



Preventing Energy Hardship

For Older Australians



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Key messages for consumers

- Energy is important for health
- Rising costs are not the fault of consumers
- Consumers of all ages are struggling
- Ask for help if you are under stress
- Simple actions will help you take control





DISCUSSION and ACTIVITY



Older Australians and energy

What's the problem we're trying to solve?

The COTA landmark report 'State of the (older) Nation 2018' found:

- over half of Australians aged over 50 found that the rising cost of living was leaving them behind and 12% struggled to pay their bills - with overdue energy bills being double that of other bills.
- 73% felt that improving the affordability of services such as energy, internet or phone, would make a fair bit or even a great deal of difference to them personally.

Older Australians need convincing that taking action and changing their day-to-day behaviours will provide a benefit.

Older Australians and energy

What are some of the limitations?

For many older Australians, the concept of competitive energy markets is new. This means that many are missing out on the benefits that a competitive market can offer.

Some older Australians are limited in the improvements they can make to the fabric of their homes and fixed appliances due to their financial circumstances, or because they are renting or live in accommodation like retirement villages or nursing homes which restrict their capacity to act.

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Older Australians and energy

What's the benefits? Financial and health

Many are very loyal customers and are not actively looking for the best energy deal because they believe they are on it or feel it is complicated.

By shopping around, or even just asking their current provider for a better deal, they could save money.

And it's not all about \$\$\$\$. A comfortable home temperature is important to a person's health and wellbeing.

If people are rationing to an unsafe level, it's important they get help.

Older Australians and energy

Looking and asking for help

Older Australians are the least likely consumer segment to seek information via the internet, social media or watch commercial TV. 

They also rely more on trusted sources (like organisations they belong to or look up to) and peers for their information.

While many actively look out for the full range of concessions and rebates, others are unaware or not comfortable seeking out benefits.

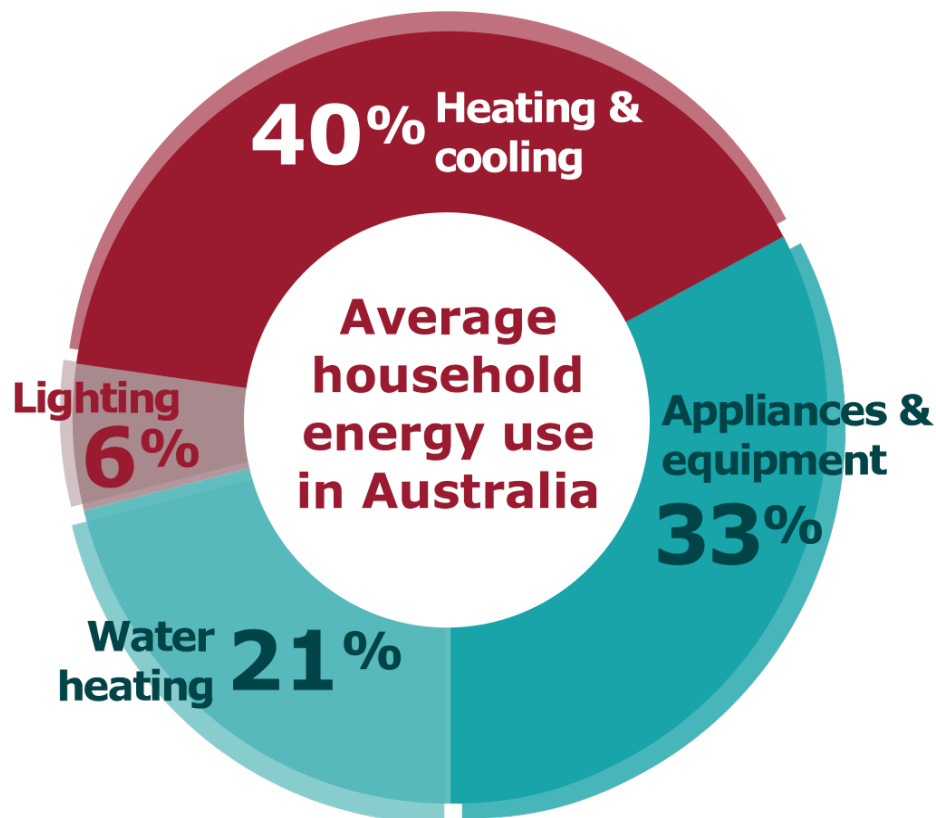
If people are rationing to an unsafe level, it's important they get help.



