

Adaptation for all

Addressing Victoria's
widening inequality with
transformative
climate adaptation

JULY 2025







Climate change is taking place on unceded Aboriginal land

All Victorians live on sovereign, unceded Aboriginal land. Similarly, all climate impacts, and adaptation to these impacts, take place on Aboriginal land.

For thousands of generations before the first European settlement was established on Gunditjmara Country (near Portland) in 1834, Victoria's First Peoples have cared for Country.¹ Victorian First Peoples have been through changes in the climate before and have thousands of years of environmental knowledge and practices.

The connection First Nations people have to Country is both enduring and essential to their culture, identity, health and wellbeing.

**Country anchors us as people.
Our knowledge and stories, culture, kin and ancestors are intrinsically tied to Country... Country holds our Lore.
Country sets the rules of our societies.
– VACCHO²**

Colonisation is a deep injustice that began almost 200 years ago and continues to this day. The Yoorrook Justice Commission³ has heard evidence of the ongoing impact of this violence and dispossession, as well as the strength and resilience of Aboriginal people.

Enabling just adaptation outcomes for First Nations communities in Victoria requires acknowledging our colonial history and its impacts. The settlers of Victoria have much to learn from First Nations' knowledge and practices of caring for the land to inform today's approaches.

Victoria's progress towards Treaty and Truth-telling is a critical part of improving outcomes for Victorian First Peoples under a changing climate.

We must centre First Peoples' voices to inform our climate responses and enable First Nations communities to lead climate adaptation efforts in Victoria.

About VCOSS

VCOSS is the peak body for Victoria's social and community sector, and the state's premier social advocacy body.

We work towards a Victoria free from poverty and disadvantage, where every person and community is supported to thrive. We work relentlessly to prioritise wellbeing and inclusive growth to create prosperity for all.

We achieve these goals through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social service bodies, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from its members and the people they serve.

Our members include frontline service groups, peak bodies, advocacy organisations and individuals passionate about a fair, sustainable and inclusive Victoria.

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You can browse more VCOSS reports and submissions at vcoss.org.au/PolicyLibrary



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Lived experience statement

VCOSS thanks all those who shared with us their personal stories, experiences and insights in the development of this work. Every person is shaped by their history and environment. Many people have endured trauma or hardship. For some, this trauma and its effects continue today. When somebody shares their experiences and insights with VCOSS, they enrich both our understanding of the issues and our recommendations for change. Thank you for your courage and generosity.

Acknowledgement of Traditional Owners

VCOSS acknowledges the Traditional Owners of Country, and pays respect to Elders past and present, and to emerging leaders. Our office is located on the sovereign, unceded lands of the Wurundjeri people of the Kulin Nation.



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Executive summary

2024 was Australia's second-hottest year on record.⁴ As climate change progresses, Victoria is experiencing not only hotter days and more frequent disasters, but significant impacts to people's health, wellbeing and livelihoods.

These impacts are not felt by all Victorians equally – those who are already living in poverty or facing other forms of disadvantage experience the impacts of climate change first and worst.

This report views the impacts of climate change to Victorians on low incomes through the lens of their capacity to adapt – to adjust to these impacts while maintaining their health and wellbeing.

This report finds that as climate change progresses, it's fuelling a feedback loop that erodes the capacity of Victorians experiencing poverty and disadvantage to adapt. During heatwaves, for example, some Victorians remain isolated at home for days. Many are adopting drastic money-saving behaviours such as avoiding using any energy-consuming equipment at home or rationing food. People are not choosing these actions because they're desirable, but rather because they have very few options as the cost of living rises and making ends meet becomes more and more difficult.

This research also finds that the capacity of people experiencing poverty and disadvantage to adapt to climate change mirrors the same structural drivers that perpetuate inequality – such as income insecurity, housing precarity, and systemic marginalisation. As climate change progresses in Victoria, existing social and economic inequities are being compounded.

If the people with the least capacity to adapt aren't adequately supported as climate change progresses, the gap between the amount of adaptation needed and people's capacity to do it will continue to grow. With this, we risk a widening chasm between those who can adapt and those who can't. Expecting Victorians on low incomes to support their own adaptation, without adequate support, will exacerbate existing inequalities.

To close this gap, Victoria must prioritise **transformative adaptation** – adaptation that addresses systemic inequities and improves health and wellbeing for those on the lowest incomes. If individuals and communities with the least capacity to adapt are the focus of adaptation efforts, wellbeing outcomes can be improved, while growing inequity curbed.

Despite significant cost-of-living pressures, people experiencing poverty and disadvantage – where they are supported by community service organisations – are taking positive steps towards adaptation.

We have the tools we need to support Victorians living in poverty or experiencing disadvantage to adapt to climate change. Victoria must prioritise transformative adaptation to ensure all Victorians can thrive under a changing climate.



Recommendations

To work towards transformative adaptation, we recommend the following to the Victorian Government. These actions are essential for a fair and effective response to climate change – one that ensures no Victorian is left behind as we adapt to a changing climate.

1

Continue to urgently invest in climate mitigation to reduce the scale of climate change impacts

- a Ensure access to electrification, energy efficiency upgrades and solar for people on low incomes — so no one is left behind in the energy transition.
- b Expand minimum energy efficiency standards in rental homes to protect renters from heat and other climate risks.
- c Align planning decisions with climate mitigation goals and more equitable social outcomes.



2

Target adaptation investment towards Victorians experiencing the most significant climate impacts

- a Identify the most climate-vulnerable communities and support them with community-led adaptation planning.
- b Invest in the equity-centred actions in Victoria's Adaptation Action Plans.
- c Develop and implement an Aboriginal Climate Justice Strategy to respond to climate threats to Country, health and wellbeing.
- d Strengthen the resilience of Victoria's housing stock through targeted upgrades and support for low-income households.
- e Expand minimum rental standards to include resilience measures that protect renters from a wider range of climate risks.



3

Increase funding for community service organisations (CSOs) and Aboriginal Community Controlled Organisations (ACCOs)

- a Create a climate adaptation fund for CSOs and ACCOs.



4

Strengthen whole-of-government accountability on climate change and intergenerational equity

- a Create and fund an Office of the Commissioner for the Wellbeing of Future Generations to hold the whole of government accountable for decision-making that promotes the health and wellbeing of future generations.
- b Embed collaboration between Victorian Government departments to address climate change by legislating and strengthening the climate budgeting process.
- c Transparently report progress against Victoria's Adaptation Action Plans.



Introduction

Climate change is affecting all aspects of Victorians' lives and livelihoods. This includes, but is not limited to impacts on their health, homes, livelihoods and finances, and mental health and wellbeing.

These impacts are widespread, but not experienced equally. We know that people living in poverty or who are facing disadvantage are more likely to experience the consequences first and worst. This is because they already experience inequities that expose them to climate risks before – and to a greater extent – than others.



This report examines how Victorians experiencing disadvantage are responding to climate-driven pressures, and how they can best be supported to thrive as climate change progresses.

Action on adaptation in Victoria is lagging. Until adaptation support in Victoria is strengthened and scaled, responsibility for adaptation will remain on individuals. For Victorians living in poverty and experiencing disadvantage, this is untenable.

Victoria needs to move towards transformative climate adaptation to tackle the intersecting and compounding issues of socio-economic disadvantage and climate change. This report explains why this is urgent and how to do it by:

- Demonstrating the intersection between climate change and disadvantage and imagining how we would tackle these issues simultaneously through transformative adaptation.
- Telling the story of the day-to-day impact of the intersection between climate change and disadvantage on people right now.
- Providing solutions and recommendation to the Victorian Government so the burden of adaptation is on our collective society rather than on individuals.

