

UNDER PRESSURE:

The climate crunch fuelling inflation and hurting Aussie families



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We are incredibly grateful for all the families who took the time to participate in the survey and polling, and particularly so for the mums, dads, caregivers, sons and daughters who are doing it tough.

Parents for Climate and Climate Council acknowledge the Traditional Owners of the lands on which we live, meet and work. We wish to pay our respects to Elders, past and present, and recognise the continuous connection of Aboriginal and Torres Strait Islander peoples to land, sea and sky. We acknowledge the ongoing leadership of First Nations people here and worldwide in protecting Country, and securing a safe and liveable climate for us all.

Contents

Key Findings	2
---------------------	----------

1. Introduction	6
------------------------	----------

2. Fossil fuels are compounding the cost of living crisis for families	11
2.1 How fossil fuels make inflation worse and life less affordable for Australians	12
2.2 Petrol is punishing household budgets, but there are cleaner and cheaper options	13
2.3 Polluting gas is costing us all too much	14
2.4 Climate change is already costing Australians dearly, as unnatural disasters push insurance prices up for everyone	16

3. As families cut back, kids miss out	19
3.1 Everyday costs are squeezing household budgets, with Aussie families struggling to make ends meet	20
3.2 As families are forced to cut back, kids are paying the price	21
3.3 Climate change is making it harder to raise a family, and parents are anxious about how it might make things worse in the future	27
3.4 Australians are worried about both the cost of living and climate crises	28

4. Re-powering Aussie homes with clean energy lowers the costs of living but is out of reach for too many families	29
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5. Conclusion	34
----------------------	-----------

6. Recommendations	38
---------------------------	-----------

Appendix: Methodology Details	41
--------------------------------------	-----------

References	44
-------------------	-----------

Image Credits	46
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Key Findings

1. **The climate crisis is driving up the costs of insurance for all Australians as extreme weather events become more common and intense, risks to life and property worsen and premiums rise in response.**

- Pollution from coal, oil and gas is overheating our planet and driving worsening unnatural disasters. As the risk of property loss and damage increases, so do the premiums being charged by insurance companies.
- Collectively, Australians are paying \$30 billion more today on insurance than they were only 10 years ago.
- Many households at higher risk of extreme weather are being priced out of insurance altogether, as it becomes more difficult or too expensive for people to source insurance.

2. **Australians are paying much more today to power their homes with gas, or refuel their cars. Higher costs for oil and gas are also fuelling inflation, which increases the price of many other everyday items.**

- Petrol and diesel costs have increased significantly. Filling up a 70-litre tank of petrol costs about \$30 more now than it did at the start of 2020.
- With transport costs embedded in many items we commonly buy, this is a key driver of inflation, and affects the price of everyday items like groceries.
- Heating homes with gas has become increasingly expensive, with the gas bill for a four-bedroom home in Victoria jumping up by as much as \$750 per year since 2020.
- Many businesses, from restaurants to office buildings, are also paying more for heating, cooling or cooking that's powered by polluting gas. These costs are ultimately passed onto their customers, and are another driver of inflation.
- The recent peak in inflation was the highest in more than 30 years, and has seen the cost of everyday items increase by 22 percent on average since 2020. Our analysis shows the price of petrol, diesel and gas have all risen two to three times higher than that - making a bad situation even worse.

3. **Rising inflation, and relying on expensive oil and gas, is crunching household budgets with many families reporting they are under significant stress.**

- Rising inflation is biting family budgets hard, with three in 10 parents polled struggling to afford food, power bills or insurance either frequently or all of the time.
- As a result of rising costs, 85 percent of parents polled said they were having to cut back on essential items, and 77 percent said this was impacting significantly on their own wellbeing and that of their families.
- As raising a family has become much more expensive in Australia, those who filled in a qualitative survey on the impact this was having commonly described feeling "under pressure", "stressed" and "anxious".

4. To cope, most Australian families are sacrificing many things including less sport and recreation for their kids and cutting back on the amount or quality of food.

- As energy prices rise, two in three families polled have been forced to cut back on heating and cooling their homes, and some have had to stop using heating (15 percent) or cooling (12 percent) altogether.
- As the price of groceries has skyrocketed, 53 percent of families have been left with no choice but to cut back on the quality and quantity of food they buy, including skipping meals.
- One third of parents say their children have been impacted by a lower variety and quality of food.
- Parents report making other sacrifices that impact their children, such as cutting back on sport and recreation, or missing out on school excursions.

5. Polling shows both the rising costs of living and the climate crisis are pressing concerns for most Australian families, and parents worry costs will only worsen if we don't cut climate pollution further and faster.

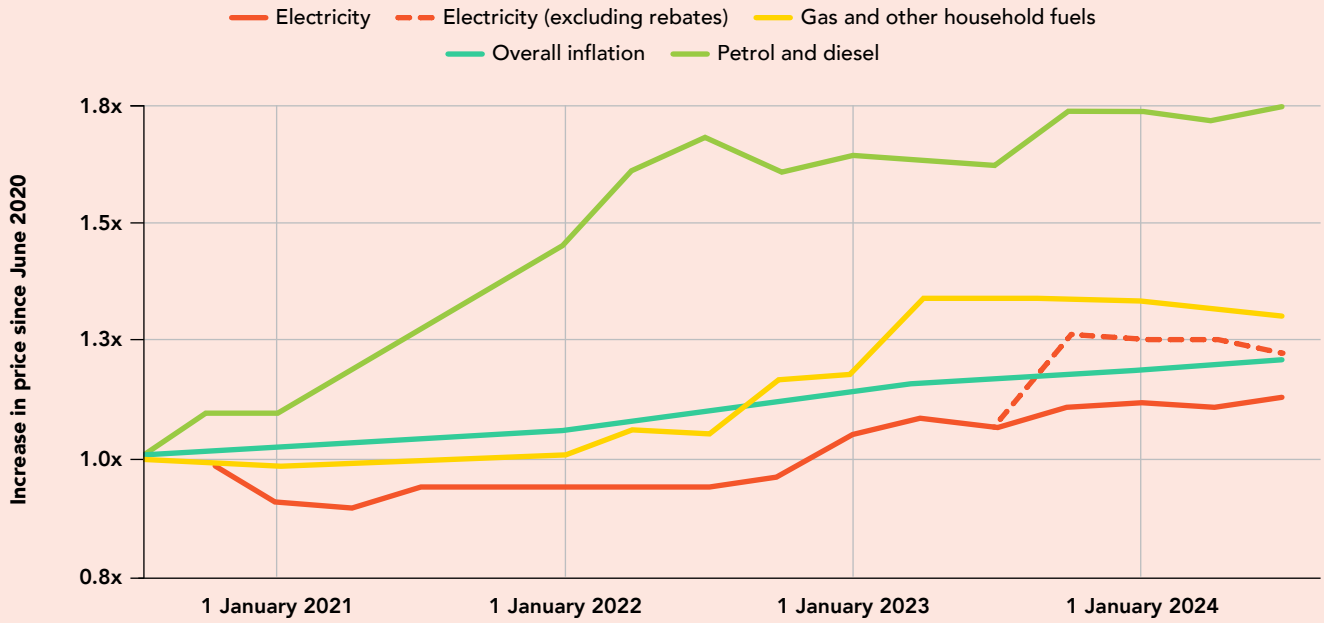
- Polling reveals that both rising costs of living and the climate crisis are pressing concerns for a clear majority (71 percent) of Australian families.
- 72 percent of parents polled said they were concerned worsening extreme weather, driven by climate pollution, could impact on farming and lead to higher grocery prices.
- 71 percent of parents polled said they were concerned about higher insurance costs, as more intense and frequent unnatural disasters are fuelled by coal, oil and gas.
- 75 percent of parents polled said they were concerned about higher power bills due to more volatility in the price of polluting coal and gas.

6. Cleaner, cheaper solutions to the cost of living and climate crises are understood and popular with parents. To ease pressure on people's wallets and the planet, they need to be more accessible.

- Parents know they are paying too much to heat and cool their homes, and that better options are available, but upfront costs or being unable to make changes to rental properties were named as key barriers.
- Our analysis shows motorists who have to fill the tank in a petrol car are forking out \$2,000 more each year on fuel than those able to drive an electric vehicle.
- 88 percent of parents either have rooftop solar or would consider getting it, and 70 percent either have a household battery or would consider getting one.
- The vast majority (84 percent) of families polled either have installed, or would consider installing energy efficient electric appliances, and 76 percent have installed or would consider installing double-glazed windows and insulation to reduce energy costs.

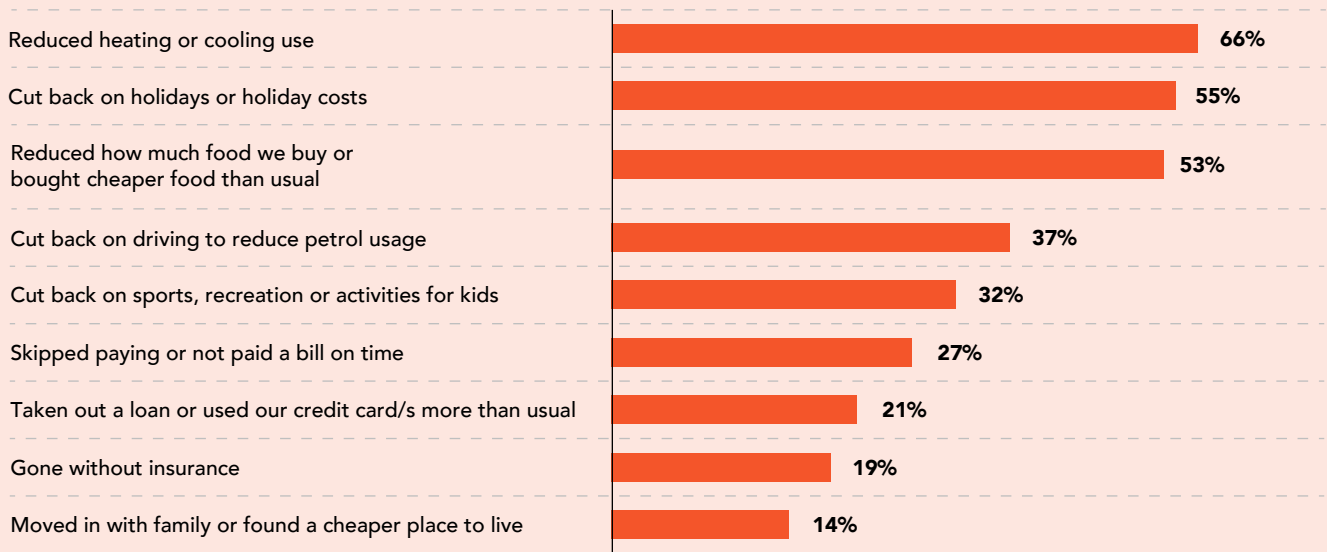
Summary of findings

1. Oil and gas are driving up the costs of many essentials for Australian families



2. Families have been forced to cut back on the essentials we all need to live a healthy and happy life

Changes to your family budget over the past 12 months



3. Wellbeing is harmed as families cut back on spending

To what extent have changes to your household budget or spending impacted you or your family's well being?

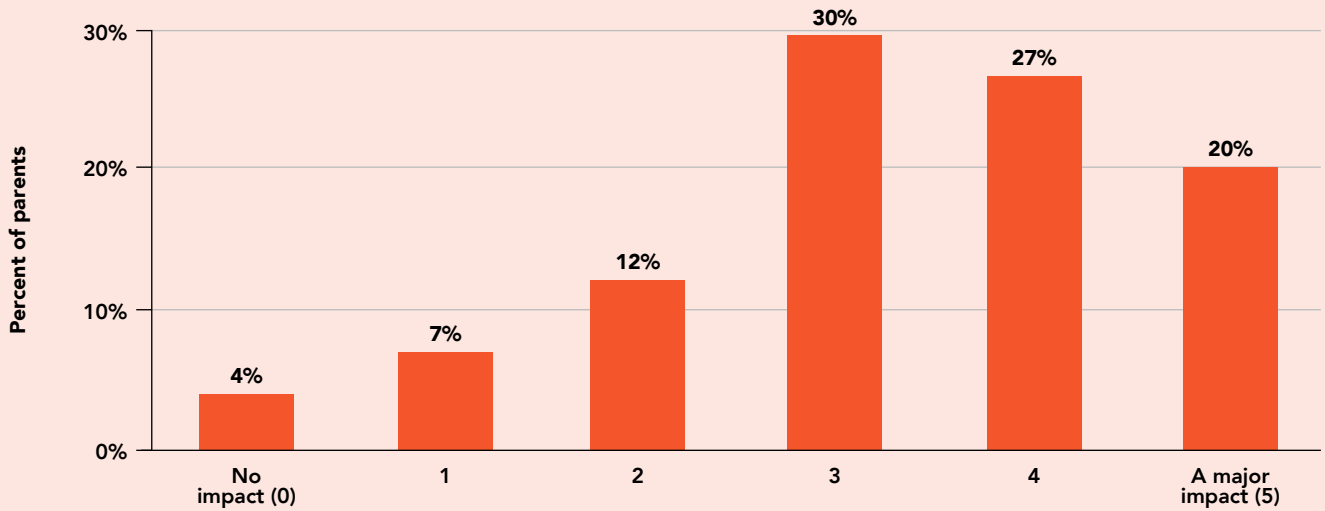


Image 1: The rising cost of living and the climate crises are pressing concerns for Australian parents.



