



# The Missing 14%

Why so many Victorians are missing out on energy concessions.

MAY 2023

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We respect the unique perspectives of people with experience of poverty or inequality, and seek to strengthen and elevate their voices.

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This [research report summary](#) was prepared by Jarrod Lenne. Authorised by VCOSS CEO Emma King.

This report draws on the insights, observations and experiences of a diverse range of community sector workers and energy users experiencing hardship and distress. Thankyou for your contribution.

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VCOSS acknowledges the Traditional Owners of Country and pays respects to Elders past and present, and to emerging leaders.

This document was prepared on the on sovereign, unceded lands of the Kulin Nation.



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# Executive summary

Household energy is an essential service. You can't live without it.

Yet many Victorians can't afford *enough* energy.

They live with the physical and mental harms of under-consumption (shivering in their homes in winter, sweltering in summer, going to bed as soon as it's dark) and under the constant threat of mounting debt and disconnection.

Previous VCOSS research highlighted the 'power struggles' of people who manage to pay their energy and water bills but face financial or other stresses as a result.

In this new report, we dive deeper into the key issue of energy concessions. While many structural elements of Victoria's concessions safety net are the envy of other Australian states, between seven and 22 per cent of eligible people are missing out. This number varies across fuel types.

**On average, more than one in ten Victorians eligible for an energy concession are missing out.**

This report – undertaken against a backdrop of a global energy crisis and skyrocketing energy bills – identifies exactly *who* is missing out, *why* they're missing out, and what should be done to *fix the problem*.

We draw on the insights of frontline community sector workers and the households they support, who tell us that:

- Lack of awareness is the number one reason people are missing out on the energy concessions they're entitled to. Households experiencing language and digital inclusion barriers are more likely to miss out.
- For people who *do* know about concessions, a range of process issues are creating barriers to access.
- Stigma is also a barrier for some households.
- Workers from diverse parts of the community sector – beyond the 'ground zero' of emergency relief and material aid – regularly encounter energy affordability, cost-of-living, and concessions-related concerns in their day-to-day work.

Workers say “living in poverty is a full-time job” and that the onus for fixing the concessions problem shouldn’t be on struggling households.

They rightly pinpoint the root causes of missing out on concessions as systemic, meaning remedial action is required primarily from governments and retailers.

In this report we set out the concrete steps that the Victorian government and energy retailers can take to improve access to concessions for eligible households, as well as actions that can prevent energy poverty from arising in the first place.

These proposed actions include targeted investments that leverage the reputation, relationships and reach of community sector workers to improve knowledge and take-up of concessions.

## What workers told us

### The scale of the problem

- 72.3 per cent of workers surveyed are helping people with energy affordability challenges.
- 71.8 per cent reported that access to energy concessions was arising sometimes, often, or all-the-time in their work.

### Why people are missing out

- 59.8 per cent of these workers say households experiencing English language barriers were the most likely to be missing out.
- 50.3 per cent are also concerned that homes where people aren’t confident with technology are at high risk.
- About half of workers (48.7 per cent) said people are missing out on concessions due to a lack of awareness.

### Strategies to drive up awareness and take-up

- More than 65 per cent of workers said they want more information and training to talk to clients about energy hardship and provide effective assistance.
- More than 20 per cent of workers said they didn’t currently feel confident talking about energy hardship.

## Key insights

- There is no room for complacency on energy concessions in Victoria.
- Improving awareness and take-up will require the Victorian Government and energy retailers to adopt more proactive and systematic approaches. Simply providing more printed or online information is not enough.
- There are also parts of the community services system and workforces that could be more effectively harnessed to identify energy-related hardship and to join the dots between consumers, retailers and government systems.
- Better cross-sector collaboration is also needed, along with greater public investment in system stewardship and household-level income support. Particularly as retail energy prices increase, it is essential that Commonwealth payments are also adequately increased – and that this social security safety net does more than cushion the fall.

## Recommendations

### The Victorian Government should:

1. Ramp-up proactive promotion and marketing of current concessions, including in partnership with relevant Commonwealth agencies.
2. Fund an ongoing suite of independent energy advice services, building on the time-limited Energy Assistance Program.
3. Make it easier for people to apply for concessions without using a computer, through investments in ‘community connector’ organisations like Neighbourhood Houses, Community Information and Support Centres, and other place-based organisations.
4. Commission and publish a new cycle of the Household Utility Consumption Survey to drive evidence-informed strategies to increase awareness and take-up of concessions.
5. Improve transparency of retailers’ systemic obligations and customer-level data on concession-related outcomes.
6. Provide continued capability-building and targeted resources for relevant community sector workforces.
7. Increase community oversight of retailers by establishing regional cross-sector forums.

