Bright Actions – the energy to save

Delivering an Energy Efficiency Service to People from a Refugee Background

Final Report of the *Bright Actions* project

Australian Government
Department of Industry, Innovation and Science

Queensland Council of Social Service Ltd
MDA Ltd
Moreland Energy Foundation Ltd

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3.0 Acronyms and definitions

BA	Bright Actions project
BHG	Basic Household Goods is the package of goods, including households appliances, which newly arrived refugees are given as part of their settlement package under the Humanitarian Settlement Program. Items provided include a refrigerator, washing machine, space heater, blankets, beds and bed linen.
BB	Bulk buy process where a discount is provided through the existing Good to Go Now Scheme provided by the Good Buys appliance retailer for energy efficient major appliances.
Bright Beginnings	Original name of the Bright Actions Project.
Consortia	The three organisations partnering to deliver the Bright Actions project being QCOSS, MDA Ltd and MEFL.
Consumption Data	Electricity data about how much electricity was consumed at the property of the household participating in the home visit.
CSIRO	Commonwealth Scientific and Industrial Research Organisation - responsible for the data analysis of the LIEEP projects on behalf of the department.
CSW	Cultural Support Worker - employee of MDA on a contracted basis to provide language and cultural support when needed.
Department	Commonwealth Department of Industry and Science - LIEEP funding body and contract manager.
EE	Energy Efficiency
Energy Productivity	Energy conservation is achieving the same outcome with less energy. However, energy productivity achieves a greater outcome with a decrease, the same amount or a less than proportional increase in energy. In the context of Bright Actions, the outcomes we are trying to create are lower costs, increased quality of life and less energy used in the home.
EPW	Energy Project Worker - Employee of MDA working directly on the Bright Actions project delivering the energy efficiency workshops, home visits and follow-up phone calls.
Good to go now scheme – The Good guys	Originally introduced to support the now closed Home Energy Savers Scheme (HESS), the Good to Go Now Scheme is provided by 'The Good Guys' electrical and appliance retailer. New white goods that are at or near the top energy rating (3.5 stars or more for fridges for example) are provided at a bulk discount rate and with free delivery regardless of location. These appliances have a greater up front cost but save householders money in the long term through lower energy use costs.

'in language and culture'	Providing the service in the first language of the participant and with regard to the participant's cultural context.
LIEEP	Low Income Energy Efficiency Project - A group of trial projects funded by the Department of Industry and Science to trial different approaches to reducing energy consumption in low income households.
MDA	MDA Ltd (Formerly Multicultural Development Association) - Bright Actions consortia partner organisation.
MEFL	Moreland Energy Foundation Ltd - Bright Actions consortia partner organisation.
NILS	No Interest Loan Scheme administered by Good Shepherd Microfinance.
NILS/BB	Activity of Bright Actions designed to provide access to a No Interest Loan and a bulk purchased energy efficient major appliance at a discounted rate.
NMI	National Meter Identifier - used to identify the specific electricity meter for gathering consumption data from a dwelling.
QCOSS	Queensland Council of Social Service - Bright Actions consortia partner organisation.
Refugee	A refugee is, according to the United Nations, "someone who has fled their country of origin and is at risk of persecution because of race, religion, political opinion, nationality, or membership of a particular social group. Persecution usually means execution, torture, imprisonment without trial, mistreatment and/or other serious denial of rights".
Refugee People	Term used to indicate people who have been a refugee at some point in their lives

4.0 Executive summary

Queensland Council of Social Service (QCOSS), the Multicultural Development Association (MDA) and Moreland Energy Foundation (MEFL) partnered to deliver Bright Actions, a Low Income Energy Efficiency Program (LIEEP) project designed to improve the energy productivity of low-income households from a refugee background in Queensland.

Bright Actions focused on helping people from refugee backgrounds by increasing their knowledge of energy-efficiency practices and improving their understanding of the financial impacts of energy and appliance choices to achieve behaviour change.

A key feature of Bright Actions is that it engaged with households who have a limited history of energy use in Australia. This means most households had relatively low usage as they were in the process of establishing their homes and settling in Australia. The project trialled four different approaches across multiple locations in Queensland where refugee communities have settled, including: a personalised home visit, energy-efficiency workshops, inserting energy-efficiency information into the Life Skills Orientation Program undertaken by all new arrivals to Australia, and facilitating access to the No Interest Loan Scheme (NILS) and a bulk buy scheme for energy-efficient appliances.

The home-visit approach was the most effective mechanism for building knowledge and achieving tangible reductions in energy bills for refugee households. The home visit enabled energy-efficiency information to be provided one-to-one, using practical observation and demonstrations of energy-efficient behaviours in the home. The project conducted 1,767 home visits achieving measurable savings averaging $363 per household over five years. Importantly, 74 per cent of home visit participants surveyed after six months reported sharing energy efficiency knowledge with others in their community thereby extending the reach of this program and its benefits to a much wider audience of households. Seventy nine per cent also reported that they had changed their behaviour as a result of the information provided and case studies were collected which demonstrated benefits including the identification of appliance faults and access to beneficial programs such as Centrepay and hardship assistance.

A total of 3,093 participants attended Bright Actions energy-efficiency workshops, which were trialled as another cost effective way to engage large numbers of people from a refugee background. These workshops aimed to increase participants' energy-efficiency knowledge and, knowledge of and access to assistance programs. Due to limitations in data collection it is difficult to determine whether these sessions resulted in long-term behaviour change or tangible energy-efficiency improvements in the home. The effectiveness of the workshops varied depending on the number of participants, the mix of cultural and language needs, literacy levels of the participants and length of time they had been settled in Australia.

Energy-efficiency information was included in 35 Life Skills Orientation Program classes attended by 497 people. This approach was designed as a way to deliver energy-efficiency information in the very earliest interactions refugees had with their settlement agency after their arrival in Australia. The purpose of this approach was to put in place positive energy behaviours prior to households receiving their first energy bill. Like the energy-efficiency workshops it is difficult to determine whether this increased awareness resulted in long-term behaviour change or tangible energy-efficiency improvements in the home.

Bright Actions also trialled an approach to facilitate access to NILS and a bulk buy discount for people from a refugee background to purchase energy-efficient appliances. This approach involved providing information and assistance to enable people to access the existing NILS and the Good to Go Now bulk buy program. Cultural and language support were a crucial component of this activity. Fifty clinics were held for interested participants, they were attended by 146 people, and resulted in 70 loan approvals (with a value of $60,069) for the purchase of 30 major energy-efficient appliances.

Overall, the mix of trial approaches supported each other well, with the workshops and Life Skills Orientation Program offering opportunities for recruitment into home visits and NILS. The project achieved the best outcomes and tangible results through home visits, with face-to-face communication, observation of the home environment and demonstrations of how to use appliances proving much more effective for the target audience than the theoretical approach necessary in a workshop setting.

Many people from a refugee background have spent years in refugee camps and may have originated from countries with very different social and structural systems from Australia. Engaging with people from more than 20 countries, speaking upwards of 40 languages, the success of the Bright Actions project was in delivering energy-efficiency services through face-to-face service delivery in participants' first language and cultural context. Importantly, all interactions were undertaken in participants' spoken language and with respectful engagement and recognition of cultural context.

Bright Actions has identified the need for a program in Queensland that focuses on building both energy literacy and energy-efficiency knowledge in low-income households, with specific support for people from Culturally and Linguistically Diverse (CALD) backgrounds. Future services should have the flexibility to assist people with a range of energy needs, including identifying faults or poor quality appliances, connecting people with concessions and NILS, and advocating on behalf of people to address issues with their retailer, such as negotiating payment plans or securing a better energy deal. This type of program could be delivered by trusted community service agencies who have existing relationships with the target group and facilitated by referrals from retailers, Centrelink, general community services or emergency relief services to ensure assistance is available to this particularly vulnerable group of low income households.

5.0 List of Recommendations

The following recommendations are made in relation to each of the four trialled approaches.

General

1. Investment is required in interpreting and translation services across all existing and emerging language and cultural groups

Home Visits

Policy level recommendations

2. Introduce and incentivise minimum standards for energy and water efficiency for private rental market
3. Introduce requirement for community and public housing stock to be compliant with energy efficiency standards with an associated program of retrofit or renewal to remedy non-compliance
4. Establish policy to prevent energy retailers, distributors and landlords from recouping supply costs for utility services that are not in use by tenants (including solar power purchase agreements)

Program level recommendations

5. A program of home visits be introduced to provide general energy and specific energy-efficiency advice and knowledge to people from a refugee background
6. That household goods packages for newly arrived people under the Humanitarian Settlement Service be prepared with due regard to energy efficiency, household composition and need
7. That all home based services delivered to people from a refugee background have access to a pool of language and cultural supports

Access to concessions

8. A review of current utilities related concessions across jurisdictions with regard to eligibility, inclusions, unintended barriers to access, application processes and process for appeal and re-application

Awareness raising recommendations

9. Targeted training and information to community and public housing organisations and their clients with regard to the impact of utility (multiple) costs on housing affordability
10. Ensure energy literacy and energy efficiency information is available to all tenants in a timely, accessible form.
11. Targeted training to reach highly vulnerable tenants, including people from a refugee background, with regard to tenants' rights and the role of the RTA
12. Targeted training to electricity retailer customer service staff (including sales, general inquiries and hardship teams) with regard to the importance of language and culture support

Administrative Processes

13. Streamlining of documentation and provision of direct support (language and culture) for completion of forms and accessing concessions, services and hardship programs

    NB preferred sources of support include Neighbourhood Centres, Emergency Relief organisations, financial counsellors and NILS providers

Energy Efficiency Workshops

14. Workshops should be small (max 8) and targeted to single language groups where interpretation required
15. Workshops should be conducted in a home environment where possible, and tailored according to length of residency, level of literacy and the level of formal educational experience of the participants

Life Skills Orientation Program

16. Basic energy information be included in all Life Skills Orientation Programs for newly-arrived refugees with regard to cost of using electricity, water and gas supplied to their home, arrangements for connection and payment, and strategies for managing usage and costs.

NILS/bulk buy Scheme

17. Funding be provided to continue to support the NILS/bulk buy service for people from a refugee background at a minimum $50,000 per annum
18. Face-to-face language and cultural support be provided for NILS providers to draw upon to assist in applications from people from a refugee backgrounds

6.0 Introduction

Bright Actions was instigated to breakdown the significant cultural and language barriers that prevent people from a refugee background developing energy-efficiency knowledge and behaviours. The primary strategy to achieve this was to deliver a practical face-to-face service to people in their spoken language and with respectful engagement and recognition of cultural context.

The project trialled four different approaches to improve the energy efficiency of refugee households that addressed slightly different needs. The four approaches were:

1. **Home visits:** Personalised one-on-one energy-efficiency information was delivered to people from a refugee background in their own home. Information was tailored to their specific circumstances and provided in their dominant language and cultural context. This activity was targeted towards people who had been settled into long-term housing and been in Australia more than six months. Home visits included a free showbag of small energy-efficiency items (up to $30 value). This activity was the primary activity of the project and was expected to yield the greatest results.

2. **Energy efficiency workshops:** Energy-efficiency information was provided to people from a refugee background in a group setting as part of a tailored workshop. The workshop was delivered in participants' dominant language and cultural context. This activity was targeted towards people who had been in Australia for more than three months and was designed to recruit participants for the home-visit activity.

3. **Life Skills Orientation Program:** Energy-efficiency information was provided to refugee households as part of the Life Skills Orientation Program that all refugees undertake in the initial stages of setting in Australia. The energy-efficiency component of the workshop was small and was designed to raise their awareness of energy-efficiency as an issue. The workshop was delivered in participants' dominant language and cultural context. This activity was designed to target people who had been in Australia for fewer than three months to recruit participants for both the workshop and the home visit.

4. **No Interest Loan Scheme/bulk buy scheme:** This activity was designed to address the needs of people who were unable to overcome cost barriers to improving the energy-efficiency level of major appliances in the home, specifically refrigerators and washing machines. It targeted people from a refugee background who had been settled in Australia for more than six months and people (such as those with an asylum seeker status) who faced significant barriers to accessing credit. A clinic model was designed to provide information and support for people in applying for a no interest loan and choosing an energy-efficient appliance. These clinics were provided in participants' dominant language and cultural context. Participants were provided with access to a bulk buy service to achieve savings on the upfront cost of a new major appliance as part of the model. Referrals were predominantly identified and made through the home-visit activity.

The Bright Actions project is a collaborative partnership between the Queensland Council of Social Service (QCOSS), the Multicultural Development Association (MDA) and the Moreland Energy Foundation (MEFL).

Bright Actions assisted low-income people from a refugee background understand energy efficiency and provided opportunities for refugee households to adopt energy-efficient technology and behaviours along their settlement journey in Australia.

Bright Actions worked in close collaboration with MDA staff, leaders of refugee communities and refugee community members across multiple sites, and targeted people from a diverse range of cultural and language groups residing in Brisbane, Ipswich, Toowoomba, Rockhampton and Biloela.

The purpose of the Bright Actions (initially called Bright Beginnings) project is as follows:

1. To understand the barriers, behaviours and cultural factors that affect energy efficiency within refugee communities and the most effective interventions.
2. To provide energy-efficiency information and advice in a culturally appropriate and respectful way to reduce the trajectory of energy use in refugee households as they establish their homes and lives in Australia.
3. To increase the physical comfort of refugees in the home and decrease energy-related financial stress experienced by refugee households.

The consortium brought a comprehensive mix of skills and expertise in servicing the refugee community, training in household energy efficiency, and data monitoring and evaluation, to deliver four activities aimed at improving the energy efficiency of low-income refugee households and collect data to measure which activity, or combination of activities, has had the greatest impact. This analysis is provided in this report and will be used to inform future policy and program design.

The roles of the consortium partners were:

- Queensland Council of Social Service (QCOSS) — lead partner and project manager
- Multicultural Development Association (MDA) — primary service delivery
- Moreland Energy Foundation (MEFL) — training provider and data collection design and management.

The project was funded in the first round of funding for the Commonwealth Government's Low Income Energy Efficiency Program (LIEEP) and supported the LIEEP purpose of '*identifying the barriers to energy efficiency for low income households and gathering data to inform future policies and programmes to assist low income households become more energy efficient*'.

Officially the Bright Actions project began in June 2013, with the bulk of service delivery in refugee communities taking place between February 2014 and March 2016.

Total funding for the project was $3,338,223, primarily through the Commonwealth Government with co-contributions (non-financial) provided by the consortium as per the following table:

Table 1 Funding table

Commonwealth Government	$3,189,546
MDA Ltd	$102,267
QCOSS	$32,010
Moreland Energy Foundation	$15,000
Total	**$3,338,823**

Bright Actions sought to address the LIEEP objectives specifically for people from a refugee background. Each activity was in keeping with the language and culture of individual participants whenever possible and appropriate, with a strong focus on ensuring culturally-sensitive and respectful service delivery.

This project was delivered across different locations in Queensland with growing refugee communities. These areas were Brisbane, Ipswich, Toowoomba, Rockhampton and Biloela. Each of these approaches was designed to address one or more of the following objectives:

- to increase energy-efficiency knowledge within the refugee community
- to allow more informed decisions on energy use in the home
- to facilitate more energy-efficient appliances in refugee homes
- refugees sharing knowledge with others
- to increase knowledge of and access to assistance programs
- to reduce trajectory of energy consumption
- to increase physical comfort
- to reduce energy-related stress

Importantly, Bright Actions sought to improve energy efficiency in terms of *productivity*, rather than *conservation*. This is an important distinction, as many households who participated in Bright Actions were newly-arrived to the country and may therefore have increased their energy usage overall as they purchased appliances to set up their households in Australia. The aim is therefore not to avoid energy use increasing, but to improve energy productivity as energy use increases, so that participants are able to achieve greater outcomes with the energy used than they would have without any intervention.

The primary barriers being addressed by the project are information failure and behavioural constraints which prevent people who have entered Australia as refugees from improving their energy efficiency. People from a refugee background face significant communication barriers which prohibit them from meaningfully engaging in mainstream community services, government programs and complex markets such as electricity. They are therefore at risk of missing out on important information required to settle in Australia successfully. Bright Actions aimed to overcome these constraints by providing information face-to-face in participants' spoken language and with respectful engagement and recognition of cultural context.

The approach was to support participants to make decisions that would minimise their energy use as they establish households in Australia, while increasing their understanding of energy use.

6.1 Target group

Bright Actions targeted low-income people from a refugee background residing in the areas of Queensland with large refugee communities. These were Brisbane, Ipswich, Rockhampton, Toowoomba and Biloela.

Participants were recruited largely through MDA's existing channels. MDA settles newly-arrived refugees in the target areas and supports them with a wide range of services. A critical part of service delivery to this target group is recognising the significant levels of diversity within refugee communities along cultural, educational, ethnic, linguistic, religious and political lines.

It is important to understand the unique attributes of this particular target group. A refugee is, according to the United Nations, "*someone who has fled their country of origin and is at risk of persecution because of race, religion, political opinion, nationality, or membership of a particular social group. Persecution usually means execution, torture, imprisonment without trial, mistreatment and/or other serious denial of rights*".

People with a refugee background may be suspicious of what they may see as a 'government-related' service because of their pre-arrival trauma and past experiences. An essential part of this project has been to respect the country of origin, language and cultural needs to build trusting relationships with people in a respectful way.

There were some changes made to the target group in response to recruitment challenges that emerged during the project. Commonwealth Government policy changes during the life of the project resulted in a decrease in the number of refugees being settled in Queensland by MDA. In December 2015 it was agreed to expand the eligibility criteria to include people from a Culturally and Linguistically Diverse (CALD) background and people from other regions across Queensland.

This change was approved in the final three months of service delivery, which also coincided with the school holiday period (December 2015 through to February 2016). As such, very few non-refugee CALD households were recruited to the project and did not affect the data in any statistically significant way.

6.2 Rationale for the project

Household electricity prices in Queensland have risen in real terms by 87 per cent since 2006-07 (Queensland Productivity Commission Electricity Price Inquiry Draft Report, March 2016). In 2014-15, a record high of 29,692 Queensland households were disconnected for not paying an electricity bill and, as at the June 2015, over 15,000 households were managing their bills under a hardship program arrangement with their retailer. Electricity costs have become a significant cost-of-living pressure for many Queensland households on low incomes.

MDA provides a large range of settlement needs for newly-arrived Humanitarian Entrants, as part of Australia's annual 13,750 UNHCR (The Office of the United Nations High Commissioner for Refugees) intake. Through this work, MDA observed large levels of electricity 'bill shock' and significant numbers of clients struggling to pay their utility bills.

MDA case managers identified a number of newly-arrived households who were experiencing financial hardship and struggling to reduce their energy use in the home, as well as access concessions and other assistance to manage the significant rise in costs of utility bills in Queensland.

While MDA case managers attempted to assist clients with energy matters they were not specifically trained to understand energy efficiency or the energy market more broadly. They also face very short settlement timeframes and must meet the most pressing basic settlement needs of newly-arrived households. It was clear that MDA's workers lacked both the time and expertise to assist households with energy-related needs as part of the existing settlement service.

At the same time many community services organisations that provide emergency relief reported being inundated by people, including refugees, seeking financial help to pay their bills.

A key feature of Bright Actions is that it engaged with households who had no history of energy use in Australia, and potentially little or no experience of managing energy usage in a home or buying and using electrical appliances. As newly-arrived refugees, the households targeted by Bright Actions were facing numerous challenges of settling into a completely foreign culture and having to navigate the complexities of the number of systems that operate within our communities. The aim of this project was to enhance settlement services by providing information to support to refugee households improve their energy efficiency, in a way that is culturally appropriate and respectful of the experiences of people from a refugee background.

Case study one - Typical story of the settlement process

Ester and Justine* arrived in Australia in 2010 with their six children ranging from seven to 18 years old. They had been living for seven years in a large refugee camp in Kenya. They were from South Sudan. Three of their children were born in the refugee camp. They lived in a small mud hut within a compound with no running water or electricity. Ester used to collect wood for cooking from outside the camp boundaries for his family, as this was very dangerous for women and young girls due to the rebels hiding in the forest. Night times were particularly dangerous as the rebels would come and steal food, their belongings and sometimes abduct young boys to become child soldiers. Fleeing their country by foot during a civil war as well as living within the camp, they had witnessed and experienced traumatic events.*

Once they were accepted by Australia they received UNHCR travel papers and arrived in Brisbane with one suitcase between the eight of them. They were met at Brisbane Airport by a Refugee Settlement Service and taken to temporary accommodation, with basic furniture, bedding, a refrigerator and cooking items. They were given a hamper of food and shown how the appliances worked. They were also given some cash and a mobile phone, and their settlement needs were assessed and prioritised.

The following needs were identified:

1. *The family would need warm clothes, as it was winter*
2. *The whole family would need medical check-ups*
3. *They would be registered with Centrelink and Medicare*
4. *A bank account would be opened, they would be given a bank card and shown how to use an ATM*
5. *The children would be enrolled into different schools*
6. *Ester and Justine would be enrolled into TAFE for an Adult Migrant English Program*
7. *Justine would be referred to the Queensland Program of Assistance to Survivors of Torture and Trauma counselling*
8. *The family would be shown how to use public transport and where to go shopping*
9. *They would be enrolled to attend Life Skills Orientation workshops at MDA*
10. *They would be assisted to secure stable and affordable housing and be given basic household goods, and shown how to use appliances in the home*
11. *They would be linked in with their community or community leader*
12. *They would also need an MDA Family Match Volunteer to visit them once per week*

*The most basic of these needs were addressed the following day when they were picked up and assisted by their community guide. Within two weeks the remaining settlement needs were provided by housing workers, other case managers, community guides and often a community support worker (CSW) to provide language support services. *names changed*

7.0 Trial methodology

The foundation principle of the Bright Actions project was to build energy-efficiency knowledge and skills in people from a refugee background through face-to-face service delivery that was undertaken in participants' spoken language and with respectful engagement and recognition of cultural context.

As noted above, four face-to-face approaches were trialled. These were home visits, energy efficiency workshops, energy-efficiency information inclusion into the Life Skills Orientation Program, and a NILS/bulk buy scheme.

Each activity sought to achieve increased energy-efficiency knowledge to people from a refugee background in different ways and at different points in their settlement journey. The four activities were designed to address one or more of eight objectives as per the below table.

Table 2 - Objectives of the Bright Actions project being addressed by each of the activities

Objective	Home visits	Energy-efficiency workshops	Life skills orientation program	NIL/Bulk buy scheme
1. Increase energy-efficiency knowledge within the community	✓	✓	✓	✓
2. Allow more informed decisions on energy use in the home	✓			
3. Facilitate more energy-efficient appliances in refugee homes	✓			✓
4. Sharing knowledge with others	✓			
5. Increased knowledge of and access to assistance programs	✓	✓	✓	✓
6. Reduced trajectory of energy consumption	✓	✓		
7. Increased physical comfort	✓			
8. Reduce energy related stress	✓			

The approaches were delivered by five bilingual Energy Project Workers (EPWs) who were recruited by MDA and trained in energy efficiency by Moreland Energy Foundation to deliver the project. The EPWs underwent intensive training on all aspects of their role as an EPW at the beginning of the project, with additional training throughout the project.

Each of the EPWs were familiar with several different cultural communities and spoke a number of languages, which were largely aligned with the main languages of the largest refugee groups being settled in Queensland by MDA at the time of project commencement. These included:

- Afghanistan – Hazaragi, Dari, Pashto, Urdu, Farsi.
- Burma/Myanmar – Rohingya
- Congo – Swahili
- Iran – Persian/Farsi, Dari
- Bhutan – Nepalese
- Somalia – Somali
- Sri Lanka – Tamil, Sinhalese
- Sudan – Dinka, Swahili
- South Sudanese – Arabic, Madi, Acholi, Bari, Classical Juba – Arabic, Moru

Participants were recruited largely through MDA's existing channels. MDA settles newly-arrived refugees in Brisbane, Rockhampton and Toowoomba and supports their clients with a wide range of services. They have a strong language and cultural support model in place, including access to a vast pool of Cultural Support Workers (CSWs) who speak more than 50 languages, and who were booked to accompany the EPWs where additional cultural skills and language support was required.

The logic model created as part of the project planning process outlines the project in terms of its inputs, activities, outputs, outcomes and impact and is attached (*Attachment A – Logic model*).

7.1 Trial approach 1: Home visits

The home visits were the primary trial approach for this project and aimed to improve energy-efficiency knowledge and achieve behavioural change to reduce the trajectory of energy consumption for the household. This trial approach also sought to break down the barriers that prevent people from a refugee background from gaining energy-specific knowledge and meaningfully engaging in the range of relevant services and assistance programs that may be available to help them manage their energy costs.

Home visits were conducted by EPWs and were expected to take one to two hours. They were conducted with a "*show me, tell me*" approach where the EPW was able to observe and demonstrate to explain the concepts practically in the familiar context of the person's living environment.

Home visits were conducted in the language and appropriate cultural context of the participant household – either by the EPW who spoke the language or by the EPW with assistance from a CSW acting as an interpreter. CSWs were generally present for the home visit; however, phone interpreters were occasionally used if the EPW was unable to source an interpreter (for some uncommon language groups) or when a phone discussion was required with an energy retailer.

A visual, pictorial-based flyer was explained and left with the participant which summarised key concepts of energy efficiency, including heating in winter, cooling in summer, lighting, hot water use, drying clothes and standby power *(Attachment B – key concepts of energy efficiency*).

EPWs assisted the household to identify which actions and behaviour changes will be the most effective in reducing energy and water use in their home, providing the ability to save money and improve household comfort. The home visit also assisted people to read the energy bill so they could monitor their progress over time.

The strength of the Bright Actions project for participants was that they received essential information, which they ordinarily would not have received, in their first language.

During the assessment, meter boxes, hot water systems and appliances were checked to determine their functionality and, when necessary, participants were offered a referral to a NILS provider to purchase a new energy-efficient appliance. During these assessments the EPW also determined whether the household was receiving any government rebates or concessions that they were eligible for and facilitated access to other relevant services and assistance programs to help them manage their energy costs where necessary.

A small incentive for participation was provided to each household in the form of a show-bag of energy-efficient appliances. Each show-bag cost approximately $30 (including a bag which served as promotional material for the program) and included a mix of items depending on the needs of the household (see Table 3). The show-bags supported and encouraged participants to adopt home energy-efficient measures in their own homes and were chosen because they could be taken with the participant to a different dwelling when they move, in consideration that the majority of participants were housed in private rental market.

Table 3 - Energy-efficiency items

ENERGY-EFFICIENCY ITEMS PROVIDE TO HOME VISIT PARTICIPANTS 2014 - 2016	TOTAL
Fix-a-Tap aerator adaptor (male)	941
4 minute shower timer	1,716
Kinetic chrome plated standard aerator (female	1,210
HPAM 4 outlet switched surge protected powerboards	725
Phillips Tornado Energy Saving Light Bulbs 20 W, 1200 Lumens	440
Energy-efficient lightbulbs 8 W	50
Energy-efficient lightbulbs 12 W	50
Ecoswitch	1,597
Thermometers	1,765
Total energy-efficiency items	**8,494**

Outcomes of this trial approach were measured by surveying participants before and six months after the home visit workshops to determine if their energy-efficiency knowledge had improved. A range of quantitative data about the type, age and quality of appliances in the home were also collected through the survey conducted at the home visit. Permission was also sought to collect consumption data for the six months prior to the home visit and six to 12 months after the home visit to measure changes in energy use over time.

7.2 Trial approach 2: Energy-efficiency workshops

The purpose of the workshop approach was to gather people from a refugee background to share and discuss energy-efficiency information in a group setting. The workshops were also intended to promote other trial approaches including the home visits and NILS.

During these two-hour workshops participants were presented with information about energy-efficiency measures and behavioural changes they could make to reduce their energy consumption. They were also provided with information about common household appliances. Audio-visual and printed materials were used as tools for the workshops with a focus on images rather than words – due to the extensive language barriers in place.

Workshops were conducted by EPWs in the language of the participant group, or in some cases in multiple languages through the use of multiple interpreters. Workshop size varied significantly depending on whether they were delivered through TAFE, a community service, MDA or conducted in a person's home.

Presentations were altered to be culturally appropriate depending on the audience. The core set of slides that were used as a starting point for presenters are attached **(***Attachment C – Energy-efficiency workshop slides***).** EPWs used a portable projector or laminated slides providing detailed information, in an easy-to-understand manner through the use of pictures to enhance understanding of energy efficiency.

Another method used to engage participants at workshops was to stimulate a little bit of fun in doing an activity. This activity was part of the pre-workshop survey where participants' knowledge of energy use in the home. The EPWs created this activity on a laminated A3 page which depicted a large pie chart with various sized segments in different colours. The participants also received small laminated cards which depicted images of, appliances, fridge, heaters and fans, hot water system and lights. They were asked to match the appliance with the segment of energy usage. This created much animation and interest in participants and helped participants to remember the highest usage of energy in the home, evident in the post-workshop survey results.

Outcomes of this trial approach were measured by surveying participants before and after the workshops to determine if their energy-efficiency knowledge had improved. The questions asked were:

1. What do you think uses the most energy in the home?
2. Is it better to wash clothes in cold or hot water?
3. What is the recommended amount of time to spend in the shower?
4. What temperature should an air conditioner be set at (if you are able to set the temperature of the unit)?

7.3 Trial approach 3: Life Skills Orientation Program

The purpose of the Life Skills Orientation Program approach was to provide energy-efficiency information to refugees at the earliest opportunity when they are settling and establishing themselves in Australia. Providing energy-efficiency information at the beginning of the settlement cycle was intended to reach households before they purchased electrical appliances and established their energy use habits. See *Attachment D – energy efficiency information provided to refugees* for the information presented.

Each newly-arrived Humanitarian Entrant settled by MDA must attend a Life Skills Orientation Program as part of their settlement process. MDA's CSWs provide language support during the session that is delivered by the life skills workshop facilitator.

The Life Skills Orientation Program commences within the first two to three weeks after Humanitarian Entrants arrive in Australia and lasts for approximately three to four hours. As newly-arrived people tend to experience culture shock and feelings of being overwhelmed by all the sights, sounds and different ways of living in their new country, the aim is to keep the workshop fun as well as educational.

Energy-efficiency messages were integrated into the Life Skills Orientation Program in the money and housing modules. These sessions target all recently arrived MDA clients from a refugee background and are offered as part of a six-day intensive program. This program is delivered to a new cohort of clients every two weeks. The Life Skills Orientation trainers also discussed Bright Actions' activities and invited clients to attend a workshop or sign up for a home visit.

At the Life Skills Orientation session each attendee received a booklet (translated into 10 languages) which both they and the facilitator worked through. It is pictorial, fun and interactive, which enhances learning. It contains information about: emergency contacts; public transport; accessing health care; renting a house; Australian law and family law; how to seek employment; relationship building; child, young people and adult education; money and budgeting. The energy messaging as part of Bright Actions included in this booklet is attached **(***Attachment E – booklet provided at life skills orientation*).

Bright Actions trialled a methodology of using this orientation session and booklet to establish a base knowledge of energy at the onset for newly-arrived refugees and therefore prevent energy issues from occurring, specifically bill shock and excessive consumption. Energy-efficient messages promoting Bright Actions and the NILS were inserted into the existing life skills orientation modules covering 'Money and Budgeting'. Clients of the orientation program were also referred to the scheme for a home visit.

A Bright Actions EPW also attended most program workshops to promote the other trial approaches to attendees.

7.4 Trial approach 4: No Interest Loan/bulk buy scheme

To complement advice and support delivery through the other trial approaches the Bright Actions project also facilitated the purchase of energy-efficient appliances by linking participants with a no interest loan and integrating a bulk buy scheme. This approach helped to facilitate uptake of energy-efficient appliances by refugee households by reducing the cost of energy-efficient appliances as well as removing the upfront cost for this low-income household group.

> ***The No Interest Loans Scheme (http://nils.com.au)***
>
> *The No Interest Loan Scheme (NILS) provides individuals and families on low incomes with access to safe, fair and affordable credit. Loans are for sums between $300 and $1,200 for essential goods and services such as fridges, washing machines and medical procedures. Repayments are set up at an affordable amount over 12 to 18 months. To be eligible for NILS you must have a Health Care Card or earn less than $45,000 a year (after tax). Loans cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.*
>
> *NILS is offered by more than 250 local community organisations in over 650 locations across Australia.*

While NILS is targeted generally to low-income households, people from a refugee background are typically excluded due to significant language, literacy and cultural barriers. Asylum seekers are also effectively excluded from NILS due their very small incomes and lack of permanent residency status. There are a small number of localised NILS services targeted towards different cultural groups or people from a refugee background, but eligibility for these schemes is restricted to certain geographic locations or includes requirements that applicants must have an existing relationship with that NILS provider. Therefore, rather than creating a specific bulk buy or NILS service for people with a refugee background, Bright Actions sought to implement a trial approach aimed at reducing barriers to refugee people in accessing the existing mainstream services.

Bright Actions partnered with Kyabra Community Association Inc. to access NILS. Kyabra is a medium sized multi-service organisation which works with families and communities to strengthen family and community life in Queensland. Kyabra Community Finance provides free financial services to low income earners including no-interest loans, low-interest loans, matched savings programs and support with budgeting and paying bills. They are a leading NILS provider with a high level of expertise and innovative approach to delivering the program.

The Bright Actions team engaged directly with participants to inform them about the NILS and bulk buy arrangement, collect all the relevant paperwork, educated them on energy-efficiency and helped the participant to complete all the necessary paperwork for NILS application. Kyabra processed the paperwork, assessed the loans, liaised with the Good Guys – Good to Go Now Scheme to access the bulk discount and product on behalf of the participant and then administered the loans once they were approved.

The focus of our approach was to create a service to make NILS and the bulk buy discount more accessible to the target group. Most participants were recruited through the other trial approaches described above with 54 per cent of participants referred to the program through the home-visit service.

There were two pathways provided to facilitate access to energy-efficient appliances through the NILS/bulk buy approach.

The first option was for households who were able to work through the NILS and Good To Go Now Scheme independently. These households were referred to an existing NILS provider. This 'readiness' was determined by the discretion of those individuals delivering the service, guided by the following guiding criteria:

- time settled in Australia
- English language skills
- literacy levels
- financial literacy levels
- country of origin
- comfort level of participants dealing directly with external organisation
- number of participants referred to a specific NILS provider organisation and their capacity to undertake the application process.

Alternatively, a supported pathway was also made available for households who required specific cultural, language or financial literacy support in order to access the NILS and Good To Go Now Scheme. The supported pathway approach provided 'clinics' for refugee people which were run by MDA with appropriate language and cultural support. Clinics were delivered in various locations in South East Queensland (Inala, Acacia Ridge and Nundah). These clinics comprised a group information session which covered:

- an explanation of NILS and the Good To Go Now Scheme, including the eligibility requirement as and application process
- information about energy efficient options when choosing appliances.