1. Introduction

Australia has entered the 'era of climate consequences', with the vast majority of Australian households already impacted by climate change.

Climate pollution from the burning of coal, oil and gas is fuelling increasingly severe bushfires, floods, heatwaves and destructive storms. As a result, the overwhelming majority (84%) of Australians report being directly affected by at least one climate-fuelled disaster since 2019 (Climate Council 2024a).

Building on this research base, the Climate Council and Parents for Climate set about painting a clearer picture of how fossil fuels like oil and gas are not only adding to our pollution woes but are also pushing up inflation and the costs of living for Australian families.

Our analysis shows that oil and gas are making a material contribution to overall inflation. Domestic inflation reached its highest level in more than 30 years, with the cost of everyday items increasing by an average of 22 percent since the start of 2020 (ABS 2024). The price of oil and gas has risen much more than other goods, putting pressure on family budgets and pushing up inflation overall.

On top of inflation, the cost of buying expensive petrol and gas is something that many Australians can't avoid. Most Australians drive a petrol or diesel car and around two in three households (more than five million properties) use fossil gas for heating, cooking or hot water.

Our new, national poll of parents provides valuable quantitative data on how this is impacting families. While a separate survey provides a rich trove of testimonies from families all over Australia who are living through a cost-of-living crisis exacerbated by climate pollution.

We find that Australian families are struggling to cope with sky-high costs of housing, groceries, electricity, petrol, and insurance premiums. Financial strain has grown over the past two years (Figure 1). As a result, Australian children are suffering and missing out on necessities like quality, healthy food and fun activities with their family and friends.

**'It's the terror of knowing what this world is about,
Watching some good friends screaming, "Let me out",
Pray tomorrow gets me higher, higher, high,
Pressure on people, people on the streets.'**

- Under Pressure, David Bowie & Queen, 1981

Figure 1: Compared to 2022, a larger proportion of Australian families are now experiencing increases in the cost of essential household items.

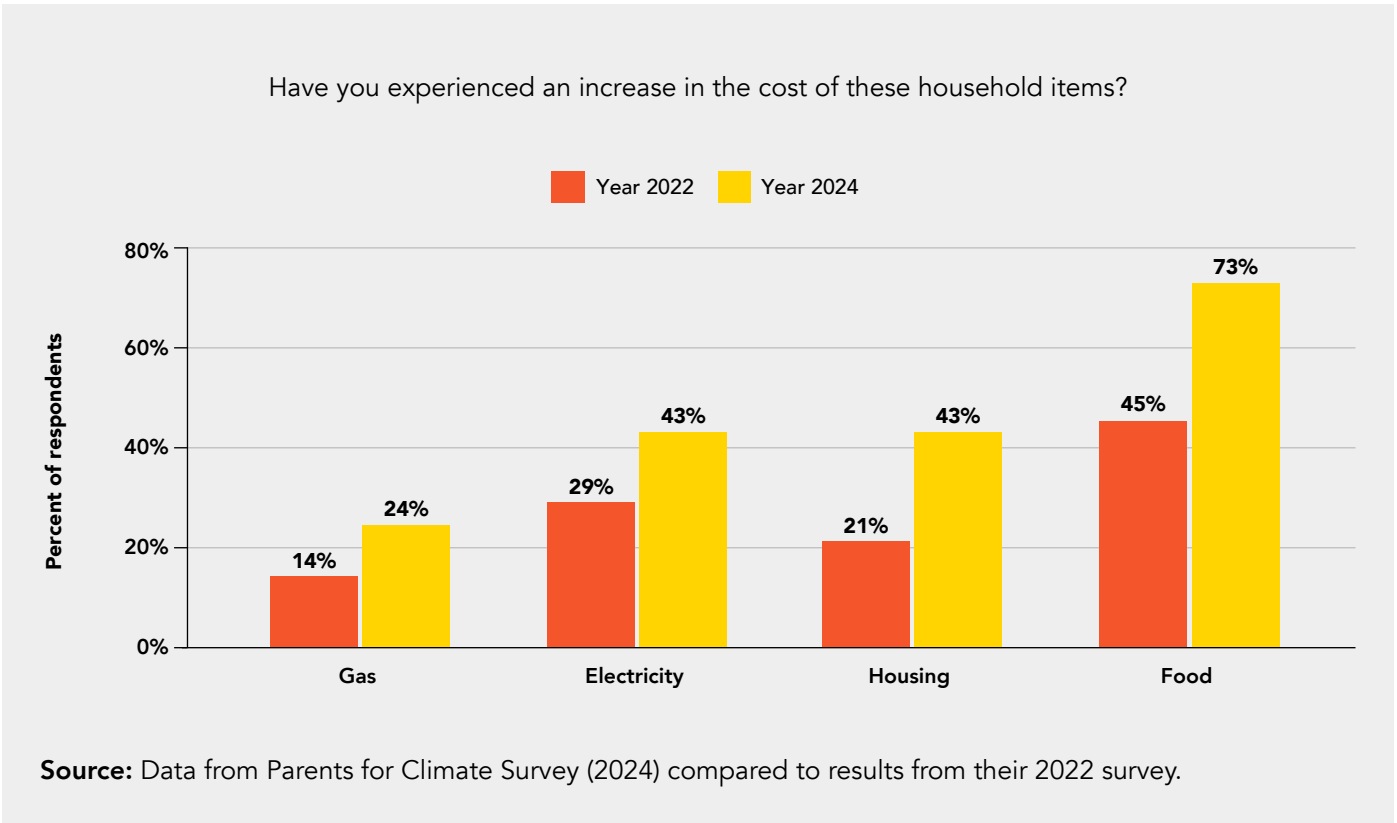


Image 2: Australians are experiencing rising costs of essential household items.



Image 3: Woodside’s petroleum gas plant in Western Australia. A reliance on oil and gas is compounding cost of living pressures on Australian families.

Our research also uncovers how worried parents are that more intense and frequent extreme weather, driven by climate pollution, will keep driving up prices. We can reveal that parents know they are paying too much to heat and cool their homes. They realise better options are available. Like healthier, and cheaper-to-run electric appliances. Or rooftop solar and home batteries that would enable them to power their houses with low cost, clean energy that’s generated and stored on their property.

Many families with disposable income are embracing these solutions already, while others that may struggle to put food on the table lack the means to buy or install solar power and energy efficient appliances in their homes.

Urgent work is needed by governments at all levels to ensure that the benefits of clean energy, like rooftop solar and storage, can be accessed by everyone. A national drive to deliver and enable more rooftop solar and storage is one way the Federal Government could ensure more Australians have access to clean, reliable and affordable electricity, and directly respond to the cost-of-living pressures families are feeling right now.

CASE STUDY 1

Holly McQueen, mother of two, Ballina, Northern NSW



Holly McQueen lives with her family in the Ballina area of northern New South Wales.

Making ends meet as cost pressures increase is becoming more stressful for parents like Holly.

Hard choices are being made to limit her children's [aged seven and nine] participation in sport and cut back on the family's food purchases. "We buy Hello Fresh to feed two people and try to make that stretch to four as grocery trips are increasingly unaffordable. [There are times when we] literally go hungry."

The cost of the kids' school uniforms has more than doubled in recent years and even buying necessities like clothing and shoes break the family's budget, but it's the threat of rent rises and housing security that really concerns Holly: "Our rental home has been sold twice and we've had to move. There are 20 people competing for each rental that comes up making it stressful and insecure. Rent went up \$30 per week this year. All the parents I talk to are really struggling, really stressed, and it affects home life and relationships."

Method:

The research was conducted in three parts:

1. Survey managed by Parents for Climate that 1,056 Australian parents opted to take part in between 4 - 28 September 2024. The majority were women (65 percent), 83 percent are owner occupiers and 17 percent renters. Combined household incomes ranged from \$201,000+ (22 percent), \$51,000 - \$100,000 (20 percent), 101,000 - \$150,000 (20 percent), \$151,000 - \$200,00 (19 percent), Less than \$50,000 (14 percent), while 5% preferred not to say.
2. Climate Council commissioned poll conducted by YouGov from 13 - 21 September 2024, with a representative national sample of 1,590 Australian parents (with kids under 25 living at home). The poll covered Australian parents from all states and territories, representing a range of income levels, voting habits, education levels, geographic distribution, ages, genders, and other characteristics that make up the Australian community.
3. The survey and polling data was analysed and unpacked, with the main findings presented in this report. We also analysed the role that oil and gas have played in fuelling inflation, and in driving up costs for families.

For more details on the methodologies, please refer to the appendix at the back of the report.

Image 4: In this report we analyse how oil and gas are fuelling inflation and compounding costs of living pressures.



2. Fossil fuels are compounding the cost of living crisis for families

Around Australia, millions of families and households are being squeezed by cost of living pressures.

With inflation reaching its highest level in over 30 years, the cost of everyday items has increased by an average of 22 percent since the start of 2020 (ABS 2024). However, some costs have been rising faster than others, and fossil fuels like oil and gas are a big part of the problem. These polluting products are fuelling inflation today and making life harder for the overwhelming majority of Australians. Powering past fossil fuels to cleaner options is an important way to tackle the cost of living crisis and the climate crisis at the same time (Climate Council 2024b).

2.1 How fossil fuels make inflation worse and life less affordable for Australians

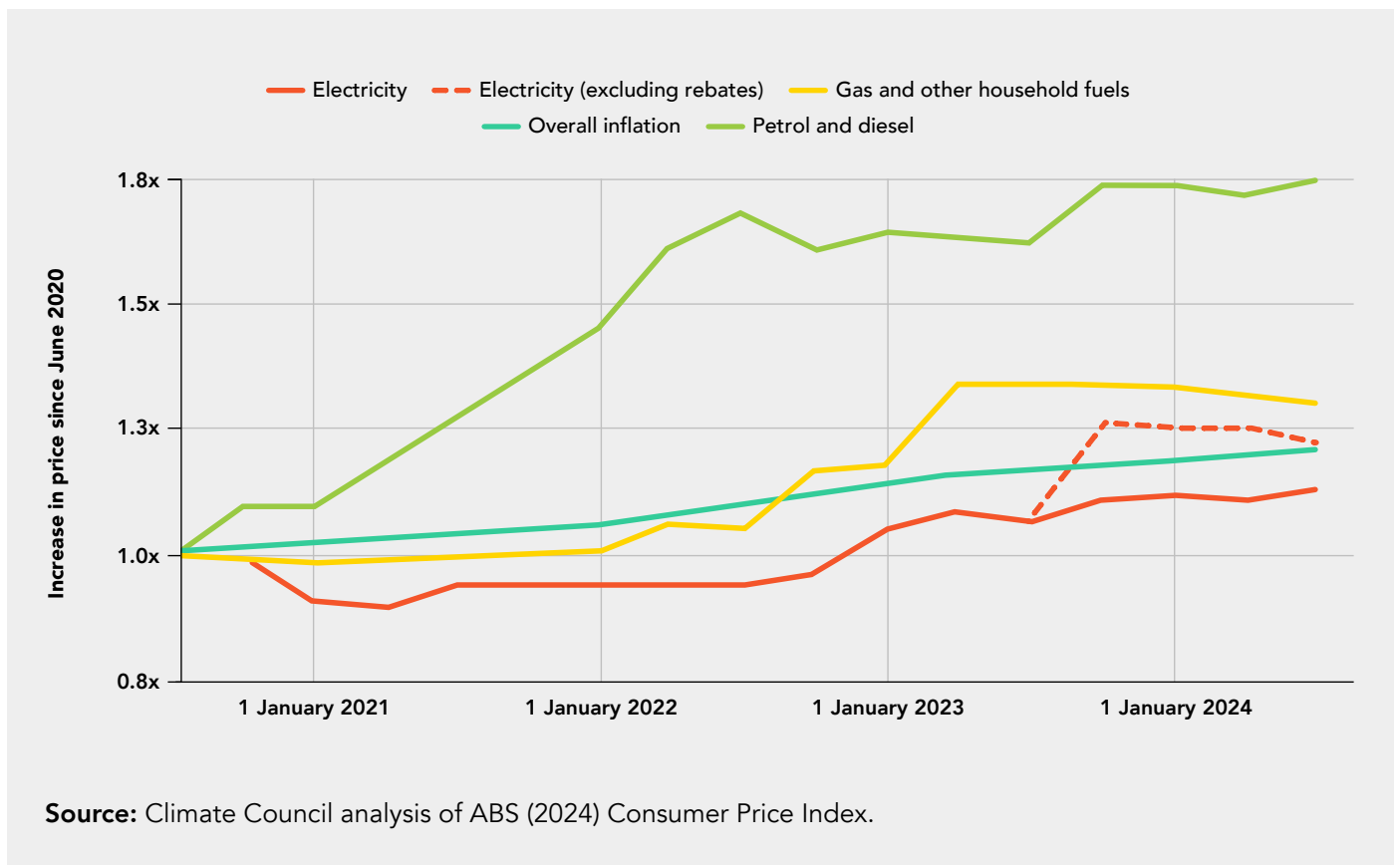
Inflation refers to increases in the cost of everyday products and services. It includes everything from groceries and petrol, to home insurance and energy. These everyday products and services have increased by 22 percent in the past four years, however inflation does not occur uniformly. Big spikes in the cost of important items everyone needs to buy have an outsized impact on our overall rising costs of living.