This report draws on interviews with 25 experts from Victorian community service organisations in metropolitan, rural and regional Victoria and academia, as well as direct engagement with 13 Victorians with lived experience of poverty and marginalisation in Greater Melbourne. This enabled us to determine adaptation trends for people experiencing poverty and disadvantage, and to understand the support required for transformative climate adaptation.

A full list of interview participants is available in Appendix 1.

Key terms

Adaptive capacity

The ability of a person or community to adjust to the impacts of climate change.

Climate adaptation

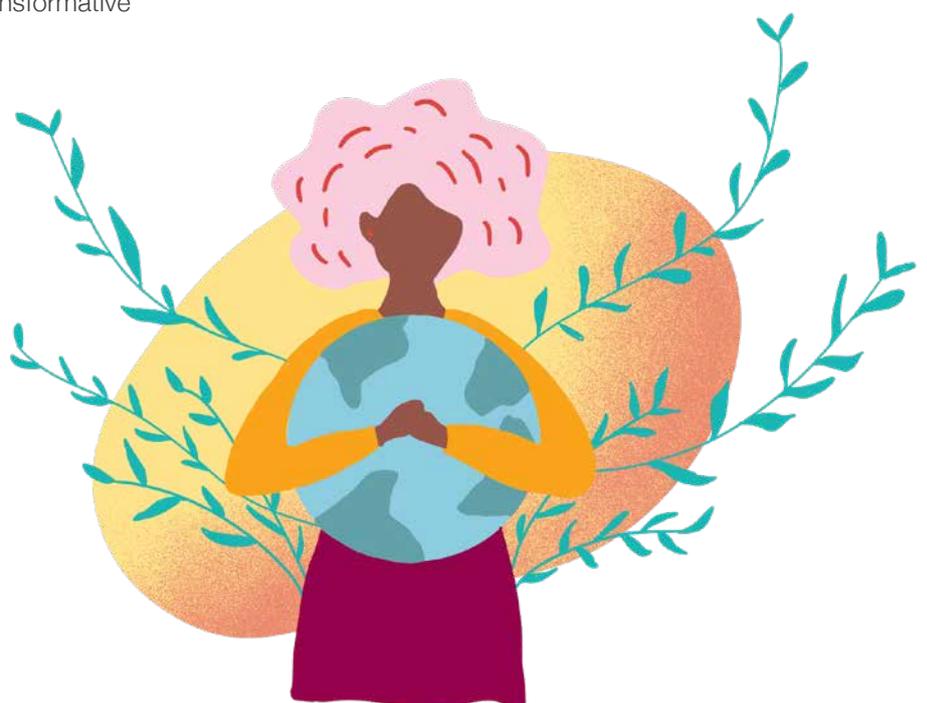
The process of adjusting to the impacts of climate change⁵ in a way that maintains or improves one's health and wellbeing.

Climate resilience

The ability of a person, community or system to respond to, and bounce back from, the impacts of climate change.

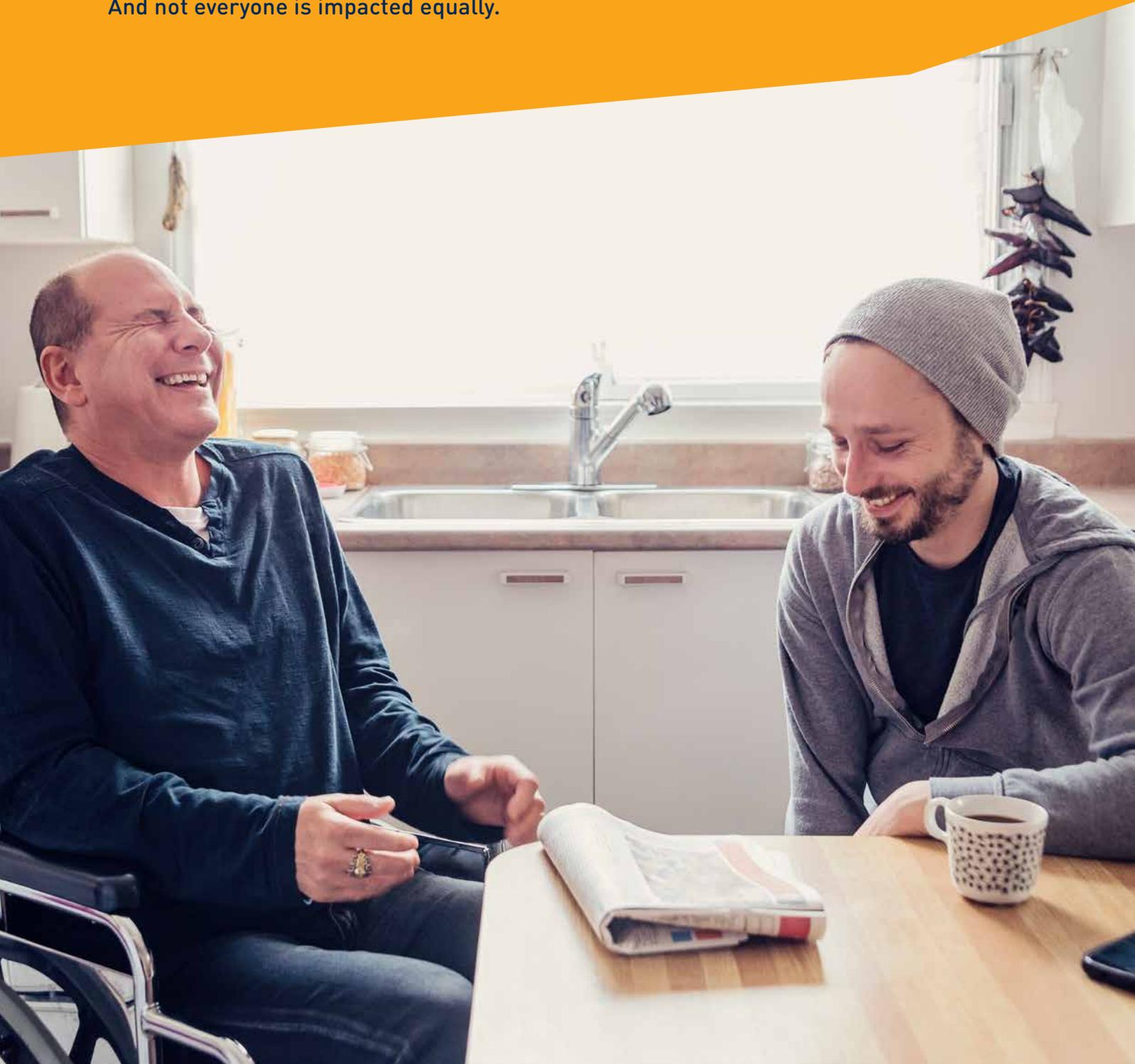
Transformative climate adaptation

Adaptation that changes the fundamental attributes of societal systems, for example enduring structures that place individuals in poverty, in anticipation of climate change and its impacts. This can lead to deep and long-term societal changes that enable sustainable development.⁶



Experiences of poverty and disadvantage limit individual adaptive capacity

Poverty and disadvantage are too common in Victoria. VCOSS's poverty maps show that more than 800,000 Victorians live in significant economic disadvantage including 216,000 children.⁷ That's 13.3% of all Victorians. And not everyone is impacted equally.

