Assessing Impacts of Changes to Australian Electricity Concessions

INTERIM REPORT

A report prepared by Alviss Consulting for the South Australian Council of Social Service (SACOSS) and Australian Council of Social Service (ACOSS)

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A project reference committee is providing ongoing advice and guidance for this project. The committee members are: Kellie Caught, ACOSS; Rebecca Law, SACOSS; Geoff Buchanan, ACTCOSS; Charles Sage, ActewAGL; Con Hristodoulidis, AGL; Robyn Robinson, COTA, Douglas McCloskey, PIAC; Gavin Dufty, SVDP Society; Stephen Durney, TASCOSS; Jarrod Lenne, VCOSS and Graham Hansen, WACOSS.

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Overview

In its final report for the Retail Electricity Pricing Inquiry, the ACCC concluded that the state and territory concession schemes are not fit for purpose and that urgent changes are required.[1] In particular, the ACCC stated that the current schemes, which either offer a flat dollar amount or a percentage-based discount, result in disproportionate support for low and high consumption households. The ACCC recommended a hybrid approach for energy concession schemes, including a fixed dollar component to offset daily supply charges as well as a percentage-based usage concession. The ACCC argued that a hybrid concession approach would incentivise households to reduce consumption where possible but not require them to ration electricity in order to meet other costs.

The purpose of this project is thus to examine what a shift from a fixed 'flat rate' concession amount to a hybrid model, or a percentage-based discount, would mean for different jurisdictions across Australia.

This project consists of two stages. For stage 1, the project objective is to identify potential energy concession models that are more equitable and more responsive to change in both energy price and energy consumption compared to current arrangements.

Stage 1 has modelled a number of concessions scenarios, including full percentage-based energy concessions and hybrid energy concessions. The model also analyses the potential financial impact on concession card holders.

This is an interim report which summarises the outputs from the concession modelling undertaken as part of stage 1, and the report is accompanied by the concession modelling workbook.

The analysis presented in section 3 of this report shows that the outcomes vary significantly between jurisdictions as well as between solar and non-solar households. There are also some differences in terms of impact on pensioners versus Health Care Card (HCC) holders due to differences in their electricity usage.

1 ACCC, Restoring Electricity Affordability and Australia's competitive Advantage, Retail Electricity Pricing Enquiry, Final Report, June 2018

Key findings

- **In all jurisdictions, except the ACT and the Northern Territory, concession recipients without solar would require between 14 and 30% off the bill in order to be better off on a percentage-based concession.**
- **In the ACT and the Northern Territory, where the relative value of the current concessions is greatest, concession recipients, on average, would be worse off on all of the alternative percentage and hybrid concession arrangements modelled.[2]**
- **In terms of a hybrid concession, concession recipients without solar would, on average, be better off under all the scenarios modelled in NSW, Victoria, Queensland, South Australia and Western Australia. In Tasmania the outcome depends on how the hybrid concession is structured.**
- **As concession card holders with solar have much lower usage than other concession recipients, they are typically better off on a fixed concession model that covers supply charges rather than percentage-based models. As such, only Victorian concession card holders with solar can become better off on a percentage-based concession (if the percentage discount is greater than the discount they currently receive).**
- **In relation to the hybrid concession, concession card holders with solar would be better off under all the scenarios modelled in Victoria (on average). In Tasmania and Queensland, they would be worse off. In NSW, South Australia and Western Australia the outcome depends on how the hybrid concession is structured.**
- **A hybrid concession model would make the relative value of the concession more similar across jurisdictions. In jurisdictions that currently offer relatively high fixed concession amounts, however, a hybrid model can significantly reduce the relative value of the concession for recipients.**
- **As HCC holders typically have higher consumption than pensioners, the relative value of the current concession is lower for HCC holders in jurisdictions with a fixed concession amount. A hybrid concession consisting of $160 off the supply charge and 20% off the usage charge would reduce the difference between HCC holders and pensioners (except for in Victoria), but pensioners would still be better off compared to HCC holders. If the fixed amount is further reduced and the percentage concession is further increased, however, the relative value would become more even and eventually favour HCC holders.**

2 Note that the ACT combined the Energy and Utility Concession with the Water and Sewerage Rebate into one concession, the Utilities Concession, in July 2017. Prior to combining the two concessions, the annual concession amounts were $424.54 for water and sewerage and $426.46 for energy. The initial combined Utilities Concession was $604 a year per household. Since then, the Utilities Concession has increased to $700 per year, largely as the Government recognised of the impacts of energy price increases on households. As there is no set percentage that is intended for energy, the analysis in section 3 of this report allocates 100% of the Utilities Concession to energy. In the more detailed jurisdictional analysis in section 5, however, we compare the percentage-based and hybrid concession scenarios to the current concession assuming that 50, 60 and 70% of the total amount is intended for energy.

The analysis presented in section 4 of this report shows that there are significant geographic and socioeconomic differences between postcodes with a high proportion of HCC holders and postcodes with a high proportion of pensioners. The postcodes with a high proportion of pensioners are typically rural (but close to population centres), low income, high median age and a high proportion of people owning their homes outright. Postcodes with a high proportion of HCC holders are typically in the outer suburbs or in regional centres, in areas with high unemployment and a lower median age. Postcodes that have a high proportion of both groups are often very disadvantaged communities. That said, there are notable jurisdictional differences, both in terms of geographic locations and socioeconomic characteristics.

Section 5 of this report presents a detailed analysis of the concession modelling for each jurisdiction.

1. Purpose and approach

In its final report for the Retail Electricity Pricing Inquiry, the ACCC concluded that the state and territory concession schemes are not fit for purpose and that urgent changes are required.[3] In particular, the ACCC stated that the current schemes, which either offer a flat dollar amount or a percentage-based discount, result in disproportionate support for low and high consumption households. The ACCC recommended a hybrid approach for energy concession schemes, including a fixed dollar component to offset daily supply charges as well as a percentage-based usage concession. The ACCC argued that a hybrid concession approach would incentivise households to reduce consumption where possible but not require them to ration electricity in order to meet other costs.

The purpose of this project is thus to examine what a shift from a fixed 'flat rate' concession amount to a hybrid model, or a percentage-based discount, would mean for different jurisdictions across Australia.

This project consists of two stages. For stage 1, the project objective is to identify potential energy concession models that are more equitable and more responsive to change in both energy price and energy consumption compared to current arrangements.[4]

Stage 1 has modelled a number of concessions scenarios, including full percentage-based energy concessions and hybrid energy concessions. The model also analyses the potential financial impact on concession card holders.

This is an interim report which summarises the outputs from the concession modelling undertaken as part of stage 1, and the report is accompanied by the concession modelling workbook. It also presents an analysis of geographic and socioeconomic characteristics of postcodes with a high proportion of concession recipients (Health Care Card holders and Pensioners) in each electricity network area.

Stage 2 is about identifying policy solutions based on modelling conducted at stage one, identify and develop strategies that can offset any disadvantage, as well as assessing the impact the policy options will have on governments' budgets. Stage 2 will produce the project's final report.

3 ACCC, Restoring Electricity Affordability and Australia's competitive Advantage, Retail Electricity Pricing Enquiry, Final Report, June 2018

4 Stage 2 of this project will outline the assessment framework for more equitable and responsive concession arrangement.

2. Methodology and assumptions

2.1 Current concessions and eligibility

Many jurisdictional governments offer multiple energy concessions to target specific customer groups or consumption needs.[5] This project, however, only examines the main electricity concession in each jurisdiction.

Table 1 below outlines the electricity concessions that have been included in this analysis. It also lists the eligibility criteria for each concession.

TABLE 1 | Electricity concessions included in analysis and eligibility criteria

Jurisdiction	Name	Rebate/Concession amount	Eligibility
NSW[6]	**Low Income Households Rebate**	Quarterly rebate, up to a total of $285.00 per year	• Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card
Victoria[7]	**Annual Electricity Concession**	17.5% of electricity usage and services costs. Concession does not apply to the first $171.60 of the annual bill.	• Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card
Queensland[8]	**Electricity Rebate**	$340.85 per year (inc GST)	• Pensioner Concession Card • Veterans' Affairs Gold Card • Commonwealth Healthcare Card • Asylum seeker status • Queensland Seniors Card
South Australia[9]	**Energy Bill Concession**	Up to $231.41 per year to cover both electricity and gas payments	• Pensioner Concession Card • Veterans' Affairs Gold Card • Commonwealth Seniors Healthcare Card • Low Income Health Care Card • Newstart Allowance, Sickness Allowance, Widow Allowance, Youth Allowance, Partner Allowance, Parenting Payment, Special Benefit, ABSTUDY, Austudy, Farm Household Allowance
Tasmania[10]	**Annual Electricity Concession**	140.740 c/day	• DHS or DVA Pensioner Concession Card • DHS Health Care Card • ImmiCard (Bridging Visa)

5 For example, NSW also has a Family Energy Rebate and a Seniors Energy Rebate, Victoria has an Excess Electricity Concession and Tasmania has a Heating Allowance.
6 New South Wales Government (2019), Energy Rebates. See: https://energysaver.nsw.gov.au/households/rebates-and-discounts/energy-rebates.
7 Source: Victorian Government (2019), Concessions and Rebate. See: https://www.victorianenergysaver.vic.gov.au/get-help-with-your-bills/concessions-and-rebates.
8 Queensland Government (2019), Electricity and gas rebates. See: https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/electricity-gas-rebates.
9 South Australian Government (2019), Energy bill concessions. See: https://www.sa.gov.au/topics/care-and-support/financial-support/concessions/energy-bill-concessions.
10 Source: Tasmanian Government (2019), Discounts & Concessions. See: http://www.concessions.tas.gov.au/concessions/electricity_and_heating.

Jurisdiction	Name	Rebate/Concession amount	Eligibility
ACT[11]	**Utilities Concession**	Annual amount is $700 Summer rate: 89.151 c/day Winter rate: 333.897c/per day	• Centrelink Pensioner Concession Card (PCC) • Centrelink Low Income Healthcare Card (HCC) • Veteran's Affairs Pensioner Concession or Gold Card Holders.
Western Australia[12]	**Market offer**	$305 a year	• Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card (TPI, War Widow and Dependent Child)
Northern Territory[13]	**Electricity Concession**	$1.274 per day plus $0.091 per kWh used. Capped at $1,200 per year (8,000 kWh)	• Aged pension • Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card (TPI, War Widow) • Department of Veterans' Affairs Repatriation Pharmaceuticals Benefits Card (orange card) • Disability Support Pension • Carer Payment • Parenting Payment (single)

2.2 Customer segments and consumption levels

The four main categories of concession recipients analysed for this project are:

1. Pensioners
2. Health Care Card holders
3. Other card holders
4. Concession recipients with solar

A major energy retailer, AGL, provided customer numbers and average annual consumption for each category as well as non-concession card holders for this study. The data provided covered all networks in jurisdictions where AGL is a retailer (NSW, Victoria, South East Queensland and South Australia). For Tasmania we used similar concession data previously shared by Aurora Energy as well as assumptions based on AGL data and total customer numbers. To estimate the number of concession recipients (in each of the 4 categories) and their average annual consumption in the ACT, North Queensland (Ergon network), Western Australia and the Northern Territory we developed assumptions based on AGL data, total customer numbers, solar uptake and DSS payment recipient data. A complete list of assumptions is provided in Appendix A.

As there are 16 electricity networks in Australia (5 in Victoria, 3 in NSW, 2 in Queensland and Western Australia, and 1 in the other jurisdictions), this analysis covers 64 customer segments.

11 ACT Revenue Office (2017), Utilities Concession. See: https://www.revenue.act.gov.au/community-assistance/utilities-concession.
12 Source: https://www.wa.gov.au/service/community-services/grants-and-subsidies/apply-energy-concession
13 Source: https://nt.gov.au/community/concessions-and-payments/nt-concession-scheme/concessions/electricity and eligibility https://nt.gov.au/community/concessions-and-payments/nt-concession-scheme/become-a-member

While the average annual consumption varies between the 64 customer segments, it should be noted that it is still just an average for each segment and that individual concession recipients will have an annual electricity consumption that is above or below the average. We would therefore caution against interpreting the results as if everyone in a segment group would be better or worse off under a specific concession model (e.g. $160 off the supply charge and 20% off the usage charge). The interpretation should instead be that concession recipients in that customer segment are more likely to be better from that split (e.g. $160 off the supply charge and 20% off the usage charge) and upwards. Even so, there will be outliers with very high or low consumption levels for whom the outcome would be different.

2.3 Electricity tariffs and bill calculations

The model workbook associated with this report contains both market offers and regulated offers. The analysis presented in this report, however, is based on the average market offer for each network as of October 2020. The average market offer is based on the single rate tariff, includes guaranteed and pay on time discounts and is exclusive of GST. The average is based on one offer per retailer and has not been weighted for retailers' market share. In networks without retail competition (Ergon, Western Power, Horizon and PWC) the analysis is based on the regulated rate. The calculation of annual bills assumes a flat consumption pattern over the year.

2.4 Electricity tariffs and bill calculations

The AGL dataset shows average imported usage for households with solar. In order to calculate the impact of feed-in-tariffs earned (for electricity exported) we have assumed that all concession recipients with solar have an export rate based on a 5kW system. We used Renew's Sunulator to estimate solar generation and export rates for each network and these export rates are listed in table 2 below.[14] Appendix A contains more detail on assumptions used for the analysis pertaining to concession recipients with solar.

TABLE 2 | Assumed electricity generation and export rates for households with solar

State	Network	Generation (kWh/day)	Export as a % of solar generation
NSW	**Ausgrid**	19.03	74%
NSW	**Endeavour**	19.03	63%
NSW	**Essential**	19.03	51%
VIC	**Citipower**	18.15	70%
VIC	**Powercor**	18.15	58%
VIC	**Ausnet**	18.15	63%
VIC	**Jemena**	18.15	64%
VIC	**United Energy**	18.15	62%
QLD	**Energex**	21.00	57%

14 Sunulator default values were applied for things such as panel tilt, north orientation, 5kW PV system with no battery storage, array efficiency etc. The location was set to capital cities for each state. Renew's Sunulator is available at: https://renew.org.au/resources/sunulator/

State	Network	Generation (kWh/day)	Export as a % of solar generation
QLD	Ergon	21.00	57%
SA	SAPN	19.96	59%
TAS	Tasnetworks	18.58	45%
ACT	Evoenergy	20.26	61%
WA	Western Power	21.93	66%
WA	Horizon	21.93	66%
NT	PWC	21.89	54%

2.5 Customer numbers

Total residential customer numbers for each network have been sourced from Regulatory Information Notices (RIN) and the networks' own websites. These total residential customer numbers have been used to calculate the number of concession recipients and customers with solar in networks where we do not have AGL data.

TABLE 3 | Total number of residential electricity connections by network

State	Network	Residential customers
NSW	Ausgrid	1,545,428
NSW	Endeavour	920,306
NSW	Essential	756,263
VIC	Citipower	289,800
VIC	Powercor	730,800
VIC	Ausnet	656,463
VIC	Jemena	310,712
VIC	United Energy	630,200
QLD	Energex	1,365,621
QLD	Ergon	645,029
SA	SAPN	801,236
TAS	Tasnetworks	246,751
ACT	Evoenergy	178,236
WA	Western Power	1,013,561
WA	Horizon	36,956
NT	PWC	73,429

3. Current concessions vs. alternative concessions

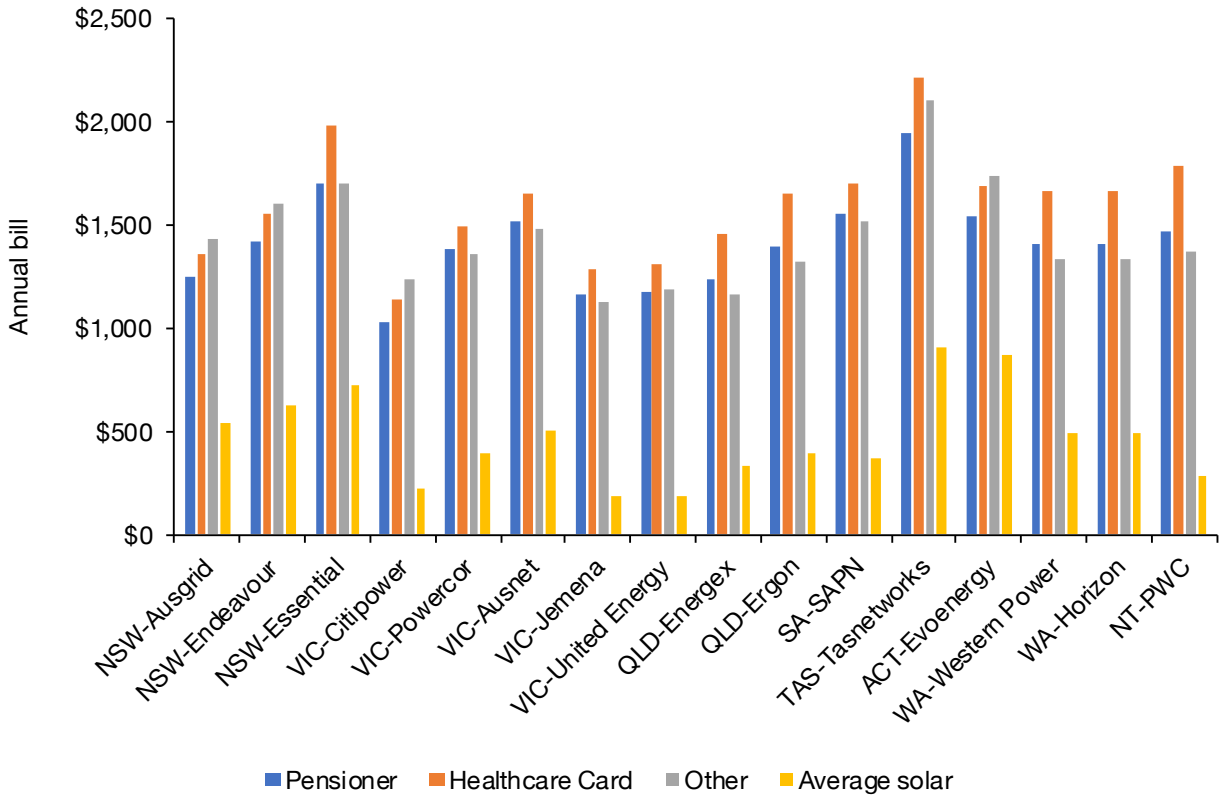
This section compares current annual bills for concession recipients to annual bills inclusive of a percentage-based concession and bills inclusive of a hybrid concession.

The percentage-based concessions applied range from 5% to 35% off total bill (excluding GST) while the hybrid concessions range from $310 off supply charges and 5% off usage charges to $10 off supply charges and 35% off usage charges. Where the annual supply charge is less than the maximum discount ($310) the fixed concession has been capped at the cost of the supply charge.

The below analysis shows that the outcomes vary significantly between jurisdictions as well as between solar and non-solar households. There are also some differences in terms of impact on pensioners versus Health Care Card holders due to differences in their electricity usage.

Chart 1 shows the current average annual bill prior to the concession being applied for the four types of concession recipients in each network area. It shows that bills for non-solar households are typically highest in Tasmania and NSW's Essential network while they are lowest in Victoria's Citipower, Jemena and United Energy networks.[15]

CHART 1 | Annual bills excluding concession and GST for pensioners, Health Care Card holders, other card holders and concession recipients with solar based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[16]



15 Note that this is based on the single rate tariff and that the majority of households in Tasmania have an off-peak tariff in combination with the single rate. Also, as there is a high penetration of gas in Victoria's Citipower, Jemena and United Energy networks, this result in lower electricity usage in these networks.
16 In networks without market offers it is based on the regulated rate

Chart 2 shows the current average annual bill for the four types of concession recipients in each network area. It shows that the current bills are typically highest in Tasmania and NSW's Essential network while they are lowest in the Northern Territory (PWC), the ACT (EvoEnergy) and Victoria's Citipower network.

