



Heat in Homes

Survey Report 2026



Fair, Fast
and Inclusive



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.

We would like to thank those who took part in the Heat in homes 2026 survey. It is challenging to share experiences of struggling to cool the home, to pay energy bills and to deal with the impacts of high heat in the home. This report is dedicated to our survey respondents. We call on state, territory and federal governments across Australia to act on the findings and recommendations contained in this report.

We acknowledge and thank the partners for this survey, the First Nations Clean Energy Network (FNCEN) and the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA). Their partnership enabled us to extend the reach of this survey to more First Nations people in order to gain a deeper insight to their experiences dealing with overly hot homes.

Thank you, too, to the community sector and climate sector organisations that assisted with the promotion of this survey to their networks and communities.

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Executive Summary

This survey explores people's experience of heat in homes. It highlights the connections between housing quality, energy affordability, climate change and health impacts.

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 2025 to January 2026. We received 2,070 responses from people across the country, almost double the response rate of previous years. This is the fourth survey report since 2023.

The 2026 results are concerning, and in some cases worse than previous years' responses, with more people reporting they are struggling to cool their home and to afford their energy bills. For the respondents of this survey, homes are amplifying health and social risks rather than giving them the expected safety and protection.

For people experiencing financial and social disadvantage the results were significantly worse. Many are living in unsafe homes and being left behind in the energy transition. We identify four cohorts who reported acute struggles with affordability and livability (First Nations people, people who are on the lowest income support payments, renters, and people with a disability or chronic medical condition). This is because they are more likely to live in poor energy-performing homes, face unaffordable energy bills, and lack the resources or control to implement solutions. Intersectional disadvantage has a compounding effect on these experiences.

Addressing these inequities must be a priority of Federal, State and Territory Governments.

The report makes a series of recommendations, including measures and investment to:

- Improve the energy performance and climate resilience of low-income housing;
- Raise income support payments;
- Make energy bills more affordable; and
- Create accessible and culturally appropriate cool spaces and heat shelters when homes remain unsafe.



Summary of Key Findings



Homes are too hot and people struggle to cool them

Ninety-one per cent (91%) of people responding to the 2026 Heat in Homes Survey reported that their homes get too hot, and 75% reported they struggle to cool their homes. This was up from 54% who reported they struggle to cool their home in the 2025 Survey results.

Certain groups of people were more likely to report having hot homes:

- 97% of people who rent their homes compared with 68% of people who own their homes.
- 95% of First Nations people compared with 89% of non-First Nations people.
- 93% of respondent's households with disability or chronic illness, compared with 89% of households without.

Among people who struggle to cool their homes:

- Renters were more likely (86%) than owners (32%) to report their homes were too hot and they struggled to cool them.
- First Nations respondents were 16 percentage points more likely to report struggling to cool their homes (90% compared with 74%).
- People in homes where someone has a disability or chronic medical condition are five percentage points more likely to struggle to cool their homes than people in homes without (78% compared with 73%).

"My house can stay cool but if we have multiple hot days in a row, the whole house heats up and becomes unbearable.

It's usually hotter inside the house than outside and it's hard to cool it down. We don't have any aircon

but we've asked our landlord to install some.

While we're waiting for approval, we've had multiple days over 40 degrees where we can't be in the house during the day."

Emma, VIC



"It is already hard enough to pay rent, so when it is winter or summer we use electricity as little as possible. We struggle so much as it is that we can't afford to just 'be comfortable'."

Mishca, VIC,
JobSeeker, Commonwealth Rent Assistance, Health care card



Heat in homes disrupts sleep, work and study and impacts health

Heat affects productivity, caregiving and basic daily functioning:

- The most common impact reported by survey respondents was difficulty sleeping (93%), followed by difficulty doing everyday activities (76%).
- 52% of respondents reported that the heat reduced their ability to study or work.

Health impacts are widespread:

- 60% of respondents reported physical health impacts.
- 60% reported mental health impacts.
- These included exacerbation of chronic health conditions, heat-related illnesses such as heatstroke, and psychological impacts.

People took the following actions due to the impact of heat on their health:

- 75% of respondents sought a cooler location (outside the home).
- 30% took time off work, caring duties or study.
- 17% sought medical attention.

"Often public housing is not built for people with chronic illness."

Carolyn, NSW,
Disability Support Pension



"I'm in cancer treatment and I have to look at the weather to work out whether I can survive the week following chemo in my house."

Kat, NSW,
Health Care Card



Barriers to cooling homes

The primary barrier to cooling is thermally inefficient housing:

- 66% of respondents reported their homes were thermally inefficient (poor insulation, shading or design).
- 53% reported that fans made little difference.
- 44% did not have air-conditioning.

Air-conditioning is often unavailable, inadequate or unaffordable. People reported that there were too few air-conditioners to cool the entire house, or that they were badly placed. Some had purchased portable air-conditioners, but the running costs of these could be prohibitive.



"I have tried to cover my verandah with shade cloth and grass fencing material to block the sun. I have saved for block out drapes on my windows and also use old sleeping bags for extra heat block out on the windows. I inherited an old air conditioner which works to a point but need a fan on in the room to circulate it. I live in an old fibro type housing SA property which would cost them way too much to insulate because of asbestos, so I wouldn't bother asking."

Fiona, SA,
Carer Payment



Rental insecurity prevents thermal improvements

- 49% of renters reported they had not asked their landlord for cooling improvements because they were concerned about adverse reactions such as rent increases or evictions.
- 35% of renters did ask their landlord for air-conditioning and 23% asked for thermal improvements, requests that their landlords either denied or had not yet acted on.
- People reported that there are often barriers to air-conditioning installation in social or public housing; some reported that they had either contributed to or offered to contribute to the cost of air-conditioner installation.

"Aircon is installed but not maintained and now runs very cold regardless of setting. This makes it too expensive to run. Last time we needed repairs, we were told two days later that our lease would not be renewed. We sometime sleep on the floor/couch in other rooms because it is too hot in a bedroom. This is very difficult and sickening."

N, VIC,
Carer Payment, Commonwealth Rent Assistance



Going somewhere cooler is not always an option

A common solution often suggested to avoid an overly hot home is to find somewhere to go that is cooler. However, this is not always possible:

- 49% of respondents reported that it was inconvenient to leave or that they preferred not to.
- 31% reported that they couldn't leave due to caring responsibilities at home.
- 26% reported that they couldn't go somewhere else as the entry cost would be too great (e.g. going to a café or a cinema).
- People also reported needing to stay at home to look after pets, to work or study.

"I have one room I can cool, using a portable aircon on days over 35. I can't afford to run it otherwise."

Ally, WA,
Disability Support Pension

"Now that I have a small baby it is very stressful to try to keep the baby and myself cool and hydrated, especially when on a low income so struggle to afford electricity bill. During pregnancy I was admitted to hospital a few times due to severe dehydration. It's also hard to keep a little baby out of the house for a whole day to go somewhere cooler. They need naps, changing, feeding and quiet times."

Liv, NSW,
Disability Support Pension





People are going without essentials because their energy bills are too high

Despite the federal government providing energy rebates in 2025, 77% of respondents reported struggling with the cost of energy bills. This is up from 64% of people who reported struggling with their energy bill in the 2025 Heat in Homes Survey. The most common coping strategies to help pay energy bills were:

- Going without food, medicine or other essentials (51%).
- Seeking payment assistance from energy retailers (48%).
- Borrowing money from family or friends (42%).
- Selling belongings for cash (40%).

People reported experiencing financial strain such as:

- Energy bills doubling or tripling despite efforts to reduce energy use.
- Having to pay energy bills weekly or fortnightly in advance to keep on top of them; or
- Experiences of debt, arrears, and the risk of disconnection.

People connected inadequate incomes to difficulties paying their energy bills, including:

- Low rate of income support payments (e.g. JobSeeker); and
- Government payments not keeping pace with increases in the price of energy.



Most households are reducing energy usage

- 73% reported trying to reduce their energy use.
- However, 24% reported that they couldn't reduce it further.

Some of the more common strategies to minimise energy use were:

- Cutting back on lights (75%).
- Taking shorter or fewer showers (64%).
- Reducing cooking (52%).
- Avoiding having people over (46%).
- Turning off appliances such as the fridge (26%).



People are worried about increasing heat

- 96% of respondents were worried that summers are getting hotter, up from 92% from the 2025 Heat in Homes Survey.



And want governments to do more to improve the energy performance of homes

- Respondents overwhelmingly agreed (92%) that the government should provide financial support to install home energy upgrades in housing.
- Respondents overwhelmingly agreed (92%) that the government should prioritise and provide the most support for installing home energy upgrades for low-income housing.
- Respondents overwhelmingly agreed (95%) that governments should require landlords to improve the energy performance of rental properties (i.e. ensure the appropriate home energy upgrades are installed).

These results were higher than the 2025 Heat in Homes Survey, where 88%, 88% and 90% respectively agreed with the statements of what governments should do.

"I strongly believe rental properties should be required to provide working air-conditioning, especially in a climate like Brisbane's. Tenants are already paying high rent, and living without air-conditioning during extreme heat is not reasonable or healthy. Government support or subsidies for electricity costs would also make a major difference, because air-conditioning becomes unaffordable for many families even if it is installed. These measures would protect the wellbeing, productivity, and mental health of tenants, and would help ensure safe and fair living conditions during summer."

Manuel, QLD



Summary of Recommendations

The need for greater government intervention and support to help people stay safe in their homes during worsening summer heat has reached a critical point, especially for people experiencing financial and social disadvantage. The report makes 18 recommendations, synthesised below.



Improve energy performance and climate-resilience of homes

To improve the energy performance and climate-resilience of existing homes:

- For public and social housing tenants, the Federal, State and Territory Governments should commit to upgrading ALL social housing by 2031, prioritising First Nations housing.
- For private rental tenants, State and Territory Governments should introduce mandatory energy performance rental standards for rental properties, with the Federal Government providing conditional and targeted supports to assist landlords coupled with stronger renter protections. The Federal Government should also amend existing tax laws so capital works deductions are only available on accredited energy efficient and electric appliances.
- For low-income households to access home energy and resilience upgrades, the Federal, State and Territory Governments should provide subsidies, no-interest finance and access to one-stop-shops.

To improve the energy performance and climate resilience on new homes, all State and Territory Governments must implement National Construction Code (NCC) 2022 and 2025 updates to implement the 7-star NatHERS, with social housing built at a higher standard. The next NCC updated slated for 2029 must proceed and include promised climate-resilience measures and more ambitious energy performance measures.



Energy affordability measures

The federal Government should directly fund renewable energy subsidies currently recovered through consumers energy bills and provide energy debt relief for people experiencing energy hardship. In addition, State and Territory Governments should undertake energy concessions reform to better meet people's energy needs and changing circumstances, and reform pre-paid metering arrangements in First Nations communities.



Adequate incomes

The Federal Government should ensure people have adequate incomes. They should raise the rate of Jobseeker and related payments to at least \$82 a day; increase the remote area allowance to at least \$27.20 per week; and introduce a Disability and Illness Supplement of at least \$60 a week.



Heatwave plans and shelters

The Commonwealth, State, Territory and Local Governments should work collaboratively to prioritise a work program on heatwaves and fund the provision of and access to local, accessible, culturally appropriate, free-to-use, cool spaces to go to during hot weather.



"I live in LinkWentworth social housing, whilst I am grateful this building is slated in high density development in st marys - reducing green space further and increasing temperatures. LinkWentworth has advised it cannot retrofit properties. We need more initiatives from levels of government and due process to avoid exploitation for retrofit initiatives like fans, better opening windows. I currently use thermal sparking material on my windows which face EAST to cut the temps by 10+ degrees in summer. I'm also a participant in USYDs monitoring of temps in social housing which finishes in July 2026."

Megan, NSW,
Commonwealth Rent Assistance, JobSeeker, Health care card

Introduction

Climate change is making our summers, and our winters, hotter. The past 11 years have been the 11 warmest on record.ⁱ

Australia has warmed by over 1.5°C since 1910, with most warming occurring since 1950.ⁱⁱ Extreme weather and climate events such as heatwaves are longer and more intense, and occurring more often than in the past.ⁱⁱⁱ Already in 2026 historic and record-breaking heatwaves struck southeastern Australia, with over 50 stations recording their highest-ever daily maximum temperatures, including two at 50.0°C, and in Western Australia reaching 49.3°C.^{iv} Severe and extreme heatwave events are projected to double if global warming reaches +2.0°C^v, and we are on track for a 2.7°C rise.^{vi} Australia had the 5th warmest nights on record.^{vii}

Research shows that heatwaves cause more deaths than all other extreme weather events combined in Australia.^{viii} Between 2006 and 2017, there were around 36,000 heat-associated deaths.^{ix} The intersection between heat, housing energy performance and energy affordability is a major contributor.

Inadequate insulation, gaps, limited shading and other cooling design features, can make homes unbearably hot and require more energy to cool. Over 70% of Australian homes have poor energy ratings – three stars or less,^x compared to the current new build recommended rating of 7-stars out of 10 on the Nationwide House Energy Rating Scheme (NatHERS). Even improving a home from a 3-star to a 5-star rating could reduce the amount of energy needed for heating and cooling by around 40% according to DCCEEW's NatHERS 2022 Starbands.^{xi}

Little support is available for home energy upgrades for those who need it the most.

While we have welcomed the Federal Government's allocation of \$800 million (\$300 million matched by State and Territory Governments and \$500 million unmatched) to support home energy upgrades in social housing, the funding will only support upgrades to approximately 25% of social housing. The funding also pales in comparison to the billions of dollars in subsidies provided to homeowners who can afford solar, hot water heat-pumps and home batteries.

There is even less support for people in private rentals. Voluntary incentive programs for landlords to make energy efficient retrofits here in Australia and internationally have not been successful. Mandatory energy performance rental standards are the most effective policy intervention to improve the energy performance in rental homes. But to date only Victoria and Australian Capital Territory (insulation only) have implemented mandatory energy efficiency rental standards.

Alarmingly, previous progress on new build standards via the National Construction Code (NCC) updates are going backwards, with some states and territories either refusing to implement or proposing to scrap requirements to implement 7-star energy rating on new homes.

Even when cooling appliances are available, high energy costs often prevent households from using them. Despite renewable energy being the cheapest form of energy, energy prices are predicted to continue to increase in Australia, because of expensive gas, ageing coal-fired power stations, and networks costs.^{xii xiii}

The Australian Energy Regulator (AER) in its *Annual Retail Markets Report 2024–2025*, reported that electricity affordability for low-income households declined in jurisdictions where a higher rebate in 2023–24 targeted at low-income households was replaced by the \$300 rebate available to all households.^{xiv} It also found metrics related to energy debt, payment plans and hardship trended back to pre-rebate levels towards the end of the 2024–25 financial year.^{xv} Average energy debt for hardship and non-hardship customers increased in the period June 2024 to June 2025.^{xvi}

As noted above, some households can manage price increases by upgrading to more efficient appliances and/or homes, and installing rooftop solar and home batteries. However, people experiencing financial and social disadvantage are less likely to live in efficient homes with rooftop solar or battery storage, reducing their ability to offset electricity costs and keep homes safely cool.

ACOSS' previous *Heat in Homes* surveys have found people experiencing financial and social disadvantage, in particular First Nations people, people who are on income support, renters, and people with a disability or chronic medical condition, are significantly and detrimentally impacted by heat. This is because they experience intersectional disadvantage, are more likely to live in poor energy-performing homes, face unaffordable energy bills, and lack the resources or control to implement solutions.

To help understand these issues better, ACOSS, FNCEN and NATSIHA conducted a public online *Heat in Homes* survey over the summer of 2025–26. This survey explores the intersection between high temperatures, housing, and energy affordability. The survey provides insights into how heat affects people's health, wellbeing and everyday actions when they have no options to further cool their homes. It also shows how limited cooling capacity undermines resilience and reduces people's ability to cope with debilitating hot weather.