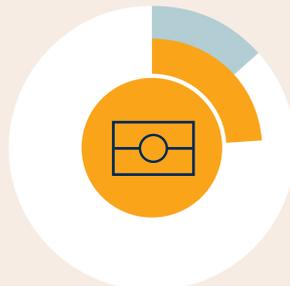


Poverty and disadvantage are intersectional, closely related to other forms of marginalisation and discrimination. For example, across Victoria people with disabilities, Aboriginal and Torres Strait Islander people and people who don't speak English well experience poverty at significantly higher rates compared to the wider population.⁸

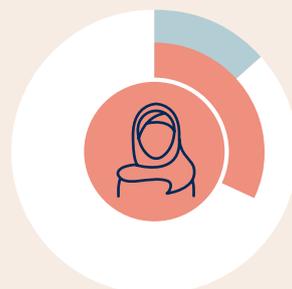
People with a disability are 2.4 times as likely to be living in a low-income household than the general population
(31.1% vs 13.5%)



Aboriginal people are almost twice as likely to be living in a low-income household than the general population
(24.1% vs 13.5%)



People who don't speak English well or not at all are 2.3 times as likely to be living in a low-income household than the general population
(32% vs 13.5%)



These intersections become even more pronounced in the context of climate adaptation – which is our ability to adjust to the impacts of climate change.

In Victoria, the longer-term effects of climate change are expected to include more frequent and hotter days, more intense heatwaves, reduced rainfall, and heavier rainfall events when they do occur.⁹ More acute impacts are likely to include an increase in high-risk bushfires, and extreme downpours leading to floods.¹⁰

Adaptation is crucial because regardless of how much we reduce emissions today, some level of climate change is already unavoidable. While stronger action to cut climate pollution now will mitigate against some of the change, and therefore require less adaptation later, all Victorians will need to adapt to some degree of climate change.

However, adaptation responses that are incremental or don't target people facing disadvantage risk worsening existing inequalities – such as poverty, poor health, and mental illness.

As a society we often treat climate adaptation as overwhelmingly an individual or household issue, with people expected to take action or change their behaviours on their own. Many current adaptation efforts require individuals or households to invest their own time and money. This approach is problematic as it relies on individuals having the resources to be able to prioritise adaptation. In doing so, it hampers our ability as a society to adapt effectively and holistically, creating a widening gap between those who can support their own adaptation and those who can't.

Transformative climate adaptation, however, can lead to significant improvements in long-term health and wellbeing for those on the lowest incomes in our state. Focusing adaptation efforts at a societal – rather than individual – level, while addressing the root drivers of inequity, could genuinely transform outcomes for individuals and communities under a changing climate.

Rising cost of living constrains individuals' capacity to adapt

In Victoria, the rising cost of living continues to outpace wages and income supports,¹¹ making it harder for people to access basic necessities like housing, food, healthcare, and energy.

Our reliance on fossil fuels is a significant factor directly contributing to the rapidly increasing costs of basics due to increasing fuel costs.¹² This in turn squeezes those with the fewest resources, placing significant limitations on their capacity to adapt.

This persistent strain on finances translates to individuals not being able to devote resources to adaptive strategies – especially those that may require an upfront cost.

Your immediate priorities must be pretty OK if you can think about how you're responding to mega trends. This is one of the inequities. If you have enough time and agency and power within your personal and family circumstances to adapt to climate change, then I think that's where we would want everyone to be. And if we don't have people there, then you can start to see why... People are just trying to survive on a day-to-day basis.

Research participant, First Peoples organisation

Interviewees with lived experience of disadvantage told us that the cost of fresh food is continuously increasing, causing them to buy cheap, often nutrient-poor food, which negatively impacts their physical and mental health. Those with air conditioning at home reported not being able to afford to use it, making relief from hot days difficult to access. Others said they stay at home and use the air conditioning but this creates energy bill stress and can exacerbate social isolation. All of these are short-term fixes with long-term consequences.

You buy cheap food because you don't have money. It affects your health and mental health.

Research participant with lived experience of homelessness

The heat stops me from doing things that I want to do. I stay at home under the aircon. It means I miss out on socialising. But aircon is expensive.

Research participant with lived experience of homelessness

[Energy costs are] literally killing us financially. We're both on a pension.
Community member in Kerang

Others face more immediate barriers, for example those who don't have air conditioning at all because they live in a rental home, can't afford to have one installed, or don't have a stable home.

Several interviewees told us that some Victorians are simply dealing with life's pressures until they're no longer able to. In these cases, steps aren't taken to adapt, because people are too stretched in responding to a range of other urgent priorities.

Women are just coping... that's it. We're just coping... just managing and adapting until they can't manage and adapt anymore and then they fail. You know whether that's having a breakdown... their health is suffering, their social world is suffering... No one's thriving.

Research participant from a women's health organisation

Climate change is fuelling a feedback loop that erodes disadvantaged Victorians' capacity to adapt

For the Victorians adopting short-term fixes to cost-of-living challenges, the long-term consequences of these choices are placing further limitations on adaptive capacity. This ultimately erodes their capacity to adapt.

For example, if someone must choose between filling their car with petrol to get to work or buying groceries, they may choose the petrol so they can keep their job. This means they've been forced to forego sufficient healthy food, which impacts their long-term health. This may then incur greater healthcare costs down the line while compromising their ability to adapt to increasingly unbearable heat. If they choose groceries, they may risk losing their job, reducing their financial resources available to adapt. Either of these options result in long-term consequences, further limiting capacity to adapt in a feedback loop, all while climate change progresses and increases the impacts that must be adapted to.

The example below shows how that feedback loop can play out in reality:

[People's] ability to actually fund opportunities for themselves or their families to mitigate some of that risk around paying for air conditioning is also then flowing through into increasing other risks in their lives, such as actually not taking their medications properly. So they're having to ration a whole range of things... and that's then going to roll into their ability to adapt to heat and cold as it comes through as well.

Research participant, service provider in regional Victoria

One interviewee told us that: "responsibility is placed on individuals to seek support and be an active agent in their own wellbeing and resolving their own issues, but this assumes people have their own needs met"¹³ and therefore have capacity to do this. For Victorians experiencing poverty and disadvantage, this is often not the case.

This erosion of adaptive capacity is highly inequitable. People on low incomes are already disproportionately impacted by climate change. These same people are facing constraints on their capacity to adapt. This means negative outcomes compound as climate change progresses.



Relying on individuals to act exacerbates existing intersecting inequalities



Victoria has adaptation strategies and plans that incorporate equity elements. This is welcome recognition of the need for Government to explicitly plan for social equity and inclusion in adaptation planning. However, currently, the funding for implementation of these adaptation plans lags.¹⁴ Until the systemic actions in these documents are implemented, responsibility for adaptation will fall largely on individuals. Continued reliance on individuals to adapt will result in perpetuating – and potentially widening – existing inequalities.

Each of the factors explored below are ones that limit the capacity of individuals to adapt. These factors are rarely felt in isolation.

Rather, those already living in poverty often face intersecting and often compounding forms of disadvantage. As well as facing barriers to health, employment and education opportunities, people who experience discrimination and marginalisation – such as racism, sexism or ableism – are also facing additional barriers to climate adaptation.



Location

Poverty rates in Victoria are higher in rural and regional areas, compared to metropolitan areas.¹⁵ However, rural and regional areas tend to be more prone to flood and bushfire, putting people already facing higher disadvantage at greater risk.