CHART 2 | Annual bills **including the current concession** (excl GST) for **pensioners, Health Care Card holders, other card holders and concession recipients with solar** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[17]

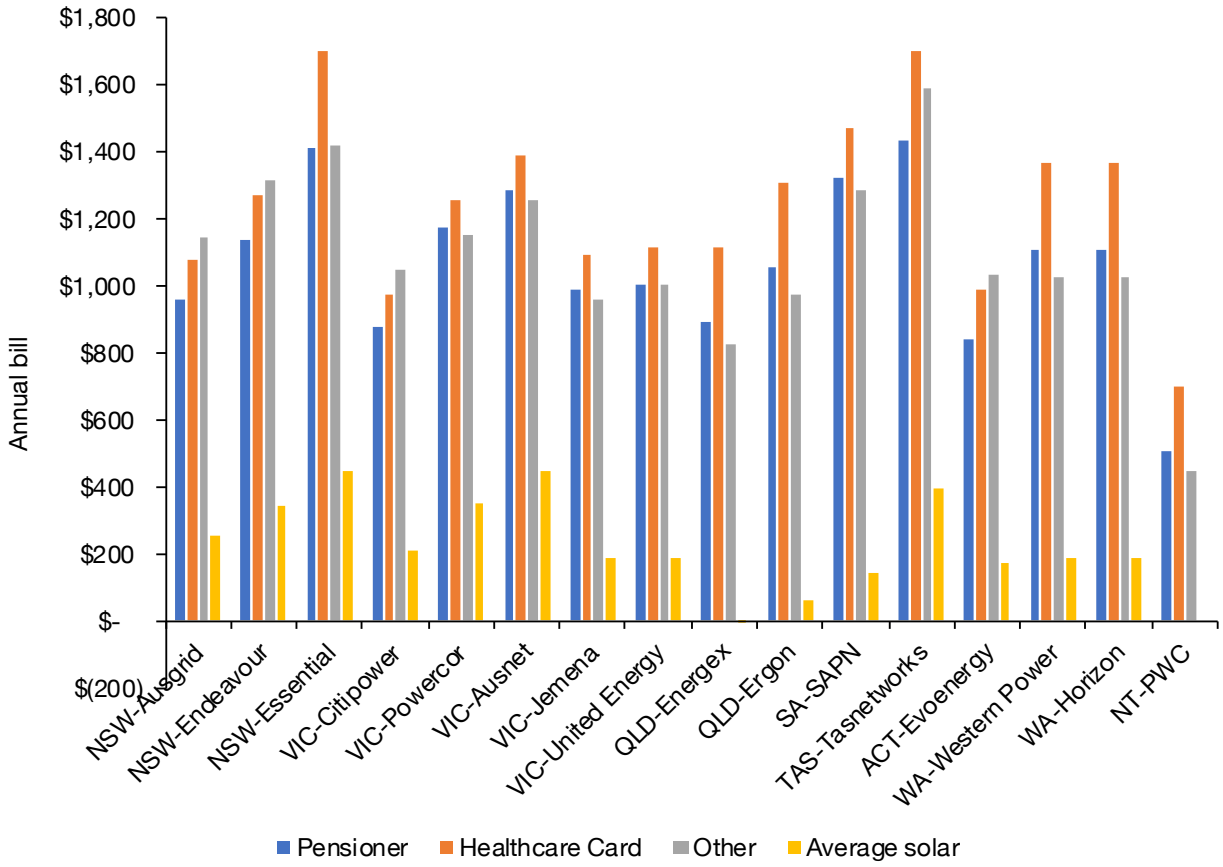


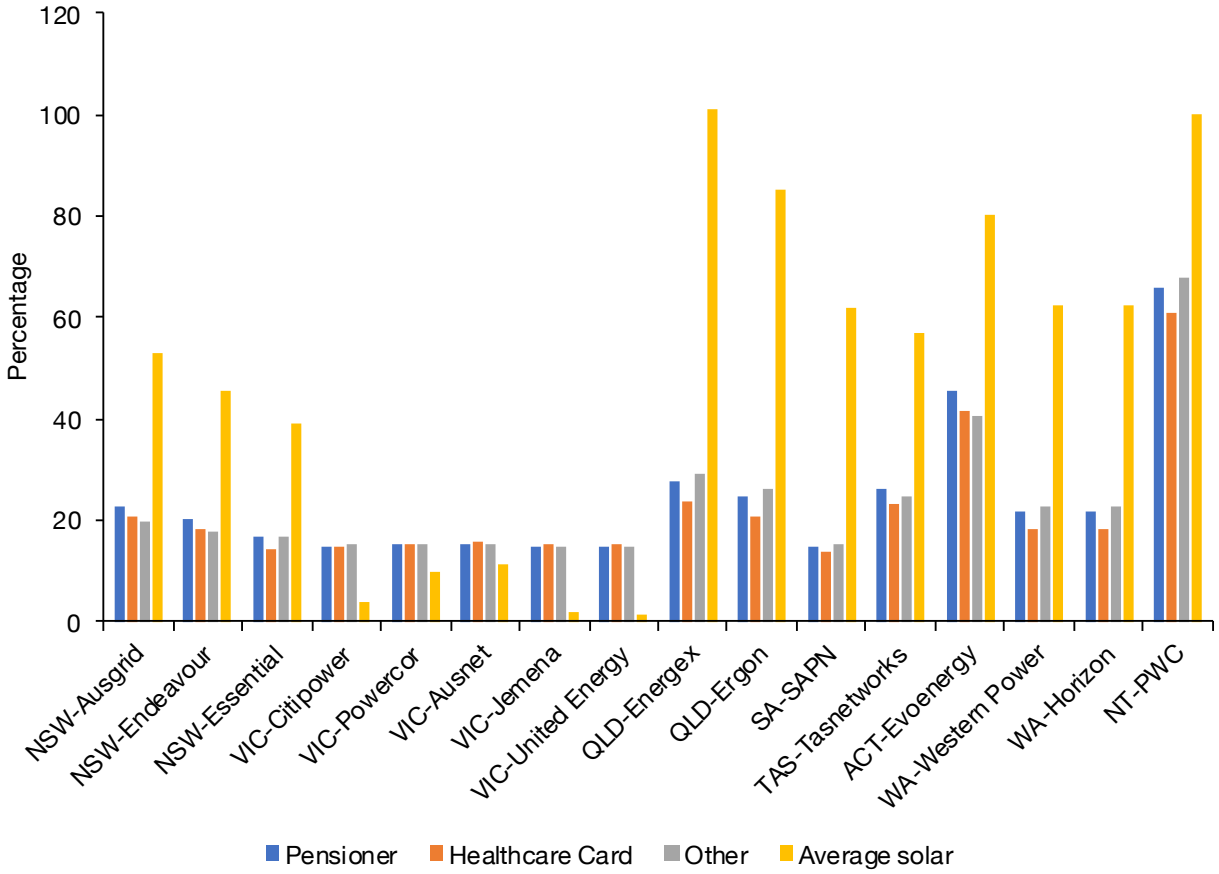
Chart 3 shows the relative value of the current concession for the four types of concession recipients in each network area.[18] It shows that the relative value of the current concessions is greatest in the Northern Territory (PWC) and the ACT (EvoEnergy).[19] Furthermore, it shows that the relative value of the concession for solar households is greatest outside Victoria (which currently has a percentage-based concession). It also shows that a fixed concession amount typically is of less value to Health Care Card holders compared to other concession recipients.

17 In networks without market offers it is based on the regulated rate

18 The relative value of the concessions is the percentage reduction to annual bills based on the average market offer (as of October 2020) and average consumption level for each concession category.

19 Note that the ACT combined the Energy and Utility Concession with the Water and Sewerage Rebate into one concession, the Utilities Concession, in July 2017. Prior to combining the two concessions, the annual concession amounts were $424.54 for water and sewerage and $426.46 for energy. The initial combined Utilities Concession was $604 a year per household. Since then, the Utilities Concession has increased to $700 per year, largely as the Government recognised of the impacts of energy price increases on households. As there is no set percentage that is intended for energy, the analysis in section 3 of this report allocates 100% of the Utilities Concession to energy. In the more detailed jurisdictional analysis in section 5, however, we compare the percentage-based and hybrid concession scenarios to the current concession assuming that 50, 60 and 70% of the total amount is intended for energy. In the Northern Territory, they already have a hybrid model consisting of a daily rebate as well as fixed discount per kWh used.

CHART 3 | The relative value of the **current concession** (excl GST) for **pensioners, Health Care Card holders, other card holders and concession recipients with solar** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[20]

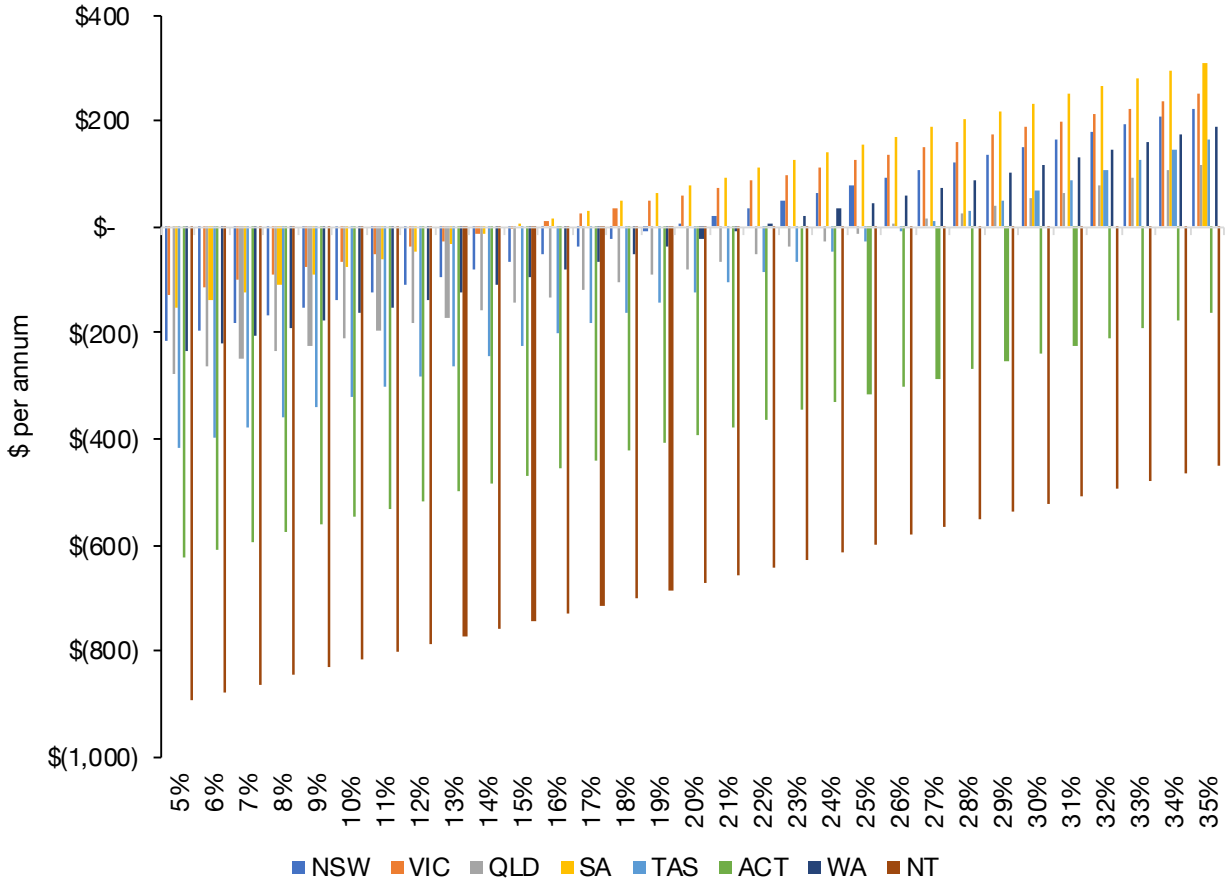


3.1 Pensioners

Chart 4 below shows when pensioners, on average, would be better or worse off on a percentage concession compared to the current arrangements. It shows that pensioners would not be better off on a percentage concession in two jurisdictions, the ACT and the Northern Territory, where the relative value of the current concessions are greatest. In South Australia and Victoria, on the other hand, pensioners would be better off if they receive discounts of 15% and 16% respectively. In NSW, they would require 20% in order to be better off, 22% in Western Australia and 27% would be required in Queensland and Tasmania.

20 In networks without market offers it is based on the regulated rate

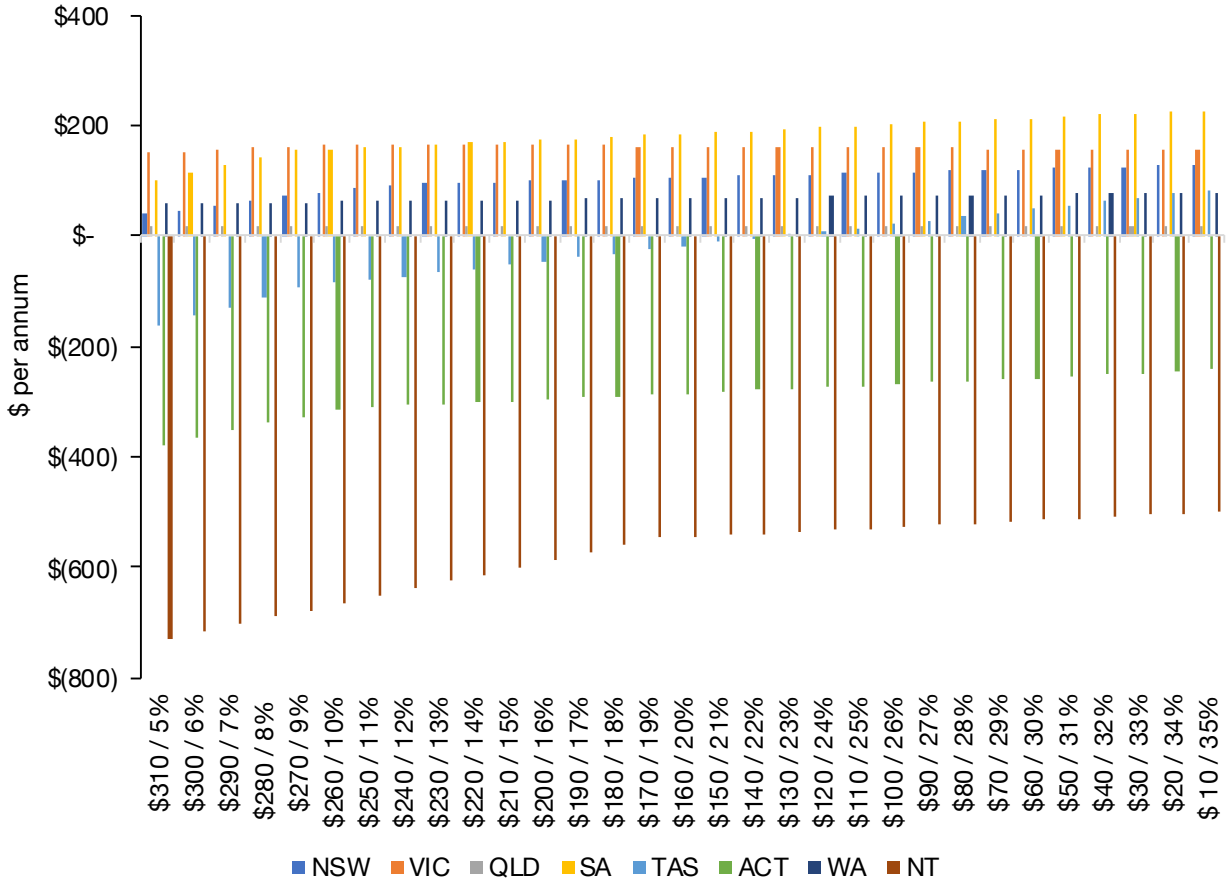
CHART 4 | Pensioners being better or worse off on a **percentage concession** compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[21]



In relation to the hybrid concession, pensioners would be better off, on average, in NSW (on average), Victoria (on average), Queensland (on average), South Australia, Western Australia and potentially Tasmania. In the ACT and the Northern Territory, they would be worse off. Chart 5 below shows that pensioners receiving an annual concession of $160 off the supply charge and 20% off usage charges would be $185 better off in South Australia, $162 in Victoria, $106 in NSW, $68 in Western Australia and $18 better off in Queensland. However, in Tasmania pensioners' bills would increase by $19, by $285 in the ACT and $544 in the Northern Territory. Pensioners in Tasmania would require 23% off usage charges (combined with $130 off supply charges) in order to be better off on a hybrid concession.

21 In networks without market offers it is based on the regulated rate

CHART 5 | Pensioners being better or worse off on a hybrid concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[22]



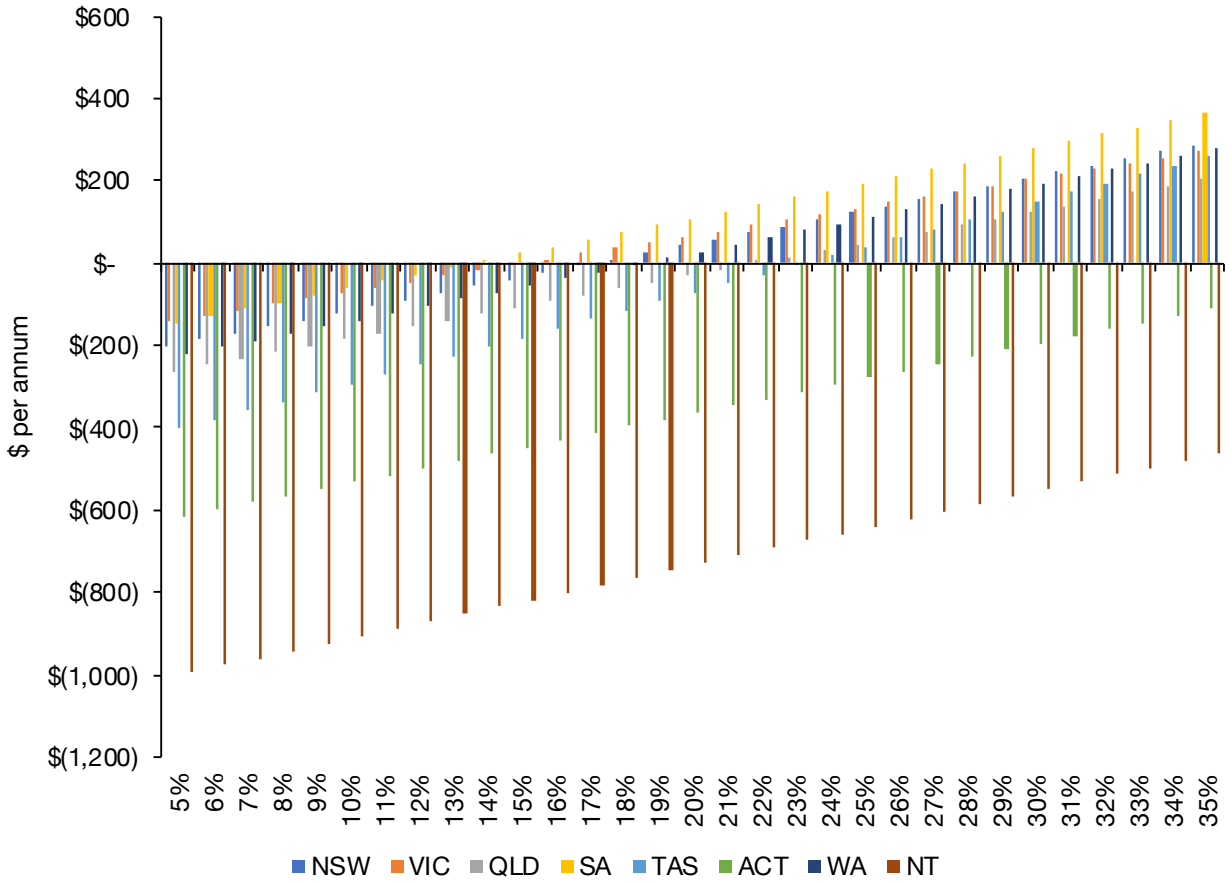
3.2 Health Care Card (HCC) holders

As HCC holders typically have higher consumption than pensioners, they often require a lower percentage concession in order to be better off compared to the current concession.

Chart 6 below shows when HCC holders, on average, would be better or worse off on a percentage concession compared to the current arrangements. Again, it shows concession recipients in the ACT and the Northern Territory would not be better off on a percentage concession. In South Australia and Victoria, on the other hand, HCC holders would be better off if they receive discounts of 14% and 16% respectively. In NSW, they would require 18% in order to be better off, 19% in Western Australia, 23% in Queensland and 24% would be required in Tasmania.

22 In networks without market offers it is based on the regulated rate

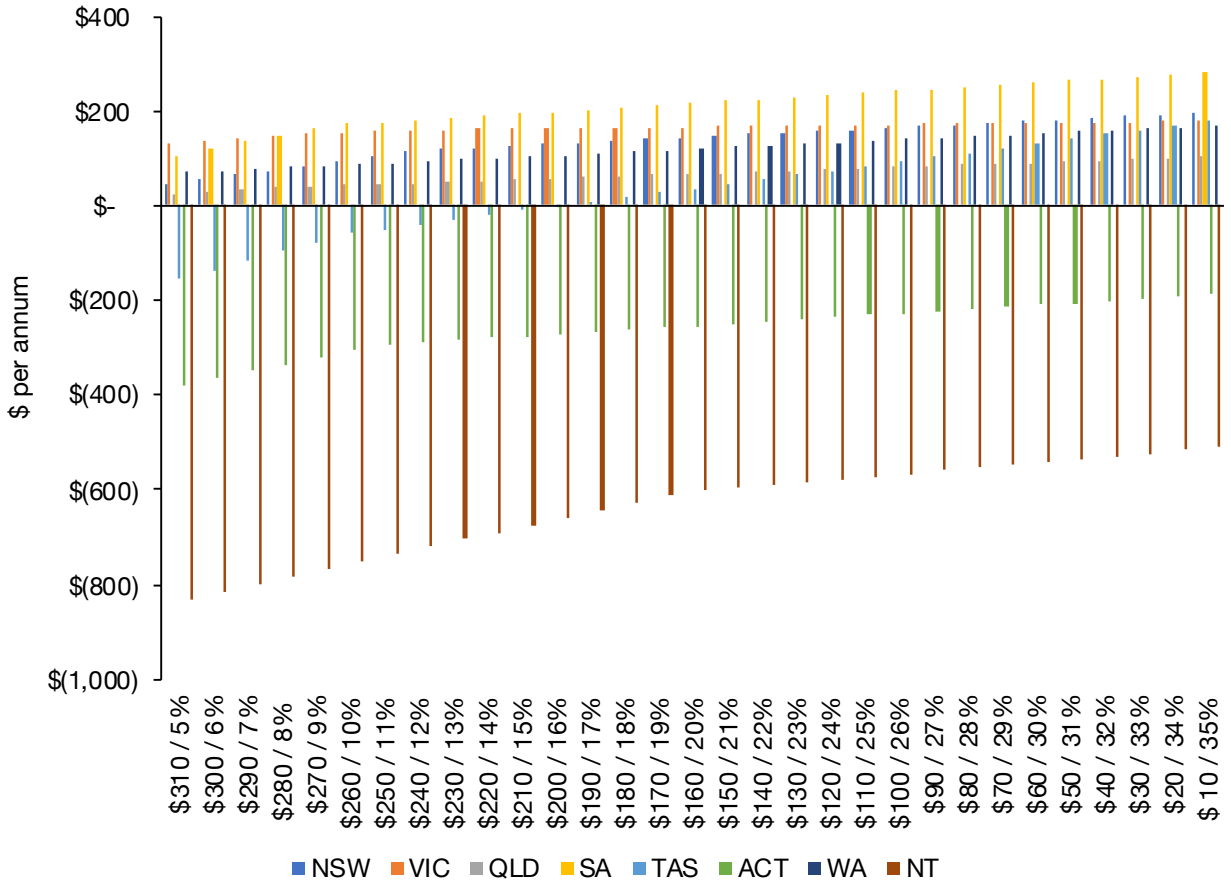
CHART 6 | Health Care Card holders being better or worse off on a **percentage concession** compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[23]



In relation to the hybrid concession, HCC holders would be better off, on average, in NSW (on average), Victoria (on average), Queensland (on average), South Australia, Western Australia and potentially Tasmania. In the ACT and the Northern Territory, they would be worse off. Chart 7 below shows that HCC holders receiving an annual concession of $160 off the supply charge and 20% off usage charges would be $216 better off in South Australia, $166 in Victoria, $143 in NSW, $120 in Western Australia, $67 in Queensland and $36 better off in Tasmania. In the ACT and the Northern Territory, however, HCC holders' bills would increase by $253 and $602 respectively.