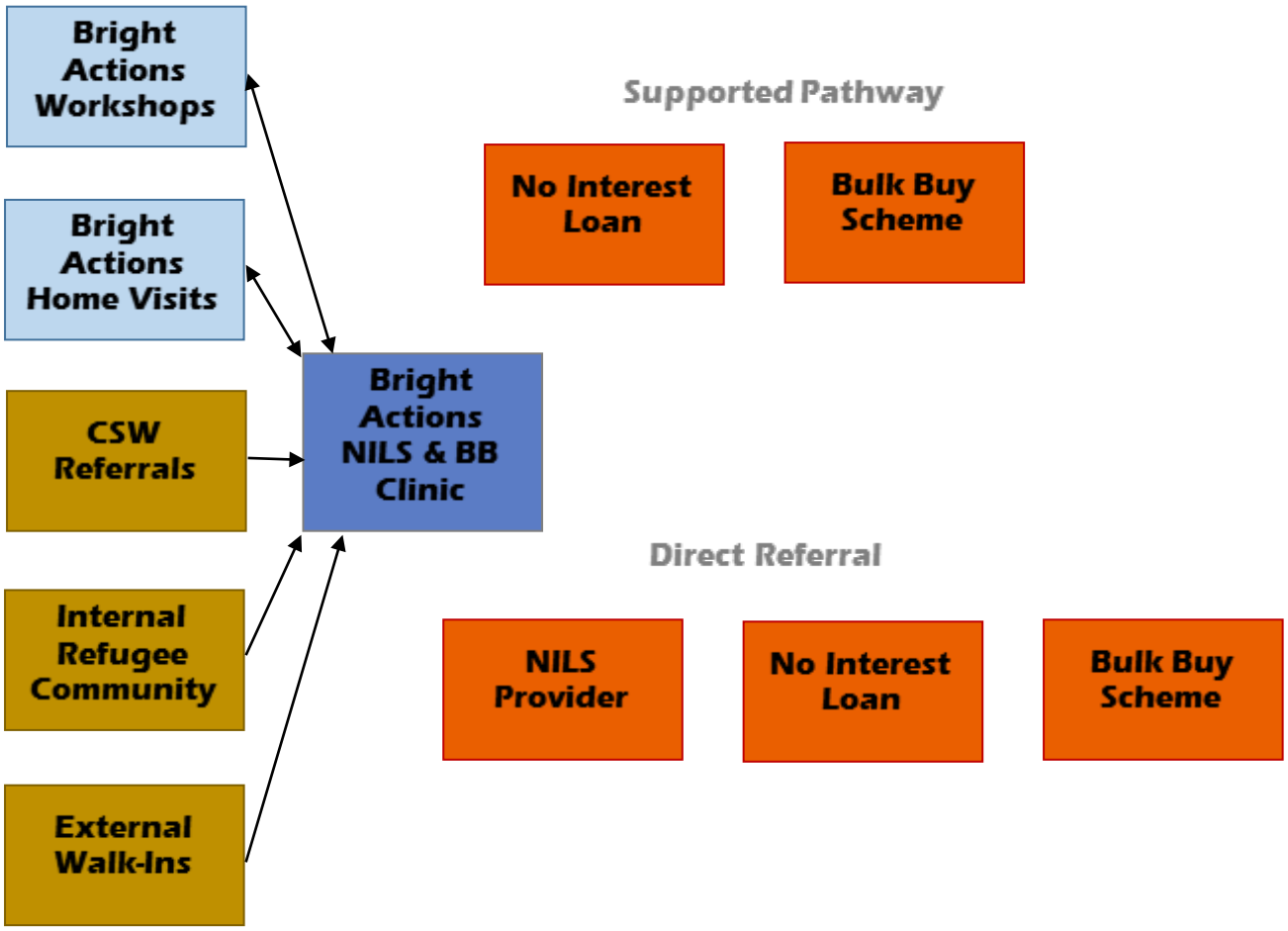
Clinics also provided one-on-one support to:

- assess a person's readiness to apply for a NILS and access the Good To Go Now Scheme
- facilitate participants through the NILS application interview for those wishing to apply
- provide support during handover of money where necessary.

To process and administer the application process under the clinic model, Bright Actions partnered with Kyabra, a community organisation that has a strong focus on microfinance and has significant experience in providing services to people from different cultural backgrounds and language groups. A Memorandum of Understanding (MoU) was put in place to facilitate this relationship.

The process map for the NILS/bulk buy scheme below shows the two pathways participants could access a no interest loan or bulk purchase an energy-efficient appliance.

Figure 1 - NILS/bulk buy scheme process map



8.0 Data collection

The project focused on collecting data using culturally-appropriate methods suited to the needs of people from a refugee background. This needed to accommodate the specific cultural and language needs of the target audience. This included integrating quantitative and qualitative data across a number of different points in time and in a variety of approaches (see Table 4).

Table 4 - Data collection activities for trial approaches

Trial approach	Data method	Purpose
Home visits	Pre-intervention survey	The home assessment survey gathered data on participant demographics, attitudes, appliance ownership, housing type and other related data.
	Post-intervention survey	A short survey was administered at the end of each home visit to measure improvements in energy-efficiency knowledge across four key questions.
	Consumption data	Consumption data were provided by Ergon Energy and Energex with customers' permission. Not all of the data sets provided were usable due to the limited tenure of many participants.
	Six-month follow-up surveys	Six months after the home assessments were completed participants were contacted by phone and surveyed to understand changes in knowledge, behaviour and attitude in the longer term.
	Case studies	Bright Actions developed 20 case studies of the home visits to demonstrate the issues faced by the participants and the project.
Workshops	Pre-intervention survey	Workshop surveys were administered at the start of each workshop session which asked four questions relating to energy efficiency to establish a baseline for energy-efficiency knowledge.
	Post-intervention survey	Workshop surveys were administered at the end of each workshop session to measure improvements in energy-efficiency knowledge across the key questions.
Life Skills Orientation Program	Sessions attended	The number of sessions that included energy-efficiency information was recorded. Participants in this trial approach were not surveyed.
NILS/Bulk Buy Scheme	Number of clinics, Number and value of NILS applications	The number of NILS clinics and the number and value of NILS applications were recorded. The number of NILS loans used to purchase energy efficient appliances through the bulk purchasing arrangement (Good to Go Now) were also captured. Participants in this trial approach were not surveyed.
Overall project	Project team workshop and interviews with EPWs	The project team gathered for a three-day workshop to share perspectives and achieve a greater understanding of the issues arising from the data collected. Some of the EPWs were interviewed as part of this process.

8.1 Consumption data

Households who participated in the home-visit trial approach were provided with a consent form at the beginning of the home visit to request their permission to obtain their consumption data from the relevant electricity distributor, Ergon Energy or Energex. Given the absence of advanced meters in Queensland the project only had access to accumulation data at a point in time. Gas consumption data were not requested due to the low penetration of gas in Queensland and its limited use (gas is used predominantly for cooking and in less instances for water heating in Queensland, rather than space heating which is common in other states). Absence of consent to obtain consumption data did not preclude the household from receiving the service.

For those that provided consent, consumption data were captured at the following points in time:

- For the six-month period prior to participation in the project to establish benchmark data. This was only relevant where the occupant had resided in the dwelling for this period of time and maintained the same household composition.
- At the point of the home visit or the closest physical meter read from that date.
- For the two six-month periods after the home visit (to make up a total of 12 months post-intervention data) to determine the longer-term impact of the home visit.

8.2 Surveys

EPWs used ethnographic research methods, such as in-depth interviews and observation, to understand people's experience of energy use and behaviours that effect energy use. Surveys were conducted to measure outcomes for participants who received either a home visit or participated in a workshop. The following surveys were undertaken as part of these trial approaches:

Pre-intervention surveys

Home visit participants and workshop attendees were surveyed prior to receiving the service to establish their base level of knowledge and understanding around energy efficiency (*Attachment F – pre-intervention survey*).

A more comprehensive survey (*Attachment G – home-visit survey*) was conducted at the home visit, where participants were surveyed through a combination of explicit questioning and unobtrusive observation during the service. The EPWs recorded data from the schema and additional questions directly into hand-held devices and into the database. The home visit survey gathered data on participant demographics, attitudes, appliances ownership, housing styles and other related data. This was administered by the EPWs in the appropriate language with cultural sensitivity.

Post-intervention surveys

Home-visit participants and workshop attendees were surveyed directly after receiving the service to establish how their knowledge and understanding around energy efficiency had improved. Surveys were administered at the end of the home visit or workshop session and focused specifically on four questions relating to energy efficiency. These were then compared with pre-intervention surveys to see if there was an increase in knowledge. This survey was identical to the pre-intervention survey.

Six-month follow-up surveys

Home-visit participants were surveyed six months after they received the service to measure longer-term behavioural outcomes. Surveys were conducted in the participant's language over the phone.

These surveys were intended to capture data on energy-efficiency awareness, what energy-efficient actions had been undertaken, the perceived results of these actions and the comfort levels of the households (thermal, physical and financial) (*Attachment H – follow-up survey*).

An online database was used to collect all survey data. The decision to collect data electronically, rather than on paper, was to reduce the possibility of lost or corrupted data during any transfer process and to provide the simplest input method for workers. It also allowed for minor changes to the data collection template during the course of the project without the cost of reprinting forms.

8.3 Case Studies

Qualitative case studies were also used to measure the impact of the project. These case studies highlight similarities and differences between individuals and cultural groups in their lived experience of energy use. The case studies are available for use by the Department of Industry and Science and by other agencies involved in similar work. This will lead to important learning around the delivery of energy-efficiency knowledge and services to CALD communities.

Bright Actions developed 20 case studies to demonstrate the issues faced by the participants and the project.

8.4 Challenges with data collection

Control Group

The measures used to demonstrate trial outcomes were originally submitted as part of the Data and Evaluation Plan which was approved by the Commonwealth. However, these were later called into question by CSIRO who were seeking more rigorous, laboratory-style data collection and specifically a 'control group'. Given the significant disadvantage of the target group and following negotiations it was agreed to use the original data collection and evaluation measures.

However in an attempt to establish some kind of control group Bright Actions collected energy consumption data from home visit participants for the six months prior to the service to use as a benchmark for their energy use. This approach was designed to allow the project team to understand the trajectory of energy use in relevant communities and compare the energy use data of participants in the current project to understand if providing information and support can reduce energy use in similar communities.

Timing of data requirements

The CSIRO undertook an assessment on the submitted data plans across all LIEEP projects. This approach did not account for both the diversity of the target group and range of interventions undertaken by Bright Actions. Lack of clarity in the data collection instructions and the addition of questions after data collection had started presented further challenges and a need for retraining of project workers. A delay in action to CSIRO database for uploading was also problematic.

9.0 Project outcomes and findings

Overall, the Bright Actions program delivered:

- 1,767 energy-efficiency home visits
- 568 energy-efficiency workshops to 3,093 people
- 35 energy-efficiency modules within life skills courses to 497 people
- 70 approved NILS applications for loans of more than $60,000 in value
- 30 new energy efficient major whitegoods purchased through the bulk buy scheme

The program directly affected over 10,000 people, which includes the number of individuals we provided a service to and the household members of each home we visited as part of the home visits. While the overall reach of the project is hard to judge almost 75 per cent of home visit participants reported discussing energy efficiency with other people within their community.

Based on anecdotal data we established that the majority of the project objectives were achieved, across all trial approaches. In terms of empirical data, there was a demonstrated improvement, but overall the empirical data we collected was not comprehensive enough to conclusively state that all objectives were met. Table 4 outlines the results against the set objectives with a detailed explanation of the results and outcomes of each trial approach against the objectives in the sections to follow.

Table 5 - Overall results against objectives

Objective	Home visits	Energy-efficiency workshops	Life Skills Orientation Program	No Interest Loan/bulk buy scheme
1. Increase energy-efficiency knowledge within the community	Yes energy-efficiency knowledge of home visit participants increased, evidenced by a knowledge based pre home visit survey and then again at the six month follow-up.	Yes Energy-efficiency knowledge imparted to 3,093 people. The effectiveness of the knowledge transfer is evidenced with results from the pre and post workshop survey.	Yes Energy-efficiency knowledge imparted to 497 people.	Yes 30 plus households educated in star ratings and energy-efficiency of washing machines and refrigerators.
2. Allow more informed decisions on energy use in the home	Yes self identified behavioural change question 6 months after home visit with 79 per cent saying yes they changed their behaviour. And confidence level change with an increase of 26.7 per cent of the number of households who felt confident or very confident in making household energy efficiency decisions six months after the home visit (as opposed to before it)	Not applicable	Not applicable	Not applicable

Objective	Home visits	Energy-efficiency workshops	Life Skills Orientation Program	No Interest Loan/bulk buy scheme
3. Facilitate more energy-efficient appliances in refugee homes	Yes 8,494 energy-efficiency products provided to participants of home visits.	Not applicable	Not applicable	Yes 30 new energy-efficient major whitegoods were purchased through the program – 12 washing machines and 18 refrigerators
4. Sharing knowledge with others	Yes 74 per cent of participants surveyed six months after the home visit had spoken to others in their community about energy-efficiency.	Not applicable	Not applicable	
5. Increased knowledge of and access to assistance programs	Yes Facilitated access to $30,000 worth of energy concessions during home visited for 106 participants. Seven per cent of participants accessed a financial hardship program as a result of the home visit. 17 per cent of shared information about retailer hardship programs with	Yes Information on energy assistance programs and how to access them provided to 3,093 people.	Yes Information on energy assistance programs provided to 497 people.	Yes Provided access to a no interest loan to all participants of home visits, energy-efficiency workshops and the life skills orientation workshops. This resulted in 160 households engaging with the activity and from a mainstream NILS.

Objective	Home visits	Energy-efficiency workshops	Life Skills Orientation Program	No Interest Loan/bulk buy scheme
	their community after the home visit. Increased awareness of Centrepay for 1,237 households. 53 successful no interest loans provided to home visit recipients.			
6. Reduced trajectory of energy consumption	Yes Consumption data indicates a minimal increase in consumption from 0.1kWh per person per day.	Did not collect data therefore cannot demonstrate	Not applicable	Not applicable
7. Increased physical comfort	Yes Before the home visit 30 per cent of participants indicated that they were 'very uncomfortable' or 'uncomfortable in their home in regards to temperature. At the six month follow-up survey that percentage had decreased to 20 per cent.	Not applicable	Not applicable	Not applicable
8. Reduce energy related stress	Yes Rate your level of financial stress related to your energy	Not applicable	Not applicable	Not applicable

Objective	Home visits	Energy-efficiency workshops	Life Skills Orientation Program	No Interest Loan/bulk buy scheme
	bills at HV and in six month follow up. 40 per cent of home visit participants indicated they often or very often restricted spending on food and transport to ensure they could pay their energy bills and 52 per cent indicated they did not use appliances due to worry of having to pay for the energy use of the appliance. At the six month follow up only 33 per cent of respondents rated themselves as in a high or very high level of financial stress.			

9.1 Trial approach 1: Home visits

9.1.1 Objectives

This next section presents the results for the home visits against the relevant objectives for the project. As primary activity of the Bright Actions project it was the most rigorously tested. The objectives measured for this home visit trial approach were to:

1. increase energy-efficiency knowledge within the community
2. allow more informed decisions on energy use in the home
3. facilitate more energy-efficient appliances in refugee homes
4. facilitate refugees sharing knowledge with others
5. increase knowledge of and access to assistance programs
6. reduce trajectory of energy consumption
7. increase physical comfort
8. reduce energy-related stress

9.1.2 Results

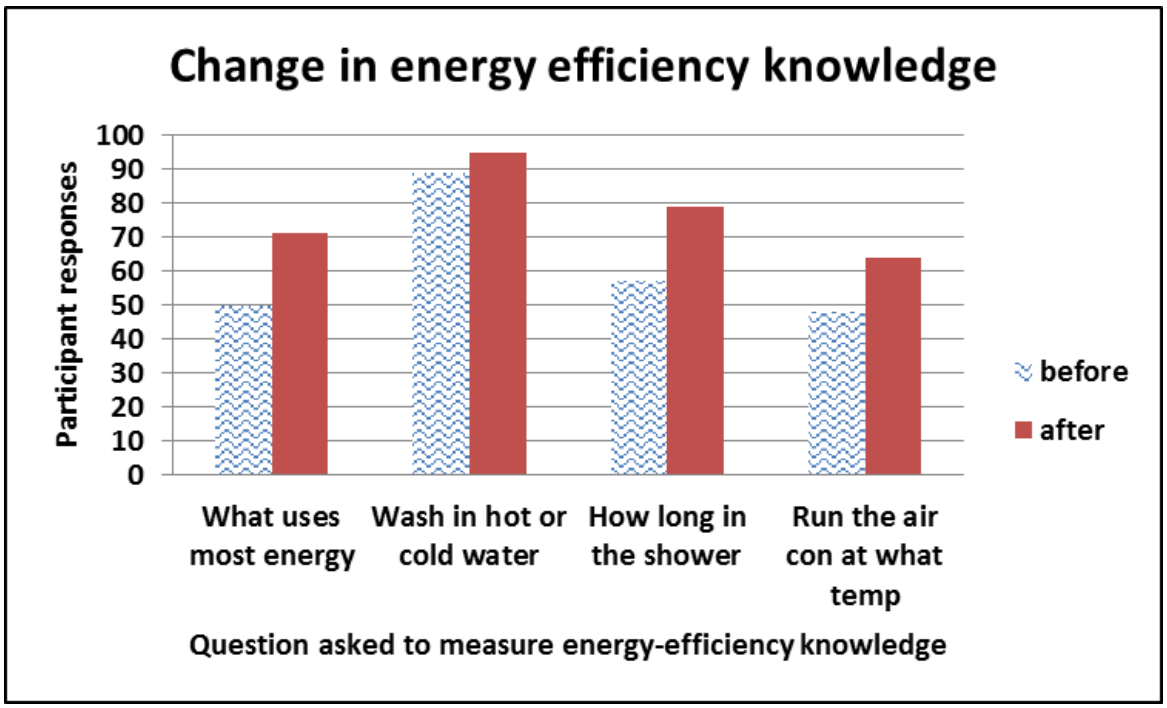
Increased energy efficiency knowledge

Information about the increased energy-efficiency knowledge of participants was obtained by asking four questions. These were specifically designed to measure knowledge in areas identified as the major energy use in the average Australian home, such as hot water and air conditioning. Responses were captured directly prior to the home visit and then compared with the responses given six months after the home visit was undertaken, in a follow-up survey. This was to test if knowledge was retained long term. The questions were:

- What do you think uses the most energy in your home?
- When you use a washing machine, is it better to wash your clothes in hot or cold water?
- What is the recommended amount of time to spend in the shower?
- What temperature should an air conditioner be set at (if you can set it) when you cool your home?

Figure 2 shows the increase in energy-efficiency knowledge among the home-visit participants. There was a high level of self-reported knowledge of using cold water for washing prior to the home visit, with 89 per cent of participants already aware of this benefit, increasing to 95 per cent after the service. This is due to many participants having attended either or both of the energy-efficiency workshops and/or the Life Skills Orientation Program which also sought to increase the energy-efficiency knowledge of participants.

Figure 2 – Energy-efficiency knowledge pre and post home visit



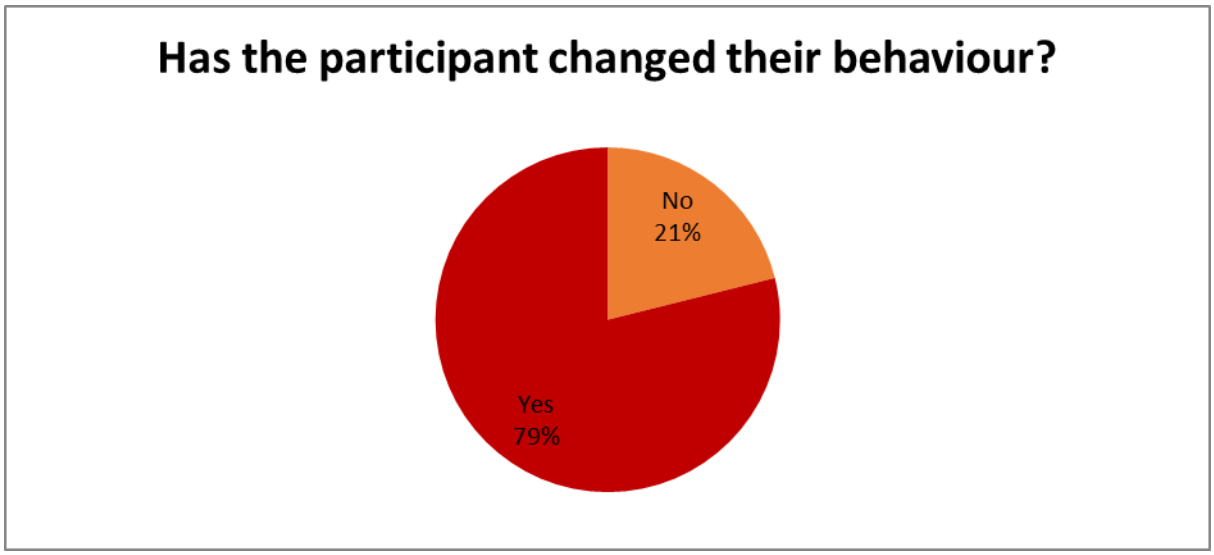
An increase in energy-efficiency knowledge was achieved for all four measures. However, it is important to note that the four survey questions were devised based on average Australian household energy use and were often not relevant and applicable to Bright Actions' households. The questions were developed to measure knowledge about the main drivers of energy use in the average Australian home which were identified as hot water (for washing and showering) and air-conditioning. However, over 60 per cent of home visit participants did not have an air-conditioner and most (89 per cent) were already aware that washing clothes in cold water was more energy efficient before the home visit commenced. For many of the households participating in this service, cooking was the most energy-intensive activity in their home. However, this was not covered in the measurement questions. These issues diluted the effectiveness of these questions in measuring energy knowledge for the home visits.

Answers to some of the questions may also have been impacted by participants' practices adopted from their country of origin or experiences living in refugee camps. For example, refugees from a Rohingan background maintained the practice of bathing in cold water using a bucket. For those households hot water was not a significant driver of energy bills and therefore some of the responses measured by the questions (such as the recommended length of a shower) were less applicable to the learnings they would have benefited from during the service. They may have indicated a longer 'shower' time but may have been interpreting the question as the length of time using their *approach* to showering (with a bucket).

More informed decision making on energy use

Six months after the home visit 79 per cent of participants reported that they had modified their behaviour as a result of the service (see Figure 3). This result may have been higher, however, as the consumption data demonstrates, average energy use per person was under 3kWh per person per day, which is around 60 per cent of average energy use per person. For many participants there was no opportunity to modify behaviour as their usage was already very low compared to the average Australian person. Bright Actions has effectively laid a foundation of knowledge that will help people from a refugee background manage their energy use trajectory before it reaches the level of average Australian households.

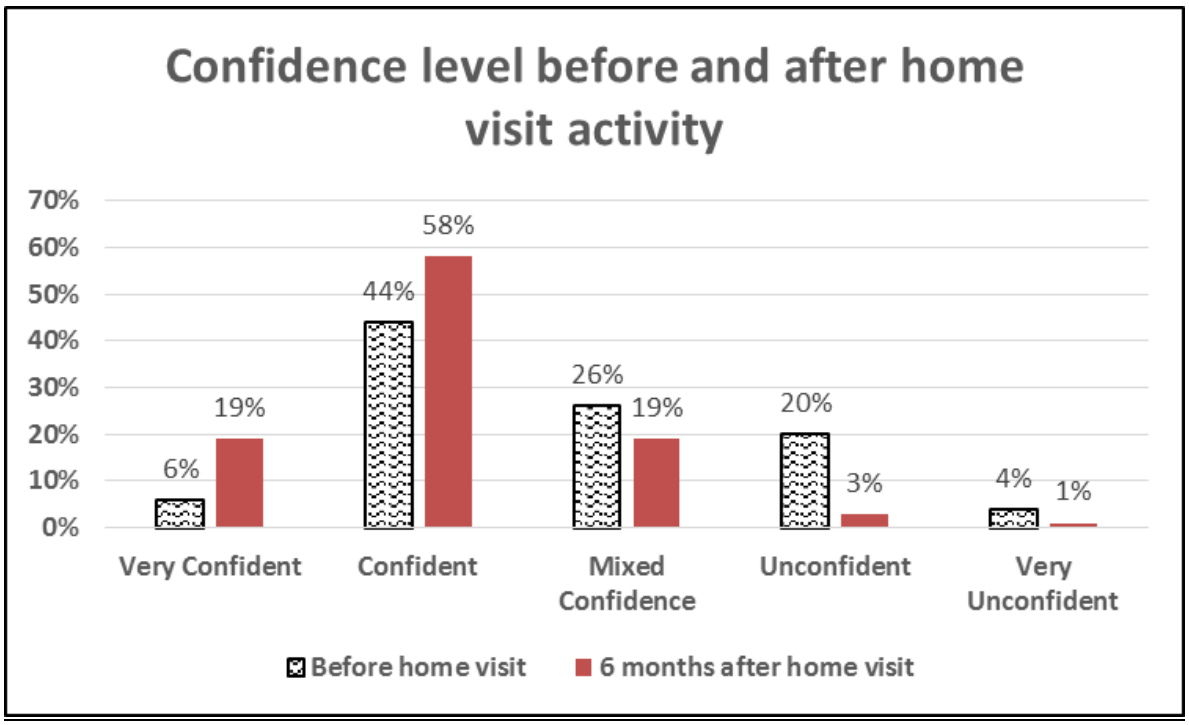
Figure 3 -Has the participant changed their behaviour?



The ability of participants to make informed decisions about energy use was also be measured by the self-reported level of confidence before and after the home visit. Prior to the home visit 49.7 per cent of participants felt they were 'confident' or 'very confident' in making household energy-efficiency decisions. This increased to 75.9 per cent at the six-month follow-up survey (see Figure 4).

While 24 per cent of participants reported that they were unconfident or very unconfident prior to the home visit, this decreased to just 3.2 per cent at the six-month follow-up survey results.

Figure 4 - Confidence before and after the home visit



Eighty-nine per cent of home visit participants understood that washing clothes in cold water was more energy efficient even before the home visit commenced. However, through the home visit process EPWs observed that many participants did not know how to achieve this and often assumed they were using the cold wash settings when they were not. This is one example of how the home visit was able to convert energy-efficiency knowledge into a change of behaviour and confidence in the home.

Increased uptake of energy-efficient appliances

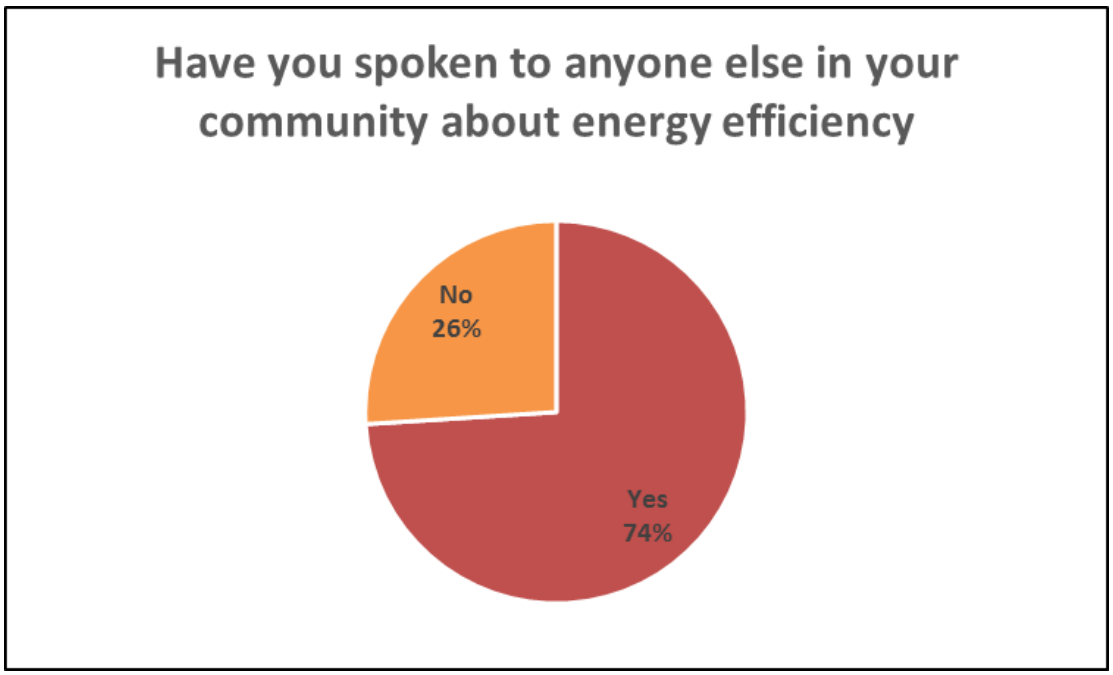
The home visit provided participants with show-bags of energy-efficient products that could be used in the home. 8,494 energy-efficient products were distributed to households in show-bags, one for each participant of the home visit service tailored to their needs. Show-bags proved to be a highly valuable incentive to participation and provided a benefit much greater than their $30 replacement value (as discussed in the cost-benefit section of this report). The energy-efficiency standard of housing was low, providing an opportunity for participants to significantly benefit from gifts of products such as tap aerators and energy-efficient light bulbs.

Most refugee families were not responsible for the initial purchase of appliances they had. These were supplied in most instances by their settlement agency. They tended to be the cheapest available and were generally not energy-efficient or appropriate for the household's size and composition. The most significant area for change was identified as the supply of electric bar heaters and the standard of refrigerators. As a result of the Bright Actions home-visit activity the household goods package composition, in regards to energy-efficiency, is being reviewed by MDA which is likely to result in many more energy-efficient appliances in refugee homes.

Sharing of knowledge with others

One of the key objectives for the Bright Actions project was to facilitate the dissemination of energy-efficiency information within refugee communities. 74 per cent of participants surveyed six months after the home visit reported discussing energy efficiency with their community (see Figure 5).

Figure 5 -Word-of-mouth knowledge transfer



Increased access to assistance programs

One of the objectives of the home visit trial approach was to connect refugee households with other programs that are available to assist people to manage their energy bills. Specifically, the project measured results in terms of improved understanding and awareness of:

- concessions
- Centrepay
- hardship programs offered by energy retailers
- No Interest Loan Scheme (NILS)

Concessions

The Queensland Government offers a number of concessions to assist eligible low-income households with the cost of their energy bills (see *Attachment I – Queensland Government Concessions Information and Contacts*). Ten per cent of home visit participants indicated that they were entitled to a concession but were not accessing it. The reason they gave for not accessing the concession was:

- they did not know what concessions were (21 per cent)
- they lacked information about concessions (18 per cent)
- they did not know how to apply for the concessions (four per cent)
- did not want to apply (one per cent).

A total of 106 home visit participants were directly assisted to access a concession during the home visit, resulting in a total savings of over $30,000 per year for participant households.

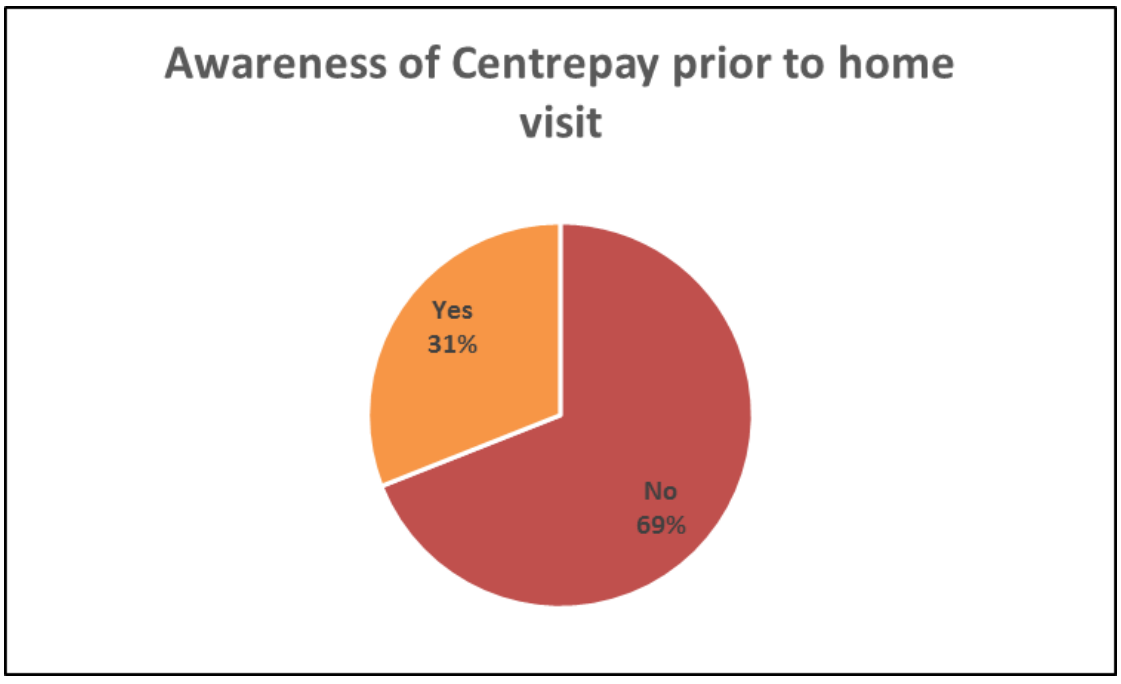
During the course of the home visits EPWs attempted to assist 26 participants to apply for the Queensland Government's Home Energy Emergency Assistance Scheme (HEEAS), which is available for one-off assistance with energy bills. Not all outcomes were tracked but at least eight applications were successful, each receiving the maximum payment under the scheme of $720. EPWs observed a very low level of awareness of HEEAS in the community. In all 26 cases the participant did not know about HEEAS prior to the home visit.

Centrepay

Centrelink provides a program called Centrepay which enables people who receive a Centrelink income to have payments made directly to their energy retailer on a fortnightly basis. Centrepay is free for the customer and can be a helpful budgeting tool to assist people to manage large bills by paying a nominated amount on a regular basis.

Prior to the home visit almost 70 per cent of home visit participants were unaware of Centrepay. All 1767 home visit participants were made aware of it as part of the program resulting an in increased awareness of Centrepay for 1,237 households.

Figure 6 - Awareness of Centrepay prior to home visit



Hardship Programs

Energy retailers are obligated by legislation to provide 'hardship programs' for people who are experiencing financial difficulties with their energy bills. During the home visit no participants had accessed a retailer hardship program. Seven per cent of respondents to the six-month follow-up survey reported that they had accessed a retailer hardship program since their home visit. 17.2 per cent had told others in their community about hardship programs.