DISCUSSION: Energy Use and Rising costs



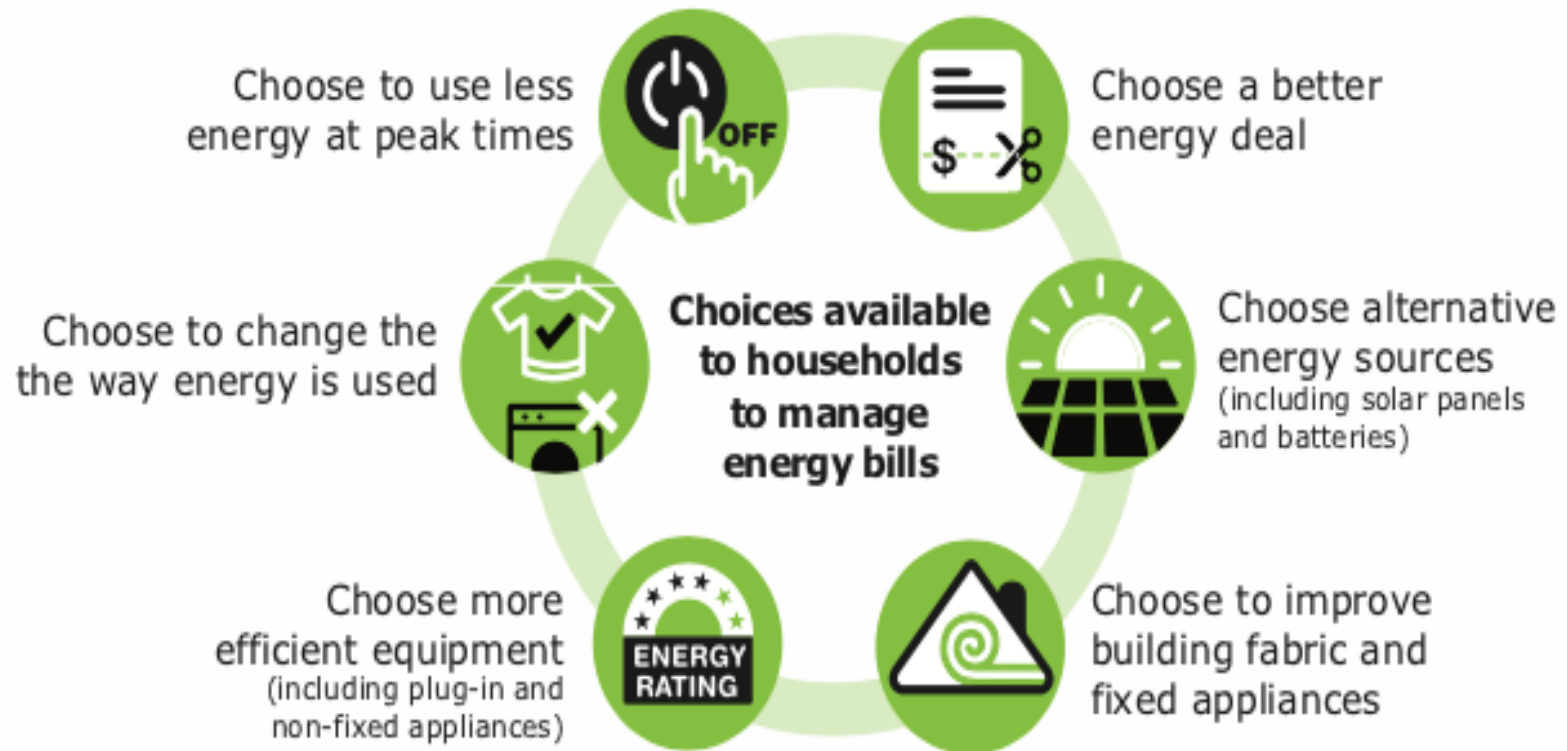
Household energy use in Australia



Activity: Watch and discuss



Energy choices for households





ACTIVITY: Choices





What should we focus on?

- 1. Choosing a better energy deal**
- 2. Choosing to improve building fabric and fixed appliances**
- 3. Choosing to use more efficient equipment**
- 4. Choosing to change the way energy is used**
- 5. Choosing to use less peak power**
- 6. Choosing alternative energy sources**

1. Choosing a better energy deal

- Consumers should contact their energy company to make sure they are on the best deal. They could save hundreds of dollars a year!
- Before calling the energy company have the latest bill and check:
 - Energy used last quarter (check the daily kWh figure for electricity usage and GJ figure for gas consumption). Also check if the cost per kWh/GJ has increased.
 - See how the bill compares with the same time last year so you know if your costs are going up.