23 In networks without market offers it is based on the regulated rate

CHART 7 | Health Care Card holders being better or worse off on a hybrid concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[24]

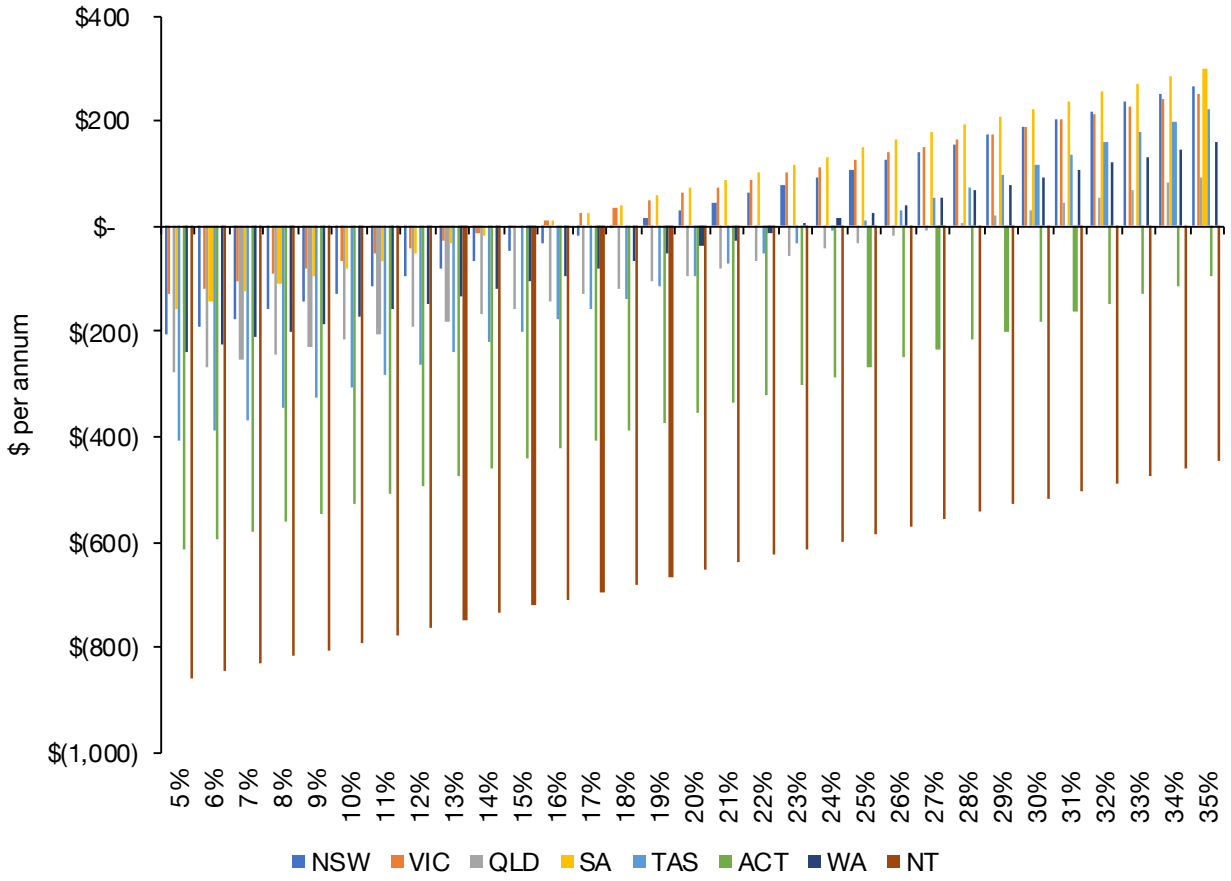


3.3 Other card holders

Chart 8 below shows when other card holders, on average, would be better or worse off on a percentage concession compared to the current arrangements. Again, it shows concession recipients in the ACT and the Northern Territory would not be better off on a percentage concession. In South Australia and Victoria, on the other hand, pensioners would be better off if they receive a 16% discount. In NSW, they would require 19% in order to be better off, 23% in Western Australia, 25% in Tasmania and 28% would be required in Queensland. We note that the other card holder group is sizeable in Queensland as holders of the Queensland Government's Seniors Card would be in this group.

24 In networks without market offers it is based on the regulated rate

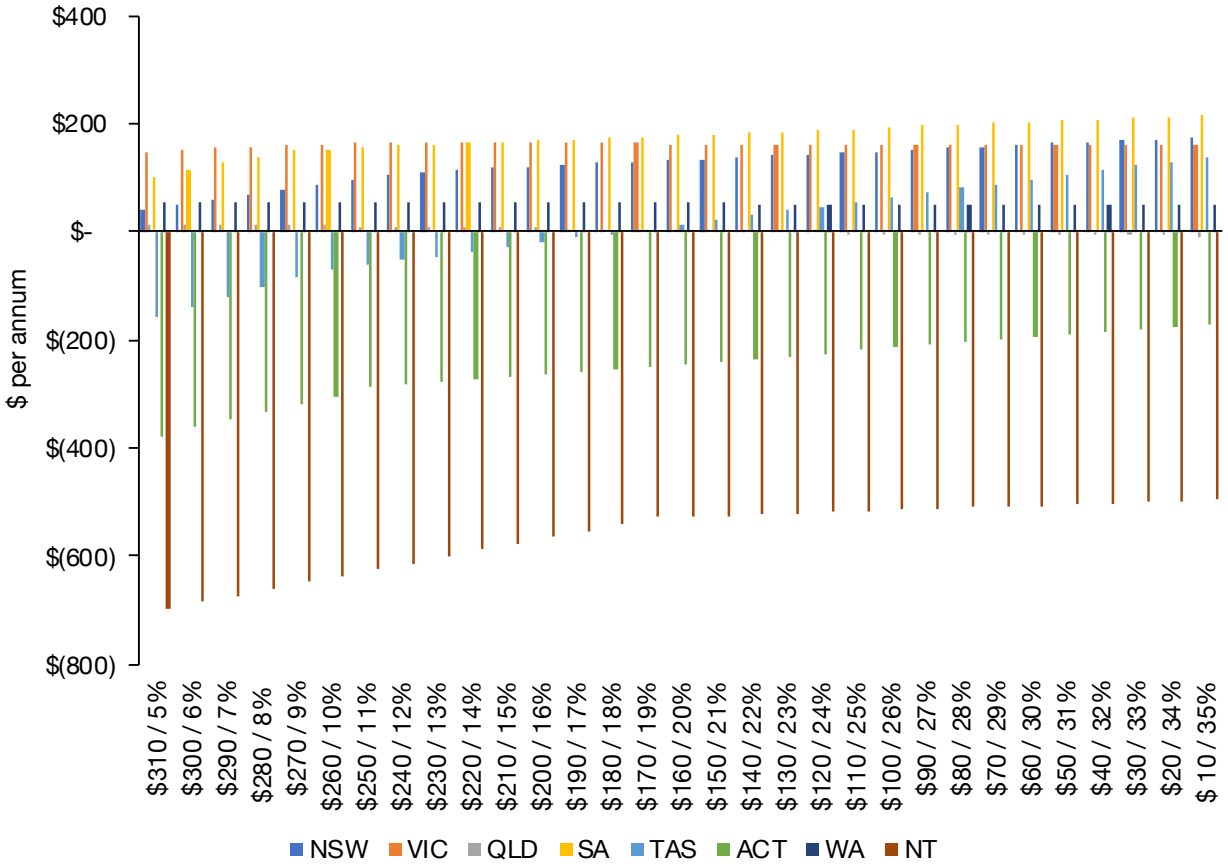
CHART 8 | Other card holders being better or worse off on a percentage concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[25]



In relation to the hybrid concession, other card holders would be better off, on average, in NSW (on average), Victoria (on average), Queensland (on average), South Australia, Western Australia and potentially Tasmania. In the ACT and the Northern Territory, they would be worse off. Chart 9 below shows that other card holders receiving an annual concession of $160 off the supply charge and 20% off usage charges would be $178 better off in South Australia, $162 in Victoria, $132 in NSW, $52 in Western Australia, $13 in Tasmania and $3 better off in Queensland. In the ACT and the Northern Territory, however, other card holders' bills would increase by $244 and $526 respectively.

25 In networks without market offers it is based on the regulated rate

CHART 9 | Other card holders being better or worse off on a hybrid concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[26]

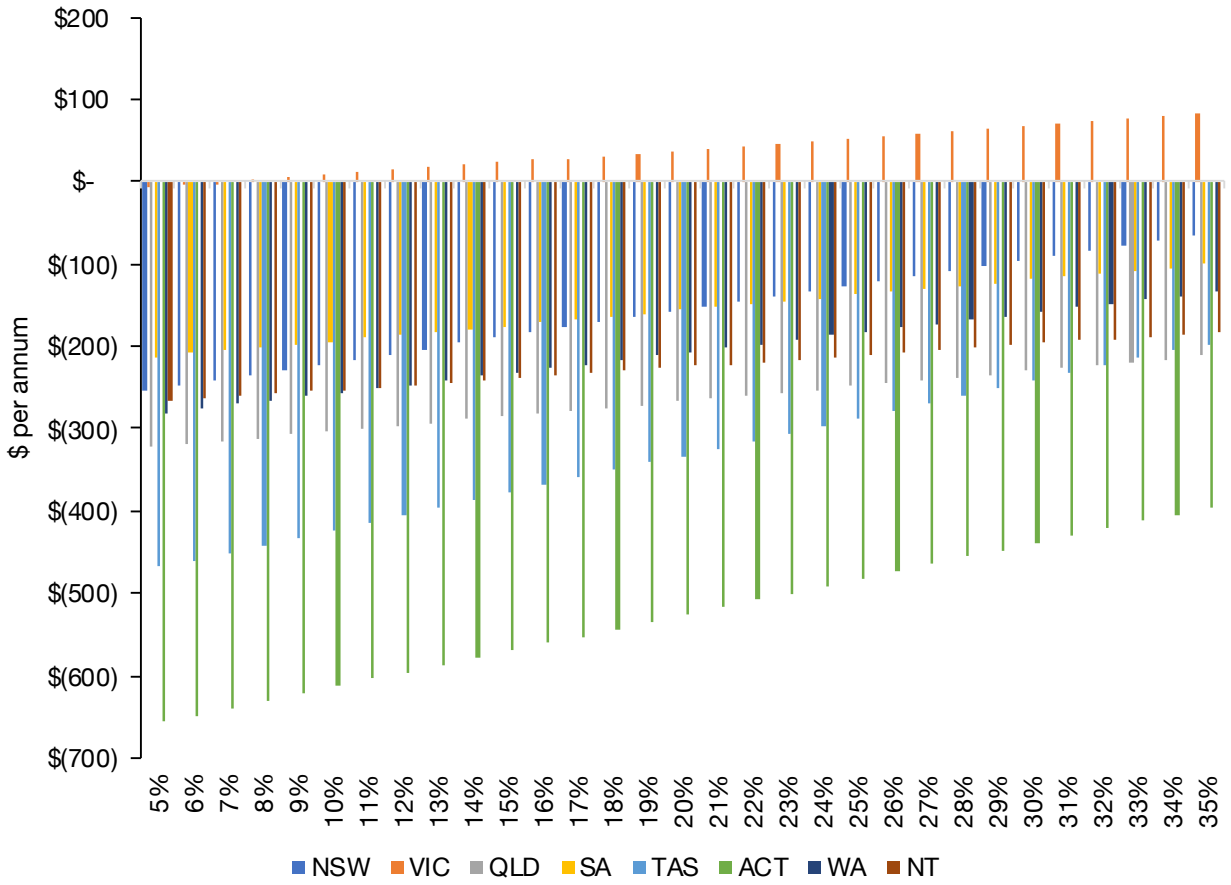


3.4 Concession card holders with solar

As concession card holders with solar have much lower usage than other concession recipients, they are typically better off on a fixed concession model that can cover supply charges than percentage-based models. This was shown in chart 3 above that presented the relative value of the current concessions and highlighted the difference in Victoria (which currently has a percentage-based concession) compared to other jurisdictions. As such, only Victorian concession card holders with solar can become better off on a percentage-based concession.

26 In networks without market offers it is based on the regulated rate

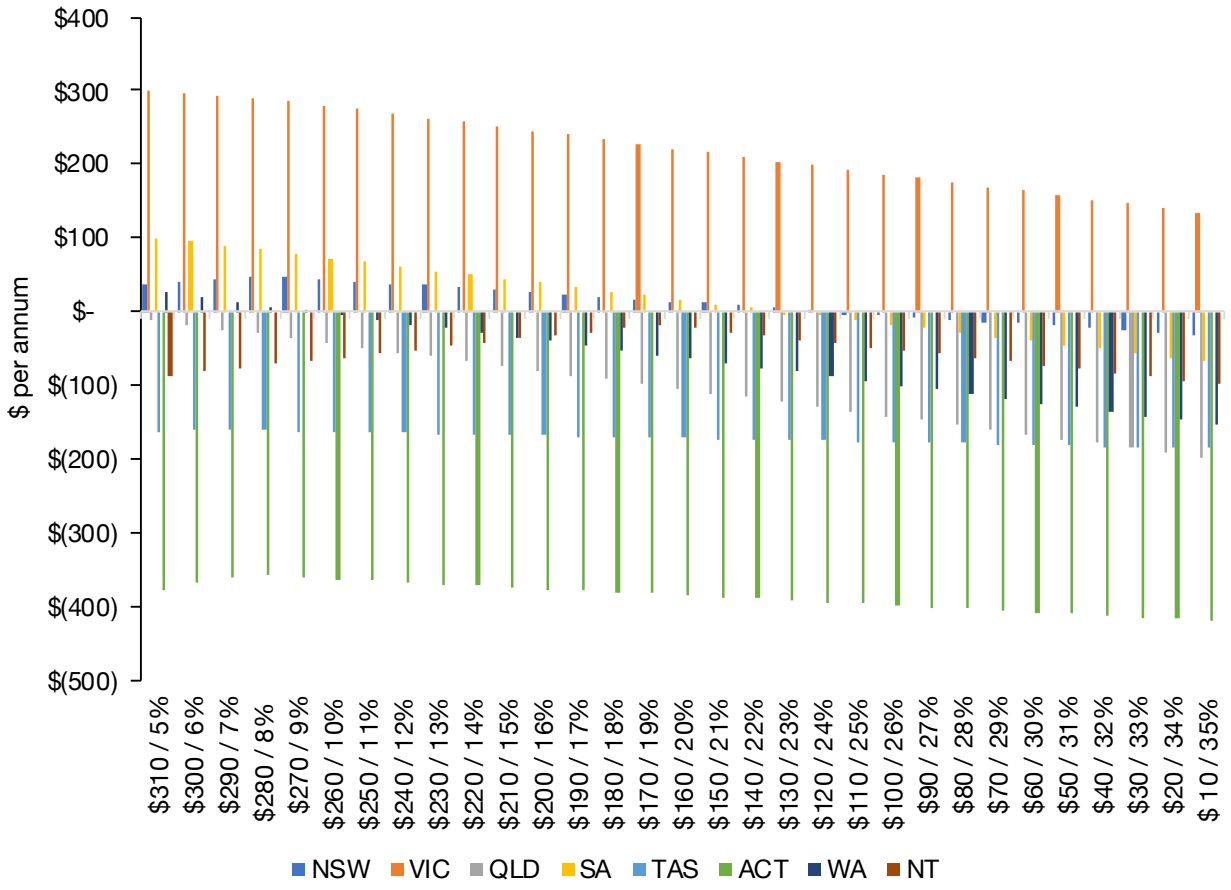
CHART 10 | Concession card holders with solar being better or worse off on a percentage concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[27]



In relation to the hybrid concession, concession card holders with solar would be better off, on average, in Victoria (on average) and potentially better off in NSW (on average), South Australia and Western Australia. In the ACT, the Northern Territory, Tasmania and Queensland, they would be worse off. Chart 11 below shows that concession card holders with solar receiving an annual concession of $160 off the supply charge and 20% off usage charges would be $222 better off in Victoria, $17 in South Australia and $12 in NSW. However, the bills for concession card holders with solar would increase by $385 in the ACT, by $172 in Tasmania and by $104 in Queensland. In Western Australia and the Northern Territory, the increases would be more moderate at $64 and $22 respectively.

27 In networks without market offers it is based on the regulated rate

CHART 11 | Concession card holders with solar being better or worse off on a hybrid concession compared to the current concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[28]



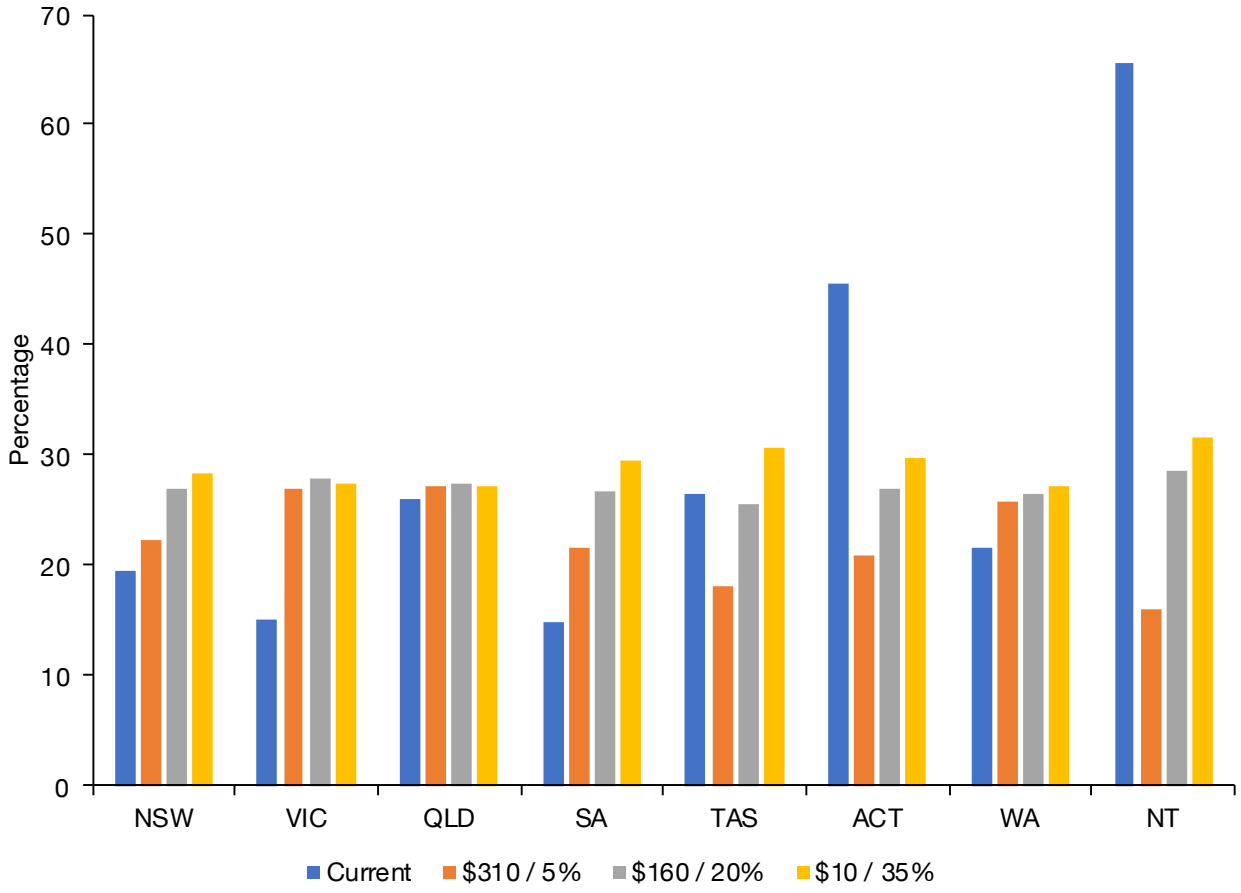
3.5 Relative value of alternative concession models

A hybrid concession model consisting of a fixed amount off the supply charge and a percentage discount off usage charges, would make the relative value of the concession more similar across jurisdictions. In jurisdictions that currently offer relatively high fixed concession amounts, however, a hybrid model can significantly reduce the relative value of the concession for recipients. Charts 12 – 15 below compare the relative value (the percentage discount off the bill) of the current concession, a hybrid concession consisting of up to $310 off the annual supply charge and 5% off usage charges, a hybrid concession with $160 off the supply charge and 20% off the usage charge and a hybrid concession with $10 off the supply charge and 35% off the usage charge for each concession type.

The current relative value of the concession for pensioners (chart 12) is between 15% and 66%. If all pensioners received a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge, however, the relative value of the concession would be between 25% and 29%.