8. Appoint a Victorian Cost of Living Commissioner, with a clear mandate to drive whole-of-government continuous improvement on concessions issues.
9. Advocate publicly and directly for the Commonwealth to increase the rate of income support payments, including JobSeeker, above the modest commitments made in the 2023 Federal Budget.

Energy retailers and the market regulators should:

10. Regularly and transparently audit internal processes to ensure absolutely everything is being done to identify and assist customers in energy hardship
11. Systematically cross-check entitlements for dual-fuel (both electricity and gas) customers and previous concession holders.
12. Mandate minimum vulnerability training for all call centre staff.
13. Strengthen reporting on energy concessions and intersecting data points and use this data to drive practice improvement.

# Background – why energy, and what concessions?

Household energy is an essential service. **You just can't live without it.** Yet many Victorians can't afford enough energy and live with the hidden harms of under-consumption, or the constant threat of mounting debt and the fear of disconnection.

In this report, we use the term 'energy-related hardship' to describe this complex challenge, where Victorian households are experiencing two (or more) of these conditions:

1. **A very low income** – simply put, not having enough money to cover all your bills.
2. **Poor quality housing and inefficient appliances** – making your home harder and more expensive to heat or cool.
3. **Difficulties with market prices or retailer practices** – leading to distrust and disengagement.
4. **Unique energy needs or usage** – such as higher bills caused by a high number of household occupants, and/or age- or health-related factors that require extra heating, cooling, or washing.

As a result of these conditions, past studies by VCOSS estimate that 180,000 households in Victoria (7.3 per cent) experience persistent (and largely hidden) payment difficulty, while 45,000 households (1.8 per cent) persistently struggling to stay warm.<sup>1</sup>

In Victoria, ongoing energy affordability is supported by two main government concessions:<sup>2</sup>

## Annual Electricity Concession

- 17.5 per cent saving on relevant bills
- Pensioner Concession, Health Care, or Veterans' Affairs Gold Cards
- Maximum annual saving: \$495/household

## Winter Gas Concession

- 17.5 per cent saving on relevant bills
- Pensioner Concession, Health Care, or Veterans' Affairs Gold Cards
- Maximum winter saving: \$292/household

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<sup>1</sup> For more on this measurement challenge, see BSL (2022), *Power pain: an investigation of energy stress in Australia*.

<sup>2</sup> More details on these (and other) concessions are available here: <https://services.dffh.vic.gov.au/concessions-and-benefits> Calculations based on (then) Department of Health and Human Services (DHHS) annual data for 2021-2022, available online here: <https://www.dffh.vic.gov.au/state-concessions-and-hardship-programs-annual-reports>

These *affordability* supports operate alongside other forms of *standard* and *tailored assistance* (provided by retailers under the Payment Difficulty Framework), and various *preventative* measures or *emergency* government supports (such as solar panel subsidies or energy efficiency upgrades, or material aid when a person is in crisis). Conceived in this way, energy concessions provide a critical early intervention guard-rail for *promoting* ongoing affordability – and *preventing* other forms of escalating energy-related financial hardship.<sup>3</sup> (Note: italicised words have a specific meaning in Victoria’s hardship support system.)

## Who’s missing out?

When a person is eligible for help but does not access it this is called an “unclaimed benefits problem”.

International studies suggest that it is not unusual for up to 40 per cent of people to “miss out” on an entitlement that they need to proactively claim.<sup>4</sup> In the past 10 years, a range of Australian sources have suggested that approximately 14 per cent of households who were eligible for government energy concessions from their electricity retailer were not receiving them.

Most recently, the Consumer Policy Research Centre (CPRC) has used a mix of datasets to model and compare concessions gaps across Australian jurisdictions. They found that, in other states and territories, these gaps range from 19 per cent in Tasmania to 41 per cent in the ACT. Using a different modelling approach, their (conservative) estimate of the current take-up gaps in Victoria are 7 per cent for electricity, 12 per cent for gas and 22 per cent for water.

**In short, more than one in ten people are missing out on an energy concession they’re entitled to receive.**

At a “systems level”, Victoria’s take-up rates compare favorably with other jurisdictions. However, when we consider that each statistical increment represents a household of real people, this apparently benign outcome is revealed for what it is: an unacceptable result for a key affordability tool on an essential service.

