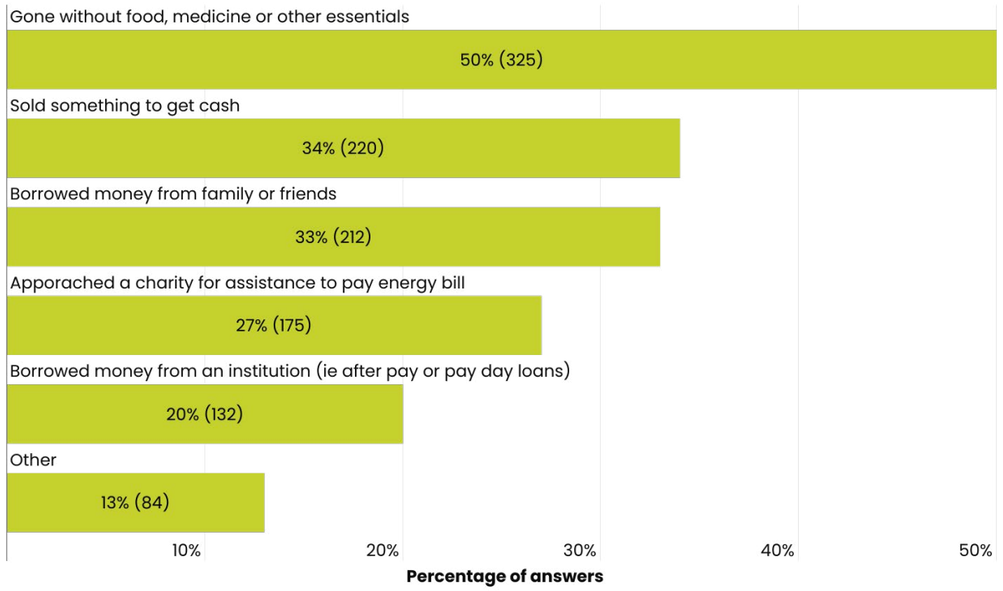
"I find myself wondering if I can tolerate a house that's so uncomfortable I can't sleep just to try keep bills down. I am stressed whenever the aircon is on (or heater in the winter) because I'm wondering if it's truly necessary and worth the cost."

Max, Vic

People surveyed were foregoing essentials to save money to pay energy bills, and many were still struggling with the costs of energy bills despite taking these steps. Of people who reported struggling with energy bill costs, 85% reported taking some of the following steps to try to pay energy bills, including (Figure 22):

- going without food, medicine or other essentials (50%);
- sold something to get cash (34%);
- borrowed money from family or friends (33%);
- approached a charity for assistance to pay energy bills (27%); and
- borrowed money from an institution (i.e. after pay or pay day loans) (20%).

Figure 22: Steps taken to try to pay energy bills by people struggling with energy costs



Note: Data is from question 15 ('If you answered "Yes" question 12 (see Figure 15): Have you done any of the following to try and pay your energy bills?' See appendix for details). . 649 surveyed, 523 responded. Percentages are of people surveyed for this question.

People surveyed who answered 'other' to the question of 'steps taken to try to pay energy bills' (Figure 22), reported:

- seeking payment assistance from an energy provider (27 people) – including changing the frequency of payments, temporarily reducing payments, or seeking extensions on payment dates;
- seeking financial assistance from government (12 people) – including from the Commonwealth government (such as Centrelink, Centrepay, Utility Relief Grant), State government, or local council;
- spending existing savings or going into debt (10 people) – including superannuation or 'life savings', using credit cards and buy now pay later services (e.g. ZipPay);
- trying to reduce essential expenditure (9 people) – including on health (e.g. not using sleep apnoea machine, using alternative medications, not getting a therapy pet), food and cooking (e.g. buying less or cheaper groceries, not using gas for cooking), and other (e.g. limiting driving in a rural area to shopping for essentials, not using appliances);
- reducing expenditure on enjoyment (8 people) – including not going out for meals, not going to performances, and not going on holidays;
- asking a mixture of friends, family and charity to pay for essentials, such as food, rent or cooling (5 people);
- seeking to earn additional income, including through secondary employment, applying for scholarships, completing surveys for cash, searching bins for cans and bottles to return for money, and using cash rewards (4 people); and
- shoplifting food and other essential items to save money and pay energy bills (3 people).

Some people surveyed reported taking alarming steps to try pay energy bills, including choosing to experience family violence to reduce costs and have energy bills paid.

People surveyed shared experiences of foregoing essentials or everyday conveniences, or spending from longer-term savings, to meet energy costs.

> "Dipping into super to pay for bills. This means I will need to go onto the pension much sooner than I'd hoped."
>
> Janet, NSW

> "I sometimes just reduce my grocery shopping to ensure the money is in the bank for when the direct debit is due out."
>
> Anonymous, WA, Age Pension

> "There is nothing I haven't done to get money for bills"
>
> Anonymous

> "Tried rebudgeting, reconsidered getting a therapy pet as they would be uncomfortable due to the heat and I would struggle to look after them financially when my bills are already so high."
>
> Mahida, WA, Jobseeker

People surveyed shared experiences of the essential need for government assistance to meet energy bills, and fear of that assistance ending.

> "The money from Federal Govt and Qld Govt energy [of] $1000 and $300 has helped enormously and I have not had to pay for power for nearly a year. I dread the day that funding is depleted. I will be in hardship then."
>
> Anonymous, QLD

People surveyed shared dehumanising experiences of living 'on the edge of poverty' and 'a life in a survival mode 24/7' to meet energy costs.