28 In networks without market offers it is based on the regulated rate

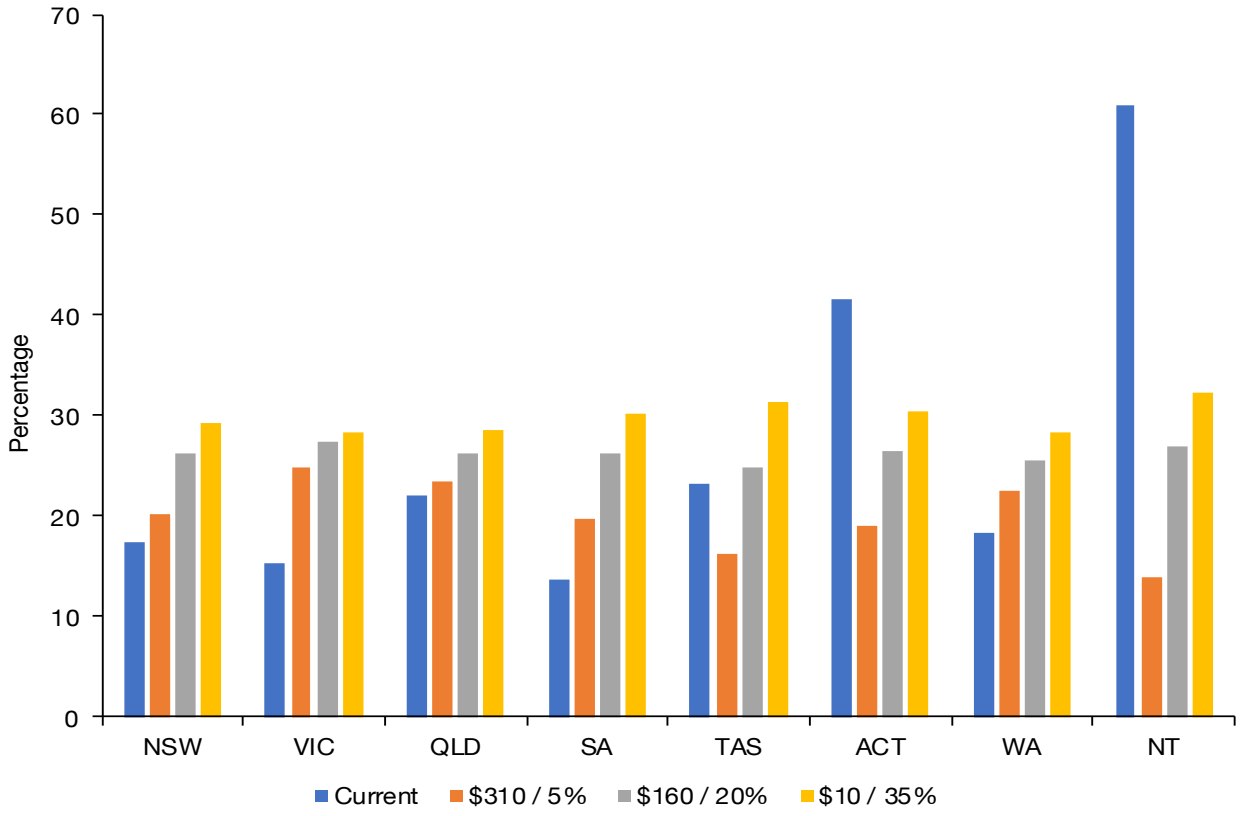
CHART 12 | The relative value (%) of the **current concession and three hybrid scenarios ($310/5%, $160/20% and $10/35%) for pensioners** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[29]



The current relative value of the concession for HCC holders (chart 13) is between 14% and 61%. If all HCC holders received a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge, however, the relative value of the concession would be between 25% and 27%.

29 In networks without market offers it is based on the regulated rate

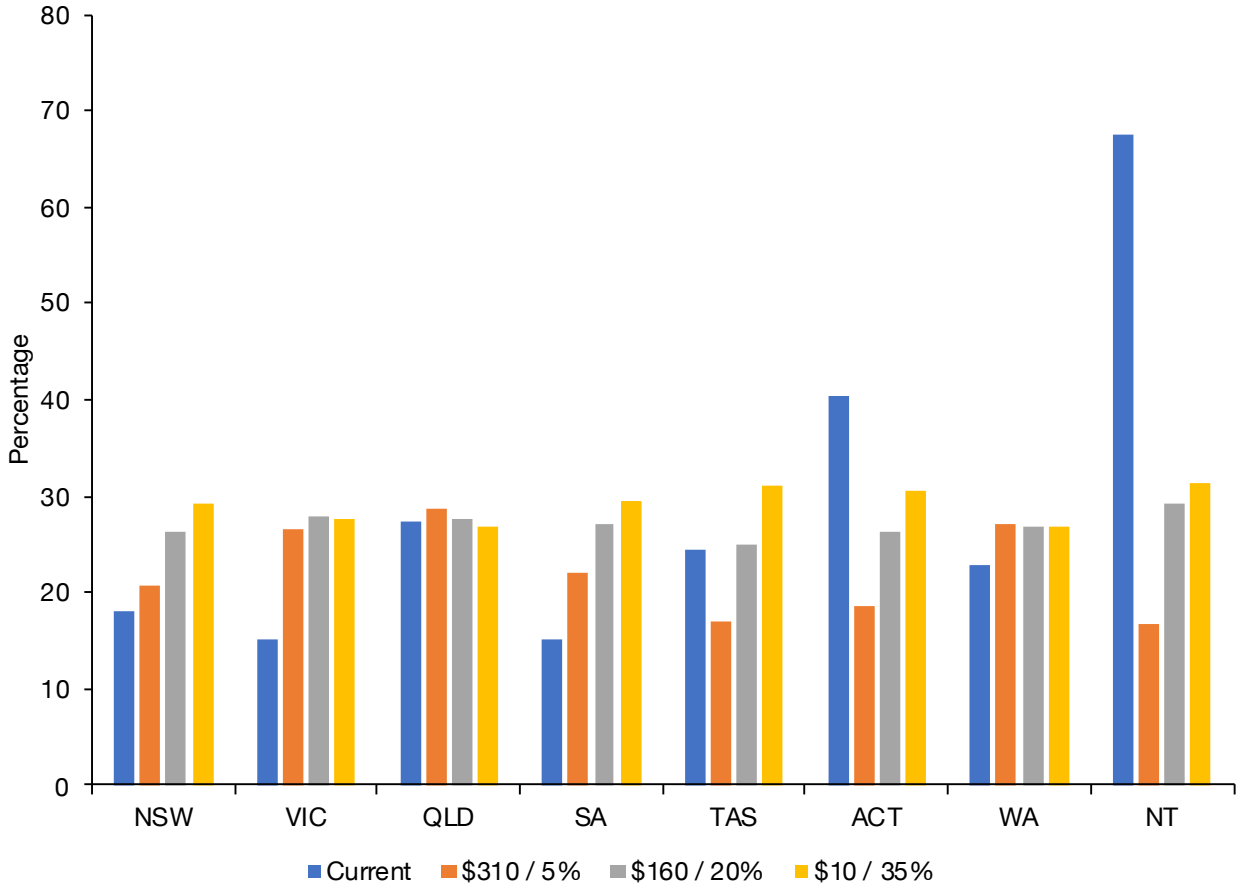
CHART 13 | The relative value (%) of the **current concession and three hybrid scenarios ($310/5%, $160/20% and $10/35%) for Health Care Card holders** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[30]



The current relative value of the concession for other card holders (chart 14) is between 15% and 68%. If all other card holders received a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge, however, the relative value of the concession would be between 25% and 29%.

30 In networks without market offers it is based on the regulated rate

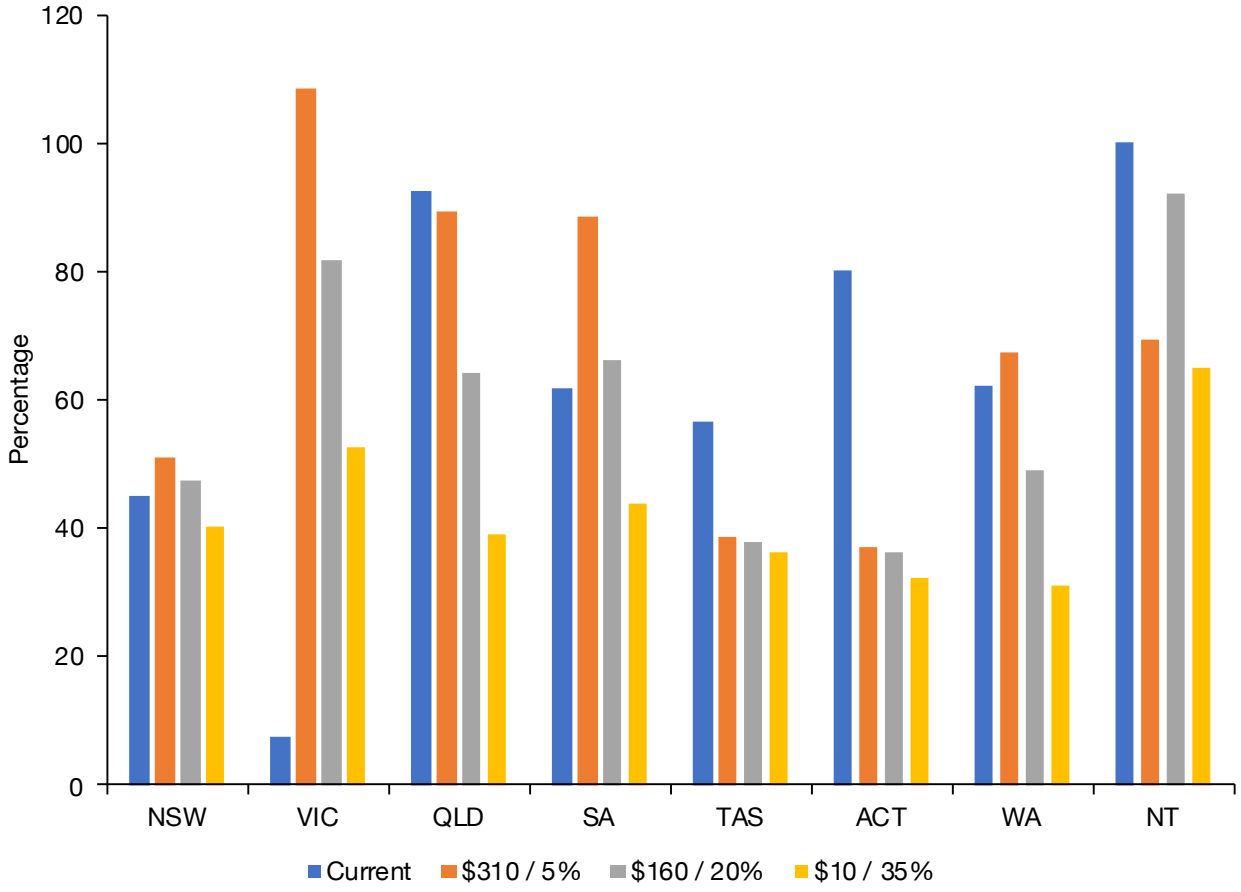
CHART 14 | The relative value (%) of the **current concession and three hybrid scenarios ($310/5%, $160/20% and $10/35%) for other card holders** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[31]



The current relative value of the concession for households with solar (chart 15) is between 7% and 100%. If all other card holders received a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge, however, the relative value of the concession would be between 36% and 92%.

31 In networks without market offers it is based on the regulated rate

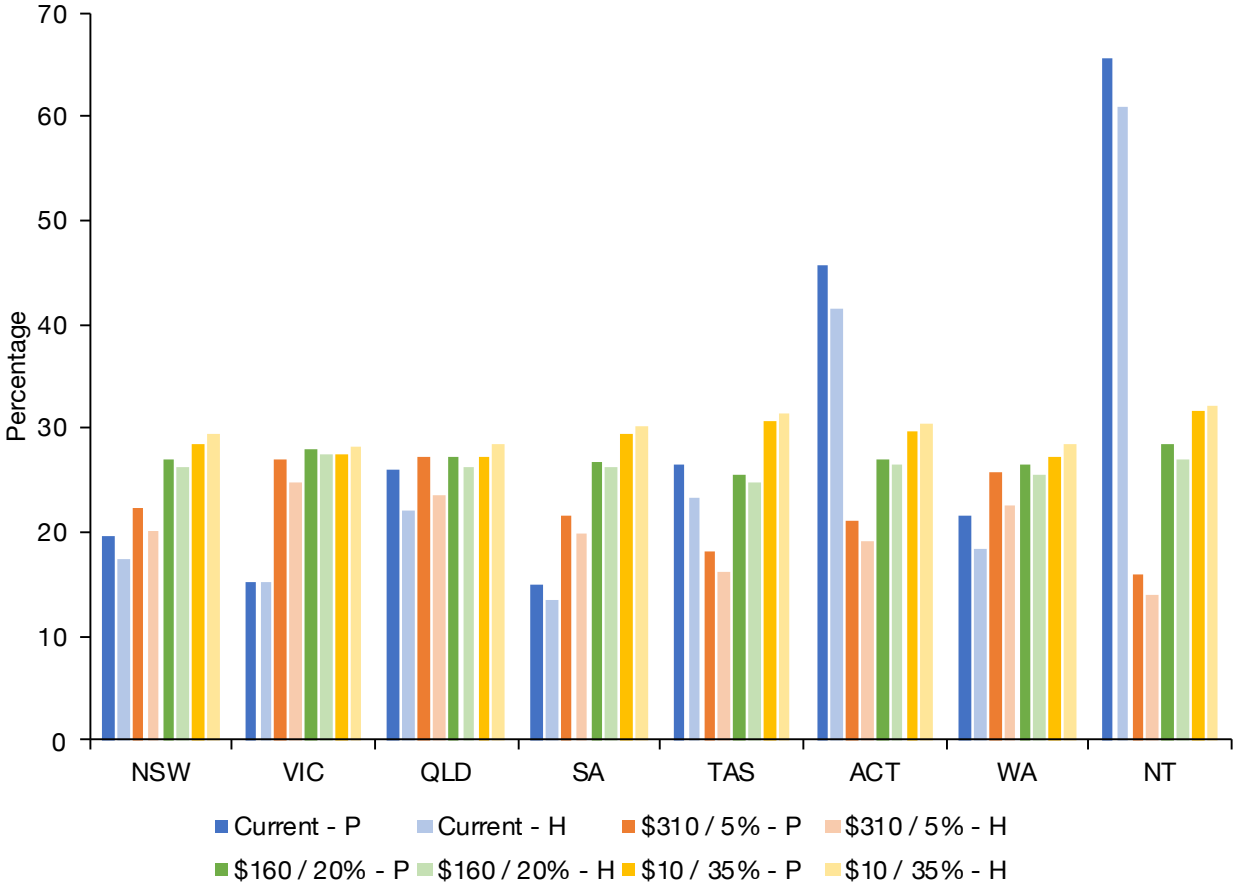
CHART 15 | The relative value (%) of the **current concession and three hybrid scenarios ($310/5%, $160/20% and $10/35%) for concession recipients with solar** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[32]



As HCC holders typically have higher consumption than pensioners, the relative value of the concession is lower for HCC holders in jurisdictions with a fixed concession amount. Chart 16 below shows that the relative value of the current concession is lower for HCC holders in all jurisdictions except Victoria. A hybrid concession consisting of $160 off the supply charge and 20% off the usage charge would reduce the difference between HCC holders (lighter columns) and pensioners (darker columns), except for in Victoria, but pensioners would still be better off compared to HCC holders. If the fixed amount is reduced and the percentage concession is increased, however, the relative value would become more even and eventually favour HCC holders (see $10/35% scenario in the chart below).

32 In networks without market offers it is based on the regulated rate

CHART 16 | Comparing the relative value (%) of the **current concession and three hybrid scenarios ($310/5%, $160/20% and $10/35%) for pensioners and Health Care Card holders** based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts[33]



33 In networks without market offers it is based on the regulated rate

4. Geographic and socioeconomic characteristics

Overall, we estimate that 2,857,474 concession recipients would be better off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge while 531,496 concession recipients would be worse off. Of those 531,496 customers that would be worse off, 350,414 (or around 66%) are concession recipients with solar. There are 102,999 (around 19%) pensioners in the "worse off" group, 7,461 (around 1%) HCC holders and 70,622 (around 13%) other card holders (of which the majority are located in Queensland).

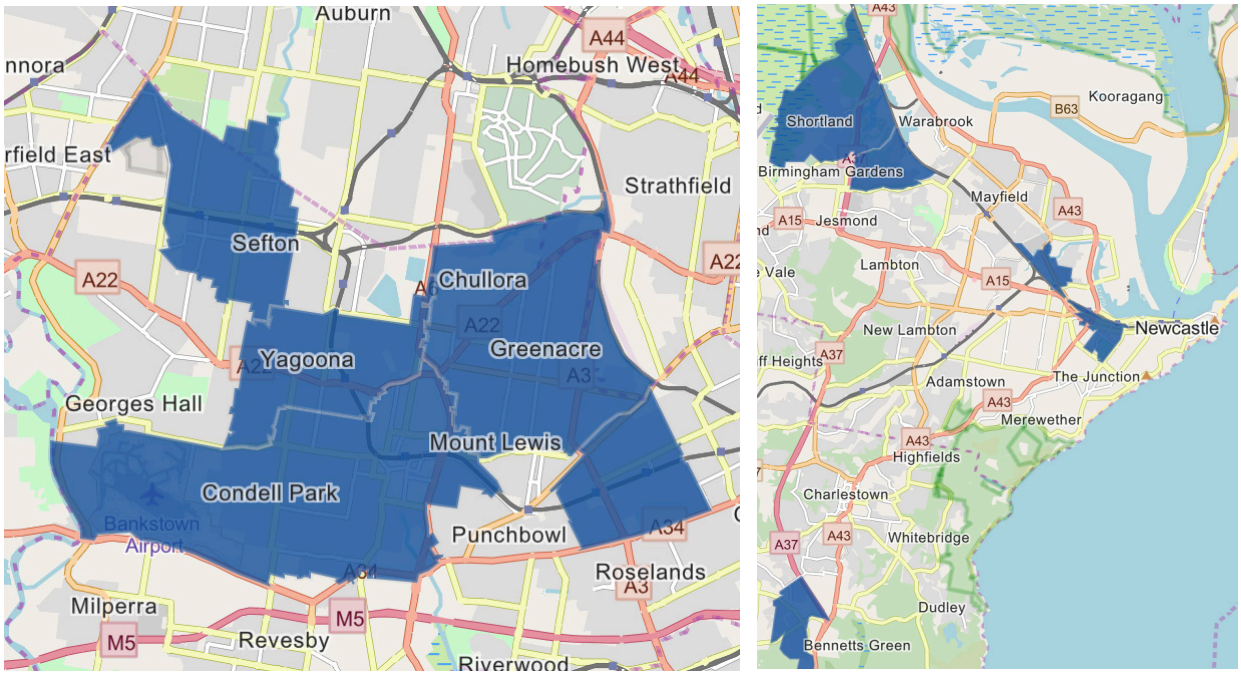
This section explores the geographic and socioeconomic characteristics of areas with a high number of concession recipients as well as differences between areas that have a high number of pensioners versus areas that have a high number of HCC holders or both.[34]

4.1 NSW

In NSW, 34,486 concession recipients would be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge, all of which are households with solar in the Essential network. 670,754 pensioners across NSW would be better off together with 125,518 HCC holders, 59,488 other card holders and 56,205 households with solar in Ausgrid and Endeavour.

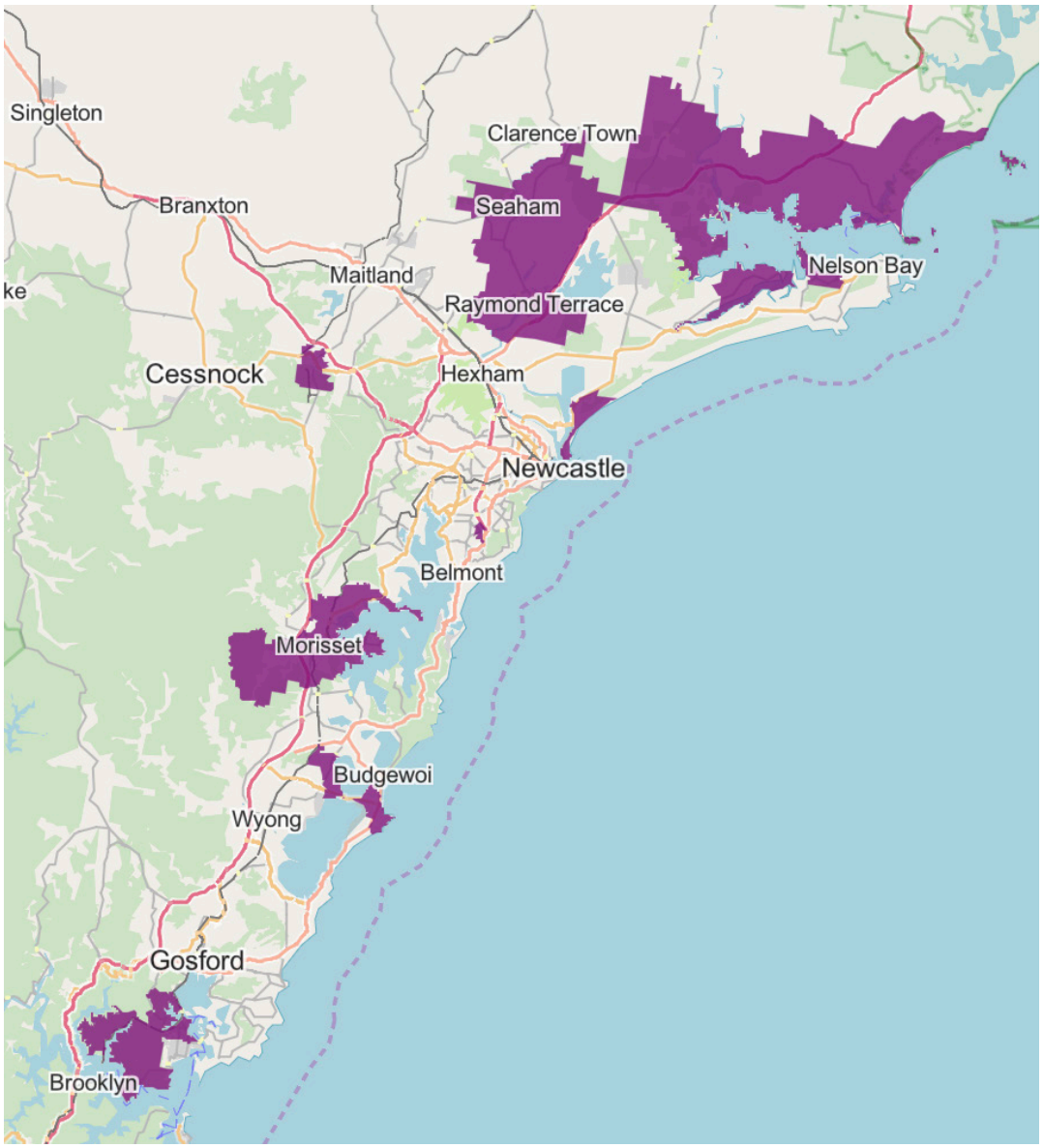
4.1.1. Ausgrid

In the Ausgrid network, the 'top 10' postcodes for HCC holders (as a proportion of the general population) are all located in Western Sydney and Newcastle (see blue areas).



34 To identify areas with high proportions of HCC holders and Pensioners we have used DSS postcode data from March 2020. The tables presented in this section also includes installation of Small Generation Units (SGU) of solar per postcode as per the Clean Energy Regulator's 31 January 2020 dataset and some key socioeconomic indicators from the ABS 2016 Census. Note the census data may contain 'zeros' for some indicators where the population is low (for confidentiality reasons).

The ‘top 10’ postcodes for pensioners, on the other hand, are located on the central coast and around Newcastle (see purple areas).