That's where fossil fuels come in. At the moment, most Australians drive a petrol or diesel fuelled car – in fact, more than half of all households have two or more cars in the garage (ABS 2021a). Further, around two in three households (over five million properties) use fossil gas for heating, cooking or hot water (Gas Energy

Australia 2020). The price of these fossil fuels has risen much more than other goods, putting pressure on family budgets and pushing up inflation overall (see Figure 2).

The increased cost of petrol and gas doesn't just hurt households via their gas bills and at the bowser; it also contributes to higher costs across the economy. In particular, higher petrol and diesel prices increase the cost of transporting groceries, clothes and other products, and these costs are paid by anyone who buys them. Many businesses, from restaurants to office buildings, are paying more for space heating, water heating and cooking powered by polluting gas. These costs are ultimately borne by consumers, further increasing inflation.

Figure 2: Since 2020, fuel prices have increased more rapidly than overall inflation.



2.2 Petrol is punishing household budgets, but there are cleaner and cheaper options

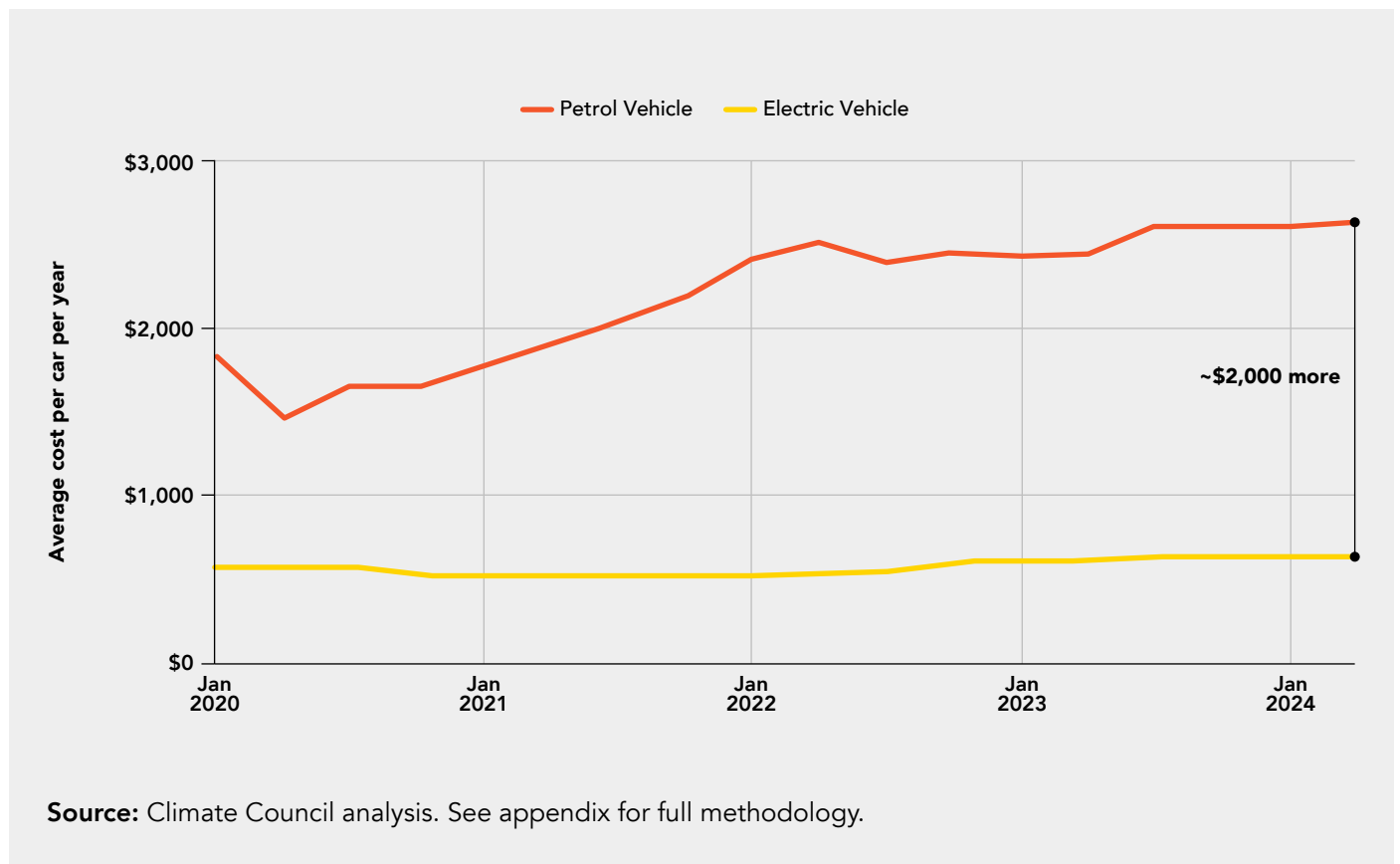
Aussies are feeling the pressure of higher prices at the bowser. Petrol prices have been stubbornly high since 2022, with standard unleaded petrol averaging \$2.14 a litre during 2024 and \$1.96 a litre for diesel (DCCEEW 2024). Filling up a 70-litre tank of petrol costs about \$30 more now than it did at the start of 2020.

These high petrol prices have risen much faster than inflation and other transport costs. In 2020, fuelling a petrol car cost about \$1,000 more than charging an electric vehicle (EV); today, this gap has grown to over \$2,000 (Figure 3). This means families with an EV can make big savings every month. At the same time, buying an EV has also become more affordable in Australia, with many models now available under \$50,000,

and some priced as low as \$31,000 – making them equal in price to similar petrol vehicles (The Guardian 2024). Households can also save money by leaving the car at home and taking public transport for more of their daily trips (Commonwealth of Australia 2014).

Fully charging an electric vehicle costs between \$15 - \$27, depending on where you live. Put another way, an EV could be charged six times over for the price of one tank of petrol. This means a household with an EV saves about \$38 a week on petrol costs. Households with solar panels also have the option to charge an EV with free power from the sun during the day when it is most abundant and save even more money getting from A to B.

Figure 3: Fuelling a petrol car costs about \$2,000 more per year than an electric vehicle.



2.3 Polluting gas is costing us all too much

Gas is a polluting fossil fuel. Its main ingredient is methane, a dangerous greenhouse gas which over a 20-year period is around 85 times more effective at trapping heat in our atmosphere than carbon dioxide (IPCC 2021). Not only is gas fuelling dangerous climate change, it's also putting pressure on our hip pockets.

The average household gas bill in Australia has jumped up since 2020, with the increase for a four-person household ranging from about \$100 in Queensland to more than \$240 in New South Wales and more than \$750 in Victoria.¹ This means families are paying far more to meet the same basic needs for heating, hot water and cooking in their homes.

Using electric alternatives to heat your home, heat your water, or heat your food is always cheaper and more efficient than gas. But because the price of gas has spiked in recent years, the gap in energy costs has become eye-watering.

For example, heating a Victorian home with gas in 2023 would have cost the average household about \$668 more than using electric ducted heating (Figure 4). The gap between the cost of electric heating and gas has jumped almost 300 percent since 2018, leaving Victorian families paying a massive premium for using this polluting fossil fuel.

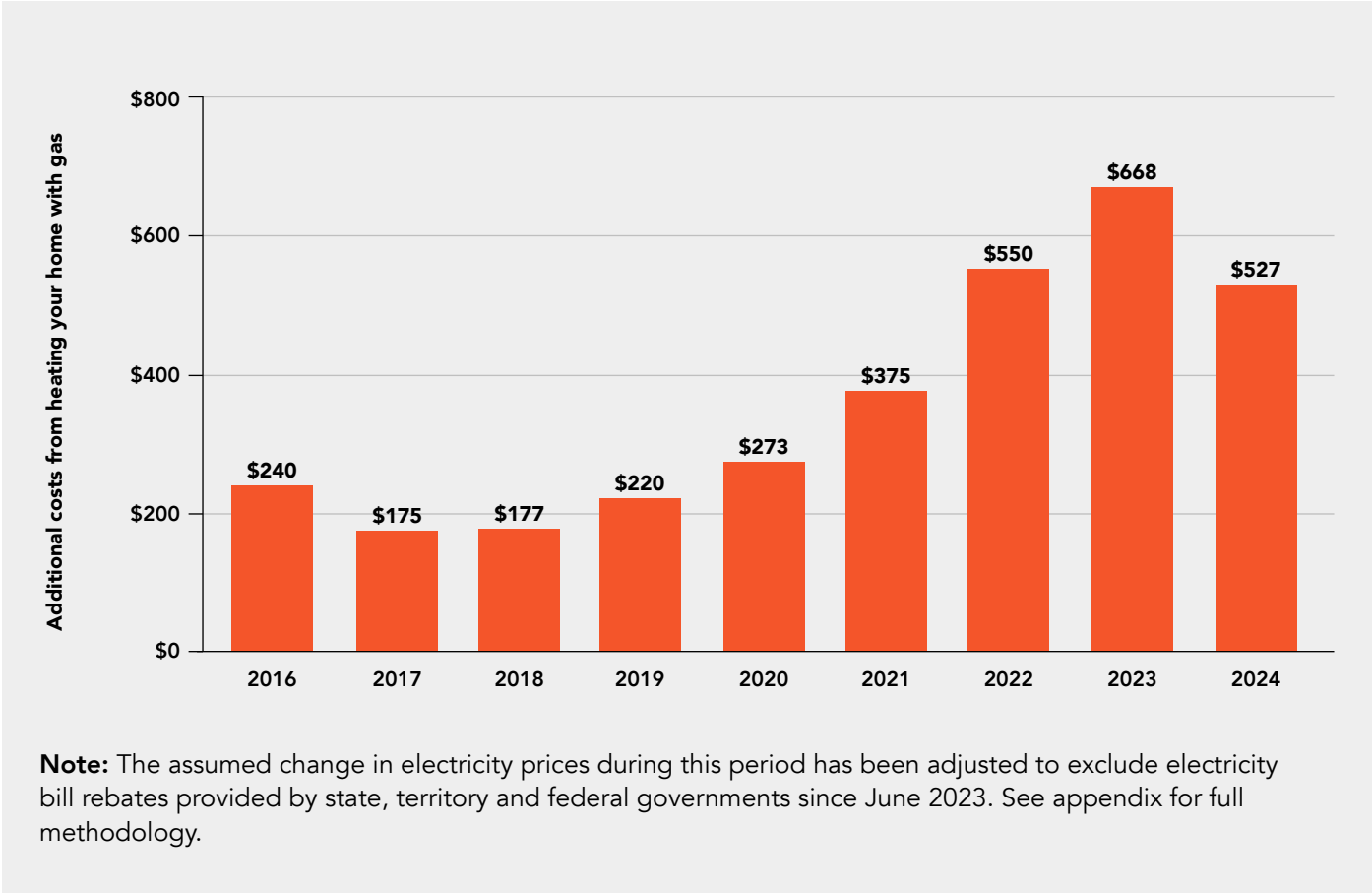
Image 5: Gas is burning a hole in family budgets.



¹ Climate Council estimate based on Australian Energy Regulator gas consumption benchmarks and St Vincent de Paul's 2023 Tariff Tracker. See appendix for details.

Getting off gas and switching to cleaner electric options can help Aussie families cut their costs of living today, and it's also a smart bet for the future. With gas getting more expensive and being used by fewer people, going electric today can reduce the sting of inflation tomorrow. At the same time, electric heating produces much less climate pollution than polluting gas, which reduces the risk of another driver of inflation: fossil-fuelled unnatural disasters.

Figure 4: Additional cost of heating a four-bedroom home in Victoria with gas compared to electricity.



2.4 Climate change is already costing Australians dearly, as unnatural disasters push insurance prices up for everyone

From the Black Summer bushfires to the 2022 floods in Queensland and New South Wales, Australians are already experiencing the devastating impacts of climate pollution. As our climate warms, weather systems are being impacted, leading to unnatural disasters: more extreme floods, storms, bushfires, heat and droughts.

We have felt the rapidly increasing cost of these unnatural disasters over the past decade too. Before 2000, extreme weather events and disasters cost Australia about \$2.5 billion per year in insurance claims for loss and damage to

assets (adjusted to 2022 dollars and property values). But since 2010, the cost of damage caused by unnatural disasters has grown by over 60 percent, to \$3.7 billion a year, and the last five-year average has increased to an eye watering \$4.5 billion in payments by insurers to policyholders impacted by extreme weather events (ICA 2024). As of August 2024, the Actuaries Institute estimated the rising cost of home insurance premiums have caused the number of Australian households experiencing home insurance affordability stress² to rise by 30 percent, to 1.6 million in the past year (Paddam et al. 2024).

Image 6: A couple in Brisbane move their belongings by boat during the March 2022 floods. Australian families and communities are on the frontline of accelerating climate change and worsening extreme weather.



² Home insurance affordability stress takes hold when the cost of home insurance is greater than four weeks of gross household income (whether insurance was purchased or not).