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<sup>3</sup> For a further exploration of the wider energy fairness reform landscape, see Consumer Action Law Centre “*Bills here, bills there*”: the lived experience of Victorian energy reform (2020) and *Energy Assistance Report 2nd Edition* (2021).

<sup>4</sup> Eurofound, *Access to social benefits: Reducing non-take-up* (2015), p. 21.

Alongside these headline estimates, the CPRC has also warned of a dramatic difference in outcomes for those in greatest need. Data that they gathered while providing outreach support for the \$250 Power Saving Bonus to low-income households in high-rise public housing estates revealed that as many as one-in-three of the eligible households they supported in that project had not been getting the Annual Electricity Concession applied to their bills.

From both a social equity and household wellbeing perspective, it is vital that those who most need this additional support with their electricity and gas bills are receiving it.

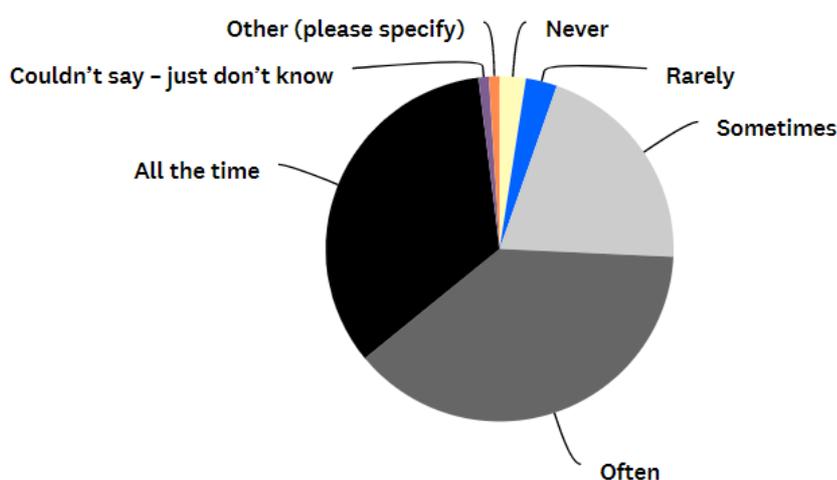
## Worker concerns with concession access are widespread

To better understand this problem in-practice, VCOSS undertook both quantitative and qualitative research to gather the unique insights and experience of community sector workers and affected households.

Through our survey of 221 community service workers, we heard a clear message from frontline staff – across a diverse range of practice areas – that they are regularly seeing a range of low-income Victorians dealing with cost-of-living, energy and affordability issues.

Nearly three-quarters (72.3 per cent) of survey respondents said they **often** or **all the time** provide some form of assistance on these issues.

**Question #5:** *Thinking generally about your day-to-day work with low-income individuals and households, how often do cost-of-living and/or energy needs and affordability issues require your assistance (direct support, individual advocacy, or referral)?*



**Figure 1 (survey question 5)**

Across the survey, 71.8 per cent of workers reported that the specific question of whether or not a household is receiving an energy concession arises *sometimes* (27.2 per cent), *often* (24.3 per cent) or *all the time* (20.3 per cent). When the dataset is filtered for only those workers who have had direct experience, this aggregate rises to 82.8 per cent of workers.

These findings confirm that, despite a relatively straight-forward process for eligible Victorian households to directly notify their energy retailers of their entitlement to access concessions, community service workers are regularly witnessing (and helping) low-income households experiencing difficulties in accessing these entitlements.

## Workers warn that energy jargon can compound exclusion

**But who are these households?** Given that eligible households could be experiencing overlapping or compounding challenges, VCOSS' survey allowed the frontline community sector respondents to select multiple checkboxes.

The survey subsequently revealed five different groups of people (or households in particular circumstances) identified by more than 40 per cent of workers as disproportionately experiencing difficulties accessing concessions.