Suburbs are being planned without adequate access to public transport and social infrastructure.¹⁶ This approach to planning reinforces car dependency, which contributes to air and carbon pollution, increased health risks, social isolation and reduced physical activity.¹⁷

In 2023, research from VCOSS demonstrated that Victorians living in suburbs with higher rates of disadvantage are more likely to also live in hotter areas (Figure 2).¹⁸ This is partially because areas with higher rates of disadvantage tend to have less tree cover and green space,¹⁹ which increases heat and provides fewer opportunities for recreation. In these areas, people living below the poverty line are also more likely to live in lower quality housing. These homes are less likely to protect occupants from extreme heat. Some of these households may not have air conditioning at home, or they may not be able to afford to use it if they do.

VCOSS heard from interviewees that households in rural and regional areas are more likely to experience power outages as a result of storms. This disproportionately impacts households on low incomes who may face barriers to education and employment as a result, who may lose fresh food that they can't afford to replace, or who are older or have a disability and face disruptions to use of essential cooling or other medical equipment.



If the power goes out, you miss out on internet for education and social opportunities.

Research participant from a youth organisation

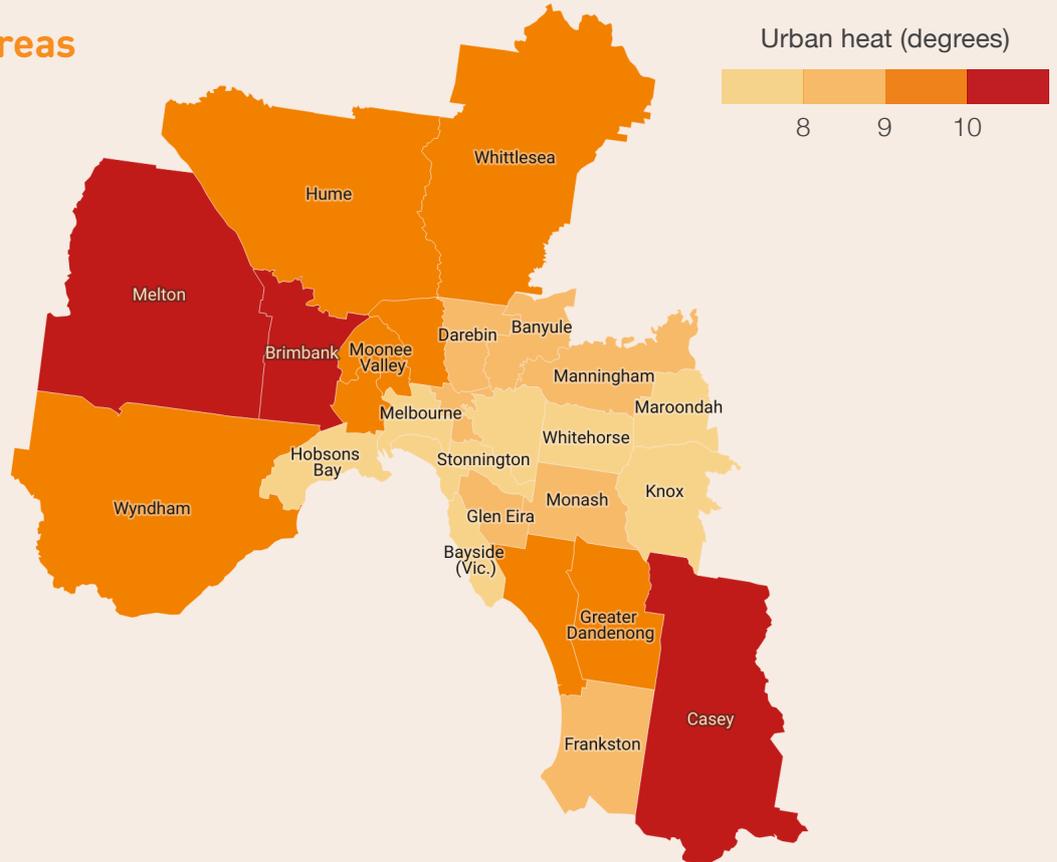
There's often power outages during extreme weather events. Some people are on medical devices that that rely on electricity. So unless they've got it backed up, that puts those people at extra risk.

Research participant from a disability support organisation

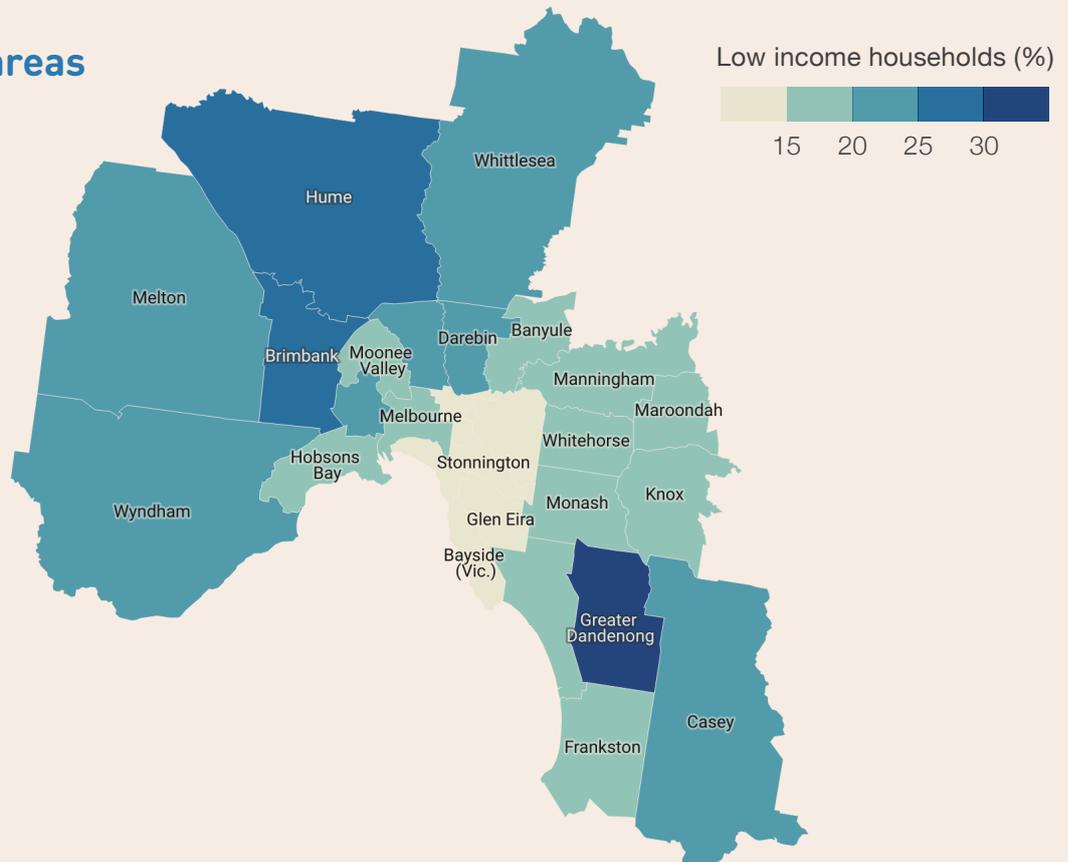
Living in these areas places limitations on capacity to adapt because few changes can be made at the individual level to protect from, and adapt to, climate impacts at the scale required.