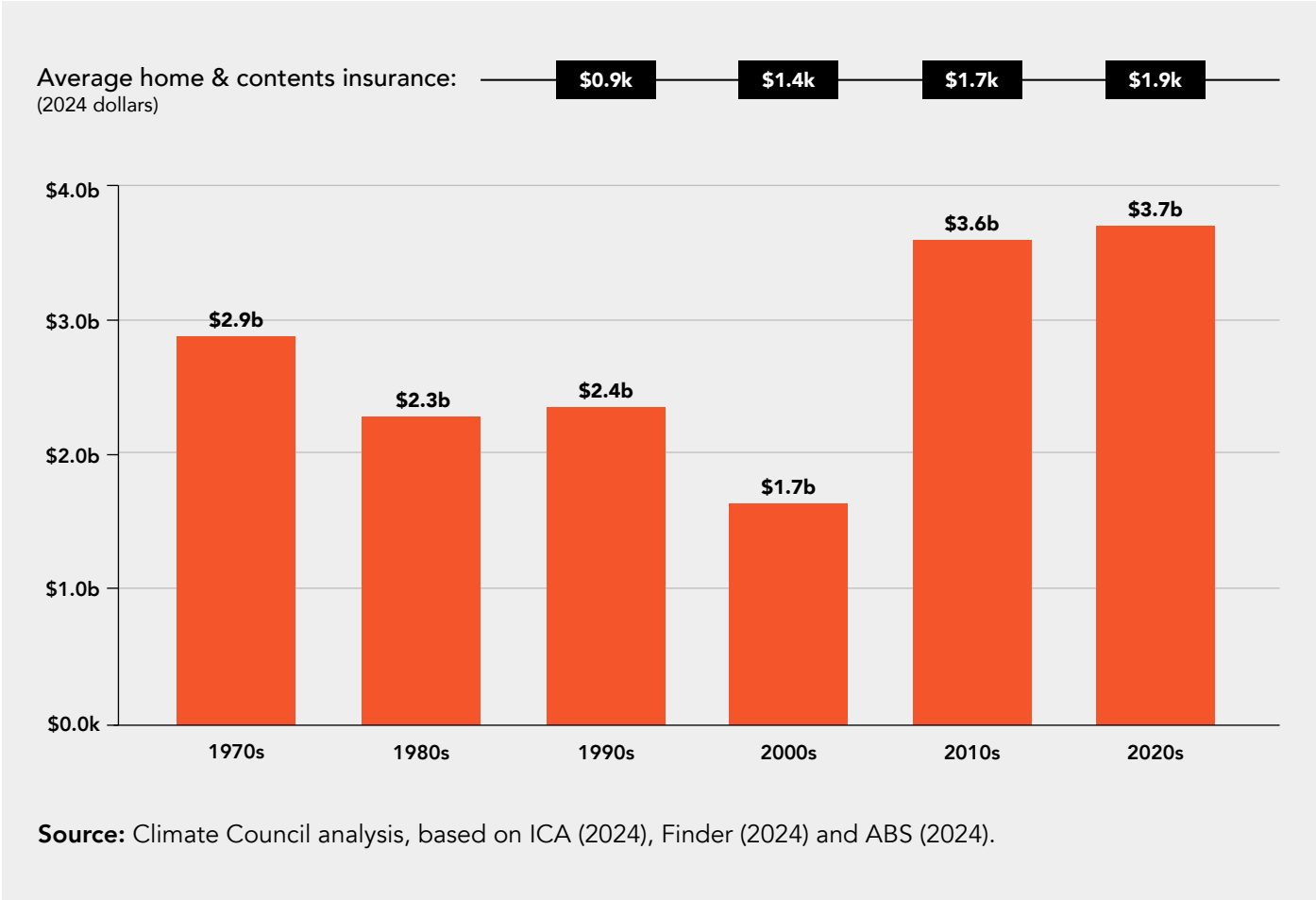
With worsening unnatural disasters and an increasing risk of catastrophes in the future, insurance costs are going up for everyone. To keep up with these increasing climate risks, driven by the burning of coal, oil and gas, insurance companies charge higher premiums. Insurers are now charging Australian customers about \$30 billion more than they were just 10 years ago, an increase of over 50 percent (ICA 2024).

As Figure 5 shows, insurance prices in Australia have jumped up over the past two decades. Now, too many people living in high-risk parts of the country are being priced out of insurance altogether, leaving them dangerously exposed when the next climate-fuelled disaster strikes.

“Going without home contents insurance is stressful but we are taking the risk as premiums went up so much.”

- WA mother

Figure 5: Unnatural disasters in Australia are becoming significantly more expensive to recover from and insure against.



CASE STUDY 2

Bernadette Systa, mother of five, Brisbane, Queensland.



Bernadette Systa and her family, including three of her five children (aged 22, 20 and 16) live in the outer suburbs of Brisbane.

One of the sacrifices Bernadette's family has had to make is to forgo house and contents insurance: "We currently do not have house and contents insurance because it went up so much and it is unaffordable. I am very concerned about not having insurance."

The family have also had to cut back spending in many other areas, especially recreational activities together as a family, "We do not go away on holidays. We do not go to movies or eat out very often and I have changed jobs so I can work from home more often to reduce travel costs."

"The 50 cent public transport fares in Queensland have been a big help, but there are still costs associated with driving to and from the bus station. I would love to have an electric car to help reduce our emissions and running costs, but they are still too expensive for us at the moment."

3. Cost of living crisis forces kids to miss out



"[The] cost of kids' uniforms has more than doubled. Clothing, shoes, and necessities break our budget. All the parents I talk to, whether homeowners or not, are really struggling, really stressed, and it affects home life and relationships."

- NSW mother

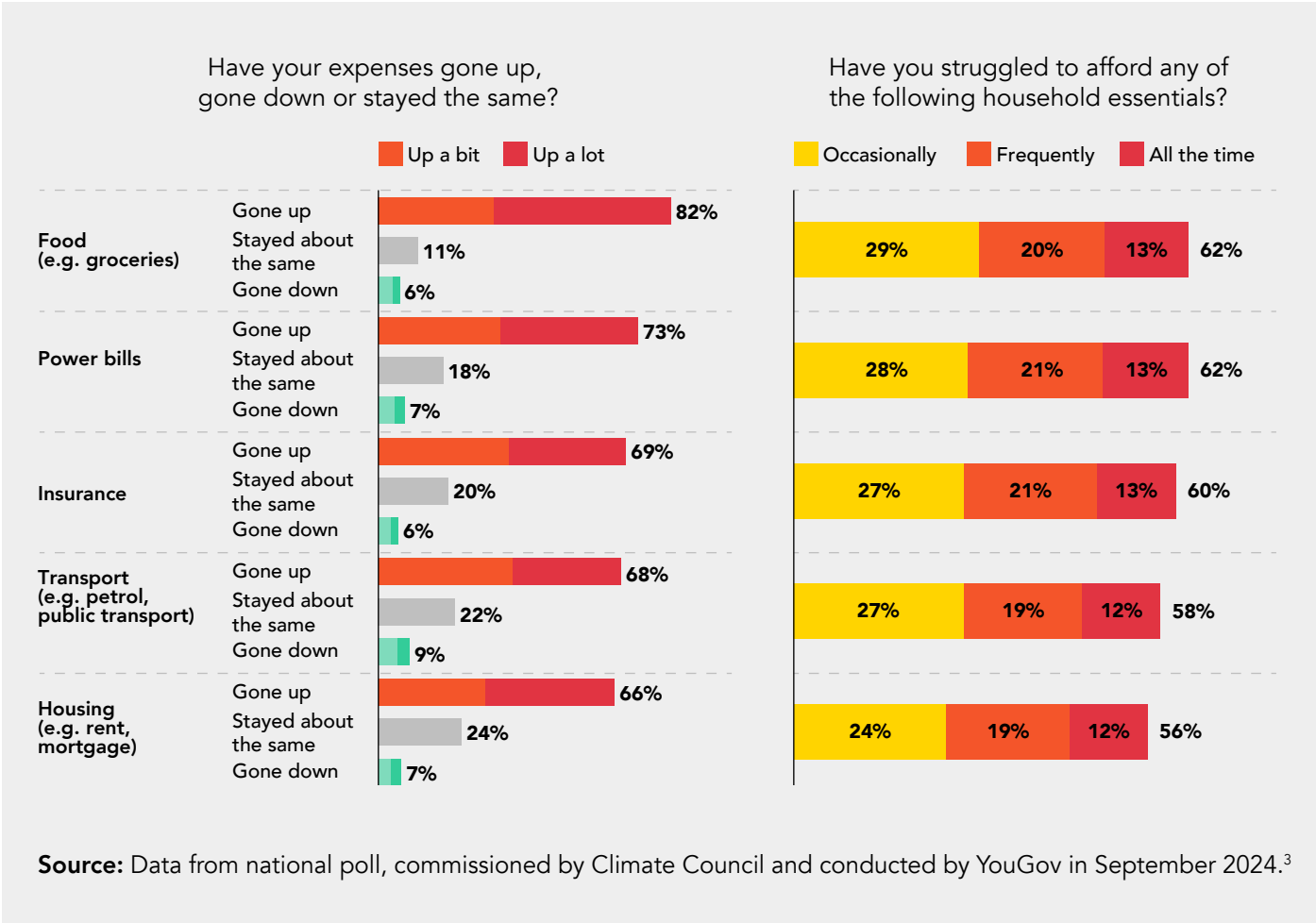
3.1 Everyday costs are squeezing household budgets, with Aussie families struggling to make ends meet

It's getting harder to raise a family in Australia. The cost of essentials - to feed your family, pay your bills and get around - has gone up, and families are feeling the pressure. Climate Council polling found at least two-thirds of parents say that prices across five types of household essentials have gone up over the past year (Figure 6, left). Worryingly, a clear majority of Aussie families are struggling to afford fundamental items, especially food and power bills (Figure 6, right).

Most troubling of all, this analysis shows more than one in 10 families report struggling to afford household essentials all the time, and a further 20 percent struggle frequently. Younger families are especially likely to struggle: 11 percent more parents under 24 struggle to afford food, and 15 percent more are grappling with the cost of housing.

As raising a family becomes more expensive, parents are reporting feeling increasing pressure, stress and anxiety.

Figure 6: As the cost of household essentials increase, Australian households are struggling to make ends meet.



³ Numbers do not include 'don't know' responses.

3.2 As families are forced to cut back, kids are paying the price

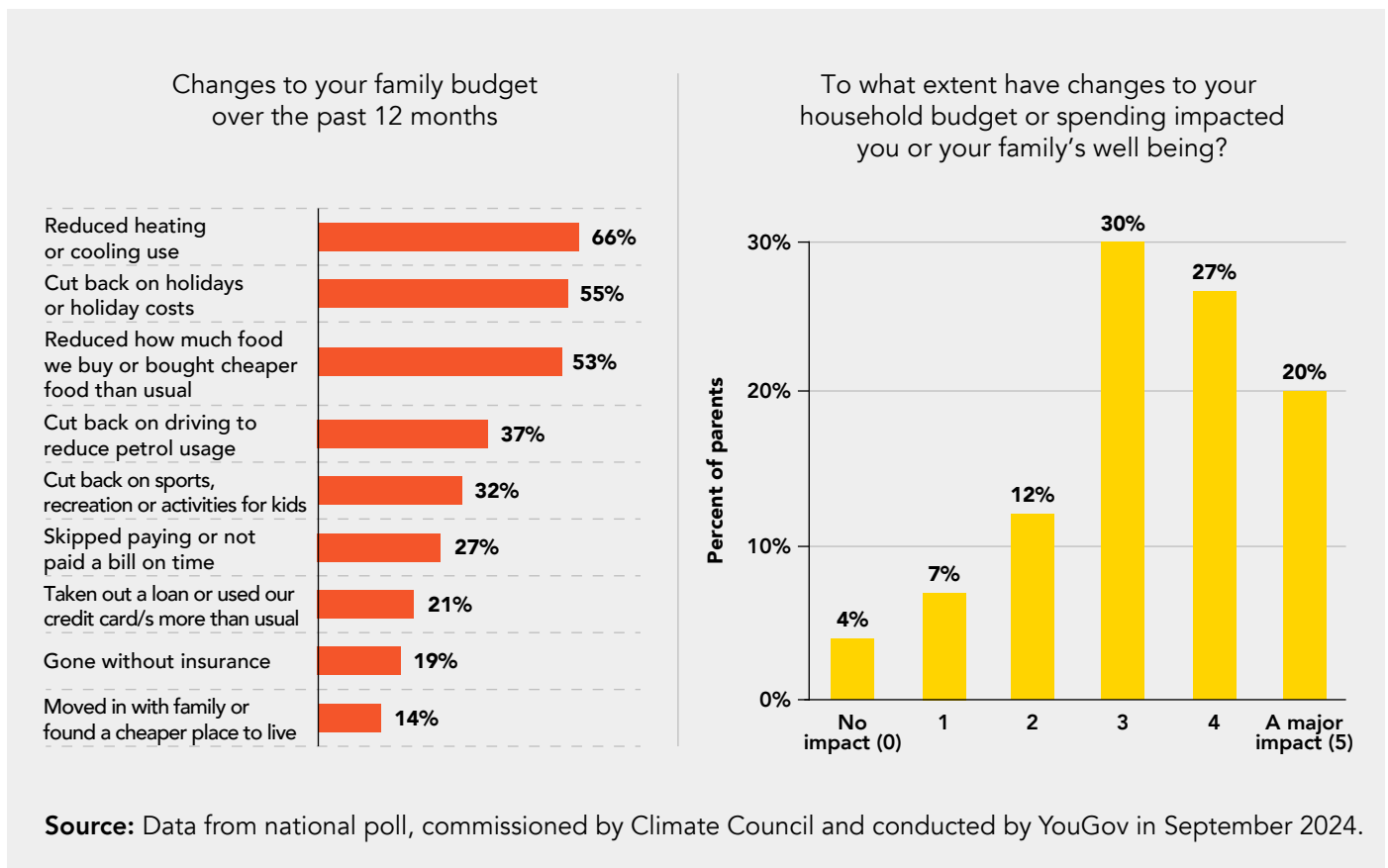
Australia’s cost of living crisis, exacerbated by the burning of oil and gas, is having a heartbreaking impact on our kids (Figure 7). More than 85 percent of families have had to cut back on essentials, with real impacts on both kids and parents.