Methodology

The 2026 *Heat in Homes Survey* was open from 5 December 2025 to 28 January 2026, run via the Typeform™ survey tool.

ACOSS partnered with the First Nations Clean Energy Network (FNCEN) and the National Aboriginal Torres Strait Islander Housing Association (NATSIHA) to ensure we captured the experience of First Nations people.

As this survey was promoted through ACOSS and partners' social media, websites and networks, as well as targeted through paid advertising, respondents are likely to be people who are concerned about the heat of their homes and likely to be on low incomes. The survey results shed light on the experience of a disadvantaged segment of the population which has lived experience of heat in homes.

2,070 responses were received for this survey, from respondents in each state and territory spanning 830 postcode areas. Of those responses:

- 71.5% received some form of government income support. In the general population, 24% of people receive income support payments.^{xvii}
- 48% of respondents were in private rental, 18% rented from a public or community housing authority, and 16% owned their homes either outright or with a mortgage. In the general population, 66.0% of households are owner-occupier, compared with 30.6% renters^{xviii} and 3.8% in public and community housing.^{xix}
- The vast majority identified as women or female (73%), with 21% identifying as men or male and 2.5% as non-binary, with 1% using a different term. In the general population, 51% identify as women and 49% as men^{xx}, and 1% identifying as trans and gender diverse.^{xxi}
- 56% of respondents were born in Australia and 84% speak English as the main language at home. According to the most recent census, 27% of the population were born overseas and 23% reported using a language other than English at home.^{xxii}
- 8.4% of respondents identified as First Nations people. In the general population, 3.8% of the population are First Nations.^{xxiii}
- 61% of respondents reported that someone in the household – either themselves or someone else – had a disability or chronic medical condition that restricts everyday activities and which had lasted, or was likely to last, at least 12 months. This combines the 47% of respondents reporting personal disability or chronic conditions; and 32% reporting someone else in the home having a disability or chronic condition. Comparatively, the general population rate of people with disability/chronic medical condition is 21%.^{xxiv}

This survey and its recommendations focus on people living in homes. People experiencing homelessness or who are in insecure housing situations are at serious risk during extreme heat, and solutions are also needed for people in these situations.

The questions in this survey were adapted from previous ACOSS *Heat in homes* surveys from 2025, 2024 and 2023; along with Sweltering Cities' *Summer Surveys*

from 2022 and 2021. While some questions are refined between surveys, much of the substance remains the same.

Some comparison between the 2025 and 2026 survey results is included throughout the report and in Analysis Section 6, when the questions between the surveys are the same or very similar. However because the sample groups are different between the two surveys a direct longitudinal comparison is not possible; indeed, the sample size in the 2026 survey is over twice that of the 2025 survey. In addition, the response rate from renters, First Nations people and those receiving income support all increased from the 2025 to the 2026 survey.

In the analysis, we look at overall results and, in some cases, explore differences in results for key demographic groups more likely to be impacted by heat in homes including renters, First Nations people, people with a disability or chronic illness, and people receiving the lowest income support payments.



Analysis

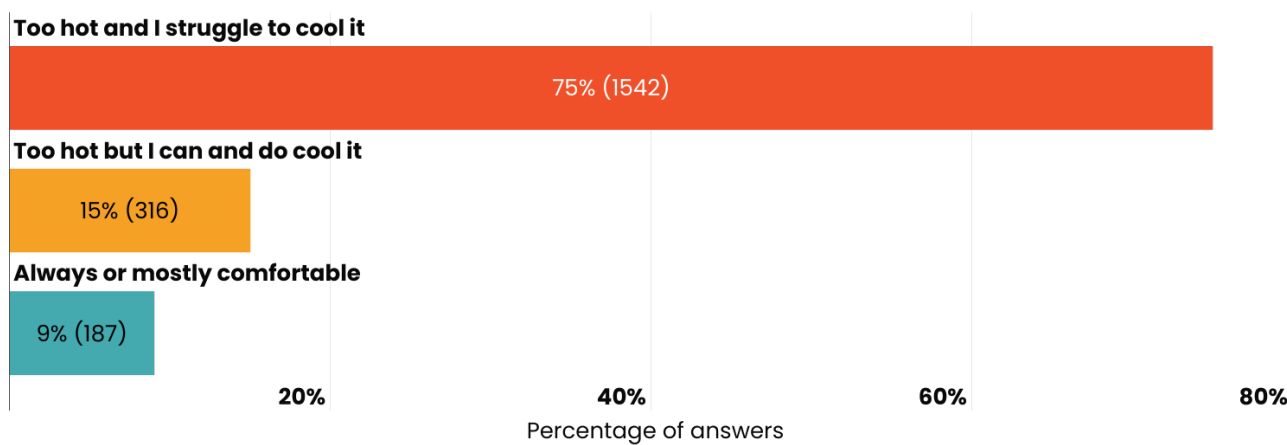
1. Living in hot homes

1.1 The majority of people surveyed live in homes that are too hot

Nearly nine in ten people surveyed said that their homes became too hot (87%) during hot weather.

As shown in figure 1, 75% reported their homes were too and they struggled to cool them, while only 15% felt they were able to cool their homes when it is hot; and 9% responded that they were always or mostly comfortable.

Figure 1: Overheated homes (n=2046)



Source: Heat in Homes survey 2026. Responses to Question 5: In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it.

The type of living situation of respondents affected their response to this question. Those living in rental properties – whether private or public/ community housing – or in more insecure housing, such as a caravan or living with friends, were more likely to report having hotter homes that they struggle to cool (Figure 2).

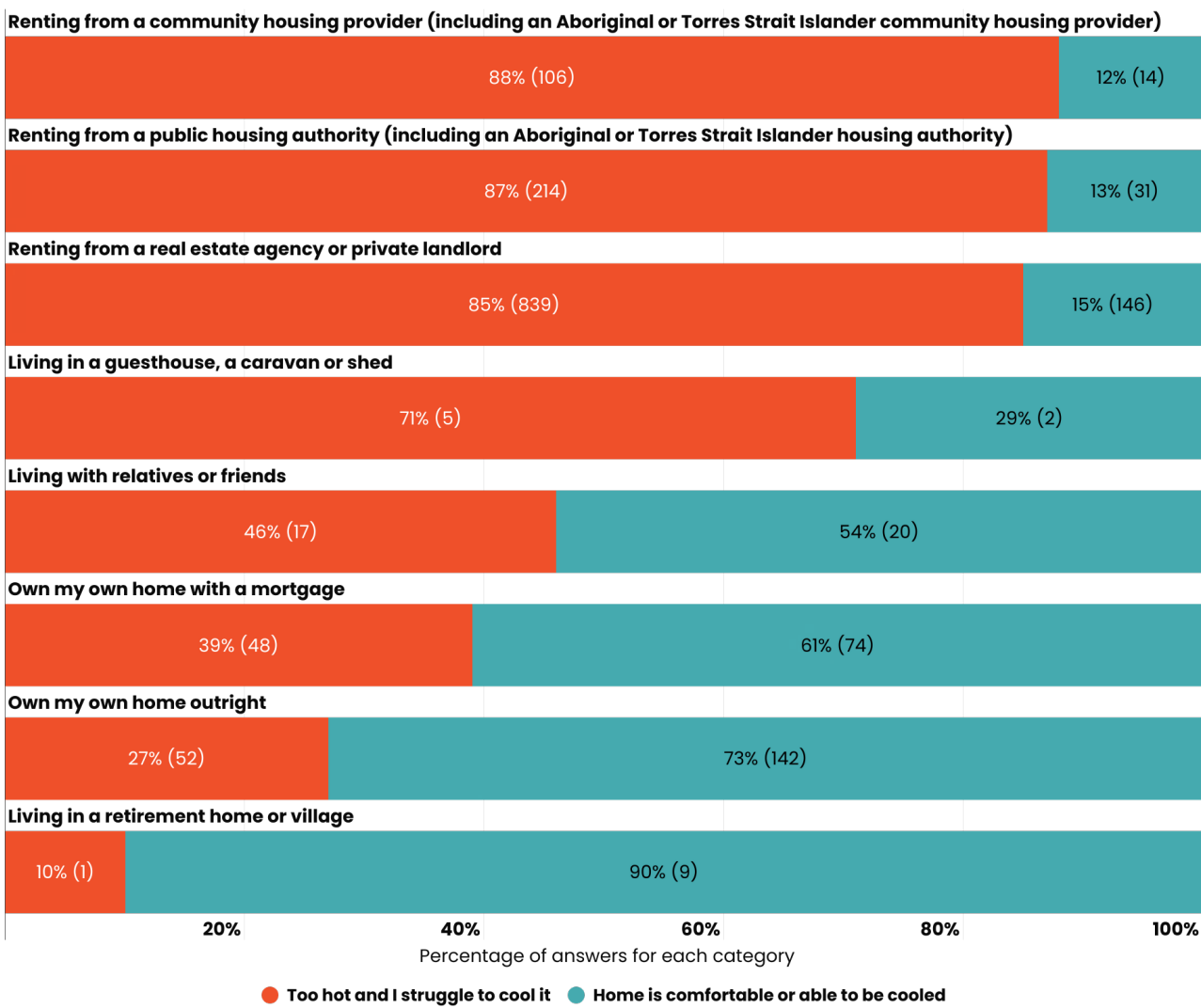


“My house heats up quickly, and stays hot. It might be cooler outside, but still 35° inside, upstairs where my bedroom and study are.”

Andrew, SA, Jobseeker



Figure 2: Overly hot by living situation



Source: Heat in Homes survey 2026. Responses to Question 5 (2046 people answered): In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it and Question 30: What is your living situation? (1772 people answered). Data from ‘no fixed address’ (1) and ‘Living in an aged-care facility’ (1) were not included. Note that ‘too hot’ is derived from combining responses to options B Too hot but I can and do cool it and C Too hot and I struggle to cool it

People renting, whether from social or public housing providers or private landlords, are limited in the changes they can make to their homes to make it more thermally efficient and comfortable.

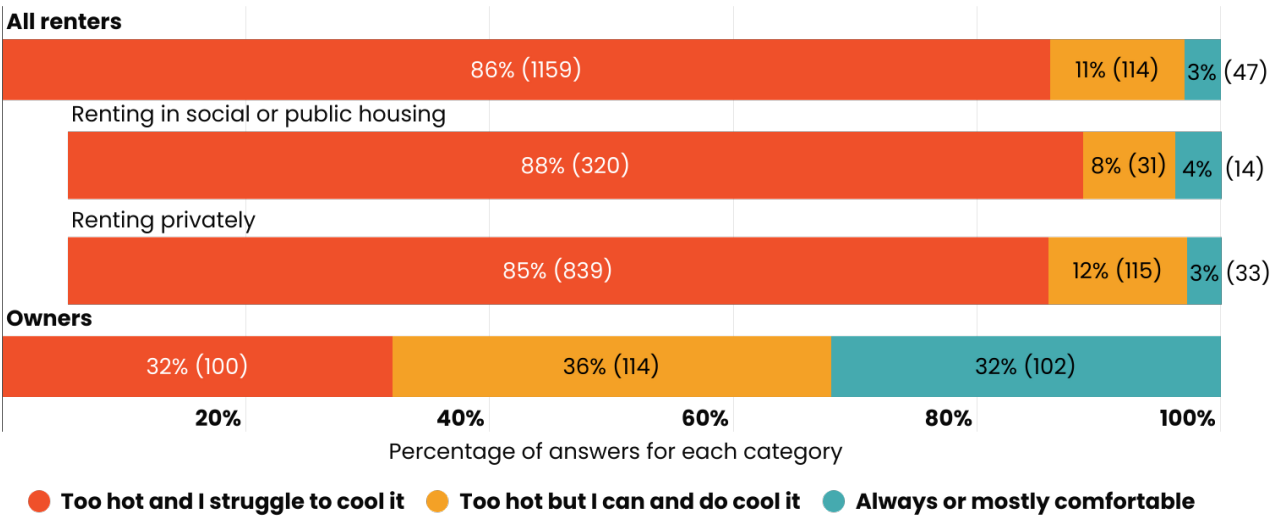
“Being a renter, I find it very difficult to make my home more efficient and comfortable.”

Prue, VIC



Figure 3 shows that renters were far more likely (86%) to report struggling to cool their homes than owners (32%).

Figure 3: Overheated homes by housing tenure (n=1772)



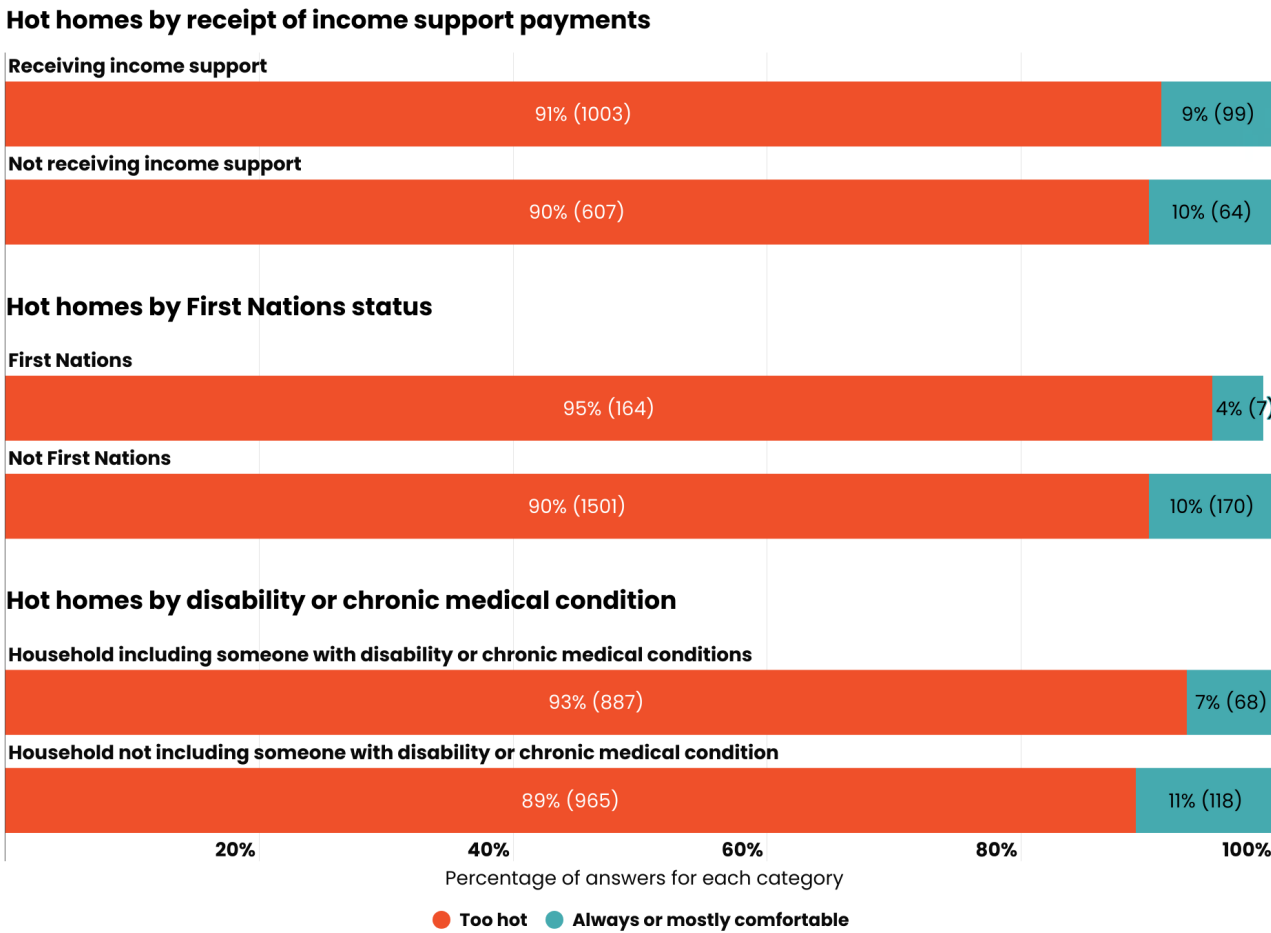
Source: Heat in Homes survey 2026. Responses to Question 5: In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it and Question 30: What is your living situation?

