



Housing solutions
for all Australians

Breaking Point **A national survey** **of housing stress,** **energy hardship,** **and insecurity**

DECEMBER 2025

About Everybody's Home

Everybody's Home is a national campaign to fix the housing crisis. It was launched in 2018 by a coalition of housing, homelessness and welfare organisations to achieve the change needed so everybody has a safe, affordable and decent place to live. The campaign is now supported by 500 organisations, businesses and councils, and 40,000 individuals across Australia.



This report

This report is based on a survey of Everybody's Home individual campaign supporters and has been generously supported by The Sunrise Foundation. The author is Maiy Azize.

Copyright 2025, Everybody's Home. Preferred citation: Azize, M. (2025) *Breaking Point: A national survey of housing stress, energy hardship, and insecurity*. Everybody's Home: Melbourne.

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Introduction

Australia is in the midst of a housing crisis that is no longer confined to those on the margins. It is being felt in every suburb, every region, and across every generation. Rents are rising, mortgage stress is at record highs, and social housing waitlists stretch for years. Hundreds of thousands of people are paying more for homes that are cold, mouldy, insecure, or in disrepair.



These pressures are widely acknowledged in national statistics, but they often fail to capture the reality of what people are living through: the trade-offs, the fear, the poor housing conditions, and the exhaustion of trying to stay afloat in a housing system that no longer works.

This survey was created to document these experiences directly from the people living them. Between August and October 2025, more than 1,100 people told us about their housing, their health, their finances, and what they want governments to change. Their responses reveal a system under immense strain, where insecurity is widespread, housing quality is declining, and households are being pushed to take desperate measures simply to remain housed.

Many respondents told us their homes were too cold, too expensive to run, or so poorly insulated that comfort was impossible. Others described skipping meals to pay rent, delaying medical appointments to avoid falling behind on bills, or borrowing from family and friends to bridge shortfalls. Some were living in overcrowded conditions; others had no stable home at all.

These are not isolated stories. They are the ordinary experiences of people trying to survive in a market where prices outpace incomes, protections remain weak, and the quality of rental housing varies wildly. They show a housing system that is failing in two directions at once: failing to provide secure,

affordable homes, and failing to ensure that the homes people do live in are safe, healthy, and energy-efficient.

This report presents the findings of the survey and the themes that emerge from respondents' experiences. It shows how housing insecurity intersects with income inadequacy, energy hardship, and declining housing quality. It explores the decisions people make to stay housed, and the toll these decisions take on their health and wellbeing. It also documents the clear and consistent reforms respondents want to see, from minimum rental standards to limits on rent increases and a major reinvestment in social housing.

The purpose of this report is not to speak for people in housing stress, but to amplify their voices. Their stories offer powerful evidence of what needs to change, and a roadmap for action. By listening to their experiences, we can better understand the scale of the crisis, and what it will take to build a housing system that is fair, safe, and secure for all.

Methodology

The Everybody's Home supporter survey was designed to document the lived experience of people affected by Australia's housing crisis, ranging from renters, homeowners, people in social housing, and those without stable housing. The survey collected quantitative data through structured questions, as well as qualitative insights through open-text responses that allowed participants to describe their experiences in their own words. Together, these data provide a rich picture of the pressures faced by households across the country and the changes they want to see.

Survey design and structure

The survey consisted of 24 questions, combining multiple-choice, scales, and open-ended formats. The first set of questions collected demographic information, including respondents' age, housing tenure, income, and use of social security or rent assistance. This provided a basis for interpreting the results in light of respondents' financial circumstances and housing situations.

The second part of the survey explored experiences of housing stress, housing conditions, energy affordability, and coping strategies. Questions explored whether respondents could keep their homes warm in winter, whether their homes had made them sick, and whether they had gone without essentials to meet housing or energy costs. This section aimed to capture both economic pressures and the physical quality of housing, issues that often intersect and intensify one another.

The final section asked respondents who they thought was responsible for rising energy costs, what changes they wanted to see, and whether they would be willing to share their stories with decision-makers. These questions were designed to understand not only lived experience, but also the wider beliefs and expectations shaping public support for reform.

Data collection and sample characteristics

Data collection took place between 17 August and 20 October 2025, with a total of 1,142 respondents completing the survey. The survey was hosted online and promoted through the Everybody's Home campaign, including via email, social media, and targeted outreach to supporters, community organisations, and networks active in housing advocacy.

It is important to note that responses were drawn from a sample that is already concerned about housing and housing affordability. This is a known feature of community-led research and one that reflects the purpose of the survey, which is to understand the experiences and priorities of people who are directly affected by the housing crisis and who are engaged with the issue. The findings should therefore be interpreted as capturing the perspectives of people experiencing housing stress, instability, or poor housing conditions, rather than as a representative sample of the broader population.

Respondents represented a wide cross-section of people experiencing housing pressure. The survey included renters, homeowners with and without mortgages, people living in public and community housing, those staying with family or friends, and respondents experiencing homelessness or unstable accommodation. Table 1 provides a breakdown of the sample by tenure type.

TABLE 1. Survey respondents by housing tenure type

Housing tenure type	(%) Participants	(#) Participants
Living in a home I own with a mortgage	15.59%	178
Living in a home I own without a mortgage	15.59%	178
Living in a private rental property	42.56%	486
Living in a sharehouse	4.55%	52
Living in public or community housing	9.72%	111
Living in temporary or emergency accommodation	1.93%	22

Housing tenure type	(%) Participants	(#) Participants
Living with parents or extended family members	7.79%	89
Without a stable home	6.65%	76

Multiple responses permitted. Answered: 1,142; Skipped: 0

Analysis

Quantitative data was analysed using descriptive statistics to identify trends in respondents' experiences of affordability, housing conditions, and energy stress. Percentages have been rounded for clarity. Results were examined across demographic categories where possible, though the primary purpose of the analysis was to communicate the breadth and depth of lived experience rather than to generate statistical comparisons between groups.

Qualitative data from open-text responses was analysed thematically. Comments were reviewed to identify recurring themes, emotions, and concerns. These insights were then used to contextualise quantitative findings and highlight how housing and energy insecurity affect people's lives in practice. Respondent quotes are presented verbatim throughout the report, with consent levels respected as indicated in the survey.