Uncomfortable homes, dangerous health consequences

Two in three families have cut back on heating and cooling their homes during Australia’s cost of living crisis, with about

one in 10 stopping their heating and cooling entirely. This raises particular concerns for children’s health and wellbeing. Homes that do not maintain warmth properly are a contributing factor in at least six percent of deaths in Australia each year (Gasparrini et al. 2015). Living in houses that are too hot or cold (Above 24°C or Below 18°C) has significant adverse health effects, and can cause an increase in respiratory and cardio-vascular diseases such as pneumonia and high blood pressure. The elderly, infants and people with pre-existing conditions are particularly vulnerable (Gasparrini et al. 2015).

Figure 7: Most families have tightened their spending on heating or cooling their home, holidays and food, with significant impacts on their wellbeing.



“Over the summer we were very careful about only using the air conditioning while the sun was shining on the solar panels and so we didn’t use it at night. We all found it hard to sleep but it was hardest on the kids.”

- 52-year-old woman, WA

CASE STUDY 3

Emily, single mother of two, Sydney



Emily Edwards is a single, working mum of two children (aged 12 & 13) living in Eastern Sydney.

Emily's energy bills have increased significantly in the past five years, putting extra strain on the family's limited budget. Emily has investigated at length putting solar panels on her roof and has found this to be a complex and frustrating process. She has been told that her home does not have enough suitable roof space for a viable solar system.

"It's frustrating to be locked out of accessing solar power to reduce our energy bills and I've spent so much time negotiating with suppliers and trying to find the best, cheaper deal for our electricity supply".

Likewise, Emily has found converting to a heat pump to get off gas hot water is cost prohibitive, with an investment of \$4,000 - \$6,000 net of rebates, and a payback period of 7-10 years. Installation is complex when the space required is different from the existing system.

Emily genuinely tries to reduce her family's climate impact (and expenditure), but the barriers to entry for low and middle income households are substantial.

Like many parents, Emily has experienced anxiety about paying her bills and being able to provide for her children - "the scope is much smaller now for activities with my family". In order to make ends meet Emily has had to reduce her family's energy use, especially use of heating during winter - "it's a good thing we have jumpers - incredible insulatory invention!", they now buy cheaper quality food than usual and don't go away for holidays."

"Emily acknowledges that she is in a better position than many, but doesn't always feel confident about providing for her family "I don't want to always feel stressed about whether I can keep up with rising costs and I don't want my kids to miss out."

"The worst thing is my kids are aware of the financial pressures I face. My daughter has done things like not tell me that she was in trouble for wearing the junior school uniform skirt in senior school, because she didn't want me to buy another one when she was growing so quickly. It was only when I received an email from the deputy principal admonishing her, that I discovered the issue."

"I feel that I am letting my kids down when I hear them say, "It's ok, mum, I know we can't afford that." about x, y, or z that their friends are doing."

Food insecurity means families go hungry

The price of groceries has skyrocketed in recent years, and are now more than 24 percent higher than they were five-years ago (ABS, monthly CPI). This has left the majority of families with no choice but to cut back on the quality and quantity of food they are purchasing. In Australia, food insecurity has been linked to poorer health, greater obesity (due to reliance on lower quality food) and worse academic achievement (Burns 2004; Turrell & Kavanagh 2005; Seivwright et al. 2020).

Worryingly, families with the youngest children are even more likely to miss out, with parents of children under five years of age are 13 percent more likely to have cut back on food compared to the national average. TAFE educated, low-income, and unemployed parents were also more likely to report being forced to reduce food spending.

Parents report that the cost of living has caused them to skip meals, purchase a more limited range of food (such as cutting back on fresh food), or reduce the amount of food they buy for their family.

“I go without lunch everyday to ensure my 12 year old has three meals a day. Sadly I have made cutbacks to fruit and vegetables.”

- 49-year-old, VIC

Image 7: As the cost of living crisis takes hold, Australian families are having to cut back on quality food at the detriment to our children.



Social impacts

The cost of living crisis means children are missing out on foundational and meaningful experiences, with potential impacts on social inclusion and development. About a third of parents polled report being forced to reduce their children's participation in sport or recreation activities, from dancing to swimming lessons, that have significant benefits for childhood academic performance and sense of belonging (O'Donnell and Redmond 2021). Missing out on these activities is yet another challenge stacked on young Australians, who may already be facing difficulties due to the impact of climate change on their mental health.

Climate Council research, supported by Beyond Blue, has found nearly a third of people aged 18-34 are "very worried" about climate change

(compared to just over a fifth for those aged 65+) (Climate Council 2023a), with parents also sharing stories of the acute impacts that experiences of extreme weather events have had on their children (Climate Council 2023b).

"Haven't been able to do extracurricular or leisure activities which has affected the children and adults mental health."

- 41-year-old, SA

Image 8: Kids are missing out on family holidays and sports because of rising costs of living.



Perhaps even more concerning, more than one in 10 families have had to move homes to a cheaper area, with parents reporting the cost and competition of rental housing is creating significant stress for their family. Children who move away from a familiar neighbourhood face additional developmental and social challenges, such as building new social connections, changing schools, and coping with new and unfamiliar surroundings.



Important note: If your child or children need support, please contact Kids Helpline 1800 55 1800 or your local GP.

“If our rent goes up we will most likely need to move out of our child’s school area and away from our community.”

- 41-year-old, VIC

BOX 1

Australia’s cost of living crisis creating more headaches for more families

The Parents for Climate survey found that families are making more financial and lifestyle sacrifices today than in 2022. While the largest jump has been a threefold increase in families taking on debt, the change most likely to harm kids is households cutting spending on food (up 18 percent), whether by purchasing smaller quantities or lower-quality food.

Table 1: More families are doing it tough right now. **Source:** Data from Parents for Climate surveys (2022 & 2024).

Sacrifice	2022	2024
Food	42%	60%
Holidays	40%	57%
Take a loan / use a credit card	4%	12%
No sacrifice	23%	17%

This survey also reveals that, in terms of household size:

- Homes with three to five people were much more likely to have cut back on sports, recreation or activities for kids.
- Homes with five people were much more likely to have skipped paying or not paid a bill on time or had to take out a loan or use credit cards more than usual.
- Larger households are generally more likely to have cut back on family holidays.

Table 2: Larger families are feeling the financial pressure the most. **Source:** Data from Parents for Climate surveys (2022 & 2024).

Household size	Percentage of respondents cutting back on family holidays	Increase since 2022 (percentage points)
Two people	69.7%	+29.1%
Three people	62.2%	+19.5%
Four people	74.2%	+30.9%
Five people	88.1%	+41.8%

Unsurprisingly, wealthier families have been least affected. The Parents for Climate survey found that households with a combined income of \$200,000 or more were least likely to avoid or cut back on spending on food, energy, transport or family holidays, with a third reporting “none of the above”.

Renters were more likely to have taken all of the cost avoidance measures, and were three times more likely to move house or find a cheaper place to live. They were also found to be significantly more likely to have skipped paying or not paid a bill on time, or having gone without insurance.

Table 3: Between 2022 and 2024, the disparity between renters and owner occupiers when it came to their likelihood of cutting holiday costs increased. **Source:** Data from Parents for Climate surveys (2022 & 2024).

Household ownership status	Percentage of respondents cutting back on family holidays	Increase since 2022 (percentage points)
Owner occupier	56.9%	+18.2%
Renter	66.8%	+21.4%

“After the third rent rise in just over one year we had to move suburbs to be able to afford to rent a home.”

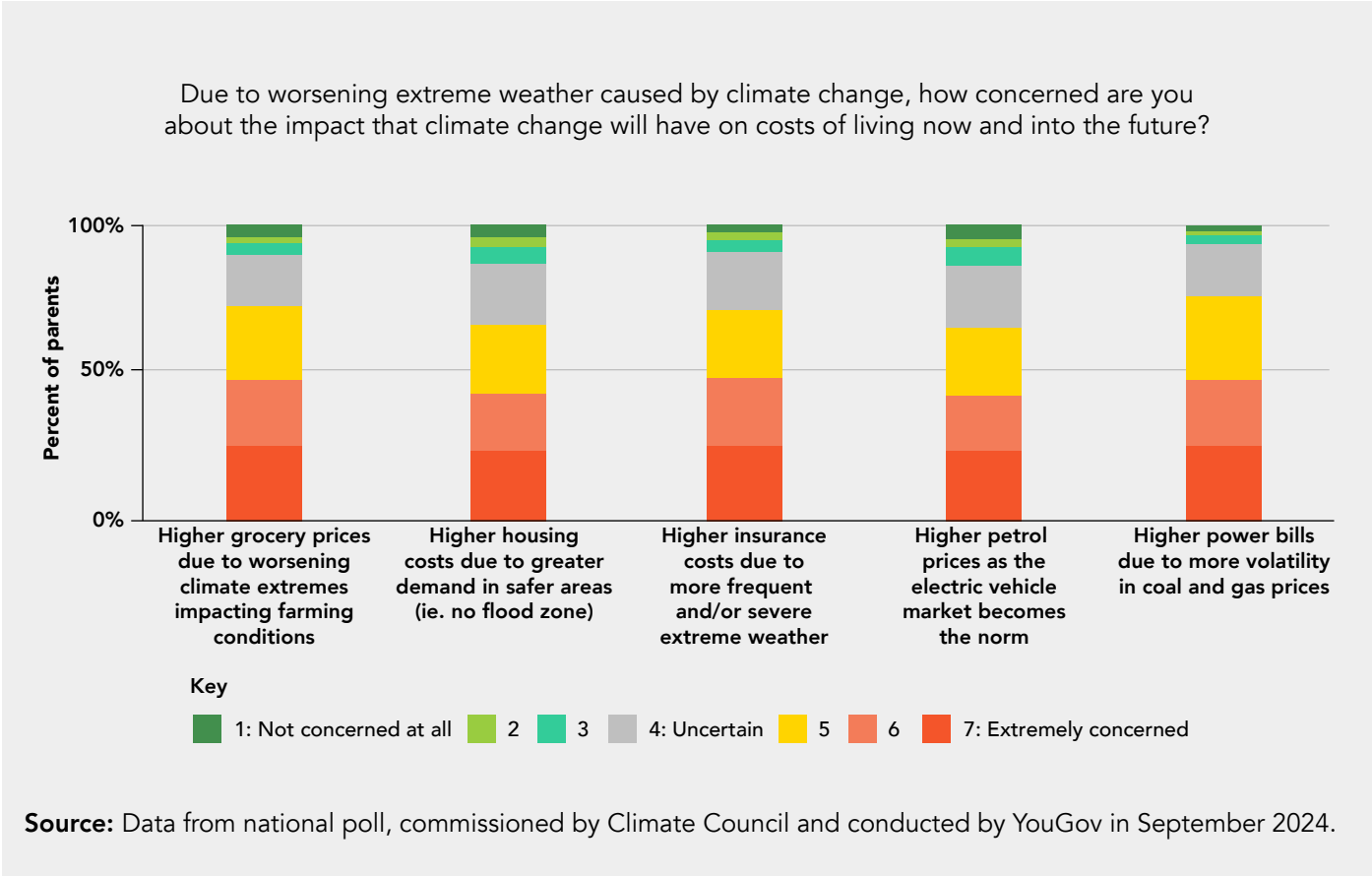
- 36-year-old, NSW

3.3 Climate change is making it harder to raise a family, and parents are anxious of how it might make things worse in the future

Parents polled are worried about how climate change will continue to affect their cost of living (Figure 8). In particular, about three quarters of parents are worried about higher grocery prices as extreme weather makes farming conditions more challenging, and

higher power bills as expensive gas continues to push energy prices up. Parents are also very worried about higher insurance costs, as more intense unnatural disasters fuelled by fossil fuels put more homes at risk, more often.

Figure 8: Parents are concerned that more climate pollution driven extreme weather will worsen their costs of living, now and in the future.



“Our house insurance jumped 30 percent after the Black Summer fires which were nowhere near us. What will happen when the insurance companies will no longer insure in bushfire prone areas? What about when the cost of insurance gets so high it is unaffordable?”