Figure 2: Rates of poverty in Greater Melbourne are correlated with urban heat²⁰

The hottest areas of Melbourne



The poorest areas of Melbourne



Map data: ABS
Created with Datawrapper

The ongoing effects of colonisation

Submissions from the Victorian Aboriginal Community Controlled Health Organisation (VACCHO) and the Federation of Victorian Traditional Owners Corporations (FVTOC) to the Yoorrook Justice Commission's Land, Sky and Waters Inquiry articulate the constraints placed on First Nations communities, which impacts their capacity to adapt.^{21,22} The lasting impacts of colonisation – including forced removals from Country, destruction of cultural heritage, and ongoing economic dislocation – continue to affect Aboriginal and Torres Strait Islander communities. These injustices are compounded by systemic power imbalances and the continued disregard for Indigenous knowledge.

While Traditional Owners in Victoria hold deep responsibilities to care for Country and have developed long-term plans to do so, their ability to implement climate adaptation strategies is constrained by intersecting challenges such as poverty, locational disadvantage, and the enduring legacies of colonial power structures.

Research participants shared experiences of intersectional inequalities and the impact on Aboriginal Victorians. This included some delaying seeking medical treatment due to the lack of cultural safety of mainstream health services.



A lot of mainstream health services still aren't culturally safe, aren't places that community trust. So, members of the community might delay presenting to hospital and then not present until the conditions are more serious.

Research participant, First Peoples organisation

These day-to-day exclusionary experiences that Aboriginal communities experience constrain the ability to adapt as health concerns go unaddressed and may grow worse as a result. As Aboriginal Victorians are nearly twice as likely to be living in a low-income household compared to the general population,²³ financial constraints are also likely to place limitations on capacity to engage in adaptation.



Living with a disability

People with disabilities may be more vulnerable to extreme heat due to certain medical conditions that impair their ability to sense or respond to rising temperatures. An interviewee said that conditions like multiple sclerosis can reduce the body's ability to sweat or perceive heat, increasing the risk of heat-related illness. Their capacity to adapt may be limited because they don't feel the effects.



On days of extreme heat, some people with disabilities can be left at increased risk of things like heat stroke and especially those living with conditions like neurological, respiratory and cardiovascular diseases. People with spinal cord injuries can be at increased risk because they can't feel themselves sweating.

Research participant, disability advocacy organisation

Several interviewees stated that some people are staying home due to health risks from heat, and some people are avoiding leaving home at all for days at a time during a heatwave.

The heat leads to me having seizures. Being alone is unsafe. I need to be around people so they can help me if I have a seizure.

Research participant with lived experience of homelessness

Those with mobility limitations may be unable to seek cooler temperatures without assistance. Our interviewees told us that people with a disability who don't have air conditioning at home may not be able to access it through the NDIS if it's not directly linked to their disability, even if it exacerbates their health conditions.

Because of the connection with disability and financial hardship, it all comes together with running costs of the home... they can't often afford to have air conditioning, and if the NDIS doesn't fund it for them... because it's not directly linked to their disability, they obviously will struggle.

Research participant, disability advocacy organisation

This limits choices for people with disabilities to adapt as climate change progresses and heat increases.

Gender structures

Gender stereotypes and norms further undermine capacity to adapt. Women, especially mothers, still primarily take on most of the unpaid work in households and communities. Because of this, women face particular pressures that affect their capacity to adapt to climate change. The caring responsibilities associated with climate change put a strain on the mental space and time available for women to meaningfully adapt.

The impacts to women can be wide-ranging as they take on responsibility for maintaining families, homes and livelihoods. These impacts can also intersect with locational disadvantage for women in rural and regional Victoria:

And when we look at the gendered impacts of this [the impact of climate change on agricultural communities], often the women are not considered... We see the farmers and there's dreadful things happening with the men, but what happens is the women are trying to hold it all together behind the scenes and so increases in family violence are occurring. We're seeing women not attending health appointments because there's too much to do. So... their physical health is deteriorating.

Research participant, women's health organisation



A recent report found that more than half of women surveyed say they are solely responsible, or are the leading person responsible, for the load associated with reducing emissions in the home.²⁴ The authors call this 'the climate load' to refer to "the additional work and tasks women take on during times of crisis, as well as the anxiety that stems from periods of heightened uncertainty."²⁵ This additional load places limitations on the capacity of some women to adapt due pressures on their time and resources.

Women are also more likely to be subjected to family violence during extreme heat or after disasters.²⁶ And victim-survivors of family violence – who are most often women and children – have significant limitations on their capacity to adapt due to constraints on control of their immediate environment as they escape dangerous situations.

Age

Many young people in Victoria are also bearing the brunt of all aspects of climate change as they face a future completely altered by it.

One interviewee described the challenges faced by young people in rural Victoria in adapting. When temperatures are too high, train services don't run, and local buses are infrequent. Riding a bicycle or walking isn't an option because distances are too great. If school, work or services aren't in their immediate area and young people don't have a car, they may simply be stuck at home.

Another interviewee described the many pressures young people are facing. They told us that many young people are losing confidence in what the future holds and feel a lack of control due to lack of involvement in decision-making processes. These power imbalances mean that some young people have limitations placed on their capacity to adapt in the way they wish.

The young people that I support have survival needs that trump being able to even be included... into those spaces [to consider climate change]. It's not to say that those issues aren't affecting... those young people, but they don't have the luxury to be able to think about that.

Research participant, homelessness services provider

When asked how they were adapting to the mental and physical health pressures associated with climate change, one participant with lived experience of homelessness simply shrugged and shook his head.

Climate change is limiting. You just can't do things.

Research participant with lived experience of homelessness



Older people are also feeling the effects more acutely. Another interviewee told us that older Victorians may have difficulty accessing information about what to do during a heatwave or other climate event, which limits choices for how to adapt. Older Victorians on fixed incomes may face similar financial limitations to adaptation faced by others living in poverty, including not being able to make changes to the home or not being able to afford air conditioning.

[A] significant and, we would say, growing section of the older population is on pensions and fixed incomes, sort of doing it quite tough.

Research participant, older person's organisation

While most people can cope, many cannot. Many people even just have difficulty accessing info [about things like heatwave response], especially older and CALD [culturally and linguistically diverse] communities.

Research participant, local government

Housing quality and tenure

Many homes in Victoria have low energy efficiency, offering poor protection from extreme temperatures and putting occupants at risk of negative health outcomes.²⁷ This is especially challenging for renters, who often face barriers to making home improvements or installing air conditioning due to cost, landlord restrictions, and housing instability.



I don't have aircon and they [the landlords] won't put it in my house unless I have an illness. I can't sleep at night because it gets so hot.

Research participant, recent migrant to Australia

Housing in Australia is poor quality. It can't cope with the weather. It's hard to stay warm on cold days and cool on hot days.

Research participant with lived experience of homelessness

Poor quality or thermally uncomfortable housing limits people's ability to adapt to climate change, with impacts on health, sleep, education, and employment. Those without secure housing are even more vulnerable, as they lack control over their environment and are directly exposed to the elements, further reducing their capacity to adapt.

The houses that they're put into, whether it's transitional housing or long-term housing, sometimes the features aren't there to help them heat and cool.

Research participant, service provider

Locational disadvantage can also play a part in the limitations placed on adaptive capacity by housing quality, as those living in hotter areas are more likely to be exposed to extreme temperatures in their homes (see Figure 2).



Community-driven action reduces adaptation burden for individuals

Action at all levels of society is needed to reduce the adaptation burden on individuals. This includes action within communities and governments at all levels.



While some Victorians on low incomes are adopting short-term fixes in response to the climate change-driven pressures they're facing, there is evidence that more desirable outcomes are being achieved when people are supported to adapt in ways that are systemic, strengths-based and community-led. Much of this support is driven by community service organisations.