Limitations

As with all community-led surveys, this research has limitations. The sample is self-selecting and disproportionately represents people who are already concerned about housing, many of whom are experiencing stress or hardship. The results therefore cannot be generalised to the population as a whole. Rather, they should be understood as documenting the experiences of a group directly affected by Australia's housing crisis and engaged in efforts to change it.

The survey also relies on self-reporting, which can introduce recall or interpretation bias. To mitigate this, questions were designed to be clear, specific, and accessible, prioritising respondents' lived experiences rather than requiring technical or financial knowledge.

Survey results



FOR
RENT
LEASED

THE PEOPLE BEHIND THE NUMBERS

This year’s survey drew responses from more than 1,100 people across Australia. They represent a broad cross-section of those living through the country’s deepening housing emergency, capturing homeowners with and without mortgages, renters, people in public and community housing, those staying with family, and people without a stable home at all. Their answers reveal the reality behind national statistics, highlighting a housing system where insecurity has spread across every tenure and age group, and where financial strain has become an everyday experience rather than an exception

Housing tenure

Almost half of respondents (43 percent) are renting privately. Another 16 percent own their home with a mortgage, and 16 percent own outright. The remainder live in public or community housing (10 percent), in sharehouses (5 percent), with parents or extended family (8 percent), or in temporary or emergency accommodation (2 percent). A further 7 percent said they have no stable home.

These results are in keeping with national trends showing that the private rental market now houses more Australians than ever before, and that insecurity runs through that market. For homeowners, rising interest rates and mortgage stress are stretching budgets thin. For renters, record rent increases and short-term leases make it impossible to plan ahead. Those in public or community housing represent the smallest group of all formal housing arrangements, reflecting decades of decline in that sector. The number living with family or in informal arrangements shows how many have run out of options in the formal market entirely, relying on relatives for shelter well into adulthood.

Income support and rent assistance

Nearly one in three respondents (32 percent) receive Commonwealth Rent Assistance, while 30 percent receive another income support payment such as JobSeeker, the Age Pension or the Disability Support Pension. A further 15 percent are waiting for public or community housing. Less than half (47 percent) said they receive no form of government support.

TABLE 2. Survey respondents by income support status

Income support status	(%) Participants	(#) Participants
On the waitlist for public or community housing	14.89%	170
Receiving Commonwealth Rent Assistance	32.14%	367
Receiving another income support payment	30.47%	348
None of the above	47.29%	540

Multiple responses permitted. Answered: 1,142; Skipped: 0

These figures highlight the limits of the current safety net. Rent Assistance notionally helps people meet market rents, yet it rarely covers the actual shortfall. For those on income support, the gap between payments and real housing costs is even wider. Many of those waiting for public or community housing are doing so precisely because the private market has become unaffordable, but with waiting lists stretching for years, they are forced to pay high rents while surviving on low incomes. The data show that government assistance, while vital, is failing to prevent widespread housing stress among those it is meant to protect.

Age profile

Respondents span every age group, but the largest share are in mid-life. Nearly half are aged between 45 and 64, with 19 percent aged 45–54 and 26 percent aged 55–64. Another 37 percent are aged 65 and over. Meanwhile, those aged 34 and younger represent 7 percent.

TABLE 3. Survey respondents by age

Age group	(%) Participants	(#) Participants
Under 18	0.00%	0
18-24	0.61%	7
25-34	6.74%	77
35-44	11.03%	126
45-54	19.09%	218
55-64	25.92%	296
65+	36.60%	418
Total	100%	1,142

These figures reveal that housing pressure is no longer limited to younger Australians locked out of home ownership. The generation once expected to achieve security through work and savings is now among those most at risk. Many in their forties and fifties are still renting, paying down large mortgages, or re-entering the rental market after divorce or financial setbacks. For older respondents, fixed incomes and rising rents mean they face the prospect of paying rent for life. The age pattern in this survey mirrors national trends: the face of housing stress is increasingly spread across all groups.

Household income

The financial profile of respondents confirms how far housing costs have outstripped earnings. More than nine in ten (93 percent) reported annual incomes below \$120,000, with over half below \$45,000. 16 percent earn less than \$18,200 a year, around the level of unemployment or part-time income. 43 percent fall between \$18,201 and \$45,000. 34 percent earn \$45,001 to \$120,000. Only 7 percent earn above \$120,000.

TABLE 4. Survey respondents by household income

Household income	(%) Participants	(#) Participants
0 - \$18,200	16.29%	186
\$18,201 - \$45,000	43.17%	493
\$45,001 - \$120,000	33.63%	384
\$120,001 - \$180,000	5.34%	61
\$180,001 and over	1.58%	18
Total	100%	1,142

For most respondents, these incomes place them well below the national median. Combined with the tenure data, they show that the crisis is not confined to the poorest households. Middle-income earners are also being squeezed as rents and mortgage repayments consume larger shares of their pay. For those on low or fixed incomes, the pressure is acute, leaving little for food, health or transport once housing costs are met. Even small rent increases can tip these households from hardship into crisis.

A SYSTEM UNDER STRAIN

The survey's respondents span every life stage and tenure type, yet most live with insecurity – financial, emotional or both. They show a system where assistance fails to match need, where stable housing is increasingly out of reach, and where rising costs are eroding the wellbeing of millions. This section explores how these pressures play out day-to-day, as households stretch their budgets, skip essentials, and take desperate measures to keep a roof over their heads.

Rates of housing stress are high

For most households, spending more than 30 percent of income on housing is the threshold at which budgets begin to break. When respondents were asked whether they were experiencing housing stress under this definition, the results were stark. Almost 45 percent reported that they were already spending more than they can afford to keep a roof over their heads, while a further 16 percent described living in insecure or unsuitable housing. This includes couch-surfing, living with family because they cannot afford to move out, living in overcrowded conditions, or being forced to move often. Two in five (40 percent) said they were not in housing stress.