Tables 4 and 5 below show the 'top 10' postcodes for HCC holders and pensioners in the Ausgrid network. It shows that there is only one postcode (2306) which is in the 'top 10' for both groups. Postcode 2306 (Windale) is a rural postcode with a very low median income, high unemployment, low median rent and a high proportion of Aboriginal residents. This is the only 'top 10' postcode for HCC holders that is located in a rural area. Five of the postcodes have been classified as middle suburbs while the remaining four are in regional locations. All these postcodes have a median age that is well below the NSW median, a median income slightly below the NSW median, mostly lower home ownership rates and higher median rental prices.

In relation to the 'top 10' pensioner postcodes, nine are in rural locations and one is classified as regional. The median age is mostly above the NSW median, approximately half of the postcodes have a median rent below the NSW median and the income is lower than the NSW median. Apart from postcodes 2306 (Windale) and 2327 (Kurri Kurri), the proportion of people who own their own home outright is high.[35]

35 The proportion that owns their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 4 | Ausgrid, 'Top 10' postcodes for HCC holders

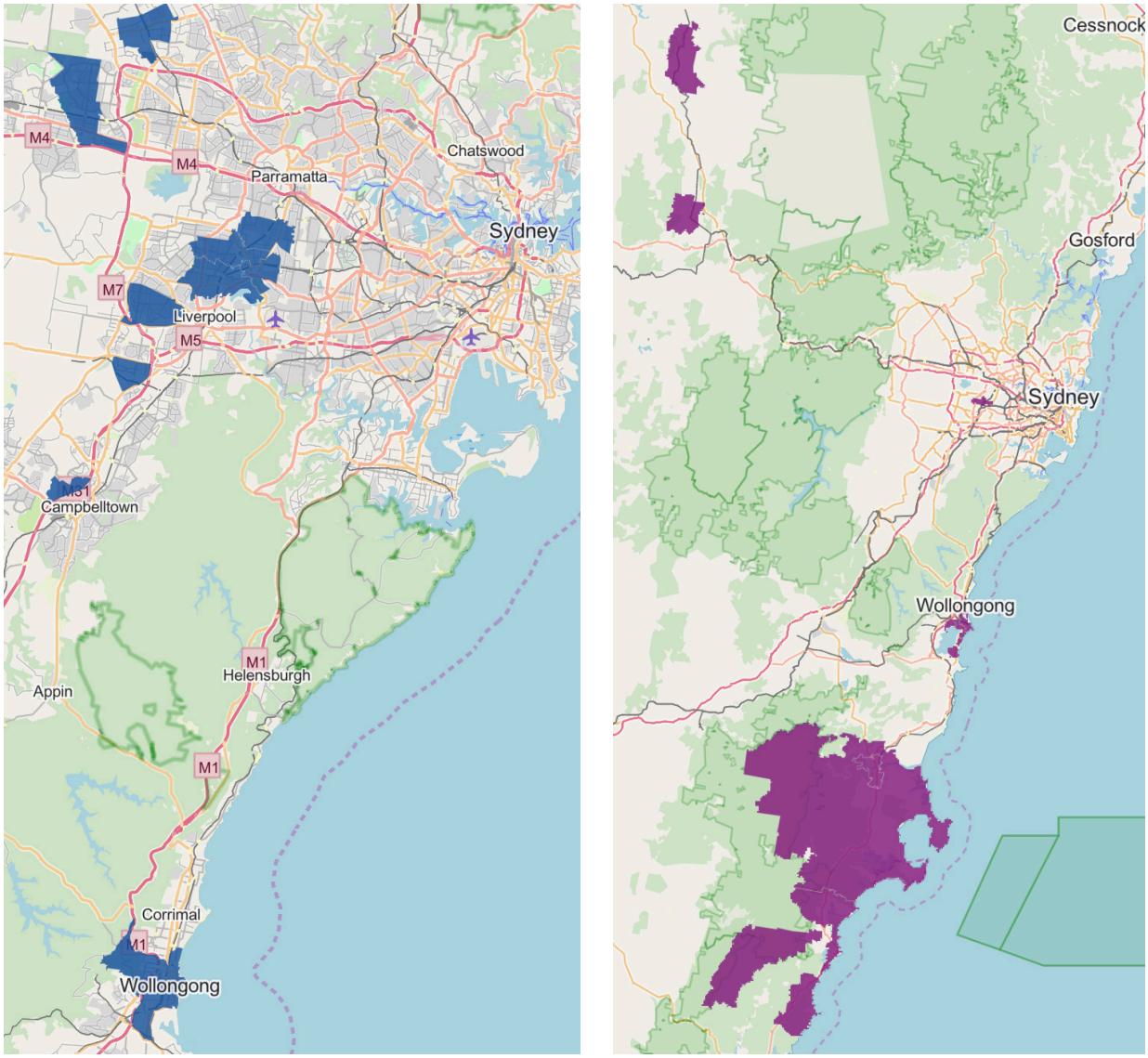
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**6.6%**	**997**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2308	Ausgrid	Regional	38.2%	4	$0	0.0%	30.7%	$0	$0	20	0.0%	0.0%	2.8%
2306	Ausgrid	Rural	14.3%	72	$689	46.7%	19.0%	$1,481	$166	38	11.0%	76.7%	14.0%
2302	Ausgrid	Regional	13.5%	18	$1,339	26.4%	10.1%	$1,740	$405	35	18.9%	59.6%	3.0%
2195	Ausgrid	Middle suburbs	12.5%	458	$1,036	25.5%	12.9%	$1,625	$350	31	19.9%	56.2%	0.3%
2296	Ausgrid	Regional	11.5%	138	$1,354	21.7%	7.5%	$1,733	$350	34	28.2%	47.4%	3.8%
2200	Ausgrid	Middle suburbs	11.5%	1,488	$1,178	24.7%	10.1%	$1,828	$400	32	27.5%	42.4%	0.4%
2307	Ausgrid	Regional	11.2%	291	$1,038	27.6%	8.7%	$1,517	$330	33	31.3%	34.7%	4.9%
2162	Ausgrid	Middle suburbs	11.1%	899	$1,168	26.5%	9.9%	$2,000	$350	34	29.8%	36.2%	0.8%
2190	Ausgrid	Middle suburbs	10.9%	1,070	$1,190	25.7%	8.8%	$2,100	$369	33	32.0%	32.4%	0.5%
2199	Ausgrid	Middle suburbs	10.7%	793	$1,203	25.2%	9.6%	$2,000	$380	34	30.8%	34.6%	0.8%

TABLE 5 | Ausgrid, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**20.4%**	**993**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2306	Ausgrid	Rural	48.5%	72	$689	46.7%	19.0%	$1,481	$166	38	11.0%	76.7%	14.0%
2319	Ausgrid	Rural	33.2%	879	$974	26.6%	8.8%	$1,517	$320	49	30.4%	26.3%	5.1%
2263	Ausgrid	Rural	33.0%	2,323	$980	29.6%	9.0%	$1,538	$310	45	27.0%	32.0%	5.6%
2295	Ausgrid	Regional	33.0%	665	$1,177	24.8%	6.9%	$2,000	$330	50	27.6%	23.9%	4.0%
2317	Ausgrid	Rural	32.8%	801	$1,043	27.0%	6.9%	$1,692	$340	52	23.2%	26.6%	2.9%
2327	Ausgrid	Rural	31.9%	778	$998	27.9%	9.8%	$1,352	$275	41	31.4%	31.9%	7.5%
2264	Ausgrid	Rural	31.8%	2,034	$1,120	24.0%	7.9%	$1,700	$350	46	29.0%	23.3%	4.2%
2256	Ausgrid	Rural	31.2%	1,271	$1,067	28.7%	8.1%	$1,733	$345	48	26.1%	31.5%	4.3%
2324	Ausgrid	Rural	30.8%	3,592	$1,082	25.2%	8.8%	$1,517	$270	45	29.1%	29.4%	7.2%
2267	Ausgrid	Rural	29.9%	324	$1,174	23.1%	7.6%	$1,733	$300	53	31.1%	22.7%	4.2%

4.1.2. Endeavour

In the Endeavour network, the 'top 10' postcodes for HCC holders (blue areas) are all located in Western Sydney and Wollongong. The 'top 10' postcodes for pensioners (purple areas) are mostly located in Wollongong, the South Coast and inland NSW.



Tables 6 and 7 below show the 'top 10' postcodes for HCC holders and pensioners in the Endeavour network. It shows that there is only one postcode (2165) which is in the 'top 10' for both groups. Postcode 2165 (Fairfield) is a suburb in Western Sydney with high proportion of families with an income of less than $650 per week and high unemployment.

Five of the postcodes have been classified as fast growing outer suburbs (FGOS), four as middle suburbs while the remaining postcode is regional (Wollongong). Some of the postcodes are very disadvantaged in terms of high unemployment, low median incomes and low rates of homeownership (e.g. postcode 2559) while others have high employment, high incomes, high homeownership rates but also high housing costs (e.g. postcode 2174).

In relation to the 'top 10' pensioner postcodes, six are in regional locations and three are classified as rural. The median age is mostly above the NSW median, almost all of the postcodes have a median rent below the NSW median and incomes are lower than the NSW median.

TABLE 6 | Endeavour, 'Top 10' postcodes for HCC holders

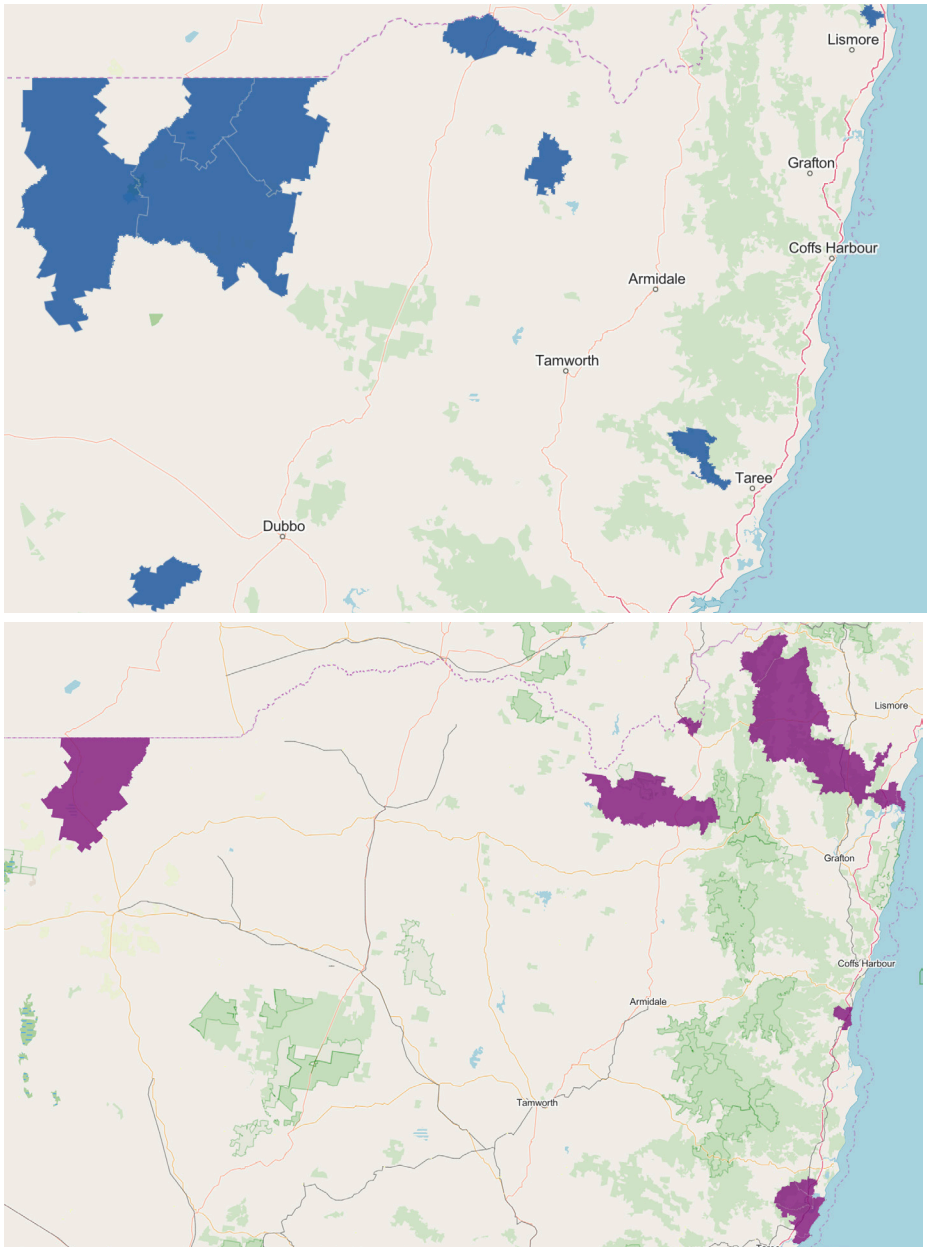
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**6.6%**	**997**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2174	Endeavour	FGOS	22.9%	826	$2,280	6.1%	6.1%	$2,643	$560	31	59.8%	23.4%	0.3%
2559	Endeavour	FGOS	15.0%	125	$785	39.5%	20.8%	$1,983	$200	24	6.2%	84.8%	7.4%
2762	Endeavour	FGOS	14.6%	1,512	$2,051	9.9%	5.1%	$2,400	$470	32	47.9%	25.3%	2.0%
2165	Endeavour	Middle suburbs	13.8%	2,081	$1,077	26.0%	12.2%	$1,736	$360	36	24.1%	45.2%	0.6%
2163	Endeavour	Middle suburbs	12.4%	369	$844	36.9%	14.0%	$1,690	$231	36	20.5%	55.0%	1.2%
2161	Endeavour	Middle suburbs	12.2%	1,321	$1,155	25.8%	10.4%	$2,000	$370	31	30.9%	40.8%	0.9%
2166	Endeavour	Middle suburbs	11.4%	2,707	$1,080	27.7%	13.4%	$1,552	$320	36	25.6%	40.2%	0.5%
2770	Endeavour	FGOS	11.4%	3,548	$1,159	24.4%	11.7%	$1,700	$300	31	27.6%	48.2%	6.8%
2500	Endeavour	Regional	11.3%	1,481	$1,239	25.8%	9.4%	$1,900	$340	33	20.9%	46.8%	1.5%
2168	Endeavour	FGOS	11.1%	2,810	$1,255	24.0%	10.4%	$1,863	$300	33	35.2%	36.8%	2.5%

TABLE 7 | Endeavour, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**20.4%**	**993**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2848	Endeavour	Rural	42.7%	169	$708	43.7%	15.7%	$867	$190	50	19.7%	28.8%	6.1%
2502	Endeavour	Regional	34.1%	783	$918	32.7%	11.2%	$1,602	$250	40	21.3%	35.7%	3.8%
2539	Endeavour	Regional	34.1%	2,585	$900	30.5%	6.7%	$1,430	$290	53	23.7%	22.5%	3.3%
2165	Endeavour	Middle suburbs	33.4%	2,081	$1,077	26.0%	12.2%	$1,736	$360	36	24.1%	45.2%	0.6%
2541	Endeavour	Regional	33.2%	2,714	$971	29.9%	8.1%	$1,500	$254	42	27.4%	35.8%	8.7%
2528	Endeavour	Rural	33.0%	1,742	$972	29.9%	9.0%	$1,690	$296	44	24.3%	33.8%	4.7%
2506	Endeavour	Regional	31.9%	455	$1,059	29.2%	9.1%	$1,603	$230	39	27.1%	36.1%	5.4%
2505	Endeavour	Regional	30.9%	328	$1,016	29.5%	10.8%	$1,733	$270	43	23.4%	32.9%	3.8%
2847	Endeavour	Rural	30.8%	319	$1,023	28.7%	9.9%	$1,200	$218	47	34.0%	13.7%	6.9%
2540	Endeavour	Regional	30.8%	6,104	$1,024	26.1%	6.6%	$1,517	$290	48	28.1%	22.4%	5.9%

4.1.3. Essential

In the Essential network, the 'top 10' postcodes for HCC holders (blue areas) and for pensioners (purple areas) are located in North East NSW. The HCC postcodes are predominantly inland while there are more pensioner postcodes along the coast.



Tables 8 and 9 below show the 'top 10' postcodes for HCC holders and pensioners in the Essential network. It shows that there is only one postcode (2834) which is in the 'top 10' for both groups. Postcode 2834 (Lightning Ridge) is a rural town with a high level of disadvantage and low median income.

Nine of the postcodes have been classified as rural while the remaining postcode is regional (Charles Sturt University in Wagga Wagga). Most of the postcodes have very low median income and some of them have substantial Aboriginal populations (e.g. postcodes 2839, 2409, 2833 and 2832).

In relation to the 'top 10' pensioner postcodes, eight are in rural locations and two are classified as regional. The median age is typically very high, housing costs are well below the state median and the proportion of people who own their own home outright is high.[36]

TABLE 8 | Essential, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**6.6%**	**997**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2833	Essential	Rural	18.6%	136	$907	27.3%	12.9%	$479	$132	38	13.9%	49.3%	42.5%
2874	Essential	Rural	16.5%	94	$1,009	31.3%	2.9%	$560	$45	52	23.4%	15.2%	5.9%
2409	Essential	Rural	16.1%	77	$923	32.0%	15.8%	$748	$115	31	9.7%	58.5%	54.0%
2424	Essential	Rural	15.3%	70	$742	36.0%	15.8%	$1,092	$200	48	24.1%	20.5%	4.0%
2678	Essential	Regional	15.0%	0	$0	0.0%	19.3%	$0	$0	20	0.0%	0.0%	1.5%
2832	Essential	Rural	15.0%	428	$959	31.4%	9.4%	$909	$150	35	13.7%	45.8%	37.7%
2839	Essential	Rural	14.7%	193	$893	34.2%	16.4%	$440	$90	34	8.1%	58.1%	60.9%
2403	Essential	Rural	13.9%	129	$805	31.8%	6.5%	$780	$168	43	27.0%	16.8%	7.4%
2834	Essential	Rural	13.8%	502	$676	48.3%	14.5%	$846	$150	51	10.7%	34.5%	22.4%
2482	Essential	Rural	13.7%	1,527	$969	31.5%	7.6%	$1,532	$350	46	26.1%	28.3%	1.6%

TABLE 9 | Essential, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NSW average			**20.4%**	**993**	**$1,486**	**19.7%**	**6.3%**	**$1,986**	**$380**	**38**	**32.3%**	**31.8%**	**2.9%**
2427	Essential	Rural	54.1%	797	$786	34.8%	11.6%	$1,472	$280	61	16.2%	22.3%	3.5%
2466	Essential	Rural	52.7%	401	$723	41.6%	9.0%	$1,205	$240	62	11.7%	31.5%	2.5%
2834	Essential	Rural	49.8%	502	$676	48.3%	14.5%	$846	$150	51	10.7%	34.5%	22.4%
4383	Essential	Rural	46.7%	149	$731	41.1%	22.7%	$867	$180	51	28.4%	24.9%	4.2%
2443	Essential	Regional	43.8%	1,977	$781	35.4%	9.8%	$1,343	$270	59	18.1%	22.1%	3.7%
2448	Essential	Rural	43.7%	1,574	$783	36.6%	9.7%	$1,326	$250	54	20.2%	30.8%	7.9%
2439	Essential	Regional	43.4%	784	$1,066	22.7%	7.1%	$1,517	$300	50	32.0%	12.0%	2.5%
2371	Essential	Rural	43.1%	227	$725	43.7%	11.9%	$867	$145	55	20.9%	14.1%	6.3%
2475	Essential	Rural	43.1%	42	$695	36.8%	9.0%	$988	$185	50	23.6%	19.4%	8.6%
2469	Essential	Rural	42.5%	720	$768	39.1%	9.3%	$867	$150	53	24.5%	19.4%	7.0%

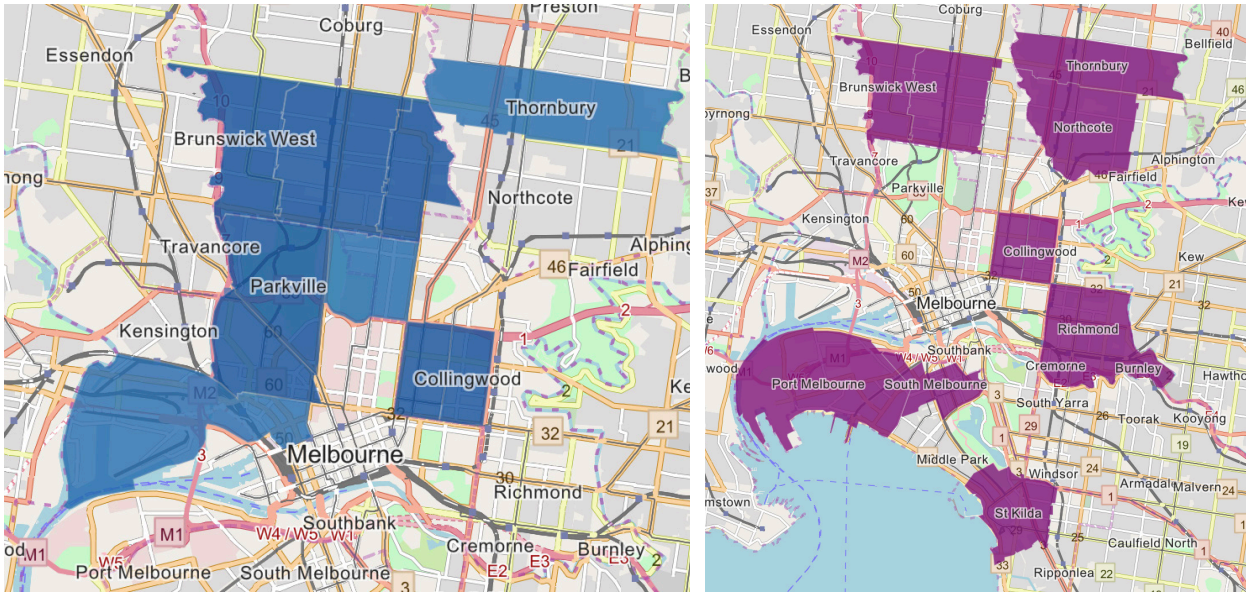
36 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

4.2 Victoria

For Victoria, we have estimated that, 966,757 concession recipients are likely to be better off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. This includes 605,045 pensioners and 213,544 HCC holders.