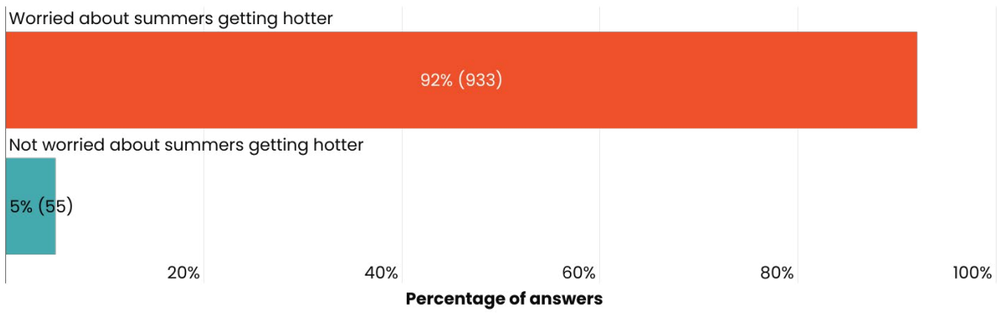
> "We manage our energy bills by living right on the edge of poverty we don't go on holidays or anywhere that cost money so no shows or special events for the kids we don't eat out we basically just exist to pay our daily living expenses and not really much more."
>
> Joel, Parenting Payment Single

> "Living alone at 81 years of age and my only income is my aged pension of $1,127.00 pf of which I pay $550.00 pf rent which leaves me $577.00pf for everything i.e Power, Gas, Food, Medicine, water. Which make life in a survival mode 24/7 there is not any possibility of saving each fortnight."
>
> Kevin, Aged Pension and Commonwealth Rent Assistance

People are worried about summers getting hotter

Ninety-two per cent of people surveyed said they were worried about summers getting hotter (Figure 23).

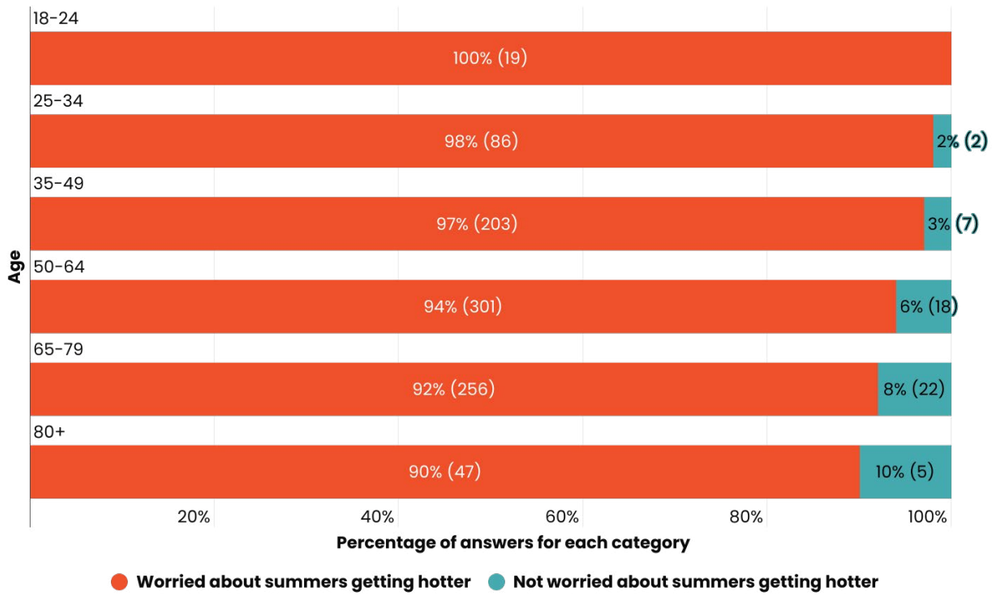
Figure 23: Worry about summers getting hotter



Note: Data is from question 10 ('Are you worried about summers getting hotter?': No, Yes, Other). 1011 surveyed, 1002 responded. Data excluded for 'other' answers.

Younger respondents were more worried about summers getting hotter than older respondents (Figure 24).

Figure 24: Worry about summers getting hotter, by age



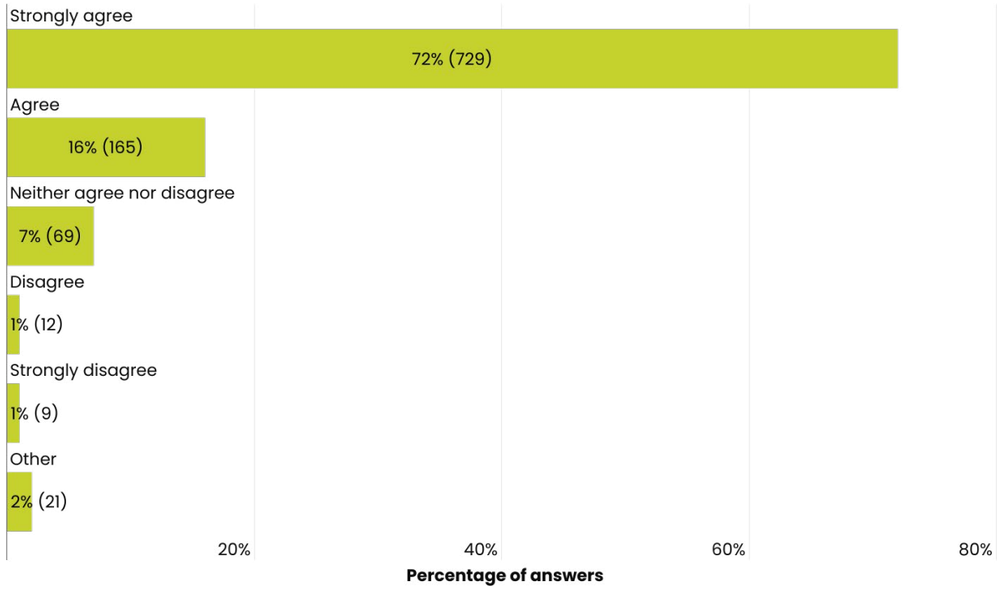
Note: Data is from question 10 and question 22 ('Age': Select one option above). For question 10: 1011 surveyed, 1002 responded; data excluded for 'other' answers. For question 22: 1011 surveyed, 986 responded; data excluded for no answers.