ACTIVITY: Energy Bill





Questions to ask your energy company

- Can you give me a better deal?
- How do I know that my energy plan suits my household usage?
- Am I being charged different rates for using energy at different times of the day? (ask them to explain the times and where this is shown on your bill)
- How can I lower my energy bills?
- Can I set-up regular, but lower, payments more frequently?
- Am I eligible for any government concessions?
- Am I paying any extra fees for; late payments, special meter readings, paper bills, over-the-counter payments?
- What is my exit fee?
- Do you offer medical equipment rebates?



ACTIVITY: Energy Company



Shopping around

- If you live in the ACT, NSW, QLD*, SA and TAS you can compare electricity and gas offers at <https://energymadeeasy.gov.au> or call **1300 585 165**.

**Consumers in regional QLD don't have the opportunity to shop around*

- For Victorians, there is a separate site <https://compare.energy.vic.gov.au> or call **136 186**.
- In NSW you can also use <https://energyswitch.service.nsw.gov.au> or call **137 788**.
- Before switching go to <https://www.energymadeeasy.gov.au/get-energy-smart/about-energy-offers/changing-plans> to review their checklist or call **1300 585 165**.

How to ask for help with payments

- Call your energy company for help with payment. Don't wait until you are paying late fees or at risk of being disconnected.
- Energy companies are required to help you if you are having trouble paying, usually by offering you an affordable payment plan.

When speaking to your energy company say:

- “I'm having trouble paying my bill; what can you do to help?”
- “I can't pay what you're asking me to. Are you able to put me on your hardship program?”

Energy companies cannot make you see a financial counsellor before you can access their hardship program.

Other payment help options

- CentrePay 
centrelink
- Concessions and Rebates – state and territory governments
- National Debt Helpline
– 1800 007 007  **NATIONAL
DEBT
HELPLINE**
ndh.org.au