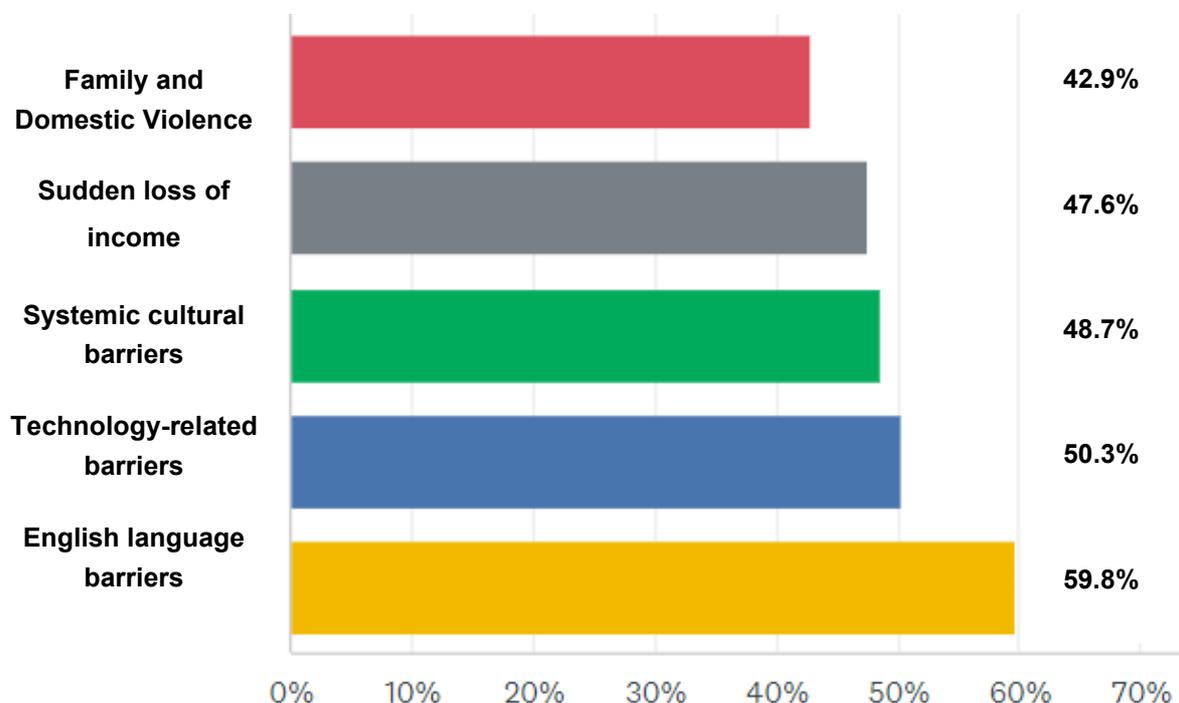
Across these five over-lapping household groups, it is striking that workers identified a higher rate of households with broad “English language barriers”, above and beyond “other systemic cultural barriers”

This experience-based insight reinforces one of the enduring messages from the 2020 CPRC report for the Australian Energy Regulator: that just under half (44 per cent) of all Australians have low literacy levels (i.e., below what is considered enough to get by in everyday life).<sup>5</sup>

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<sup>5</sup> CPRC (2020) for the Australian Energy Regulator (AER), *Exploring Regulatory Approaches to Consumer Vulnerability*, pg. 34.

**Question #11:** *In your experience, do any groups of people – or households in particular circumstances – disproportionately experience difficulties in accessing the electricity and gas concessions they are entitled to?*



**Figure 2 (survey question 11)**

Many households find it hard to understand the jargon of retail energy offers – or to distinguish between different tariffs, retailer discounts, bill smoothing and Centrelink pre-payment arrangements, formal payment plans, and various government concessions and grants. This confusing and technical language doesn't just make it hard for people to understand their bills, it also creates difficulties in learning about and applying for concessions and other entitlements.

Many government and retailer websites provide details and fact sheets on all of these different components, some in both Easy English formats and other community languages. Nonetheless, workers have clearly highlighted the intersecting challenge of high rates of technology- and communication-related barriers for households missing out on concessions.

# Why are people missing out?

The nature of the “unclaimed benefits problem” – or “non-take-up problem” – makes it hard to get reliable quantitative data on both its scale and causes.