People want governments to improve energy performance of homes

People surveyed overwhelmingly agreed that governments should be taking action to improve energy performance of homes (Figures 25-27):

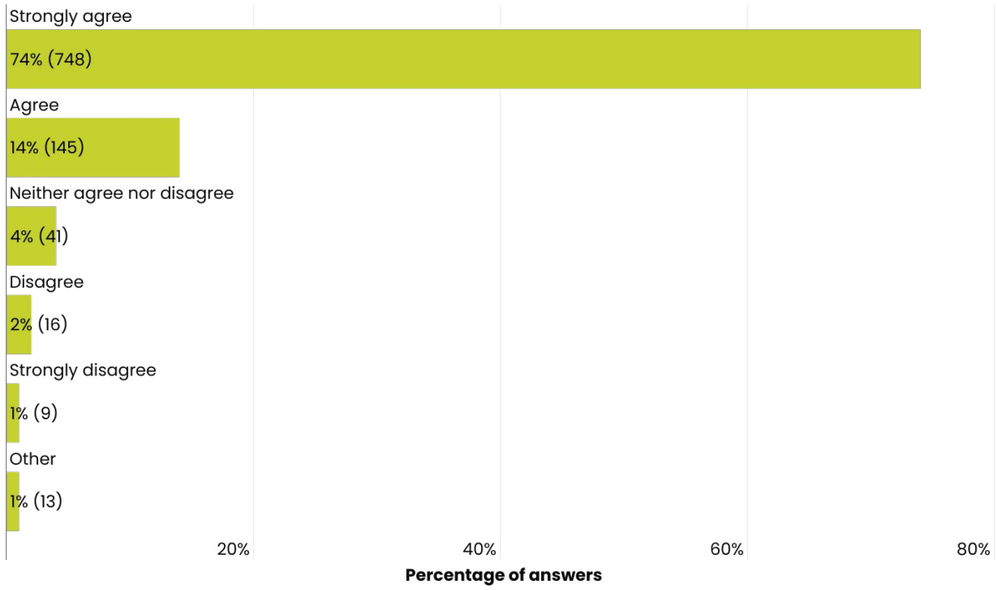
- 88% of respondents agreed (including 72% strongly agreeing) and only 2% disagreed that the Federal Government should be providing financial support to install home energy upgrades;
- 88% of respondents agreed (including 74% strongly agreeing) and only 3% disagreed that the Federal Government should prioritise and provide the most support for installing home energy upgrades for low-income housing; and
- 90% of respondents agreed (including 76% strongly agreeing) and only 2% disagreed that governments should require landlords to improve the energy performance of rental properties.

Figure 25: Views on 'The Federal Government should be providing financial support to install home energy upgrades in housing'



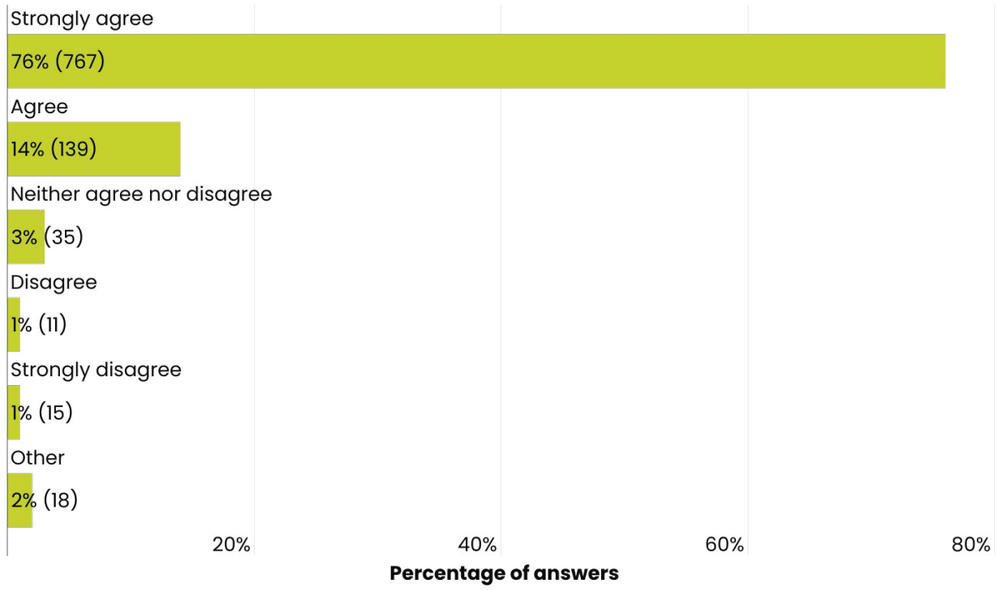
Note: Data is from question 17 (see appendix for detail). 1011 surveyed, 1005 responded.