TABLE 5. Experiences of housing stress among survey respondents

Rates of housing stress	(%) Participants	(#) Participants
Yes, spending more than 30% of income on housing	44.66%	510
Yes, living in insecure housing	15.59%	178
No	39.75%	454
Total	100%	1,142

These findings point to a housing system under immense pressure. For many respondents, the stress comes from high rents or steep mortgage repayments. For others, it is the instability of their living arrangements, with the constant threat of eviction, the fear of lease non-renewal, or the reality of living in accommodation that is unsuitable, unsafe, or not of their choosing. For a significant number who reported having “no stable home,” stress has given way to outright crisis. What emerges from the data is a picture of Australians living on the edge. Housing stress is not a marginal issue; it is now the

norm among those who completed the survey. The combination of unaffordable rents, long wait lists for public and community housing, insecure tenure, and low incomes has created an environment where households live with constant uncertainty, and where even small changes to income or expenses can have devastating effects.

Housing costs are driving difficult trade-offs

To understand how households are coping with these pressures, respondents were asked what they had done in the past 12 months to keep up with housing costs. Their answers show the human cost of a market that has moved beyond reach.

TABLE 6. Impacts of the housing crisis

Impacts of the housing crisis	(%) Participants	(#) Participants
Skipped meals	28.02%	320
Fell behind on bills	27.67%	316
Borrowed money from family or friends	23.47%	268
Combined households (for example, moving in with family)	10.95%	125
Relied on credit cards or ‘buy now pay later’	30.21%	345
Avoided the doctor or other essential appointments	42.38%	484
Fell behind on rent or mortgage repayments	8.67%	99
Reduced vehicle use	37.83%	432
Reduced energy use (for example, not using heating or air conditioning)	50.26%	574
Sought support from food banks or charities	19.61%	224
Other	14.27%	163
None of the above	21.63%	247

Multiple responses permitted. Answered: 1,142; Skipped: 0

The biggest consequence of the housing crisis was households scaling back their energy use. Half of respondents said they reduced heating or cooling their homes because of cost pressures. This can have acute health consequences during extreme weather.

Other health impacts are evident, with many respondents avoiding doctors or other essential appointments (42 per cent) and skipping meals (28 per cent). To get by, one in five turned to charities or food banks for help, highlighting the demand placed on already stretched community services.

The financial consequences of high housing costs are clear with 30 per cent relying on credit cards or 'buy now pay later', and falling behind on bills (28 per cent). Nearly one in 10 said they have fallen behind on rent or mortgage repayments (9 per cent).

The housing crisis is also causing people to lean more on their loved ones for help. Nearly one in four said they have borrowed money from family or friends while 11 per cent said they have had to combine households, most often by moving in with family in order to make ends meet. These arrangements, while often necessary, are rarely sustainable. They can strain relationships, eliminate privacy, and push problems down the line rather than resolve them.

The housing crisis is reshaping daily life. Even people's freedom to get around is being affected, with reduced vehicle use emerging as the second most common consequence (38 per cent).

These are not discretionary sacrifices. Skipping meals is not a budgeting choice. Avoiding medical care is not prudent financial management. Falling behind on rent is not an oversight. These are the realities of households forced to choose between basic needs like food, shelter, and healthcare because housing has become unaffordable. They reflect a level of deprivation at odds with Australia's national prosperity.

Coping strategies that come at a cost

The results show that respondents are relying on multiple coping strategies at once. Many are skipping meals, borrowing money, rationing heating, and falling behind on bills simultaneously. Each strategy is a warning sign; taken together, they show households inching closer to crisis.

The reliance on informal support, such as borrowing from family and friends, underscores how thin formal safety nets have become. While this support can delay hardship temporarily, it cannot replace adequate income or affordable housing. Informal networks can break down, become strained, or simply be unavailable. For many, they already are.

The comments attached to these questions make plain the emotional and psychological toll of living this way. Respondents describe constant fear of eviction, anxiety about the next rent increase, and the exhaustion of trying to provide stability for children while living with instability themselves. The coping strategies they rely on do not alleviate this stress. Instead, they compound it.

When these results are taken together, they present a picture of a crisis embedded in daily life. People are not only cutting back, they are running out of things to cut. They are not only worried, they are living with the consequences of a housing market that demands extreme measures to remain sheltered.

The decisions respondents describe, such as going without food, delaying medical care, seeking charity, or relocating multiple times, are clear indicators of a system failing to meet even basic needs. These are not fringe experiences. They are widespread and growing.

LIVING CONDITIONS AND ENERGY HARDSHIP

The next section of this report explores another dimension of this crisis: the state of the homes people live in. Respondents told us not only what it costs to keep a roof overhead, but what that roof is like – whether it is too cold in winter, too hot in summer, mouldy, unsafe, or in disrepair. Together, these stories reveal that Australians are paying more than ever for housing, but receiving less comfort, safety and quality in return.

Homes that are cold, costly, and hard to live in

As households struggle to afford their rent or mortgage, many are also living in homes that are cold, draughty, or unsafe. When respondents were asked whether their home had been warm enough to be comfortable this winter, the majority said no. Only 44 percent said their home was warm most of the time. Nearly 37 percent said it was warm only some of the time, and 17 percent said it was rarely or never warm enough. One renter captured the injustice bluntly: “We don’t deserve to be uncomfortable all the time just because we don’t own our own home.” Their experience reflects a system where people are paying more than ever, yet receiving less safety, comfort, and dignity in return.

TABLE 7. Responses: This winter, has your home been warm enough to be comfortable?

Response	(%) Participants	(#) Participants
Yes, most of the time	43.98%	500
Only some of the time	36.59%	416
Rarely or never	16.53%	188
Not applicable (for example, currently unhoused)	2.90%	33
Total	100%	1,137

These results confirm what community organisations have been reporting for years: many Australians live in homes unfit for their climate. The lack of insulation, broken windows, poor heating, and ageing appliances make comfort impossible. One respondent described their rental as “a small box that turns into an oven on hot days,” with broken windows and missing cladding that made winter and summer “inhumane.”