The response by other key demographic groups to whether homes are too hot and respondents struggle to cool them can be seen in Figures 4 and 5.

Figure 4 shows that heat stress is widespread amongst these groups. For example:

- Households where somebody has a disability – either the respondent themselves or someone else in their household – report that the homes they live in are too hot (93%) compared with 89% of households that don’t have disability.
- 95% of First Nations people lived in homes that are too hot, compared with 89% of non-First Nations people. It was rare for First Nations people to report living in a mostly comfortable home (4%).

Figure 4: Heat of homes by key demographic groups



Source: Heat in Homes survey 2026. Responses to Question 5 (2046 people answered): In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it; Question 24: Are you personally receiving any of the following income support payments right now? (1857 responses); 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 (1690 respondents); and Question 29: Does someone else in your home have a disability or chronic medical condition that restricts everyday activities and has lasted, or is likely to last, for at least 12 months (1867 responses). Results for Questions 28 and 29 have been combined to households including someone with disability or chronic medical condition (n=2038) 'Too hot' is a combination of responses B Too hot but I can and do cool it and C Too hot and I struggle to cool it.



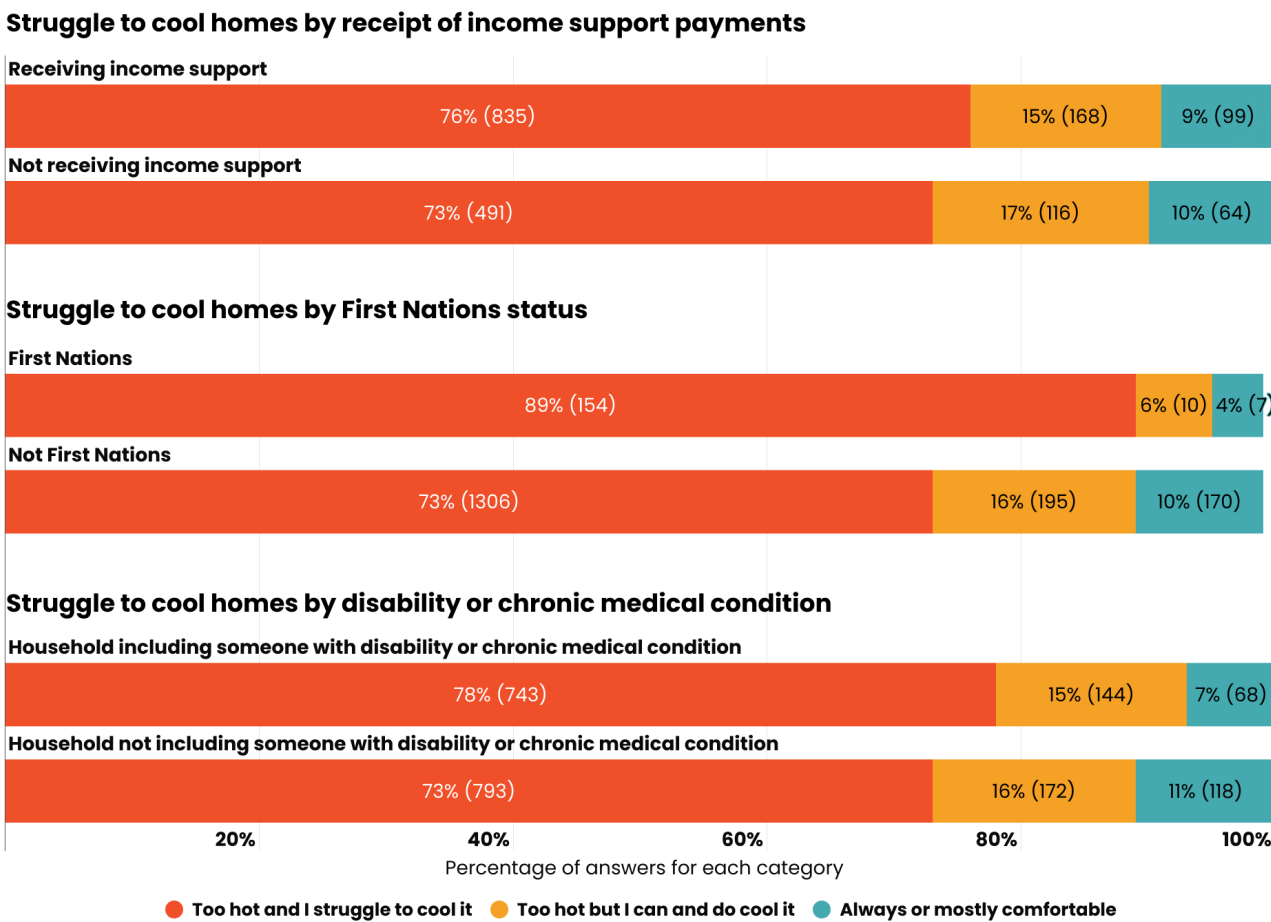
“The government should focus on incentives to improve insulation in low-cost housing. My energy bills are very low due to the new insulation, but we still have to move out because the landlord raised the rent to recover his costs. If landlords are subsidised to install effective insulation, then they won’t have to raise the rent and tenants won’t have to pay high energy bills, and everyone wins.”

Rose, VIC,
Family Tax Benefit

Figure 5 shows respondents who struggled to cool their homes by key demographic groups. In each group, the majority of respondents struggled to cool their homes:

- People receiving income support payments and those who did not receive income support similarly struggled to cool their homes (76% compared with 73%).
- First Nations respondents were 16 percentage points more likely to report struggling to cool their homes than respondents who are not First Nations (89% compared with 73%).
- Households in which somebody – either the respondent or somebody else – had a disability or chronic illness were also more likely to report struggling to cool their homes (78% compared with 73%).

Figure 5: Struggle to cool homes by demographic groups



Source: Heat in Homes survey 2026. Responses to Question 5 (2046 people answered): In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it; Question 24: Are you personally receiving any of the following income support payments right now? (1857 responses); 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 (1690 respondents); and Question 29: Does someone else in your home have a disability or chronic medical condition that restricts everyday activities and has lasted, or is likely to last, for at least 12 months (1867 responses). Results for Questions 28 and 29 have been combined to households including someone with disability or chronic medical condition (n=2038).

“I am a full-time carer for my elderly aboriginal grandmother, and we struggle to cool the house with no ceiling fans or air conditioning. We have been in the house for 14 years and kept the house in really good condition throughout. I’ve even offered about 10 years ago to assist with paying for ceiling fans or air con”

Travis, NSW, Carer Payment



1.2 Hot homes impact health and daily life

In Australia, heatwaves are responsible for more deaths than any other natural hazard,^{xxv} causing a range of illnesses such as dehydration, heat exhaustion and heatstroke, exacerbating or triggering conditions such as asthma, heart attack, stroke or mental health conditions.^{xxvi} Research shows that higher temperatures impact sleep, and that these negative effects are strongest for disadvantaged populations in warmer regions.^{xxvii}

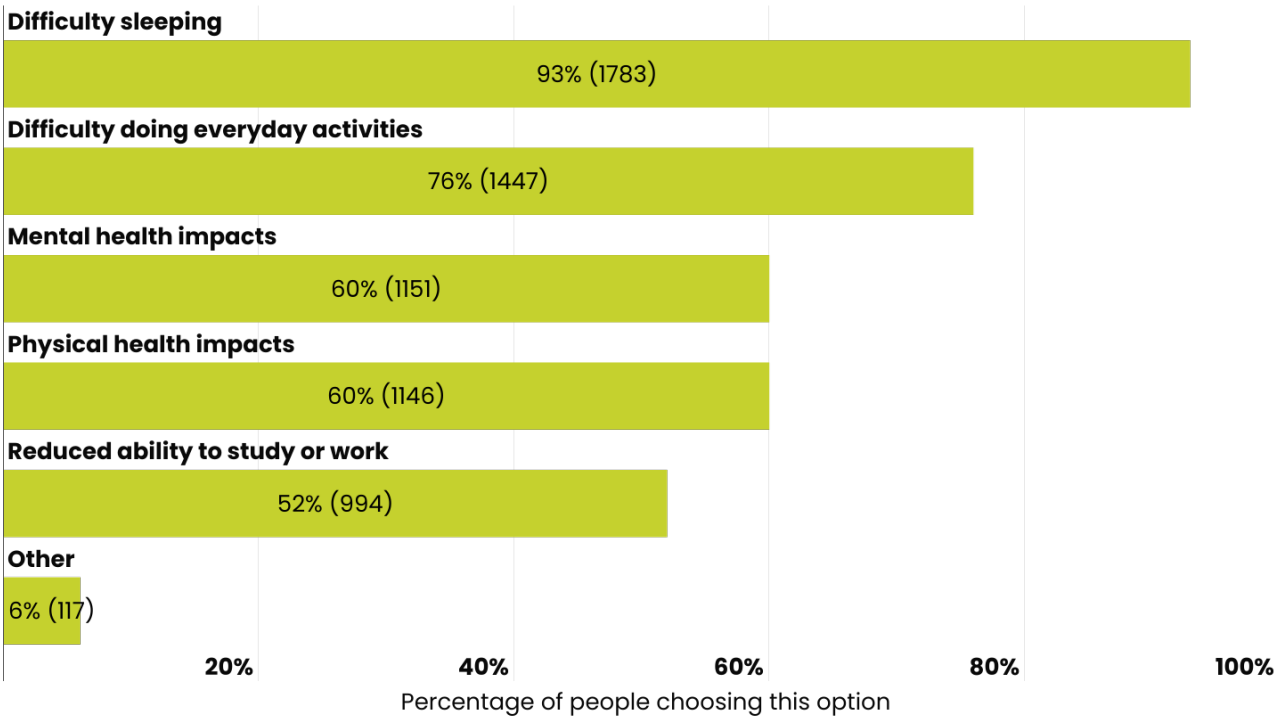
For the respondents of this survey, homes are amplifying health and social risks rather than giving them the expected safety and protection. Respondents to the Heat in Homes Survey 2026 reported sleep disruptions, reduced ability to carry out everyday activities, and physical and mental health impacts. For many, those impacts resulted in having to seek refuge elsewhere or seeking medical attention.

Figure 6 shows the main impacts reported by people responding to this survey themselves or others in their household. The most common impact reported was difficulty sleeping (93%), followed by difficulty doing everyday activities (76%). There was roughly equal prevalence of people reporting mental and physical health impacts (60% each), and 52% reported that the heat reduced their ability to study or work.

The ‘other’ option was chosen by 117 respondents (6%), which was mainly used to give context to the impacts listed. These include:

- Chronic health conditions exacerbated by heat (21 responses).
- Other health conditions – skin reactions (9 responses), heat-related illness such as heatstroke (5 responses) and mental health impacts (6 responses).
- Impacts on others in the home, such as on children (9 responses) and pets (5 responses).

Figure 6: Impacts of heat (n=1916)



Source: Heat in Homes survey 2026. Responses to Question 8: Do you or someone in the home experience any of the following as a result of heat in your home? A. Difficulty sleeping, B. Reduced ability to study or work, C. Physical health impacts, D. Mental health impacts, E. Difficulty doing everyday activities, F. Other.

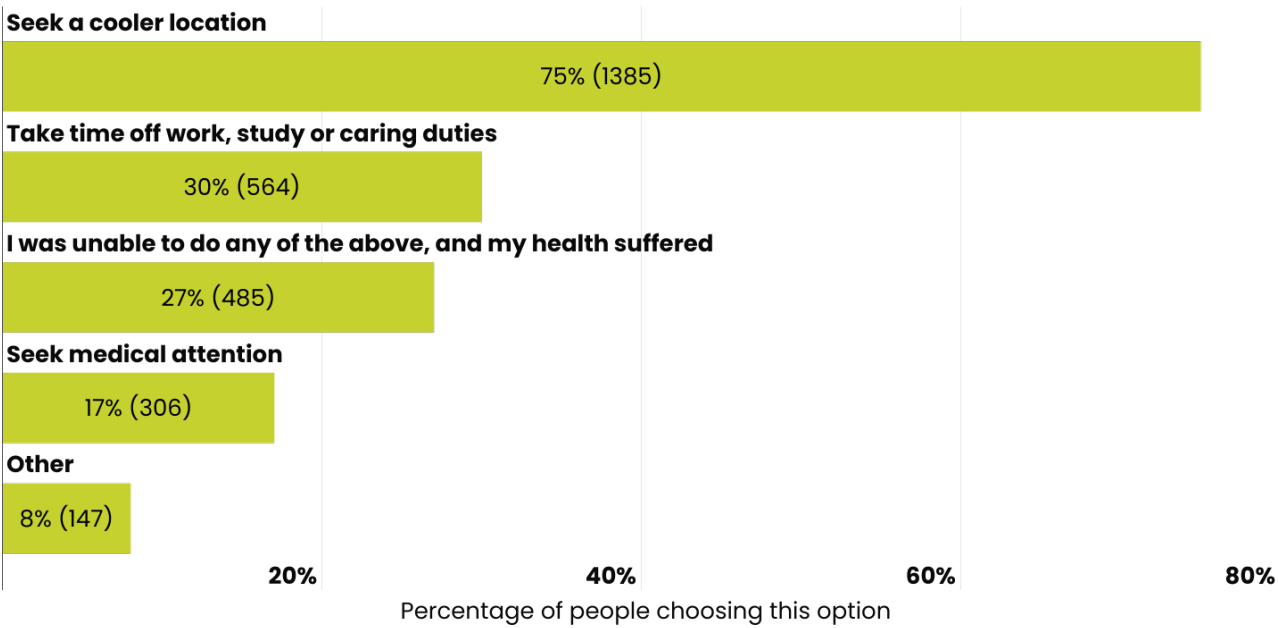
Survey respondents reported that they needed to take action due to the impacts of heat on their health (Figure 7). The largest response was people seeking out a cooler place to cope with the heat (75%). Thirty per cent reported that they had to step away from everyday responsibilities such as work, study or caring duties, which would have broader productivity implications.

Concerningly, 17% of people reported having to seek medical attention, and over a quarter of respondents reported that they could not take any of the steps and their health suffered as a result.

In the most common “other” responses (117), people reported:

- Reasons for seeking medical attention, such as deteriorating chronic illness and itchy skin (18 responses).
- Actions taken to reduce the impact of heat at home, such as cold showers, wet clothes and ice drinks (22 responses).

Figure 7: Actions taken due to the impact of heat on health (n=1812)



Source: Heat in Homes survey 2026. Responses to Question 9: Have you or someone in the home needed to do any of the following due to the impact of heat on your health? A. Seek medical attention, B. Take time off work, study, or caring duties, C. Seek a cooler location, D. I was unable to do any of the above, and my health suffered, E. Other

“Educating people on how to use curtains and other methods to support energy efficiency is important too. I feel, like many, that I would not approach my community housing provider, or landlord, to assist in the cooling of my home because rent increases are more painful than electricity bills or managing the heat. My rent went from 500 to 600 a week recently. My income CERTAINLY didn’t increase \$100 a week with CPI. I this kind of thing just further reduces my inclination to ask for any repairs or work to be done”

Kristie, NSW

2. Trying to cool down

Many people responding to this survey struggle to cool overly hot homes, and this struggle is shaped by housing quality, rental insecurity, cost pressures and constrained options. Many respondents live in homes that lack thermal efficiency, without effective air-conditioning, and cannot afford to use their existing cooling infrastructure. Barriers are particularly bad for renters, with respondents reporting a reluctance to request improvements due to the fear of rent increases or evictions and others reporting that their requests had been denied. Even leaving the home to find somewhere cooler was out of reach for many due to caring responsibilities, health limitations, transport availability/ costs or work/study responsibilities.