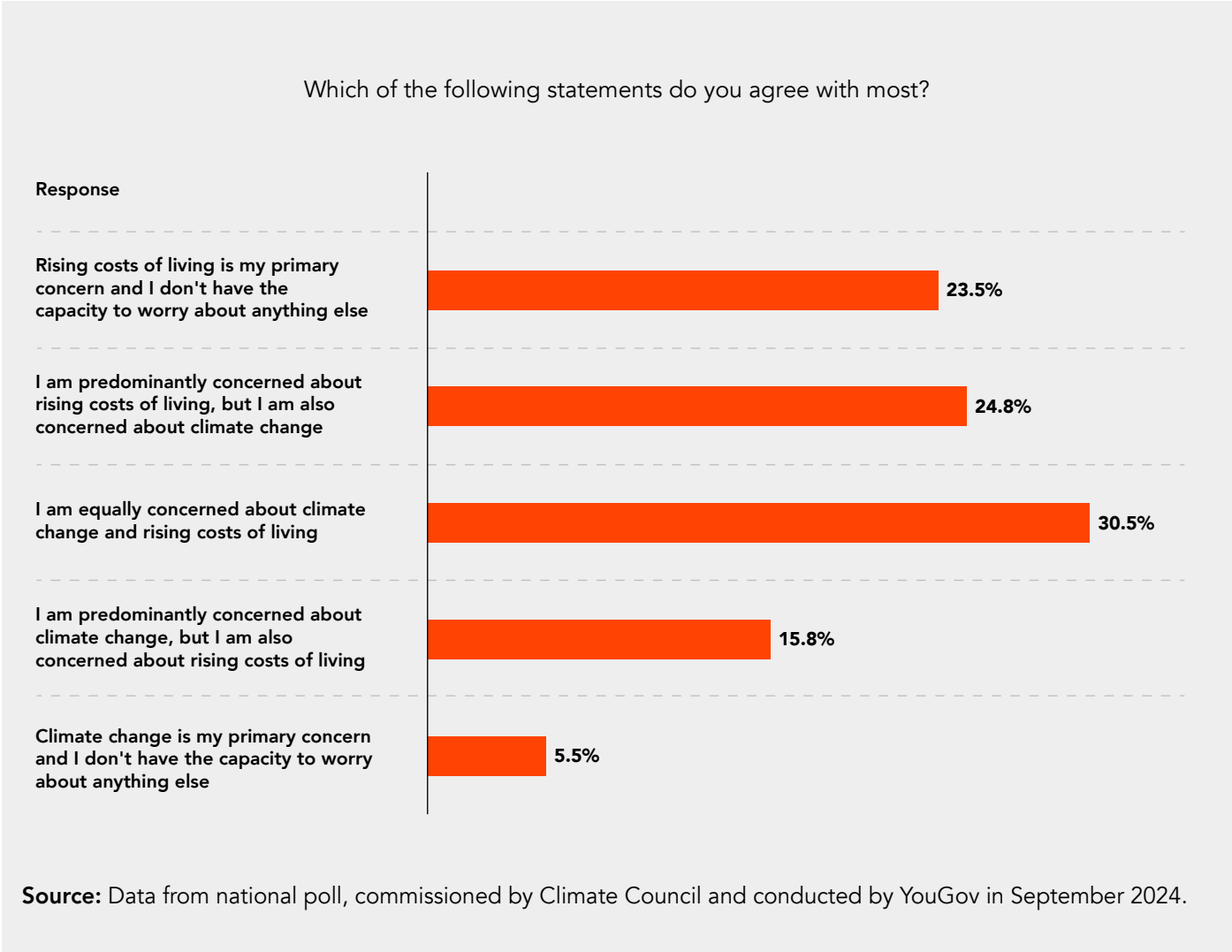
3.4 Australians are worried about both cost of living and the climate crisis

Right now, cost of living concerns dominate news headlines and political debate in Australia, but climate change remains a worry for most people.

Climate Council polling reveals that 71.1 percent of Australian families polled are concerned about cost of living and climate change (see

Figure 9). Another 5.5 percent are so worried about climate change they say they don't have capacity to worry about anything else. Meanwhile, 23.3 percent of people say they are so worried about cost of living they don't have the capacity to worry about anything else.

Figure 9: Both rising costs of living and the climate crisis are pressing concerns for a clear majority of Australian families.



4. Re-powering Aussie homes with clean energy lowers costs of living but is out of reach for too many families



CASE STUDY 4

Mamoon Reza, father of two, Sydney



Mamoon Reza lives with his family, including two teenagers in Newtown, Sydney. Five years ago the family installed a large 13.5 kilowatt solar system on their home. A big factor in their decision to install rooftop solar was having peace of mind around their electricity bills.

"For us, it was more about not knowing [what was coming and] — getting bill shocks. Sometimes it would be large, sometimes it wouldn't be as large," Mamoon shared.

Last year, they added a battery to their household energy mix, and their initial investment is paying off. The family would previously spend around \$1,200 a year on electricity. This year they've made money instead: "Once we put the battery in, we haven't had any electricity bills this year at all. We've actually got a little bit of credit. We've got about \$400 in credits so far because we do sell some of the excess in the battery back into the grid."

Parents know they are paying too much to heat and cool their homes. They also know that better options are available: Powering their home with rooftop solar supported by a household battery, and using healthier, energy efficient electric appliances. Parents are right to look for better, cheaper alternatives, with rooftop solar alone capable of reducing energy bills by 40 to 60 percent and save the average household more than \$1,500 a year (Vorrath 2023; Dehghanimadvar et al. 2024).

The good news is that, already, almost half of parents have solar panels installed on the roof and, for every parent with solar, there is another who would consider getting it in the future. In total, 88 percent of parents have, or would consider getting, rooftop solar panels.

Image 9: More energy efficient homes save families money and buffer them from escalating climate extremes such as heatwaves.



A third of parents polled have installed energy efficient electric appliances, such as a reverse cycle air conditioner or induction stovetop, and features which make homes more comfortable, such as double glazed windows or insulation.

The question then becomes, if so many families understand the value of these bill-cutting upgrades, why have less than half of all households installed them? In a cost of living

crisis, many simply can't afford the upfront cost of these upgrades. For example, Climate Council polling shows that more than half of the parents who don't have rooftop solar say upfront costs are the main barrier holding them back – compared to fewer than 12 percent of parents who don't want solar. Parents polled had similar, positive views towards other cost-saving household appliance upgrades and household batteries (Figure 10).

Figure 10: The vast majority of Australian homes either have installed, or would consider installing energy efficient appliances and clean technology at home.

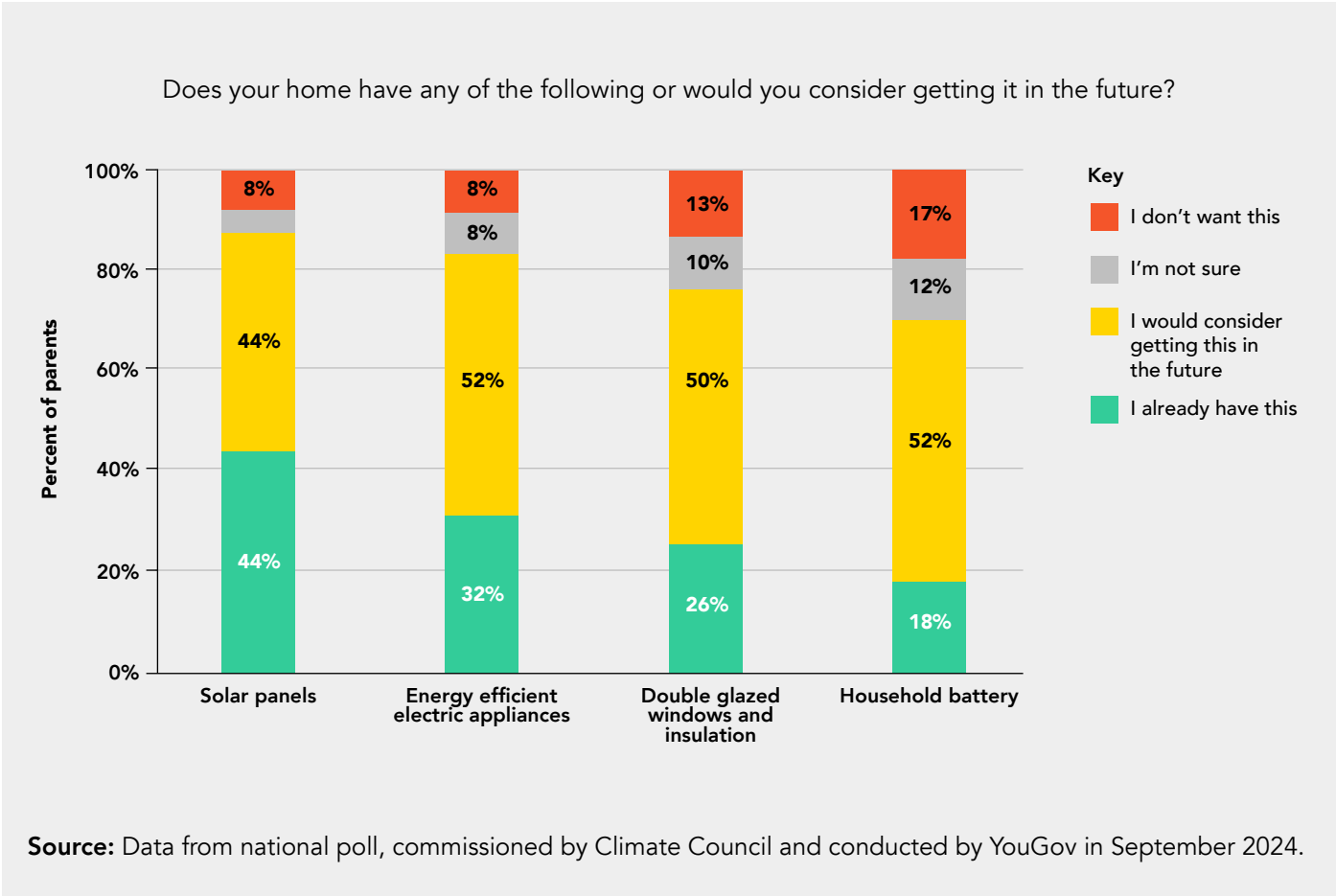
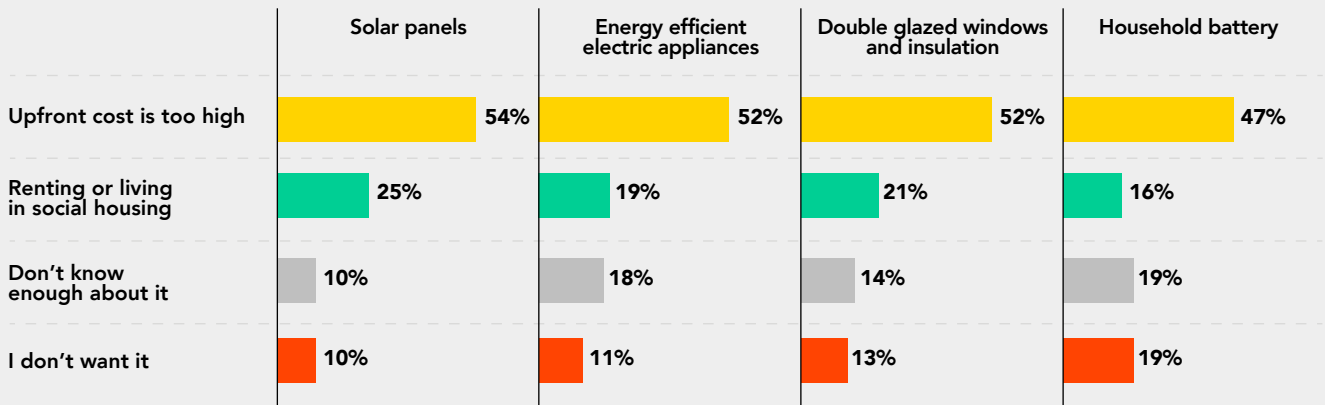


Figure 11: Most Australian parents want to make energy saving upgrades, but either can't afford it or are prevented from doing so because they don't own their own home.

We asked respondents who said that they did not have energy saving upgrades:
 What is the main barrier your family faces in accessing these upgrades to your home?



Source: Data from national poll, commissioned by Climate Council and conducted by YouGov in September 2024.

Millions more families are unable to make energy saving upgrades because they rent their home. Renters, who make up one in three Australian households, are getting a particularly bad deal: they are three times less likely to have access to solar, and less than half of rental properties are insulated (Energy Consumers Australia 2023; Choice 2021).

While saving money on energy bills encourages owner occupiers to install solar, this benefit is not relevant to landlords because their tenants are the ones who pay electricity bills and will enjoy the savings. And while tenants may wish to reduce their electricity bills by installing a rooftop solar system or making home upgrades like insulation, they do not want to pay for something they ultimately don't own or can't take with them when they move.

Many families who do not own their own home are missing out on cheaper energy bills because of the barriers they face installing solar.

5. Conclusion

Millions of Australian families are living on a financial tightrope, precariously trying to make ends meet and give their kids the best start in life in the face of a cost of living crisis that fossil fuels are making worse.

This is simply not good enough. As a wealthy and prosperous country that supports a clean energy future, enabling families to access cheap and efficient renewable energy, transport and electrified appliances that improve their lives should be well within our capability. Doing so will have immediate financial and lifestyle benefits for parents and kids doing it tough today, help tackle long-standing economic inequality and reduce harmful climate pollution at the same time.