Why homes fail to stay warm

When respondents were asked why their homes were not warm enough, the answers revealed the depth of Australia’s gap in quality homes and minimum standards. Among those whose homes were cold:

- 38 percent said they could not afford to use their heating.
- 36 percent said their home was poorly insulated.
- 20 percent said their windows or doors were draughty or broken.
- 19 percent said their heating did not work properly or was inefficient.
- 9 percent said their landlord or housing provider refused to fix issues.
- 6 percent had no heating at all.

TABLE 8. Reasons for cold homes

Response	(%) Participants	(#) Participants
I can’t afford to use heating	37.77%	389
My heating doesn’t work well or is inefficient	18.25%	188
My home is poorly insulated	36.02%	371
My windows or doors are draughty or broken	19.71%	203
My landlord or housing provider won’t fix issues	9.42%	97
I don’t have heating	5.63%	58
Other	10.00%	103
Not applicable	32.04%	330

Multiple responses permitted. Answered: 1,030; Skipped: 112

These figures show that energy hardship is not only about rising electricity prices. It is also about the condition of the homes people are renting or trying to maintain. Poor insulation drives energy use higher, faulty appliances waste electricity, and broken windows and doors make it impossible to stay warm. For renters, the inability, or fear, to ask for repairs deepens the problem. They are stuck with the

cost of heating a home that leaks warmth straight back out again.

For many respondents, these issues stacked on top of one another: unaffordable energy bills, inefficient systems, and cold homes. The impact is not purely financial. Respondents described respiratory illnesses, mould allergies, and chronic discomfort. These are conditions well-known to worsen in inadequate housing. One respondent living in a multigenerational household wrote that if they could keep the home at safe temperatures, “much of the pain would be so much easier to manage.” Another summed up the emotional toll: “I would be able to live, not just exist.”

What homes are equipped with

Respondents were asked which energy-efficiency features or appliances they currently have in their home. Despite Australia’s climate and long-running calls for minimum rental standards, many reported basic features missing. Among respondents:

- 63 percent had no ceiling insulation.
- 46 percent did not have a working heater.
- 38 percent did not have a working air conditioner or cooler.
- 79 percent had no solar panels.
- 83 percent did not have draught-sealing like door seals.
- A small number did not know what features their home had at all.

TABLE 9. Features and energy-efficiency measures present in respondents’ homes

Response	(%) Participants	(#) Participants
Ceiling insulation	36.60%	377
Draught-sealing (e.g. weather stripping, door seals)	17.48%	180
External wall insulation	10.10%	104
Double-glazed windows	7.09%	73
Working heater (gas or electric)	53.98%	556
Working air conditioner or cooler	61.94%	638
Rooftop solar panels	20.68%	213
I’m not sure	8.93%	92
None of the above	8.35%	86

Multiple responses permitted. Answered: 1,030; Skipped: 112

Taken together, these responses highlight a major deficiency in Australia’s housing stock. Basic features that improve comfort and reduce costs, such as insulation, weather sealing, efficient heating and cooling, are absent in many homes. Renters are disproportionately affected, both because they have less control over improvements and because they are more likely to live in older homes that have not been upgraded. The survey also reveals that many of the issues identified by respondents could be resolved through the introduction of minimum rental standards, or energy-efficient upgrades. For many respondents, these changes could resolve issues around poor insulation (42 percent); mould, damp and poor ventilation (32 percent); draughty or broken windows and doors (29 percent); inefficient appliances (23 percent); and a lack of access to basic heating and cooling (15 percent).

TABLE 10. Issues that could be resolved with minimum standards or energy-efficient upgrades

Response	(%) Participants	(#) Participants
Mould, damp, or poor ventilation	32.33%	333
Faulty or unsafe appliances	12.33%	127
Draughty or broken windows and doors	28.93%	298
Poor insulation	42.23%	435
No fixed heating or cooling	14.85%	153
No access to efficient appliances	22.62%	233
No access to renewable energy	49.22%	507
Other	5.92%	61
None of the above	24.76%	255

Multiple responses permitted. Answered: 1,030; Skipped: 112

The health effects of poor housing

The consequences of these housing conditions are profound. When respondents were asked whether the condition of their home had ever made them or someone in their household sick, nearly 23 percent said yes. More than half said no, while 27 percent were unsure.

TABLE 11. Housing conditions and health impacts

Response	(%) Participants	(#) Participants
Yes	22.72%	234
No	50.68%	522
Not sure	26.60%	274
Total	100%	1,030

The level of uncertainty is telling. It suggests a housing system where people have become accustomed to mould, cold, damp, and poor ventilation, where ill-health is expected, normalised,

or simply endured. Qualitative comments later in the survey describe children with asthma in mouldy bedrooms, older people living through winter without usable heating, and families coping with chronic health issues caused by cold homes.

Rising energy bills and mounting strain

Adding to these pressures, 69 percent of respondents said their energy bills had increased compared to last year. Another 18 percent said their bills were about the same, and only a very small number reported lower bills. 9 percent were unsure or did not pay their bills directly.

TABLE 12. Change in respondents' energy bills compared to last year

Response	(%) Participants	(#) Participants
Higher	68.64%	707
About the same	18.45%	190
Lower	4.17%	43
I'm not sure / I don't pay it directly	8.74%	90
Total	100%	1,030

This means many households are paying more for less comfort. They are paying more even while avoiding heating or cooling. They are paying more even as their homes deteriorate. One renter told us they resorted to "going to bed early in winter just to stay warm" because they could no longer afford to run their heater. The combination of poor-quality housing and high energy costs places enormous strain on those already stretched thin.

When asked whether they were currently behind on their energy bills or had struggled to pay them in the past year, 33 percent said yes. More than 11 percent were currently behind, while 21 percent had struggled at some point in the past 12 months. Nearly 60 percent said they had not had difficulty, and 8 percent said the question was not applicable. In considering these results, it is also important to note that half of all respondents (50 percent) reported reducing their energy use to keep costs down (Table 6).