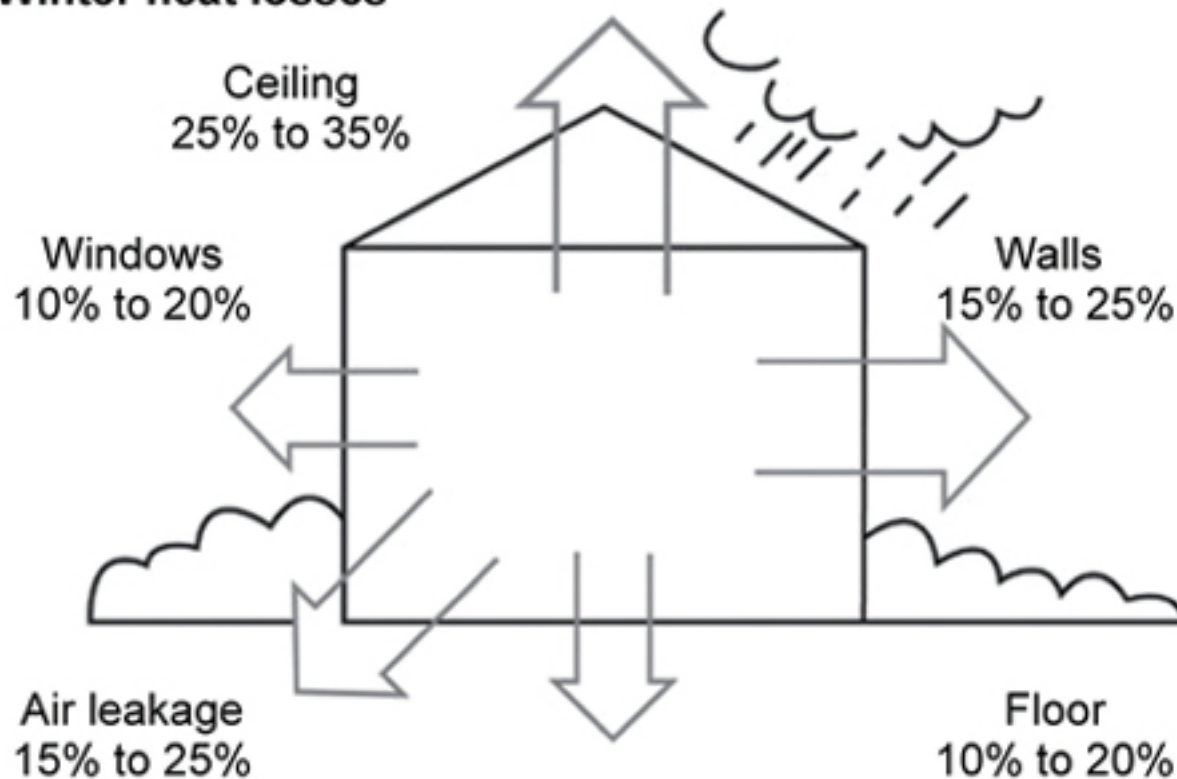


DISCUSSION: Making a complaint



2. Choosing to improve building fabric and fixed appliances

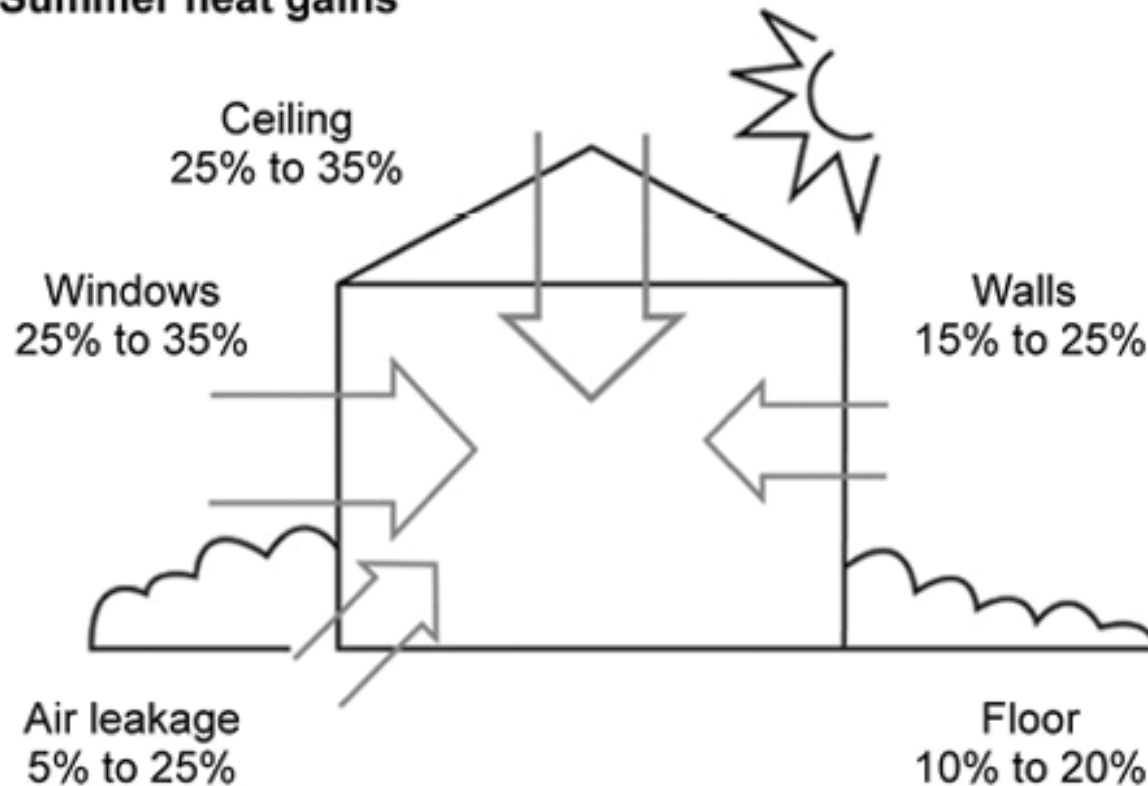
Winter heat losses



Source: yourhome.gov.au/passive-design/insulation

2. Choosing to improve building fabric and fixed appliances

Summer heat gains



Source: yourhome.gov.au/passive-design/insulation



ACTIVITY: Building Fabric





Simple products for energy-efficiency

- Draught stoppers (snakes). You can also use old towels.
- Door and window seals to stop draughts.
- Curtain railings to help cover your windows or glass doors.
- A thermometer, to keep an eye on the temperature.
- LED bulbs to use less energy with your lighting.
- Pedestal fans use a lot less energy than air conditioners.
- A clothes rack to avoid using a clothes dryer
- Insulation rolls for your roof are also quite inexpensive.

3. Choosing energy-efficient appliances

- Household appliances, including for refrigeration and cooking, use around 33% of all energy in the average Australian home.



The more stars the more savings

- When you're shopping around for new appliances, look closely at the Energy Star Rating labels to compare different models of the same size.
- Keep in mind that the true cost of any appliance is the price you paid to buy it, as well as how much it costs you to run. Every extra star will save money on operating costs - 30% on dishwashers, 25% on washing machines and dryers, and 20% on TVs.