Past attempts to capture the “why” of this problem tend to circle back to the same handful of household circumstances and process issues:

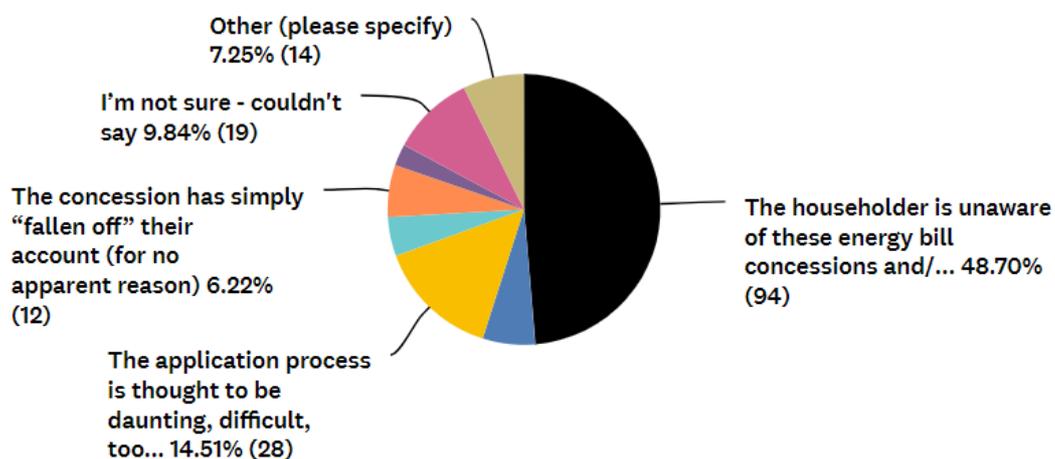
- a lack of awareness about the available assistance that recipients must both self-identify and apply for (or monitor)
- the perceived (or actual) complexity of claim forms and procedures
- potential process errors in (or between) retailer and government systems, and
- the stigma perceived to be attached to claiming assistance payments and concession benefits.

Given these common themes in past studies, VCOSS’ frontline workforce survey provided a valuable opportunity to explore why some households are missing out despite a nominally straight-forward process in Victoria.

## Can’t take awareness for granted

In perhaps the starkest headline result from this survey, 48.7 per cent of respondents said that **limited awareness** of these main energy bill concessions was the most common reason why people miss out on them.

**Question #9:** *There are a range of reasons why eligible low-income households may miss out on energy concessions in Victoria.*



# Appendices

## Research approach and survey dataset

Given this vital role of the main energy concessions, VCOSS wanted to do some original quantitative and qualitative research to hear the unique insights and experience of community sector workers and affected households.

After an initial review of existing policy and research literature, the first stage of this project involved an online survey that focused on frontline community sector workers' experiences in helping low-income households to access the main energy concessions. In relevant promotional material, this intended scope was described as:

***If you work directly in any way with individuals or households on low incomes, VCOSS wants to hear from you ...***

To reach those workers, the survey was promoted through wide-ranging channels such as VCOSS' fortnightly *Amplify* community sector email (reach of 7,400 subscribers, twice) and VCOSS' Facebook account (reach of 9,700 followers, 4 April 2022). Those broad channels were supplemented by direct engagement with a range of sub-sector networks, state-wide service organisations and specialist peak bodies. In addition, the survey was also promoted through a direct email invitation (via the Consumer Policy Research Centre) to 1,268 people who had attended and/or registered for an "Energy Simplified" workshop or webinar for community sector workers in the past two to three years.

The survey was open from Thursday 24 March to Monday 11 April 2022 (18 calendar days). It was completed by 221 respondents (at a completion rate of 84 per cent), which compares favorably with similar voluntary survey exercises that VCOSS has done in recent years.

On balance, the total size and diverse make-up of the dataset provided a solid basis for the further analysis that is presented in this report – based on the core research questions of:

1. Who is missing out on these main energy concessions
2. Why that might be happening, and
3. What can be done to fix this problem?

To extend this analysis, VCOSS also did a series of follow-up case study interviews. Some of these were with specialist peak bodies on how helping low-income households with

energy concession may (or may not) arise for workers in their sector. The majority, however, were “three-way” conversations involving both a community sector worker and a household that they had recently worked with on an energy concessions-related issue.

This VCOSS survey sought to hear a unique sub-set of community sector-wide frontline workers’ experiences in helping low-income households in Victoria to access the main energy concessions.

The final survey comprised 26 separate questions, with only one question (“*which of these broad categories ... best describes your role?*”) being a mandatory requirement. Only 15 of the questions related to specific frontline experiences and related perspectives, while five questions sought contextual information about the respondent workers’ context and relevant background (i.e., completion of any related training), and a further six were of an administrative nature (such as how they came to know about this survey, and whether or not they would like further information).