TABLE 13. Difficulties paying energy bills in the past year

Response	(%) Participants	(#) Participants
Yes, I'm currently behind on my energy bills	11.36%	117
Yes, I've had difficulty paying them in the past year	21.17%	218
No	59.61%	614
Not applicable	7.86%	81
Total	100%	1,030

Going without essentials to pay energy bills

Energy hardship is now so severe that 37 percent of respondents said they had gone without essentials such as food or medical care to keep the power on. More than half said they had not, and 8 percent said the question did not apply. But the proportion who have made these sacrifices is alarming.

TABLE 14. Households going without essentials to afford energy bills

Response	(%) Participants	(#) Participants
Yes, I have forgone essentials to pay energy bills	36.89%	380
No, I have not forgone essentials to pay energy bills	54.95%	566
Not applicable	8.16%	84
Total	100%	1,030

The picture that emerges from these responses is one of compounding disadvantage: poor-quality housing inflates energy bills, high energy bills force people to go without essentials, and the resulting financial and health stress accelerates hardship. These burdens fall most heavily on renters, people on low incomes, and those living in older homes. For some, the sacrifices are extreme: "My rent is 80 per cent of my pension. I have reduced to one shower a week and one laundry load per month. If an increase happens, I will be homeless."

SUPPORT FOR REFORMS AMONG RESPONDENTS

The survey results reveal that energy insecurity is inseparable from housing insecurity. Cold, draughty, mouldy and inefficient homes deepen hardship already caused by high rents and insecure tenure. Australians are paying unprecedented amounts simply to remain housed, yet many cannot afford to heat or cool the homes they work so hard to keep.

The results show that respondents expect governments to intervene. They support action on energy costs, on housing quality, and on minimum standards that protect renters. They want public investment in the places people live, especially for low-income households and those in social housing. The strength of this support demonstrates not only frustration, but clarity. Australians know what is needed, and they want their governments to do it.

Who respondents hold responsible

The survey asked respondents who they believe is most responsible for high energy costs, and their answers reveal a deep frustration with the systems that shape their daily lives. Energy companies were the most commonly selected, chosen by 71 percent of respondents. Nearly half (49 percent) blamed the Federal Government. State and Territory Governments were selected by 23 percent. Meanwhile, nine percent blamed landlords or housing providers. A smaller number listed other causes including cost-of-living pressures, market failure, or misuse of political power.

TABLE 15. Who respondents believe is responsible for high energy costs

Response	(%) Participants	(#) Participants
Energy companies	70.78%	729
Landlords or housing providers	8.74%	90
Federal Government	49.32%	508
State or Territory Government	22.52%	232
Other	9.81%	101

Multiple responses permitted. Answered: 1,030; Skipped: 112

These findings mirror long-standing concerns that high household bills are not simply the result of energy consumption but of structural issues ranging from privatisation, weak regulation, minimal accountability, and poor-quality housing stock.

The blame attributed to landlords by one in ten respondents is particularly telling. It signals a growing recognition that energy hardship is often made worse by rental homes that leak heat, lack insulation, or rely on old and inefficient appliances. The significant number blaming the Federal Government reflects a belief that governments hold the policy levers but have failed to act at the scale required.

A demand for stronger tenant protections

Survey respondents expressed overwhelming support for stronger protections and standards for rental homes. When asked whether they support requiring all rental properties to meet minimum standards that ensure they are liveable in both summer and winter, such as insulation, heating and cooling, 94 percent said yes. Only 2 percent opposed the idea, and 4 percent were unsure.

TABLE 16. Support for minimum liveability standards in rental homes (such as insulation, heating, cooling)

Response	(%) Participants	(#) Participants
Yes	94.47%	973
No	1.75%	18
Unsure	3.79%	39
Total	100%	1,030

This support cuts across all tenure types. Even homeowners and those without a mortgage recognise that the wellbeing of their families, communities and future generations depends on improving the condition and efficiency of rental homes. Among renters themselves, the demand for reform is clear: they want homes that are safe, healthy, and able to withstand extreme temperatures. These requirements are basic in most OECD countries but remain contested in Australia's private rental market.

Support for upgrades and public investment

Alongside minimum standards, respondents endorsed public investment in energy-efficient upgrades. When asked whether they support government funding to improve energy performance, such as insulation, efficient appliances or rooftop solar, 93 percent said yes. Only 2 percent opposed the idea, and 6 percent were unsure.

TABLE 17. Support for government-funded energy-efficiency upgrades

Response	(%) Participants	(#) Participants
Yes	92.52%	953
No	1.75%	18
Unsure	5.73%	59
Total	100%	1,030

This overwhelming support reflects a growing consensus: energy efficiency should not be a luxury. It should be a basic feature of every home, especially for those on low incomes and those living in social housing. Respondents understood clearly that upgrading homes will not only reduce bills but improve health, reduce emissions and relieve pressure on families struggling to stay warm or cool.

In their comments, many described what these changes would mean to them. Better insulation, reliable heating and cooling, and basic repairs would enable them to live without constant discomfort, illness or fear of the next quarterly bill. For older people or those with chronic health conditions, these improvements would be transformative.

Key themes and recommendations

The results of the survey reveal the depth of Australia's housing crisis in ways that statistics alone cannot. They show people living in homes they cannot afford, in homes that make them sick, and in conditions that erode their stability, wellbeing, and dignity. They show a rental system marked by insecurity and fear, an energy system that compounds hardship, and a social housing system that cannot meet demand. Above all, respondents were united in their belief that governments must do more to ensure every home is safe, to rein in rent increases, to strengthen enforcement, to lift incomes, and to play a greater role in providing housing.

These themes reflect not only the challenges people described, but the changes they said would make the greatest difference. Their answers provide a blueprint for reform. They show that a fair, secure, and healthy housing system is not only possible, but urgently needed.

HOMES THAT ARE SAFE, EFFICIENT AND HEALTHY

Across the survey, the most persistent theme was the poor quality of the homes people live in and the cost of keeping them habitable. Respondents described homes that were freezing in winter, stifling in summer, riddled with mould, impossible to ventilate, or simply falling apart. Many could not afford to heat their home at all. For people already skipping meals or rationing medical care, turning on a heater is often the last thing they can justify. As one respondent put it, better insulation would mean “less stress and more money for groceries, savings, medical costs, and even the costs of pet companionship.” Improving thermal efficiency is not simply about comfort, but about directly reducing financial strain.