2.1 Inefficient homes and lack of means are key reasons people struggle to cool home

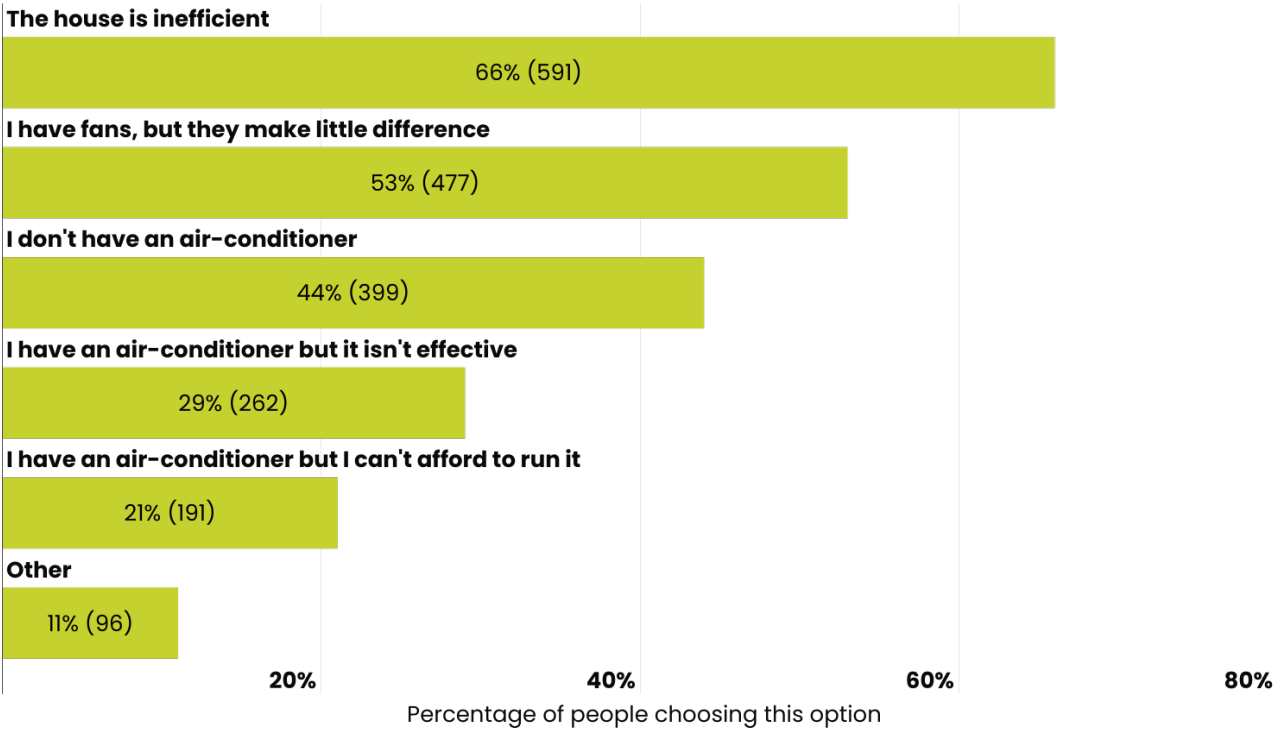
Often, people lack the means to cool their homes efficiently. Respondents were asked why they struggle to cool their homes (Figure 8). Of the multiple choices available, two-thirds of people reported that they could not cool their homes because those homes are inefficient (66%), they have fans but they make little difference (53%), and because they don't have an air-conditioner (44%).

96 people chose the "other" response, which mostly gave context to existing answers:

- Many of these outlined reasons for the lack of efficacy of air-conditioners, such as not enough air-conditioners to cool the entire house (23 responses), or because of the bad placement of existing air-conditioners (11 responses).
- Many outlined the context around the inefficiency of their homes, such as windows that won't open (8 responses) and badly placed windows that get too much sun (6 responses).
- Some respondents reported purchasing portable air-conditioners (15 responses), which they sometimes found too expensive to run (7 responses).



Figure 8: Reasons people struggle to cool their homes (n=899)



Source: Heat in Homes survey 2026. Responses to Question 6: Why do you struggle to cool your home? A. I don't have an air-conditioner, B. I have an air-conditioner but it isn't effective, C. I have an air-conditioner but I can't afford to run it, D. I have fans, but they make little difference, E. The house is inefficient. For example, it has no or little insulation, poor shade covering, or is poorly designed for the heat, F. Other.

2.2 Renting and cost are the main barriers to cooling homes

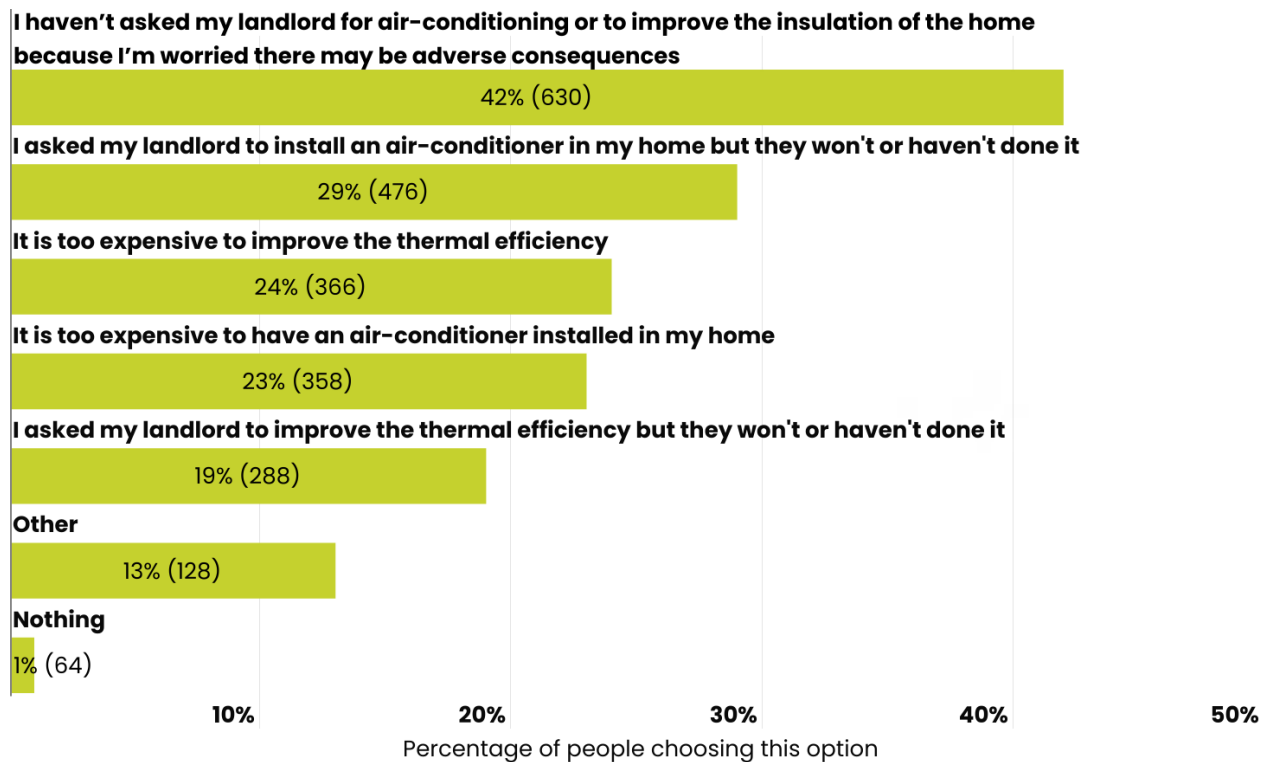
Respondents were asked what stopped them from cooling their homes. Renting and costs were the main barriers.

As outlined in Figure 9, the most popular option chosen in response to this question was from people who rent, who felt they couldn't ask their landlord for air-conditioning or to improve the insulation of their home because they are concerned about adverse reactions such as rent increases or eviction (42%). While 29% of all survey respondents indicated they had asked their landlord for air-conditioning and 19% had asked for thermal improvements, their landlord said no or hadn't acted (see renter spotlight for renter only data). The rules about rental increases and evictions vary between states and territories in Australia, and while no-grounds eviction rules are becoming more common, our respondents are clearly concerned about the implications of asking their landlords.

The 128 ‘other’ responses to this question covered some common themes:

- That respondents live in social or public housing, and for this reason air-conditioning installation is problematic (53 responses);
- That their house was generally thermally inefficient (36 responses); and
- That they had contributed to the cost of installing air-conditioning or had offered to do so (26 responses).

Figure 9: Why people could not cool their homes (n=1500)



Source: Heat in Homes survey 2026. Responses to Question 7: What stops you from making your home cooler? For example, installing an air-conditioner, improving insulation, or other measures. A. It is too expensive to improve the thermal efficiency (i.e. install better insulation, shade covering, or other design features), B. It is too expensive to have an air-conditioner installed in my home, C. I asked my landlord to install an air-conditioner in my home but they won't or haven't done it, D. I asked my landlord to improve the thermal efficiency (i.e. install better insulation, shade covering, or other design features) but they won't or haven't done it, E. I haven't asked my landlord for air-conditioning or to improve the insulation of the home because I'm worried there may be adverse consequences such as rent increases or eviction, F. Nothing, G. Other.

2.3 When going somewhere cooler is not an option

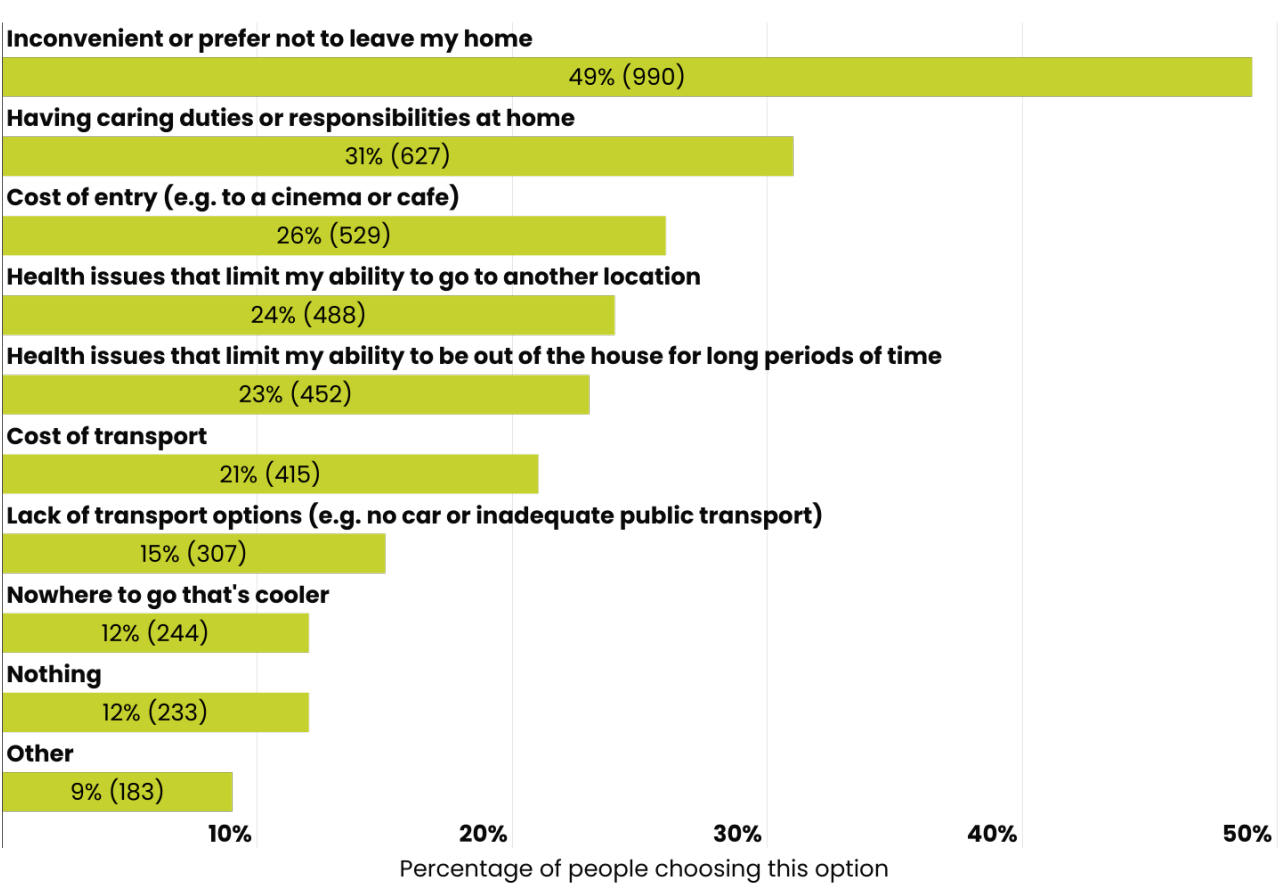
Common advice to people who cannot cool their homes is to leave and go somewhere cooler in hot weather. However, this is not always possible, especially for people with a disability or chronic illness. Respondents were asked whether anything stopped them leaving their homes to find a cooler location. As shown in Figure 10, while almost half responded that it was inconvenient to leave, or that they preferred not to (49%), other common responses were caring duties or responsibilities at home (31%), the cost of entry to somewhere cooler

(26%), health issues limiting either the ability to leave (24%) or stay elsewhere for long periods (23%). Transport was also a prohibitive factor, either transport costs (21%) or the lack of transport options (15%).

The ‘other’ responses (183) were generally used to give context to the options already chosen, including:

- Further defining ‘caring responsibilities’, mainly pets requiring people to stay home (48).
- People having to work from home or attend online lectures or meetings that prevent them from leaving the house (19).

Figure 10: What stops people from seeking cooler locations (n=2006)



Source: Heat in Homes survey 2026. Responses to Question 10: Does anything stop you from leaving your home to find a cooler location (e.g. supermarket, library, community centre, home of family/friend)? A. Cost of transport, B. Cost of entry (e.g. to a cinema or café), C. Nowhere to go that's cooler, D. Having caring duties or responsibilities at home, E. Health issues that limit my ability to go to another location, F. Health issues that limit my ability to be out of the house for long periods of time, G. Inconvenient or prefer not to leave my home, H. Lack of transport options (e.g. no car or inadequate public transport), I. Nothing, J. Other.

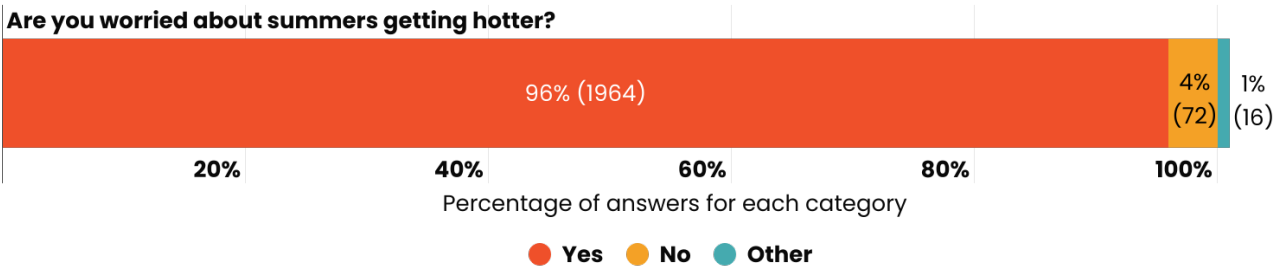
3. People are worried about increasing heat and staying cool

3.1 Concerns about rising temperatures

People were asked whether they are concerned about summers getting hotter. As shown in Figure 11, respondents are clearly worried about the heat of future summers, with 96% answering in the affirmative and only 4% responding ‘no’.

While there were 16 people who chose ‘other’, few added any text. The few respondents who did add text mentioned that their level of concern about this issue was mild.