In terms of the make-up of respondents (by *worker role/setting categories*, Question #1), the top three categories (general emergency relief / material aid, 21.3 per cent; financial counselling, 15.4 per cent; and housing-related advice and support, 12.7 per cent) comprised nearly 50 per cent (49.4 per cent) of the sample. The remaining 19 categories – including the 6.8 per cent who self-identified as “*energy-specific programs, projects or services*” – covers 40.2 per cent of respondents, with a further 10.4 per cent, or 23 respondents, selecting the “other” option. Many of those respondents provided their specific role/service setting (e.g., naming their organisation/employer or the specific government-funded program), where they could be re-tagged as *general emergency relief / material aid*.

With regard to other aggregate worker background dimensions across this total sample, respondents who completed these questions were predominantly paid employees (73.6 per cent) in large (with 100+ staff/volunteer) organisations (62.5 per cent). A solid majority (62.5 per cent) of respondents do most of their work with low-income households in metropolitan Melbourne, which broadly compares to 77 per cent of the total Victorian population.<sup>6</sup>

On balance, the total size and diversity of this dataset provides a solid basis for the issues raised in this report. The dataset also has potential for further related research and/or outreach in future.

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<sup>6</sup> DELWP, *Victoria in Future* (2019), p. 9, available online [here](#)

## Survey questions

**1 Which of these broad categories of community support work or social service setting best describes your role?**

(If you work part-time in multiple distinct frontline roles, please select the broad category that best describes your primary area of expertise - or select "Other").

- General emergency relief / material aid work
- Household budgeting / financial capability
- Financial counselling
- Energy-specific programs, projects or services
- Community legal assistance
- Community health services
- Mental health support
- Alcohol and other drug support
- Housing-related advice and support
- Child and family support
- Family safety / domestic violence primary prevention
- Family safety / domestic violence case management
- Disability support
- Disability advocacy
- Settlement services
- A demographic cohort, cultural, faith or identity-based community service (e.g. gender, age group, or cultural background specific)
- First Nations specific services
- Generalist youth work
- Vocational or tertiary student support
- Consumer advice
- General information and referral (e.g. place-based community information service)
- Other standalone social work service
- Broad community development (e.g. a place-based project or neighbourhood centre)
- Prefer not to say
- None of the above [free text]

**2 Are you aware of the two main Victorian Government energy concessions – the Annual Electricity Concession and the Winter Gas Concession?**

- Yes – both
- Yes – annual electricity only
- Yes – winter gas only
- No

**3 Have you ever personally provided an individual or household with any kind of advice or assistance to help them access to these concessions?**

- Yes
- No
- Other – please specify [free text]

**4 How familiar are you with the eligibility criteria and process for low-income households to access these concessions?**

- Not at all familiar
- Broadly aware that some sort of concessions exist
- Familiar enough to provide general practical advice
- Have a detailed understanding from my regular work with households

**5 Thinking generally about your day-to-day work with low-income individuals and households, how often do cost-of-living and/or energy needs and affordability issues require your assistance (direct support, individual advocacy, or referral)?**

- Never
- Rarely
- Sometimes
- Often
- All the time
- Couldn't say – just don't know

**6 In what situations during your work with someone might any issues with their energy needs or affordability be mostly likely to come up?**

- Specifically in response to energy bill shock or stress (e.g. after receiving a large bill, or experiencing ongoing difficulties paying for their electricity or gas)
- As part of helping a household with their general financial wellbeing (e.g. day-to-day household budgeting or cost-of-living issues, including material aid)
- As an underlying issue that is contributing to their immediate health or wellbeing challenges (e.g. health-related heating/cooling needs, or other compounding issues)
- Energy needs or affordability never discussed
- Other – please specify [free text]

**7 If cost-of-living and energy needs or affordability issues did come up with a person you were working with, how confident do you feel to initiate a conversation about their experience of energy hardship, as part of identifying their broader support needs?**

- Very confident
- Fairly confident
- Only a little bit confident
- Not confident
- [free text option]

**8 How often in your day-to-day work with low-income individuals and households does the specific question of whether or not they are receiving an energy concession arise?**

- Never
- Rarely
- Sometimes
- Often
- All the time

- Couldn't say – just don't know

**9 There are a range of reasons why eligible low-income households may miss out on energy concessions in Victoria.**

**In your experience, which of these reasons is most common?**

- The householder is unaware of these energy bill concessions and/or their eligibility
- The householder didn't renew their details when that was required
- The application process is thought to be daunting, difficult, too time-consuming, or not worth the effort required
- Some sort of concession system administrative issue has occurred (e.g. difficulties between the retailer and Services Australia in confirming customer details)
- The concession has simply "fallen off" their account (for no apparent reason)
- Access is complicated by additional social stigma or other personal/cultural considerations
- I'm not sure
- None of the above / other reasons [please specify]