4.2.1. Citipower

In Melbourne's Citipower network there is some overlap between the 'top 10' postcodes for HCC holders (blue areas) and pensioners (purple areas). However, HCC holders are more represented in the inner north and pensioners in the inner south and east.



Tables 10 and 11 below show the 'top 10' postcodes for HCC holders and pensioners in the Citipower network and they show that half of the postcodes are in the 'top 10' for both groups.

As Citipower is an inner city network, all postcodes are naturally in inner city locations and the proportion of HCC holders and pensioners are lower in each postcode compared to other networks. As these are all city postcodes, the socioeconomic indicators for the postcodes with a high number of HCC holders are similar to those with a high number of pensioners. The 'top 10' postcodes for HCC holders do have a somewhat higher unemployment rate and lower median age.

TABLE 10 | Citipower, 'Top 10' postcodes for HCC holders

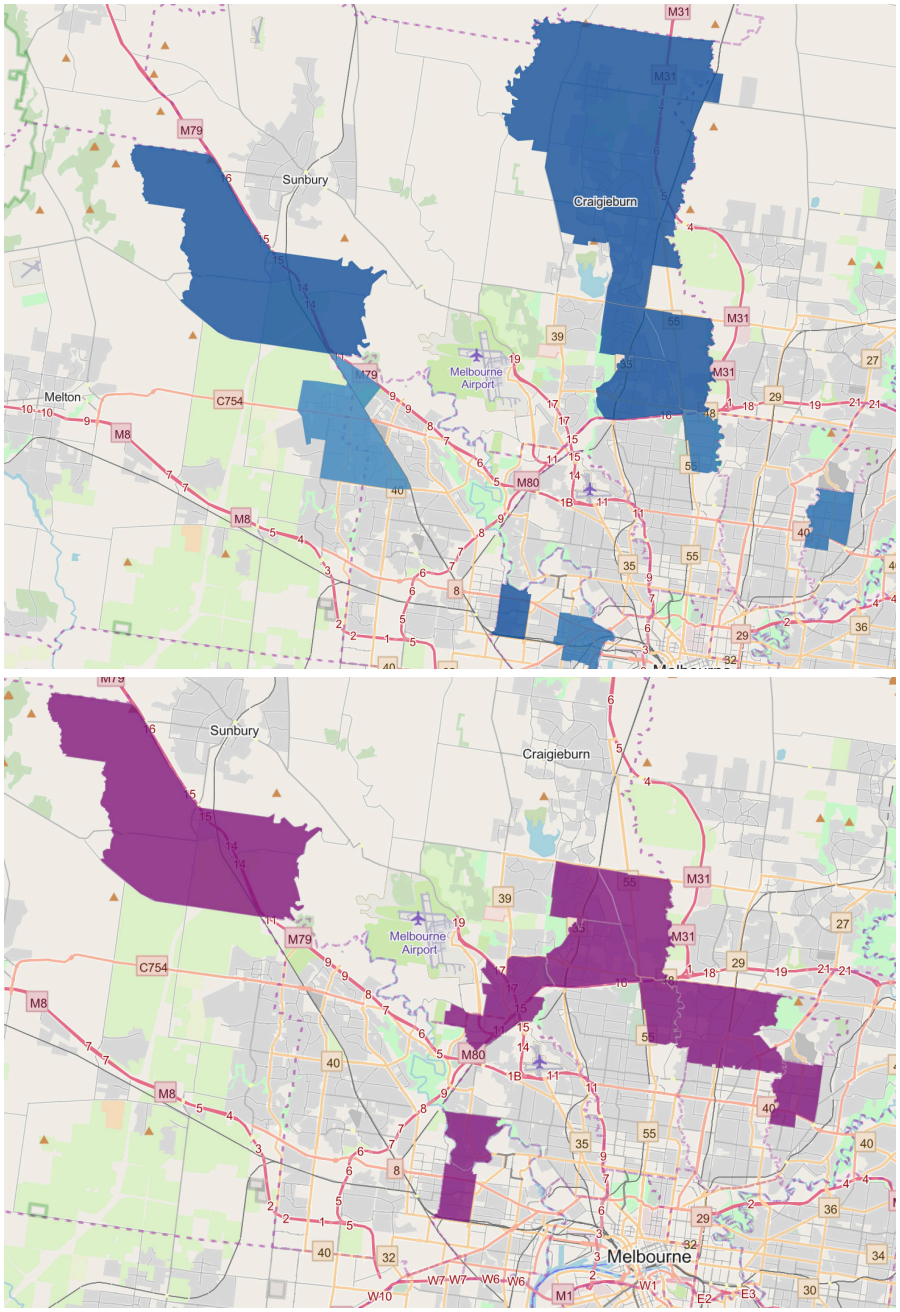
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**8.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3052	Citipower	Inner city	14.4%	96	$1,605	19.3%	9.0%	$2,000	$401	29	14.3%	64.2%	0.4%
3066	Citipower	Inner city	11.8%	174	$1,712	23.4%	7.0%	$2,180	$400	32	20.3%	65.7%	0.9%
3065	Citipower	Inner city	10.2%	233	$1,715	22.7%	7.4%	$2,286	$400	33	17.9%	61.4%	0.4%
3051	Citipower	Inner city	9.6%	179	$1,236	32.4%	11.2%	$2,100	$385	28	15.6%	67.8%	0.3%
3056	Citipower	Inner city	9.6%	992	$1,724	17.9%	5.9%	$2,058	$401	33	23.7%	50.2%	0.5%
3057	Citipower	Inner city	9.5%	415	$1,726	15.7%	5.7%	$2,000	$400	32	22.3%	54.9%	0.7%
3055	Citipower	Inner city	8.8%	581	$1,423	20.8%	6.5%	$2,000	$323	34	24.6%	47.9%	0.5%
3054	Citipower	Inner city	8.3%	284	$1,991	14.3%	4.6%	$2,167	$490	33	17.6%	49.5%	0.3%
3071	Citipower	Inner city	8.0%	936	$1,535	18.8%	5.5%	$2,000	$340	36	27.2%	43.0%	0.7%
3003	Citipower	Inner city	7.9%	84	$1,766	17.7%	8.5%	$2,006	$450	30	22.3%	62.1%	1.2%

TABLE 11 | Citipower, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**21.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3205	Citipower	Inner city	16.2%	217	$1,842	21.7%	6.1%	$2,167	$438	36	21.6%	56.5%	0.5%
3066	Citipower	Inner city	15.2%	174	$1,712	23.4%	7.0%	$2,180	$400	32	20.3%	65.7%	0.9%
3065	Citipower	Inner city	15.0%	233	$1,715	22.7%	7.4%	$2,286	$400	33	17.9%	61.4%	0.4%
3071	Citipower	Inner city	14.8%	936	$1,535	18.8%	5.5%	$2,000	$340	36	27.2%	43.0%	0.7%
3055	Citipower	Inner city	14.0%	581	$1,423	20.8%	6.5%	$2,000	$323	34	24.6%	47.9%	0.5%
3207	Citipower	Inner city	12.9%	343	$2,190	15.1%	4.0%	$2,500	$496	40	26.0%	46.5%	0.4%
3070	Citipower	Inner city	12.6%	1,538	$1,868	16.8%	4.8%	$2,167	$410	36	28.8%	38.7%	0.7%
3056	Citipower	Inner city	12.5%	992	$1,724	17.9%	5.9%	$2,058	$401	33	23.7%	50.2%	0.5%
3182	Citipower	Inner city	11.9%	324	$1,623	17.0%	5.7%	$2,000	$370	34	20.8%	61.8%	0.5%
3121	Citipower	Inner city	11.8%	740	$2,015	16.2%	4.8%	$2,200	$416	33	22.9%	55.4%	0.3%

4.2.2. Jemena

The Jemena network covers Melbourne's western and northern suburbs and there is also some overlap between the 'top 10' postcodes for HCC holders (blue areas) and pensioners (purple areas). However, HCC holders are more represented in the outer northern suburbs.



Tables 12 and 13 below show the 'top 10' postcodes for HCC holders and pensioners in the Jemena network. As these are all city postcodes, the socioeconomic indicators for the postcodes with a high number of HCC holders are similar to those with a high number of pensioners. However, the 'top 10' postcodes for pensioners do typically have a higher proportion of people who own their own home outright.[37]

37 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 12 | Jemena, 'Top 10' postcodes for HCC holders

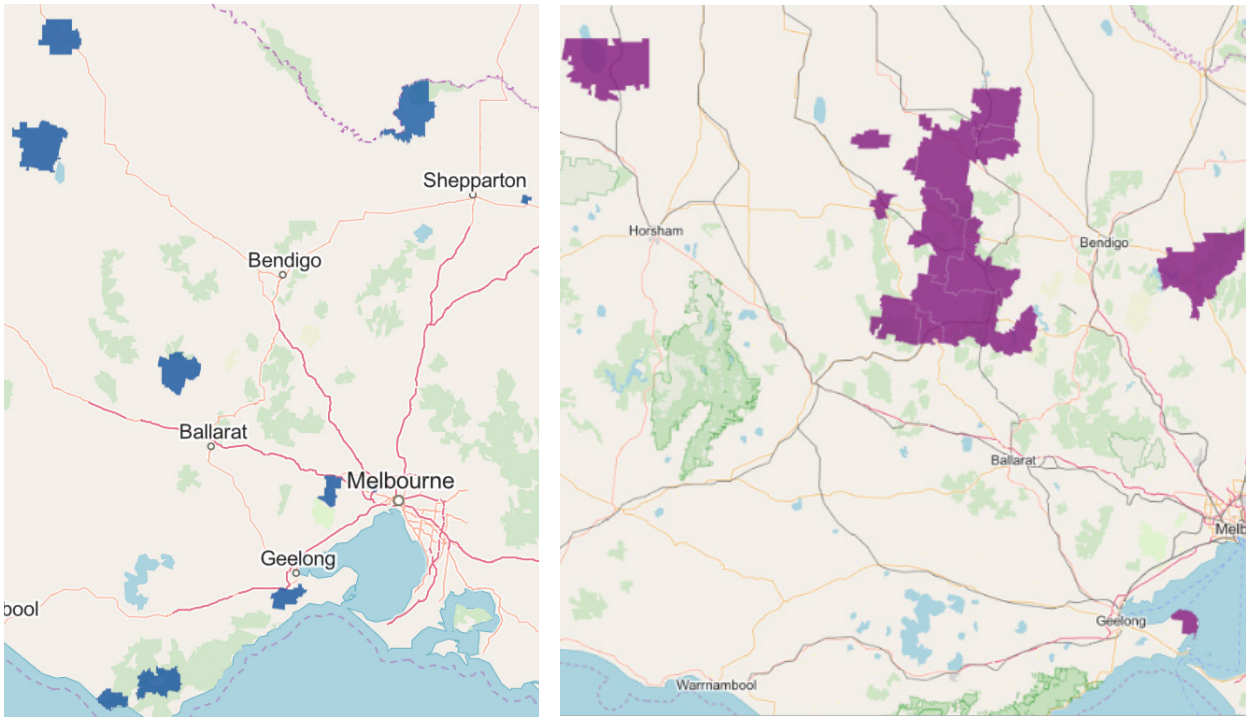
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**8.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3048	Jemena	Outer suburbs	15.8%	1,104	$1,017	27.2%	14.3%	$1,300	$300	32	38.3%	30.4%	0.8%
3047	Jemena	Outer suburbs	15.6%	1,015	$922	32.5%	16.0%	$1,321	$291	31	26.3%	40.5%	1.0%
3064	Jemena	Outer suburbs	15.3%	8,294	$1,480	14.4%	9.1%	$1,733	$338	30	56.2%	24.7%	0.7%
3061	Jemena	Outer suburbs	13.9%	531	$921	28.8%	11.3%	$1,500	$281	36	30.4%	24.9%	0.3%
3427	Jemena	FGOS	13.3%	465	$1,440	15.5%	3.7%	$1,470	$300	37	49.1%	18.4%	1.3%
3019	Jemena	Middle suburbs	13.2%	430	$1,051	30.4%	15.2%	$1,600	$275	32	26.4%	48.8%	0.5%
3081	Jemena	Middle suburbs	11.0%	646	$1,177	27.5%	9.4%	$1,750	$300	35	26.2%	45.9%	1.4%
3011	Jemena	Inner city	10.8%	756	$1,441	23.0%	9.1%	$1,974	$320	33	25.6%	54.4%	0.6%
3060	Jemena	Middle suburbs	10.5%	597	$1,086	26.5%	10.6%	$1,733	$330	34	26.7%	29.0%	0.3%
3031	Jemena	Outer suburbs	9.3%	588	$1,626	23.4%	6.7%	$2,000	$340	33	25.4%	55.8%	0.5%

TABLE 13 | Jemena, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**21.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3061	Jemena	Outer suburbs	33.9%	531	$921	28.8%	11.3%	$1,500	$281	36	30.4%	24.9%	0.3%
3048	Jemena	Outer suburbs	29.9%	1,104	$1,017	27.2%	14.3%	$1,300	$300	32	38.3%	30.4%	0.8%
3047	Jemena	Outer suburbs	28.4%	1,015	$922	32.5%	16.0%	$1,321	$291	31	26.3%	40.5%	1.0%
3034	Jemena	Middle suburbs	24.7%	595	$1,318	22.4%	6.1%	$1,950	$346	44	25.7%	18.3%	0.3%
3043	Jemena	Outer suburbs	24.2%	1,204	$1,291	20.4%	6.8%	$1,708	$325	40	33.6%	24.5%	0.4%
3427	Jemena	FGOS	22.8%	465	$1,440	15.5%	3.7%	$1,470	$300	37	49.1%	18.4%	1.3%
3081	Jemena	Middle suburbs	22.5%	646	$1,177	27.5%	9.4%	$1,750	$300	35	26.2%	45.9%	1.4%
3073	Jemena	Middle suburbs	22.1%	2,616	$1,197	24.8%	8.3%	$1,733	$312	37	25.9%	36.2%	1.0%
3060	Jemena	Middle suburbs	22.1%	597	$1,086	26.5%	10.6%	$1,733	$330	34	26.7%	29.0%	0.3%
3019	Jemena	Middle suburbs	21.6%	430	$1,051	30.4%	15.2%	$1,600	$275	32	26.4%	48.8%	0.5%

4.2.3. Powercor

The Powercor network covers Melbourne's western suburbs and Western Victoria. The 'top 10' postcodes for HCC holders (blue areas) are predominantly in Melbourne's Western suburbs, the Geelong region and in dispersed rural locations, while pensioners (purple areas) are predominantly in central Victoria.



Tables 14 and 15 below show the 'top 10' postcodes for HCC holders and pensioners in the Powercor network. They show that none of the postcodes are in the 'top 10' for both groups. Five of the postcodes have been classified as rural, three as regional, one is a fast growing outer suburb (FGOS) while the remaining postcode is in Melbourne's outer suburbs. The mix in geographic location means that there is also a mix in terms of socioeconomic indicators. Some of the rural postcodes have very low median incomes but high home ownership rates while the regional postcode 3214 (Greater Geelong) has a high proportion of renters and a high unemployment rate. In the regional postcode of 3217 (also Greater Geelong), however, the median income is above the Victorian average, unemployment is low and a high proportion of households have mortgages.

In relation to the 'top 10' pensioner postcodes, eight are in rural locations and two are classified as regional. The median age is typically high and the proportion of people who own their own home outright is high.[38]

38 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 14 | Powercor, 'Top 10' postcodes for HCC holders

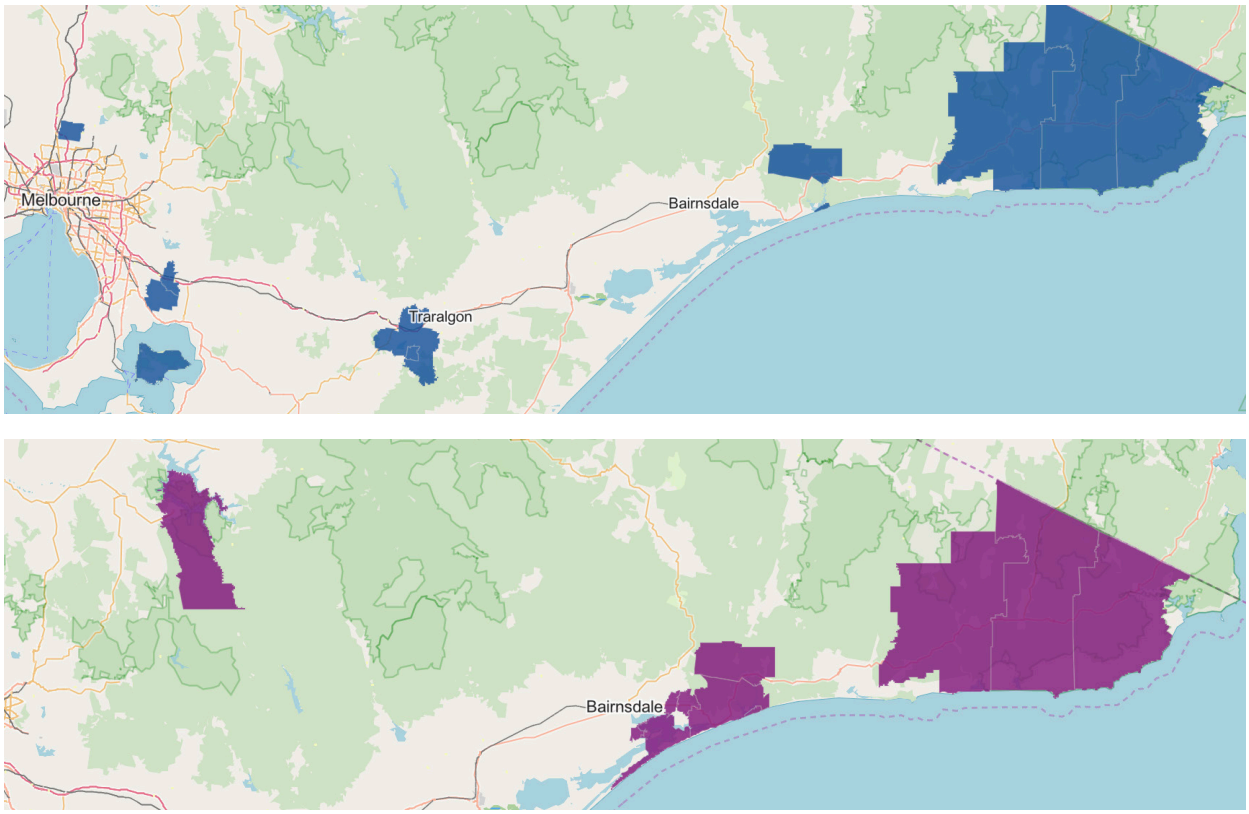
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**8.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3647	Powercor	Regional	31.8%	2	$0	0.0%	0.0%	$0	$0	20	0.0%	0.0%	0.0%
3217	Powercor	Regional	16.9%	819	$1,906	7.5%	3.6%	$1,820	$382	30	58.5%	21.8%	1.0%
3338	Powercor	FGOS	14.3%	2,839	$1,337	19.6%	9.1%	$1,517	$286	33	45.7%	28.2%	1.3%
3482	Powercor	Rural	14.0%	36	$725	60.0%	0.0%	$325	$0	52	25.0%	21.9%	1.8%
3214	Powercor	Regional	14.0%	1,785	$828	35.9%	14.1%	$1,127	$230	36	25.3%	42.6%	2.1%
3371	Powercor	Rural	13.7%	206	$765	36.6%	13.7%	$900	$120	53	34.0%	11.2%	2.9%
3237	Powercor	Rural	13.6%	30	$814	40.5%	6.5%	$1,000	$170	49	31.5%	13.0%	0.0%
3021	Powercor	Outer suburbs	13.2%	3,235	$1,050	27.8%	13.0%	$1,408	$288	35	28.1%	30.0%	0.4%
3531	Powercor	Rural	13.1%	22	$866	22.2%	6.7%	$477	$60	48	15.3%	12.5%	1.6%
3639	Powercor	Rural	12.5%	115	$829	35.2%	5.1%	$867	$125	54	25.1%	15.4%	7.2%

TABLE 15 | Powercor, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**21.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3520	Powercor	Rural	60.0%	39	$575	49.3%	26.5%	$336	$105	58	20.8%	14.3%	2.8%
3472	Powercor	Rural	47.3%	329	$674	46.9%	10.3%	$811	$162	55	27.4%	14.5%	1.9%
3475	Powercor	Rural	46.7%	74	$675	48.2%	9.2%	$700	$80	57	18.7%	14.8%	1.7%
3423	Powercor	Rural	45.3%	77	$685	42.1%	14.1%	$433	$125	54	17.5%	16.5%	1.5%
3518	Powercor	Rural	43.8%	248	$727	41.7%	6.7%	$650	$130	53	24.5%	12.1%	1.9%
3467	Powercor	Rural	42.8%	257	$775	38.2%	8.1%	$894	$180	52	28.2%	19.6%	0.3%
3465	Powercor	Rural	41.1%	1,430	$781	37.3%	8.1%	$1,000	$200	50	26.8%	24.6%	1.4%
3223	Powercor	Regional	40.8%	1,261	$896	32.5%	8.3%	$1,517	$270	58	21.1%	24.5%	0.9%
3478	Powercor	Rural	40.7%	376	$816	36.2%	6.0%	$867	$150	53	28.1%	20.2%	0.9%
3523	Powercor	Regional	40.6%	773	809	36.0%	8.2%	$1,128	$200	55	31.6%	14.8%	1.2%

4.2.4. Ausnet

The Ausnet network covers Melbourne's north eastern suburbs and Eastern Victoria. The 'top 10' postcodes for HCC holders (blue areas) and pensioners (purple areas) are predominantly in eastern Victoria (East Gippsland). There are however more pensioners in the Lakes Entrance area while some postcodes with high proportions of HCC holders are closer to Melbourne.