Figure 26: Views on 'The Federal Government should prioritise and provide the most support for installing home energy upgrades for low-income housing'



Note: Data is from question 18 (see appendix for detail). 1011 surveyed, 972 responded.

Figure 27: Views on 'Governments should require landlords to improve the energy performance of rental properties'



Note: Data is from question 19 (see appendix for detail). 1011 surveyed, 985 responded.

People surveyed who answered the open-ended questions also recommended governments:

- raise income support payments and provide further energy bill relief so people have more money to meet energy costs;
- provide funding and strengthen incentives and requirements for energy efficient design including insulation, shade, passive design, appropriate cooling, and renewable energy (e.g. solar panels, batteries), especially for lower income housing;
- limits to rent increases including after any requirement on landlords to make home energy upgrades;
- boost supply of quality, energy efficient housing, especially in areas of high need and for those experiencing greatest disadvantage;
- better regulation of private energy markets to reduce hardship from energy bills;
- stronger action to address climate change from governments to limit increases to temperatures; and
- create fairer taxation to raise revenue to pay for these measures.

"The healthiest nations are those with reduced inequities. Help those most disadvantaged and they will be able to make greater contributions to society rather than being fatigued and worried by heat and bills"

Sharna, WA

What has changed in recent years and where to now?

The 2025 Heat in Homes Survey reinforces findings from the previous ACOSS Heat Surveys in 2024 and 2023. As noted earlier, while the surveys are not longitudinal, the sample groups in the 2025 and 2024 surveys have similar makeup in terms of cohort sizes.

The 2025 survey found a slight increase in the number of people reporting their homes get too hot, 87% compared to 80.4% in the 2024 Heat Survey.

And 64% of people in 2025 survey said they are struggling with the cost of their energy bills compared to 59.8% in the 2024 Heat Survey, despite reducing energy usage in most cases, and despite energy bill relief in 2023[xx] and 2024[xxi].

Across the other questions in the surveys, the responses were similar, people surveyed in 2025:

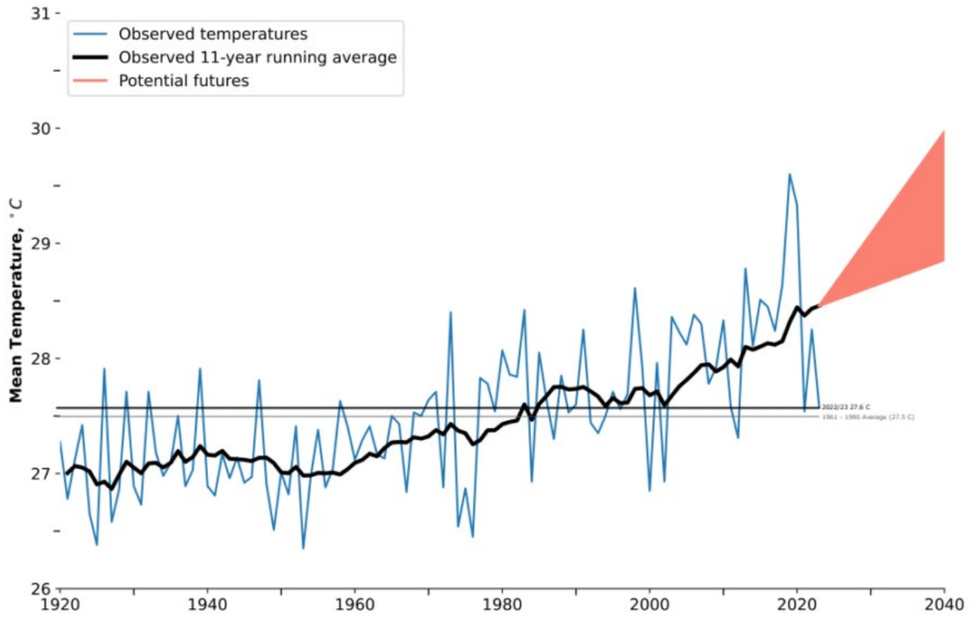
- still struggled to cool their homes in the summer;
- experienced serious, negative health impacts from their homes being too hot;
- faced barriers to leaving their homes for cooler places, including cost, mobility and transport;
- are foregoing essentials, such as food and medicine, to meet the costs of energy bills; and
- want government action to make homes more energy efficient and reduce energy bills.

The 2025 Heat in Homes Survey also reiterates findings from the 2024 survey that people surveyed were more likely to be unable to cool their homes, and experience various negative impacts of hot homes, if they were:

- receiving income support;
- renting in social housing or privately;
- a person with a disability or chronic health condition; or
- of a First Nations background.

As shown in Figure 28, Australian summer temperatures are increasing, with 2024 the second-hottest year on record,[xxii] and summers projected to continue to increase as a result of climate change.[xxiii]

Figure 28: Average Australian summer temperatures



Source: CSIRO (March 2023)

In addition, the cost of living has risen in recent years and remains high, with prices having grown faster than wages.[xxiv] Electricity costs have also risen in recent years and remain high. The ACCC found that annual prices for residential electricity offers decreased slightly in the year to 1 August 2024 across most states, but states these declines were not large enough to offset the large price increases from 2022 to 2023, with prices in 2024 still higher than 2022 levels.[xxv]

The energy performance of Australian housing stock remains low. There has been minimal progress in implementing mandatory minimum energy performance standards in rental properties. In the past 12 months, ACT and Victoria have implemented various energy performance standards, Queensland and South Australia implemented new minimum rental standards but without energy performance standards, while all other states and territories are yet to introduce energy efficiency standards.[xxvi]

As such, while government energy bill relief was a welcome initiative for some, the 2025 Heat in Homes survey clearly shows people are still struggling to cool their homes and afford their energy bills. People surveyed in the 2025 Heat Survey overwhelmingly want governments to providing financial support to install home energy upgrades, prioritising home energy upgrades for low-income housing, and requiring landlords to improve the energy performance of rental properties.