Figure 11: Concerns about increasingly hot summers (n=2052)



Source: Heat in Homes survey 2026. Responses to Question 11: Are you worried about summers getting hotter? A. Yes B. No C. Other.

3.2 People’s experiences of dealing with summer heat

Respondents were asked whether there was anything that they would like to tell us about their experiences dealing with the heat in summer (Question 12: Is there anything else you would like to tell us about your experience dealing with the heat in summer?) Respondents (665) gave responses that fell into ten main themes:

- 

1. Rental insecurity, refusal of landlord or housing provider to install air-conditioning, public or community housing issues (120 responses): Renters describe a fear of requesting air-conditioning or cooling upgrades and landlords refusing requests for thermal efficiency improvements.
- 

2. People who have cooling equipment such as air-conditioning or fans but these fail to cool sufficiently (120 responses): Respondents report air-conditioning only in one room or positioned badly; along with ineffective evaporative cooling. Additionally, respondents report alternatives to reduce energy usage such as using candles rather than lights and turning off hot water systems.
- 

3. Poor building design and thermal inefficiency (87 responses): Many homes lack insulation, are made from fibro or are open plan and hard or impossible to cool.

- 

4. Concerns about the increasing unaffordability of energy bills (71 responses): People report bills that are unaffordable and rising, with dramatic increases over the past few years and a feeling that prices are out of control. Respondents report using hardship programs, rolling over debt and paying weekly or fortnightly in advance.
- 

5. Calls for mandatory standards or regulation, government responsibility, criticism of the energy market (57 responses): Respondents call for mandatory standards to be implemented, especially on rental homes, along with ongoing government rebates and regulation of price increases.
- 

6. Health, mental health, sleep or disability impacts, including for children (42 responses): Respondents report flare-ups of chronic illness, heart stress and sleep deprivation. Cooling is seen as medically necessary.
- 

7. General concerns about increasing heat (34 responses): Respondents report feeling too hot and unable to cool down; and report climate change concerns.
- 

8. Severe financial and/or emotional distress, including going without essentials (20 responses): People report cutting back on essentials – skipping meals, reducing fresh food, cancelling health insurance and going without medications.
- 

9. Income inadequacy of government payments (Pension, JobSeeker etc) (12 responses): Respondents note that government payments do not increase the same rate as energy prices; this is often exacerbated by rental stress.
- 

10. Concerns about others, including family and pets (8 responses): Respondents are often worried about people in their care including children or older people; and are also concerned about their pets.

4. The cost of trying to cool down

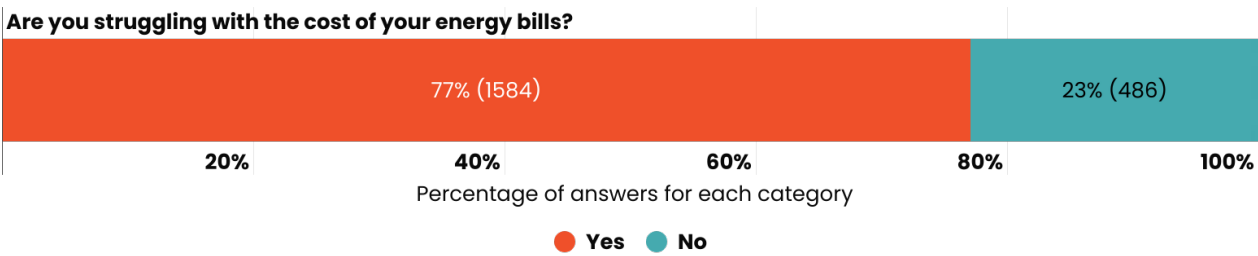
4.1 Energy bills and financial stress

Many respondents reported struggling to pay their energy bills. The Federal Government introduced energy bill rebates, paid in partnership with State and Territory Governments, from 1 July 2023 under the Energy Bill Relief Fund. This was paid to households with certain state or Commonwealth concessions or who received Family Tax Benefits A or B. The Energy Bill Relief Fund was expanded between 1 July 2024 to 30 June 2025 to all households with active electricity accounts, and then extended to 31 December 2025. However, there is no further federal energy bill relief as of 2026, although some states and territories may have rebates available.^{xxviii}

It is worth noting that this survey was conducted over the last month of these energy rebates and continued through until the end of the first month after the rebates ended.

Despite the short-term benefit of the Energy Bill Relief, the majority of respondents (77%) reported struggling with the costs of their energy bills (Figure 12). This is an increase from 64% of people who reported struggling with their energy bill in the 2025 *Heat in Homes Survey*.

Figure 12: People struggling with energy costs (n=2070)



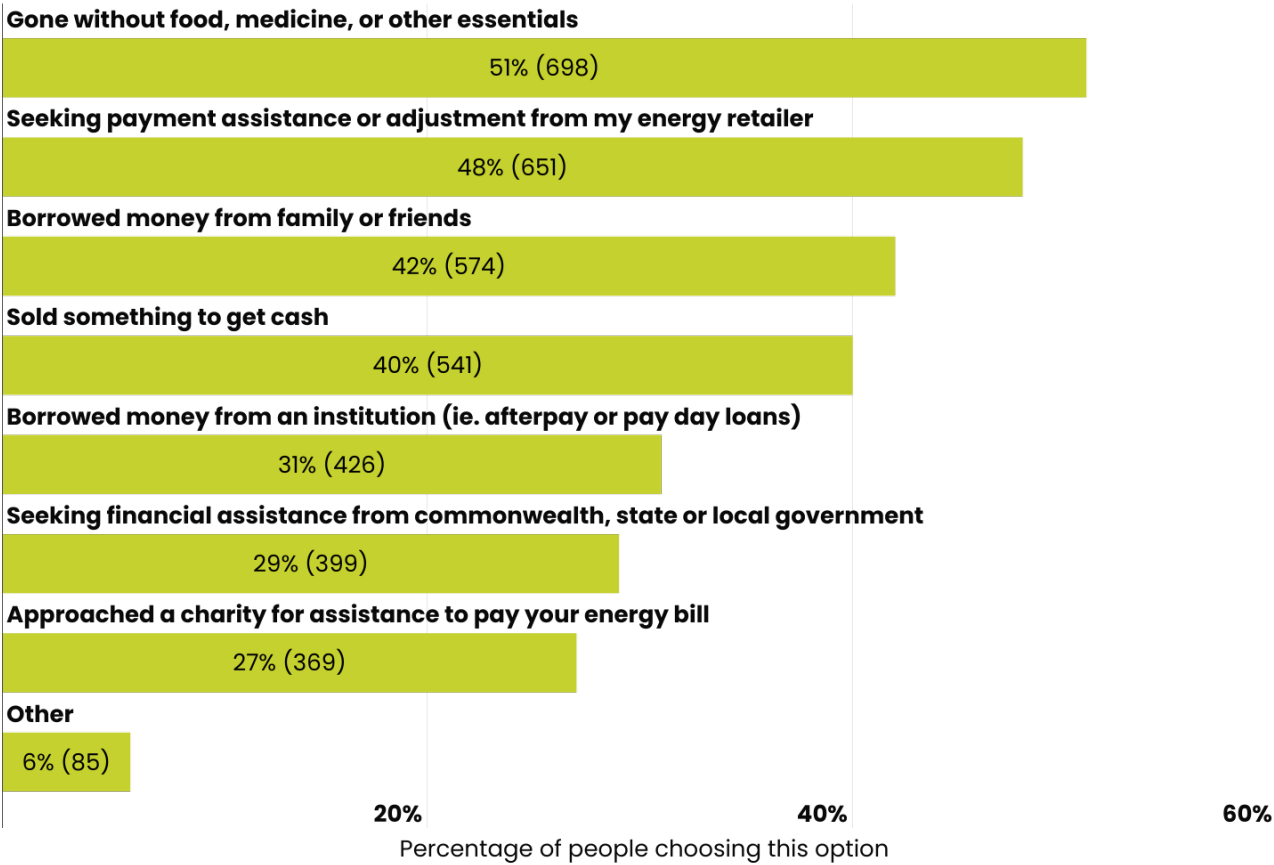
Source: Heat in Homes survey 2026. Responses to Question 13: Are you struggling with the cost of your energy bills? Yes/No.

Respondents were further asked about the actions they take to help them pay their energy bills. As shown in Figure 13, the most common action chosen was to forego other essentials such as food or medicine (51%), followed closely by seeking payment assistance or adjustment from energy retailers (48%), and then by borrowing money from family or friends (42%) or selling something for cash (40%).

‘Other’ (85) comments largely provided context, including:

- The most common ‘other’ comments were people explaining financial strategies they had employed to help pay their energy bills, such as using savings or borrowing money from other sources.
- This was followed by people who had cancelled social events such as catching up with friends or who had reduced their energy consumption (16 responses), or those who had sought help from others in ways not outlined in the survey options (16 responses).

Figure 13: Actions to help pay energy bills (n=1356)

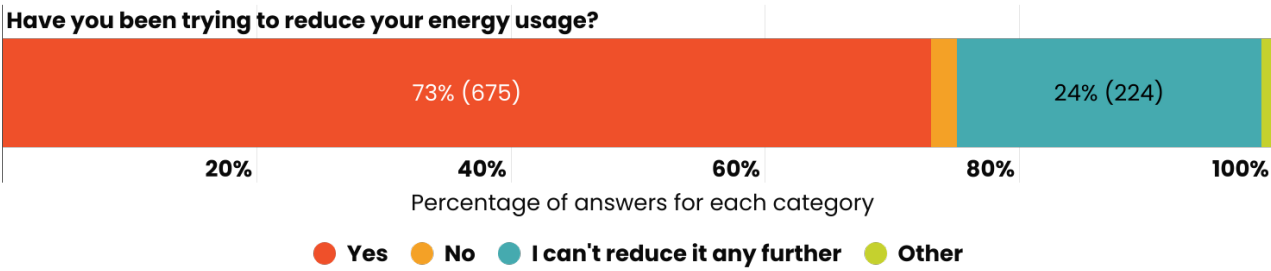


Source: Heat in homes survey 2026. Responses to Question 16: Have you done any of the following to try and pay your energy bills? A. Gone without food, medicine, or other essentials, B. Borrowed money from family or friends, C. Borrowed money from an institution (i.e. Afterpay or payday loans), D. Sold something to get cash, E. Approached a charity for assistance to pay your energy bill, F. Sought payment assistance or an adjustment from my energy retailer, G. Sought financial assistance from Commonwealth, state, or local government, H. Other.

4.2 Rationing energy use

Respondents were asked whether they had attempted to reduce their energy use. As shown in Figure 14, the majority of respondents answered that they had been reducing their energy usage (73%), followed by those who said that they couldn't reduce it any further (24%). Only 2% said that they hadn't attempted to reduce their energy usage, and 1% (5 respondents) chose 'other', their responses stressing the difficulty of attempting to reduce energy usage when living in a sharehouse.

Figure 14: Reducing energy usage (n=2070)



Source: Heat in Homes survey 2026. Responses to Question 14: Have you been trying to reduce your energy usage? A. Yes, B. No, C. I can't reduce it any further, D. Other.

Respondents were asked about how they had tried to reduce their energy consumption (see responses in Figure 15). Most people said that they cut back on the use of lights (75%) and cooling (66%). Other popular ways to reduce energy were having shorter or fewer showers (64%) and reducing cooking (52%).

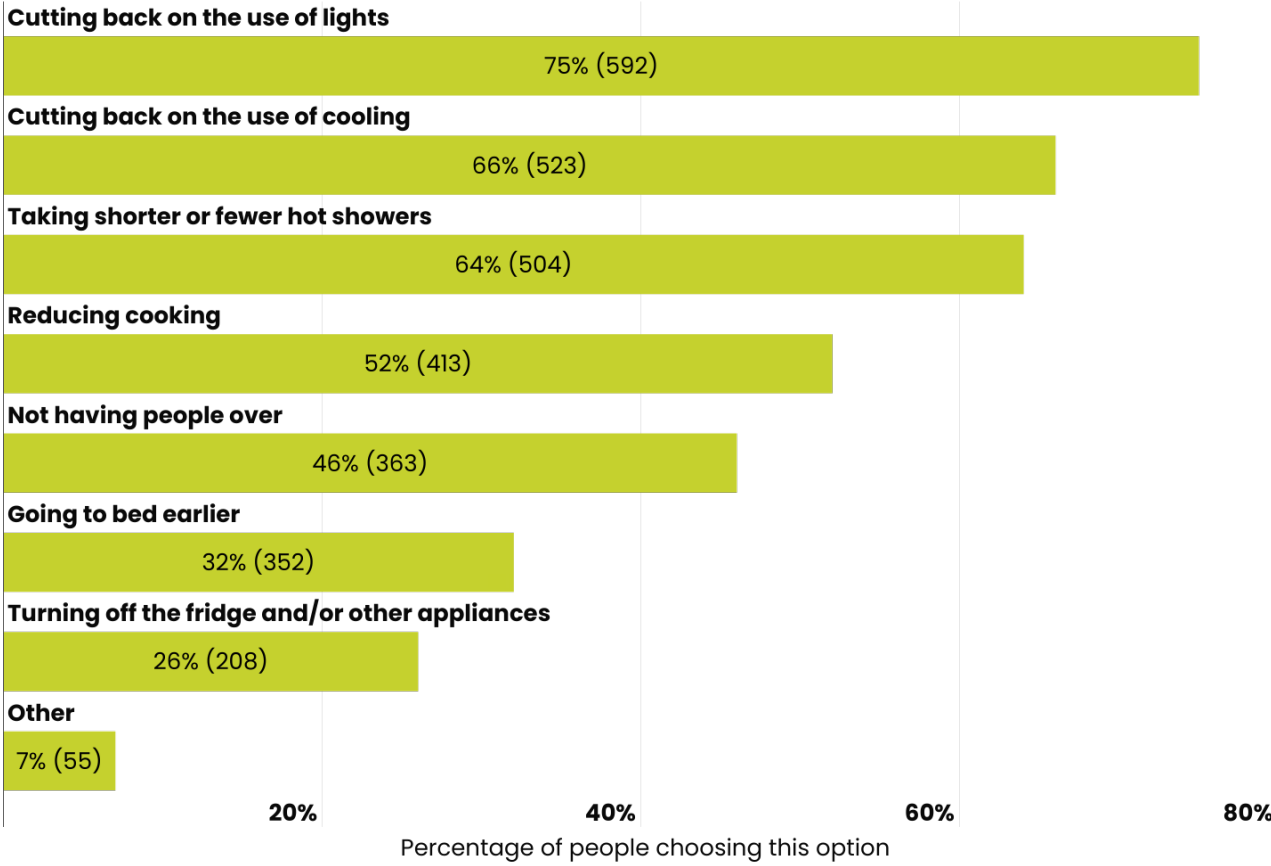
'Other' responses numbered 55 (noting that some of these responses fell into more than one of these categories):

- 19 responses were about turning off appliances or reducing their usage.
- 16 responses concentrated on behaviour changes or house modification to cool the house.
- 9 responses focused on using appliances at times when energy was cheaper, and/or adding solar.

"There are no programs that help people with chronic conditions aggravated by heat such as fibromyalgia unless you are on Centrelink – this is unfair and a limited view of disability. I can't access my super to get this done either and quite frankly I need some assistance to try and navigate if there is any help – I'm too tired and struggling to meet my daily living needs."

Tar, VIC

Figure 15: Actions to reduce energy usage (n=786)



Source: Heat in homes survey 2026. Responses to Question 15: Have you been doing any of the following to try and reduce your energy usage? A. Cutting back on the use of cooling, B. Cutting back on the use of lights, C. Taking shorter or fewer hot showers, D. Turning off the fridge and/or other appliances, E. Going to bed earlier, F. Not having people over, G. Reducing cooking, H. Other.

The responses to the questions above suggest that the Federal Government rebate, while providing some temporary relief, did not resolve the pressures of energy costs for many households. Combined with the responses of people who have already reduced energy usage or are unable to do so any further, the scope for behavioural adjustment in energy use seems largely exhausted.