NILS

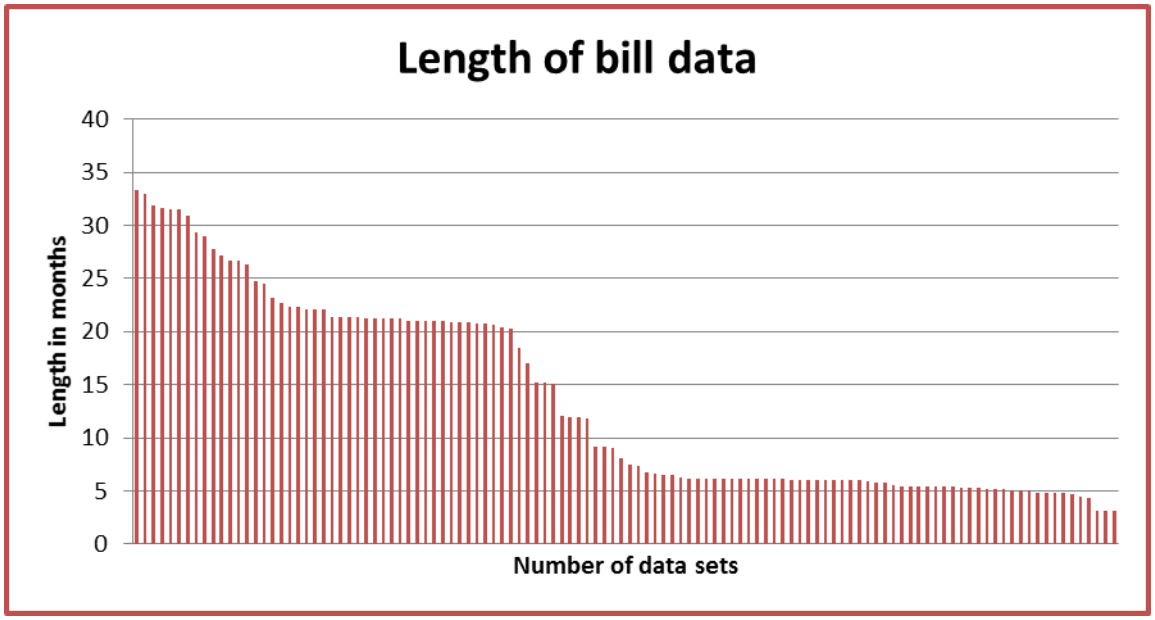
Fifty-three successful no interest loans were provided for home visit participants. Further outcomes relating to NILS for this project are discussed in more detail under the results for the NILS/bulk buy section.

Reduced trajectory of energy consumption

The energy data collected for the Bright Actions program consisted of household data sourced from Ergon and Energex (electricity distributors). Gas data was not sought as reticulated natural gas has low penetration in Queensland and any consumption would be small due to its use predominantly for cooking and, in fewer instances, for hot water. However, the incidence of reticulated natural gas in the homes visited was captured and it was confirmed that the fixed service cost was a cost of living issue for participant households.

Participants were asked to provide consent to access their electricity data for billing periods pre and post the home-visit activity. This was done to try and utilise the pre-home visit data as a control group and determine the long-term impact of the home visit. Usable consumption data was obtained for 115 households. These were of varying lengths due to the differing tenure of participants (both in Australia and at the home address).

Figure 7 - Length of bill data



While almost 50 per cent of bills were for a period of six months there was also a large amount of data for much longer periods (almost three years in some cases) which allowed us to better track change over time. Almost all data provided an equal split of usage pre and post intervention.

Reduced trajectory of energy consumption

It was acknowledged early in the project that there was (in general) limited possibility for refugee households to reduce energy use as most were starting from an extremely low base (as evidenced by the consumption data) and had the economic imperative to keep their energy use low. They would however be on an upwards trajectory as they became more affluent and sought to replicate the mainstream lifestyle.

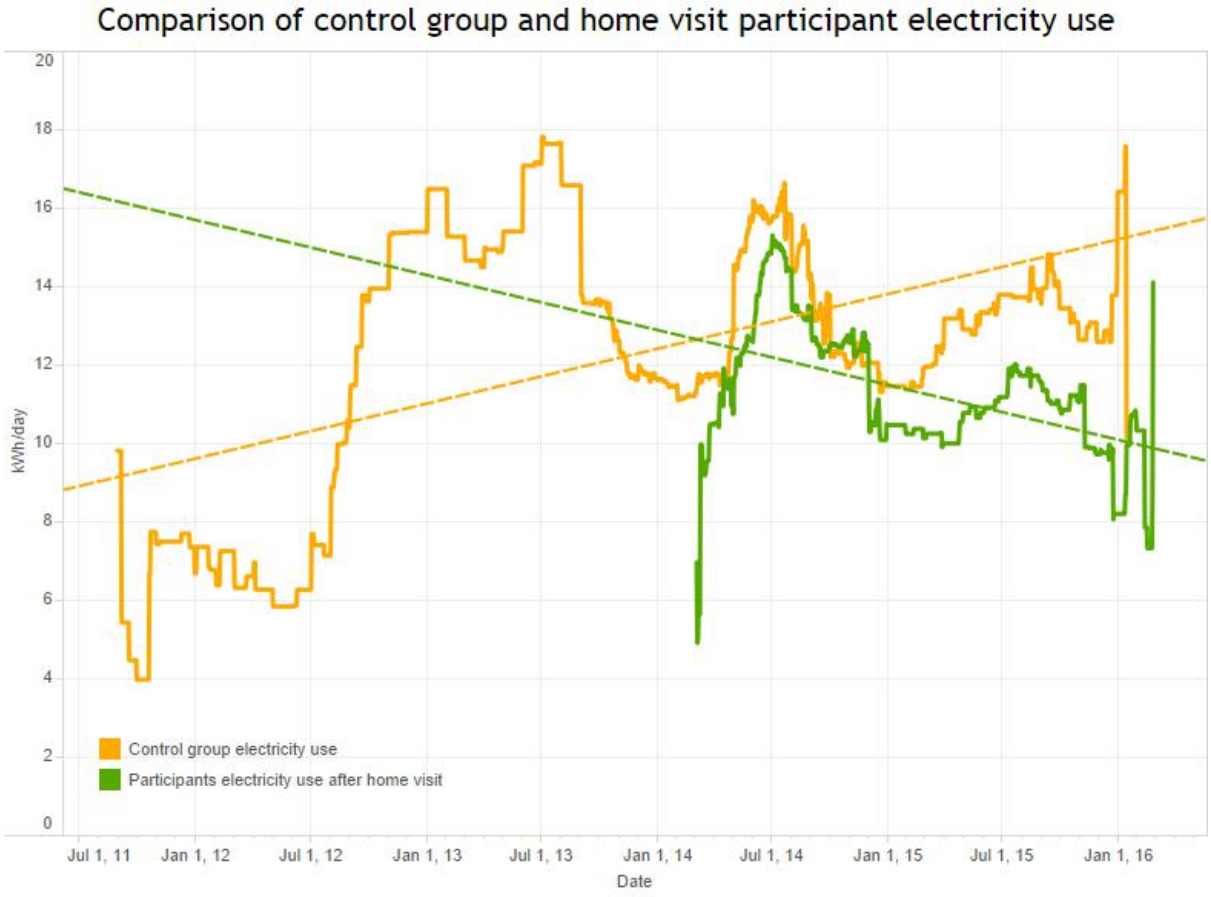
Therefore the aim of the project was not to reduce energy consumption but to reduce the trajectory of their energy consumption as they established their homes in Australia.

As ethics precluded the use of a standard control group for this project the participant's pre home visit data was used to determine the current energy use trajectory within the refugee community. It was then compared to the energy use trajectory after the home visit to determine any reduced trajectory.

The chart below (Energy trajectory) shows the history of daily energy consumption averaged across all households; it comprises two parts including electricity use before and after home visits. The data is an aggregation of billing data for all households and runs for approximately three and half years from July 2011 through to February 2016. This shows a reduced trajectory across the participant group who were able to provide consumption data.

The change over time is indicated by the corresponding trend lines, which indicate that electricity consumption was increasing by approximately 1.4 kWh/day over the course of a year before the home visit but was decreasing by approximately 1.4 kWh/day after the home visit.

Figure 8 - Energy trajectory

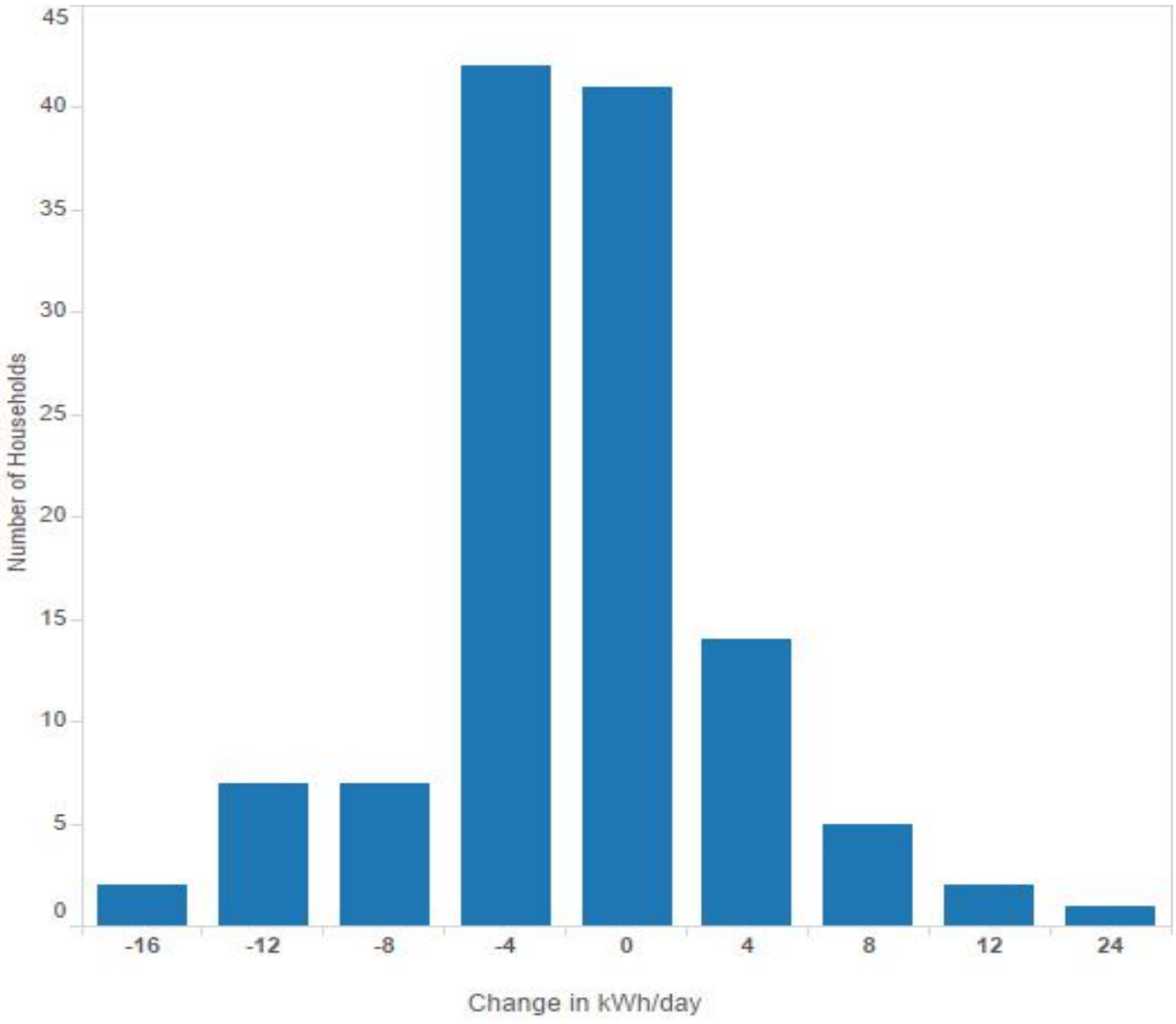


Analysis is based on period billing data only and assumes that daily electricity use remains constant across each billing period. When a home visit falls within a billing period, then that bill is split at the date of the home visit and the two parts are allocated accordingly. When a start date is not provided for a bill, it is inferred from the previous end date, or if this is not available it is estimated based on the average bill length for the specific participant.

Average energy consumption

Figure 9 shows the consumption change for participant households who provided consumption data during the project. The bottom axis shows the relative change in consumption by households and the left hand axis shows how many households this applies to. Most households are represented in the largest block of households which showed no significant change, shown here as zero. The right hand side of the graph shows households that have increased their energy use. This is marginally higher than the left hand side of the graph which shows households that have decreased energy use. Overall the group who provided consumption data exhibited a small increase (12.1 kWh to 12.6 kWh). However this cannot take into account seasonal variations as due to the short time frames within the project we were unable to collect long term post home visit data.

Figure 9 - Change in daily usage



The average daily energy use per household across the participants was 12.1 kWh per day prior to the home visit. This increased to 12.6 kWh per day after the home visit. This is a very small increase in energy use (equivalent to using an electric oven for half an hour). Given the average occupancy level in the project was 4.6 people, this equates to a daily average of 2.7 kWh per person. This is significantly lower than the average mainstream household usage of 5kWh per person per day.

The increase of 0.5kWh per day is far less than the possible increase of 1.4 kWh based on our projections about trajectory increase.

The reasons for the increase are not completely clear but in many cases households will be using more energy to increase comfort, as an example many houses did not have functioning hot water prior to the home assessment but (when it was identified that hot water was a standard in Australian homes) had repairs made afterwards to make the hot water system functional resulting in higher energy use but greater comfort.

Barriers to data collection

As previously noted, there were a number of barriers to data collection. Gaining participant consent was problematic as some participants were unwilling to sign forms or divulge much information about themselves in general. This has been anecdotally attributed to language skills, meaning some participants did not fully understand the process and so were reluctant to sign official documents due to mistrust and pre-arrival experiences with governments. There were also issues of obtaining consent for electricity consumption data, where the person representing the household at the home visit was not the electricity account holder and therefore unable to provide consent. The project also faced an issue of participant tenure, where many participants had only recently moved into their accommodation or had just changed accommodation. This resulted in a high number of data sets that were not viable. While consent to access electricity consumption data for more than 800 households was obtained only 115 were viable.

Increased physical comfort

Home visit participants were asked about their physical comfort in winter and summer before the service. They were then asked how comfortable they were in their home in regards to temperature six months after the home visit.

Overall, responses indicate that before the home visit 30 per cent of participants were 'very uncomfortable' or 'uncomfortable' in the home in regards to temperature. At the six month follow-up that percentage had decreased to 20 per cent.

Many of the participants initially had low expectations for their level of comfort. For example, it was common in many households to bath using cold water, rather than taking a hot shower. This was not seen as impacting on their comfort, but simply their habit from spending a long time living time in a refugee camp or part of their household practices in their country of origin. For this reason, many participants are likely to consider their physical comfort from what may be considered a 'low base' in comparison to many other Australian households. However, anecdotally, it appears that these expectations change over time as households' cultural norms shift closer to those of mainstream Australia, again resulting in an increase in energy consumption in the home over time.

Secondly, the vast majority of participants live in private rental accommodation and are therefore unable to make the necessary structural changes to their home that would be required to make a major impact on physical comfort, such as draft sealing and insulation. These kinds of improvements (retrofits) were not part of the Bright Action project.

Thirdly, the heating and cooling appliance types, such as fans and electric heaters, that were most reported in the trial are not effective in cooling/heating a house or room – in many cases being designed to cool or heat a person rather than a large area.

The majority of cooling appliances within the refugee community were fans. While these are economical they may not provide the heat relief required for elderly or infirm participants. Therefore the opportunity to improve physical comfort was minimal without air conditioning being installed. Further, the upfront cost of air conditioning is prohibitive for many low-income households. It is also unlikely to be worthwhile for the participants to pay to have improvements made to the property given the temporary nature of accommodation in many instances.

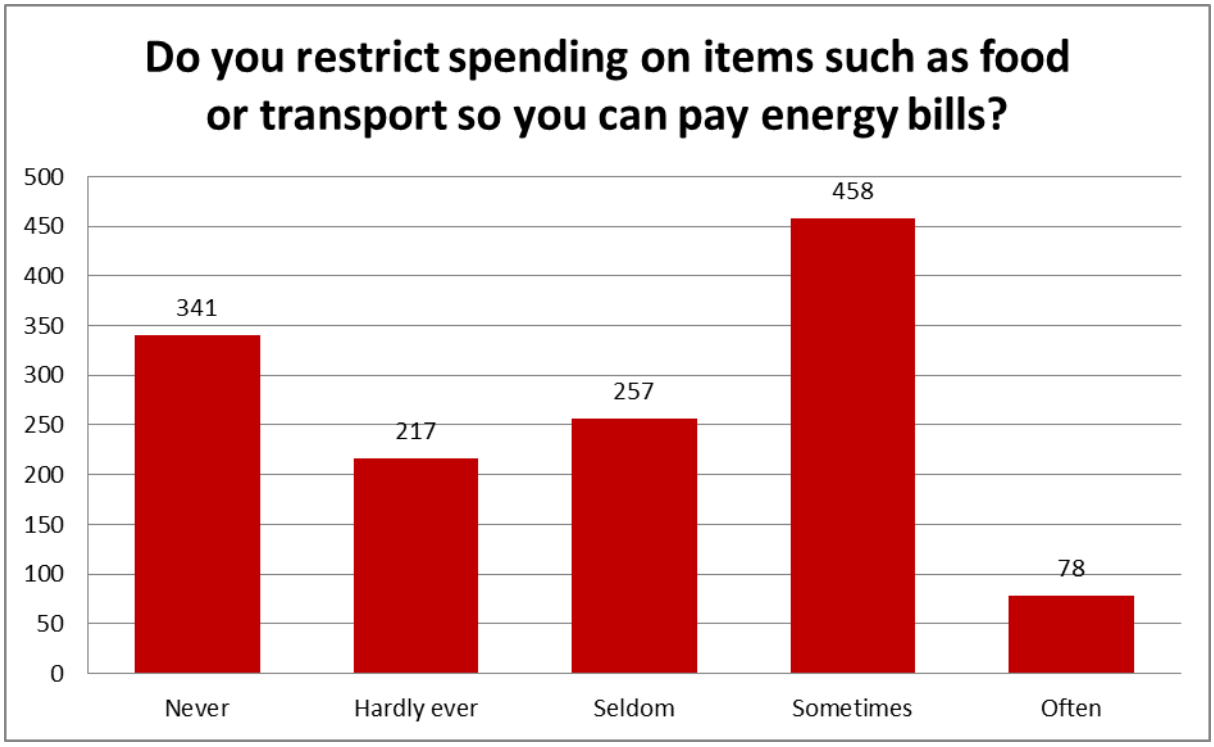
While changing behaviour by limiting appliance use is likely to reduce energy use, and potentially financial stress, it may also result in decreased comfort in the home and possibly an increase in poor health outcomes due to insufficient heating or cooling in the home.

As well as the prevalence of portable heaters there were a large number of participants who had no heating available to them. While this could result in energy savings the issue of health and comfort need to be addressed. Particularly for the elderly and infirm a lack of heating will most likely result in a cost to the community from increased doctor and hospital visits.

Reduced energy related stress

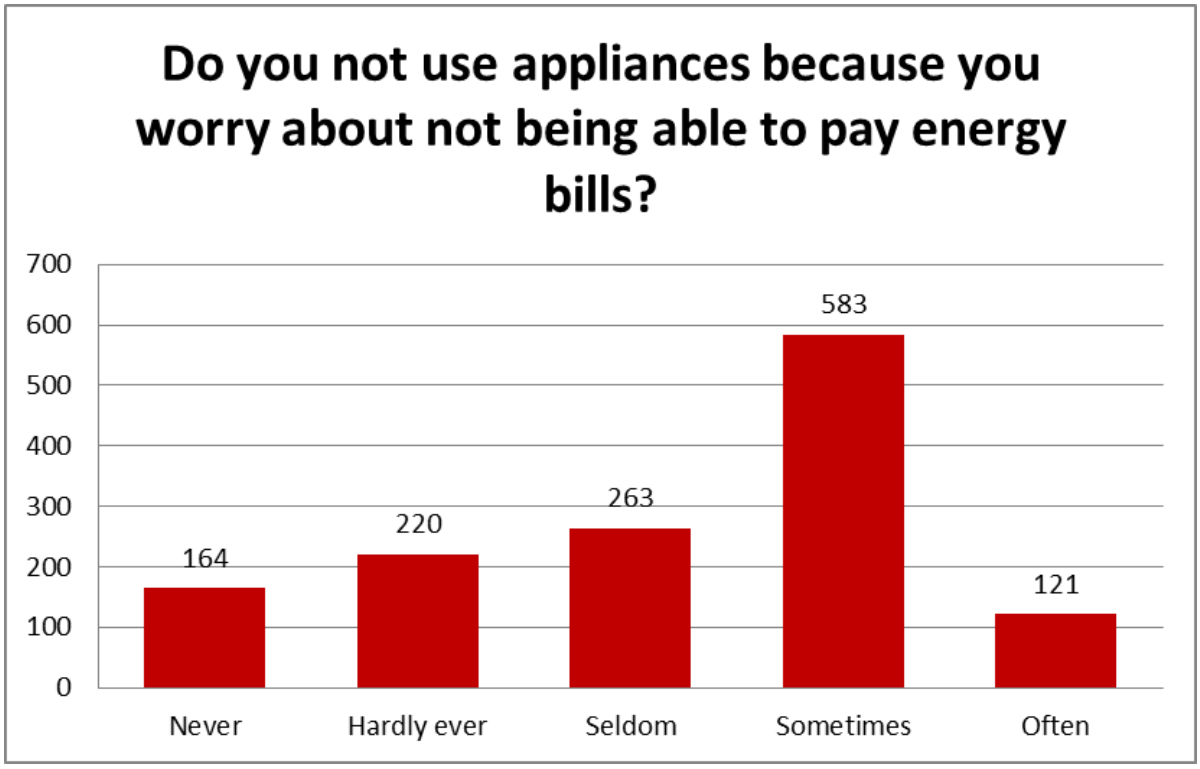
Prior to receiving the service 536 participants (40 per cent) reported 'often' or 'sometimes' restricting their spending on essential items in order to pay their energy bills. A total of 341 (25 per cent) reported never restricting spending to pay their energy bills (see Figure 10).

Figure 10 - Restricted spending on essential items



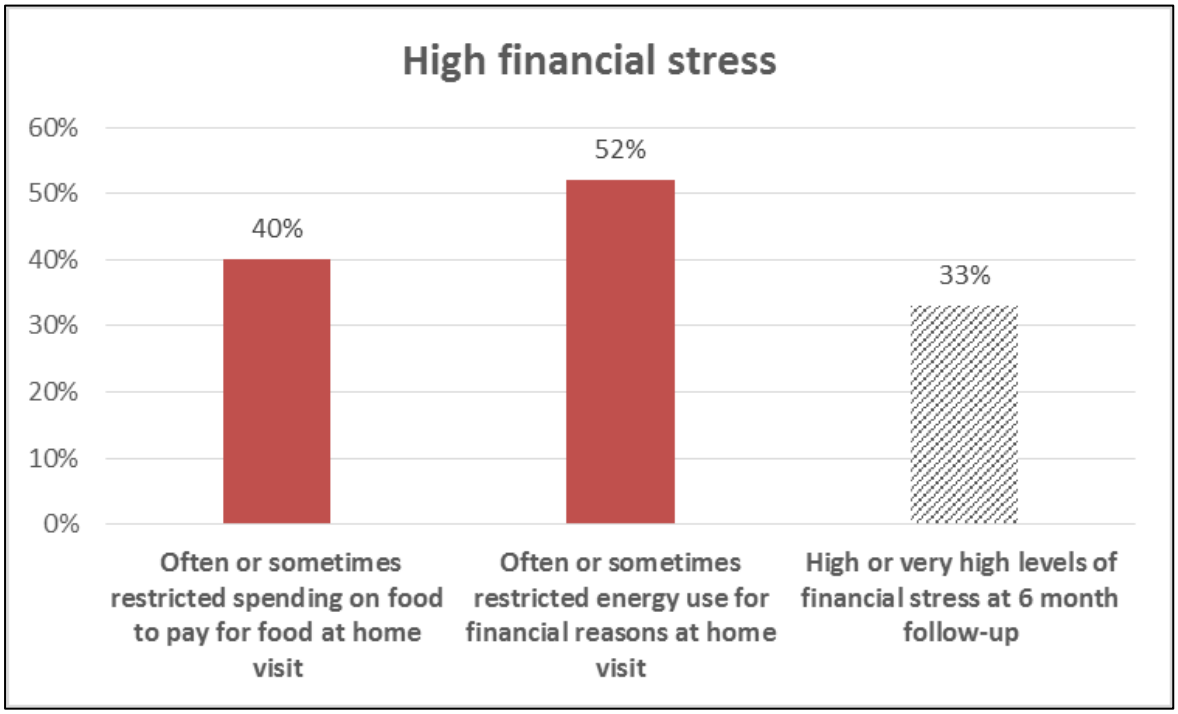
Prior to receiving the home visit the majority of participants (52 per cent) reported that they 'sometimes' or 'often' did not use appliances because they worried about being able to pay their energy bills. Only 164 (12 per cent) said they 'never' restricted their appliance use for this reason (see Figure 11).

Figure 11 - Restricted appliance use



At the six month follow up survey only 33 per cent of respondents rated themselves as in a high or very high level of financial stress.

Figure 12 - High financial stress



9.1.3 Other Findings

Change in attitudes towards energy efficiency

In order to gather an understanding of participants' views about energy efficiency and perceived impacts being energy efficient would have day-to-day, the CSIRO provided five questions. This mandatory set of questions was administered in the household survey only. Participants were asked each of the following questions as directed, without prompting:

Please rate how strongly you agree or disagree with the following statements:

1. *Energy efficiency is too much hassle.*
2. *Energy efficiency means I have to live less comfortably.*
3. *My quality of life will decrease when I reduce my energy use.*
4. *Energy efficiency will restrict my freedom.*
5. *Energy efficiency is not very enjoyable.*

Response range was: 1-strongly disagree to 5-strongly agree.

Unfortunately it was largely impractical to administer these questions during the workshops due to language and literacy issues. Due to the language barriers involved in the project there was a need to interpret meanings of some terms (such as "hassle") for people without good proficiency in the English language. In addition, for many participants the questions appeared inappropriate given their experiences and understanding of, for example, the notion of 'freedom'. Many refugees come from a background where they have experienced a genuine loss of their freedom so the use of this term in this context was inappropriate. Anecdotally, many of the participants laughed at the idea of energy efficiency restricting their freedom given their previous life experience.

However, overall, the results demonstrate an appreciation of the benefits of energy efficiency in a financial and comfort sense. The results are as follows.

1. **Energy efficiency is too much hassle**

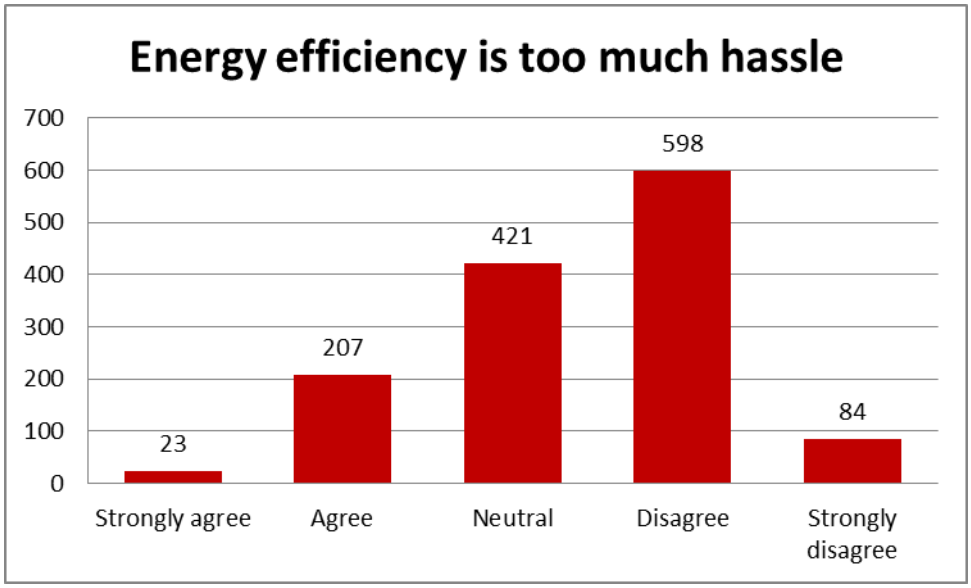
There was some initial confusion around the word "hassle" which needed to be interpreted in some cases.

As seen in Figure 13, 21 per cent of people indicated that they believed energy efficiency was a hassle for them. This may be reflective of the transient nature of many households of people with a refugee background. One example of this was for a home-visit participant from Somalia who had her teenage sons' girlfriend living with her on occasions, as well as a number of extended family from time to time. Her bill was high, but she was reluctant to ask all those concerned to be more energy efficient because it would have impacted on her reputation in the community.

The majority of people (50 per cent) did not agree with the statement. The neutral response (3) was fairly consistent across all questions averaging around a 30 per cent response rate. This is not unusual in surveys where people often pick the most neutral answer if in doubt.

It is believed this accurately reflects this community's sentiment. It may also reflect the level of information provided at the workshops and home visits, where we provided simple and cost-effective actions that people could take.

Figure 13 - Too much hassle?



2. **Energy efficiency means I have to live less comfortably**

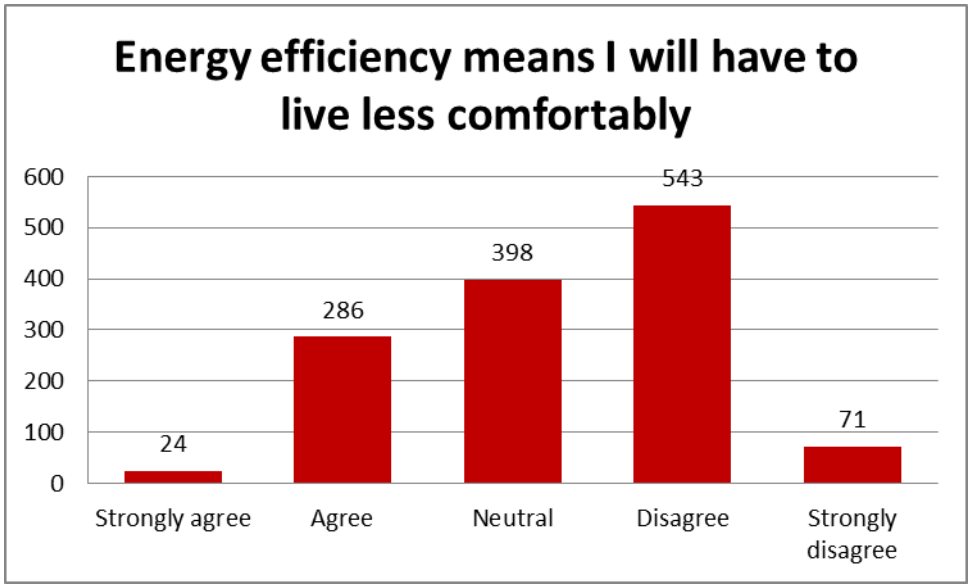
This question polarised participants to the greatest extent. It also attracted the lowest neutral response.

As seen in Figure 14, 30 per cent of participants agreed that instigating energy-efficiency actions could mean a less comfortable lifestyle, while 45 per cent believed their comfort would not be compromised.

This result may also reflect the workshops and home assessment themes of reducing the cost of air conditioning and heating by not overheating or overcooling living spaces and using non-mechanical heating or cooling where possible. It may also reflect the conditions that they lived in, in their country of origin or in refugee camps with no cooling methods, electricity or running water.

Based on the overall result it would appear that people are prepared to accept a reasonable level of discomfort in order to save money and reduce their levels of financial stress.

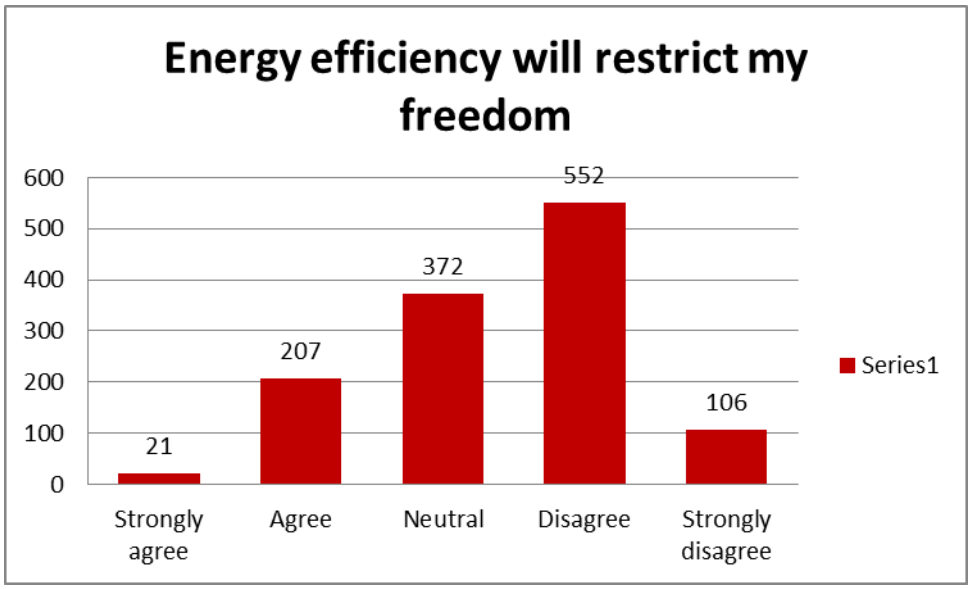
Figure 14 - Live less comfortably?



3. **Energy efficiency will restrict my freedom**

As previously mentioned, the term "freedom" when used in this context may not have been well accepted by the refugee community where many have known genuine restrictions to their freedom. Energy efficiency would seem like a small thing compared to the issues many of these people have faced. It is not surprising therefore that only 18 per cent of participants believed that energy efficiency will restrict their freedom, the majority (47 per cent) disagreeing with the proposition (see Figure 15).