Survey recipients also called for raising income support payments and providing further measures to reduce energy bills, so people have more money to meet energy costs.

With heatwaves forecast to increase in frequency and intensity, making sure we build new homes to better standards and putting in place culturally appropriate heatwave plans and providing local and culturally appropriate and accessible free-to-use cool spaces and heat shelters is a must.

Key conclusions and recommendations

Improve energy performance of Homes

Existing homes

Housing is an important protection for people from extremes of summer heat (and winter cold). Decent housing heats slowly and cools quickly and is affordable to do so.

Australian housing, particularly older housing stock, is well known for having poor thermal performance. The average existing Australian home performs at 1.7 out of ten possible stars for energy efficiency on the Nationwide House Energy Rating Scheme (NatHERS),[xxvii] compared to 7-star ratings now required for new housing. This means such homes heat quickly and are difficult and expensive to cool.

Many people experiencing financial and social disadvantage live in housing that is drafty or humid, poorly insulated, and often very cold in winter and very hot in summer. They are unlikely to have access to energy-efficient heating or cooling in their home or have solar or home batteries to reduce energy bills. This includes people in social housing and in private rental, with limited control over their housing conditions.

Many people who completed the 2025 Heat in Homes Survey described their housing as too hot in summer and impossible or expensive to cool, creating significant financial stress and detrimental impacts on their health and wellbeing. Most lacked the finances, choice and control to make changes to the energy performance of their homes.

A recent report by ACOSS, Funding and Financing Energy Performance and Climate Resilience of Low-income Housing,[xxviii] found there is an urgent need to direct government investment to improving the energy performance of low-income housing, alongside enablers such as rating schemes, one-stop-shops and regulation. In addition to improving economic and health outcomes for residents, such actions would have the added benefits of building economies of scale and market capacity to reduce costs for all housing upgrades. The report recommended the Federal Government establish a fund to facilitate deep and rapid energy performance and climate-resilient upgrades for low-income housing (public, community, owner-occupier and private rental), which could be expanded to the broader residential sector if needed.

The Renew Australia for All Campaign, of which ACOSS is a member, is calling for at least $50 billion over 10 years to fund the Repower Our Homes: Energy Bill Savings Plan, with a $5 billion initial investment for FY2025-26.[xxix]

In the 2025 Heat in Homes Survey, 70% of people surveyed in social housing reported that they struggle to cool their homes when they get too hot. The situation facing First Nations people surveyed, most of whom were in social housing, was much worse on almost every measure in this survey. In May 2023, the Federal Government allocated $300 million investment (matched by State and Territory Governments) to retrofit 60,000 social housing dwellings (Social Housing Energy Performance Initiative). In December 2024, the Federal Government provided an additional $500 million in unmatched funding to expand this program. These investments are very welcome and a good start but will only support energy performance upgrades to less than 30% of social housing dwellings.

Recommendation 1. Federal, state and territory governments build on the recent critical investment into home energy upgrades for social housing and commit to upgrading ALL social housing by 2030. First Nations housing energy upgrades should be prioritised, and the programs should be developed in partnership with First Nations communities, including to generate First Nations jobs.

By far the biggest group of low-income households are owner-occupiers, with approximately 1.1 million households that fall into the category. Most are likely to be people receiving an age pension who own or are paying off their home but have a low fixed income. Additional financial support is required to overcome the need to pay upfront costs, reduce overall cost, and provide access to trusted and culturally appropriate information and trades.

Recommendation 2. Federal, state and territory governments provide support to help low-income homeowners access home energy upgrades. Support should include subsidies, access to no-interest loans and tailored and culturally appropriate services. The services would act as a 'one-stop-shop' to help homeowners access energy efficiency audits, qualified and certified tradespeople, and funding and finance options. The service could be delivered via one or a mix of third parties such as local councils, private certified providers, community organisations, and state agencies.

Private rental properties house a significant proportion of people on low incomes. We saw in the survey that low-income private renters experience significant housing and energy bill stress and do not have the choice or control to improve the energy efficiency of their homes. Minimum mandatory rental standards are the most effective policy intervention to improve energy performance in rental homes. Incentives will be needed alongside regulation to upgrade private rental properties.

Recommendation 3. States and Territories introduce mandatory energy performance rental standards for rental properties, and mandatory disclosure of building energy performance upon sale or lease.

Recommendation 4. The Federal Government provides support to the states and territories to implement mandatory energy performance standards for rental properties. Supports could include:

a. Conditional and targeted funding and financing options could be offered to assist landlords in meeting new energy performance standards, coupled with stronger protections for renters, ensuring landlords cannot pass upgrade costs onto tenants through excessive rent increases.

b. Support for landlords to access energy assessments or energy audits that are shared with renters.

c. Support to establish 'one-stop-shops' to assist landlords to access appropriate finance, subsidies, tradespeople and compliance.

d. Real-estate industry and strata management training, education and support.

Recommendation 5. The Federal Government amend tax laws so that capital works deductions for new or replacement appliances for rental properties are only available for accredited energy efficient and electric appliances.