For some, the problem was financial. Living costs, including high housing costs and energy bills, are rising so fast that even modest use of heating or cooling was unaffordable. For others, cost was only one part of the picture. They lived with heaters that did not work, windows that did not close, or insulation that had never been installed. Their homes leaked heat so quickly that any attempt to warm them was futile. The conditions people described, such as cold rooms, mould, draughts and broken appliances are the predictable result of decades of low building standards, weak regulation, and a rental system where tenants carry the cost of living in homes they cannot change.

The consequences were stark. Nearly one in four respondents said their home had made them or a family member sick. Many more were unsure. Their comments give voice to what these statistics represent, ranging from children with asthma living in mouldy bedrooms, older people skipping heating because they cannot afford to turn it on, and families coping with chronic health issues worsened by cold or damp environments. These are not isolated stories; they are the ordinary experiences of people living in homes never designed for Australia’s climate.

The results also show that people know what would help. More than 90 percent supported minimum standards requiring rental homes to be insulated, weatherproof, efficiently heated and cooled, and safe to live in. They were equally clear that energy-efficiency upgrades, such as insulation, better heaters and rooftop solar would lower bills and transform their daily lives. These responses reflect the fact that housing quality is not a luxury. It is a basic condition for health, safety, and dignity.

Recommended action: **Ensure all homes meet minimum standards for safety, liveability and energy efficiency**

Improving the condition of Australia’s homes is essential to addressing the country’s housing crisis. The current system leaves too many people in homes that are unsafe, unhealthy, and impossible to keep warm or cool. Renters have little power to demand repairs, and landlords have little impetus to improve ageing properties. Minimum standards are needed to shift responsibility for liveable housing away from tenants, who bear the costs of poor-quality homes, and onto the system that should protect them.

A national framework for liveability standards must set clear, enforceable requirements for insulation, safe heating and cooling, weather sealing, ventilation, and the repair and condition of essential fixtures. These standards must apply across all jurisdictions and be supported by proactive inspection and enforcement powers, rather than relying on tenants to risk retaliation by making complaints.

Alongside standards, governments must invest in large-scale upgrades to existing homes, particularly older rental properties and social housing. Insulation, energy-efficient heating, draught-proofing, and rooftop solar are proven interventions that reduce bills, improve health, and increase comfort. These upgrades should be publicly funded for low-income households and for community and public housing providers whose stock is often the oldest and least efficient.

By ensuring all homes meet basic standards of safety and efficiency, governments can reduce energy hardship, prevent illness, and create a housing system that promotes wellbeing rather than undermining it. A safe, warm, healthy home should not depend on income or tenure. It should be guaranteed for all.

A BETTER DEAL FOR RENTERS

The survey results show an overwhelming sense of insecurity among renters. Many described living with the threat of eviction, fearing that any request for repairs could lead to a rent increase or a non-renewal. Others spoke about the emotional toll of moving frequently, the anxiety of waiting for the next lease review, and the impossibility of planning for the future in a system designed around short-term tenancies. One renter said: “I feel very vulnerable... we could be forced to move every year because we can’t get a long-term lease.” Another said, “I am tired of feeling unsafe to raise issues... I live with no lease or guarantee of continued tenancy, so I cannot raise problems for fear of returning to homelessness.”

The financial pressures are equally severe. Nearly half of all respondents reported spending more than they could afford on housing, and many said rent increases had pushed them to skip meals or medical care. For renters, these pressures create a cascading cycle of stress, instability, and financial strain. Respondents were clear that sudden, steep rent increases are unsustainable, and that without intervention, the private market will continue to push people into crisis.

Overwhelmingly, people want fair limits on rent increases, protections against eviction without cause, and the ability to ask for repairs without fear. They want renting to be treated as the long-term tenure it has become for millions of Australians, not as a temporary arrangement governed by vulnerability and uncertainty.

Recommended action: **Reform renting to provide security, fairness and protection from excessive increases**

Australia’s rental system is built on short-termism. Tenants can be evicted without cause, rents can increase far faster than incomes, and repairs can be withheld with little consequence for landlords. This system does not reflect the reality that millions will rent for life. Reform is needed to create a fair, stable rental market that gives people the security they need to build their lives.

Limiting rent increases is a critical first step. Rent caps or rent increase guidelines tied to CPI, not arbitrary market demands, would help ensure renters are not forced into poverty or homelessness due to sudden price hikes. These limits would not undermine investment; they would restore balance in a system that has become dangerously skewed toward those who profit from it.

Security of tenure must also be strengthened. Banning no-grounds evictions would protect people from being displaced without reason and allow tenants to ask for repairs, participate in their communities, and make long-term plans. Tenancies should be stable by default, with renewals expected unless a clear, legitimate ground for termination exists.

Finally, renters need real pathways to enforce their rights. Independent, well-resourced bodies with the power to investigate, issue penalties, and compel compliance would transform renters’ ability to live in safe, well-maintained homes without jeopardising their housing. Rights without enforcement are functionally meaningless.

These reforms are not radical. They reflect the experiences of renters across the country and align Australia with international norms. A fair rental system is one that provides stability, respect, and dignity, not anxiety and fear.

REBUILDING PUBLIC AND COMMUNITY HOUSING

The survey results show that the shortage of social housing is one of the most critical drivers of Australia's housing crisis. Fifteen percent of respondents said they were waiting for public or community housing. Many described waiting for years, even decades. Others wrote about the emotional toll of not knowing where they would live month to month or how they would survive as they aged in the private rental market.

These stories echo national trends. Social housing stock has failed to keep pace with population growth for decades. The result is long waitlists, overwhelmed support services, and households pushed into a private rental market that cannot meet their needs.

The lack of social housing is not only a supply issue. It reveals a profound shift in Australia's housing system from one where governments once provided homes for teachers, nurses, and low-income households, to one where the private market is expected to meet every need, regardless of cost or suitability. Respondents' stories show the consequences of this shift, ranging from insecurity, homelessness, overcrowding, and hardship for those least able to absorb it.