Figure 15 - Restricted freedom



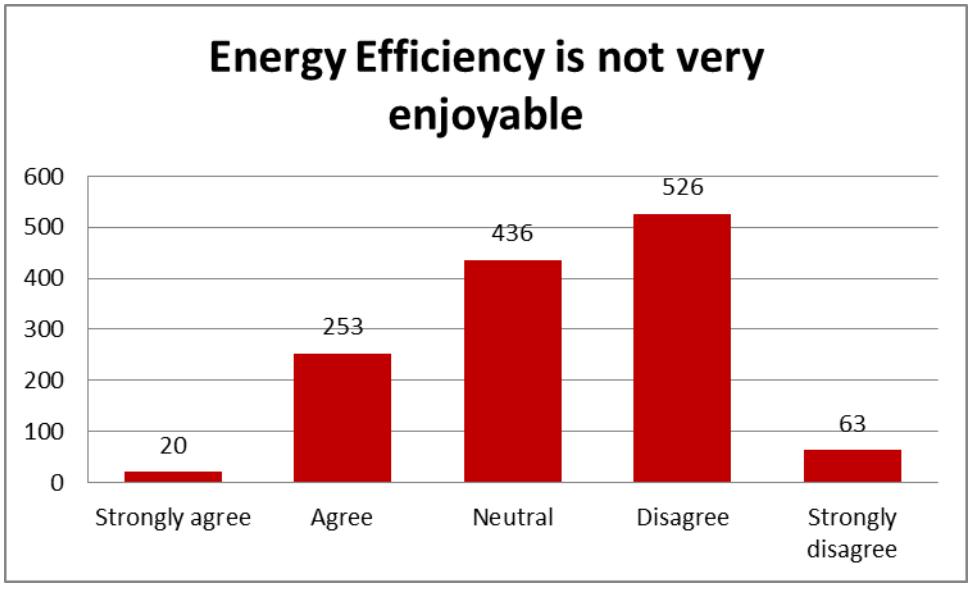
4. **Energy efficiency is not very enjoyable**

Nearly half (47 per cent) of the participants disagreed with the idea that energy efficiency is not enjoyable, whereas only 23 per cent agreed that it was not enjoyable (see Figure 16).

Once again the terminology used in this question may have been problematic for people with English, as a second language as “enjoyable” is not a term normally associated with energy efficiency.

For most of our participants the rewards from energy efficiency are well and truly worth the effort and they may see the financial returns as being enjoyable as opposed to turning lights off or setting the air conditioner temperature a little higher.

Figure 16 - Not enjoyable?



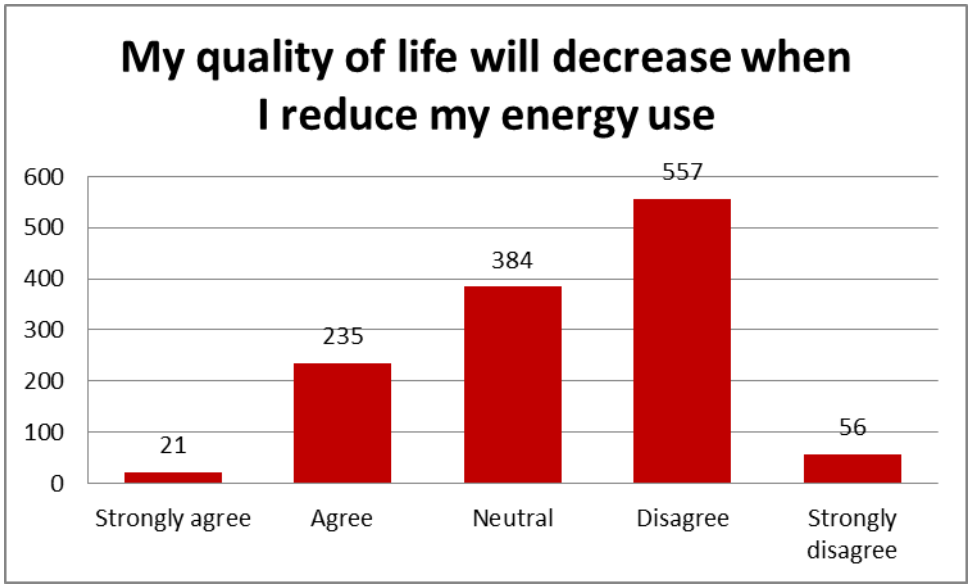
5. **My quality of life will decrease when I reduce my energy use**

As can be seen in Figure 17, 21 per cent of project participants agreed with this statement, while 47 per cent disagreed.

These results may reflect the underlying assumptions of the project, where energy savings are linked to cost savings and reduced financial stress within the household.

The message that reduced energy use can result in reduced financial stress was stressed in both the workshops and the home visits. In many cases EPWs translated energy savings into dollar savings rather than kilowatt savings. This appears to be a more concrete method in helping people understand the importance of energy efficiency.

Figure 17 - Reduced quality of life



Demographic data

One of the key outcomes from the home visits was a rich source of data on refugee households and their circumstances and experiences in relation to energy. In order to interpret and discuss the results of the project it is useful to present some demographic and household information about the participants, including:

- household composition
- income
- location
- housing and tenure type
- country of origin and languages spoken
- level of education
- employment
- housing type
- number and type of appliances.

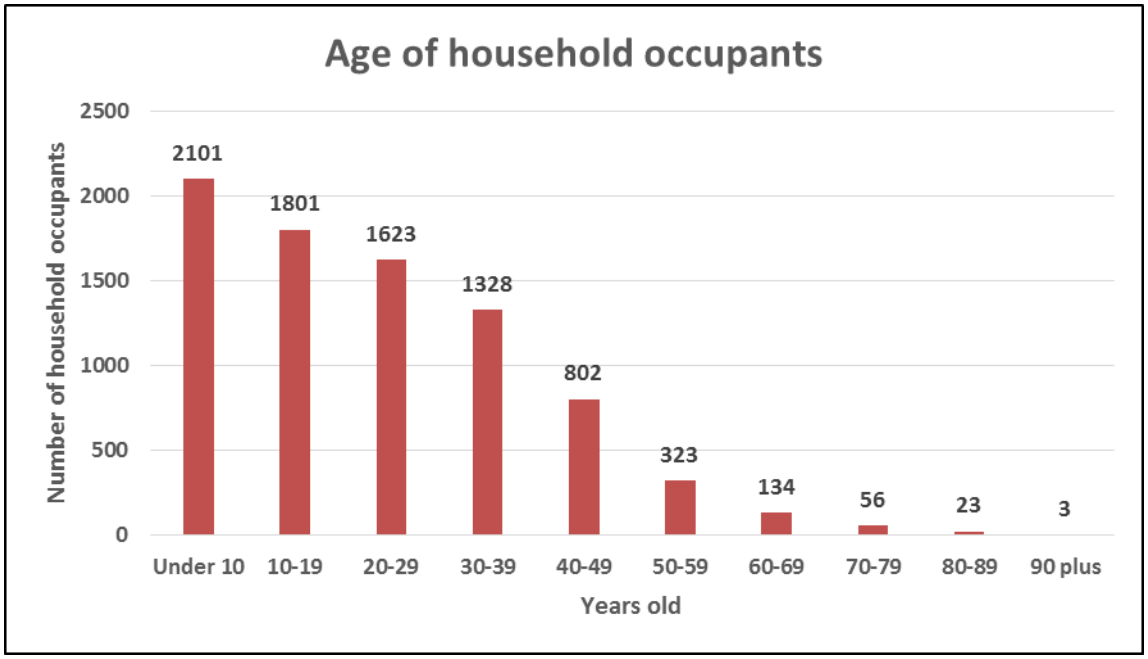
It is important to note that the staff employed for the home visits were not energy-efficiency experts or electricians. Rather, they were chosen for their ability to communicate effectively with participants in terms of culture and language and their understanding of refugee issues. The conversation which took place may therefore have been vastly different to workers who were approaching the participant from a purely energy perspective.

Household Composition

The average age of participants was 38 years old. The range of participant ages varied from 17 to 87 years old. The vast majority of people in the household were under 20 years of age, with more than 2,000 household members being under 10 years of age.

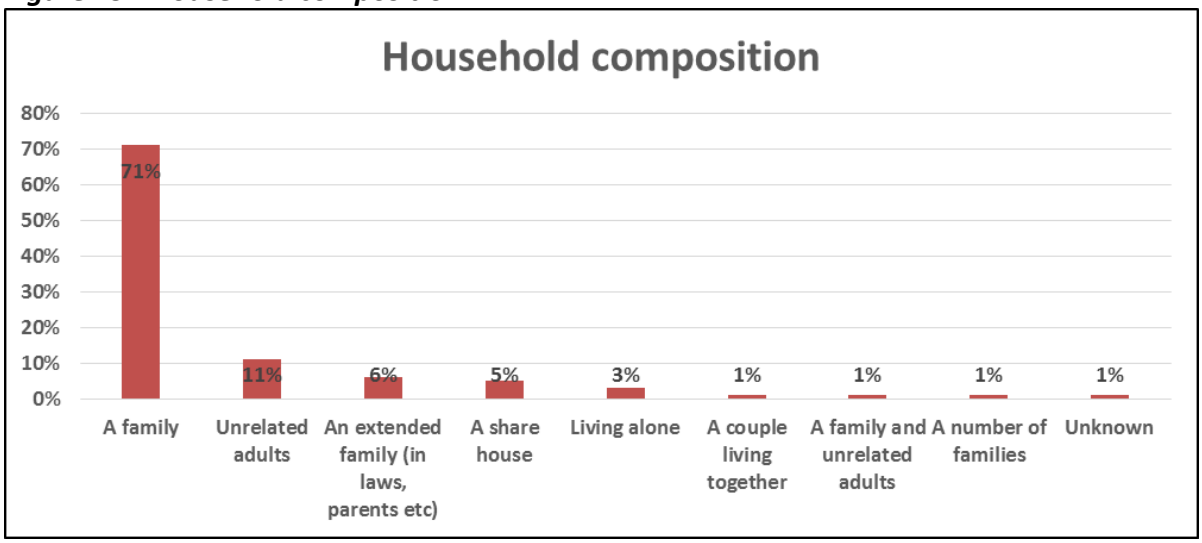
Figure 18 illustrates the age and household composition of the home visit participants.

Figure 18 - Age of household occupants



Most of the participants were from a 'family' household composition which includes one, or two partnered adults, with or without children. The average household size was 4.6 people per dwelling, which is almost double the average size of an Australian household of 2.6 people.

Figure 19 - Household composition



Income

Household income was below average. Eligibility for the project was aimed at low-income households, with the definition of low income as provided by the department specifying:

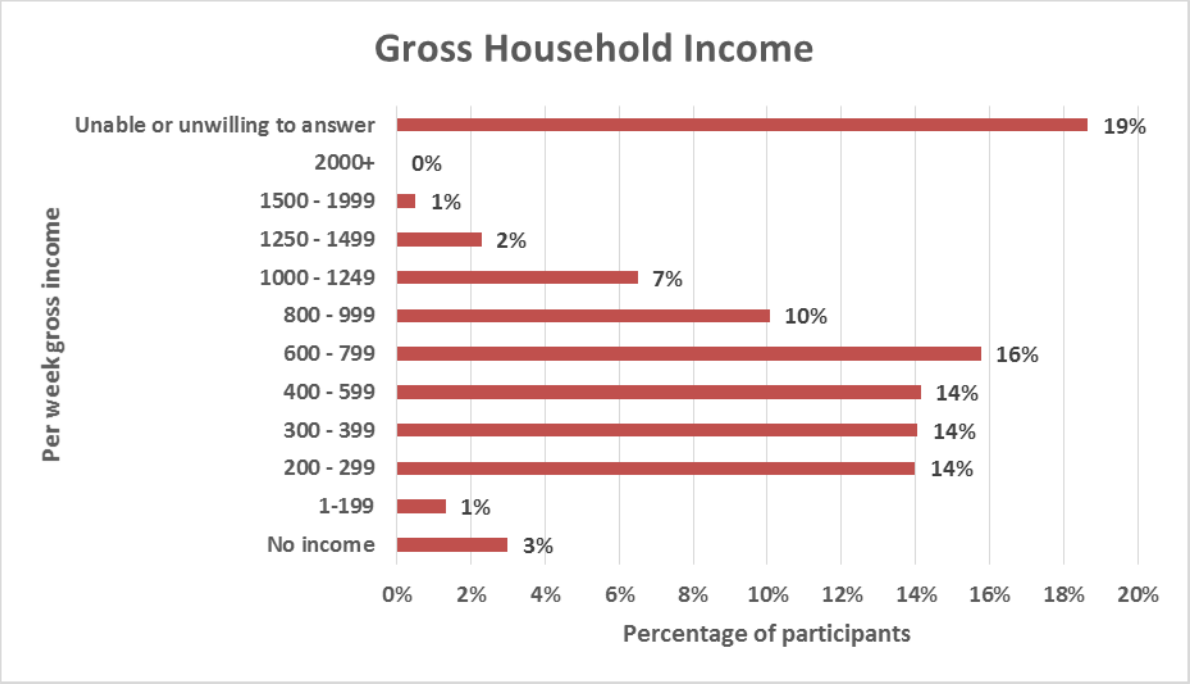
- household income is in the bottom two quintiles of the Australian population
- householder is in receipt of an Australian Government Concession Card
- household income is mainly derived from income support payments

The 2013- ABS Household Income and Wealth Australia sets the household income ranges in the bottom two quintiles (gross) as:

- Quintile 1 (lowest quintile): Less than $435 a week or $22,620 per year
- Quintile 2: $435 to less than $922 a week or a maximum of $47,944 per year.

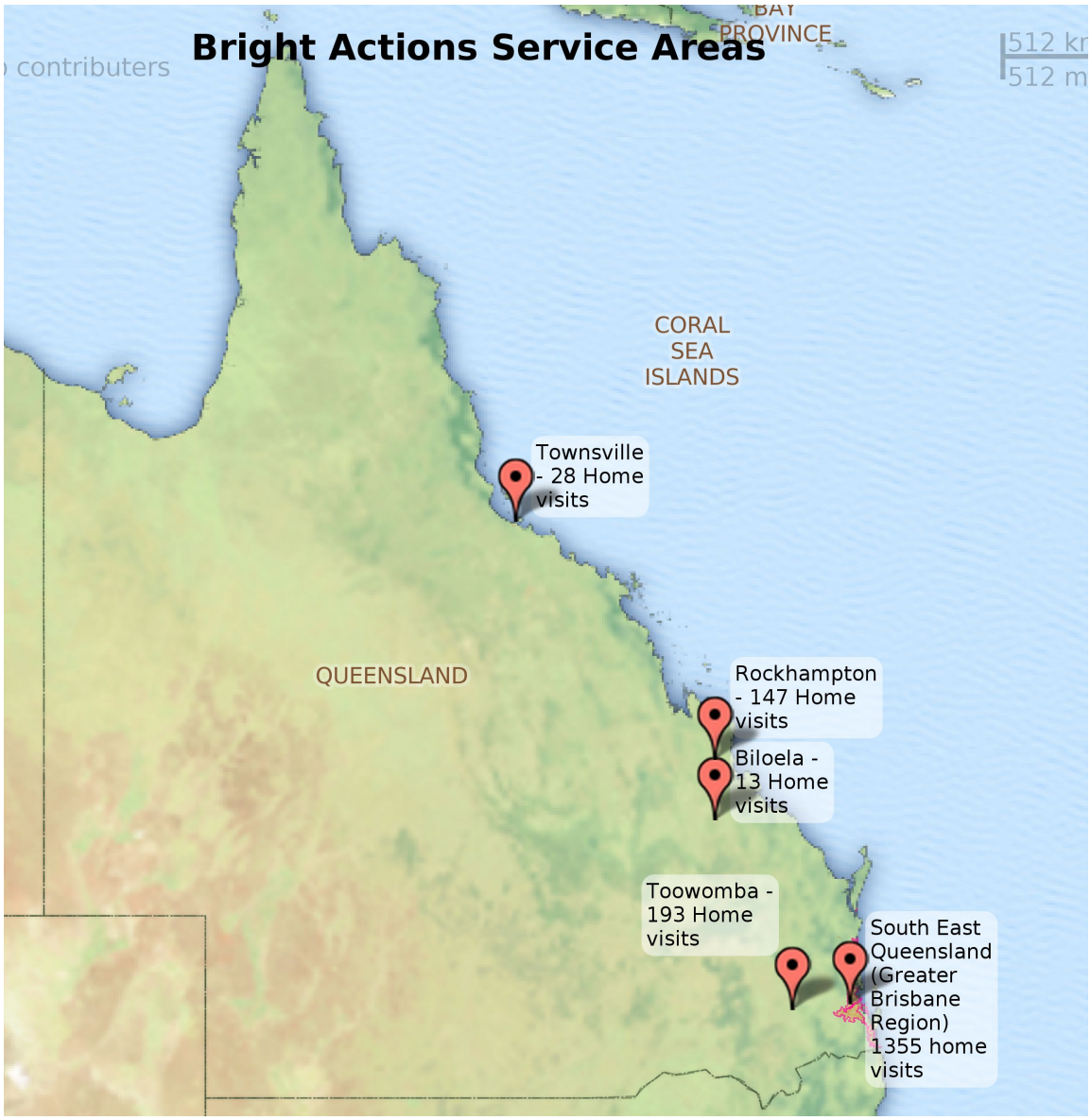
The income brackets provided in the project survey do not align with these quintiles (see Figure 20). However, the majority of participants (62 per cent) recorded household income levels below $800 per week, with some (10 per cent) reporting income levels between $800 and $999 per week. A number of responses (10 per cent) reported household income levels above $999 per week, however all respondents were well below the average Australian household weekly income (gross) of $2,063. Notably, there was a relatively high proportion of respondents (19 per cent) where the participant was unwilling or unable to disclose their income.

Figure 20 - Household income



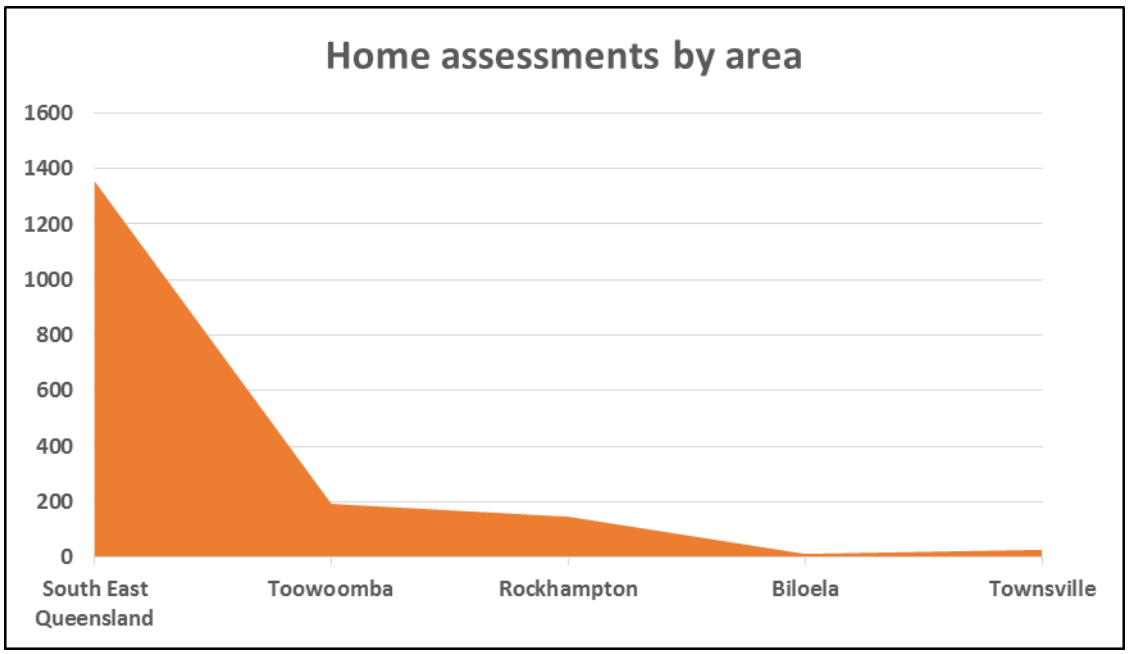
Location

Figure 21 - Bright Actions delivery areas



As discussed in the methodology section of this report, Bright Actions was delivered in those locations in Queensland where MDA settles refugees as part of their refugee settlement service: South East Queensland, Rockhampton, Biloela and Toowoomba. At the end of the project (December 2015) the methodology was amended to expand the location of the service. As a result of this change the project partnered with a refugee settlement service in Townsville (through the Townsville Multicultural Support Group) to deliver the home-visit service to their clients. Figure 22 illustrates the number of home assessments undertaken over the course of the project by region.

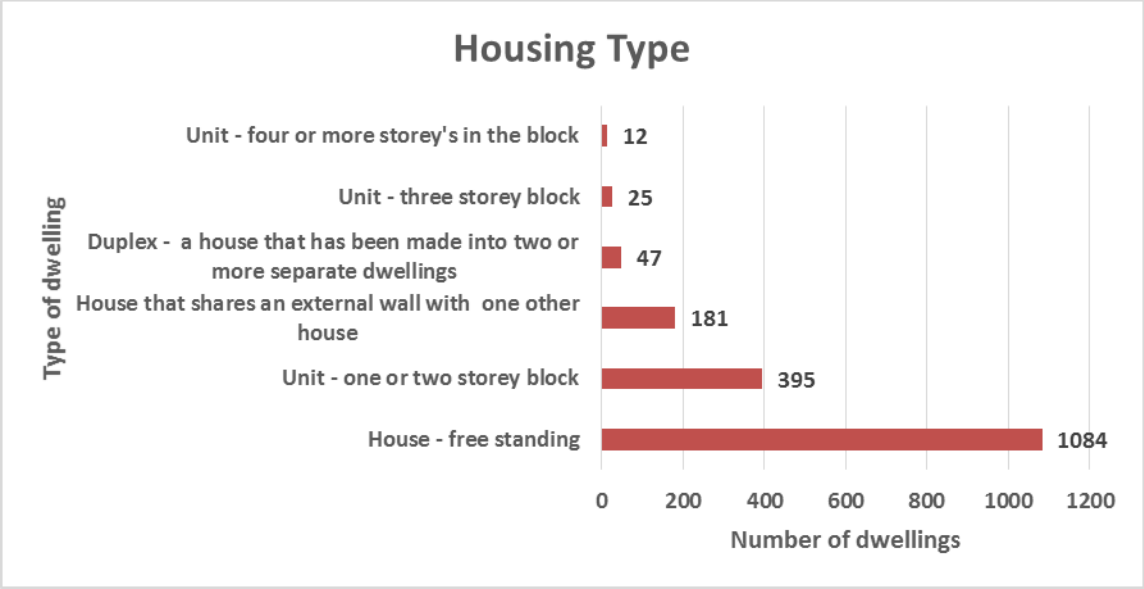
Figure 22 -Home assessments by area



Housing type and tenure

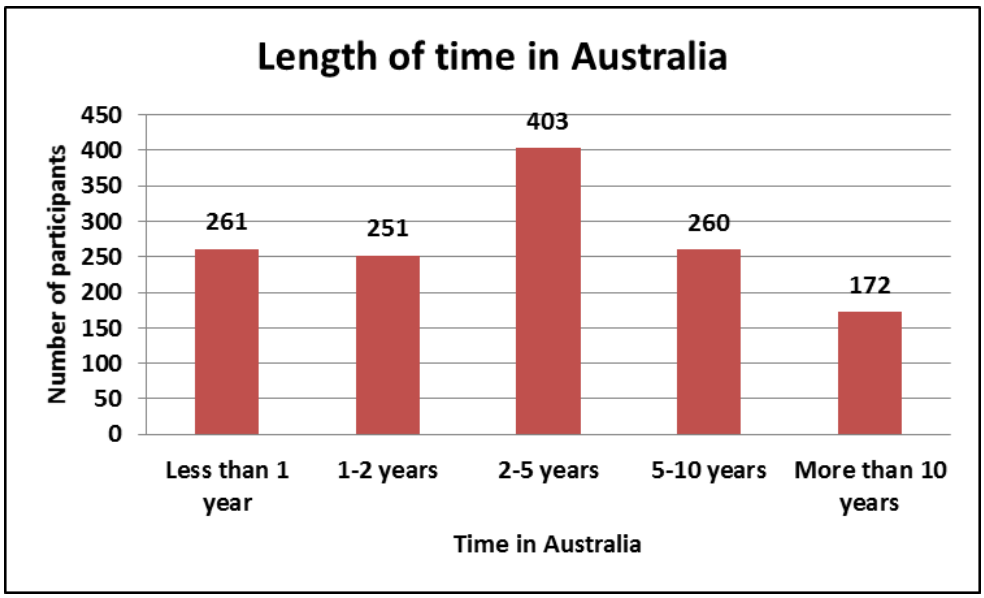
The majority of participants (90.3 per cent) lived in rental accommodation. A small proportion (8.1 per cent) reported that they were home owners or paying a mortgage on their home (see Figure 23). Sixty-two per cent of respondents were living in a free-standing house, 24.4 per cent in a unit and 12.9 per cent in a duplex or housing sharing an external wall with another property.

Figure 23 - Housing type



The majority of participants had been in Australia for fewer than five years.

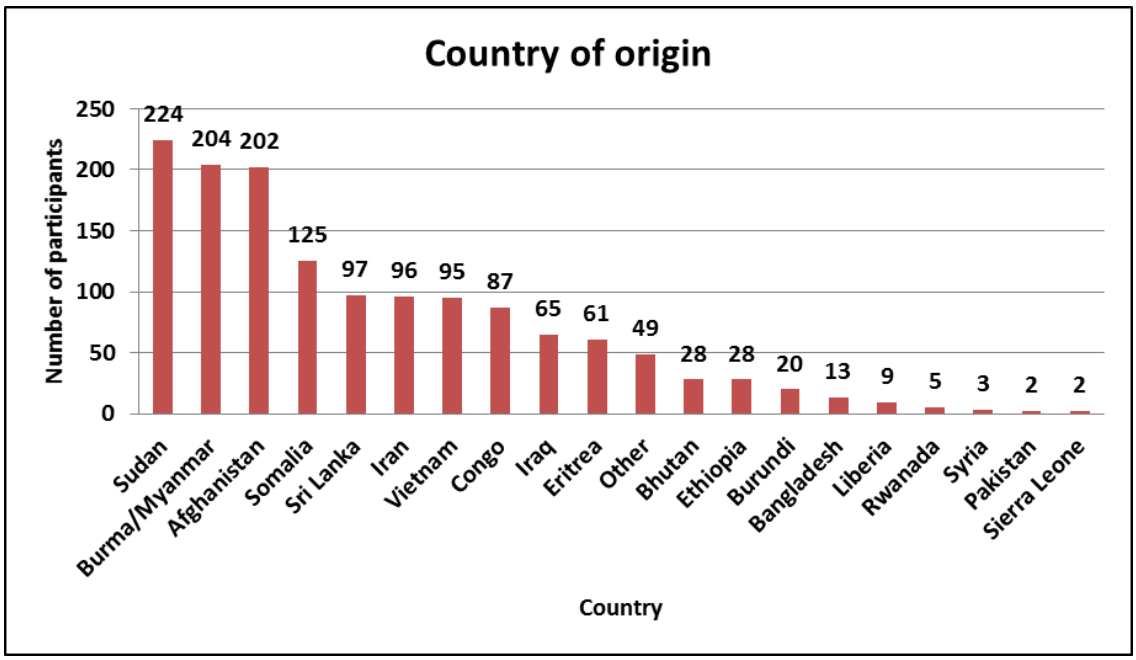
Figure 24 - Length of time in Australia



Country of origin

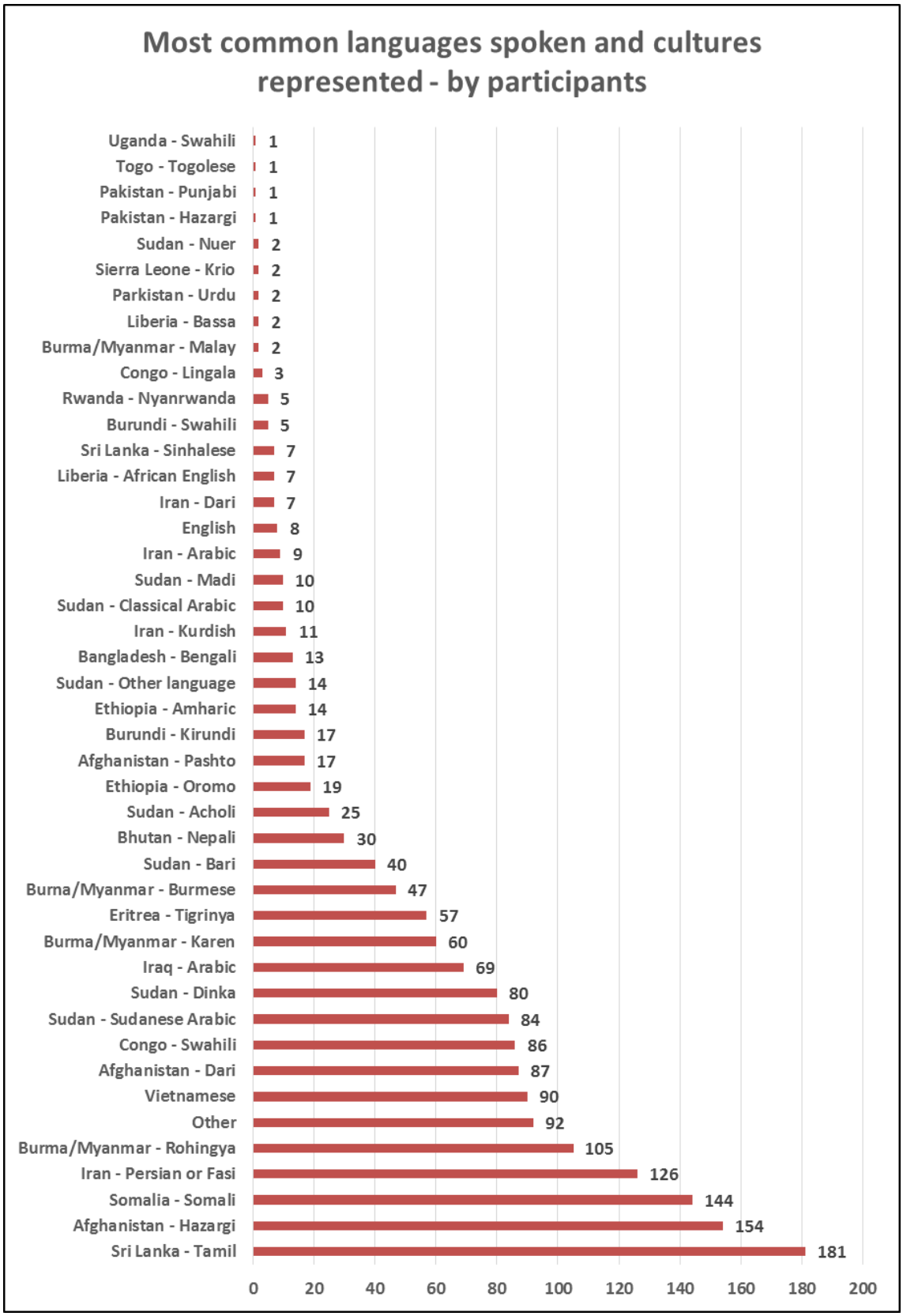
Participants came from a wide variety of ethnic backgrounds (see Figure 25), with 20 countries represented in the program. The highest proportion of participants were from Sudan (15.8 per cent), Burma/Myanmar (14.4 per cent) and Afghanistan (14.3 per cent).

Figure 25 - Country of origin



There were more than 40 first languages recorded (see Figure 26), with the most common first languages being Tamil (10.4 per cent), Hazaragi (8.8 per cent), Somali (8.2 per cent) and Farsi (7.2 per cent).

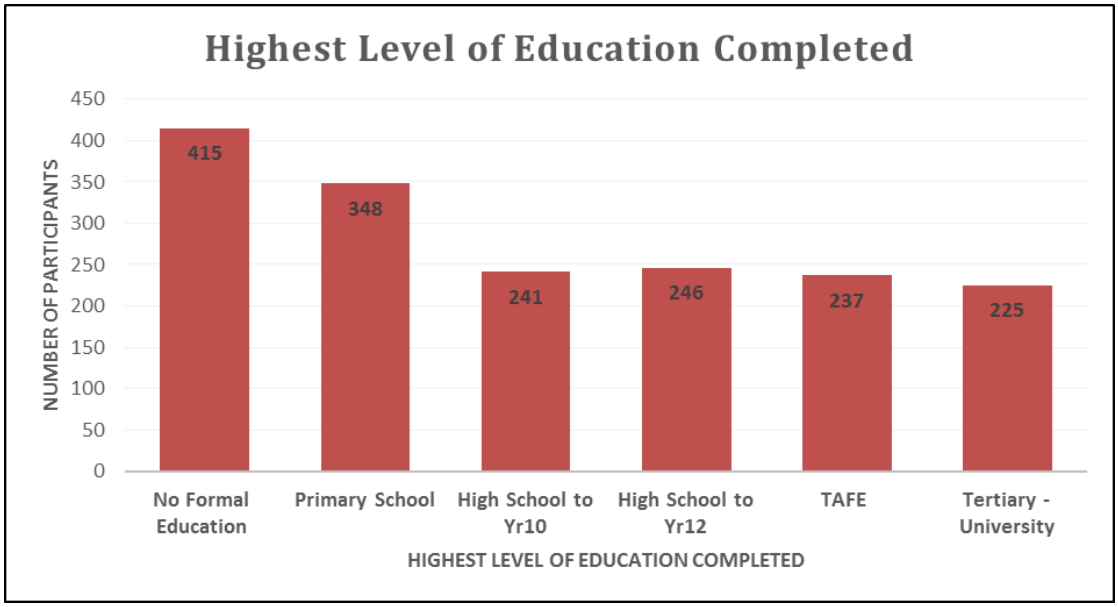
Figure 26 - Most common languages spoken and cultures represented - by home visit participants



Education

Participants were asked about the highest level of education they had achieved (see Figure 27). Fifteen per cent of participants had completed some form of TAFE or tertiary education. A total of 20 per cent had primary school qualification while 24 per cent had no schooling.

Figure 27 - Highest level of education completed



The results differed when education levels were compared across cultural groups. For example, education levels among participants from an Iranian background (see Figure 28) were reported to be significantly higher than for people from the Hazaragi community from Afghanistan (see Figure 29). The majority of participants originally from Iran had attended university (41 people or 33 per cent) or high school (49 people or 40 per cent), whereas only five per cent (six people) had no schooling at all. However, in the Hazargi community, 51 per cent of participants (73 people) reported having had no schooling at all and 19 per cent (27 people) had completed an English language course only. Only one per cent of participants (two people) in the Hazargi community attended university.