A workforce and industry support package is needed to ensure we have the workforce to deliver on and accelerate home energy upgrades. A package should include provision increase the number of apprenticeships and provide training to upskill electricians, support for suppliers to build workforce capacity and diversity, establish a national accreditation and licensing framework for residential electrification upgrades, and implementation of appropriate labour standards and entitlements.

Recommendation 6. The Federal Government provide support for workforce development to expand the capacity of trades and suppliers needed to implement upgrades.

New builds

Raising minimum energy performance standards for new homes is essential to reducing poverty and inequality. It means everyone living in housing built in the future, including social housing and private rental, will benefit from cheaper energy bills and better health outcomes.

It is also critical that we regularly review and update the standards. Failure to adapt building standards and approaches in line with cost-saving technology, productivity advancements and increasing extreme weather, risks worsening affordability and safety. Failure to continue to improve energy performance of homes will disproportionately disadvantage occupants on low incomes and renters who already have limited options for housing. These people will be further disadvantaged by the poor performance of these homes, which will cost more to power, and to maintain health and safety, leading to increased illness and inequality.

Recommendation 7. Federal and State Government implement the new 7-star NatHERS rating and energy use budget, in all jurisdictions. Social Housing should be built at a higher standard and include solar. First Nations social and affordable housing should be designed in consultation with First Nations communities and be culturally appropriate.

Recommendation 8. Continue regular three yearly reviews to update new building standards to ensure the safety and well-being of all residents. The next update to new build standards should aim to achieve zero carbon homes (best practice thermal efficiency, all-electric, powered by renewable).

Energy affordability measures

Despite energy bill relief in 2023 and 2024, the survey showed people experiencing financial and social disadvantage are struggling to afford their energy bills, limiting their use of energy to afford bills. That is, limiting their use of air conditioning and fans, ovens, fridges, hot water and other appliances. They are also going without food or medicine, avoiding social activities and use of their car, if they have one. People are borrowing money from friends and families or from an institution, like payday loans or Afterpay, to pay their bills. The Australian Energy Regulator's annual retail markets report found the proportion of both electricity and gas customers in hardship programs increased. Electricity hardship went up to 1.9% of customers and gas hardship to 1.3% of customers.[xxx]

People on low-incomes pay disproportionately more of their income on energy bills and do not receive enough support.

Energy concessions and annual rebates do not adequately meet the needs of people on low incomes to afford their energy bills. Use of the fixed concession amounts does not respond to energy price changes, seasonal variations in energy use, or the energy performance of a home. Eligible people are not receiving it and some people who need it are not eligible.

Recommendation 9. State and Territory Governments should undertake energy concessions reform appropriate to their jurisdictions to better meet people's energy needs and changing circumstances.

People on low incomes pay disproportionately more towards the energy transition, as the cost of several national and state 'green' subsidy schemes, including the Large-scale Renewable Energy Target (LRET) and Small-scale Renewable Energy Scheme (SRES), are recovered through electricity bills. The costs are recovered as a percentage of consumption, with GST charged on top. Given that people on low incomes are already spending disproportionately more of their income on energy, they are disproportionately contributing more to these subsidies. The Australian Consumer and Competition Commission (ACCC) has previously called for the SRES to be scrapped because of this inequity.[xxxi]

The average SRES across the National Electricity Market (NEM) is 3.2% of the bill (excluding GST), and the average LRET across the NEM is 3.3% of the bill (excluding GST).[xxxii]

Directly funding green subsidies like the SRES and LRET would provide permanent energy bill relief and cost of living relief for everyone, put downward pressure on inflation, and improve equity by removing a regressive subsidy.

Recommendation 10. The Federal Government should directly fund the Small-Scale Renewable Energy Scheme (SRES) and Large-Scale Renewable Energy Target (LRET) instead of the costs being recovered through consumer electricity bills.

According the Australian Energy regulator (AER) Annual Retail Markets Report 2023-2024[xxxiii], the number of people (131,746) entering an energy retailer Hardship Programs increased from the 2022/2023 reporting period to 2023/2024 period, by 37.8%, with the average debt on entry to a hardship program also increasing. For electricity it went up by 23.7% to $1,476, and for gas it went up by 33.5% to $736. The average overall energy debt for people in the Hardship program now stands at $1,687 for electricity and $812 for gas.[xxxiv] The number of people completing hardship programs has declined, with almost 70% of people leaving because of non-payments, indicating people doing it the toughest are losing access to safety nets because they cannot afford to pay their energy bills. There are also a further 202,030 people in energy debt outside of the Hardship Program (who were either forced to leave Hardship Program or have not been offered to enter the Hardship Program), who are struggling to afford their energy bills. Average energy debt for this cohort has also increased 16% up to $1,148. Direct assistance by government and retailers is needed before debt spirals out of control and becomes more unmanageable.

Recommendation 11. The Federal Government provide up to $2,000 per person experiencing energy hardship with unmanageable energy debt and work with retailers to provide additional relief to those customers.

Many remote First Nations communities rely on pre-payment metering cards to access electricity and can go days or weeks without electricity because they cannot afford a new metering card and are automatically disconnected. Disconnections are common and increase during days of extreme heat and cold. This means no access to refrigeration for foods and medicines, no ability to cool homes in the heat, and problems staying digitally connected for work, study, health and family connection; all of which put people's health and wellbeing at significant risk.

Recommendation 12. State and Territory Governments should reform pre-payment metering arrangements in consultation with First Nations people and communities, to provide hardship protections and reduce the high frequency of disconnection from energy.