Tables 16 and 17 below show the 'top 10' postcodes for HCC holders and pensioners in the Ausnet network. As the 'top 10' postcodes for HCC holders includes the three fast growing outer suburbs (FGOS) of Whittlesea, Casey and Cardinia and regional locations in the Latrobe Valley the median incomes are typically higher compared to the 'top 10' postcodes for pensioners which are all rural. Furthermore, the 'top 10' postcodes for pensioners do typically have a higher median age and a higher proportion of people who own their own home outright.[39]

39 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 16 | Ausnet, 'Top 10' postcodes for HCC holders

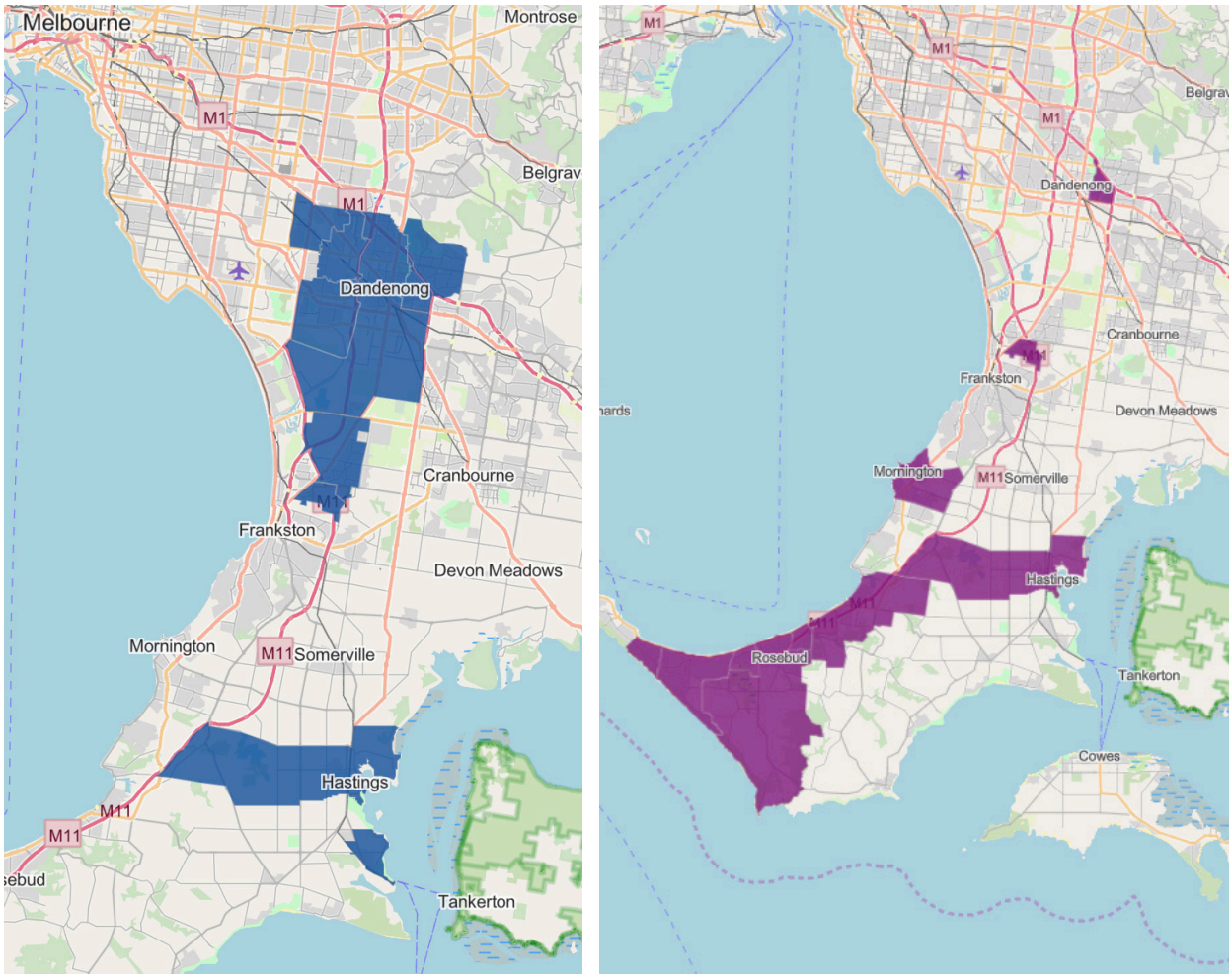
Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**8.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3978	Ausnet	FGOS	20.5%	3,743	$1,864	8.4%	5.5%	$2,000	$385	30	62.1%	22.6%	0.4%
3887	Ausnet	Rural	19.3%	51	$762	39.4%	11.6%	$979	$130	49	29.1%	29.8%	19.0%
3889	Ausnet	Rural	19.0%	27	$545	53.3%	26.2%	$970	$140	58	27.9%	5.9%	2.2%
3750	Ausnet	FGOS	15.9%	1,615	$1,612	11.5%	6.5%	$2,000	$346	30	65.4%	20.8%	0.3%
3809	Ausnet	FGOS	15.4%	1,397	$1,864	7.1%	4.7%	$1,900	$361	30	58.9%	25.5%	0.6%
3890	Ausnet	Rural	14.5%	57	$749	32.8%	21.1%	$650	$100	51	14.6%	23.4%	3.1%
3842	Ausnet	Regional	14.2%	488	$964	30.0%	12.6%	$975	$200	37	30.7%	30.6%	1.9%
3891	Ausnet	Rural	13.2%	36	$774	37.5%	16.7%	$1,400	$0	62	13.2%	5.7%	2.8%
3840	Ausnet	Regional	12.8%	1,598	$906	34.2%	12.6%	$1,066	$180	43	29.2%	29.4%	2.3%
3921	Ausnet	Rural	12.6%	67	$477	72.1%	0.0%	$493	$150	56	20.0%	7.3%	2.5%

TABLE 17 | Ausnet, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**21.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3889	Ausnet	Rural	51.1%	27	$545	53.3%	26.2%	$970	$140	58	27.9%	5.9%	2.2%
3880	Ausnet	Rural	45.8%	674	$838	32.6%	5.9%	$1,100	$250	60	20.9%	22.4%	1.5%
3891	Ausnet	Rural	45.3%	36	$774	37.5%	16.7%	$1,400	$0	62	13.2%	5.7%	2.8%
3887	Ausnet	Rural	44.2%	51	$762	39.4%	11.6%	$979	$130	49	29.1%	29.8%	19.0%
3878	Ausnet	Rural	39.2%	221	$1,111	19.5%	4.0%	$1,300	$240	56	30.0%	18.6%	1.1%
3909	Ausnet	Rural	38.8%	1,223	$869	33.3%	7.5%	$1,300	$220	52	25.6%	25.1%	3.2%
3902	Ausnet	Rural	38.5%	67	$1,008	20.8%	5.5%	$1,300	$255	53	28.4%	10.5%	2.0%
3903	Ausnet	Rural	37.4%	122	$900	31.0%	4.1%	$1,300	$180	55	31.1%	18.7%	1.1%
3890	Ausnet	Rural	37.0%	57	$749	32.8%	21.1%	$650	$100	51	14.6%	23.4%	3.1%
3713	Ausnet	Rural	36.3%	197	$791	38.2%	6.0%	$1,020	$210	57	22.9%	24.4%	2.0%

4.2.5. United Energy

The United Energy network covers Melbourne's south eastern suburbs and the Mornington Peninsula. The 'top 10' postcodes for HCC holders (blue areas) are predominantly in the outer south eastern suburbs while the 'top 10' postcodes for pensioners (purple areas) are predominantly on the Mornington Peninsula.



Tables 18 and 19 below show the 'top 10' postcodes for HCC holders and pensioners in the United Energy network and they show that three postcodes have a high proportion of both groups. As the 'top 10' postcodes for HCC holders includes only two rural locations compared to eight for the pensioner group, the median incomes are typically higher compared to the 'top 10' postcodes for pensioners. Furthermore, the 'top 10' postcodes for pensioners do typically have a higher median age and a higher proportion of people who own their own home outright.[40]

40 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 18 | United Energy, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**8.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3177	United	FGOS	12.9%	652	$973	29.0%	13.0%	$1,350	$280	34	29.5%	39.3%	0.4%
3200	United	Outer suburbs	12.0%	338	$888	33.1%	13.2%	$1,205	$265	39	25.4%	43.9%	19.0%
3175	United	Outer suburbs	11.1%	3,179	$1,074	26.8%	11.5%	$1,517	$290	34	25.6%	42.0%	2.2%
3171	United	Middle suburbs	9.6%	1,357	$1,079	27.1%	11.7%	$1,500	$311	34	22.6%	37.1%	0.3%
3174	United	Outer suburbs	9.2%	2,115	$1,127	24.7%	9.8%	$1,500	$300	35	28.8%	37.8%	0.6%
3915	United	Rural	9.1%	962	$973	29.9%	7.9%	$1,600	$270	41	29.1%	36.6%	3.1%
3919	United	Rural	8.6%	330	$1,167	22.4%	7.3%	$1,449	$290	38	45.6%	23.4%	1.9%
3802	United	FGOS	8.5%	2,180	$1,454	15.9%	7.9%	$1,625	$338	37	43.5%	17.5%	2.8%
3201	United	Outer suburbs	8.5%	2,012	$1,339	17.7%	6.5%	$1,517	$325	36	47.0%	28.4%	2.3%
3173	United	Outer suburbs	8.5%	2,772	$1,585	15.2%	7.8%	$2,000	$360	35	47.4%	17.0%	2.5%

TABLE 19 | United Energy, 'Top 10' postcodes for pensioners

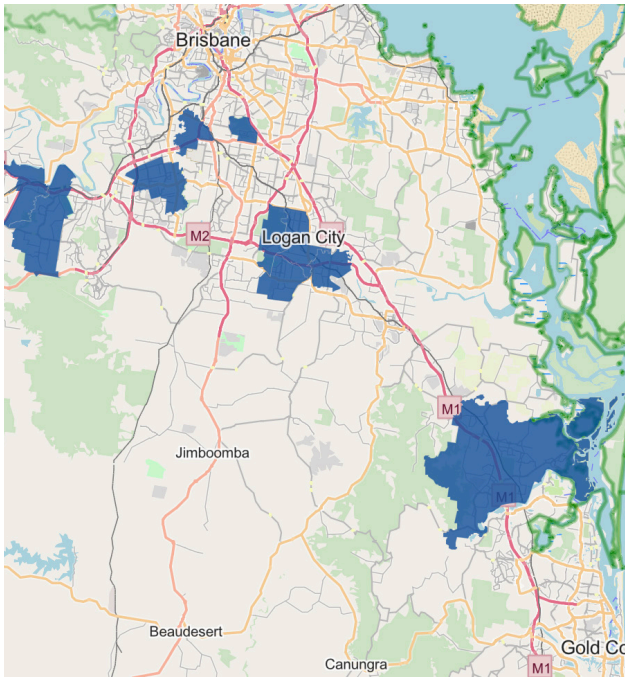
Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
VIC average			**21.7%**	**714**	**$1,419**	**20.3%**	**6.6%**	**$1,728**	**$325**	**37**	**35.3%**	**28.7%**	**0.8%**
3940	United	Rural	44.4%	371	$786	36.8%	6.8%	$1,400	$289	59	17.4%	28.3%	1.1%
3200	United	Outer suburbs	35.4%	338	$888	33.1%	13.2%	$1,205	$265	39	25.4%	43.9%	2.5%
3939	United	Rural	33.5%	1,674	$973	30.3%	5.7%	$1,558	$280	49	28.7%	25.5%	1.2%
3915	United	Rural	32.7%	962	$973	29.9%	7.9%	$1,600	$270	41	29.1%	36.6%	2.0%
3936	United	Rural	28.7%	1,201	$1,157	24.0%	5.0%	$1,733	$330	50	29.0%	25.6%	0.7%
3938	United	Rural	27.5%	389	$1,241	21.1%	5.2%	$1,733	$320	54	28.7%	18.8%	0.7%
3941	United	Rural	27.3%	1,463	$1,067	27.0%	5.7%	$1,560	$300	46	32.9%	24.0%	1.2%
3931	United	Rural	26.6%	2,264	$1,203	23.4%	5.1%	$1,733	$335	47	32.7%	23.4%	0.6%
3177	United	FGOS	26.6%	652	$973	29.0%	13.0%	$1,350	$280	34	29.5%	39.3%	1.1%
3942	United	Rural	24.2%	373	$1,060	25.1%	3.8%	$1,800	$320	57	22.5%	18.3%	0.4%

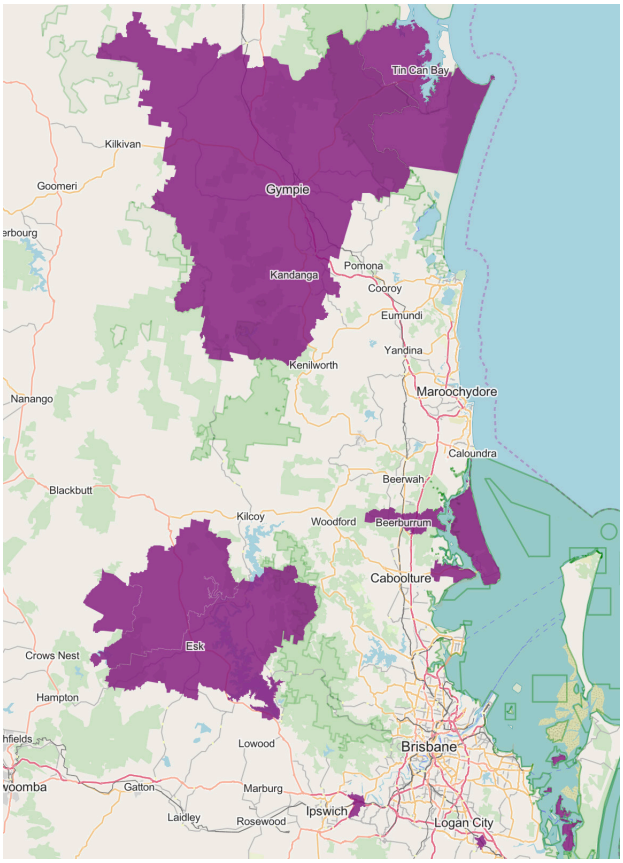
4.3 Queensland

For Queensland, we estimate that 135,498 concession recipients would be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. Amongst those likely to be worse off are 65,470 households with solar in the Ergon network, 138,611 households with solar and 66,915 other card holders in the Energex network. On the other hand, 425,694 concession recipients across Queensland are likely to be better off.

4.3.1. Energex

In the Energex network, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located south and south east of Brisbane. The 'top 10' postcodes for pensioners (purple areas), on the other hand, are predominantly located north of Brisbane.





Tables 20 and 21 below show the 'top 10' postcodes for HCC holders and pensioners in the Energex network and they show that only one postcode (4303) has a high proportion of both groups. Postcode 4303 is a fast growing outer suburb (FGOS) east of Ipswich with a low median income, high unemployment but with housing costs well below the Queensland average. Nine of the 'top 10' postcodes for HCC holders are classified as FGOS, outer suburbs or middle suburbs. The remaining postcode (4209) is the regional location of the northern Gold Coast. Unemployment is typically higher than the Queensland median and the median age is lower.

Four of the 'top 10' postcodes for pensioners are classified as rural, five are FGOS and one is regional. These postcodes typically have a higher median age and a higher proportion of people

who own their own home outright.[41]

TABLE 20 | Energex, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
QLD Average			**8.0%**	**1,751**	**$1,402**	**19.5%**	**7.6%**	**$1,733**	**$330**	**37**	**33.7%**	**34.2%**	**4.0%**
4111	Energex	Middle suburbs	24.7%	132	$1,489	19.9%	16.1%	$1,831	$308	26	35.0%	33.0%	2.6%
4114	Energex	FGOS	18.1%	2,757	$960	29.0%	18.2%	$1,300	$280	31	22.3%	54.7%	5.4%
4131	Energex	FGOS	15.4%	1,342	$1,320	19.8%	11.6%	$1,600	$340	31	29.1%	51.8%	4.4%
4077	Energex	Outer suburbs	15.3%	3,984	$1,085	27.3%	13.3%	$1,625	$300	32	26.7%	46.6%	3.8%
4132	Energex	FGOS	14.7%	3,313	$1,336	17.0%	11.9%	$1,517	$345	28	35.5%	47.4%	4.0%
4301	Energex	FGOS	14.6%	4,079	$1,369	14.3%	11.7%	$1,517	$330	28	33.2%	49.3%	4.1%
4303	Energex	FGOS	14.4%	463	$941	28.8%	15.6%	$1,231	$250	38	25.0%	50.4%	9.4%
4117	Energex	Outer suburbs	13.6%	332	$1,733	12.4%	7.2%	$1,928	$410	31	50.5%	34.6%	2.7%
4209	Energex	Regional	13.2%	7,679	$1,705	9.8%	7.7%	$2,000	$410	29	34.6%	53.3%	2.6%
4106	Energex	Middle suburbs	13.0%	328	$1,375	17.7%	11.0%	$1,603	$340	33	30.1%	43.9%	2.4%

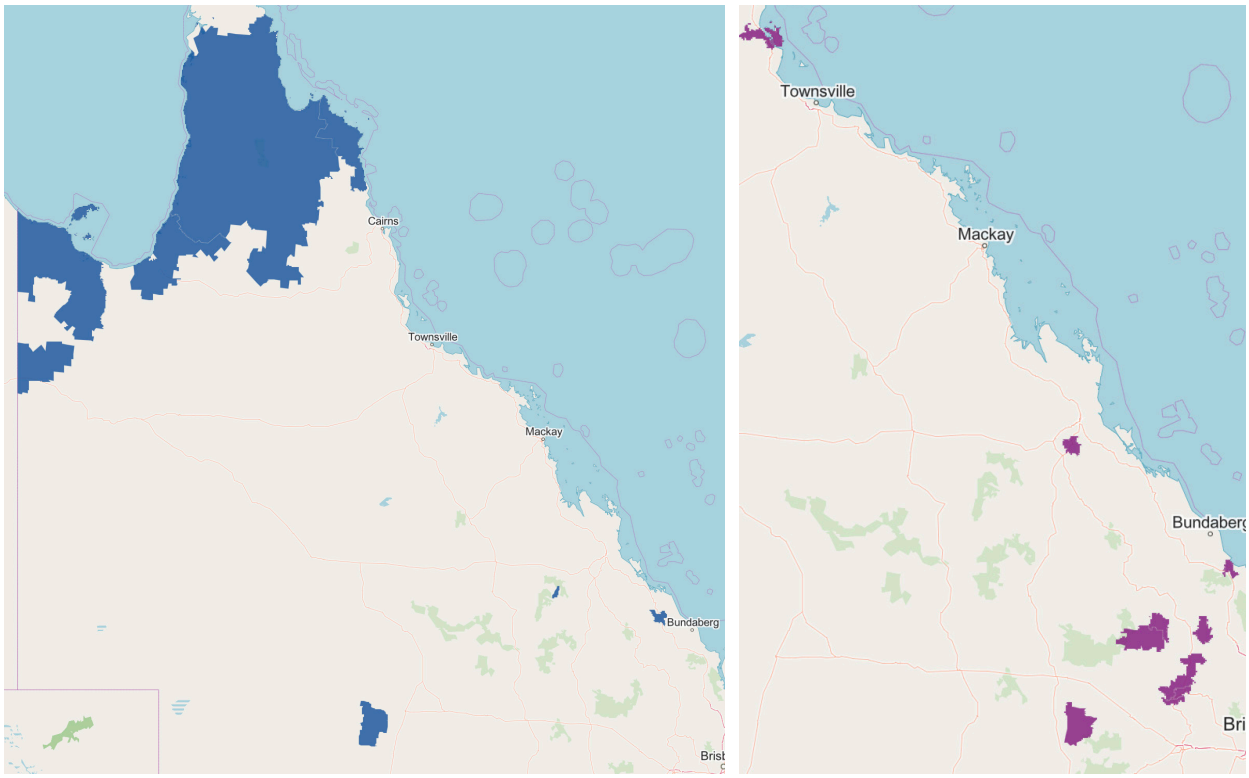
TABLE 21 | Energex, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
QLD Average			**19.8%**	**1,751**	**$1,402**	**19.5%**	**7.6%**	**$1,733**	**$330**	**37**	**33.7%**	**34.2%**	**4.0%**
4184	Energex	FGOS	60.9%	2,215	$707	43.7%	16.5%	$975	$235	57	24.4%	30.6%	3.3%
4580	Energex	Rural	55.3%	1,565	$726	39.2%	14.3%	$1,127	$250	60	18.9%	28.2%	4.2%
4507	Energex	FGOS	45.4%	5,607	$860	31.9%	9.6%	$1,600	$295	59	19.2%	27.8%	2.2%
4205	Energex	FGOS	38.6%	1,074	$949	30.3%	8.5%	$1,517	$325	47	28.7%	28.2%	3.6%
4312	Energex	Rural	36.9%	841	$859	31.4%	9.3%	$1,279	$230	53	29.0%	21.1%	3.0%
4511	Energex	FGOS	34.1%	2,562	$1,066	22.2%	9.5%	$1,706	$350	47	31.6%	24.7%	3.9%
4313	Energex	Rural	33.7%	595	$853	34.6%	7.4%	$1,300	$220	50	29.2%	23.1%	3.1%
4303	Energex	FGOS	33.6%	463	$941	28.8%	15.6%	$1,231	$250	38	25.0%	50.4%	9.4%
4570	Energex	Rural	33.4%	9,524	$974	28.3%	9.9%	$1,300	$250	45	33.0%	26.2%	3.4%
4517	Energex	Regional	32.8%	202	$1,255	23.4%	6.8%	$1,884	$257	44	44.2%	13.5%	2.1%

41 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

4.3.2. Ergon

In the Ergon network, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located in remote areas such as far north Queensland. The 'top 10' postcodes for pensioners (purple areas), on the other hand, are predominantly located in rural and regional areas closer to Brisbane.



Tables 22 and 23 below show the 'top 10' postcodes for HCC holders and pensioners in the Ergon network and they show that none of the postcodes are in the 'top 10' for both groups. Nine of the 'top 10' postcodes for HCC holders are classified as rural. The remaining postcode (4676) is the regional location of Gladstone. Home ownership is typically low and most of the postcodes have a high proportion of Aboriginal residents.