State and territory programs

- Most states and territories have specific programs to assist people to upgrade their old appliances. The various programs can be located when searching by your state or territory on this website - <https://www.energy.gov.au/rebates>
- Ask a family member, friend or neighbour to look up the website or call your state or territory government to learn more about the current offers.

(Full details in brochure)



ACTIVITY: Upgrading Appliances





The No Interest Loan Scheme (NILS)

The No Interest Loan Scheme (NILS) is available throughout Australia and offers eligible individuals and families access to safe, fair and affordable loans for purchasing appliances and some other essential household expenses.

NILS is offered by more than 175 local community organisations in over 600 locations across Australia. To find your nearest loan provider and learn more go to <https://nils.com.au> or call 13 NILS (**136 457**).

The NILS scheme offers:

- Loans between \$300 and \$1,500 for essential goods and services including fridges, washing machines, TVs and other electrical goods
- No credit checks, no fees, interest or charges
- Repayments set at an affordable amount over 12 to 18 months.



Renting Appliances & What to avoid

Know how much renting appliances costs

The total cost of purchasing the appliance through a rent-to-own scheme will be much higher than buying it outright. And in some cases, you will never end up owning it. NILS or a government assistance rebate is usually the better option.

What to avoid!

Cheap plug-in fan or oil column heaters. They may look innocent and be cheap to buy but they'll chew through the power. E.g. A single 2 kW electric heater running 8 hours per day costs around \$360 per quarterly bill.



4. Choosing to change the way energy is used

The average household uses 40% on heating and cooling costs. Appliances use the second highest amount of energy. Focus on these areas to save.

Six simple actions to save

1. Use window coverings to keep the heat out in summer and cold out in winter.
2. Use fans before an air conditioner.
3. Wash your clothes in cold water - it's just as effective as hot and cheaper.
4. Hang washing outside or use a clothes rack instead of a dryer.
5. Turn off lights and appliances when not using.
6. Take shorter showers to save water and save energy on heating the water.

*** There are many more actions in the brochure.*



DISCUSSION: Simple actions and impact on household energy use



Activity: Watch and discuss



5. Choosing less energy at peak times

Very specific to each consumer and what their energy company offers.

Some ways you can save money with off-peak usage include:

- Running appliances like dishwashers, washing machines and clothes dryers at off-peak times.
- Getting your hot water service separately metered so that it is mostly running at off-peak times.
- Only charge electronic devices at nighttime.

To get access to 'off peak' rates you will need to have an energy meter that allows for this. Contact your energy company to understand your circumstances.

Controlled Load

- Many networks are moving to demand-based pricing, so the peak/shoulder/off peak arrangement is no longer generally applicable. Some consumers may also be able to save money with 'controlled load'.
- 'Controlled load' is electricity supplied to specific appliances, such as electric hot water systems or slab or underfloor heating, which are often separately metered. A controlled load tariff is generally a lower rate as these appliances operate during off-peak hours (usually overnight). This might appear on your bill as a 'dedicated circuit' or:

ACT & NSW = Off-peak / QLD = Tariff 31 or Tariff 33

SA = Controlled load / TAS = Tariff 41



ACTIVITY: Tariffs



6. Choosing alternative sources

There are also many older Australians who are choosing alternate energy sources by installing solar panels (PV) and batteries to help reduce their energy bills.

This takes a significant upfront financial investment, it also relies on a high level of motivation, ability and opportunity - particularly given that the 'pay-back' period, when older Australians might be considering either down-sizing or moving house for other reasons.

The Clean Energy Council has published a free guide to assist consumers with buying and installing solar panels. To get a copy call 03 9929 4141.



DISCUSSION: Alternate Sources





ACTIVITY: Talking energy with peers



Useful contacts

- National Debt Helpline 1800 007 007 or ndh.org.au
- **Energy comparison sites**
- Energy Made Easy 1300 585 165 or energymadeeasy.gov.au
- Energy Compare VIC 136 186 or compare.energy.vic.gov.au
- Energy Switch NSW 137 788 or energyswitch.service.nsw.gov.au
- **Energy ombudsman (complaints)**
- ACT Civil and Administrative Tribunal 02 6207 1740
- Energy and Water Ombudsman NSW 1800 246 545
- Office of the Ombudsman NT 08 8999 1818
- Energy and Water Ombudsman QLD 1800 662 837
- Energy and Water Ombudsman SA 1800 665 565
- Energy Ombudsman TAS 1800 001 170
- Energy and Water Ombudsman VIC 1800 500 509
- Energy and Water Ombudsman WA 1800 754 004

Thank you for your attention