Adequate incomes

Many people surveyed did not have adequate income to pay their energy bills and other essentials. Australia's income support system should provide enough to cover the basics. Currently, our income support system is not working because social security payments such as JobSeeker remain grossly inadequate, while the cost of living, especially housing, energy and food prices, have risen dramatically. The Federal Government must build on the $20 a week increase delivered in the 2023 Budget, and substantially lift base rates of JobSeeker Payment, Youth Allowance, Austudy, Abstudy, Special Benefit, Parenting Payment and Crisis Payment. These payments should be brought up to the same level as the pension.

Recommendation 13. The Commonwealth Government immediately raise income support payments to improve the capacity of people on low incomes to manage energy bills, including JobSeeker, Youth Allowance, Austudy, Abstudy and Special Benefit to at least $82 a day, in line with the pension.

The Remote area allowance is a supplementary income support payment paid by the Federal Government to people who 1. receive an income support payment, and 2. live in designated remote areas. The allowance is in recognition that living costs are higher in remote areas, however the payment falls well short of the additional costs people face. The allowance is not indexed and was last increased 25 years ago. The allowance is currently $9.10pw for singles, $15.60pw for couples (combined) and $3.65pw per child.

Recommendation 14. In the first instance, increase the Remote Area Allowance to at least $26.25 per week (single), in line with its loss in value over time through inflation and apply ongoing indexation. In addition, undertake a review to benchmark the payment more appropriately to remote community living costs to improve adequacy.

Heatwave plan and shelters

Current government and medical advice is that people should leave home to go somewhere cooler during very hot days and heatwaves if they are unable to cool their home. While such places will not be accessible to everyone (e.g. people with mobility limitations), where they are available they can and do offer an important respite for people who are able to leave their home.

Recommendation 15. Governments fund the provision of and access to accessible locally and culturally appropriate free-to-use cool spaces and heat shelters to go to during hot weather. Community run spaces which people already access services such as community centres, libraries, neighbourhood houses, and other local community services should be prioritised.
Climate-induced disasters and extreme weather, like heatwaves, are only set to worsen and become more frequent, yet our disaster risk frameworks lack any focus on heat. Communities and community services need to be supported and resourced to adequately prepare for these events and to have plans in place to build resilience and respond when these events occur.

Recommendation 16. The Commonwealth, state, territory and local governments work collaboratively to prioritise a work program on heatwaves, which would include the examination of the impact of heatwaves on people and communities at risk, improve data collection, identify and elevate solutions to reduce associated risks. Develop in consultation, targeted programs to support First Nations communities and other vulnerable groups in adapting to increasing temperatures. Support and resource communities and community services (including First Nations community-controlled organisations) to adequately prepare for these events and to have plans in place to support people most at risk to stay cool when these events occur.

Addressing homelessness

The situation for people experiencing homelessness is deteriorating with the cost-of-living crisis and an insufficient supply of low-income housing right around the country. People experiencing homelessness are highly vulnerable to heat and need significant increased investment in accessible, climate resilient and affordable housing, an increase in income support, a boost to homelessness services and a new national First Nations Housing Strategy. For further detail please see Homelessness Australia's report Fixing the Homelessness Emergency: Election 2025.[xxxv]

Appendixes

Appendix A: Survey respondent demographics

Gender (from question 21)

	Number	% of all survey respondents
Woman or Female	674	67.7%
Man or male	275	27.2%
Prefer not to say	28	2.8%
Non-binary	25	2.5%
I use a different term	5	0.5%
No answer	4	

Age (from question 22)

	Number	% of all survey respondents
18 - 24	20	2.0%
23 - 34	89	8.8%
35 - 49	215	21.3%
50 - 64	324	32.0%
65 - 79	285	28.2%
80+	53	5.2%
No answer	25	2.5%

Income support (from question 23)

	Number	% of all survey respondents
Not receiving income support	358	35.4%
Disability Support Pension	207	20.5%
JobSeeker	126	12.5%
Age Pension#	87	8.6%
Commonwealth Rent Assistance	62	6.1%
No answer	35	3.5%
Carer Payment	46	4.5%
Parenting Payment Single	34	3.4%
Prefer not to say	26	2.6%
Other	20	2.0%
Youth Allowance	5	0.5%
Austudy	3	0.3%
Remote Area Allowance	2	0.2%

#Note the survey inadvertently omitted 'Age Pension' as an option, however many people surveyed selected the "other" option and stated that they receive the Age Pension. All respondents who selected the "other" option and stated they receive the Age Pension were categorised as recipients of Age Pension and removed from the data in the "other" category. The number reported is likely to be an under representation of the true number of people on an Age Pension as not everyone would have stated the fact.

Aboriginal and/or Torres Strait Islander (from question 24)

	Number	% of all survey respondents
Not Aboriginal and/or Torres Strait Islander	921	91.1%
Aboriginal	57	5.6%
Aboriginal and Torres Strait Islander	6	0.6%
Torres Strait Islander	1	0.1%
No answer	26	2.6%

Ethnic/cultural background (from question 26)

	Number	% of all survey respondents
Born in Australia	737	72.9%
Born overseas	197	19.5%
Aboriginal and/or Torres Strait Islander*	44	4.4%
Prefer not to say	16	1.6%
No answer	17	1.7%

** In the analysis we use the number of people who identified as Aboriginal and Torres Strait Islander from question 24, which is 64 compared to 44 who identified in question 26.*

English as main language spoken in the home (from question 27)

	Number	% of all survey respondents
English	976	96.5%
Language other than English	12	1.2%
No answer	23	2.3%

Disability or chronic health condition (from question 28)