Figure 28 - Highest level of education in the Iranian community

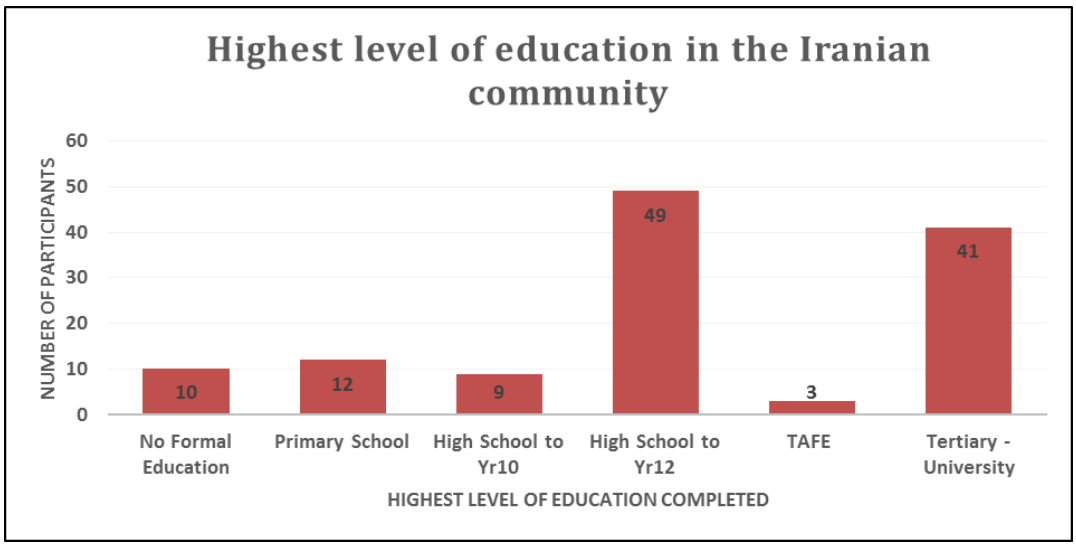
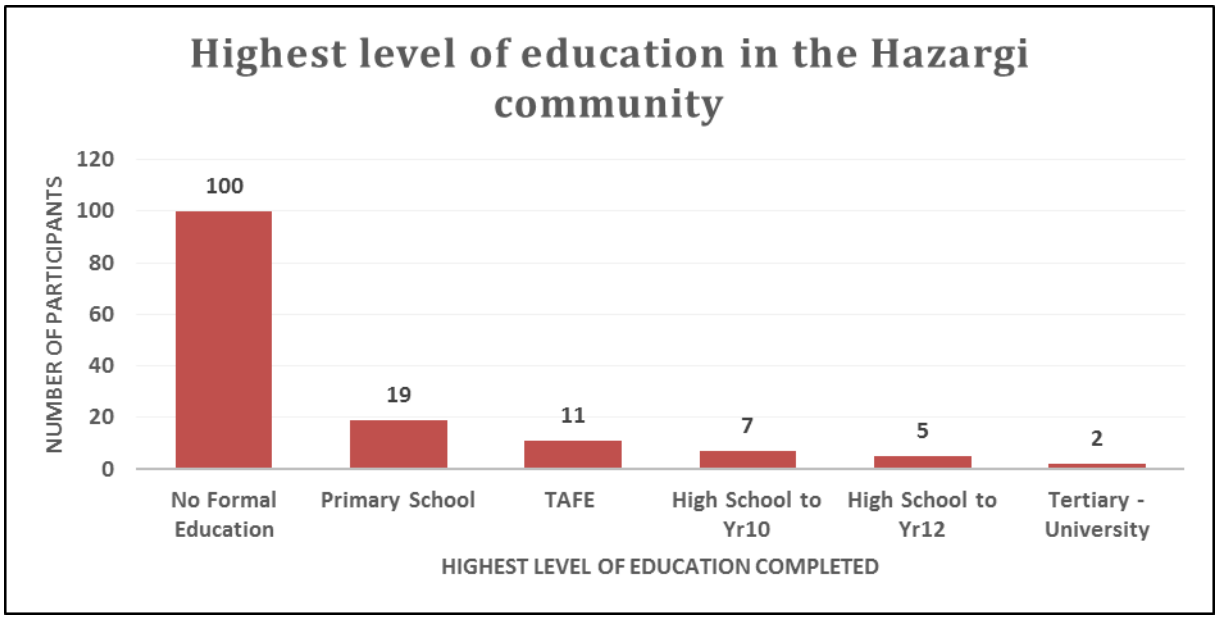


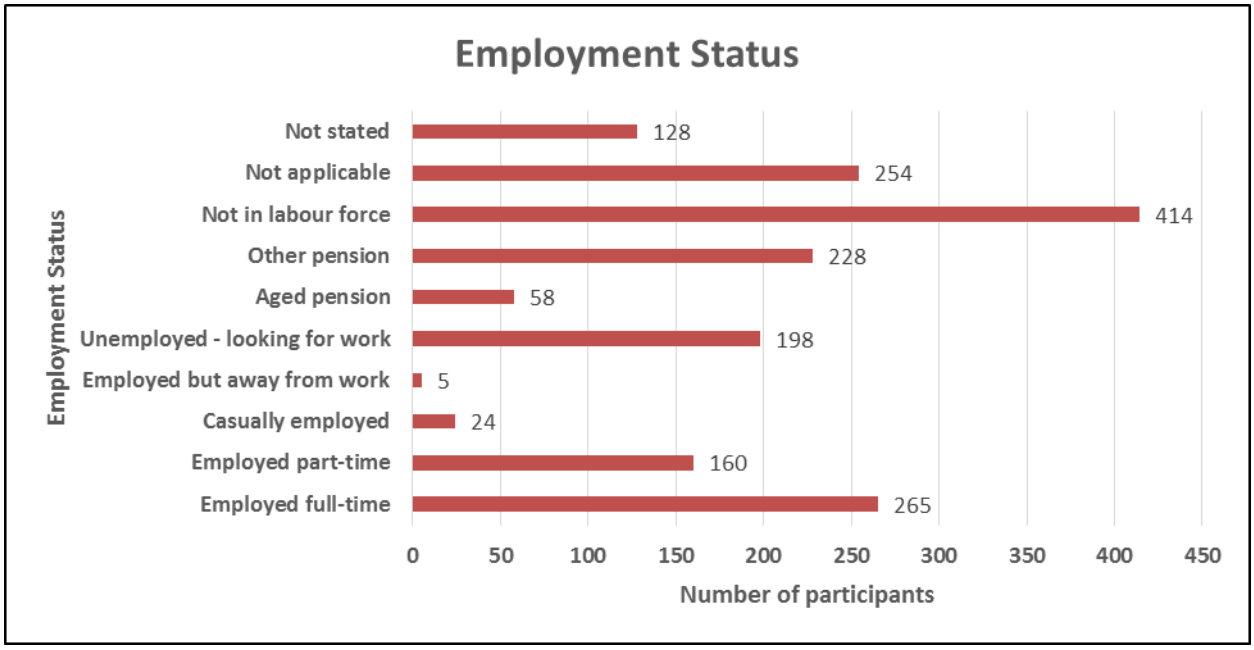
Figure 29 - Highest level of education in the Hazargi community



Employment

Overall, there was a high proportion (61 per cent) of unemployment or under-employment reported amongst the participants. Just over 250 people or 15 per cent responded as being employed full-time. Figure 30 outlines the employment types indicated by home visit participants.

Figure 30 - Employment status of home-visit participants

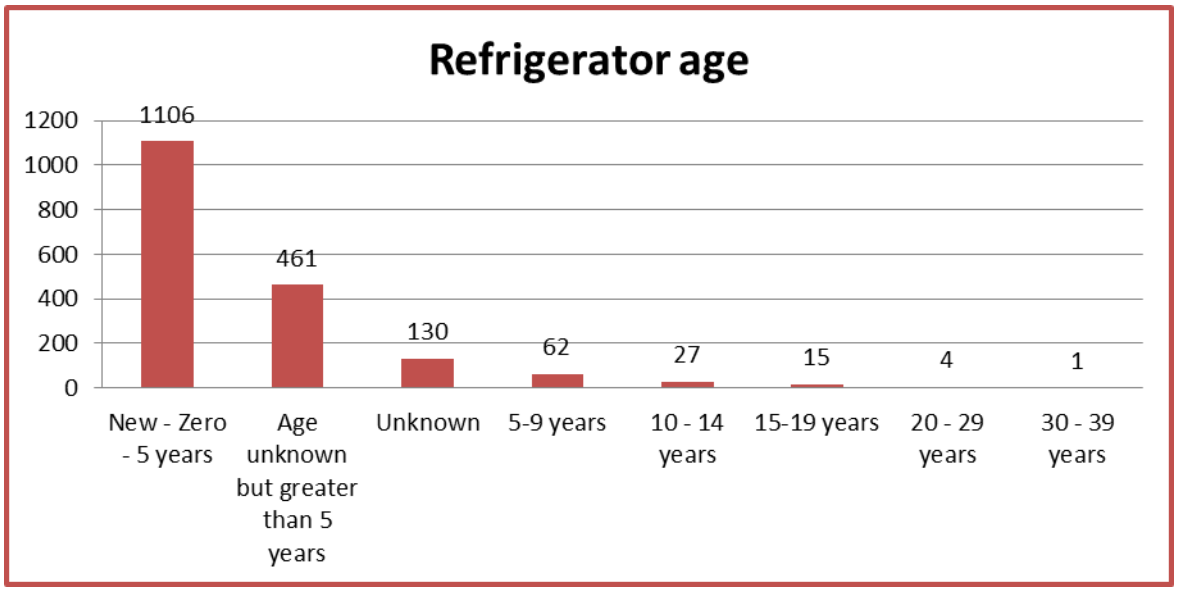


Similar to the education levels, there was variation in the employment statistics across cultural groups.

Appliances

The majority of participants (61.8 per cent) reported that their refrigerator was less than five years old, while 86.2 per cent reported their fridge was in 'good' or 'excellent' condition (see Figure 31).

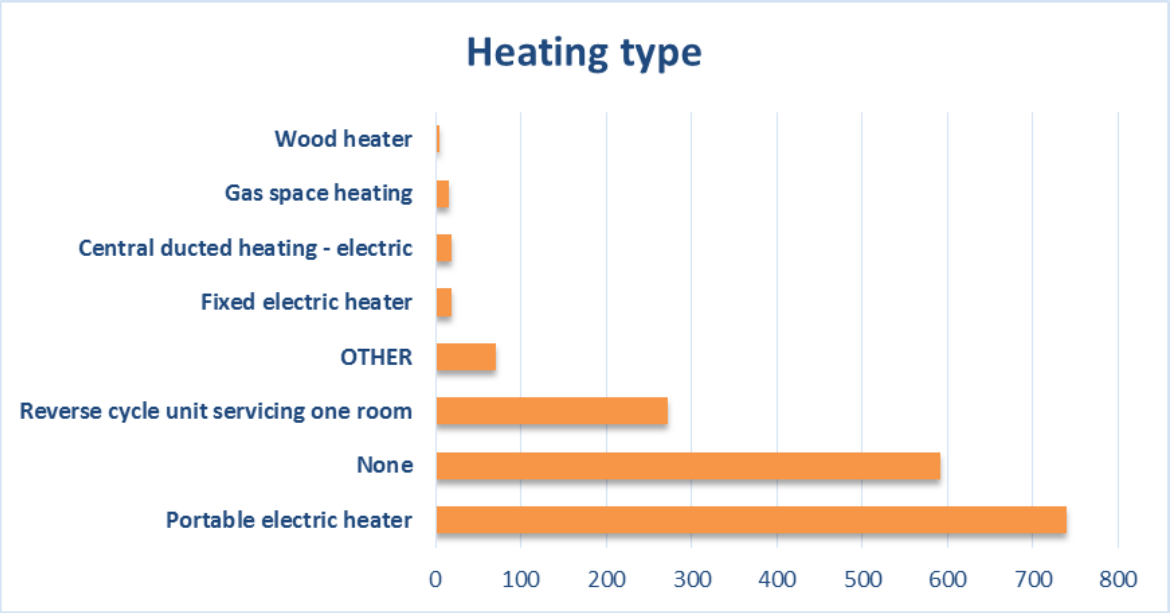
Figure 31 - Refrigerator age



A total of 90.1 per cent of participants had a top loader washing machine, as opposed to a front loader. Similar to the results for refrigerators, the majority of participants (56.2 per cent) had washing machines that were less than five years old; 88.3 per cent reported their washing machine was in 'good' or 'excellent' condition.

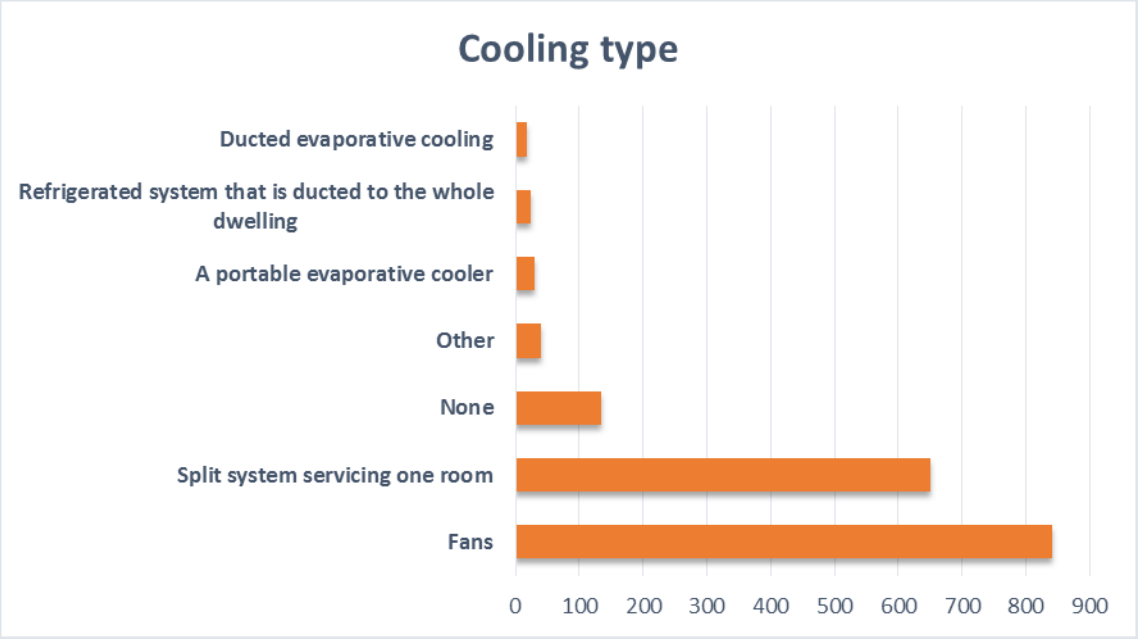
For heating (see Figure 32), most participants used a portable electric heater (42 per cent) or had no heater at all (33 per cent). A small proportion (15 per cent) had a reverse cycle air conditioner.

Figure 32 - Heating type



The main cooling appliance used by 48 per cent of participants were fans (see Figure 33). The survey did not distinguish between ceiling fans or portable pedestal fans. A total of 37 per cent reported that they had a split system air conditioner servicing one room. Only eight per cent had no access to a cooling appliance at all.

Figure 33 - Cooling type



9.1.4 Discussion

This section explores the above results in more detail, identifying how effective home visits were as a trial approach in achieving the set objectives and what some of the challenges and issues were in delivering the home-visit service.

One of the key benefits of this project has been learning more about refugee households, a group about whom there is minimal publicly-available data. Prior to this project there was no information readily available on energy use within the refugee community and limited understanding about cultural and behavioural factors contributing to energy usage, or information about appliance usage or ownership. The data gathered through the surveys, case studies and consumption data provides a much clearer picture of energy use in this community and provides a platform for new projects to assist with the cost of energy in refugee and CALD communities.

The home visits provided greater opportunity for deeper data collection than the other trial approaches as the service was one-to-one and in-home. This allowed EPWs to gather information about appliances in the home through observation, rather than relying on self-reporting or the person's recall of this information when outside their home. It also enabled the NMI number to be obtained which facilitated access to consumption data (where permission was provided) from the electricity distributor. This strengthens the validity of the data gathered through the home visit approach compared to the other approaches that were undertaken for this project.

The data provides a picture of the circumstances for refugee households in Queensland in relation to their energy use. However, there were some issues that made data collection and analysis a challenge:

Time impost

A greater amount of time is required to conduct a home visit for this participant group than mainstream households. Given the low levels of formal education, language and data collection requirements for this project, relatively simple communication sometimes took a long time. This was particularly the case where the participants spoke a language which the EPW did not speak as an interpreter was required to translate. Although EPWs had been recruited based on their language skills aligning with the main refugee communities in Queensland, there were significant changes in the refugee intake during the period of service delivery. This meant that language support was required more frequently than otherwise anticipated. It had an impact on data collection as surveys took twice as long when using language support as information had to be relayed between the participant, interpreter and EPW. This resulted in the EPW rushing service delivery or taking longer than anticipated to deliver the service. Depending on their levels of formal education and time spent in Australia, some participants needed assistance to understand the context of the information. The time required to obtain consent for the service and electricity consumption data was underestimated.

Reluctance to share personal information

There were challenges in collecting income data, as there was resistance in many cultural communities to discuss financial matters. This is evidenced in the relatively large proportion of respondents who were unwilling to answer the question about their household income. Many cultures have strong beliefs about privacy of this type of information. Rather than requiring people

to provide personal information or respond to questions which made them uncomfortable it was important for the EPWs delivering the service to be culturally sensitive and respectful at all times. Anecdotally, a lower number of responses would have been expected had the service not been delivered in a culturally appropriate way by trusted members of the community sector. The success of the home visit methodology is clear when the majority of trial participants (81.3 per cent) from such a variety of cultural backgrounds felt comfortable in providing this information. This success is in large part due to the delivery of the service by people who have similar cultural practices and can garner the trust of the community and the participants.

Household composition

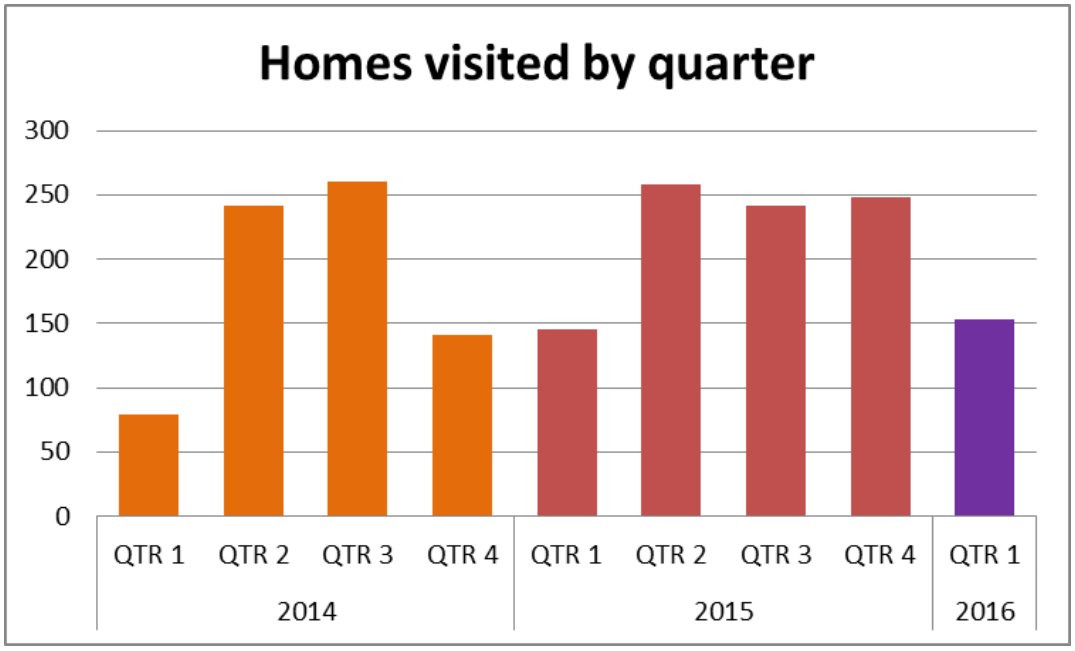
In some cultures the role of the female and male heads of household are clearly delineated and therefore the person participating in the home visit and completing the survey may be unaware of the income of the household. Also, some of the households participating in the home visit were shared households, comprising a group of unrelated adults or extended family where the incomes of other members of the households might not be known – 23.5 per cent of households fell into one of these categories. These households are likely to account for the 9.5 per cent of participants who reported household incomes above $999 per week, as multiple family groups lived in the one dwelling.

Consumption datasets

It is notable that 115 usable consumption data sets were obtained out of a possible 1,767 home visits conducted. There were a number of reasons that contributed to this, including:

- A large proportion of electricity meters in Queensland do not show the NMI clearly. They have a meter number that is not the same as the NMI. This severely impacted the ability of the EPWs to obtain an accurate NMI for the household.
- Some households visited had not received their first bill or could not locate a bill to provide the NMI.
- Some participants were reluctant to complete the consent forms required to access consumption data for privacy and personal reasons.
- The consent form was drafted by the electricity distribution businesses and was very technical.
- In some instances the person who received the Bright Actions home visit could not sign the consent form because they were not the listed account holder.
- 122 households identified as receiving their electricity through an on-supply situation which meant that NMI data were unable to be obtained through the distributor.
- People from a refugee background are highly transient and live in temporary accommodation initially. Many data sets were unable to be obtained as the participants had left the premises within six to 12 months after the home visit was delivered. People were also often in temporary accommodation or experiencing regular changes in the number of people in the household as members of their community arrived in the country and moved into their own housing. This affected the ability to secure consumption data over a period of time that was constant in terms of the household tenure and composition of the households (which affects energy use).
- Given home visits were delivered up to 29 February 2016, trial participants who received the service towards the end of the service delivery period did not have six to 12 months of consumption data available by the time the data were required to be submitted.

Figure 34 - Number of homes visited by quarter



Six-month follow-up surveys

A total of 436 six-month follow-up surveys were completed by home visits participants. This means around 75 per cent of home visit participants did not participate in a six monthly follow up survey. Reasons for this included:

- Home visits were delivered up to 29 February 2016. Participants who received the service towards the end of the service delivery period did not reach the six- month follow-up period.
- There were difficulties reaching participants over the phone. While a basic mobile phone is provided as part of the refugee settlement service, it tends to be one of the first items replaced and the old phone number often goes with it, making ongoing phone contact difficult.
- Attention was diverted towards home-visit participant numbers due to milestone reporting obligations.

Diversity of language, communication and cultural needs

Given the changes to refugee intake mentioned previously, the range of different cultures and languages of the participants was larger than anticipated. This impacted on many aspects of the project, including the time spent with participants, ability to service the targeted number of households and access to language support. Home visits were delivered to participants from more than 20 countries, and 40 different cultural and language groups. The range of languages required extra interpreters to deliver services to the community which resulted in a need for external staff to assist in project delivery.

As noted in the results, there was significant disparity in the educational standards of different households, which impacted literacy and comprehension of terms commonly used when talking about energy efficiency. The recruitment of five bi-lingual EPWs covered many possible language and cultural needs; however, interpreters were still required in many instances given the diversity across the refugee population. MDA's pool of CSWs were an essential resource as they enabled every home visit to be conducted with consideration for the specific language and cultural needs of the individual. This meant the integrity of the project was maintained and the home visits were able to be tailored to the specific needs of the participants in every instance.

Despite these challenges the project was highly effective in delivering on its objectives to a target audience with specific language, cultural and literacy barriers who are hard to reach and communicate with. The Bright Actions methodology was designed to create a flexible and responsive service to participants based on their needs and capacity. As such, the service was tailored to meet the needs of all trial participants through:

- a longer home visit duration
- a simplified discussion and content
- a hands-on practical approach that was specific to their circumstances in the home
- being available to deliver the service after hours and on weekends.

This approach ensured that Bright Actions participants were able to meaningfully engage with us about energy efficiency and take control of their energy use.

Refugees sharing knowledge with others

Given the diversity of language and cultural needs, cohesion and reliance on each other for friendship and informal sense of belonging, word-of-mouth was identified, anecdotally as an important factor in spreading knowledge within the refugee community.

The follow-up surveys conducted six months after the initial home assessment indicated that almost 75 per cent of people involved in home assessments spoke to other people in their community about energy efficiency and what they had learned as part of the program. This indicates an exponential spread of information within the community.

This is an outstanding result as word-of-mouth is in many cases the most effective way to reach refugee communities who are excluded from engaging in mainstream media or programs due to language and literacy issues.

An objective of the project was a greater level of energy-efficiency knowledge within the community based on word-of-mouth knowledge spread. Based on our interaction with close to 1,800 households this provides a significant spread of energy-efficiency and financial management knowledge into the refugee community.

The home visits were extremely effective at providing an opportunity for people to understand and work through issues they were having with their energy accounts, including increasing knowledge of assistance programs that are available for low-income households.

Many participants were settled by MDA and had non-energy efficiency related questions and concerns, for example, home maintenance issues, problems meeting payments to their energy retailer and issues related more broadly to their refugee settlement process and their new life in Australia. Changes in funding arrangements and an increase in anti-refugee sentiment in the community created additional uncertainty for participants during the trial period.

Additional follow-up visits and activities were undertaken by members of the team to accommodate these concerns and ensure the essential needs of participants were met.

Cost of Living and financial stress

Financial stress due to energy issues is difficult to quantify.. During home visits participants were asked two basic questions to give an indication of financial stress caused by energy bills:

- Do you restrict spending on items such as food or transport to ensure you can pay your energy bills?
- Do you not use appliances because you worry about not being able to pay your energy bills?

The response was recorded based on frequency, for example seldom, often.

At the home visit 40 per cent of participants indicated they often or very often restricted spending on food and transport to ensure they could pay their bills. Fifty-two per cent indicated they did not use appliances due to the worry of having to pay for the energy use of the appliance. This was considered indicative of a high level of financial stress amongst those participants.

As part of the six-month follow-up participants were asked to rate their level of financial stress currently. The gradient was: very high, high etc. Only 33 per cent of participants rated themselves as in a high or very high level of financial stress.

While the sample group was smaller than the original survey size and the question was not exactly the same the result indicates a reduction in financial stress.

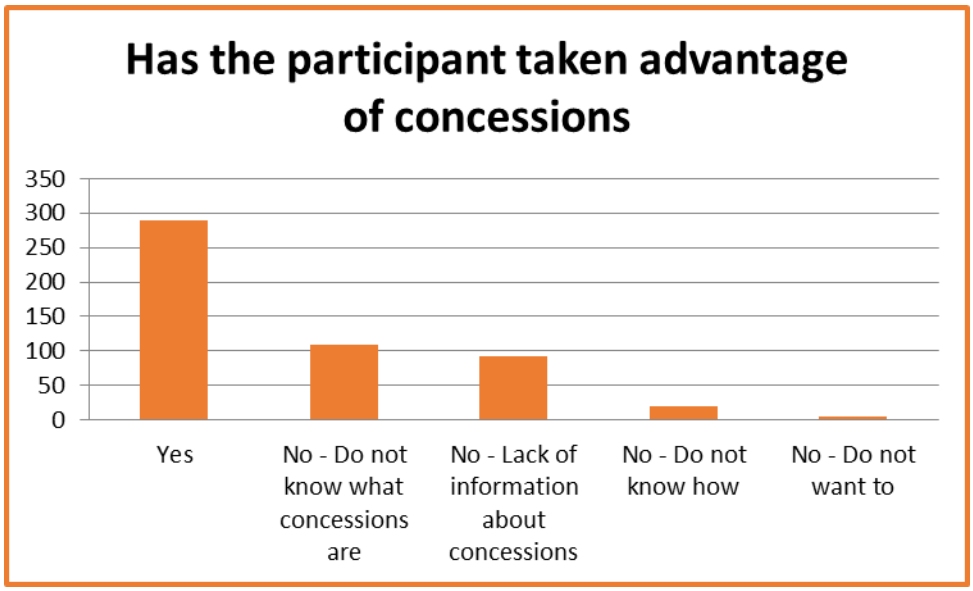
Through the program many families were able to access the concession they were entitled to (including back-payment for many) or services such as Centrepay or HEEAS which would contribute to the reduced level of financial stress. Seven per cent of respondents had registered for their electricity retailer's hardship program since their home visit. This may be the reason for a reduced level of financial stress.

Improvement of financial situation through access to concessions was a strong outcome of the project. Many participants were eligible for concessions but were not accessing them for a number of reasons (as per previous discussion). Through the home visit, EPWs were able to overcome information and communication barriers to accessing concessions and other services, such as payment plans and hardship programs.

Electricity Rebate

Through Bright Actions' intervention 106 participants were able to access the Electricity Rebate and take advantage of savings of over $30,000 per year collectively (Figure 35). In many cases these payments were back-dated to the original date of eligibility (up to a maximum of 12 months) and information shared with the broader community, further reducing financial stress.

Figure 35 - Participants' knowledge and access to concessions



Home Energy Emergency Assistance Scheme (HEEAS)

Case study two – Financial literacy and HEEAS

Ashra, originally from Iraq, has lived in Australia for 17 years. For the past four years he has rented a small, two-bedroom unit. Ashra receives a disability support pension after falling from a rooftop and injuring himself while he was working as an independent contractor. He also suffers from depression. He has a son who resides with him three days per week.

A referral was made to the Bright Actions program as Ashra was desperate to receive assistance to help him pay a high electricity bill. Ashra's property is dual-fuel with reticulated natural gas for cooking and hot water. The hot water unit is instantaneous but very old and unreliable. Ashra was receiving the Electricity Rebate and Reticulated Natural Gas Rebate but had accumulated electricity debt of $1,235 and had $596 owing to his gas retailer.

The Bright Actions in-home energy assessment showed Ashra how to read the gas and electricity bills. The EPW shared tips to reduce energy usage and information about how much energy different appliances use. Payment options were also discussed, including Centrepay.

During this conversation, it was identified that Ashra had previously had incurred a number of essential expenses recently which had impacted his ability to pay his energy bills. This includes car repairs and the cost to replace glass in the main door to his home which was a security concern.

With Ashra's consent, the EPW contacted the retailer and was put through to the hardship team. The operator arranged for an Home Energy Emergency Assistance Scheme (HEEAS) application to be sent out. It was highlighted that HEEAS was not guaranteed and even if granted would not cover the outstanding balance. Ashra felt he could pay $50 per week towards the bills and the EPW assisting in setting this up for Ashra via Centrepay.

Ashra requested a follow-up home visit to assist with completing the HEEAS application form, as the form requires the applicant to complete a budget. Ashra explained that he had never completed a budget before and he could not understand the form. The budget Ashra has estimated revealed a significant overspend.

An appointment was made with a financial counsellor through the Financial First Aid helpline. The financial counsellor will assist Ashra to complete the budget and negotiate a payment plan with the energy retailer.

Ashra contacted the EPW to advise that he had not received any correspondence about his HEEAS application. With consent, the EPW contacted the State Government Concessions team who advised that the HEEAS application had been rejected. The EPW advocated for Ashra to appeal the decision. The application was reviewed and the decision reversed.

As there was a delay in the HEEAS process, the EPW also contacted the energy retailer's hardship team. They noted that Ashra had maintained his payments to both the gas and electricity accounts.

The Bright Actions program was able to provide Ashra with information, referral and advice that was appropriate and targeted. Understanding his consumer rights and seeing the EPW model behaviour with the energy retailer and State Government concessions team will enable Ashra to self-advocate in future and improve his current and long-term financial and energy-efficiency situation. Furthermore, receiving assistance to manage his finances and take control of his life has likely had flow on impacts in terms of improving his mental health as well as his time with his son.

**Name changed*

The Queensland Government provides a one-off emergency concession payment of up to $720 to assist customers who have experienced a financial crisis which is impacted their ability to meet the cost of an electricity or gas bill. Assisting particpants to access and apply for the Home Energy Emergency Assistance Scheme (HEEAS) was outside the scope of the home visit. For this reason, comprehensive data was not captured on HEEAS applications facilitated through Bright Actions.

However, during the course of the home visits, where EPWs identify financial difficulty as a result of a financial crisis, they provided information regarding HEEAS. EPWs assisted at least 26 home visit participants to apply for HEEAS. While not all outcomes were tracked, at least eight applications were successful, each receiving the maximum amount of $720. One of those was originally rejected but was the decision was reversed following an appeal initiated by the EPW. Of the known outcomes:

- All 26 applicants were assisted in requesting an application form from their electricity retailer at the time of the home visit (the first application step for HEEAS)
- 19 applicants required assistance from the EPW to complete the application form once it had arrived in the mail (the second application step for HEEAS). This assistance was most often provided over the phone after the home visit had taken place.
- One applicant was assisted after the HEEAS application was rejected by the EPW who instigated a successful appeal.

EPWs observed several barriers for participants to access HEEAS and received direct feedback about the process, including:

- There was reportedly a low level of awareness of HEEAS in the community. In all 26 cases the participant did not know about HEEAS prior to the home visit. Information about HEEAS was not available in any languages other than English.
- Application forms were difficult to complete and required detailed information about income and expenses. This was a barrier particularly in cases where the participant had low literacy/numeracy skills and used a language other than English. There is no language support available to assist people to fill out the HEEAS application form.
- The EPW could not assist the participant to complete the application form at the home visit. As the form was mailed in the post, the EPW initially assisted the home-visit participant to request the form from their retailer, and then arrange a second contact to assist with the application. Further contact was required where the application was rejected initially, as highlighted in Ashra's case study.

The scope of Bright Actions was such that not all energy-related issues creating financial stress were able to be addressed. One of the major sources of financial stress for some households was the burden of paying for multiple utilities. For example, of the 1,767 households visited 331 households had at least two connected services – being electricity, Reticulated Natural Gas or Bulk Hot Water – with 16 households being connected to all three.

Although we did not specifically set out to determine this, it became apparent from our home visits that a significant number of participants were living in dwellings where there were multiple energy utilities required and this was the primary source of their financial distress. It was evident that they were under more cost-of-living pressures than others that we visited. This was because they were largely small-energy consuming households and were being hit with multiple sets of fixed charges that imposed costs disproportionate to their consumption and beyond their ability to change.

The Bright Actions team came across several participants who had reticulated natural gas available in their property but had either no gas appliances or chose not to connect to the service and were not consuming any gas. Despite, this, these households still had to pay the fixed supply charges for the utility without obtaining any benefit. This was a major impost on the household and created cost-of-living pressures. The Bright Actions EPWs made attempts to arrange for the disconnection of unwanted utilities but were unsuccessful in all instances.

Case study three - Reticulated natural gas charged but not in use

Nilani, an MDA client in Community Detention, is a Tamil asylum seeker on a very low income. Nilani arrived in Australia with her 11 year old daughter around three years ago by boat as a widowed woman in her mid-20s after surviving horrendous pre-arrival experiences. She and her daughter were sent to live in a detention centre for a while but they now live in accommodation in Brisbane, found for her by MDA.*

The property is an old house and extension, subdivided into six flats. Originally, mains gas was supplied to each flat with one meter for each. At some point in time the gas stoves and /or gas hot water systems were disconnected and replaced with an electric cooker and a hot water system for each flat. However, the gas meters remain in situ, attracting a supply charge of $0.99 per day each.

Nilani has one electricity meter for her unit and all electricity supplied is on Tariff 11. She was concerned that her electricity meter would not stop spinning. Through a process of elimination, the circuit in use was identified. It was simply marked as "Power" not "Hot Water" as it should have been.