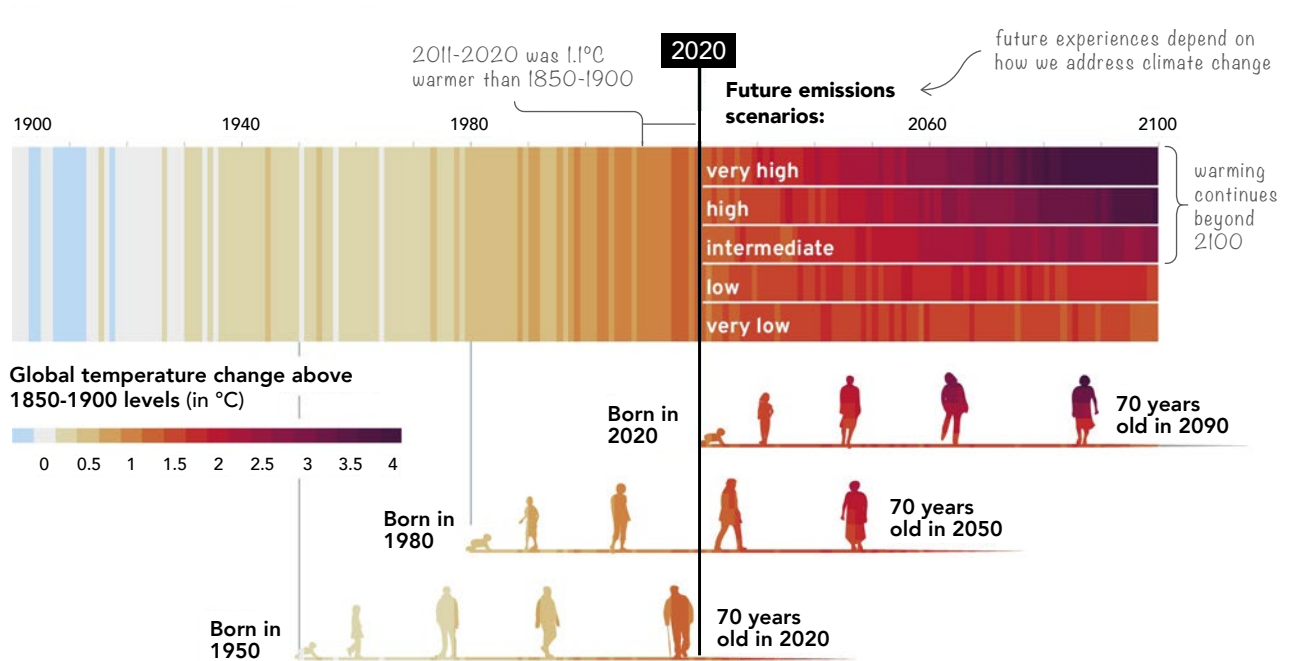
The risk of failing to make practical choices that address our cost of living and climate crises is well established. The Australian Academy of Science (AAS) report, "The Risks to Australia of a 3°C Warmer World", details Australia's vulnerability to a more dangerous future we are on track to experience within the lifetime of kids born today, as well as the risks and costs that will be experienced in such a future (AAS 2021). AAS finds our present pathway means Australians will experience more intense and frequent heatwaves, drought, cyclones and storms, as well as torrential rains, flooding and hailstorms. Such rolling unnatural disasters will result in devastating environmental, social and economic consequences for the kids born today, and for all future generations.

"Present trends are racing our planet down a dead-end 3°C temperature rise. This is a failure of leadership, a betrayal of the vulnerable, and a massive missed opportunity. Renewables have never been cheaper or more accessible...Leaders must drastically up their game, now, with record ambition, record action, and record emissions reductions. No more greenwashing. No more foot-dragging."

- UN Secretary-General Antonio Guterres (UN 2023).

Figure 12: The extent to which existing and future generations will experience a hotter and more dangerous world depends on choices we make, starting now. Adapted from IPCC (2023).

Future experiences depend on how we address climate change



Any missed opportunity to leave fossil fuels in the ground exacerbates the cost of living pressures Australian families are already under, and increases the likelihood that our kids and grandkids are condemned to experience even more hardship.

CASE STUDY 5

Amy Hiller, family of four, Melbourne



For Amy Hiller's family in Melbourne, investing in energy resilience measures is paying off. The family of four have been making steady progress to maximise control of their energy use and their bills. Amy's family installed solar panels about five years ago, benefiting from a Victorian state government rebate. They also made the switch to an EV three and a half years ago, again benefiting from a state government rebate.

Whilst no rebates were available for a household battery, they saved up to meet the upfront cost in order to make the most of their investments. In the event of a severe storm and grid power failure (which happened in many parts of Victoria earlier this year), the battery is connected to key parts of the house so that the family can keep the fridge, induction cooktop and the lights on!

Amy is grateful that they don't have to budget for any unexpected increases in electricity costs and they can charge their car for free from the sun. Amy shared, "with the exception of longer road trips away where we paid for charging, our car has cost us next to nothing in running costs. We've spent \$120 in 3 ½ years for maintenance". Amy acknowledges that many families are locked

out of these benefits - "It's the upfront costs that turn people away from making changes that will save them thousands in the long run.

State governments have stepped up to provide rebates and incentives, but the federal government seems to be lagging. So much more is possible". So what's next for Amy's family? Whilst they are well on the way to electrifying everything, the family are still connected to gas for their hot water and heating. Amy acknowledges the huge costs of using gas to heat the home and water, especially in the Melbourne winter: "We do what we can to minimise our use of heating because gas is so expensive. We're currently saving for a heat pump and making progress toward becoming a fully electric household in the coming years." For Amy, ultimately it's not only about the money - "Yes, we're saving money, but the best thing is it just feels so damn good! We make our own energy from the sun - it's free and it's clean. My kids, who are six and nine, are no longer exposed to harmful toxins from our car exhaust and gas cooktop on a daily basis. I feel so fortunate to have made our home healthier for them".

We have the solutions at our disposal today to give our children a fighting chance. Overwhelmingly, Australian families want access to these solutions – the chance to install solar panels, batteries and energy efficient home appliances that will reduce their bills and protect their kids.

Making these mission critical solutions available to Australian families, or not, is a choice our governments and political decision-makers face today. Our kids' futures depend on them making the right decisions, more often.

Image 10: Making the right decisions today will have a positive influence on our childrens' future.



6. Recommendations

Recommendation 1:

Expand low-cost finance to take pressure off families and slash climate pollution

Aussie families doing it tough are in a frustrating situation: parents know clean energy upgrades to their home will save money, help them get off polluting gas and create a safer future for their kids. But, with half of all Australians having less than \$1,000 in savings, they can't afford the initial cost of these upgrades.

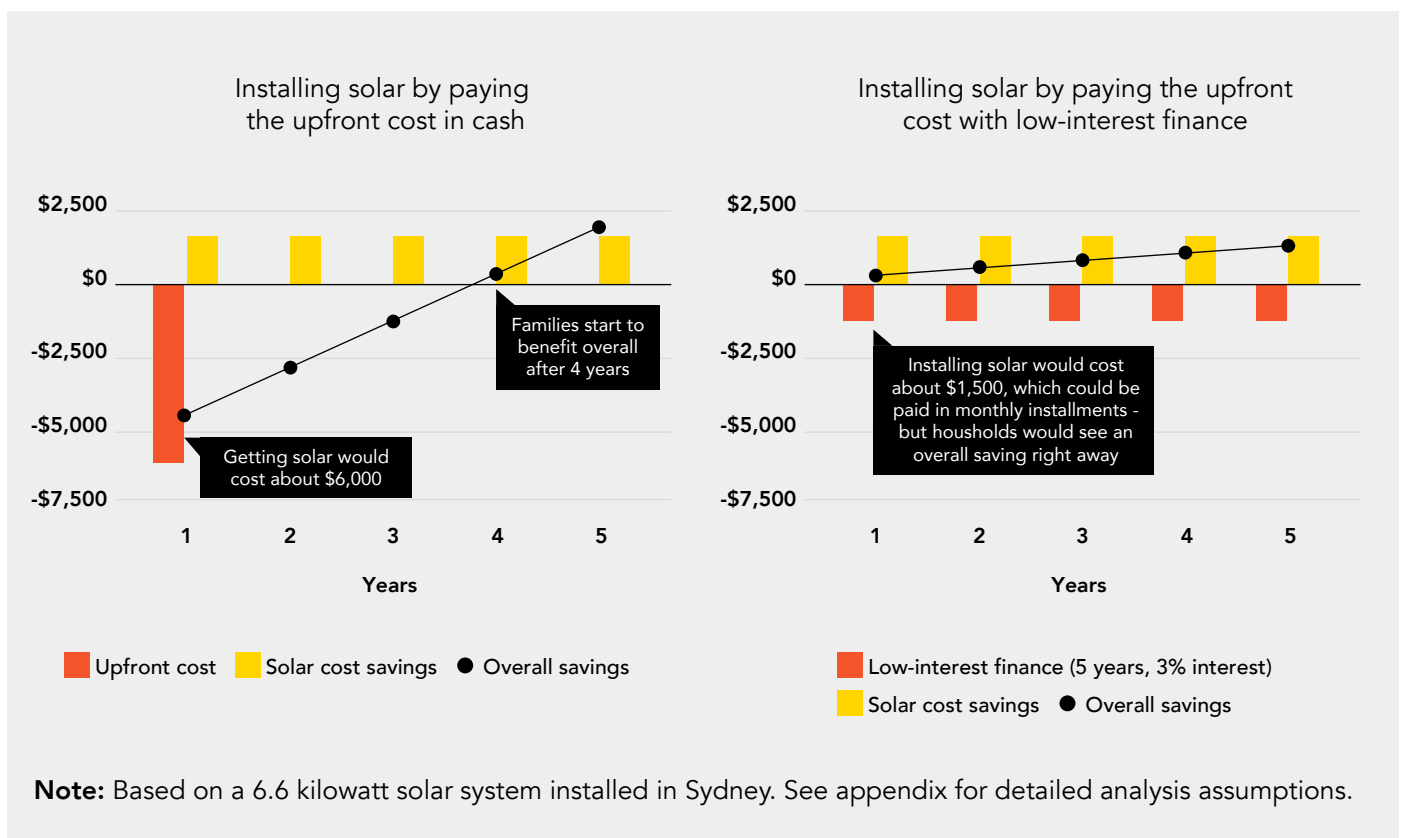
Governments can play an important role here. By providing zero- and low-interest finance options, they can allow households to install rooftop solar, batteries, or make upgrades to their home's energy efficiency, at minimal upfront cost. This loan is then paid off over time using the savings from cheaper electricity bills.

Zero-interest loans are already available in the ACT (see ACT Government 2023) and Tasmania, while low-interest finance options are available through commercial banks (like CommBank's Green Loan).

Governments can back and expand existing low interest finance options, to ensure they're available to Aussie families that most need them. This could include underwriting commercial schemes, or providing finance directly (as is already done in the ACT). Importantly, any government-backed scheme should be required to provide finance at a below-market rate.

Governments can also establish a grant scheme for those with more limited capacity to afford repayments, or an on-rates or on-bill repayment system.

Figure 13: Low-cost finance can help more families access bill-busting energy upgrades.



Recommendation 2:

Roll out rooftop solar and storage for all social housing

There are over 260,000 detached and semi-detached social housing dwellings in Australia, representing about three percent of all houses (ABS 2021b), and people living in social housing are some of the most economically vulnerable Australians. Being unable to access the benefits of rooftop solar is a 'poverty premium' for social housing tenants, potentially increasing their energy costs by 20 percent (Anglicare Australia 2023).

Climate Council analysis finds rooftop solar could save social housing tenants between \$600 and \$1,200 per year, easing the burden of bills on some of the most vulnerable people in our community (Climate Council 2024b). Because governments own the majority of Australia's social housing, only they can unlock this benefit directly. Government support would also be necessary to fund these upgrades for the community housing sector.

Governments can finance some of this investment by rethinking how energy bill support is provided to social housing tenants. For example, Australian Government or state government green bonds could be used to finance the upfront cost of installing rooftop solar and storage. With rooftop solar and storage slashing their energy bills, social housing tenants will then have less need for ongoing energy bill rebates which currently cost governments hundreds of millions of dollars each year. The savings on these rebates can be used to meet the returns on the green bonds, reducing the total cost of delivering this new rooftop solar and storage.

Recommendation 3:

Ensure all new homes are affordable, healthy and all-electric

Recent reforms to the National Construction Code, to ensure all new homes meet a 7-star energy efficiency standard and energy use 'budget', are a step in the right direction. These reforms mean homes built today have cheaper energy bills, are more comfortable, and have a lower environmental footprint. However, these reforms still allow homes to be built with climate-polluting, expensive and unhealthy gas appliances.

Using gas in our homes is hurting our kids. Exposure to gas stove emissions is responsible for 12.3 percent of the total asthma burden in children aged 14 years or under (Knibbs et al. 2018). Gas is also expensive, with prices rising sharply in recent years (see Section 2.3). In fact, the gap between the cost of electric heating and gas has jumped almost 300 percent since 2018, leaving households paying a massive premium for this polluting fossil fuel.

Moving from dual fuel (electricity and gas) to all-electric homes will deliver substantial financial benefits to Australian families, by avoiding rising gas prices and fixed gas connection charges. Federal and state governments can agree on a national approach and timeframe for requiring all-electric new homes and general commercial buildings around Australia. Some jurisdictions are already leading the way: the ACT stopped gas connections for new homes in 2023 and Victoria started requiring all-electric new builds from January 2024.