**10 In your experience, are issues with effectively accessing the main energy concessions in Victoria more-or-less common depending on which Commonwealth Concession Card the household has?**

- Same / no noticeable differences
- More common for Pensioner Concession Card
- More common for Health Care Card
- More common for Low Income Health Care Card
- More common for Veterans' Affairs Gold card
- Don't know / couldn't say [please specify]

11

**In your experience, do any groups of people – or households in particular circumstances – disproportionately experience difficulties in accessing electricity and gas concessions they are entitled to?**

*(please note: for this question you may select multiple checkboxes)*

- Households experiencing sudden loss of income
- Households experiencing English language barriers
- Newly-arrived migrant households experiencing ongoing cultural barriers
- First Nations people
- Young adults (i.e. 18-25 years)
- Older adults (i.e. 65+ years)
- Households with children
- Single parent households
- Households experiencing technology-related barriers (e.g. limited digital access or capability challenges)
- People living with a disability or additional health need
- People who are socially isolated
- People experiencing (or who have experienced) family and domestic violence
- Other [free text]

12

**In your experience, how often does a relevant household have an underlying issue with their entitlement to a Commonwealth Concession Card?**

- Never
- Rarely
- Sometimes
- Often
- Almost always
- Couldn't say; just don't know

13

**In your experience, are issues with effectively accessing these concessions more-or-less common depending on the energy retailer involved?**

- Same / no noticeable differences

- More common with big retailers (e.g. AGL, EnergyAustralia, Lumo, Origin, Red, Simply)
- More common with other / small-medium retailers
- Don't know / couldn't say

**14** How often do you come across households who have had difficulty accessing an energy retailer's language translation services (e.g. calls to translation line not answered, calls answered but significant delay or no translator provided)?

- Never – I don't work with households that require translation services
- Rarely
- Sometimes
- Often
- Almost always
- Couldn't say; just don't know

**15** Is there anything else you would like to share with VCOSS about the issue of low-income households effectively accessing the main energy concessions in Victoria – or any other dimension of energy affordability, cost-of-living, and the concession system more generally?

- [free text]

*The following questions will help VCOSS identify any trends in survey responses across the State and community sector.*

*They use deliberately broad categories so you can stay anonymous (if desired) but also guide further research and our practical policy advice (such as targeting additional information and support).*

**16** Have you attended any specific training or other information sessions that provided general advice on helping Victorian households with their energy affordability and relevant concessions?

- No
- Yes – Consumer Policy Research Centre's #EnergySimplified training or webinar

- Yes – during training or information session on other energy-specific household issues
- Yes – in relation to other cost-of-living issues or government supports
- Yes – other [please specify]

**17** *[If you answered “no” – Please tick all responses that apply to you:*

- I didn't know these resources were available
- I haven't had capacity to engage
- I didn't think it was relevant to my work
- I would like to participate in any relevant future training or information sessions

**18** **What is the nature of your role in the community sector?**

- Paid employee
- Ongoing volunteer
- Other [please specify]

**19** **What size of organisation are you part of (or employed by)?**

- Small (approximately 1-20 regular staff/volunteers)
- Medium (21-100)
- Large (100+)

**20** **Where in Victoria do you do most of your work with low-income households?**

- Metropolitan Melbourne
- Regional centre (e.g. Geelong, Bendigo, Ballarat, Mildura, Shepparton, Wodonga, Traralgon) and/or nearby towns
- Other rural or remote parts of Victoria

**21** **How did you hear about this survey?**

- VCOSS *Amplify* email newsletter
- Other community sector peak body newsletter
- Forwarded email from a funding partner
- Forwarded email from a community sector colleague
- Other [please specify]

**22** Would you like to be notified if/when the high-level results of this survey are published?

- Yes
- No

**23** Would you like to receive more information about energy bill concessions or training in this area?

- Yes
- No

**24** If VCOSS were to organise a follow-up focus group with a sample of survey respondents, would you be interested in participating?

- Yes
- No

**25** If you answered yes to any of questions above, please provide your email address:

**26** And a preferred contact telephone number (optional?):

## Key references

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