The community services sector plays an important role in adaptation due to their knowledge of the community and local context, and relationships within the community. The sector is already involved in a range of adaptation actions that support people on low incomes. This includes:



Making safe spaces available to protect from heat and disaster



Developing local support registers to check on people during storms and heatwaves



Creating community gardens with climate-appropriate produce



Helping people to plan their days to avoid heat



Providing education around climate change



Advocating for change



Enabling social networks to share resources

These actions are an important part of transformative adaptation as they begin to address the structural barriers to adaptation by reducing the adaptation burden on individuals. They often build on existing strengths and resources within communities. Organisations engage people as partners in projects, building capacity and enabling people to take actions that work for them in their context.

These positive actions must be scaled up and built upon with resourcing from the Victorian Government.

Recommendations: Prioritising transformative adaptation in Victoria

This report has found that Victorians who are living in poverty or experiencing disadvantage are experiencing a feedback loop that erodes their adaptive capacity as climate change progresses.



People who are experiencing poverty or disadvantage often face overlapping and intersecting inequities – these are the result of societal structures that create and maintain disadvantage, and they also limit adaptive capacity. Placing responsibility for adaptation on individuals exacerbates inequities and leads to a widening gap between those with the resource to adapt and those without.

Transformative adaptation must be Victoria's priority to overcome the systemic barriers faced by too many Victorians. Transformative adaptation is adaptation that addresses the structural drivers of poverty. Instead of making incremental changes to adapt people to climate impacts over time, it's a fundamental change to the functioning of our societal systems.²⁸ This would enable the barriers experienced by people that limit adaptive capacity to be removed. This includes:²⁹

- Recognising and identifying who is experiencing poverty and disadvantage resulting from structural inequities;

- Involving those who are experiencing disadvantage in adaptation decision-making processes, including co-designing adaptation plans and strategies; and
- Developing and investing in adaptation measures resulting from these processes that are targeted towards Victorians experiencing poverty and disadvantage.

Transformative adaptation can lead to significant improvements in long-term health and wellbeing for those on the lowest incomes in our state.

Further, investment in transformative adaptation can be viewed as early intervention. Preparing people and communities for the impacts of climate change before they occur – or continue to grow – is a worthy investment that disrupts the feedback loop and avoids more detrimental outcomes, and associated costs, later.

In Victoria, transformative adaptation can be realised by:



Continuing to urgently invest in climate mitigation to reduce the impacts of climate change felt in Victoria. This will limit the degree of climate change people must adapt to and reverse the feedback loop people are currently experiencing.



Targeting adaptation investment towards Victorians who are experiencing disadvantage and the most significant climate impacts. This will help remove limitations to improve the adaptive capacity of those with the least resources.



Increasing funding for community service organisations and Aboriginal Community Controlled Organisations that are already supporting people experiencing disadvantage to adapt. This will build on the momentum that has already begun within these sectors on supporting adaptation and will help remove the burden for adaptation on individuals.



Strengthening accountability across the whole of government on climate change and intergenerational equity. Climate change touches all aspects of life and requires action at all societal levels, including a whole-of-government response.

1



Continue to urgently invest in climate mitigation to reduce the impacts of climate change felt in Victoria

Mitigating climate change remains the critical priority in Victoria. This will reduce the degree of climate change to which Victorians must adapt while addressing climate change-driven cost of living pressures.

Victoria is making significant progress on mitigation, and we urge the Victorian Government to stay the course on these efforts while ensuring Victorians on low incomes access the benefits.

The measures below will help shift the adaptation burden from individuals to those who hold power, including landlords and governments.



a Ensure access to electrification, energy efficiency upgrades and solar for people on low incomes — so no one is left behind in the energy transition

VCOSS commends the Victorian Government on the June 2025 announcements that will require existing gas hot water heaters in owner-occupied homes to be replaced with electric versions, and for all new homes to be all electric from January 2027. VCOSS strongly supports efficient home electrification, as all-electric homes are cheaper to run, produce fewer greenhouse gas emissions and are better for health when run on renewables.

Greater investment in rooftop solar for households on low incomes is also critical to address rising energy costs which place undue pressure on household budgets. Homes that have low thermal efficiency – including many occupied by those on the lowest incomes due to housing tenure and barriers to high housing quality – require greater investment in thermal comfort upgrades (e.g., insulation and draught sealing) to reduce energy use and enable adaptation to heat.

The Solar Homes Program and the Victorian Energy Upgrades (VEU) program – including upcoming expansion resulting from the recent VEU Strategic Review – are important financial supports to enable households to electrify, adopt solar PV and to improve thermal efficiency. However, upfront installation costs remain prohibitive for those on the lowest incomes.

Financial barriers – including requirements for any upfront costs for these measures – must be removed to enable access by owner-occupied households on the lowest incomes.

b Expand minimum energy efficiency standards in rental homes to protect renters from heat and other climate risks

VCOSS congratulates the Victorian Government on its June 2025 announcement to expand minimum energy efficiency standards for rental homes to include reverse cycle air conditioners, ceiling insulation, draught sealing and efficient electric water heaters.

These standards will help ensure those living on low incomes in rental homes can access the cost of living, health, comfort and safety benefits of energy efficiency upgrades. The Victorian Government must ensure these standards apply to all forms of social housing to ensure those on the lowest incomes can access these benefits.

Expanding these standards to eventually include induction cooktops and solar PV would enable rental homes to be fully electrified and run on renewables, ensuring rental homes can take full advantage of the cost-of-living benefits offered by the energy transition.

c Align planning decisions with climate mitigation goals and more equitable social outcomes

Right now, locational disadvantage means many Victorians on low incomes live in areas that have insufficient transport options, that are at greater risk of extreme heat and disaster, or lack decent green space.

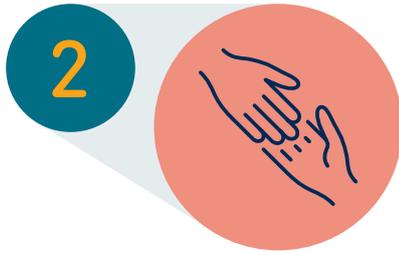
Ensuring our new communities are interconnected with public transport, and increasing density of our existing suburbs, through the planning system is an important part of climate mitigation. These measures would help reduce car dependence and enable efficient connection to services (e.g., health, social connection, employment, education).

Better planning can ensure new communities are more interconnected with better transport options. This could be achieved by constraining urban sprawl and building on investment in Victoria's 2025–26 State Budget³⁰ to expand bus networks. As this investment recognises, this is particularly important in Melbourne's outer suburbs, and rural and regional cities and towns, which currently suffer from a lack of public transport options.

Better planning can also ensure new communities are not being built in harm's way, by avoiding areas that are likely to be flood- or bushfire-prone, or under sea water, in the future. Identifying these areas requires the incorporation of accurate, up-to-date climate projection data into Victoria's planning overlays, with regular updates to projections.

Ensuring adequate green space and tree cover through the planning system can also ensure our newest suburbs are kept cool. Across Victoria, local council areas and neighbourhoods with low levels of green cover should be targeted for tree-planting and green space creation efforts.

A recent amendment to the *Planning and Environment Act* requires consideration of climate change when planning decisions are made. This is an important first step that must be built upon by increasing the stringency of climate change considerations required. This could be done by requiring the emissions associated with the development to be measured and reported on, and later placing caps on emissions levels.