Nilani believed she had a gas hot water system; however, a search underneath the property located a 140L electric hot water system marked with her unit number. Then she asked why she had a gas bill when she used no gas. Her gas bill confirmed that she has not used any gas, and the bill consisted of the $0.99 per day supply charge plus an account establishment fee of $26 plus GST on both. She became very distressed when she learnt that she must pay for the gas connection even though she has no gas appliances — Nilani could not afford to pay the extra $14 per fortnight for something she was not using.

The responsibility for gas supply charges lies with the tenants, even if, as in Nilani's case, she is not using any gas. The only solution however would involve the landlord taking action. Nilani said that she would be moving out as soon as possible and looking for accommodation that has only one energy bill (electricity) to deal with.

The EPW read Nilani's meter and her average daily usage had increased from the previous read, from 5kWh per day to 14.76kWh per day. Her hot water system was only two years old so it is unlikely to be faulty. When the EPW checked the cables she thought that maybe the cables had been incorrectly connected. After ringing the real estate agent they sent an electrician to the property who discovered that Unit 5 and 6 supply cables had been incorrectly labelled and connected, resulting in Nilani being charged electricity for the wrong unit. The energy retailer was contacted by her case manager and the issue with the bills was resolved.

If Bright Actions hadn't visited Nilani it is unlikely that these issue would have been identified or resolved.

**Name changed*

LPG was also a problem for a small number of households. Bright Actions did not collect data on how many household had LPG tanks supplying gas to their homes.

Case study four – LPG

Poon is 62 years old and has recently moved into a private rental property with his family of seven. The property, a high-set home, is approximately 35 years old has three bedrooms and one bathroom upstairs with a converted living space and small bathroom downstairs. The home features 18 halogen downlights and is dual-fuel.*

A Bright Actions in-home energy assessment was undertaken with a Burmese CSW present. The assessment included how to read the bill and information on heating and cooling, cooking, lighting, washing and hot water.

During the assessment Poon stated that the hot water was not working. On further investigation four 86 litre gas cylinders were located externally on the eastern side of the house. All LPG gas bottles appeared empty.

Poon presented the lease agreement which noted electricity and gas were to be paid by the tenant. The lease was explained.

With consent a phone call was made to the LPG company. The operator explained the cost to have gas delivered to the property:

- *Admin fee (once off): $35.00*
- *Rental : $37.50 per cylinder every 12 months x 4 = $150*
- *Per litre gas refill : $1.81 per litre : per cylinder 86.4 litres = $156.38 = $625.30*

Therefore the total cost to have hot water at the property was $810.30. There are no LPG concessions in Queensland.

The operator explained that they could supply one cylinder at a cost of $133.57 immediately; however, the property would be included in the future delivery route and all cylinders would be filled. (Note, there is a hose that connects all four cylinders with no option to fill up only one or stop refill to the others). When this occurs the household will be charged with the refill fee and rental costs.

Fees and payment options were discussed with Poon. The family decided that as it was now summer they would forgo hot water until autumn. This would give them time to save for the gas.

**Name changed*

Navigating mainstream services

Bright Actions identified several issues with administrative complexity relating to concessions and contractual obligations within the energy market that had cost-of-living implications for refugee households. These included:

- People from refugee backgrounds not knowing how to sign up with an energy service provider (and in many instances not even knowing that they had to arrange connection to services such as gas or bulk hot water). As refugee households moved more frequently (as they were put in temporary accommodation initially), many had accumulated debt as they had not known to disconnect and reconnect electricity and gas services when moving properties.
- Payment of security deposits to establish connection to electricity. Energy retailers are permitted to request a security deposit for people with no credit history or poor credit history, which includes many refugee households. This adds a financial burden to the cost of connection for these households.
- Issues with incorrect spelling of names was common amongst refugee people and created numerous issues, including security deposits not being refunded, account credits not being transferred to new accounts or concession payments not being applied.

These administrative details have a major impact on the ability of vulnerable households to access the assistance they need and make a successful transition to living in Australia. The single most difficult issue in delivering services to people from a refugee background is overcoming the communication challenges. Every person engages with a range of community services over the course of their life. For refugees, the language and cultural barriers are sufficiently challenging to prevent engagement from occurring.

The need for language and cultural support is a major barrier for people from a refugee background being able to access mainstream services. The method of delivery of most services – being either through a form to be filled out, provision of written documentation or phone conversation – also provides a major barrier to access.

While language and literacy support and translation services add to the cost of mainstream service delivery, they are a pre-requisite for inclusion.

Housing Issues

Many of the opportunities identified that would improve energy efficiency were outside the control of the participants and outside the scope of the Bright Actions service. For example, many homes visited had old, incandescent light bulbs throughout, as well as old, energy-thirsty major appliances. The most significant issue was the use of old, inefficient and ineffective electric hot water systems, using a large amount of electricity while sitting idle.

Social housing providers play a crucial role in determining energy outcomes for their tenants through the homes they provide for rent. Providers can either position their clients for low or high energy costs, irrespective of the energy-efficient behaviour of the households. A checklist of housing features to prioritise and avoid would be of benefit to housing providers.

> One large social housing provider in Brisbane used to purchase units with bulk hot water as a matter of policy; however, they no longer do this because of the negative cost impacts on tenants.

Social housing providers also have the opportunity to increase the knowledge and skills of their tenants when it comes to energy literacy and energy efficiency. Most social housing providers have an orientation or 'welcome to your home' information resource that is provided to new tenants. Including information on energy issues in this resource would be beneficial, for example:

- how to access energy concessions and who is eligible
- what utilities need to be connected and how to connect (for that specific property)
- what they can expect to pay for their utilities each fortnight/quarter
- when bills come and various payment options
- how much it costs to run various appliances including refrigerators, ovens, air-conditioning, heaters, lights
- tips on how to be more energy efficient
- tips on maintaining their hot water system
- how to read their electricity and water meters
- who they can go to for help (Energy and Water Ombudsman and other community services)
- emergency relief providers in their area especially food banks.

Concessions

Many social housing landlords on-sell electricity to their tenants rather than requiring them to set up their own account. This has some advantages for tenants because it is one less stressful administrative arrangement to establish and monitor when they are already making a stressful life transition. This is particularly the case for newly-arrived refugees. However, a disadvantage of this approach is that tenants do not build the skills and knowledge needed to navigate the energy market when they transition to private rental. Social housing tenants are often not provided with any indication of their consumption or costs (sometimes electricity is bundled with water costs). Private rental can be very challenging for former social housing tenants, resulting in bill shock and for some, a pathway to unmanageable debt.

Some participants felt so disempowered in their private rental properties that they were too afraid to change even a light bulb. This fear was driven by people from a refugee background experiencing private landlords as a frequent presence in their lives (more than would be experienced or tolerated by fellow Australians). The results from home visits indicated that 67 per cent of households were not eligible for the Electricity Rebate. This is a very high figure and inconsistent with the low-income data collected from households. In Queensland, households who have a Pensioner Concession Card, Queensland Seniors Card or Department of Veterans' Affairs Gold Card (and receive the War Widow/er Pension or special rate TPI Pension). Unlike in other Australian jurisdictions, Health Care Card holders are not eligible for the Electricity Rebate in Queensland.

Another eligibility criterion for receiving the Electricity Rebate is that all rent-paying adults living in the home (aside from the account holder's spouse or dependents) must also have an eligible concession card. EPWs observed that this eligibility criteria was determined through questioning by retailers, and that it was a source of confusion and denial of access to concessions for many people. As highlighted earlier in this report, there is a mix of household compositions in refugee communities and a high incidence of multiple families living together, which means people may not always be aware of the circumstances of others living their home. This highlights the need for clear eligibility criteria to be developed by government and applied by retailers. These criteria need to be

appropriate for a range of living situations and not inadvertently constrain access to concessions for people from a refugee background.

An additional issue encountered by Electricity Rebate applicants was that the energy retailer misspelt their name, causing the verification process with Centrelink to fail. Many participants were unaware they were not receiving the concession they applied for because they are unable to read the bill.

Payment plans and hardship programs

Under the National Energy Customer Framework, all energy retailers are obligated to offer a payment plan to customers who are experiencing financial difficulty and must also have a hardship policy in place to support these customers. If a household is in financial hardship they are able to participate in their energy retailer's hardship program. Retailer hardship programs, depending on the retailer, could provide them with assistance to manage their energy bills more effectively and, in some instances, provide valuable assistance such as payment matching schemes to help participants get out of debt sooner.

The EPWs observed that the majority of home-visit participants did not know they could enter into a payment plan for their bill nor did they have the ability to negotiate an affordable payment plan with their retailer. Often the EPWs would call the retailer on behalf of the participant (with their permission) or support the participant to call themselves. Taking into account time spent on hold waiting to be answered and connecting to different call centre operators to resolve the issue, these calls could take up to an hour each time.

EPWs also observed that after entering into a payment plan with their retailer many participants did not understand what they had agreed to (see Yurub's case study below). Many people from a refugee background have a greater deference to authority than the general population and are fearful of consequences of non-compliance. They are likely to agree to anything the call operator said over the phone, even if they didn't understand what was being said. Further, confusion about what the bill actually meant was common. EPWs encountered several instances of people paying amounts that were actually statements of credit from the retailer to the point where they were unintentionally accumulating large credits on their account.It became clear through engaging with participants during the home visits that they prioritised the payment of their utility bills over other expense items, including food and transportation. They avoided contacting their energy retailer wherever possible and were fearful of the consequences of not paying their bill, accessing the money instead, from friends and family. It was clear that communication barriers were a major impediment to participants contacting their retailer, with many stating a preference for retailers to have a shopfront where they could talk to a customer service officer directly to reduce the language barrier.

In cases of financial hardship EPWs were able to contact retailers and arrange for a payment plan to be put in place. Other strategies used were to ensure that customers were on an appropriate payment method – including encouraging participants to set up a pay-in-advance arrangement or Centrepay to ensure they weren't burdened by a large bill that they could not afford to pay and experience 'bill-shock'.

One particular challenge was to obtain permission from retailers to speak on the customer's behalf.

Case study five – Energy efficiency – payment plans

Yurub is a Somali man who has lived in Australia for two years with his family of eight, including four children under the age of 10 years. He receives a Carer's Pension to look after his wife, who is on a Disability Pension, so the family spends a lot of time at home.*

Yurub's first concern was about a "red letter" that he received from his electricity retailer telling him to immediately pay an outstanding amount of $78.

Yurub explained that he had received an electricity bill for $672 a month or two earlier. He had contacted his retailer to arrange a payment plan as he was unable to pay the amount by the due date. He produced receipts and documents which indicated that he had agreed to pay $125 per fortnight for a 12-month period on or before specified dates.

Yurub thought that he had only agreed to pay off the $672 bill by instalment and so he had made four fortnightly payments of $125 plus a payment of $172 to cover the $672 amount. The electricity retailer had allocated this final payment against his account in two transactions - $125 as per agreed fortnightly payment and $47 towards his next fortnightly payment. However as the $672 balance had been met, Yurub thought he had finished the fortnightly payments and missed the next payment date, leaving a balance owed of $78. This was the amount being demanded by the retailer on the "red letter".

Yurub could not understand why he still owed the electricity retailer money. Working through a CSW the EPW was able to explain the situation clearly for the first time, detailing the terms of the agreement. Yurub then understood the purpose of the retailers' payment plan and agreed that it would be beneficial to him to maintain the instalment payments. He is now able to budget for his electricity instead of getting one large bill every three months.

**Name changed*

9.1.5 Recommendations

Policy level recommendations

1. Introduce and incentivise minimum standards for energy and water efficiency for private rental market
2. Introduce requirement for community and public housing stock to be compliant with energy efficiency standards with an associated program of retrofit or renewal to remedy non-compliance
3. Establish policy to prevent energy retailers, distributors and landlords from recouping supply costs for utility services that are not in use by tenants (including solar power purchase agreements)

Program level recommendations

4. A program of home visits be introduced to provide general energy and specific energy-efficiency advice and knowledge to people from a refugee background
5. That household goods packages for newly arrived people under the Humanitarian Settlement Service be prepared with due regard to energy efficiency, household composition and need
6. That all home based services delivered to people from a refugee background have access to a pool of language and cultural supports

Access to concessions

7. A review of current utilities related concessions across jurisdictions with regard to eligibility, inclusions, unintended barriers to access, application processes and process for appeal and re-application

Awareness raising recommendations

8. Targeted training and information to community and public housing organisations and their clients with regard to the impact of utility (multiple) costs on housing affordability
9. Ensure energy literacy and energy efficiency information is available to all tenants in a timely, accessible form.
10. Targeted training to reach highly vulnerable tenants, including people from a refugee background, with regard to tenants' rights and the role of the RTA
11. Targeted training to electricity retailer customer service staff (including sales, general inquiries and hardship teams) with regard to the importance of language and culture support

Administrative Processes

12. Streamlining of documentation and provision of direct support (language and culture) for completion of forms and accessing concessions, services and hardship programs

    NB preferred sources of support include Neighbourhood Centres, Emergency Relief organisations, financial counsellors and NILS providers

9.2 Trial approach 2: Workshops

9.2.1 Objectives

The two objectives that were measured for the energy-efficiency workshops were to:

- increase energy-efficiency knowledge within the community, and
- increased knowledge of and access to assistance programs.

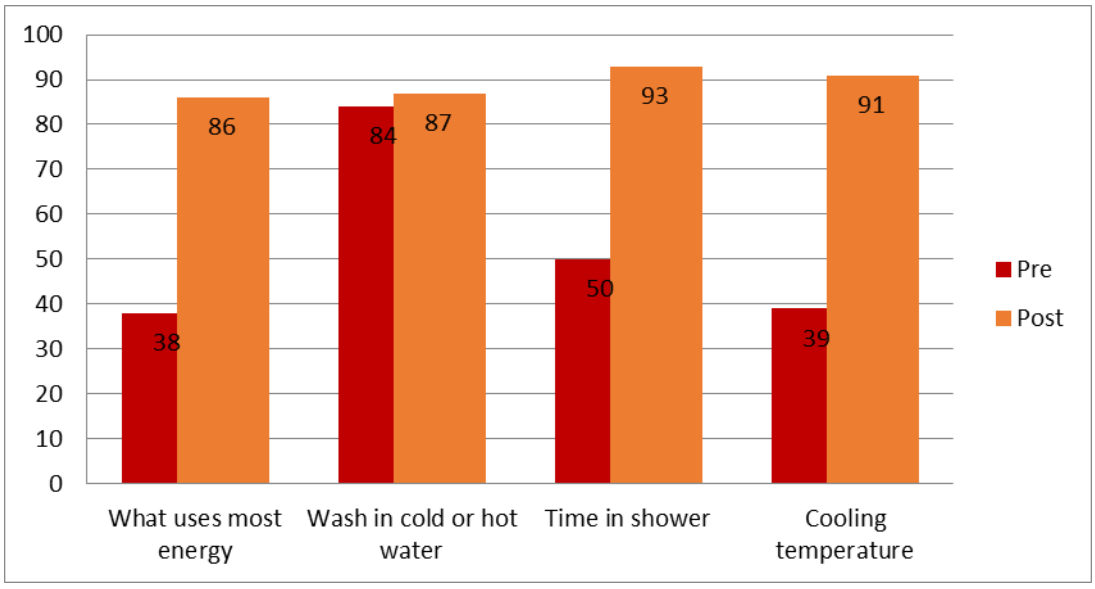
9.2.2 Results

Increase energy-efficiency knowledge within the community

The energy-efficiency workshops increased energy-efficiency knowledge within the community by providing information directly to 3,093 people. The effectiveness of that knowledge transfer is evidence by the results of the pre and post-workshop surveys.

The participants were surveyed pre- and post-workshop to demonstrate if their understanding of energy had changed. There was significant improvement in energy efficiency for a significant proportion of participants as indicated in the Figure 36. The questions were asked across the same four areas as in the home-visit survey.

Figure 36 - Change in energy-efficiency knowledge of workshop participants



The project also achieved embedding energy-efficiency terms and knowledge into the English vocabulary taught for ESL Students attending at TAFE (see *Attachment J - Vocabulary forESL Students attending TAFE*).

Increased knowledge of and access to assistance programs

All 3,093 workshop participants were provided with information on energy assistance programs and how to access them (see *Attachment D Energy-Efficiency Workshop Slides*). No data was collected to determine the effectiveness of this knowledge transfer.

9.2.3 Other Findings

Bright Actions conducted 568 energy efficiency workshops with 3,093 workshop participants in various locations across Queensland. These workshops explained energy basics and simple actions around the home that could reduce energy bills and improve comfort.

The diversity of language and cultural groups within the workshops varied depending on where the workshop was delivered. Workshops held at a TAFE venue were predominantly mixed languages, whereas workshops delivered in a person's home tended to be with participants from one cultural or language group only.

The size of workshops also varied. The median number of participants across all workshops was three. However, the median number of participants from workshops held at a TAFE venue was 20. Smaller groups attended workshops which were held in a person's home.

Table six and Figure 37 show the number of workshops held and the number of participants by venue type.

Table 6 - Workshops by venue type

	Total	Client Home	MDA	Community organisation Venue	TAFE Qld
Attendees	**3093**	1008	396	617	1072
Workshop	**568**	421	47	54	46

Figure 37 - Attendance at workshops by venue

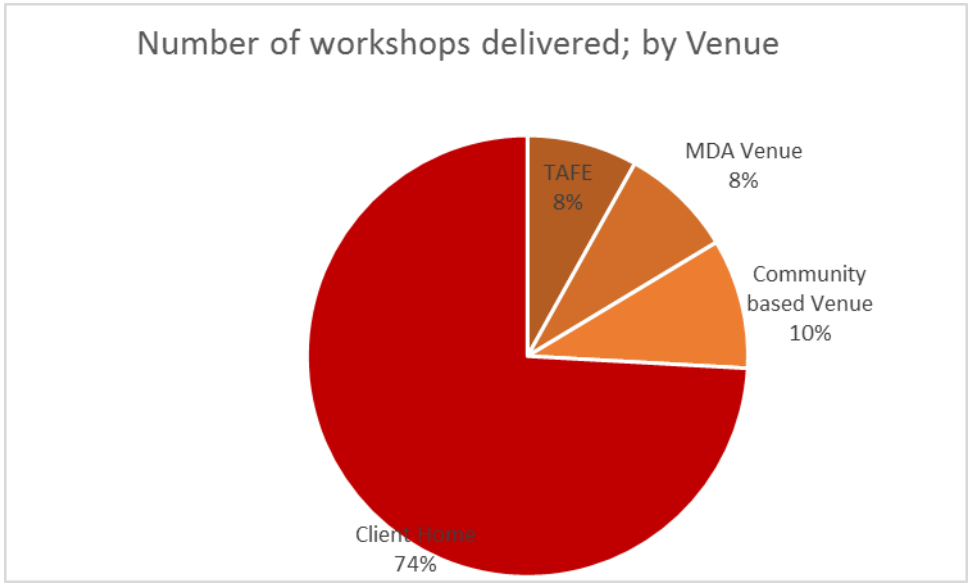
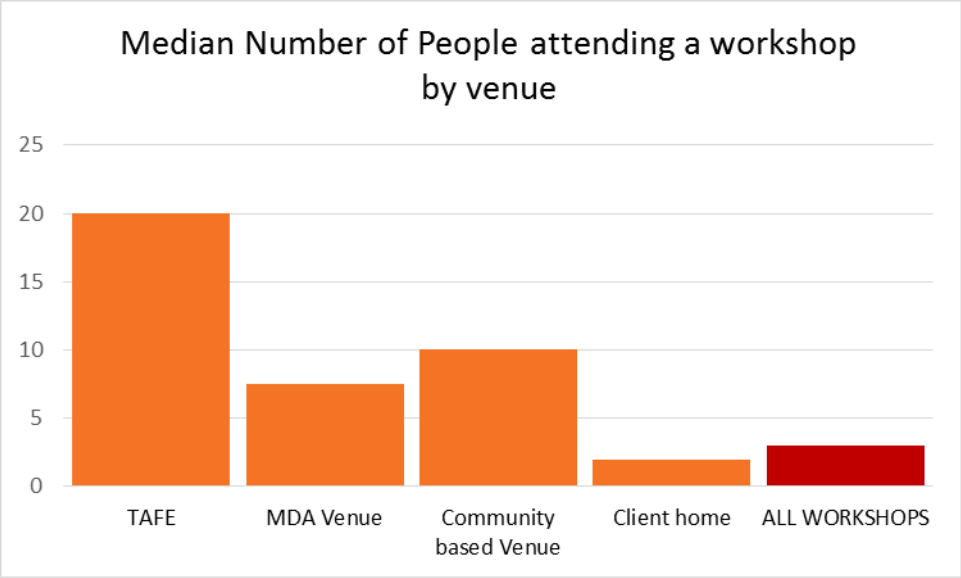
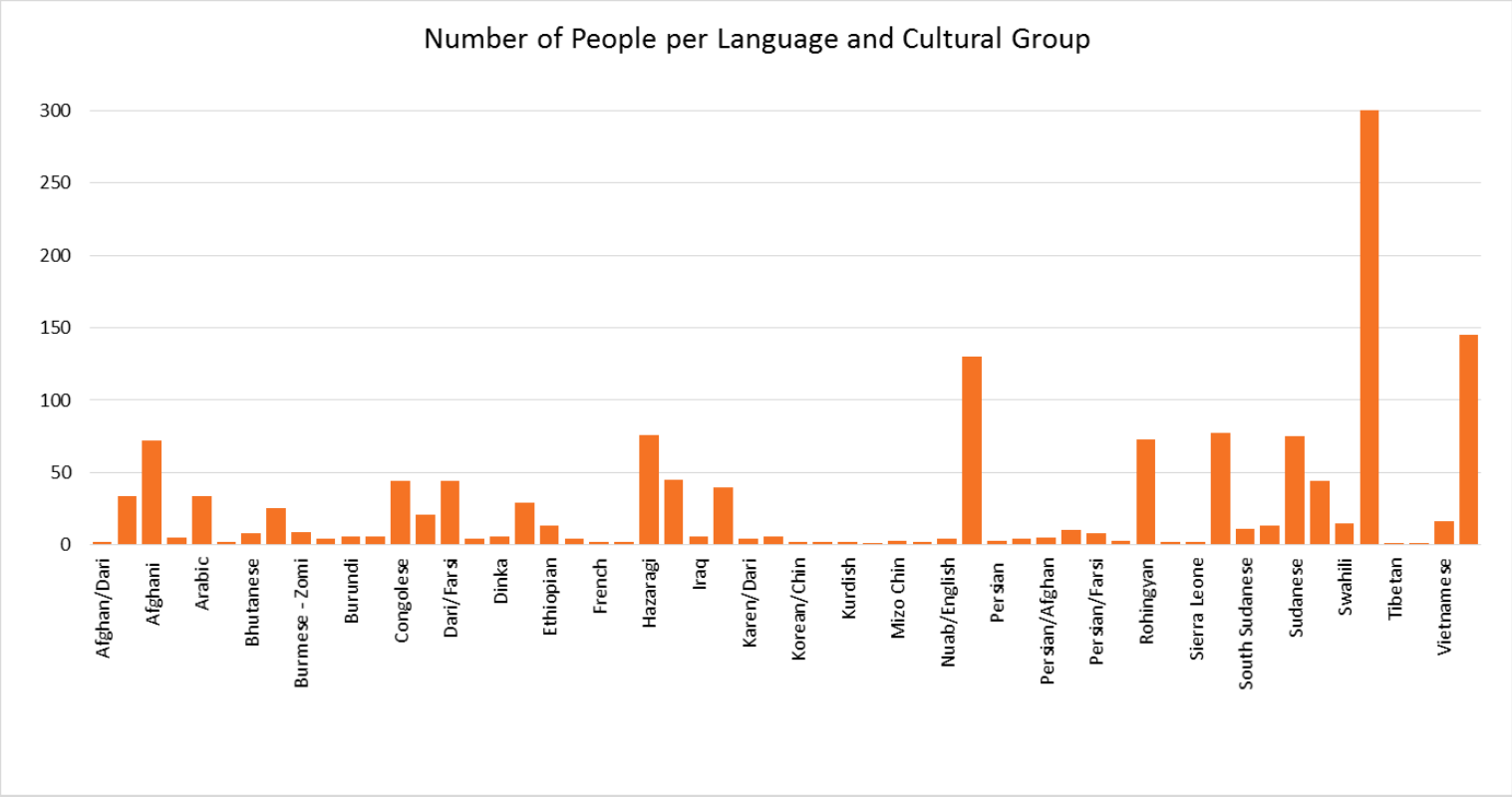


Figure 38 – Number of people attending by venue



Fifty-three per cent of attendees participated in a workshop that comprised a mixture of different cultural and language groups. There was a wide variety of people engaged across multiple language and cultural groups, as demonstrated in Figure 39.

Figure 39 - Number of people by language group



9.2.4 Discussion

The results demonstrate an improvement in energy-efficiency knowledge amongst participants who attended a workshop. The awareness varied across some of the questions. Most notably, the awareness of washing in cold water, rather than hot water, was already quite high prior to the workshop. This is because many participants were used to using cold water for showering and washing. As was demonstrated in the previous section this finding highlights that the needs of this particular household group can be very different from the expectations of an 'average' Australian household and the need for communication materials and information to be specifically tailored.

There were some challenges in collecting the data at workshops. There were often groups of people with diverse languages and filling out forms even with the use of an interpreter was problematic. Participants overall had very low levels of written literacy (in English and in their own language) and were unfamiliar with providing information in written form and required assistance filling out the survey questions. In smaller workshops EPWs were able to assist people to complete the survey questions; however, this was more difficult in larger workshops and therefore the responses may be inaccurate in some instances.

Also, while the surveys measured positive improvements in energy-efficiency knowledge we were unable to determine if the knowledge was utilised in the home after the workshop and what impact it may have had on energy usage and costs.

Many participants in the energy efficiency workshops understood the information very quickly. An example of this was when one lady excitedly and proudly told the EPW at the beginning of her home visit that she had already taken the information from the workshop home and shared and implemented the learnt tips with family members. As a result their energy bill reduced by $50.

However, there were also barriers to communicating information effectively through the workshop approach. While some workshops were conducted in a person's home others were conducted at TAFEs and other venues. Some participants experienced barriers to accessing workshops, including the cost of public transport.

Larger workshops were difficult to manage and minimised the opportunity for one-to-one support. Workshops with more than one language group were particularly challenging to conduct as multiple interpreters were required to translate. This made the room quite noisy and meant that messages took much longer to deliver as they had to be conveyed through several interpreters

The information needed to be specially adapted to the needs and experiences of the target audience. For example, assumptions about a base level of knowledge about Australian society, foundation-level understanding of contracts and household appliances and the way Australian society works proved to be unfounded in a large number of cases. This meant that much of the information provided needed to be contextualised to specific cultures and formal education levels.

Workshops were most effective with small group of neighbours or friends in a person's home prior to one or more of the participants receiving a home visit. This strategy proved more effective than organising stand-alone information workshops at a central location. It resulted in a number of workshop participants nominating themselves for a home visit to maximise their energy-efficiency outcomes.

Initially, staff went to great lengths to organise meeting rooms, ring potential workshop attendees, advertise the workshops and provide some catering for attendees. Sometimes these workshops would attract only a few attendees at a time. The strategy was adapted to deliver the workshops where there was already a pool of refugee people gathering. Each newly-arrived refugee receives 510 free hours of English language classes, so the various TAFE Adult Migrant English Program (AMEP) colleges were contacted. A strong interdependent relationship was built with the TAFE teachers responsible for delivering as much settlement information to their students as possible. Energy efficiency workshops were subsequently delivered to students at 14 different TAFE colleges throughout Brisbane, Logan, Ipswich, Toowoomba, Sunshine Coast and Gympie. As a result Bright Actions was not only able to provide energy-efficiency information to a wide audience but also recruited a large number of students for home visits through this approach.

> *I am contacting you on behalf of the teachers, tutors and students at Yeerongpilly TAFE. We would like to thank 'the two EPWs' and the Somali interpreter for the excellent Bright Actions workshops on Tuesday. Our students appreciate very much the important information and suggestions to cut down on power use that were conveyed in these sessions. We have followed up with some in-class activities. However, some of my students are not sure how successful they will be in getting their teenage children to have shorter showers!*
>
> *Regards*
>
> *TAFE Teacher*

Community leaders from ethnic communities with large refugee populations were also key stakeholders involved in recruiting for workshops. The aim was for community leaders to host and participate in a workshop at large community 'gatherings'. Community leaders are often well respected and active within their communities. They attend many meetings with stakeholders in order to convey vital information to their community members. They also advocate on behalf of community members to external stakeholders and inform them of issues arising in the community and the community's needs. Bright Actions conducted a small number of these workshops with mixed results. Because most community leaders are male and because in many of the cultural groups represented energy efficiency in the home is seen as 'women's business', there was a disconnect between our audience and who we were targeting. This resulted in households signing up for a home visit by a man, on behalf of his wife, with the wife having no real commitment to receiving the service. Also, with many community leaders working full-time in other roles and dealing with many pressing issues for their communities, energy efficiency was not high on their priority list.

As evidenced through survey results, the workshops had a strong impact on participants' knowledge and understanding of energy efficiency pre and post workshop. Smaller groups (around eight participants) and workshops with a single language group were also observed by the EPWs as more effective for participants. Communication was easier and the EPWs could cover a wider range of material. For this reason the project team shifted their focus to incorporate more of these workshops through the program.

Bright Actions staff noted an increase in people's general awareness about energy concessions during workshops. However, due to low literacy levels and the difficulties associated with managing large workshop groups with multiple languages and interpreters, content about concessions needed to be kept very succinct.

A workshop was not the best delivery method to educate this participant group about concessions because the information was complex, especially in relation to the emergency concessions provided by the Queensland Government (the Home Energy Emergency Assistance Scheme or HEEAS) which has a complex application process.

An unexpected achievement of the project was to have energy-efficiency terminology embedded in the English language courses as part of the TAFE curriculum. This was achieved by partnering with the local TAFE colleges and providing a list of commonly-used words prior to the workshop. This allowed a greater learning outcome on two fronts and improved participants' understanding from the workshops.

Overall, the workshop worked effectively as an approach to reach a large number of people and to provide a foundation level of energy-efficiency information, with a referral to a home visit considered as the next step for more personalised energy-efficiency assistance to drive longer-term energy-efficiency outcomes.

9.2.5 Recommendations

13. Workshops should be small, with a maximum of eight people, and targeted to single language groups where interpretation required.
14. Workshops should be conducted in a home environment where possible, and tailored according to length of residency, level of literacy and the level of formal educational experience of the participants.

9.3 Trial Approach 3: Life Skills Orientation Program

9.3.1 Results against objectives

The objective that was measured for the life skills orientation workshops was to increase energy-efficiency knowledge within the community.

Increase energy-efficiency knowledge within the community

The life skills orientation workshops increased energy-efficiency knowledge within the community by providing information directly to 497 people. No data was collected to determine the effectiveness of this knowledge transfer.

9.3.2 Results

Measures for this trial approach were limited to: the number of classes where energy-efficiency information was included, the number of participants in each of those classes, and successful referral from the Life Skills Orientation Program to a home visit.

Results for the Life skills activity are outlined in Table four.

Table 7 – Life skills participation

Attendees	497
Workshops held	35
Referrals generated to a home visit	222

9.3.3 Discussion

Prior to Bright Actions, many newly-arrived refugees were not aware that they needed to pay for their electricity or how much money they were likely to be charged. This often led to bill shock, negative first experiences with electricity retailers and a build-up of debt. Bright Actions provided valuable energy orientation information to 497 newly-arrived refugees throughout the course of the project through the Life Skills Orientation Program. This service was provided for very little cost and included the development of training material and access to EPWs on a weekly basis (refer to cost benefit and cost effectiveness section).

Because of the nature of the life skills workshops - provided to newly-arrived refugees within the first two to three weeks of being in Australia – it was not viable or appropriate to conduct data collection on their energy-efficiency knowledge or effectiveness of the short energy efficiency element included in the workshop. It became apparent very early in the project that people attending the Life Skills Orientation Program were not able to absorb much information about energy and were feeling overwhelmed by all the changes in their life.

The information provided was simplified and limited to two key messages and some key tips on how to keep costs and use down:

- you must pay for any electricity you use
- electricity is expensive

Based on discussions with participants and MDA staff the project team determined that it would be useful to provide information about the connection of other services, especially hot water, in the Life Skills Orientation Program. Many participants were unaware that they could receive hot water in their homes and in some dwellings, where bulk hot water is delivered, there is a specific connection process and extra payment required to receive it. Again, however, the information needs to be kept very basic. There is little value in describing how much it is likely to cost at this point because the value of money has not yet been established in their lives and they have not yet received their first energy bill.

After discussions with the facilitators and case managers it was agreed that to be of benefit, people would need to have settled into a new life in Australia and paid at least one electricity bill before understanding the relevance of any substantial energy information.

The 222 referrals we received from the Life Skills Orientation Program to the home visit service were delayed until the participants were able to access long-term accommodation – which in some instances took several months – in order for the home visit to be of greater relevance. Because so many attendees were in temporary accommodation it limited the impact of energy-efficiency messages at this point in their lives. Having a home with secure tenure and certainty is important for people to establish longer-term behaviour change.

MDA's life skills program began as a result of the requirement by the Department of Immigration that all newly-arrived refugees attend the MDA life skills workshops three times per week, covering different topics to assist settlement. In general each workshop lasted four hours. Energy was never raised as a requirement by the Department of Immigration nor is it a part of the case management for refugee settlement.

Case studies weren't collected by the life skills facilitators on the impact of the Bright Actions information within the life skills presentation; however, participants often commented on how they enjoyed learning about how to save electricity during the course and saw it as a very valuable part of the program. The sessions worked best when there was an EPW present. On one such session more than 60 per cent of participants (12 out of 19 participants) mentioned that saving money on bills and cutting down energy bills was the most useful part of the Money Management session.

In terms of the overall impact of the life skills orientation course, MDA felt that the funds would have created a larger impact if used to inform housing practices within the MDA housing team. This could have been achieved by placing a dedicated Energy Project Worker in the Housing team one day per week to demonstrate energy efficiency in the home once households had entered their first long-term accommodation, as well as address other energy needs, such as connecting services and establishing accounts and payment plans.

The mix of knowledge and skills of participants who attend the life skills orientation varies significantly and consequently so does the effectiveness of adding in energy information. Below in an example of a household who were newly arrived and had spent the majority of their lives in a refugee camp.