Rebuilding social housing is essential to restoring stability in the country's housing system. It is not a niche policy; it is a foundation for everything else. Without a significant expansion in social and affordable housing, households will continue to fall through the cracks and into crisis.

Recommended action: **Commit to a long-term plan to grow social housing and provide homes where they are needed most**

Australia needs a generational plan to rebuild social housing. This means large-scale, sustained investment delivered over decades, not one-off programs. At least 25,000 new public and community homes per year are needed to address the existing shortfall and keep up with future demand.

This investment should focus on well-located, energy-efficient homes built to last, with designs that reflect the diverse needs of the community, from older people to families, people with disabilities, and single adults. It must include funding for acquisition and retrofitting, not just new builds, and support for community housing providers to maintain and expand their stock.

Growing social housing is not only about providing homes for those who need them; it is also about restoring balance to the broader housing system. By offering genuinely affordable alternatives, social housing reduces pressure in the private rental market, prevents homelessness, and gives households the stability they need to participate in work, education, and community life.

Rebuilding social housing is one of the most effective interventions available. Respondents understand this. Their stories show a deep sense of urgency and, in many cases, desperation. A national commitment to social housing would give people not only a home, but security, dignity, and hope.

DECENT INCOMES, DECENT LIVES

The survey makes clear that income and housing are inseparable. Nearly 60 percent of respondents earn less than \$45,000 a year. Many rely on income support payments that have not kept pace with living costs. Others survive on part-time or casual work that provides little security. When combined with rising rents, high energy bills, and the cost of essential goods, these incomes leave people with little margin for emergencies or unexpected expenses.

Respondents described going without food, delaying medical appointments, skipping heating, or relying on charities to get through the week. One woman told us she was putting off essential healthcare: “I’m putting off medical care like vital skin cancer checks... everything is put off to pay rent. I’m terrified.” These are signs of income inadequacy and a system that fails to protect people from hardship.

Commonwealth Rent Assistance is intended to help, but for most respondents it covers only a small fraction of their housing costs. It has not kept up with the real cost of renting, and its design rarely targets the households experiencing the most severe stress. Income support payments remain below the poverty line, even after recent increases.

To reduce housing stress, incomes must rise. Income support must reflect the true cost of living, and match the reality of the rental market. Without these changes, households will continue to face impossible choices, regardless of any reforms to renting or housing supply.

Recommended action: **Lift income support and reform Rent Assistance to reflect real housing costs**

Government action on housing must include reform of the income support system. Payments such as JobSeeker, the Disability Support Pension, and the Age Pension must be raised to ensure people can afford the essentials. These payments should be indexed to wages and living costs, not just inflation, so they keep pace with the reality of household budgets.

Raising incomes is one of the most effective ways to reduce housing stress. It prevents crises before they occur, helps people stay connected to work, family and community, and reduces demand on emergency and health services. A housing system that leaves people unable to afford food, heating or medical care is not sustainable. Ensuring adequate incomes is essential to ensuring decent homes.

PUTTING PEOPLE BEFORE PROFIT: REGULATING THE ENERGY MARKET

When asked who they believed was most responsible for high energy costs, respondents overwhelmingly pointed to the systems that structure Australia's housing and energy markets. Energy companies were blamed by 71 percent, the Federal Government by nearly half, and State Governments 23 percent. Their responses reflect a broader frustration with systems designed to provide essential services that have been increasingly shaped by private interests at the expense of households.

The survey's findings show that energy hardship is not only about consumption. It is about poor housing quality, inadequate regulation, and a market that allows profit to take precedence over safety and affordability. Households are paying more while receiving less. Many are paying higher bills even when they avoid using heating or cooling. For renters, the power to reduce bills through insulation, repairs or upgrades lies entirely with landlords.

The comments respondents provided often expressed anger at what they saw as a system stacked against them. These sentiments reflect a growing belief that the current market is failing to provide affordable homes, failing to provide safe homes, and failing to protect people from hardship.

Addressing these systemic failures requires more than individual reforms. It requires a shift in policy settings so that the wellbeing of households, not the returns of investors, energy companies or landlords, becomes the primary focus of Australia's housing and energy systems.

Recommended action: **Strengthen regulation, enforce accountability, and rebalance the system toward households**

Australia's housing and energy systems must be reoriented toward public good rather than private profit. This begins with stronger regulation of energy providers to prevent excessive price increases, improve hardship programs, and ensure transparency in billing and disconnection practices. Regulatory bodies must be empowered to act proactively rather than relying on individuals to advocate for themselves when they are already in crisis.

In the housing system, reforms to limit rent increases, enforce minimum standards, and provide security of tenure are essential to rebalancing power between landlords and tenants. These changes must be supported by independent enforcement mechanisms that hold landlords accountable for substandard housing and deter non-compliance.

Governments must also take a more active role in ensuring adequate housing supply, particularly social and affordable housing. Relying solely on the private sector has not delivered affordability or security. Public investment and intervention are needed to address market failures and ensure homes are treated as essential infrastructure rather than investment vehicles.

By centring the needs of households, Australia can build systems that deliver safe, affordable housing and reliable, fair energy services. This is not only a policy shift, it is a cultural one. It reflects the values respondents expressed throughout the survey, of fairness, dignity, stability, and the belief that everyone deserves a secure home.

Conclusion

“We don’t deserve to be uncomfortable all the time just because we don’t own our own home.”



This survey paints a clear and troubling picture. Across every state and territory, people are living in homes they cannot afford, in conditions that undermine their health and safety, and in a system that offers too few protections and too little stability. Their stories reveal a housing market that has shifted far beyond crisis for many. It has become an everyday struggle marked by anxiety, scarcity, and exhaustion.

Respondents described homes that were cold, draughty, mouldy or unsafe. They told us about skipping meals, delaying medical care, and relying on charity to meet rising costs. They spoke about the constant fear of eviction, the toll of repeated rent increases, and the humiliation of being unable to secure repairs for essential appliances or broken fixtures. Their experiences are profoundly personal, yet the patterns they reveal are unmistakably systemic.