Target adaptation investment towards Victorians who are experiencing disadvantage and the most significant climate impacts

Climate mitigation must remain Victoria's number one priority to reduce the degree of climate change Victorians must respond to. Adapting to climate change is also non-negotiable. As this report demonstrates, those with the greatest limitations placed on their adaptive capacity require support to be able to adapt.

To improve climate adaptation outcomes in Victoria, it is essential to acknowledge and address the structural causes of inequality that limit individuals' capacity to adapt. As this report has shown, framing vulnerability to climate change as an individual issue obscures the systemic barriers that place certain groups at greater risk. A commitment to tackling these root causes, including the relationship between cost-of-living pressures and climate change, is critical for transformative adaptation.

Achieving transformative adaptation will require genuine co-design and decision making with communities, supported by community service organisations that already work closely with disadvantaged Victorians and resourced by the Victorian Government. Adaptation measures will need to be designed specifically for those experiencing poverty and disadvantage – particularly in the most climate-vulnerable areas.

These measures will help shift the adaptation burden away from individuals, towards the community level and government.

a Identify the most climate-vulnerable communities and support them with community-led adaptation planning

Given climate change impacts vary by location, and the sensitivity of communities and individuals varies, place-based and community-led approaches for adaptation are critical. Empowerment and support for these processes must come from the Victorian Government.

Involving Victorians experiencing disadvantage and those living in poverty in the development of adaptation planning and decision-making will help ensure the results of these processes meet communities' needs. Identifying the areas in Victoria that are at greatest risk of climate change hazards, and where these areas intersect with the areas of greatest disadvantage, can assist in locating the people who must be involved in planning, decision-making, and co-design processes around adaptation. These are critical components of transformative adaptation that would help address the intersecting inequities faced by too many Victorians.

Remunerating participants in these processes is critical to ensure those most marginalised can take the time from work and other commitments to take part.

b Invest in the equity-focused actions in Victoria's Adaptation Action Plans

Victoria's seven Adaptation Action Plans (AAPs) contain a range of equity-focused actions. These actions require investment for implementation to ensure the benefits to Victorians on low incomes can be realised. Investing in these measures is a critical component of transformative adaptation to ensure the benefits of adaptation are distributed to all Victorians.

The equity-centred actions within the AAPs are listed in Appendix 2.

c Fund the development and implementation of an Aboriginal Climate Justice strategy to address impending climate change impacts on Country, health and wellbeing

A Climate Justice strategy led by, and developed for, Aboriginal Victorians and Traditional Owners, must be supported by the Victorian Government. VACCHO has called for the development of an Aboriginal Climate Justice strategy in their submission to the Yoorrook Justice Commission's Land, Sky and Water inquiry.³¹

Development of this strategy must be led by Aboriginal Victorian communities and Traditional Owners, and those involved must be appropriately remunerated for their involvement. This is a critical part of transformative adaptation that would also address the ongoing effects of colonisation. Funding must be dedicated towards implementation of the actions identified to ensure transformation can be achieved.

d Strengthen the climate resilience of Victoria's housing stock through targeted support to households on the lowest incomes

One of the most significant ways people experience climate impacts is through their home. Impacts vary depending on housing tenure and location, with those living in rural and regional areas at greater risk of disaster, and renters facing particular barriers to recovery due to disruption of housing and connection to community.

Providing greater support for people to adapt to climate change and build their long-term resilience by improving home resilience will also help address the mental health impacts of climate change as people will have less of a recovery burden when they are impacted by heat, drought, sea-level rise or disaster.

Investment in strengthening home resilience – including grants for resilience upgrades and consideration of planned relocation – must be targeted towards the areas facing greatest disadvantage and highest climate risk to ensure these communities can withstand future climate impacts.

e Expand minimum rental standards to include resilience standards to ensure renters are protected from climate impacts beyond heat

To avoid placing the onus on renters to ensure their home is resilient to climate impacts, existing minimum rental standards through the Residential Tenancies Act could be expanded to include resilience measures to flood, bushfire, sea level rise, storms and wind. Resilience upgrades could include installing flood-resilient flooring, replacing combustible surface materials, and upgrading gutters and downspouts.³²

3



Increase funding for community organisations and Aboriginal Community Controlled Organisations that are already supporting people experiencing disadvantage to adapt

Despite the limitations some Victorians face on their adaptive capacity, some are finding ways to adapt, especially when connected to community organisations. Involvement with these organisations enables people to take advantage of **community-level adaptation efforts that reduce the adaptation burden on the individual.**

These positive actions must be scaled up and built upon with resourcing from the Victorian Government to strengthen adaptation at the community level. Involvement of communities in the development of adaptation plans and actions is critical to ensure these actions respond directly to community needs.



a Create a climate adaptation fund specifically for community service organisations and Aboriginal Community Controlled Organisations (ACCOs)

Community service organisations (CSOs) and Aboriginal Community Controlled Organisations (ACCOs) are best placed to support their communities with adaptation because they understand their needs and strengths. The place-based interventions that can be achieved through these organisations are best placed to speak to the local scale at which climate impacts occur.

CSOs and ACCOs also must adapt their own operations to climate change in acknowledgement that the conditions under which they deliver services are changing, and demand for their services is increasing. Because the financial resources available to CSOs and ACCOs are stretched, these organisations require targeted funding for climate adaptation planning and implementation that goes above and beyond their core funding.

Funding for community service organisations could be strengthened, in part, by reinstating the Community Climate Change Adaptation (3CA) program. This could enable CSOs and ACCOs to create adaptation plans, implement adaptation projects, and support their communities to adapt.



4



Strengthen accountability across the whole of government on climate change and intergenerational equity

Strengthening the Victorian Government's consideration of long-term equity implications of climate change is critical to address the adaptive capacity limitations faced by Victorians experiencing disadvantage. A stronger government response would reduce the burden of adaptation from individuals, instead transferring some of that burden to government.



a Create and fund an Office of the Commissioner for the Wellbeing of Future Generations to hold the whole of government accountable for decision-making that promotes the health and wellbeing of future generations

We urge the Victorian Government to consider the creation of an Office of the Commissioner for the Wellbeing of Future Generations. Doing so would enable consideration of climate equity in all Victorian government decision-making. It would hold the whole of the Victorian government accountable for decision-making that promotes the health and wellbeing of all future Victorians and protects them from the impacts of climate change.

Wales has a Future Generations Commissioner, which holds Welsh public bodies accountable for complying with the *Well-being of Future Generations (Wales) Act*. The Act dictates that all public bodies must be guided by and actively progress seven national wellbeing goals and five ways of working, and requires decision-making bodies to consider the quality of life of current and future generations and how decisions may impact this. The Welsh model can serve as a blueprint for establishing legislation in Victoria.

b Embed collaboration between Victorian Government departments to address climate change by legislating and strengthening the climate budgeting process

The barriers to climate action faced by people experiencing poverty and disadvantage rarely fit neatly within the remit of a single government department. This means that responsibility for finding solutions to these barriers risks being allocated to no department. To avoid this, departments within the Victorian Government must work together to identify and progress solutions.

Similarly, the well-designed, systemic solutions to the interconnected challenges of disadvantage and climate change can have multiple benefits for individuals and communities. The Victorian Government's recent announcement of free public transport for children and free weekend public transport for seniors is an example of policy that simultaneously mitigates the high cost of living for families and climate change impacts by actively encouraging use of public transport.