The persistence of energy hardship after the cessation of government bill relief reflects deeper structural issues in energy pricing, income adequacy and housing efficiency and energy performance. Without long-term policy solutions, many low-income households and renters will remain susceptible to ongoing and future energy cost pressures.

4.3 People’s concerns about energy in their home

In addition to the quantitative questions, Question 17 asked “Is there anything else you would like to tell us about managing the cost of your energy bill?”

The 665 responses were categorized into ten main themes, listed below:

- 

1. Energy bills are unaffordable and rising, and people are finding bills unmanageable (198 responses): Respondents describe bills doubling or tripling despite attempts to reduce usage, along with rising daily supply charges and feed-in tariffs shrinking while retail rates increase. Many respondents are on payment plans to spread out the impact.
- 

2. Requests for government policy solutions such as subsidies/ rebates; solar; and regulation (105 responses): Respondents expressed anger at the privatization and/or perceived monopolization of energy providers. Concern was expressed about federal and state energy bill relief ending.
- 

3. People have negotiated payment plans; people are in debt or arrears, and/or are at risk of disconnection (65 responses): Many respondents reported the use of payment plans or paying bills weekly or fortnightly in advance.
- 

4. Low or fixed income not keeping up (pension, JobSeeker, unemployment) (47 responses): The inadequacy of government payments to keep up with rising energy costs was emphasized by some respondents.
- 

5. Housing quality, lack of insulation, thermal inefficiency (46 responses): The poor thermal performance of homes was a focus for many people, including lack of insulation, tin roofs, west-facing windows, gaps in doors and ceilings and lack of cross-ventilation.
- 

6. Problems or limitations with cooling equipment: i.e. air-conditioning, gas systems, fans (46 responses).
- 

7. Rental constraints and landlord failure (45 responses): Responses from renters show a clear pattern of rental insecurity and fear of landlord reprisal.



8. Health, disability or safety impacts from overly hot homes (27 responses): Responses link heat and energy costs to disability, chronic illness, thermoregulation dysfunction, and caring for children or older people with disability or illness. For many of these people, cooling is seen as medically necessary to prevent hospital admissions.



9. People are trading off energy bill payments and are going without essentials; relationships are suffering (23 responses): Respondents describe strategies such as showering once a week, sleeping on floors, and cooking outside; along with skipping meals, selling belongings and having to choose between food and electricity, or rationing medications.



10. Criticism of the energy market and energy providers (17 responses).



5. What survey respondents said needs to change

We asked survey participants for their views on the role of governments in addressing energy performance of homes. Previous research has shown that home energy upgrades can significantly and permanently reduce energy bills and improve health outcomes.

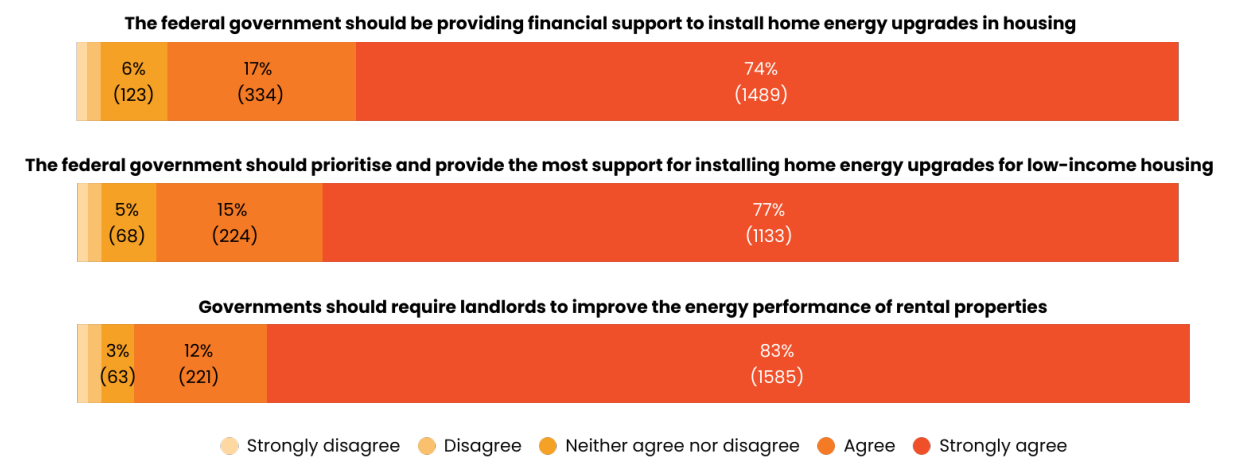
5.1 Policy solutions

Survey participants were questioned on their level of agreement with three statements (Figure 16):

- 92% agreed that the *federal government should be providing financial support to install home energy upgrades in housing* (2015 responses).
- 92% agree that the *federal government should prioritise and provide the most support for installing home energy upgrades for low-income housing* (1472 responses).
- 95% of respondents agree that *governments should require landlords to improve the energy performance of rental properties (i.e. ensure the appropriate home energy upgrades are installed)* (1911 responses).

These results were higher than the 2025 *Heat in Homes Survey*, where 88%, 88% and 90% respectively agreed with the statements of what governments should do.

Figure 16: Home Energy Upgrades as a policy solution



Source: Heat in homes survey 2026. Responses to Questions 18, 19, 20. Do you agree with the following statements?

5.1 Policy solutions

Survey participants were asked whether they would like to share anything else; 758 people commented.

Respondents suggested a range of other actions that could be taken by various levels of government and energy regulators to reduce the impact of energy prices and increase take-up of renewable energy options. These include:

- Electricity and gas price increases should be capped or indexed.
- Privatization of energy providers should be reversed or reformed.
- Solar and battery energy should be mandated for public and community housing.
- Long-term low-interest loans should be available for home energy upgrades.
- A monopolies or competition commission should be introduced to break up regional monopolies.
- The government provide ongoing energy bill relief and/or extend federal and state rebates.

People also recommended wider systemic solutions to manage increases in costs and the inadequacy of incomes:

- Increase income support payments such as JobSeeker and pensions.
- Increase minimum wages.
- Improve housing supply.

And recommendations around:

- Taxing resource companies more heavily, reflecting a frustration with exports of energy resources while domestic prices remain high.

The key themes in these responses can be summarised as:

- Need to address rental and housing conditions, including landlord barriers and social or public housing.
- Need to recognise home cooling and heating as health necessities.
- The role of different government policies, including mandatory cooling, government rebates and assistance programs.
- Infrastructure and energy efficiency upgrades are necessary, especially insulation, air-conditioning and solar.
- Impacts of direct exposure to heat or cold and temperature extremes.
- Income constraints, including low incomes and people reliant on government payments.
- Debt, arrears and formal hardship arrangements, including financial trade-offs and foregoing essentials.
- Energy market issues including pricing, providers and tariffs.

6. Comparison with previous surveys

As noted in the Methodology section, while many of the questions in the 2026 *Heat in Homes Survey* were retained from the 2025 survey, the surveys are not longitudinal and do not track the same individuals over time. Differences in sample size, recruitment channels, and respondent composition, including higher percentages of renters, people receiving income support, and First Nations respondents in 2026, may influence reported prevalence rates. Below is a comparison of these respondent numbers between 2025 and 2026.

Table 1: Comparison of various respondent groups, 2025 and 2026

Group	2025	2026	% difference
Disability or chronic health condition	61%	61%	0%
People receiving income support	65%	82%	18%
Renters	50%	66%	16%
First Nations	6%	8%	2%

Note that in 2025 the Disability or Chronic Health Condition category pertained only to the individual respondent; in 2026 we asked instead about personal disability/chronic health conditions and disability/chronic health conditions of others in the household, which we then combined into a single category of households with disability.

Additionally, some questions have been refined or expanded in 2026, which affects direct comparability of responses. Comparisons between the two surveys should thus be interpreted as indicative of trends within similar cohorts rather than precise measures of change.

Both the 2025 and 2026 surveys found that 87% of respondents reported their homes get hot. However, the 2026 survey reports a higher percentage of people struggling to cool their home (75%) compared with 54% in the 2025 survey.

In addition, the 2026 survey also reports a higher percentage of renters struggling to cool their homes (86%) compared with 69% in 2025.

While this could be due to the different sample sizes and composition, it could also be an indication of warmer night and daytime temperatures and forecast extreme heat,^{xxix} as well as worsening rental conditions.

Both the 2025 and 2026 reports show similar impacts of heat on health and daily activities, especially the rates of people reporting physical health impacts (60% in both 2025 and 2026); mental health impacts (55% in 2025 and 60% in 2026), and respondents seeking medical attention (14% in 2025 and 17% in 2026).

There is a ten percentage point increase in people reporting difficulty sleeping – from 83% in 2025 to 93% in 2026, which could be an indicator of hotter nights the Bureau of Meteorology (BOM) also predicted for this summer.^{xxx}

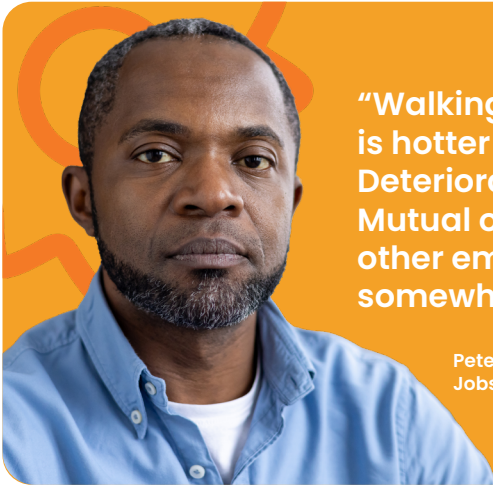
Questions asked about the barriers to cooling the home and preventing respondents from leaving to find a cooler location were expanded in 2026 to include some of the nuance reported in qualitative responses to these questions in previous years. Similar numbers of people report that they have no air-conditioning (42% in 2025 and 44% in 2026), and there was a 5% difference in reports of people having air conditioning that was too expensive to run (26% in 2026 and 21% in 2026). The rate of people reporting cost barriers to leaving home for a cooler place remained within six percentage points between the two surveys, as do the rates of people staying home due to caring responsibilities.

While the two surveys report high rates of energy hardship, with people finding energy bills challenging, reducing energy usage and going without essentials, there was a significantly higher percentage of people reporting struggles with energy costs in 2026 at 77% compared with 64% in 2025.

There were similar percentages between 2025 and 2026 of people reporting trying to reduce their energy usage and an inability to reduce it any further, with differences between two to six percentage points.

There was greater support in 2026 for government interventions to support home energy upgrades:

- 92% of respondents in 2026 (compared with 88% in 2025) agreed that the *government should provide financial support to install home energy upgrades in housing*;
- 92% of respondents in 2026 (compared with 88% in 2025), agreed that the *government should prioritise and provide the most support for installing home energy upgrades for low-income housing*; and
- 95% of respondents in 2026 (compared with 90% in 2025) agreed that *governments should require landlords to improve the energy performance of rental properties (ie ensure the appropriate home energy upgrades are installed)*.



“Walking for essentials which is daily exercise is hotter humid and extreme exposure and Deteriorating Capacity to get basics done, then Mutual obligation Vol. 15 Hrs/Wk + Medical plus any other emergency I just will not cope with getting somewhere or accessing taxi or costs involved”

Peter, QLD, Jobseeker

Conclusions and Recommendations

What the survey tells us



The home: no longer a safe place

The vast majority of survey respondents reported that their homes get too hot in summer, and three-quarters struggle to cool their homes. While this was widespread across the different demographic groups represented in this survey, the intensity of the struggle to cool homes is higher for renters, people with disability, First Nations respondents and people on the lowest income support payments.



Heat has a profound effect on health and daily life

The most frequently reported impact in this survey was difficulty sleeping, which affected the vast majority of respondents. Other issues reported include reduced ability to work or study, mental health strain and exacerbation of chronic health conditions. Around 60% of respondents reported both physical and mental health impacts, and a significant proportion needed to seek medical attention, take time off from work or study, or leave their home to go somewhere cooler. However, over a quarter of respondents reported that they couldn't take any of these steps and their health suffered as a result.

For households that include someone with disability, the impacts are even more severe. Physical health impacts, mental health effects, and inability to carry out everyday activities are consistently higher in this group. Given that people with disability account for the overwhelming majority of heatwave deaths in Australia, this finding is especially concerning.

Overly hot homes is a public health issue, as it affects mental and physical health.



Housing tenure and quality are key barriers to living in heat safe homes

The quality, thermal efficiency, and tenure of homes are major determinants of people's experience of heat. Renters are more likely than owners to struggle to cool homes, to lack air-conditioning, to live in inefficient homes, and to face barriers to improving this situation. Tenants of public and community housing report especially high rates of financial and structural constraints, while private renters report concerns about adverse landlord consequences if they request cooling improvements.

Qualitative answers report thermal inefficiency of homes, such as a lack of insulation, west-facing windows, gaps in ceilings and doors and open-plan designs that are impossible to cool. This data suggests that control over housing conditions plays a large role in people's susceptibility to the effects of heat. Renters face barriers that owners do not.



Cost constraints

Another key barrier to staying cool is cost. Respondents report a lack of air-conditioning or being unable to afford air-conditioning; and living in thermally inefficient homes that they can't afford to improve.

The costs of energy compound these constraints. Over three-quarters of respondents report struggling with the cost of energy bills, despite the presence of temporary government rebates during part of the survey period.

These barriers are more likely for respondents on the lowest income support payments, who are more likely to seek financial assistance, to borrow money or to forego essentials to pay energy bills.



Struggling to escape the heat

People struggle to escape the heat of their homes. Transport – both cost and lack of options – caring responsibilities, health limitations, and working or studying at home all restrict the ability to leave for somewhere cooler. For people with disability, health-related barriers to leaving home are significantly higher. For renters and respondents on the lowest income support payments, cost-related barriers are evident. For First Nations respondents, both transport and entry cost barriers are reported.

Public cooling spaces are not a fit policy response to hot homes because structural inequalities limit access.

People should not have to leave their homes to be safe from heat.



Energy hardship

The most common coping strategies to manage energy bills reported include: foregoing essentials, borrowing money from family and friends, seeking hardship arrangements, and using savings.

Respondents described exhaustion; they have already reduced their energy usage as much as possible, rationed their essentials, and, in some cases gone into debt. The cessation of government rebates appears to have exposed deeper structural pricing and income inadequacy problems. Respondents expressed their frustration with inefficient homes that are costly to run, increasing supply charges, shrinking feed-in tariffs and problems with the energy market. Comments from respondents recommended mandatory energy efficiency standards, especially in rental properties.



Intersectional disadvantage

The report has a strong theme of intersectional disadvantage. First Nations respondents were more likely to be renters, to live with disability, and to be on the lowest income support payments. They report higher rates of overheating, greater health impacts, more barriers to leaving for somewhere cooler, and more severe energy hardship. Households with disability are disproportionately exposed to financial strain and health impacts. Renters are more likely to struggle with cooling and energy costs. Respondents on the lowest income support payments face multiple affordability barriers.

These overlapping disadvantages mean disproportionate exposure to heat in homes.



Support for structural solutions

This report shows overwhelming support for policy intervention, with 92 – 95% of respondents agreeing that the government should provide financial support for energy upgrades, that low-income housing should come first, and that governments should require landlords to improve rental energy performance. Other common recommendations include increased income support payments, stronger rental standards, ongoing energy bill relief, energy market regulation, and solar and battery installation in public and community housing.

Key recommendations



Improve energy performance and climate-resilience of homes

Existing homes – Social housing

Recommendation 1. Federal, State and Territory governments should build on the existing critical investment into home energy upgrades for social housing and commit to upgrading ALL social housing by 2031. First Nations housing energy upgrades should be prioritised. The First Nations social housing retrofit program should be designed in partnership with First Nations communities, generate First Nations jobs and include pre-paid metering reform.