The survey shows a country where renters carry the weight of insecurity, where low-income households face impossible trade-offs, and where the quality of housing falls far short of what a wealthy nation should accept. It shows a system in which energy hardship is not caused by overuse, but by poor housing stock and the lack of minimum standards. It shows how deeply inadequate incomes, high housing costs, and weak regulation combine to create hardship that is both widespread and avoidable.

The findings also highlight something else: people know what would help. Their responses were consistent, grounded, and pragmatic. They want minimum standards to ensure homes are warm, weatherproof, and safe. They want limits on rent increases so they can plan ahead and stay in their communities. They want an enforceable system of rental rights that protects them when things go wrong. And they want governments to rebuild social housing so that secure, affordable homes are available to those who need them most.

These are not unreasonable demands. They are the foundations of a fair and functioning housing system that recognises housing as essential infrastructure rather than a speculative asset, and one that puts the wellbeing of people ahead of the short-term interests of investors or developers.

The stories shared in this survey make clear that the status quo is no longer tenable. A system that leaves people cold, sick, hungry, or constantly afraid of losing their home is a system in urgent need of repair. Australia has the resources, capability, and policy tools to create a future where every person has a safe, stable, and affordable place to live.

This report offers a roadmap shaped not by abstract models or distant projections, but by the lived realities of people experiencing the crisis first-hand. Their voices are a call to action. It is now up to governments, across all levels, to meet the scale of the challenge and deliver the reforms needed to make housing a foundation for health, dignity, and opportunity, not a source of insecurity and fear.

The time for small adjustments has passed. What is needed now is decisive, sustained action to build a housing system that works for people. The survey respondents have shown us where to begin. The responsibility to act rests with all of us.

Appendix

Community survey questionnaire

1. Housing tenure:

I am currently... (Select all that apply)

- Living in a home I own with a mortgage
- Living in a home I own without a mortgage
- Living in a private rental property
- Living in a sharehouse
- Living in public or community housing
- Living in temporary or emergency accommodation
- Living with parents or extended family members
- Without a stable home

2. Income support status:

I am currently... (Select all that apply)

- On the waitlist for public or community housing
- Receiving Commonwealth Rent Assistance
- Receiving another income support payment
- None of the above

3. Age group:

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+

4. Annual income

- 0 - \$18,200
- \$18,201 - \$45,000
- \$45,001 - \$120,000
- \$120,001 - \$180,000
- \$180,001 and over

5. Optional Demographic Information

You can skip this question if you prefer to remain anonymous however providing your postcode will help us better understand the results.

- Name:
- Post Code:
- Email Address:

6. Are you currently experiencing housing stress?

- Yes - I pay more than 30% of my income on housing
- Yes - I am in insecure or unsuitable housing (e.g. couchsurfing, living with parents because I can't afford to move out, in overcrowded housing, or forced to move often)
- No

7. In the last 12 months, have you done any of the following to cope with housing costs? (select all that apply)

- reduced energy use (e.g. not using heating or air conditioning when required)
- combined households (e.g. moving in with family)
- fell behind on rent/mortgage repayments
- fell behind on bills
- sought support from food banks or charities
- skipped meals
- reduced vehicle use
- relied on credit cards or 'buy now pay later'
- borrowed money from family or friends
- avoided the doctor or other essential appointments
- Other (please specify)
- None of the above

Home, Warmth and Comfort

8. This winter, has your home been warm enough to be comfortable?

- Yes, most of the time
- Only some of the time
- Rarely or never
- Not applicable (e.g. currently unhoused)

9. If your home was not warm enough, what were the main reasons?

(Select all that apply)

- I can't afford to use heating
- My heating doesn't work well or is inefficient
- My home is poorly insulated
- My windows or doors are draughty or broken
- My landlord or housing provider won't fix issues
- I don't have heating
- Other (please specify):
- Not applicable

10. Which of the following, if any, do you currently have in your home?

(Select all that apply)

- Ceiling insulation
- Draught-sealing (e.g. weather stripping, door seals)
- External wall insulation
- Double-glazed windows
- Working heater (gas or electric)
- Working air conditioner or cooler
- Rooftop solar panels
- I'm not sure
- None of the above

11. Does your rental home have any of the following issues that could be fixed with minimum standards or energy-efficient upgrades?

(Select all that apply)

- Mould, damp, or poor ventilation
- Faulty or unsafe appliances (heating, cooling, cooking)
- Draughty or broken windows and doors
- Poor insulation (walls, floors, or ceiling)
- No fixed heating or cooling
- No access to efficient appliances (e.g. reverse-cycle air conditioner, induction cooktop)
- No access to renewable energy (e.g. rooftop solar, solar hot water)
- Other (please specify):
- None of the above

12. Has your home ever made you or someone in your household sick (e.g. due to cold, mould, damp, or poor ventilation)?

- Yes
- No
- Not sure

If yes, can you tell us more:

13. Compared to last year, is your energy bill:

- Higher
- About the same
- Lower
- I'm not sure / I don't pay it directly

14. Are you currently behind on your energy bills, or have you had difficulty paying them in the past year?

- Yes - I'm currently behind on my energy bills
- Yes - I've had difficulty paying them in the past year
- No
- Not applicable

15. Have you ever had to go without essentials (like food or medical care) to afford your energy bills?

- Yes
- No
- Not applicable

16. Who do you think is most responsible for high energy costs?

(Select up to two)

- Federal Government
- Landlords or housing providers
- Energy companies
- State or Territory Government
- Other (please specify):

17. Do you support requiring all rental properties to meet minimum standards to keep them liveable in summer and winter (e.g. insulation, heating, cooling)?

- Yes
- No
- Unsure

18. Do you support government funding for upgrades to make homes more energy efficient (e.g. insulation, efficient appliances, solar), starting with low-income and social housing?

- Yes
- No
- Unsure

19. If your home was better insulated, heated or cooled, what difference would it make to your life?

20. Do you have anything else you want to share about energy, heating and cooling, or what it's like to live in your home?

21. Is there anything else you would like to share about your housing experience?

22. Please indicate how we can use your survey responses:

- I am happy for you to share my survey responses with my first name and postcode only
- I am happy for you to share my survey responses anonymously
- Please do not share my survey responses publicly



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