To enable more cross-cutting solutions and ensure shared responsibility for transformative climate adaptation strategies, Department of Energy, Environment and Climate Action (DEECA) must work closely with other Victorian Government departments to:

- Support them to recognise and respond to the unique ways in which climate change impacts on the communities and services they administer.
- Foster collaboration to identify solutions to the social, economic and environmental injustices connected to climate change that span the whole of government.
- Identify how government policies, programs and budget decisions enable – or hinder – climate resilience.

The Victorian Government is already pursuing cross-governmental collaboration to embed climate change in all decision-making through its climate budgeting process. Through this process, bids submitted to the Department of Treasury and Finance for consideration for funding through the Victorian Budget that are likely to have a material impact on Victoria's climate action goals must be assessed for its impact to these goals. This is an important step to begin building capacity within the public service around the links between various public policy areas and climate action.

To build on this action, the Victorian Government should legislate this requirement in line with requirements for Gender Responsive Budgeting, and develop mechanisms to build the consideration of climate change at the outset of the policy design process.

c Transparently report progress against Victoria's Adaptation Action Plans

Transparent reporting against Victoria's Adaptation Action Plans (AAPs) is important to demonstrate which actions have been implemented and which communities have benefitted. Ensuring distribution of adaptation benefits to all Victorians is part of achieving transformative adaptation in Victoria.

To date, information around the progress of each action, and the amount of funding invested, is difficult to find and not always publicly available in relation to the 2022–2026 AAPs.

Quantifying the extent to which Victoria is adapting to climate change is extremely challenging, however giving greater transparency on the degree to which these actions have been implemented can provide a good indication of how much further Victoria has to go when it comes to adaptation.

Increasing the frequency of reporting against the AAPs – for example, yearly progress reports – would also align with the urgency required on climate action and strengthening the adaptive capacity of those with the least resources.

Conclusion



Victoria must urgently shift toward transformative climate adaptation to address the deeply interconnected challenges of poverty and climate change. This report has shown why this shift is essential – by illustrating how climate and social inequities intersect, sharing the lived experiences of those already affected, and offering collective, community-driven solutions that move beyond placing the burden solely on individuals.

While some Victorians are beginning to adapt – often with the support of community service organisations – many others are struggling or resorting to harmful coping strategies out of necessity, not choice. These actions, driven by rising living costs and limited options, are isolating and unsustainable, further entrenching disadvantage and reducing long-term resilience.

If we fail to support those with the least capacity to adapt, the divide between those who can and those who cannot will continue to grow. But this outcome is not inevitable. With the right investment, policy shifts, and commitment to tackling equality, we have the tools and knowledge to support all Victorians – especially those most at risk – to adapt in ways that are fair, effective, and enduring.

Reducing the burden on individuals by strengthening support across communities and institutions is not just possible – it's essential.



Appendix 1: Methodology and research participants

Methodology

This report was developed based on qualitative research, including:

- Desktop literature review on adaptation and equitable approaches to climate change. A list of resources can be found in the *References* section;
- 25 interviews and focus groups with Victorian community service organisations and academics; and
- Direct engagement with 13 people with lived experience of poverty and disadvantage, through groups including Sacred Heart Mission's Expert Advisory Group on Lived Experience and Wellsprings for Women's community garden group for migrant and refugee women.

Research participants

VCOSS expresses its gratitude to the interviewees who shared their insights to inform this report, including:

- Ballarat Community Health
- Bellarine Community Health
- Bendigo Community Health Services
- Council on the Ageing Victoria
- DPV Health
- Ethnic Communities Council of Victoria
- FamilyCare
- Federation of Community Legal Centres
- Melbourne City Mission
- Merri-bek City Council
- Morwell Neighbourhood House
- International Institute for Environment and Development
- GenWest
- Gippsland Lakes Complete Health
- Jesuit Social Services Centre for Just Places

- Researchers from The University of Melbourne and The University of Sydney
- Primary Care Connect
- Rights Information and Advocacy Centre
- The Bridge Youth Service
- Youth Affairs Council Victoria
- Victorian Aboriginal Community Controlled Health Organisation
- Victorian Public Tenants Association
- Western Public Health Unit
- Women's Heath Goulburn North East

Reviewers

VCOSS also expresses its gratitude to reviewers of earlier drafts of this report who helped to strengthen the findings and recommendations:

- ARC Justice
- Department of Energy, Environment and Climate Action
- Federation of Community Legal Centres
- GenWest
- Jesuit Social Services Centre for Just Places
- Tenants Vic
- Women's Heath Goulburn North East



Appendix 2: Equity-centred actions in Victoria's Adaptation Action Plans

The following actions within Victoria's Adaptation Action Plans have a specific focus on groups who are, or are more likely to be, experiencing poverty or disadvantage. These actions should be prioritised for investment:

Built Environment Adaptation Action Plan

- **Action 4:** Pursue opportunities for upgrades of existing building stock, with a focus on improvements to housing for low-income and vulnerable Victorians to enhance resilience to increasing heat and other climate-related hazards.
- **Action 6:** Develop support programs for vulnerable persons and communities highly exposed to climate change impacts to improve hazard resilience.
- **Action 7:** Improve the skills and capacity of practitioners, industry and community organisations to understand and implement climate change management responses.
- **Action 11:** Support climate change adaptation, risk reduction, response and recovery plans for the most exposed regional cities and towns.
- **Action 16:** Develop program options to support local climate adaptation initiatives.
- **Action 18:** Assess financial measures and insurance responses to support adaptation.

Health and Human Services Adaptation Action Plan

- **Action 3:** Actively manage and reduce climate hazards across the social housing asset base.
- **Action 4:** Transform the current social housing asset base for improved climate resilience.
- **Action 5:** Embed climate resilience in new social housing developments.
- **Action 7:** Develop options to manage the impacts of urban heat on health and social housing infrastructure and health and human services, and reduce health and social housing infrastructure's contribution to urban heat.
- **Action 13:** Embed Aboriginal self-determination in our approach to climate change adaptation and seek guidance on Aboriginal adaptation knowledge.
- **Action 14:** Develop mental health and wellbeing support tailored to climate change impacts. Support programs to include climate change mental health and wellbeing needs, and research areas of need to identify vulnerable populations and best practice.

Education and Training Adaptation Action Plan

- **Action 8:** Review how the content of key health, wellbeing and inclusion programs can be delivered in an environmentally sustainable way and encompass the impacts of climate change, including consideration of the disproportionate impacts on learners experiencing disadvantage.
- **Action 22:** Complete a climate change vulnerability assessment to identify the people in our system most vulnerable to the impacts of climate change and options to support adaptation.

Primary Production Adaptation Action Plan

- **Action 3.3:** Work with primary industries, both regionally and industry-wide, to ensure all those involved, including Traditional Owners and Aboriginal Victorians, young people and women, are supported to adapt to climate change.

Transport Adaptation Action Plan

- **Action 1.2:** An increased focus on the needs of all passengers during emergencies and in particular, vulnerable communities, during climate events.
- **Action 12.1:** Vulnerable communities are supported to develop community resilience plans.
- **Action 12.3:** Adaptation actions are considerate of the need to reduce barriers to safe accessible journeys, which is actively considered in developing and implementing adaptation actions, guided by the Accessible Public Transport in Victoria Action Plan 2020–2024.
- **Action 12.4:** DoT and its transport agencies will implement the adaptation actions consistent with the 2020–2023 Transport Portfolio Aboriginal Self-Determination Plan: Whole of Country, Whole of Transport that embeds Aboriginal self-determination guiding principles in delivering better outcomes.

Water Cycle Adaptation Action Plan

- **Action 15:** Support opportunities for Traditional Owner self-determination in climate adaptation planning and implementation across the water cycle system.

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