Existing homes – Private rental

Recommendation 2. The States and Territories should introduce mandatory energy performance rental standards for rental properties.

Recommendation 3. The Federal Government should provide support to the States and Territories to implement mandatory energy performance standards for rental properties.^{xxxi} Supports could include:

- 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.
- Support for landlords to access energy assessments or energy audits that are shared with renters.
- Support to establish 'one-stop-shops' to assist landlords to access appropriate finance, subsidies, tradespeople and compliance.
- Real-estate industry and strata management training, education and support.

Recommendation 4. 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.

Existing homes – Low-income homeowners

Recommendation 5. 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.

Building new homes

Recommendation 6. State and Territory Governments should implement National Construction Code (NCC) 2022 updates to implement the 7-star NatHERS rating and the NCC 2025 updates. Social Housing should be built to a higher standard and include solar. In addition, First Nations social and affordable housing should be designed in consultation with First Nations communities and be culturally appropriate.

Recommendation 7. Continue regular three yearly reviews to update new building standards to ensure the safety and well-being of all residents. The NCC 2029 update should not be delayed and must include promised climate resilience measures and aim to achieve zero carbon homes (best practice thermal efficiency, all-electric, and powered by renewables).

Enabling measures

Recommendation 8. State and Territory Governments should introduce mandatory disclosure of building energy performance upon sale or lease

Recommendation 9. The Federal Government should provide support for workforce development to expand the capacity of trades and suppliers needed to implement upgrades.



Energy affordability measures

Equitable and needs based energy concessions

Recommendation 10. State and Territory Governments should undertake energy concessions reform, appropriate to their jurisdictions, to better meet people's energy needs and changing circumstances.^{xxxii}

Subsidies off bills

Recommendation 11. 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.^{xxxiii}

Energy debt relief

Recommendation 12. 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.^{xxxiv}

Reform pre-paid metering to chart a pathway to genuine energy inclusion

Recommendation 13. State and Territory Governments should, in partnership with First Nations communities, urgently implement the six recommendations in the Right to Power report,^{xxxv} to end harmful pre-payment metering practices. This must include a time-bound pathway to transition away from systems that result in frequent disconnections, and ensure that all households are brought within the national energy consumer protection framework, with guaranteed access to hardship supports, protections against disconnection, and equitable retail arrangements.



Adequate incomes

Increase JobSeeker and related payments

Recommendation 14. The Federal Government should immediately raise income support payments to improve the capacity of people on low incomes to meet needs, including energy bills. This should include an increase to JobSeeker, Youth Allowance, Austudy, Abstudy and Special Benefit to at least \$82 a day, in line with the pension.

Increase the remote area allowances

Recommendation 15. In the first instance, the Federal Government should increase the Remote Area Allowance to at least \$27.20 per week (single), in line with its loss in value over time through inflation and apply ongoing indexation. In addition, the Government should undertake a review to benchmark the payment more appropriately to remote community living costs to improve adequacy.

Provide a Disability and Illness Supplement

Recommendation 16. The federal Government should introduce a Disability and Illness Supplement of at least \$60 per week for people with a disability or chronic ill health who receive income support, in recognition of the additional associated costs they face.



Heatwave plan and shelters

Recommendation 17. Governments should fund the provision of and access to local, accessible, and culturally appropriate free-to-use cool spaces to go to during hot weather. Community run spaces where people already access services such as community centres, libraries, neighbourhood houses, and other local community services should be prioritised to become cool spaces.

Recommendation 18. The Commonwealth, State, Territory and Local Governments should 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, improved data collection, identification and evaluation of solutions to reduce associated risks;
- Development of targeted programs to support First Nations communities, people with disability or chronic illness, and other vulnerable groups in adapting to increasing temperatures;
- Support and resource communities and community services (including First Nations community-controlled organisations and disability support services) 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.^{xxxvi}



Spotlight: First Nations people

First Nations populations are disproportionately exposed to climate hazards, especially people living in rural and remote communities facing extreme heat. Existing socioeconomic and health inequalities contribute to more severe effects of climate change for First Nations people in Australia.^{xxxvii}

In addition, over 15,000 First Nations households or 65,000 people access electricity via prepayment supply arrangements.^{xxxviii} Households in prepayment meters do not have a relationship with an energy retailer, and do not have access to protections and supports that most Australian households receive via their energy retailer. Prepayment meters must be topped up with credit to power the home. When credit runs out, the home is automatically disconnected, cutting off access to lights, power, refrigeration and cooling; all the basic functions of a healthy home. Research conducted in 2025 shows that First Nations energy customers using prepayment are among the world's most energy insecure, experiencing an average of 49 disconnections a year – almost one a week.^{xxxix} Disconnections more than doubled when temperatures exceeded 40 degrees across most prepayment regions. Disconnects make it harder to keep homes a safe temperature.

In this survey, 8.4% of respondents identified as First Nations, made up of 7.7% who identified as Aboriginal; 0.6% identifying as Aboriginal and Torres Strait Islander; and 0.1% as Torres Strait Islander; meaning that First Nations people were over-represented in the sample. Among First Nations respondents, 72% were in households where someone had a disability; 93% were renters (49% in public or community housing); and 70% were on the lowest income support payments.^{xi}



Living in hot homes

First Nations respondents were more likely to report having hot homes (95%) and struggling to cool their homes (89%) compared with non-First Nations respondents (89% and 73% respectively).

First Nations respondents were more likely than non-First Nations respondents to report having no air-conditioning and to cite cost as a barrier to both installing air-conditioning and improving thermal efficiency (22% compared with 17%).

They were also more likely to report all listed heat impacts, particularly difficulty undertaking everyday activities (78% compared with 69%), physical health impacts (65% compared with 54%), and mental health impacts (65% compared with 54%).

Notably, First Nations respondents were twice as likely to report seeking medical attention due to heat-related health effects (28% compared with 14%).



Escaping the heat

Barriers to escaping heat were also more pronounced. First Nations respondents reported higher rates of health-related barriers to leaving home, limited transport options (22% compared with 14% of non-First Nations respondents), and cost barriers such as entry fees (36% compared with 25%) and transport costs (36% compared with 19%).



Energy costs

The financial strain reported above extended to energy affordability. Eight-nine per cent (89%) of First Nations respondents reported struggling with energy bills (compared with 75% on non-First Nations respondents), and they were more likely to reduce energy use and cut back on essentials, including borrowing money from family and friends (58% compared with 42%), seeking charity assistance (43% compared with 27%); and going without food, medicine or other necessities (61% compared with 53%).

Summary

Heat exposure in the home is a compounding social, health and economic issue for First Nations communities. First Nations peoples are more likely to have a low income, live in rental housing, have a disability or chronic health condition and live in locations more affected by extreme heat, putting them at greater risk of adverse impacts from hot homes.

To overcome these structural disadvantages while recognizing the disproportionate climate risks faced by First Nations people, governments must work together to increase access to energy efficient, high thermal performing and culturally appropriate housing and affordable energy for First Nations people. Governments must also ensure energy regulators and energy retailers work together to improve energy security of First Nations people. These efforts should be guided by existing frameworks, including the First Nations Clean Energy Strategy and Closing the Gap targets. First Nations people should be empowered to develop strategies and measures; and First Nations community-controlled organizations prioritised in funding for implementation.

Spotlight: Renters

Rental inequity is evident in responses to this survey, with renters struggling significantly more than homeowners to cool their home and afford energy bills, along with having little choice or control to install measures to provide relief.

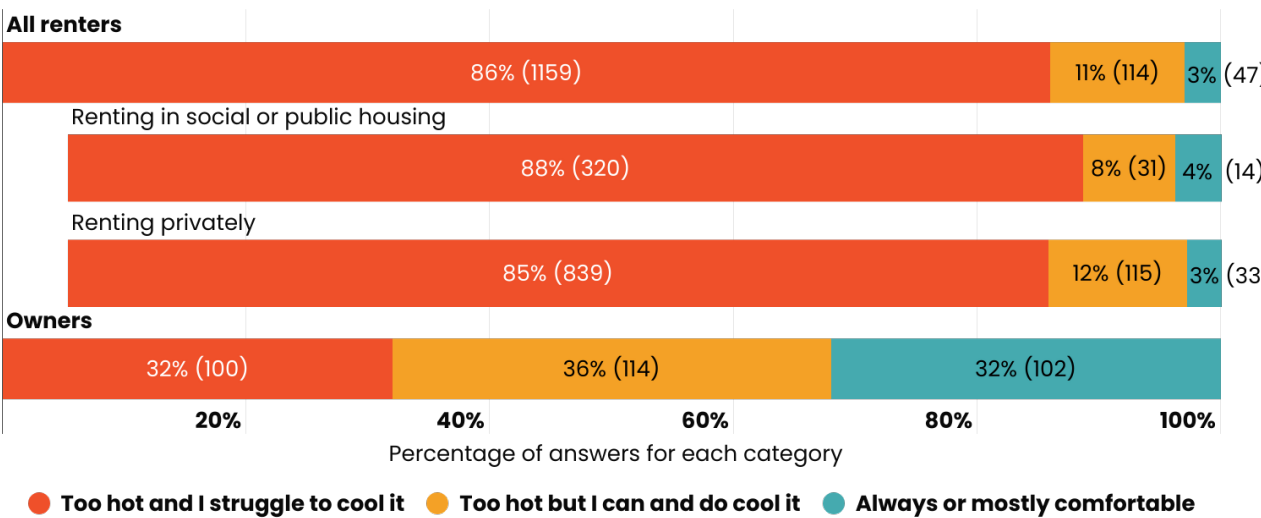
While around 31% of all households in Australia are rental properties (26% private rental, 3.0% owned by state or territory housing authorities, and 2.4% by other landlords^{xli}), in our survey 66.5% of respondents lived in a rental property, compared with 15.6% living in a property that was owned outright or with a mortgage. Further, 63% of renters in this survey lived in a household where someone had a disability, 11% identified as First Nations and 22% were on the lowest income support payments.



Living in hot homes

Renters were far more likely to report having hot homes (97%) and struggling to cool their homes (86%) than owners (78% and 32%).

Figure 17: Overheated homes by housing tenure (n=1772)



Source: Heat in Homes survey 2026. Responses to Question 5: In the summer is your home A: Always or mostly comfortable. B Too hot but I can and do cool it. C Too hot and I struggle to cool it and Question 30: What is your living situation?

Access to air-conditioning was clearly stratified by housing tenure, with tenants 5 percentage points more likely than owners to report having no air conditioning. Public or community housing tenants were more likely than private renters or owners to report that air-conditioning was too expensive to install (27% compared with 10% of private tenants and 15% of owners).

Lack of control is the biggest barrier for renters to being able to cool their home. When examining the renter only data:

- 35% of renters asked their landlord for air-conditioning and 23% asked for thermal improvements, which their landlords either denied or had not yet acted on. Public or community housing tenants were more likely to have asked their landlords to improve the thermal efficiency private renters (31% compared with 20%) and to install an air-conditioner (38% compared with 34%).
- A further 49% of renters said they had not asked their landlord for air-conditioning or improved thermal efficiency due to the risk of adverse consequences such as rent increases or eviction. Concerns about making these requests of landlords was more common for private renters, at 58%, compared with 23% of public or community housing tenants.

The impacts of heat in homes reported by renters was vastly higher than impacts reported by owners. Renters were:

- More than twice as likely to report mental health impacts (63% compared with 29%).
- 32 percentage points more likely to report difficulty doing everyday activities (77% compared to 45%).
- Over 20 percentage points more likely to report physical health impacts, reduced ability to study or work, and difficulty sleeping.

Within this, private renters were more likely to report reduced ability to study or work (57%, compared with 30% of owners). Public or community housing renters were more likely to report physical and mental health impacts (71% compared with 33% of owners) as well as difficulty doing everyday activities (80% compared with 45% of owners). Both types of renters reported very high rates of difficulty sleeping (91%, compared with 69% of owners).

In terms of measures taken to reduce the effects of heat on health, renters were over 10 percentage points more likely than owners to report all of the listed impacts (seek medical attention, take time off work etc, unable to do any of these and health suffered); and were 31 percentage points more likely than owners to seek a cooler location (72% compared with 41%). Public or community housing renters were more likely than private renters to report being unable to do any of these, with consequent health implications (39% compared with 22%).



Escaping the heat

Renters were more likely than owners to express concern about summers getting hotter, although concern was high for both groups (98% compared with 93%).

Renters of public or community housing were more likely to report structural constraints when attempting to escape the heat to somewhere cooler, such as cost, health and transport (ranging from 8 percentage points to 18 percentage points more likely than private renters). Private renters were more likely to report general inconvenience or a preference to stay home, as well as caring responsibilities at home (ranging from 11 percentage points to 2 percentage points).



Energy costs

Struggling with energy costs was much more likely to be reported by renters (82%) than owners (54%), though it is worth noting that for both groups over half of survey respondents were concerned. Renters were more likely to report being unable to reduce their energy usage anymore than they already had (14% compared to 7%).

When discussing methods to reduce energy usage, public or community housing tenants were more likely than private tenants to report taking shorter or fewer hot showers or turning off appliances (73% compared with 64%).

When it came to actions to try to reduce energy usage, renters were 22 percentage points more likely than owners to report having borrowed money from family and friends (48% compared with 26%) and 17% more likely to report having borrowed money from an institution (35% compared with 19%). They were also more likely to report having gone without food, medicine or other essentials (54% compared with 46%). Public or community housing tenants were more likely to report having gone without essentials than private renters (60% compared with 51%); and more likely to have sought payment assistance from their energy retailer (57% compared with 48%).

Summary

Renters face compounding difficulties, including lower access to cooling, greater financial and structural barriers to improvements, fewer realistic options for leaving the home to find somewhere cooler, and experience more severe health and wellbeing impacts. The high rates of sleep disruption, mental and physical health effects, and medical escalation among renters point to overheating as a serious housing quality issue. Renters are also more likely to borrow money and to go without essentials to pay energy bills. Addressing these disparities requires targeted investment in rental housing standards, improved thermal performance, energy affordability measures and stronger protections for tenants to ensure that safe and liveable homes are not dependent on tenure or income.



Spotlight: People on the lowest income support payments

People on the lowest incomes – defined as those receiving means-tested working-age income support payments such as Abstudy, Austudy, JobSeeker, Parenting Payment Single and Youth Allowance – are at higher risk of having hot homes than others. Nineteen per cent (19%) of survey respondents were in this group, and of those, 73% were renters.



Living in hot homes

Respondents on the lowest income support payments were 6 percentage points more likely to report having hot homes (96% compared with 90%) and 14 percentage points more likely to report struggling to cool their homes (87% compared with 73%).

They were more likely to report that air-conditioning was too expensive (22% compared with 15%) and to have asked landlords for improved thermal efficiency (19% compared with 12%). They were also more likely to experience all the listed impacts of heat in the home, especially mental health impacts (68% compared with 53%), difficulty doing everyday activities (79% compared with 68%) and physical health impacts (64% compared with 53%).



Escaping the heat

Respondents on the lowest income support payments were also more likely to report they had needed to seek a cooler location (73% compared with 64%), and take time off work, study or caring duties (33% compared with 25%).

Similarly, respondents on the lowest income support payments were more likely to report barriers to leaving their homes for a cooler location. The highest disparities here were cost-focused – the cost of entry (36% compared with 23%), and the cost of transport (29% compared with 18%). There was also a higher rate reported for caring duties or responsibilities preventing respondents from leaving home (39% compared with 28%).



Energy costs

The rate of concern about the costs of energy bills was 11 percentage points higher for respondents on the lowest income support payments (85% compared with 74%).

This group was also more likely to report trying to reduce their energy usage (35% compared with 29%) and an inability to reduce energy usage any further (13% compared with 7%), consistent with financial constraint. They reported higher rates of almost every way listed in the survey to reduce energy usage apart from cutting back cooling (which may be a product of having fewer air-conditioners in homes). They were most likely to report having fewer and/or shorter hot showers (73% compared with 63%) and not having people over (55% compared with 44%).