A family attended the Life Skills Orientation Program a few weeks after arriving in Australia. The husband and wife were in their 30s and they had five children who were all born in the refugee camp. During this time they lived in very basic temporary accommodation. They had no formal education, could not read or write, had no computer skills and only the husband learnt how to use a basic mobile phone. When their case manager settled them into their accommodation they were shown how to use the mixer tap and demonstrated that one could drink the water from the tap. They were also shown how to use the appliances, how to shower (as they were used to bathing from a bucket) and how to use and flush the toilet. Using such amenities and appliances caused some confusion. The following week the case manager visited them again and found that they had put their plates in the toilet, the shampoo and conditioner in the washing machine and there were bubbles everywhere. They did not understand the concept of a refrigerator. The fridge door was open – to air the food - and there was toothbrushes and toothpaste kept in the fridge. They also made tea by putting the tea leaves inside the kettle to boil. Apparently their electricity had gone off and they did not know what to do or who to tell. MDA allocated a Family Match Volunteer who visits the family once per week for a couple of hours to help them with learning 'western' living skills.

9.3.4 Recommendation

15. Basic energy information be included in all Life Skills Orientation Programs for newly-arrived refugees with regard to cost of using electricity, water and gas supplied to their home, arrangements for connection and payment, and strategies for managing usage and costs.

9.4 Trial Approach 4: No Interest Loan and bulk buy schemes

9.4.1 Results against objectives

The three objectives that were measured for the NILS and bulk buy scheme were to:

- increase energy-efficiency knowledge within the community
- facilitate more energy-efficient appliances in refugee homes
- increase knowledge of and access to assistance programs.

Increase energy-efficiency knowledge within the community

All participants who expressed an interest in purchasing a refrigerator or washing machine were invited to attend a clinic to learn about energy-efficiency ratings, most energy-efficient use and the importance of how best to use those major appliances. Thirty households went on to purchase energy-efficient major appliances.

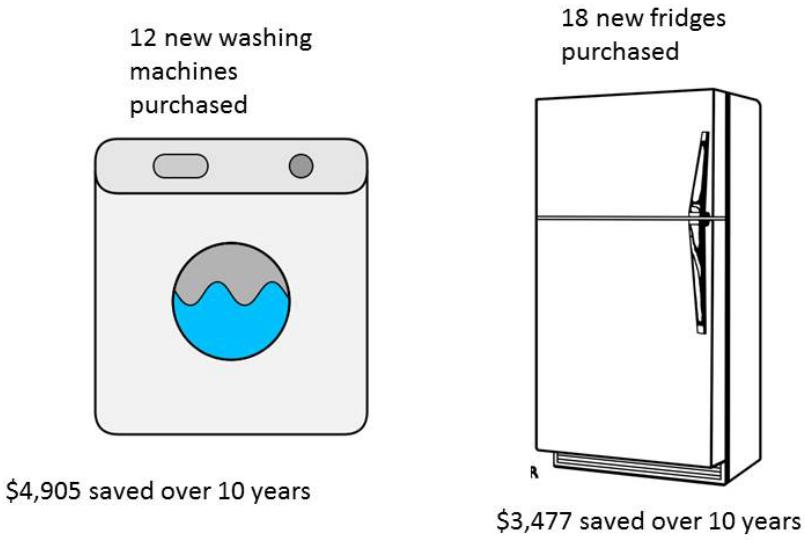
One participant who was interested in purchasing a portable air-conditioner changed their purchasing decision based on the energy-efficiency information provided through the program.

Facilitate more energy-efficient appliances in refugee homes

The bulk buy purchasing arrangement resulted in participants purchasing more energy-efficient appliances than they would have purchased on their own. Through the scheme 18 new fridges and 12 new washing machines were purchased at a discount and with free delivery. Assuming, somewhat conservatively, that as little as a one star improvement on the purchased appliances then the savings over the lifetime of the project are substantial. Collectively the savings are estimated at more than $9,000 during the 10-year product lifetime (see Figure 40). However the savings are likely to be much greater than that because of the NILS element of the program (discussed further in access to assistance programs below).

Based on observations and discussions with participants at the home visits and in workshops is has been identified that the most likely methods of obtaining refrigerators and washing machines for people from a refugee background is second hand through their community. These appliances are of a very poor condition and energy-inefficient. In the case of refrigerators, they were most likely to be used to supplement the existing refrigerator provided through their settlement process, resulting in two energy-inefficient refrigerators operating in the home.

Figure 40 - Major appliances purchased with bulk buy purchasing arrangement



Increase knowledge of and access to assistance programs

All participants in the home visits, energy-efficiency workshops and life skills orientation workshops were made aware of NILS and provided with access to NILS as a result of this activity. Awareness levels of the NILS were very low prior to the Bright Actions project commencing. All 160 participants in the scheme had been unaware or unable to access the NILS prior to the project. This was particularly the case for asylum seekers who were effectively excluded from the NILS program prior this project.

The vast majority of participants who presented for a no interest loan had never accessed a payday loan or a rent-to-buy scheme. This program potentially offered early intervention and education to support participants to avoid these types of services in the future, thereby securing better financial resilience and better financial practices in the household from the outset.

9.4.2 Other results

The NILS component of the project ran from April 2015 to March 2016. Throughout the life of the project the NILS program received 160 referrals and supported 104 participants in a clinic setting. Data were collected from an initial referral form completed by the referring party (the EPW, Case Manager or NILS worker), including:

- referral source
- participant ID
- time settled in Australia
- MDA client status and program area (if applicable)
- preferred language/s
- level of spoken English.

This data was used to contact and gather general information about the participant to assess their needs, such as whether an interpreter would be required or what their entitlements were based on the program area. When the participant attended a clinic further information was gathered with regards to the purpose of the loan, including:

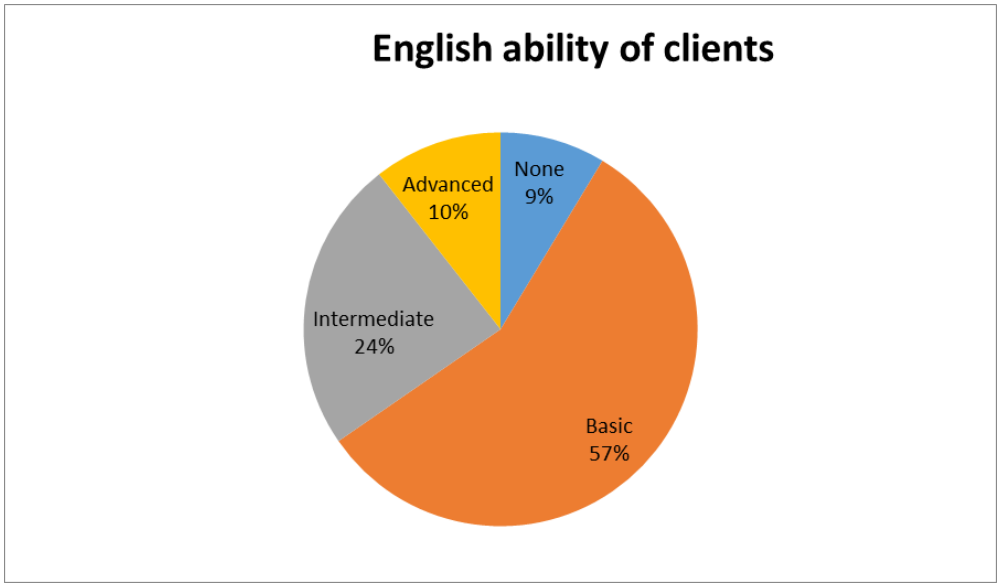
- loan purpose
- date of first contact by phone
- date of upcoming clinic appointment
- date of attendance at clinic
- date attended follow-up clinic (where applicable)
- date submitted application form
- outcome of clinic appointment and loan application
- approved/declined
- loan amount approved.

This data were limited by the information that the referring party had about the applicant. In order to make the referral pathway and application process as simple as possible the data collected were limited to the above categories. As such we gathered the following:

- 76 per cent of applicants were MDA clients (73 of 104)
- 55 per cent (53) of applicants had received a home visit from an EPW
- 56 per cent of applicants were seeking asylum in Australia
- the average number of participants at a clinic was 2.92.

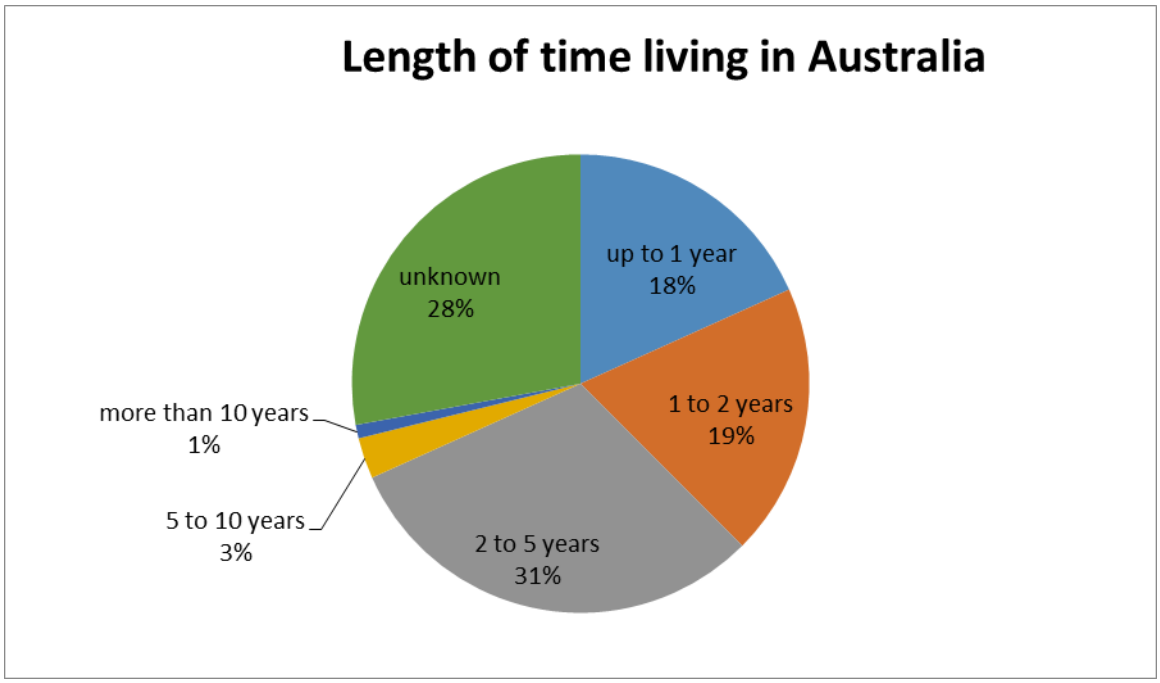
The data identified that 66 per cent of applicants spoke basic or no English and were not able to have a conversation in English, therefore they required the assistance of a CSW at every stage of the NILS process (see Figure 41). Based on this evidence we know that this 66 per cent of applicants would highly unlikely to have had the ability to independently access a NILS program operating externally from MDA.

Figure 41 - English ability of participants



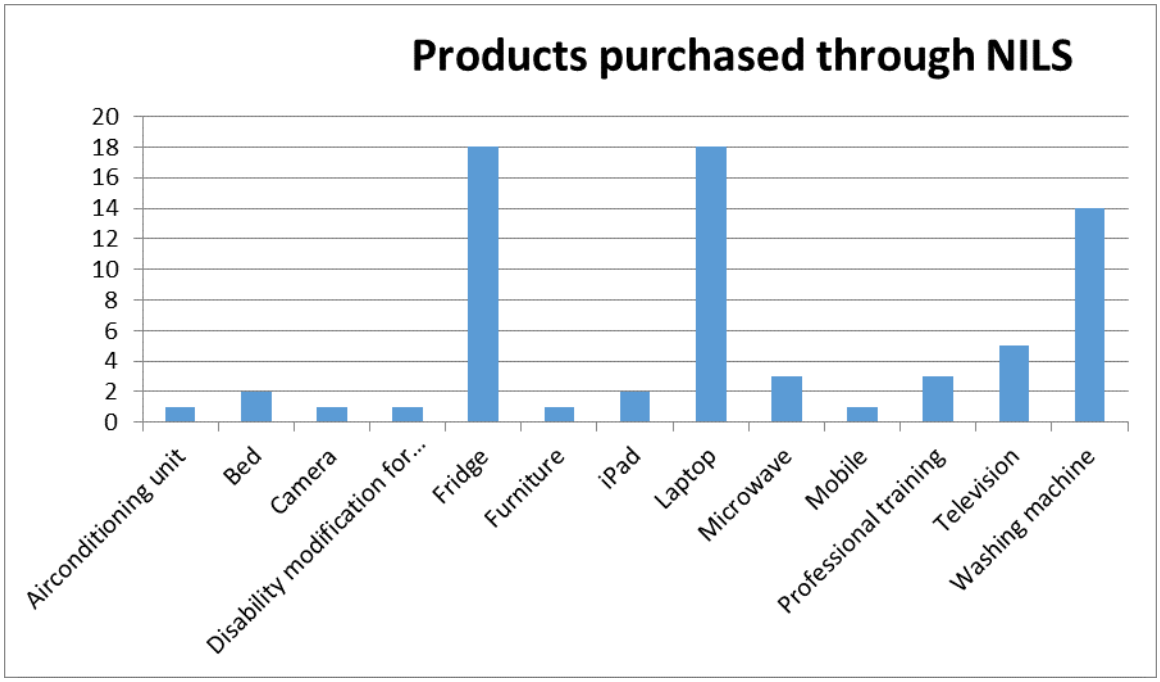
The service was accessed only by people who had been living in Australia for fewer than 12 years – 95 per cent of participants had lived in Australia for five years or less (see Figure 42).

Figure 42 - Length of time living in Australia



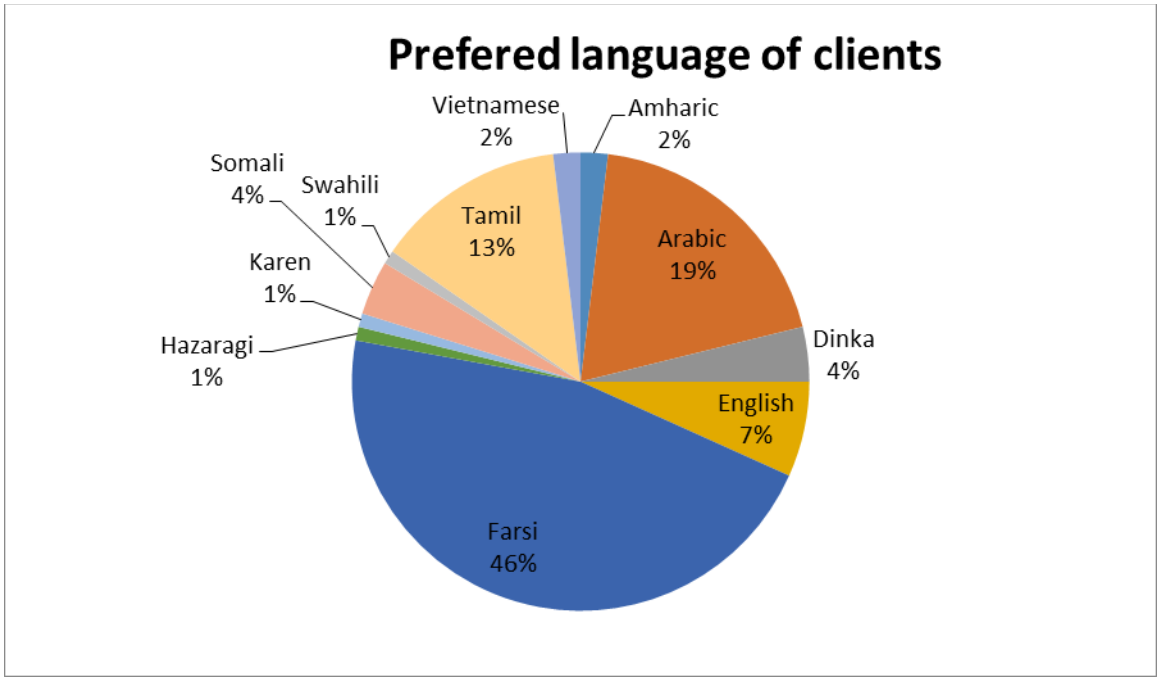
Throughout the life of the trial, the NILS program distributed $60, 090 of No Interest Loans to the participant group. A single person on a Newstart Allowance or Youth Allowance was able to apply for a $600 loan while a couple or single parent receiving the Family Tax Benefit was eligible for a loan up to $1200. The median value of approved loans was $948 and a mean value of $1019. A variety of products were purchased, 72 per cent of loans being used to purchase a fridge, washing machine or laptop. Twenty-eight per cent of the loans were used to purchase a variety of other products and services (see Figure 43).

Figure 43 - Products purchased through NILS



The results reflected strong trends with regards to the cultures of participants who were accessing NILS: 46 per cent of participants were Iranian Farsi speaking participants; the next highest group was those who spoke Arabic – these participants were overwhelmingly of Iraqi descent. Of the seven per cent of participants who chose to speak English rather than their first language these participants were predominantly of Iranian background (see Figure 44). This result offers unique insight into the effectiveness of this model depending on the cultural background of the target group.

Figure 44 - Preferred language of participants



There have been zero defaults on the loans provided to participants in this pilot project. When this project commenced there was an awareness that people seeking asylum, who have no assurance of ongoing residency in Australia, were denied access to NILS and other sources of credit due to the perceived understanding that they are of a higher risk of default. Bright Actions has established that this assumption is false, with 100 per cent of repayments being met by the participant group. However, part of the reason for this success is attributed to the way the service is managed. The model was based on providing face-to-face, culturally-appropriate information provided by a cultural support worker. Furthermore, the work leveraged off the existing relationship that participants have with the organisation, their ongoing relationship with the case manager and other staff, and the trust that exists between the applicants and MDA.

Finally, some expenditure data was captured for those participants who applied for a NILS loan. The average amount of electricity expenditure for the 78 per cent of NILS applicants who provided information on this expense was $42 per fortnight. Twenty-eight per cent of NILS applicants provided a fortnightly expenditure amount for gas, with an average expenditure of $24. This translated into an average total expenditure of 4.6 per cent a fortnight for electricity and 2.65 per cent for gas for those households.

9.4.3 Discussion

The NILS trial approach was developed with the aim of supporting refugee households to access energy-efficient appliances. When the model was developed the consortium did not know how much interest there would be for the scheme. There was a strong demand for the service and the model worked very well.

As this project progressed the benefits emerged which showed, anecdotally, that this element of the Bright Actions project had the greatest impact for participants in terms of their overall wellbeing, financial inclusion and opportunity to participate in an existing service.

As Figure 41 illustrates, the participants who participated in NILS had a generally low level of English. This is because people with more advanced levels of English are more likely to be operating independently of MDA and as such they were less likely to seek the NILS service through Bright Actions as they could participate in NILS through the mainstream channels. People with only basic English skills are more likely to be actively engaged with the services offered by MDA and are more likely to require the support of the clinic model to access a NILS loan.

The delivery model was altered to run clinics predominantly from MDA Woolloongabba. This decision was based on the understanding that participants would already be accessing MDA services and would be very familiar with the building and trust MDA. An outreach model could be implemented but participants would want to be certain that the person they are working with is from or affiliated with a service they already trust.

The NILS/bulk buy schemes were able to build the financial literacy of participants. The NILS application process required participants to provide their bank statement and Centrelink income statement (or payslips where applicable). Participants were also required to answer questions about what they spend their money on, for example “how much is your quarterly electricity bill?” or “how much do you spend on your children’s education and related expenses?” The program was then able to automatically generate a fortnightly budget based on the information provided.

A conversation about the budget and how this compared to the participant's income provided further education. Providing this type of service in the participant's preferred language and in a culturally-sensitive way proved to be a crucial component of its effectiveness.

From conversations about participants' finances it became apparent that Bright Action participants are living week to week with no room for discretionary spending. Many participants claimed that they did not spend any money at all on birthdays or other religious festivals or events. Participants were often burdened by big bills and expenses, such as electricity bills, car registration, or unplanned circumstances such as car-related incidents, illness, rental bonds or repairs to their house.

In order to trial the outreach model one clinic was held in collaboration with an information session being held at Acacia Ridge for participants to access information about concessions. At this clinic three participants expressed interest in NILS but when they were contacted to attend a follow-up clinic in Woolloongabba to complete an application these participants were no longer interested. While this does not offer decisive evidence that an outreach model would not work it could potentially create unnecessary costs in order to deliver this work.

Case study six –No Interest Loan Scheme

Sara is a 44-year-old single mother with seven dependent children. Sara arrived in Australia in 2013 from Afghanistan and has been living in her current public rental house for the past two years with her family.*

Sara was referred to the NILS program after having an in-home energy assessment with Sudhara. When Sudhara visited the property she found out that Sara's washing machine was broken and she had been hand-washing the family's clothes, towels and sheets. Sara sought a loan to purchase a new washing machine which would dramatically improve her quality of life.

The loan interview was undertaken in Hazaragi by an MDA CSW, Sear, who has been trained in this area. During the loan interview Sara told Sear that she currently has a $1000 loan from Cash Converters. Upon receiving this information, Sear was able to talk to Sara about her understanding payday lenders, explaining that payday loans often incur very expensive fees and high interest rates. As a practicing Muslim, this was a sensitive topic for Sara as many people of Muslim faith will not take out loans that incur interest as Islamic law forbids it. Sear was able to sensitively address this topic with Sara.

In the follow-up phone call about the loan the team at Kyabra Community Finance needed to clarify some information about Sara's loan and her repayments. Sara advised that she would like to talk to Sear from MDA rather than an interpreter as she trusted him. As a result Sear subsequently gathered the necessary information.

Ordinarily, Sara would not have proceeded with the loan as she did not feel comfortable discussing her financial situation with Kyabra staff through an interpreter. However, because of MDA's unique case management support Sara has developed a trusting relationship with this organisation and the staff.

From this case we have come to better understand some of the cultural barriers that are in place that inhibit access to NILS for people from CALD backgrounds. Sara did not feel confident that her information would be kept confidential by an interpreter, as such Kyabra would not have been able to support Sara to access NILS and she would have missed out on this opportunity.

By supporting Sara to access the NILS loan for a new washing machine we have dramatically improved Sara's quality of life as she no longer has to hand-wash clothes, sheets and towels for herself and her seven children. Sara now has access to an energy-efficient washing machine and, with the support of the EPW, understands how to use the machine most efficiently.

**Name changed*

The NILS aspect of the scheme was also available for participants who wished to obtain a loan for purposes other than purchasing energy-efficient appliances.

Key Learnings:

- The NILS/bulk buy scheme effectively leveraged off of existing programs, and with a small amount of investment. The Good to Go Now program from the Good Guys retail chain provides a bulk discount off energy-efficient major whitegoods. The NILS program uses capital for loans provided by National Australia Bank. Ongoing work with Good Shepherd Microfinance to determine whether the learnings from delivering NILS to refugee households through this trial approach are able to be embedded into NILS service delivery in the future.
- The bulk buy program was accessed by participants from particular cultures – particularly participants from more prosperous backgrounds, such as Iranian and Iraqi participants, who are more accustomed to owning new products.
- People from some cultures will avoid getting into debt entirely and would not see this as a viable long-term option for saving energy or money.
- MDA runs a second-hand computer service where reconditioned desktop computers are voluntarily delivered to clients if they request one. In the case that a laptop was replacing one of these old-model desktop computers energy savings would be made. Data was not collected on this.
- As the program progressed many referrals were made from friends, particularly in the Iranian community, and people were contacting NILS workers directly to access the scheme.

The NILS/bulk buy activity contributed to the following project outcomes:

- increasing the number of energy-efficient appliances in refugees' homes
- increased knowledge among refugees of programs and supports to assist with the cost of energy
- reduced trajectory of energy consumption compared to other similar households who have not had the intervention given the ability to purchase and ongoing use of energy-efficient appliances.
- A key to the success of the NILS/bulk buy program was the partnership with the NILS program through Good Shepherd Community Finance and Kyabra in particular as the local NILS provider. Kyabra are an experienced, successful and innovative organisation in the community microfinance sector. The partnership allowed delivery of the NILS product very quickly, without having to go through an accreditation process and become a NILS provider organisation.

- The use of volunteers was difficult but rewarding. The volunteer pool stabilised with two solid volunteers who demonstrated a strong personal commitment to the service. They were also reliable and highly skilled.
- The clinics required careful planning in order to ensure that adequate language support could be available. As such the clinics only involved a small number of participants, allowing significant support to be provided to those present in preparing their applications.

The NILS/bulk buy schemes were used to assess the need and viability of such a service long-term. In delivering this program Bright Actions:

- increased NILS knowledge and skills within MDA (provided by the NILS partner organisation)
- implemented a train-the-trainer model so that MDA internal resources can provide ongoing financial literacy and NILS training to future volunteers and project workers
- provided training back into NILS provider organisations on service delivery to people with a refugee background
- determined that there is a need for this service in the community.

The NILS/bulk buy scheme delivered the following benefits:

- It normalised the use of mainstream services accessed – such as NILS and the Good Shepherd Bulk Buy Scheme – into refugee communities for the long term.
- It developed the knowledge, skills and capability of those mainstream services accessed in order to better service people with a refugee background in the future.
- It provided people with a refugee background with strong links to new external mainstream community organisations and their suite of community services.
- It used available funds to support people with a refugee background to access services rather than invest that money in the start-up and delivery of a new service. Linking to the existing scheme will leverage value from scale and avoid duplication of work and excessive administrative costs.
- Participants developed a better understanding of their own budget and main areas of expense (i.e. some financial literacy was developed).
- Participants were empowered with choice and the opportunity to own something new where this may not have ever been available to them.
- Participants saved money on their purchase through discounted products available through Good to Go Now, which in turn enabled them to buy the most appropriate appliance for their circumstances.
- The service broke down the language and cultural barriers to the NILS scheme.
- After paying off a NILS loan, participants will be eligible for the Adds Up program ($500 of savings matched dollar-for-dollar by NAB).

9.4.4 Recommendations

16. Funding be provided to continue to support the NILS/bulk buy service for people from a refugee background at a minimum $50,000 per annum
17. Face-to-face language and cultural support be provided for NILS providers to draw upon to assist in applications from people from a refugee backgrounds

10.0 Cost benefit and cost effectiveness

A basic cost-benefit analysis has been undertaken as a requirement of project reporting. This includes an analysis of the financial benefit accrued to participating households (assessed quantitatively using a deemed savings approach). Broader economic, environment and social benefit analyses are assessed qualitatively. Importantly in cost-benefit terms there is no reference case or counterfactual; a control group of refugees with similar backgrounds was not sought based on the fact that this was not an experiment, but a genuine desire to support those with particular needs.

10.1 Direct financial benefit

While Bright Actions tested a number of interventions, energy-use data were only collected for the home visits. However, because some participants who received a home visit also participated in other trial activities, energy savings based on consumption data cannot be directly attributable to the home visit trial approach.

Benefits have therefore been calculated based on other data. For example, home-visit participants received a package of energy-efficient goods which have been accounted for in the cost analysis. This uses a deemed savings approach for all products and aggregates the savings across the program. Data were also collected around increased access to energy concessions which resulted in total savings of $31,610 for households on a per year basis. The cost-benefit ratio for the home assessment, using a deemed savings approach is demonstrated in Table 8 below. This analysis has used a discount rate of five per cent over a period of five years, but has assumed the price of electricity has remained constant.

No energy data were collected from workshops (either the life skills or energy efficiency workshops); as such we are unable to directly attribute any financial savings to this approach; however, a primary goal of these workshops was to recruit participants to the home assessment component of the project and generally raise energy literacy.

Table 9 outlines the costs associated with the energy efficiency workshops, life skills orientation workshops and NILS trial approaches; the benefits are not quantified.

It is important to understand that a simple analysis of this type does not take into account actions that may occur because of the knowledge gained through the project or the wider social benefits to the community. These are addressed in the following sections.

Table 8: Cost Benefit Analysis for Home Visit Trial Approach

Cost Level	Cost	No. of participants	Average cost per participant	Benefit over 1 yr ($)	Benefit over 5 yrs ($)	Cost benefit ratio – 1 yr	Cost benefit ratio – 5 yrs
L1 - Direct Cost[1]	$393,979	1,767	$223	$80[2]	$363	2.78	0.61
L2 – Plus recruitment and retention	$502,526	1,767	$284	$80	$363	3.55	0.78
L3 – Plus Total Business Costs	$1,083,430	1,767	$613	$80	$363	7.65	1.69
L4 – Plus Trial Costs	$1,302,439	1,767	$737	$80	$363	9.20	2.03

Table 9: Cost per participant for trial approaches

Cost Level	Cost	No. of participants	Average cost per participant
L1 - Direct Cost (home visit)	$393,979	1,767	$223
L2 - Indirect Cost (home visit)	$502,526	1,767	$284
L3 - Business costs (home visit)	$1,083,430	1,767	$613
L4 - Government trial costs (home visit)	$1,302,439	1,767	$737
L1 - Direct Cost (workshop)	$24,003	3,093	$8
L2 - Indirect Cost (workshop)	$149,700	3,093	$48
L3 - Business costs (workshop)	$613,878	3,093	$198
L4 - Government trial costs (workshop)	$716,000	3,093	$231
L1 - Direct Cost (Life skills)	$11,637	497	$23
L2 - Indirect Cost (Life skills)	$70,257	497	$141
L3 - Business costs (Life skills)	$534,435	497	$1,075
L4 - Government trial costs (Life skills)	$636,557	497	$1,281
L1 - Direct Cost (NILS)	$20,800	146	$142
L2 - Indirect Cost (NILS)	$117,021	146	$802
L3 - Business costs (NILS)	$581,199	146	$3,981
L4 - Government trial costs (NILS)	$683,321	146	$4,680
TOTAL PROJECT COSTS	$3,338,317	N/A	N/A[3]

[1] Direct costs associated with home visit includes labour and travel costs for EPW and interpreter to attend home visit plus cost of energy efficiency products provided.

[2] Calculated average benefit per participant of energy efficiency products plus concessions delivered. Any benefit as a result of consumption data has not been included as it cannot be solely attributable to the home visit (as some home visit recipients also participated in other trial approaches).

[3] Participants under each trial cannot be totalled as some participants received services under multiple trial approaches. Therefore an average cost per participant for the total project is unable to be provided.

10.2 Co-benefits of home visits

Many encouraging behaviour changes were observed by the project team, resulting in positive co-benefits for the households involved.

For example, the following family were able to maintain physical comfort through adapting to different behaviours. Co-benefits were felt in other areas, such as economically, safety, physical activity and socio emotionally to this family and others, 'particularly those who are vulnerable or living in disadvantaged communities, to improve family functioning, safety and child wellbeing and development' (Australian Institute of Health and Welfare, http://www.aihw.gov.au/publication-detail/?id=10737421524). This was the case when a Bright Actions EPW visited a family of parents and four children in Toowoomba one late afternoon in winter. The family were concerned about their high electricity bill. The EPW looked at their bill and noticed that the bill was significantly higher during winter months. She also observed that there was a small blow heater (2400w) switched on in each of the children's bedrooms and also in the living room, which meant four heaters were running simultaneously, there was also a safety issue relating to leaving heaters on in a room. The children were watching the TV in the living room at the time. The EPW queried the reason for the heaters to be switched on in the bedrooms but the children were in the living room, to which the mother answered that she didn't want the children to get sick and it was important that the bedrooms were warm at night when they went to bed. She said they were generally on for about four hours each day during winter as the children would also play in their room or use the computer before bedtime.

The EPW calculated the costs of using four heaters, for four hours per day for a 60 day period added amount of $460.80 on the quarterly bill. She suggested that during winter months the children could play in the living room and heat one room only, or play outside to get some more physical activity, and to assist with further visits the computer could be moved into the living room. This would result in using only one or two heaters, which would bring their bill down by between $130-$230 per quarter.

At the six-monthly follow up call, the EPW discussed her recommendations during the in-home energy assessment and noted the co-benefits for the household. The family had discussed the recommendations and negotiated with the children, other things they could do with the extra money if they were able to save. They implemented those behaviour changes, such as using two heaters in the living room and moving the computer in there as well. The mother only warmed the bedrooms up 30 minutes each night before the children went to bed, then switched them off. They were amazed at the difference it made to their bill, and were surprised that the small heaters used so much energy.

The co-benefits of behaviour change in energy use for this family were significant. They were enjoying more family time together and had bought a board game and some cards to play as a family. This closer interaction between family members facilitated better communication between the children, and particularly the father was able to build a stronger relationship with his 12 year old son, who he had difficulties with. The computer in the living room also aided the father to support his son with some of his school homework activities. Taking control of their energy use in the home, the parents became good role models for their children, the future generation, in being energy aware.

Another newly arrived family consisted of an elderly lady who lived with her two adult children. They also had a high bill. The elderly lady had a number of ailments such as diabetes, which also had

affected her eyesight. The bathroom had only a small window and was fairly dark. As she needed to use the bathroom at night, the adult children left the bathroom light on every night and sometimes during the day. What they didn't know was that they had switched on both switches, and that it consisted of both heating lamp, which used a lot of energy as well as a light. When the EPW mentioned the cost of switching on a heating element every night and sometimes during the day, they were very surprised. She gave them some recommendations to overcome this, which they were grateful for.

At the six-monthly follow up they said that they had listened to her recommendations and bought an LED light to plug in the bathroom that went on from movement, as well as a torch for their mother which helped her to maintain her independence, and their bill was lower as a result.

Quality of life is also a significant co-benefit that one lady, living alone, who benefited from by her in-home energy assessment. The EPW visited her after 5pm in winter to find all the lights off and no TV switched on. She queried the reason for her sitting in the dark. The woman seemed depressed and so afraid to switch any lights on or watch TV because she was afraid of receiving a large bill which she couldn't pay for. The EPW explained energy efficiency and costs of the lights and TV usage was calculated for her, and she realised she had unfounded fears as usage was minimal.

Co-benefits of energy efficiency also come in the guise of reducing social isolation and enhancing English language skills. At the six monthly follow up, the woman reported that she has improved her English language skills quite a bit by watching television, she also said that her social life is now not so lonely as she had met another woman from the same culture who sometimes visits her. She also said that at her Church, one Australian lady visits her sometimes and she was able to practice her English language skills with her.

A further case study identifies a situation that provided significant co-benefits for a Tamil woman in term of health outcomes. The family were referred to Bright Actions by their MDA case worker. When the EPW arrived, the woman, heavily pregnant, was on her knees doing the washing in the bath tub. When the EPW queried whether the washing machine was broken, the woman replied that she was saving energy as the washing machine was large and her and her husband thought it would use up too much electricity. The EPW calculated for the woman, the consumption of electricity as well as the amount of cold water to use the washing machine, compared to the amount of hot water she was using by washing clothes in the bath tub, wringing out the washing and then carrying it to the washing line, which could also impact her health of herself and her unborn child. The calculations showed that by washing the clothes in the washing machine and using cold water, was significantly cheaper and produced less strain on her body than doing the washing in the bath tub using hot water. Both the woman and husband were pleased to hear the result.

Economic benefit of home visits

The premise of the Bright Actions project was that the refugee community would likely not have an energy reduction overall as they are starting from an extremely low base of energy use and would, in general, experience an increase in energy consumption as their socio-economic situation improves with more time in Australia (there is significant correlation between energy consumption and wealth amongst the general population).