Recommendation 4:

Ensure renters live in healthy, comfortable and affordable homes

While low-interest finance can help families that own their own home to reap the benefits of electrification and efficiency upgrades, renters don't have the same choice. Renters aren't permitted to make modifications to their homes, and even if their landlord allows modifications, there is no guarantee that they will be able to remain in the home long enough to enjoy the benefits. Plus, because landlords don't personally benefit from the energy savings and comfort of a more energy efficient home, they are discouraged from investing in these common-sense improvements.

Together, these challenges mean too many renters are living in old and inefficient homes, which cost a fortune to heat or cool (if heating or cooling is even available), and paying too much on their energy bills. To address this inequity, minimum standards for rental property energy efficiency should be introduced and strengthened over time to ensure all rental properties are healthy and affordable.

These standards already exist in various forms in most Australian states and territories, and all states and territories recently agreed to phase-in minimum rental standards (Albanese 2023). These standards usually ensure that rental properties meet basic needs like having lighting, a bathroom, and in some states, heating or cooling. But these standards can also be used to ensure renters get a better deal, like in Victoria, where the minimum standards require that replacement gas and electric heaters meet minimum levels of energy efficiency.

These minimum standards are a win-win: renters get healthier, more affordable homes, and rental properties produce less climate pollution.

To find out more about the Climate Council's policy recommendations for how millions of Australian homes stand to benefit from being powered by clean energy and battery storage, and equipped with energy efficient measures, read Climate Council's reports:



Appendix: Methodology Details

Comparison of electric and petrol car costs (Figure 3)

Based on petrol prices from the [Australian petroleum statistics](#), electricity tariffs from [Canstar Blue](#), averaged across all distribution networks, and adjusted using the 'electricity' index from the [consumer price index](#). Based on a passenger car travelling 12,000 kilometres per year, with a [fuel efficiency of 11.1L per 100km](#), and an EV using 2,000 kWh per year, which is [approximately equivalent to 12,000km of travel](#).

Change in average gas bill by region

Average annual gas consumption by state was sourced from gas consumption benchmarks published by the [Australian Energy Regulator](#), for a household of four people. Gas tariffs were sourced from the St Vincent de Paul [2023 Tariff Tracker](#), for 2020 and 2023.

Change in electric and gas powered heating costs (Figure 4)

The cost of heating using gas and electricity is based on the cost comparison published by [Sustainability Victoria](#), for a gas ducted (unzoned) heater and ducted reverse-cycle air conditioner (unzoned). The cost of heating the home with each technology is adjusted overtime using the 'electricity' and 'gas and other household fuels' indices from the [consumer price index](#).

Survey methodology

Parents for Climate ran an online, anonymous survey on cost of living between 4 - 28 September 2024 which asked respondents about:

- The types of energy and energy efficient technologies they use in their homes and whether they would consider using more clean energy solutions if there was government support to do so
- Any changes they had noticed in living expenses and spending over the last three months for energy, food, transport, insurance
- Changes they had made to manage costs of living and how these changes had affected their family and children.

Some basic demographic information

1,056 Australian parents opted to take part in the survey, the majority are women (65 percent), 83 percent are owner occupiers and 17 percent renters. Combined household incomes ranged from \$201,000+ (22 percent), \$51,00 - \$100,000 (20 percent), 101,000 - \$150,000 (20 percent), \$151,000 - \$200,00 (19 percent), Less than \$50,000 (14 percent), while 5% preferred not to say.

Parents for Climate promoted the survey through to its members via email and social media, with further promotion via the digital channels of some partners organisations. Parents for Climate encouraged its members and survey participants to promote the survey through their own networks and social media and to invite other families to participate.

Responses were then compared with a similar survey Parents for Climate conducted in 2022 to track changes in cost of living.

Figure A1: Survey population distribution by state.

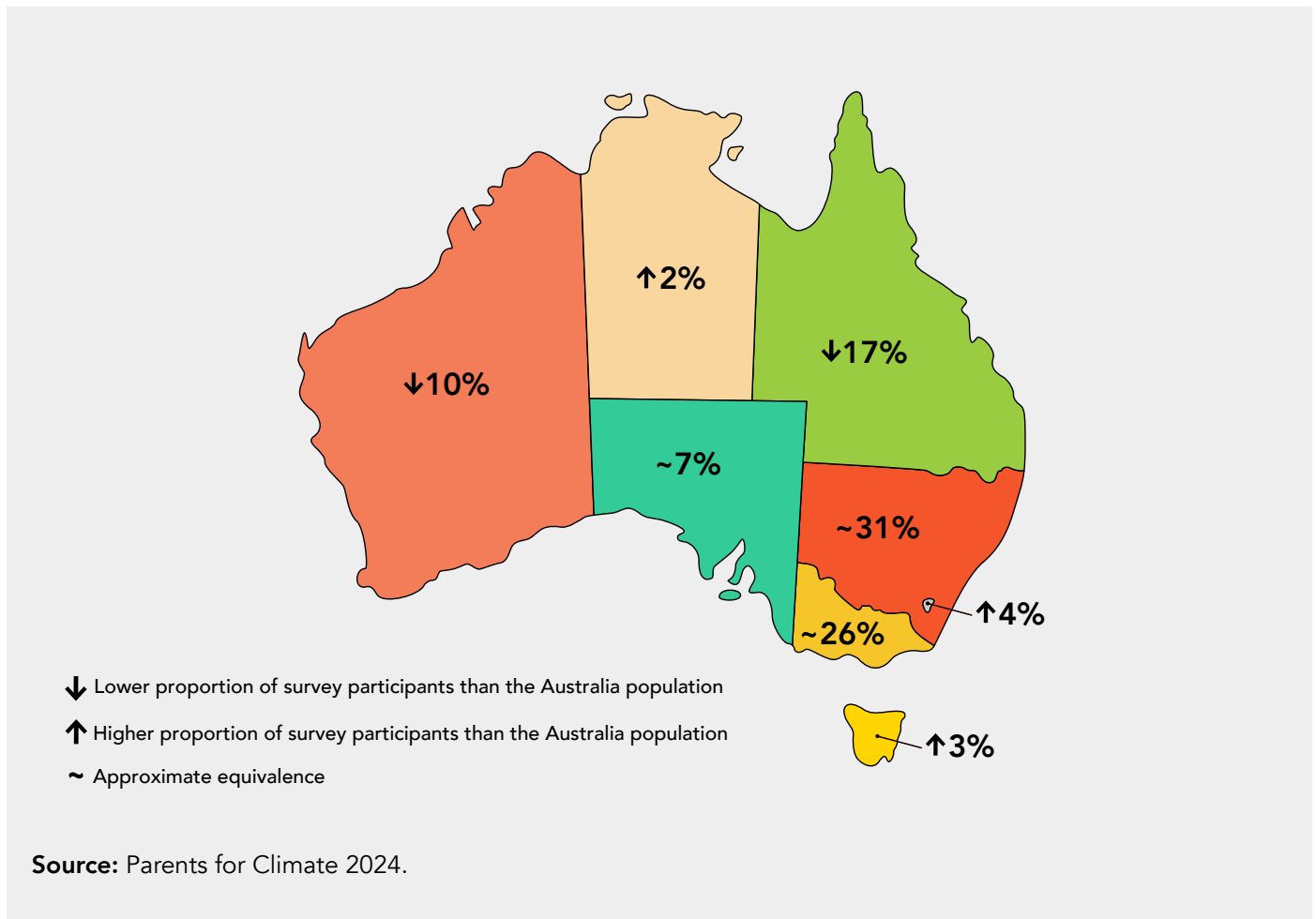
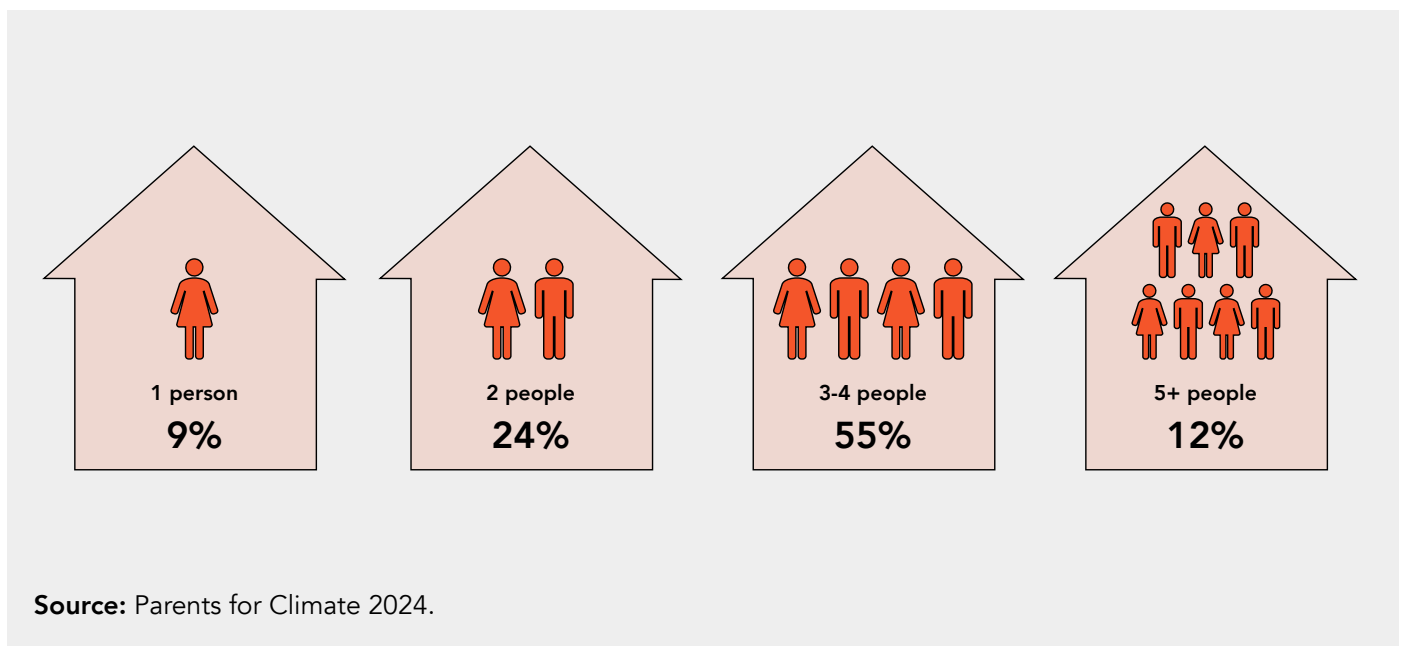


Figure A2: Survey population household size.



Polling methodology

The Climate Council commissioned YouGov to conduct polling on the impact of cost of living and climate on the well-being of Australian families. Polling was carried out from 13 September to 21 September 2024 with a representative national sample of 1,590 Australian parents (of kids under 25 living at home). The sample covered Australian parents from all states and territories, representing a range of voting habits, income levels, and the age of their children.

Respondents were asked a series of multiple choice questions about their financial stress levels over the past twelve months, and whether or not household expenses had gone up or down. The poll then dived deeper into specific family costs like food, power bills, insurance, transport, and housing (e.g. rent or mortgage). Respondents were then asked if they had to make changes to their family budget over the past twelve months because of rising costs and how their children have been impacted. Mental health issues arising from family cost of living stress was an important consideration of the survey.

The poll then unpacked any concerns about climate change and the impacts on family's well-being now and into the future, and whether or not climate change has contributed to any of the cost increases Australians are currently experience, and if concerns of worsening climate change driven extreme weather events have an impact on families costs of living now and into the future. Respondents were asked to consider if more intense extreme weather events affect the cost of family groceries, power bills, insurance, and petrol prices.

Financial estimates of low-interest solar

Based on a 6.6kw solar system installed on a detached house in Sydney, at a cost of \$940 per kw (Dehghanimadvar 2024). Financial savings based on a self-consumption rate of 32 percent, an electricity tariff of \$0.364, and a feed in tariff of \$0.077. Low-interest finance cost based on an annual 3 percent interest rate.

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Image 3: Shutterstock Stock Photo ID: 2302808363. Woodside Petroleum gas plant Western Australia. Photo contributor: Franklin64.

Image 4: Supplied by Pexels. Photography of Factory. Photo contributor: Chris LeBoutillier.

Image 5: Supplied by Pexels. Close-up-of-a-stove-burner. Photo contributor: Kenny Fotos CR.

Image 6: Eastern Australia Faces Ongoing Flood Emergency. Peter Wallis/Getty Images.

Image on page 19: Stock Photo ID: 182053358. sad children hugging his mother. Photo contributor: altanaka.

Image 7: Stock Photo ID: 1844994841. Unhappy small Caucasian boy child sit at kitchen table. Photo contributor: fizkes.

Image 8: 'IMG_0602.JPG' by Flickr user Graham Jenkin licensed under CC BY-NC-ND 2.0.

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Parents for Climate is Australia's leading climate advocacy organisation for parents, carers, families and all who care about a safe future for kids. Parents for Climate empowers parents to champion climate action within their communities, the media, business and politicians. Founded in 2019 by six regional, rural and urban mums in four states and territories, Parents for Climate has grown rapidly to fill a critical gap in the climate movement as a parent organisation, run by parents for parents.

parentsforclimate.org



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