	Number	% of all survey respondents
Has a disability or chronic health condition	621	61.4%
Does not have a disability or chronic health condition	371	36.7%
No answer	19	1.9%

Living situation (from question 29)

	Number	% of all survey respondents
Own my own home/paying a mortgage	365	36.1%
Renting from a real estate agency or directly from a landlord	305	30.2%
Renting in social housing (public or community housing or Aboriginal or Torres Strait Islander social housing)	185	18.3%
Living with family or friends	60	5.9%
No answer	52	5.1%
Living in a guesthouse, a caravan or shed	17	1.7%
Living in a retirement home or village	17	1.7%
Other	11	1.1%
No fixed address	10	1.0%

Appendix B: Survey questions

1. Name

2. Email address

3. Phone number

4. Postcode

5. In the summer is your home:
   - Always or mostly comfortable
   - Too hot but I can and do cool it
   - Too hot and I struggle to cool it

6. If you answered "Too hot and I struggle to cool it" to question 5 (if you answered otherwise then go to question 7): Why do you struggle to cool your home?
   - I don't have an air-conditioner
   - I have an air-conditioner but I can't afford to run it
   - I have an air-conditioner but it isn't effective
   - Other

7. Do you experience any of the following as a result of heat in your home?
   - Difficulty sleeping
   - Physical health impacts
   - Mental health impacts
   - Reduced ability to study or work
   - Other

8. In the last 12 months, have you had to seek medical attention because your home was too hot?
   - No
   - Yes
   - Other

9. Does anything stop you leaving your home to find a cooler location (e.g. supermarket, library, community centre, home of family/friend)
   - Cost of entry (e.g. to a cinema or cafe)
   - Health issues or concerns that confine me to the home
   - Cost of transport
   - Having caring duties or responsibilities at home
   - Mobility limitations that make it difficult for me to move around
   - Nowhere to go that's cooler
   - Other

10. Are you worried about summers getting hotter?
    - No
    - Yes
    - Other

11. Is there anything else you would like to tell us about your experience dealing with the heat in summer?

12. Are you struggling with the cost of your energy bills?
    - Yes
    - No

13. If you answered "Yes" to question 12 (if you answered "No" then go to question 17): Have you been trying to reduce your energy usage?
    - Yes
    - I can't reduce it any further
    - No
    - Other

14. If you answered "Yes" or "I can't reduce it further" or "Other" to question 13 (if you answered "No" then go to question 15): Have you been doing any of the following to try and reduce your energy usage?
    - Cutting back on the use of lights
    - Cutting back on the use of cooling
    - Taking shorter or fewer hot showers
    - Not having people over
    - Going to bed early
    - Turning off the fridge and/or other appliances
    - Other

15. If you answered "Yes" to question 12 (if you answered "No" then go to question 17): Have you done any of the following to try and pay your energy bills?
    - Gone without food, medicine, or other essentials
    - Sold something to get cash
    - Borrowed money from family or friends
    - Approached a charity for assistance to pay your energy bill
    - Borrowed money from an institution (ie. after pay or pay day loans)
    - Other

16. If you answered "Yes" to question 12 (if you answered "No" then go to question 17): Is there anything else you would like to tell us about managing the cost of your energy bills?

17. The federal government should be providing financial support to install home energy upgrades in housing
    - Strongly agree
    - Agree
    - Neither agree nor disagree
    - Strongly disagree
    - Disagree
    - Other

18. The federal government should prioritise and provide the most support for installing home energy upgrades for low-income housing.
    - Strongly agree
    - Agree
    - Neither agree nor disagree
    - Strongly disagree
    - Disagree
    - Other

19. Governments should require landlords to improve the energy performance of rental properties (ie. ensure the appropriate home energy upgrades are installed).
    - Strongly agree
    - Agree
    - Neither agree nor disagree
    - Strongly disagree
    - Disagree
    - Other

20. Is there anything else you would like to share?

21. Gender
    - Woman or female
    - Man or male
    - Prefer not to answer
    - Non-binary
    - I use a different term

22. Age
    - 18-24
    - 25-34
    - 35-49
    - 50-64
    - 65-79
    - 80+

23. Are you personally receiving any of the following income support payments right now?
    - No
    - Disability Support Pension
    - JobSeeker
    - Commonwealth Rent Assistance
    - Carer Payment
    - Parenting Payment Single
    - Prefer not to say
    - Youth Allowance
    - Austudy
    - Remote Area Allowance
    - Abstudy
    - Other

24. Are you of Aboriginal or Torres Strait Islander origin?
    - No
    - Yes, Aboriginal
    - Yes, Aboriginal and Torres Strait Islander
    - Yes, Torres Strait Islander

25. Which ethnic group/s do you identify with?

26. Ethnic/cultural background
    - Born in Australia
    - Born overseas
    - Aboriginal and/or Torres Strait Islander
    - Prefer not to say

27. Is English the main language spoken at home?
    - Yes
    - No

28. Do you personally have a disability or chronic medical condition that restricts your everyday activities and has lasted, or is likely to last, for at least 12 months
    - Yes
    - No

29. What is your living situation?
    - Own my own home/paying a mortgage
    - Renting from a real estate agency or directly from a landlord
    - Renting in social housing (public or community housing or Aboriginal or Torres Strait Islander social housing)
    - Living with family or friends
    - Living in a retirement home or village
    - Living in a guesthouse, a caravan or shed
    - No fixed address
    - Other

Endnotes

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iv Eligible people received energy bill relief via the Energy Bill Relief Fund ($1.5 billion) delivered in partnership with state and territory governments. Amount varied depending on contributions from states and territories

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