The project aim (amongst other social objectives) was to attempt to reduce the trajectory of this expected increase. The consumption data from the project showed a small increase in average consumption from 12.05 kWh per household per day to 12.86 kWh per household per day over the

18-month monitoring period. Due to the size of the samples and the length of monitoring these were not able to factor in seasonal changes.

The average energy use in Queensland homes is 5 kWh[4]per person per day. We note that additional persons in larger households tend to use less energy than the average but, this notwithstanding, refugee households within the program had a significantly lower per person energy use (2.76 kWh per person).

What this indicates is that the project may have been effective in reducing the size of the upwards trajectory. Experience suggests the increase in energy is likely to be most noticeable in the first years of living in Australia. As an example, assume that refugee households maintain the same general demographic characteristics, even after a 10-year period at the same rate of increase, per person energy use the group's energy use will still sit markedly below the average for Queensland.

This would seem to indicate that the project was successful in establishing improved energy behaviour in the target group, but this can only be confirmed if an alternate study were to retrospectively look at a refugee group with similar characteristics through the same time period.

Energy efficiency workshops

It was not possible to collect energy consumption data from energy efficiency workshop participants, so we are unable to confirm the effectiveness of the workshops in economic terms. Data collected from the workshops around increased knowledge of energy efficiency demonstrated an increase in participant energy knowledge.

Life Skills Orientation workshops

No data were collected from the life skills workshops so we are unable to apportion any savings to this intervention. Anecdotally there were dollar savings gained from this intervention as all of the participants were new to Australia and many did not know that stationary energy had a cost which they would be responsible for. This provides the basis for at least some initial financial benefit to the participant.

Social benefits

The Bright Actions project had a simple focus on the reduction of energy use and financial stress within the refugee community which would result in improved energy behaviour, improved thermal comfort and economic well-being. This proved to be the case but there were many ancillary benefits resulting from the project which need to be identified in order to fully understand the success of the project.

Participant benefits

Higher level of service

One of the major benefits for the participants was a longer engagement with MDA which resulted in a more comprehensive service delivery. Anecdotal evidence from project workers suggests many participants benefited from further assistance in their settlement journey across a number of areas.

Access to services

Many participants were able to access services of which they had no knowledge of prior to the project, such as NILS and energy concessions. Project workers provided participants with other services including interactions with landlords and energy utilities (which would not have happened

[4] https://www.energymadeeasy.gov.au/benchmark

without the assistance of Bright Actions staff) as well as with HEEAS applications. Based on the documented high level of word-of-mouth communication within the community these services will also be more likely to be accessed by the rest of the community.

Social capital

The interaction with project workers provided valuable support and encouragement to understand and exercise tenants' rights and to engage further with other projects and with other community members.

Increased level of confidence in the community

We have both anecdotal and quantitative data demonstrating an increase of confidence around energy management in the community. While this may not have an immediate effect in the community there may be long-term benefits associated with this increased focus – such as improved choice of appliances and choice of future housing.

Increased health outcomes

A large number of participants indicated that they skip meals or do not use appliances as they are wary of the cost and their ability to pay the energy bills. Access to concessions and smarter use of appliances could result in funds being allocated to general comfort and health. Given that preventative health has well-documented societal benefits this could also be a substantial benefit to this group.

Increased English vocabulary

The workshops and the home visits all provided participants with a valuable opportunity to practice their English language speaking skills. This is particularly important for many participants who often do not socialise outside their ethnic communities during the early stages of their settlement process.

Environmental benefits

The principal environmental benefit of the project is in reduced greenhouse gas emissions. A quantification of this outcome has not been undertaken as the extent of greenhouse gas emission benefit cannot be accurately modelled. If we were to rely on the deemed savings approach identified earlier, the benefit across the project would be over 1700 tonnes CO^2e; however, we consider that the overall GHG emission reduction would be much larger than this over time.

10.3 Co-benefits of NILs/bulk buy scheme

The co-benefits of being able to access a service that was provided by a mainstream organisation, through a trusted multicultural organisation such as MDA, was empowering for participants. Through offering NILS to participants was a strong incentive for participants to seek further engagement with MDA. For those who understood the concept of 'loaning money' to purchase a much needed appliance, was a much better option than those 36 month interest free loans that are broadly advertised in the media, which promise a loan for 36 months interest free, with the belief that they would not have to pay anything, or only a little, for 36 months. Often participants would get themselves into financial difficulty due to not understanding what they were signing up for, and the added interest rates that they would be charged after the interest free period had ceased, which were often around 27 per cent.

Having the ability to purchase a larger refrigerator, enabled households to take advantage of 'specials' in groceries at the supermarket, or purchase bulk halal meat at the butcher. Furthermore, it provided the ability to store food in the fridge which would have normally had a limited life span

without refrigeration, or to store cooked food for when guests were expected. This meant that the economic co-benefits also covered health benefits, which prevented people from getting sick from food that was not refrigerated, whilst also saving by buying in bulk and reducing transport costs.

Buying a larger washing machine also brings added co-benefits. If you have a large household one washes clothes fewer times than if the machine is small, thus not only saving the household excess water usage by washing many small loads, but it also saved time to enjoy other activities.

A further benefit of participants accessing loans through NILS was receiving their appliance, delivery free, which is not offered when ordering appliances from other retail stores. This also saved households money, whereby some retail stores can charge up to $88 on delivery fees.

Given that 57 per cent of participants had basic English language skills and nine per cent had none whatsoever, a co-benefit was the empowerment of participants to make informed choices based on gaining information in their first language, as interpreting services through CSWs and sometimes from TIS, was provided to participants so that they understood the process, knew what they were signing up for, and understood their obligations. On the other hand, it also provided an opportunity for those with good English skills, to be able to practice them during the NILS clinic interviews with volunteers.

As one saw in Figure 44, while the vast number of participants were Middle Eastern backgrounds at 46 per cent and 19 per cent respectively, there were also participants from backgrounds who had little opportunity for education in their home lands. These participants gained further skills in understanding that all documentation, receipts and contracts needed to be kept in a file or folder as proof of purchase or income. Furthermore, they gained skills by learning how to budget their income and expenditures to ensure they could afford the repayment fees, as well as for other necessities.

One of the major co-benefits was for clients of MDA who are seeking asylum in Australia. This cohort of participants only receive 89 per cent of the value of Newstart Allowance from Centrelink, and they have no work rights, and were not eligible to receive a NILS loan from other organisations. While NILS was not accessed by all participants to purchase appliances to reduce energy use in the home, the majority lived in furnished temporary accommodation, so accessing a NILS loan enabled them to purchase a laptop, which had far greater co-benefits. Through purchasing a laptop, they could overcome the boredom of waiting for their refugee status to be processed and maintain their computer skills should they receive work rights in the future. It also improved their mental health as they were able to maintain contact with family and friends through Skype, within Australia and in their home of origin.

And finally, a major co-benefit for participants was the fact that none of them defaulted on their loan by maintaining regular payments on their loan, resulting in them being able to create a good credit rating for any future loans they wanted to apply for.

10.4 Consortium partners benefits

Improved capacity

Delivering the Bright Actions program increased capacity for all consortium partners, with an increased knowledge of the refugee community and the methodology of engagement that needed to be implemented to successfully deliver projects within this community as well as a deeper understanding of low-income-focused projects in general.

Improved understanding

The level of data collected and the anecdotal learning of project workers has provided a base for understanding the needs of this community which were not fully present prior to the project. This allows the consortium partners to develop projects and pursue policies with a more informed outlook on what is required by the community and what is possible within the community.

Improved employment prospects

The project workers employed to deliver the Bright Actions project have developed a skill set and a level of experience and confidence that will improve their prospects of employment on similar projects or in a similar field.

Improved processes

Evidence gathered from the project allowed for a review of practice within MDA to better understand the products supplied to refugee families at the beginning of their settlement journey and the true cost of the housing supplied to them. This provides a possibility to reduce the ongoing cost of running the appliances and the household, leading to reduced financial stress and reduced reliance on ongoing financial support from MDA or other agencies.

11.0 Findings on the activities trialled

11.1 Effectiveness of delivery model

Bright Actions found that providing services to people from a refugee background in an appropriate language and cultural context was essential for effective knowledge transfer and behavioural change in regards to energy-efficiency. Having the language and cultural support provided directly by the project worker or through a cultural support working accompanying the project worker were equally successful approaches. Providing the language support through a translator over the phone was somewhat effective in delivering the service as long as the person providing the service in person was culturally aware.

Over the phone translation services were effective in communicating with energy businesses for contract matters when used but were difficult for participants to access independently.

It was also clear that using more than one translator in an activity (to meet multiple language translation requirements of participants from different language groups) diminished the quality of the service and did not effectively break down some of the language and cultural barriers.

There is a higher cost to service a participants with language and cultural barriers but there is no substitution to effective and appropriate cultural and language support to achieve knowledge transfer.

11.2 Overall effectiveness of activities trialled

The home visit was a very effective mechanism for achieving all eight objectives of the LIEEP projects and was clearly the most effective activity trialled through Bright Actions. Home visits were able to deliver relevant and targeted energy-efficiency information and guide behavioural change to Bright Actions participants.

Home visits were tailored to overcome the specific barriers to energy-efficient behavioural change faced by the participant. They were more flexible and targeted than the workshops and more comprehensive. Teaching in the participants' home environment was particularly effective at addressing the lack of western formal education experiences prevalent amongst the target group. Workshops struggled to overcome this challenge and provide a meaningful experience for all participants involved when there were diverse requirements in the room.

Home visit participants experienced a range of intended and unintended co-benefits of the service. An example of this is the EPWs' ability to assess if a participant household was eligible for a concession and guide them through the process. This approach was much more successful than trying to explain the eligibility criteria and application process for the concession in a workshop setting.

Participants who received a home visit were also able to identify specific issues in their home and with their appliances and address these instantly. This was most apparent in the identification of many issues as previously discussed in the report, such as: hot water provision, incorrectly connected meters and rusted-out hot water systems that would otherwise not have been identified.

The level of support provided through the home visits was found to be essential in the project as even when a problem had been identified previously the householder was often unable to address the problem without assistance, due to language and literacy issues.

The other advantage to this activity was the ability to address issues outside of energy efficiency, such as financial issues (access to concessions and hardship funding), renters' rights (largely unknown in many cultures) and the ability to access NILS loans if required. This section of the home visit has proven to be very successful in alleviating some financial hardships and improving participant comfort.

The home visits were costly, resource intensive and logistically challenging. However, the direct and co-benefits achieved for participants make it a worthwhile and necessary process.

Energy efficiency workshops were also a reasonably effective activity particularly for delivering to a large audience. While knowledge transfer has occurred in these workshops there is not the same level of understanding achieved as in the home visits and issues such as concession eligibility are harder to address. They were most effective when held in small groups of only one language. The more important aspect of the workshops is that they are an effective recruiting pool for people to request a home visit and they are a way of reaching a large number of people for low cost.

While the energy efficiency workshops delivered strong knowledge based outcomes the level of translation into behaviour change was not tested. The data collected from the workshops were not as robust as those collected from the home visit.

The Life Skills Orientation Program also proved to be a cost effective vehicle for intervention but highlighted that energy-efficiency knowledge requires a certain level of foundation knowledge and skills that recently arrived refugees do not have. This activity was effective as an entry point in raising awareness about energy billing and services but its ability to result in significant energy-efficiency behavioural change is unlikely.

The NIL/bulk buy scheme was also found to be cost effective, particularly as it leveraged existing programs (such as NILS and Good to Go Now) to deliver the benefit and the ability to remove language and culture as a barrier to service access.

Overall, the combination of a workshop and a home visit yields the strongest results. The EPWs found that home-visit participants who had not received a workshop prior to the service required more time and explanation. The Bright Actions project has highlighted the importance of multiple opportunities for intervention at key points in the settlement journey.

11.3 Participant readiness for energy-efficiency knowledge

People from a refugee background proved to be highly motivated and keen to engage about energy-efficiency. The timing of the activity proved to be very important. Home visits were more effective after a participant had received their first bill and were settled in stable accommodation.

12.0 Project management journey and lessons

12.1 Milestone numbers required by project funder

The contracted target numbers initially agreed upon for the three-year project were 3,000 households receiving an in-home energy assessment and 3,000 attendees participating in energy efficiency workshops. These numbers were based upon the home assessment numbers of a similar project with mainstream and CALD communities who had been in Australia for many years. This project was not ultimately a useful reference point for setting targets given the complexity of refugee family circumstances and socio-political context.

12.2 Project administration, operation and processes

Governance

The Bright Actions consortium consisted of three partner organisations with the following areas of responsibility:

Queensland Council of Social Service (QCOSS), as the lead partner for the consortium, responsible for:

- overall project design, development and leadership
- external stakeholder management
- sourcing external support (e.g. energy distributors)
- sourcing show-bag items for home-visit participants
- management and compliance
- managing all funding and funding disbursements to consortium members
- collecting reporting inputs from consortium members
- facilitating/providing secretariat support for the project and Steering Committee meetings, project evaluation, reporting and acquittal.

MDA Ltd (formerly the Multicultural Development Association), responsible for:

- managing the core project delivery team across four sites
- being responsible for participant recruitment, engagement and service delivery
- being responsible for collecting data from participants for the project
- running project workshops, home energy assessments and other activities
- managing the NILS and bulk buy scheme
- incorporating energy-efficient messages into existing MDA services to ensure longevity and continuity of the project's outcomes.

Moreland Energy Foundation Ltd (MEFL) responsible for:

- providing energy-efficiency training to MDA's Team Leader and EPWs
- providing training to MDA staff on conducting community bulk buys
- providing training to EPWs on household data collection
- developing the database and user interface
- ongoing consultancy and training around any issues that arose
- updating data questions and responding to changes in the data schema from CSIRO
- data analysis.

Memoranda of understanding (MoU) were established between the consortium partners to formalise relationships and outline all roles, responsibilities, reporting requirements as well as compliance and dispute resolution procedures. The MoU between QCOSS and MDA Ltd was amended part way through the project to reflect practical changes in the way the organisations worked together.

Steering Committee

To ensure organisational commitment and accountability for the project, as well as robust decision-making, a Steering Committee was established. The Steering Committee consisted of each of the three consortium members, one of whom brings user expertise, one of whom brings supplier expertise, and one Executive or Chair with final decision-making power. The Project Manager and Team Leader also participated in Steering Committee meetings. Together the Steering Committee oversaw the project; provided resources, direction and insight as necessary; and decided on proposed project changes that extended beyond the Project Manager's agreed delegations.

12.3 Key learnings

An academic partner may have assisted with the research and data aspects of the project. The consortia did not budget for or allocate sufficient resources for data and evaluation activities related to the trial.

While the consortia shared a common purpose and value base each sought to achieve specific outcomes for their own clients and community. This resulted in greater reach and depth of learning and better overall outcomes. The consortia model provided a rich pool of knowledge which made valuable contribution to the work.

On reflection it would have been more efficient for the lead agency in the consortia to be the same organisation responsibility for the service delivery – MDA Ltd - given their direct responsibility for participant outcomes.

12.4 Data and evaluation – undertaking a trial

Changes in the CSIRO data and evaluation requirements compromised service delivery initially and reduced the overall number of households reached.

It is important to note that during the life of the project a range of additional tasks have been allocated to the MDA Bright Actions' Team that were not envisaged by the consortium nor factored into forecasts of workloads and target numbers. One example was the quarterly process of requesting data consumption information from Energex and Ergon that requires creating spreadsheets and downloading consent forms, participant details and National Meter Identifier numbers.

As a whole the project data collection and management requirements were more resource intensive than anticipated and at times shifted the focus of the project from being person-centred to being data-centred.

Data collection proved challenging for the Bright Actions project for a variety of reasons. The issues surrounding each delivery model are discussed below.

Home visit

Initial data collection was hampered by the delayed release and subsequent modification of the data schema after the project delivery phase had commenced. This resulted in a number of incomplete initial data sets and additional collection requirements.

The CSIRO request for changes to the data collection and evaluation plan in order to increase methodological rigour were not considered appropriate given the purpose and target population. They would have required would have required us to refuse the service to some participants and randomly assign different activities to the participants (rather than allow them to access those activities which met their needs). These issues were negotiated and suitable outcomes found.

The major data collection activity for home visits was an initial survey with the participant to understand their level of knowledge on energy efficiency as well as collecting data on housing type and appliances as part of the CSIRO schema. Later in the project CSIRO added the requirement to ask five extra attitudinal questions. The initial survey asked questions on energy efficiency which were re-administered as part of a six-monthly follow-up survey. This information was used to determine increased levels of knowledge about energy efficiency and increased confidence around energy decisions.

The survey also collected data on appliance purchases; however, due to the financial circumstance of most of the participants the purchase of appliances was minimal. As such these results have not been included in this section; rather, the uptake of the NILS model to purchase appliances is discussed.

As part of the home visits permission to access participants' energy data was obtained to understand any energy savings. This proved problematic, with limited usable data sets being provided. This is mainly due to the transient nature of the refugee population who have been shown to change houses regularly and are therefore not able to provide the longitudinal data required to establish trends over seasons and time. The available data has been provided to CSIRO to assess any trends.

Energy efficiency and Life Skills Orientation workshops

Surveys were also undertaken when delivering life skills and energy efficiency workshops. At the outset it was determined that there was little opportunity to collect meaningful data here as the language and literacy barriers were high and workshop participants required a high level of assistance to complete the forms. Much of the data that was collected proved to be of little value; however, there were a number of usable data sets which demonstrate an increase in knowledge.

Case Studies

It is essential to demonstrate the impact of the project on real people and the case studies gathered show the challenges faced by participants and how this project improved their lives.

12.5 Department of Industry and Science and the CSIRO

The Department of Industry and Science funded the Bright Actions project. The project team's focus was on environmental and energy efficiency from a technical point of view. The CSIRO were engaged to provide data analysis and reporting on behalf of the Department. The CSIRO's focus was on statistics and research. Neither of the two agencies are traditionally engaged with human service organisations or funding which made communication around human factors challenging at times. While there was a strong academic and research element to the LIEEP work, ultimately Bright Actions was focused on engaging with hard-to-reach and vulnerable people and building trusting relationships. In doing so the consortium partners were working within the values and practices of their organisations. Because of this additional follow-ups were often required to meet need and the home visits could last a half day. This is an appropriate response to the target population particularly in the context of MDA's broader role as refugee settlement agency.

Linking of funding to milestones that were output-based was problematic for the project team because it put the focus on quantity rather than quality in our participant interactions. Initial calculation of milestones was an estimate because this work had not been done before.

Consumption data process

Accumulation Data only available in Queensland: 60-100 accumulated data sets were sourced from Ergon Energy and Energex Ltd as the two electricity distributors. Gas data were not sought as reticulated natural gas has low penetration in Queensland and any consumption would be small due to its use predominantly for cooking and, in fewer instances, for hot water. We did, however, capture the incidence of reticulated natural gas in the homes visited and confirmed that the fixed service cost was a cost-of-living issue for participant households.

Compliance Plan and Risk Assessment Plan

A detailed compliance plan and risk assessment was undertaken during the project planning phase resulting in two documents. For each reporting period the consortium members reported on any compliance issues during that period and any risks triggered or impacted.

The compliance plan was created to document compliance activities required in relation to any relevant government legislation and policies, insurances, funding contract specifications and workplace requirements for ongoing management of the project. A compliance calendar was established to assist in the identification of compliance issues that required action during the course of the three-year project.

The risk assessment plan outlined possible risks to the project, strategies to mitigate those risks and actions to be taken should those risks eventuate. Several risks were triggered during the course of the project, most significantly a change to government policy that impacted on refugee settlement numbers, and therefore the available participant pool for the project. Triggered risks were raised during the reporting process to the Department and were worked through by the Steering Committee when they arose.

12.6 Direct employment created

Bright Actions created 10.13 full-time equivalent positions, at various pay levels, during its operation across the three consortium organisations. This employment built further capacity in the consortium organisations and the not-for-profit sector.

Table 11 - Employment due to the project

	Full-time equivalent	Notes
Senior Managers	0.3	QCOSS 0.1; MDA 0.2
Team Leaders	1.9	QCOSS 0.8; MDA 0.9; MEFL 0.2
Team Members	7.38	QCOSS 0.6; MDA 6.78
Volunteers	0.55	MDA 0.55

In terms of procurement, the show-bags were the principle procurement activity of the project. Products were sourced from the following three organisations:

Ecoswitch

1597 units of ecoswitches were purchased from 'EcoSwitch'. Both EcoSwitch® and its parent company Carbon Reduction Industries Pty Ltd are proudly **100 per cent Australian owned and operated**. They are dedicated to reducing the environmental impact of all their business divisions, their everyday personal activities and that of the world at large.

They use only 100 per cent new renewable electricity. All their products' packaging is 100 per cent recycled and 100 per cent recyclable. Their staff incentive schemes support environmentally and socially responsible causes. More noticeably, however, they are recognised for their innovation: their EcoSwitch® Easy Reach Power Switch was one of the Top 5 People's Choice Award winners on ABC TV's 'The New Inventors' program in 2007 after having won its episode. The EcoSwitch® was rated 4 Stars by the respected consumer watchdog *Choice Magazine*. The EcoSwitch® was voted Winner of the 2012 Green Lifestyle Awards in the 'Home – Energy Saving' category, a finalist at 'The Next Big Thing Awards' in 2009 and a Smart 100 Finalist.

Technitherm Thermometers

1765 thermometers were purchased from Technitherm who are a second–generation, Australian–owned, family business established in 1945, specialising in the manufacture of **Australian made** liquid-in-glass thermometers. They are also suppliers of quality imported thermometers and barometers.Their factory is situated in Mapleton, a small Sunshine Coast hinterland town in Queensland.

Bunnings

The remaining items in the show-bag were purchased from Bunnings, the leading retailer of home improvement and outdoor living products in Australia and New Zealand. They pursue sustainability within their operations by striving to make them socially responsible, environmentally aware and economically viable.

Bunnings is committed to sincere, meaningful and active participation in the communities in which they operate. They assist and support a widespread and diverse range of local, regional and national groups across Australia and New Zealand. Over the year their team supported over 62,000 local community activities helping raise and contribute more than $35 million for community groups across Australia and New Zealand.

They also seek to lessen their environmental impact in ways that are measurable including: achieving better and more efficient use of resources; ensuring suppliers operate sustainably and ethically; encouraging and educating customers about environmentally-friendly alternatives; and focusing on the "reduce, re-use and recycle" waste management principles.

12.7 Benefits to consortia members and other organisations

Each member of the Bright Actions consortium benefited significantly from their participation in the project. Benefits for each organisation include:

Table 12 - Project benefit to consortium members

Organisation	Benefit
MDA	Strengthened the refugee settlement process by building energy knowledge and capability within MDA
MDA	Broadened the refugee settlement process by providing new customer interactions and access to services such as NILS
MDA	Case Managers and case workers gained invaluable information about energy efficiency which assisted them when visiting participants as well as with their bills. Additionally, they had a program within MDA which consisted of staff with high-level expertise around energy efficiency, reading bills, assisting participants with government incentives, working with diverse cultural groups and assisting with payment plans, NILS etc.
Acacia Ridge Neighbourhood Centre	Bright Actions was primarily located in a community centre, which gained much by being able to refer clients who came in with energy bills to Bright Actions.
MDA	By co-locating part of Bright Actions with MDA Housing cost savings were able to be made for this service. For example MDA was able to save more than $1,000 on electricity costs for a client, as the EPW noticed that the meter reading numbers were incorrect on the bills.
MDA	Adopted energy-efficient practices for their organisation
MDA	Raised the profile and reputation of consortium members throughout the community and community sector
MDA	MDA staff also benefited from increased knowledge for themselves in their home and those of friends and family, positively impacting on staff morale.
QLD energy and community sector	Built a pool of trained and experienced energy auditors with expert cultural and language skills for the Queensland sector
MDA	Broadened the expertise of the CSW pool within MDA
MDA	Provided increased employment opportunities and income to MDA's pool of CSWs
MDA	MDA gained knowledge and experience in the NILS program and a built a strong relationship with a NILS provider organisation
QCOSS & MEFL	Built knowledge and capability of refugee settlement and CALD service delivery
QCOSS & MEFL	Developed increased understanding of refugee settlement processes

Organisation	Benefit
MDA; QCOSS & MEFL	Built a resource of case studies for advocacy work
QCOSS	Further strengthened project management expertise
MEFL	Developed relationships with the Queensland community sector
MEFL	Built on its reputation as a leading organisation in energy conservation
MDA; QCOSS & MEFL	Increased knowledge, skills and experience in consortium project management and delivery
MDA; QCOSS & MEFL	Built understanding of issues impacting people from a refugee background in the community around cost of living, energy, financial literacy and housing
MDA; QCOSS & MEFL	Provided a strong evidence base for policy change across a number of policy areas
QCOSS	Built practical understanding of issues around essential services in the community
MDA; QCOSS & MEFL	Built strong working relationships amongst the partner organisations

12.8 Communication and promotional activities

The target group for Bright Actions was a pool of clients that were drawn from an existing service – MDA's refugee settlement program. As such, the communication and promotional activities of the project focused predominantly on internal staff within MDA who would be able to refer clients through to the service. Communication and promotional activities undertaken included:

- Undertaking EPW training by doing home assessments for existing MDA staff
- Establishing an organisational champion to promote the program at the senior management level within MDA
- Promoting the program at a senior executive forum to ensure the various service areas within MDA were aware of the scheme and referral process
- Building the client referral process into the existing MDA data management system
- Presenting at various internal MDA team meetings and forums
- Launching the program with community leaders and MDA's senior management team
- Promoting the service with other refugee settlement organisations in Queensland
- Promoting the service with other community organisations who provide services to people from a refugee background
- Producing promotional material for distribution within the community services sector and refugee settlement sector (including neighbourhood centres)
- Including information about the service on the MDA and QCOSS websites
- Promoting the service through the NILS network and attendance at the South Brisbane NILS network meetings
- Promoting the service through the QCOSS newsletter and State Conference

As discussed throughout this report, the model for Bright Actions was to deliver a service from within the refugee community. We hired workers from within those communities, specifically engaging and involving interpreters from within those communities (the CSW network), we also engaged community leaders and delivered workshops in community centres, homes and parks.

We used the interconnected nature of populations of people from a refugee background to our advantage and, as described in the home- visit section of this report, effectively used the community to share and embed knowledge about energy efficiency.

12.9 Communication as a barrier

Challenges associated with communication – language, literacy and culture – have the potential to compromise access, participation and outcome from engagement with both specialised and universal services. Other issues for newly arrived refugees such as unresolved trauma, health and mental health concerns, poverty and lack of knowledge about individual rights may further compound these challenges.

Lack of training in language and cultural diversity, lack of funding for interpreters and translation of information are often sighted as additional barriers to strong uptake of people from refugee backgrounds by support services.

There are also significant costs associated with mainstream services providing interpreting services to people who require language support. According to the Department of Immigration and Border Protection Annual Report 2014-15, the cost for interpreting services are immense, and steadily rising as show in Table 14:

Table 13 -Cost of interpreters

Financial Years	On-Site Interpreting for individuals	Telephone interpreting for individuals
2007-08	41,820	626,714
2014-15	85,263	1,251,696

13.0 Budget

Bright Actions was achieved within budget and achieved value for money. Although the overall budget position was not affected, there were a number of minor budgetary variances detailed below.

- More vehicles were required to undertake the service. The project budgeted and provided for three vehicles to be used and the intent was to leverage off of the existing MDA vehicle pool. With four separate locations to service, each with a large area, access to vehicles was a crucial factor and a constant source of frustration for the project team. In reality each EPW required the use of an exclusive vehicle for the vast majority of the time. Home visit appointments were dependent on the availability of a fleet vehicle and the provision of a vehicle for each EPW would have made for a more efficient and effective service.

- Costs for additional language support – when developing the budget for this project assumptions were made on the language and cultural groups of the participants Bright Actions would service. These assumptions proved to be incorrect when government policy shifted and refugee and asylum seeker intake in Queensland decreased. As a result of this change the project recruited participants from sources other than the MDA refugee settlement pool which resulted in a much wider variety of language and cultural groups than anticipated. This required an increase in expenditure in CSWs with the amount of language support that would be required being vastly underestimated and the difficulty experienced in coordinating it. It was challenging to schedule appointments for participants with the same language needs in the same locations on the same day (thus maximising the benefit of the language support provided for that day).

- The project would have benefited from a dedicated staff member coordinating and booking appointments for home visits and workshops. Bright Actions used a model where each EPW was responsible for booking and managing their own appointments. This took away valuable time from the EPWs that could have been utilised for home visits.

- An increased budget was required for staffing to support the home visit service, particularly because of the amount of weekend and out-of-office hours required for each EPW and the penalty rates of those hours. This was compounded by the inability to convert an attended home visit into a completed home visit – over the course of the project 274 home visits were attended by the EPW at the home of the participant but were unable to be completed, generally because the participant was no longer available.

- Further, the time it took for the program to be fully-established, recruitment of participants to filter through and newly-appointed staff to become confident and efficient in their roles was much longer than anticipated. Due to these factors the number of home visits increased slowly at first and took several months to reach what was considered an efficient level.

- More staff hours were also required to support the data collection and administration activities of the project. The project required significantly more resources for its administration activities than was anticipated. Part of this impact could have been avoided if the project management function had sat within the same organisation as the main service delivery function.

  Sitting within a different organisation, at a different location on different IT systems, away from the rest of the project delivery function created administrative inefficiencies. The project would have been more efficient and effective with a coordinated team all working for the one organisation co-located.

- This project was made possible due to MDA's willingness to leverage off of its existing office network and resources (more crucially staff, pool of vehicles and office resources). Without this, the project would have cost significantly more to deliver and, as with most services, regional people would have missed out on the service.

- Managing the project over a wide geographical location of Queensland was problematic from a budgeting and management perspective. The consortium planned to leverage off the existing MDA office resources in Toowoomba, Rockhampton and Biloela to undertake its regional work. However, part way through the project the Rockhampton office was significantly scaled back and could no longer support the resourcing required by the project. This was due to funding cuts and reduced participant numbers in the refugee settlement service at that location. This highlights the problematic nature of trying to leverage off existing community services in the context of unstable funding. Based on the experience of this project and others, it is unlikely that MDA would be able to support another project like this again without adequate funding to cover the full cost to service.

Figure 45 - Project budget

	Expenditure Item			Budget	Total Forecast (beginning - 30 June 16) Expenditure	Variance from Budget $	Variance from Budget %
		LIEEP Funding	Other Contributions (in-kind)				
1	Project staff/contractors (salary & on-costs)	$ 1,754,681		$ 1,754,681	1,837,909	$ 83,228	5%
2	Cross cultural training and professional development for project staff	$ 21,000		$ 21,000	28,558	$ 7,558	36%
3	Travel and accommodation costs	$ 65,000		$ 65,000	51,708	-$ 13,292	20%
4	CALD-specific EE training for project staff. Development of training module, training in low-cost EE principles & home visits. Specialist support for project design & support	$ 145,700	$ 15,000	$ 160,700	152,499	-$ 8,201	5%
5	Data collection equipment – tablets for MDA staff & maintenance	$ 8,800		$ 8,800	8,000	-$ 800	9%
6	IT costs – database & interface system	$ 18,000		$ 18,000	4,688	-$ 13,312	74%
7	Energy efficient appliance costs/Incentives for household participation	$ 110,000		$ 110,000	53,478	-$ 56,522	51%
8	Establishment of bulk-buy scheme	$ 100,000		$ 100,000	96,221	-$ 3,779	4%
9	Motor vehicle lease x3 - for home service delivery	$ 106,909		$ 106,909	116,726	$ 9,817	9%
10	Organisational costs - management & supervision	$ 314,602	$ 64,020	$ 378,622	490,966	$ 112,344	30%
11	Management fees - 15% of project costs	$ 473,154		$ 473,154	347,995	-$ 125,159	26%
12	Equipment - phones (capital & maintenance costs)	$ 8,700		$ 8,700	12,151	$ 3,451	40%
13	Recruitment costs	$ 3,000		$ 3,000	2,907	-$ 93	3%
14	Workshop expenses, venue, catering	$ 15,000		$ 15,000	24,003	$ 9,003	60%
15	Office accommodation rent costs	$ 45,000		$ 45,000	40,250	-$ 4,750	11%
16	Existing MDA staff support for CSWs & Lifeskills program		$ 70,257	$ 70,257	70,257	$ -	0%
	TOTALS	**$ 3,189,546**	**$ 149,277**	**$ 3,338,823**	**3,338,317**	**-$ 506**	**0%**
					$ 3,338,316.74		
					Budget correction	$ 600.00	
						-$ 1,106	

14.0Conclusion

Bright Actions has been successful in providing a new and innovative approach to energy efficiency for people on low-incomes from a refugee background. The project found that people from a refugee background are highly motivated to decrease their energy costs and willing to change their behaviour. While people from a refugee background are already very low energy consumers they face significant barriers to decreasing their energy consumption including:

- The quality of the housing stock they live in, often chosen by others on their behalf or limited by their small incomes.
- The quality and composition of appliances, often chosen by others on their behalf or limited by their small incomes and lack of knowledge.
- lack of understanding about energy provision and their obligations in relation to utility services because of significant differences from their countries of origin .
- significant language and cultural barriers that prevent them from accessing mainstream and specialised community services.

Throughout the course of this project it was clear that communication and understanding was the greatest barrier that people from a refugee background faced in their efforts to bring down energy costs and their energy consumption. Bright Actions was very effective in breaking down the communication barrier and supporting participants to gain the knowledge they need to be in control of their energy use.

Of the four activities tested, the home visit was clearly the most effective at increasing the physical comfort of participants in the home and reducing energy-related financial stress. The provision of face-to-face language and cultural support was a critical success factor to the project and the home-visit activity.

While workshops were somewhat effective at providing participants with an overview of energy efficiency, we were unable to determine if they led to behaviour change. Smaller workshops with only one language and cultural group present, were assessed as the most effective. Overall the workshop approach was considered less useful than information provided one-on-one in the family home.

The life skills orientation course provided an important opportunity for newly arrived people as part of the Humanitarian Settlement Service to gain a basic level of awareness about energy in the home. However, like the workshops it was found to be less effective in producing the desired outcomes.

The NILS/bulk buy schemes were found to be very effective in connecting people from a refugee background with the service that is currently available through NILS providers across the country and demonstrated a strong demand for that service.

The success of Bright Actions is much more significant than the story the data tells. Bright Actions was a valuable and much needed service for people from a refugee background in Queensland and helped to address the unmet need that exists for people on a low income.

Bright Actions has proven to be a powerful source of information about energy use in CALD communities, particularly in relation to the barriers, behaviours and cultural factors that affect energy efficiency within refugee communities. The list of recommendations that have emerged from

this project offer the potential to significantly break down those barriers and support households exercise more control over their energy use over time.