Actions taken to try and pay energy bills were in all respects higher for respondents on the lowest income support payments. The highest number of comparative responses were approaching a charity for assistance (39% compared with 25%), seeking financial assistance from government (41% compared with 27%) and seeking payment assistance or adjustment from an energy provider (59% compared with 47%).

Summary

It is evident from these findings that, for people on the lowest income support payments, the inability to cool the home is inseparable from financial constraint. This group of respondents was more likely to report unaffordable cooling, greater health impacts, more disruption to work and caring responsibilities, and significant cost barriers to leaving home. They were also more likely to be cutting back their energy use and seeking assistance to pay energy bills from charities, government and energy providers – clear indicators that many are already at or beyond their financial limits. Without improvements to income adequacy such as increasing income support payments, energy affordability and minimum energy performance housing standards, households on the lowest income support payments will continue to face disproportionate and preventable harm during increasingly frequent periods of heat.

Spotlight: People with a disability or chronic health condition

Eighty-nine per cent (89%) of heatwave deaths in Australia affect people with disability.^{xiii} Households that include somebody with a disability or chronic health condition made up 61% of survey respondents, compared with the general population rate of people with disability or chronic conditions of 21%. This gives us an in-depth look at the effects of heat in homes on people with disability. Sixty-three per cent (63%) of renters in the survey are in households with disability, and 62% of owners. 72% of First Nations respondents are in household with disability, and 63% of respondents on the lowest income support payments.



Living in hot homes

Households with disability were more likely to report having hot homes (93%) and struggling to cool their homes (78%) compared with households without disability (89% and 73%). Cost appeared to be a factor for households with disability struggling to cool their homes.

Respondents in households with disability were more likely than respondents in households without to report that it was too expensive to improve the thermal efficiency of their homes (21% compared with 11%). They were also 6 percentage points more likely to report that it was too expensive to have an air-conditioner installed in their homes, and 4 percentage points more likely to report asking their landlord to improve the thermal efficiency of their home. However, they were less likely than homes without a person with a disability to be afraid of the ramifications of asking their landlord for air-conditioning (29% compared with 33%).

Respondents in households with disability were more likely to report experiencing all listed impacts of hot homes than respondents in households without; but the largest difference was in physical health impacts (67% compared with 36%) and mental health impacts (63% compared with 44%). Respondents in households with disability were also a lot more likely to report difficulty doing everyday activities, although the rate was also high for households without disability (75% compared with 61%).

Households with disability were also more likely to report having to seek medical attention due to the impact of heat on their health than households without (19% compared with 7%), and more likely to have to take time off from work or study (30% compared with 21%).

The biggest difference was in people reporting they could not seek medical attention, take time off work or study, or seek a cooler location, and their health suffered (30% for households with disability compared with 14% of households without).



Escaping the heat

Respondents from households with disability reported a number of barriers to leaving the home to escape the heat. Unsurprisingly, the highest rates reported were for health issues stopping people from leaving the home (36% compared with 5%) or staying out for long (33% compared with 4%).



Energy costs

Respondents in households with disability were 15% more likely than households without to report struggling with the cost of energy bills, although the rate for both groups was high (82% compared with 67%); and 6 percentage points more likely to report that they were trying to reduce energy usage and that they could not reduce it any further.

The actions they were more likely to report having taken to reduce energy usage was reducing cooking (59% compared with 39%), not having people over (50% compared with 38%) and having shorter or fewer hot showers (68% compared with 58%). However, they were more likely to report undertaking all listed activities to reduce energy usage.

The larger proportion of households with disability reporting struggling with the cost of energy combined with higher rates of all listed activities to reduce energy use is likely indicative of greater financial strain for these households.

Additionally, respondent households with disability were more likely to report going without essentials such as food and medicine than households without (58% compared with 43%), to have sought financial assistance from government (34% compared with 22%) and to have approached a charity for assistance to pay their energy bills (31% compared with 22%).

Summary

The survey findings show that households with a disability are not only disproportionately exposed to the health risks related to extreme heat in their home, but also face greater financial and structural barriers to mitigating against those risks. They report higher rates of physical and mental health impacts, greater difficulty undertaking everyday activities, and significantly higher rates of medical intervention and lost time due to heat. At the same time, they are more likely to be struggling with energy costs, to have gone without essentials or to have sought government assistance to pay bills, and to have already exhausted strategies to reduce their energy usage, leaving little room to adapt further.

In a context where people with disability account for the overwhelming majority of heatwave deaths, these results emphasise the need for priority or targeted investment in thermal efficiency, affordable cooling, and energy cost relief to reduce preventable harm and inequity.

As noted in the recommendations, governments need to develop heatwave plans and targeted programs to support people with disability or chronic illness. Consideration should be given to providing home thermal assessments and an adequate allowance for appropriate modifications for people diagnosed with a disability or chronic illness. They could be provided through programs like My Aged Care and the NDIS.



“NDIS participants should be able to claim energy costs under their plans. Support workers, service providers, equipment etc use a lot of extra energy and increase costs. Air conditioning and thermal upgrades etc should be included in NDIS funding but currently are not yet, these are directly related disability costs.”

Anonymous, QLD



Appendix A: Survey respondent demographics

Table 2: State/territory

State/Territory	Number	% of all survey respondents
ACT	25	1.2%
NSW	794	38.4%
NT	11	0.5%
QLD	464	22.4%
SA	200	9.7%
TAS	21	1.0%
VIC	293	14.2%
WA	237	11.5%
Not available	24	1.2%

Table 3: Gender

Gender	Number	% of all survey respondents
Woman or female	1508	73.6%
Man or male	432	21.1%
Non-binary	51	2.1%
I use a different term	7	0.3%
Prefer not to answer	49	2.4%
No answer	22	1.1%

Table 4: Age

Age	Number	% of all survey respondents
18-24	71	3.4%
25-34	303	14.6%
35-49	414	20.0%
50-64	389	18.8%
65-79	270	13.0%
80+	51	2.5%
No answer	571	27.6%

Table 5: Income support

Income support payments	Number	% of all survey respondents
Not receiving income support payments	686	28.7%
Disability Support Pension	321	13.4%
Health care card	278	11.6%
Commonwealth Rent Assistance	232	9.7%
JobSeeker	219	9.2%
Age Pension	202	8.5%
Carer Payment	172	7.2%
Parenting Payment Single	155	6.5%
Other	58	2.4%
Prefer not to say	40	1.7%
Austudy	12	0.5%
Youth Allowance	12	0.5%
Remote Area Allowance	2	0.1%
Abstudy	1	0.0%

Analysis of responses to the question: Are you personally receiving any of the following income support payments right now? Select all that apply. Note people can receive multiple payments, for example someone on jobseeker would also be eligible for a health care card.

“Other” responses here included Family Tax Benefit (13), Carer Allowance - which is different to Carer Payment above - (12), Paid Parental Leave, Workers Compensation, NDIS, and those in the process of applying for various payments.

Table 6: Aboriginal and/or Torres Strait Islander

Ethnic/cultural background	Number	% of all survey respondents
Born in Australia	1155	55.8%
Born overseas	270	13.0%
Prefer not to say	24	1.2%
No answer	620	30.0%

Analysis of responses to the question: Are you of Aboriginal or Torres Strait Islander origin?

Table 7: Ethnic/cultural background

Ethnic/cultural background	Number	% of all survey respondents
Born in Australia	1155	55.8%
Born overseas	270	13.0%
Prefer not to say	24	1.2%
No answer	620	30.0%

Table 8: Main language spoken at home

Language spoken at home	Number	% of all survey respondents
English	1732	83.7%
Language other than English	210	10.1%
No answer	127	6.1%

Analysis of responses to the question: Do you use language other than English at home?

Table 9: Disability or chronic health condition

Disability/chronic health condition in household	Number	% of all survey respondents
Has a disability or chronic health condition	1272	61.4%
Does not have a disability or chronic health condition	791	38.2%
No answer	7	0.3%

Combination analysis of responses to two questions: Do you personally have a disability or chronic medical condition that restricts everyday activities and has lasted, or is likely to last, for at least 12 months? Does someone else in your home have a disability or chronic medical condition that restricts everyday activities and has lasted, or is likely to last, for at least 12 months?

Table 10: Living situation

Living situation	Number	% of all survey respondents
Renting from a real estate agency or private landlord	994	48.0%
Renting from a public housing authority (including an Aboriginal or Torres Strait Islander housing authority)	248	12.0%
Own my own home outright	196	9.5%
Own my own home with a mortgage	127	6.1%
Renting from a community housing provider (including Aboriginal or Torres Strait Islander community housing provider)	126	6.1%
Living with relatives or friends	41	2.0%
Other	17	0.8%
Living in a retirement home or village	11	0.5%
Living in a guesthouse, a caravan or shed	8	0.4%
Living in an aged-care facility	1	0.0%
No fixed address	1	0.0%
No answer	299	14.5%



Appendix B: Survey questions

1. Name
(Optional)
2. Email address
(Mandatory)
3. Phone number
(Optional)
4. Postcode
(Mandatory)
5. In the summer is your home:
(Optional)
 - A. Always or mostly comfortable
 - B. Too hot but I can and do cool it
 - C. Too hot and I struggle to cool it
6. Why do you struggle to cool your home?
(Optional)
 - A. I don't have an air-conditioner
 - B. I have an air-conditioner but it isn't effective
 - C. I have an air-conditioner but I can't afford to run it
 - D. I have fans, but they make little difference
 - E. The house is inefficient. For example, it has no or little insulation, poor shade covering, or is poorly designed for the heat
 - F. Other
7. What stops you from making your home cooler?
For example, installing an air-conditioner, improving insulation, or other measures.
(Optional)
 - A. It is too expensive to improve the thermal efficiency (i.e. install better insulation, shade covering, or other design features)
 - B. B. It is too expensive to have an air-conditioner installed in my home
 - C. I asked my landlord to install an air-conditioner in my home but they won't or haven't done it
 - D. I asked my landlord to improve the thermal efficiency (i.e. install better insulation, shade covering, or other design features) but they won't or haven't done it
 - E. I haven't asked my landlord for air-conditioning or to improve the insulation of the home because I'm worried there may be adverse consequences such as rent increases or eviction
 - F. Nothing
 - G. Other
8. Do you or someone in the home experience any of the following as a result of heat in your home?
(Optional)
 - A. Difficulty sleeping
 - B. Reduced ability to study or work
 - C. Physical health impacts
 - D. Mental health impacts
 - E. Difficulty doing everyday activities
 - F. Other
9. Have you or someone in the home needed to do any of the following due to the impact of heat on your health?
(Optional)
 - A. Seek medical attention
 - B. Take time off work, study, or caring duties
 - C. Seek a cooler location
 - D. I was unable to do any of the above, and my health suffered
 - E. Other
10. Does anything stop you from leaving your home to find a cooler location (e.g. supermarket, library, community centre, home of family/friend)?
(Optional)
 - A. Cost of transport
 - B. Cost of entry (e.g. to a cinema or café)
 - C. Nowhere to go that's cooler
 - D. Having caring duties or responsibilities at home
 - E. Health issues that limit my ability to go to another location
 - F. Health issues that limit my ability to be out of the house for long periods of time
 - G. Inconvenient or prefer not to leave my home
 - H. Lack of transport options (e.g. no car or inadequate public transport)
 - I. Nothing
 - J. Other
11. Are you worried about summers getting hotter?
(Optional)
 - A. Yes
 - B. No
 - C. Other
12. Is there anything else you would like to tell us about your experience dealing with the heat in summer?
(Optional)

ENERGY BILLS

13. Are you struggling with the cost of your energy bills?
(Mandatory)

- Yes
- No [if chosen then automatically directed to question 18]

14 Have you been trying to reduce your energy usage?
(Optional)

- Yes
- No
- I can't reduce it any further
- Other

15 Have you been doing any of the following to try and reduce your energy usage?
(Optional)

- Cutting back on the use of cooling
- Cutting back on the use of lights
- Taking shorter or fewer hot showers
- Turning off the fridge and/or other appliances
- Going to bed earlier
- Not having people over
- Reducing cooking
- Other

16 Have you done any of the following to try and pay your energy bills?
(Optional)

- Gone without food, medicine, or other essentials
- Borrowed money from family or friends
- Borrowed money from an institution (i.e. Afterpay or payday loans)
- Sold something to get cash
- Approached a charity for assistance to pay your energy bill
- Sought payment assistance or an adjustment from my energy retailer
- Sought financial assistance from Commonwealth, state, or local government
- Other

17. Is there anything else you would like to tell us about managing the cost of your energy bills?
(Optional)

SOLUTIONS

Do you agree with the following statements?

18. The federal government should be providing financial support to install home energy upgrades in housing
(Optional)

- A. Strongly agree
- B. Agree
- C. Neither agree nor disagree
- D. Strongly disagree
- E. Disagree
- F. Other (allow people to type in an answer)

19. The federal government should prioritise and provide the most support for installing home energy upgrades for low-income housing.
(Optional)

- A. Strongly agree
- B. Agree
- C. Neither agree nor disagree
- D. Strongly disagree
- E. Disagree
- F. Other (allow people to type in an answer)

20. Governments should require landlords to improve the energy performance of rental properties (ie. ensure the appropriate home energy upgrades are installed).
(Optional)

- A. Strongly agree
- B. Agree
- C. Neither agree nor disagree
- D. Strongly disagree
- E. Disagree
- F. Other (allow people to type in an answer)

21. Is there anything else you would like to share?
(Optional)

DEMOGRAPHICS

22. Gender
(Optional)

- A. Woman or female
- B. Man or male
- C. Prefer not to answer
- D. Non-binary
- E. I use a different term

23. Age
(Optional)

- A. 18-24
- B. 25-34
- C. 35-49
- D. 50-64
- E. 65-79
- F. 80+

24. Are you personally receiving any of the following income support payments right now?

[This was multiple choice but not clearly identified as such]
(Optional)

- A. No
- B. Austudy
- C. Abstudy
- D. Carer Payment
- E. Commonwealth Rent Assistance
- F. Disability Support Pension
- G. JobSeeker
- H. Parenting Payment Single
- I. Remote Area Allowance
- J. Youth Allowance
- K. Age Pension
- L. Health Care Card
- M. Prefer not to say
- N. Other

25. Are you of Aboriginal or Torres Strait Islander origin?
(Optional)

- A. No
- B. Yes, Aboriginal
- C. Yes, Aboriginal and Torres Strait Islander
- D. Yes, Torres Strait Islander
- E. Prefer not to say

26. Where were you born?
(Optional)

- A. Born in Australia
- B. Born overseas (please specify)
- C. Prefer not to say

27. Do you use language other than English at home?
(Optional)

- A. Yes
- B. 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?

(Optional)

- A. Yes
- B. No

29. Does someone else if your home have a disability or chronic medical condition that restricts everyday activities and has lasted, or is likely to last, for at least 12 months?

(Optional)

- A. Yes
- B. No

30. What is your living situation?
(Optional)

- A. Renting from a public housing authority (including an Aboriginal or Torres Strait Islander housing authority)
- B. Renting from a community housing provider (including an Aboriginal or Torres Strait Islander community housing provider)
- C. Renting from a real estate agency or private landlord
- D. Own my own home outright
- E. Own my own home with a mortgage
- F. Living with relatives or friends
- G. Living in a retirement home or village
- H. Living in an aged-care facility
- I. Living in a guesthouse, a caravan or shed
- J. No fixed address
- K. Other

Endnotes

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- xxxiv According to the Australian Energy regulator (AER) Annual Retail Markets Report 2024-2025, at 30 June 2025, 3.1% of residential customers had an energy debt older than 90 days, up from 2.9% at 30 June 2024. Average energy debt increased from \$1,148 to \$1,367 over the same period. For people in hardship programs average hardship program debt was higher at \$2,102, compared with \$1,687 over the same period. Direct assistance by government and retailers is needed before debt spirals out of control and becomes more unmanageable.
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