Six of the 'top 10' postcodes for pensioners are classified as rural and four are regional. These postcodes typically have a higher median age and a higher proportion of people who own their own home outright.[42]

42 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 22 | Ergon, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
QLD Average			**8.0%**	**1,751**	**$1,402**	**19.5%**	**7.6%**	**$1,733**	**$330**	**37**	**33.7%**	**34.2%**	**4.0%**
4713	Ergon	Rural	36.2%	13	$740	43.9%	18.1%	$0	$120	23	0.0%	96.3%	94.4%
4479	Ergon	Rural	31.3%	4	$1,124	0.0%	0.0%	$0	$0	49	60.0%	0.0%	0.0%
4892	Ergon	Rural	29.6%	37	$975	32.6%	25.3%	$684	$90	28	1.5%	88.9%	83.3%
4830	Ergon	Rural	24.5%	64	$1,069	25.8%	15.7%	$0	$120	24	0.0%	82.6%	84.3%
4890	Ergon	Rural	22.2%	88	$1,465	20.9%	11.5%	$927	$150	31	10.6%	64.1%	58.6%
4875	Ergon	Rural	20.7%	125	$1,232	24.8%	11.4%	$1,705	$120	26	1.8%	82.4%	81.8%
4876	Ergon	Rural	18.7%	25	$1,154	22.4%	19.8%	$326	$120	22	1.0%	90.6%	86.2%
4895	Ergon	Rural	17.4%	419	$946	33.5%	15.0%	$1,255	$130	40	17.9%	48.9%	36.8%
4828	Ergon	Rural	16.8%	22	$1,107	17.4%	4.3%	$0	$125	36	6.3%	40.6%	43.8%
4676	Ergon	Regional	16.3%	65	$754	36.1%	12.9%	$1,052	$0	55	28.1%	18.8%	1.9%

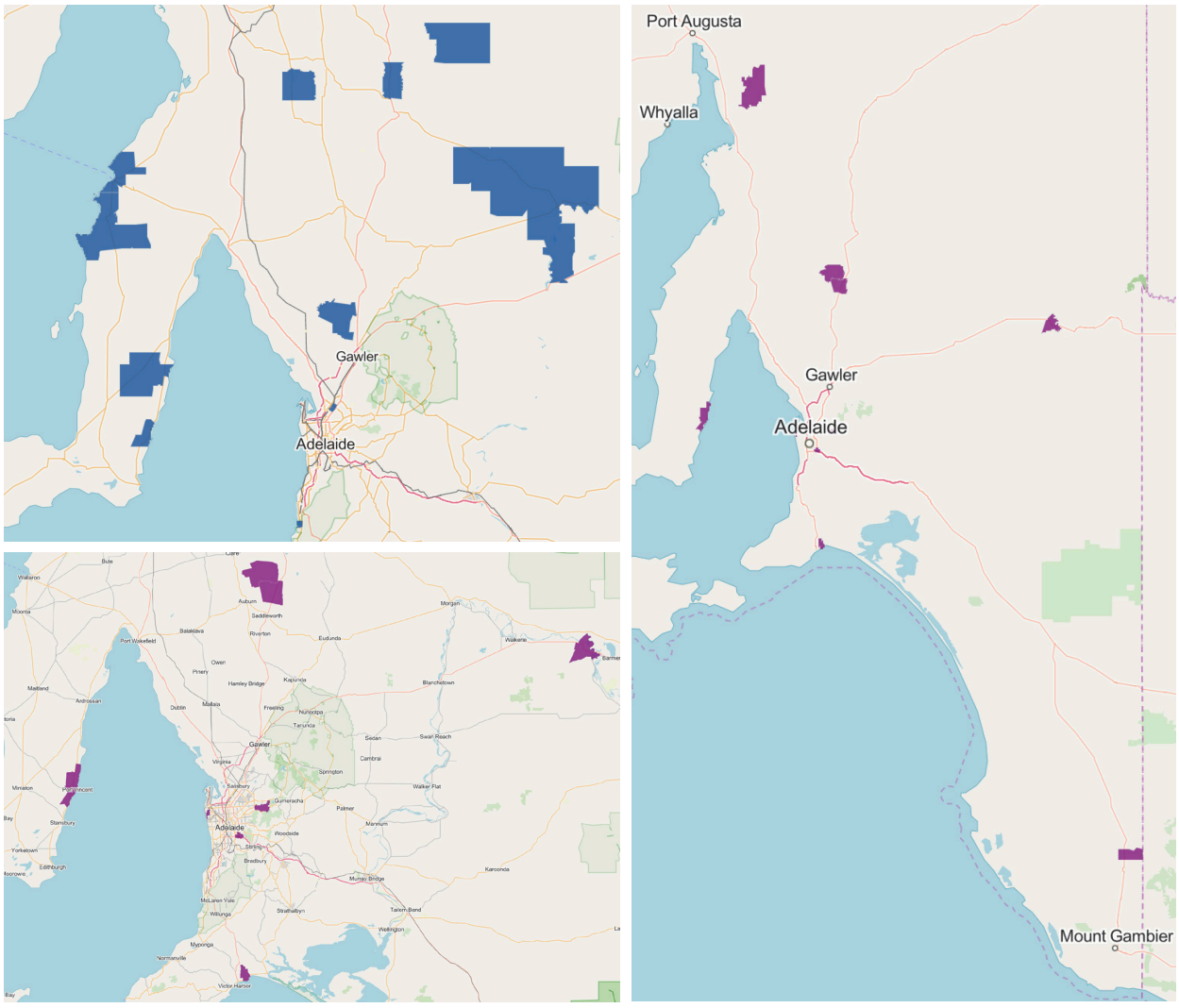
TABLE 23 | Ergon, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
QLD Average			**19.8%**	**1,751**	**$1,402**	**19.5%**	**7.6%**	**$1,733**	**$330**	**37**	**33.7%**	**34.2%**	**4.0%**
4659	Ergon	Regional	49.2%	1,510	$771	34.1%	14.1%	$1,244	$240	58	23.6%	21.0%	3.8%
4612	Ergon	Rural	48.3%	58	$725	43.0%	3.1%	$921	$110	53	29.4%	15.7%	2.0%
4614	Ergon	Regional	48.2%	261	$758	35.1%	10.6%	$999	$190	52	23.7%	26.9%	4.0%
4402	Ergon	Regional	44.1%	61	$774	37.6%	12.4%	$755	$155	56	26.1%	16.0%	1.0%
4714	Ergon	Regional	43.7%	467	$753	39.9%	18.2%	$880	$175	50	24.3%	25.6%	13.1%
4615	Ergon	Rural	43.0%	1,418	$808	32.7%	10.1%	$1,083	$200	49	29.1%	24.9%	5.3%
4849	Ergon	Rural	42.8%	268	$834	36.7%	9.2%	$1,300	$230	56	16.4%	38.2%	8.9%
4613	Ergon	Rural	41.5%	135	$736	39.1%	9.1%	$864	$150	51	20.3%	21.2%	5.3%
4421	Ergon	Rural	40.3%	313	$776	38.1%	13.4%	$867	$150	47	21.5%	26.7%	8.1%
4660	Ergon	Rural	40.1%	1,872	$836	30.5%	9.5%	$1,170	$250	54	25.9%	20.7%	3.3%

4.4 South Australia

For South Australia, we have estimated that 250,867 concession recipients are likely to be better off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. This includes 144,026 pensioners and 7,451 HCC holders.

In South Australia's SAPN network, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located on the Yorke Peninsula and in rural areas north of Adelaide. The 'top 10' postcodes for pensioners (purple areas) are more geographically dispersed but still in the south eastern part of South Australia.



Tables 24 and 25 below show the 'top 10' postcodes for HCC holders and pensioners in South Australia and they show that none of the postcodes are in the 'top 10' for both groups. Eight of the 'top 10' postcodes for HCC holders are classified as rural. The remaining two postcode are Adelaide suburbs. Unlike in the 'top 10' postcodes for HCC holders in NSW, Victoria and Queensland, these postcodes in South Australia typically have a higher median age and a higher proportion of people who own their own home outright.[43]

43 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

Seven of the 'top 10' postcodes for pensioners are classified as rural and three are Adelaide suburbs. These postcodes typically have higher median income compared to the 'top 10' postcodes for HCC holders but they have a similar proportion of people who own their own home outright.[44]

TABLE 24 | SAPN, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
SA Average			**0.67%**	**876**	**$1,206**	**23.8%**	**7.5%**	**$1,491**	**$260**	**40**	**35.3%**	**28.5%**	**2.0%**
5418	SAPN	Rural	4.4%	28	$758	34.9%	0.0%	$581	$100	45	22.5%	30.6%	0.0%
5470	SAPN	Rural	3.6%	26	$922	19.2%	0.0%	$477	$185	52	25.9%	14.8%	0.0%
5106	SAPN	Outer suburbs	2.5%	75	$471	66.7%	0.0%	$0	$0	38	0.0%	0.0%	0.0%
5580	SAPN	Rural	2.3%	105	$887	24.8%	4.1%	$737	$150	52	25.3%	12.7%	0.0%
5558	SAPN	Rural	2.1%	1,674	$853	31.5%	8.2%	$1,162	$235	55	26.9%	24.8%	3.4%
5556	SAPN	Rural	2.1%	1,249	$812	33.4%	10.7%	$1,196	$230	53	22.8%	33.2%	1.9%
5320	SAPN	Rural	2.0%	301	$709	45.8%	8.6%	$867	$160	57	24.9%	20.4%	1.2%
5170	SAPN	Outer suburbs	1.8%	279	$1,152	20.0%	7.1%	$1,394	$300	44	42.1%	21.7%	1.5%
5400	SAPN	Rural	1.7%	206	$1,429	13.2%	6.3%	$1,509	$255	33	62.1%	10.3%	1.3%
5582	SAPN	Rural	1.7%	265	$863	35.2%	5.9%	$1,083	$225	60	24.5%	13.8%	0.5%

TABLE 25 | Ergon, 'Top 10' postcodes for pensioners

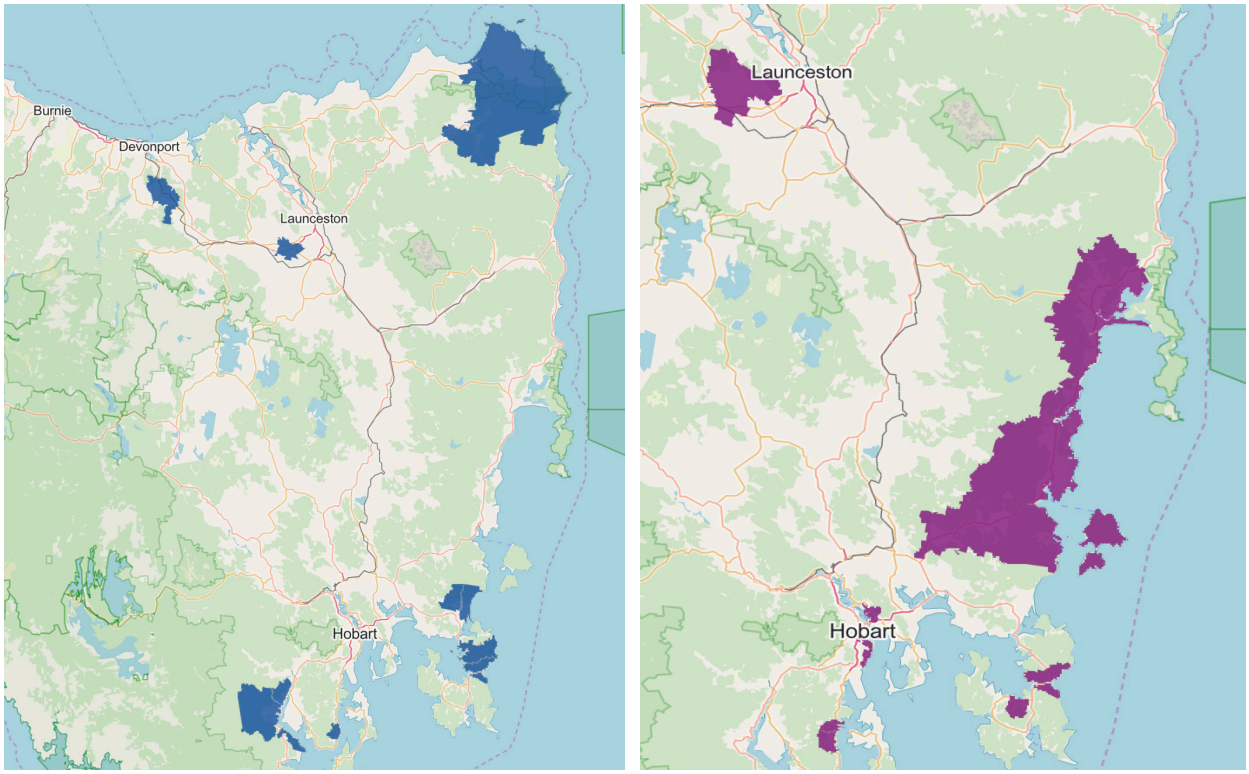
Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
SA Average			**1.7%**	**876**	**$1,206**	**23.8%**	**7.5%**	**$1,491**	**$260**	**40**	**35.3%**	**28.5%**	**2.0%**
5414	SAPN	Rural	6.7%	25	$779	25.5%	4.5%	$730	$127	51	28.8%	30.5%	2.0%
5021	SAPN	Middle suburbs	6.3%	1,225	$1,293	20.0%	4.6%	$1,863	$325	54	24.5%	17.1%	0.8%
5263	SAPN	Rural	5.8%	33	$1,678	6.7%	0.0%	$1,000	$25	48	22.9%	43.8%	0.0%
5331	SAPN	Rural	5.4%	94	$1,028	23.2%	9.0%	$1,083	$155	48	40.5%	12.4%	2.8%
5581	SAPN	Rural	5.0%	278	$791	27.3%	6.5%	$1,083	$200	64	20.2%	21.8%	0.9%
5415	SAPN	Rural	5.0%	47	$1,137	14.1%	5.2%	$1,400	$180	53	23.3%	26.7%	0.0%
5212	SAPN	Rural	5.0%	793	$869	28.7%	5.9%	$1,200	$250	60	23.3%	21.6%	1.1%
5132	SAPN	Outer suburbs	4.9%	98	$1,952	9.2%	4.9%	$1,950	$150	45	40.9%	12.0%	1.2%
5483	SAPN	Rural	4.9%	78	$1,059	25.9%	2.3%	$1,029	$175	47	23.3%	16.3%	0.9%
5064	SAPN	Middle suburbs	4.6%	1,586	$1,799	16.4%	5.8%	$2,167	$359	46	33.8%	15.9%	0.3%

44 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

4.5 Tasmania

For Tasmania, we estimate that 65,883 concession recipients would be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. Amongst those likely to be worse off, 8,883 are households with solar and 56,999 are pensioners. On the other hand, 7,403 HCC holders are likely to be better off.

In Tasmania, the 'top 10' postcodes for HCC holders (blue areas) are geographically dispersed but predominantly located in the Huon Valley, Sorell, Tasman and Dorset. The 'top 10' postcodes for pensioners (purple areas) are also dispersed but predominantly located on the east coast or in and around Hobart and Launceston.



Tables 26 and 27 below show the 'top 10' postcodes for HCC holders and pensioners in Tasmania and they show that only one postcode (7179) is in the 'top 10' for both groups.

All of the 'top 10' postcodes for HCC holders are classified as rural. Similarly to the 'top 10' postcodes for HCC holders in South Australia, these postcodes in Tasmania typically have a higher median age and a higher proportion of people who own their own home outright.[45]

Seven of the 'top 10' postcodes for pensioners are classified as rural and three are suburbs. These postcodes typically have a somewhat higher median income compared to the 'top 10' postcodes for HCC holders, but they have a similar proportion of people who own their own home outright.[46]

45 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.
46 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 26 | TasNetworks, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
Tas Average			**1.2%**	**343**	**$1,100**	**26.3%**	**7.0%**	**$1,300**	**$230**	**42**	**33.5%**	**27.3%**	**4.6%**
7264	TasNetworks	Rural	3.1%	64	$686	45.1%	20.3%	$685	$22	51	23.5%	20.6%	8.4%
7176	TasNetworks	Rural	3.1%	10	$1,187	20.0%	9.0%	$1,200	$0	43	55.6%	5.6%	0.0%
7163	TasNetworks	Rural	3.0%	60	$1,161	21.0%	6.5%	$1,083	$144	54	44.4%	6.8%	5.8%
7175	TasNetworks	Rural	2.5%	15	$1,024	24.5%	6.1%	$1,096	$243	44	32.8%	25.4%	1.5%
7113	TasNetworks	Rural	2.5%	132	$1,004	31.4%	9.5%	$1,257	$208	48	40.9%	14.3%	5.7%
7305	TasNetworks	Rural	2.4%	113	$935	26.4%	8.7%	$859	$200	47	36.6%	16.4%	8.6%
7179	TasNetworks	Rural	2.3%	58	$942	31.9%	6.2%	$800	$215	58	25.8%	14.5%	1.6%
7178	TasNetworks	Rural	2.3%	44	$794	26.9%	9.5%	$975	$225	53	33.6%	9.7%	6.5%
7291	TasNetworks	Rural	2.2%	66	$1,173	25.6%	5.9%	$1,300	$230	43	42.0%	10.6%	0.0%
7116	TasNetworks	Rural	2.1%	253	$851	32.1%	7.2%	$1,083	$215	47	34.2%	16.9%	9.9%

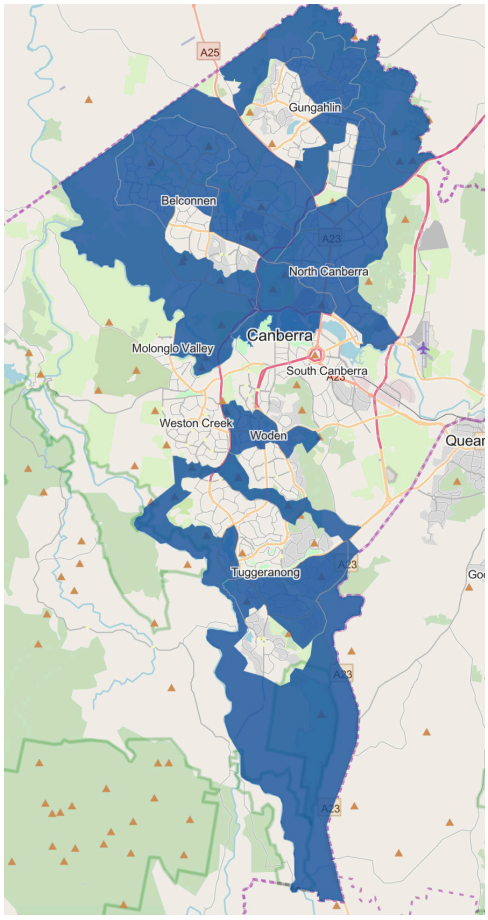
TABLE 27 | TasNetworks, 'Top 10' postcodes for pensioners

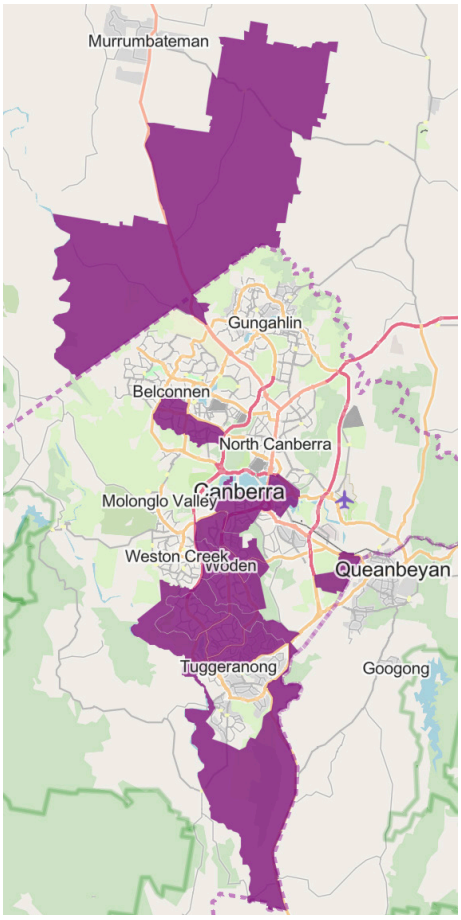
Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
Tas Average			**1.4%**	**343**	**$1,100**	**26.3%**	**7.0%**	**$1,300**	**$230**	**42**	**33.5%**	**27.3%**	**4.6%**
7005	TasNetworks	Middle suburbs	4.3%	686	$1,458	20.5%	8.2%	$1,900	$310	37	23.2%	33.7%	0.8%
7155	TasNetworks	Rural	4.0%	148	$1,192	20.9%	2.3%	$1,473	$280	52	37.0%	16.4%	4.9%
7292	TasNetworks	Rural	3.8%	49	$1,226	22.7%	3.4%	$1,224	$183	43	37.3%	20.3%	1.2%
7053	TasNetworks	Outer suburbs	3.8%	280	$1,678	17.2%	5.2%	$1,625	$323	46	36.5%	14.9%	0.7%
7187	TasNetworks	Rural	3.7%	15	$866	38.3%	16.7%	$1,208	$125	59	14.9%	21.3%	0.0%
7162	TasNetworks	Rural	3.7%	84	$1,286	17.8%	6.5%	$1,343	$318	51	33.0%	11.5%	2.5%
7255	TasNetworks	Rural	3.2%	194	$1,074	27.6%	4.4%	$758	$115	53	19.2%	33.8%	12.5%
7015	TasNetworks	Middle suburbs	3.2%	685	$1,366	19.9%	4.2%	$1,517	$300	47	35.3%	20.4%	2.0%
7179	TasNetworks	Rural	3.1%	58	$942	31.9%	6.2%	$800	$215	58	25.8%	14.5%	1.6%
7190	TasNetworks	Rural	3.0%	471	$841	33.4%	5.1%	$1,078	$190	57	23.2%	21.4%	5.6%

4.6 ACT

For the ACT, we have estimated that, 42,777 concession recipients are likely to be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. This includes 30,799 pensioners and 5,561 HCC holders.

In the ACT, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located in the Civic area, northern suburbs and in the southern part of the ACT. The 'top 10' postcodes for pensioners (purple areas) are predominantly located in the South Canberra suburbs and the Yass Valley.





Tables 28 and 29 below show the 'top 10' postcodes for HCC holders and pensioners in the ACT and they show that two postcodes (2900 and 2606) are in the 'top 10' for both groups. As the ACT does not consist of many postcodes in total the proportion of HCC holders and pensioners is very low compared to other jurisdictions.

The main difference between the top 10' postcodes for HCC holders and the 'top 10' postcodes for pensioners is that the median age and proportion of people who own their own home outright is higher for the pensioner group.[47]

47 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

TABLE 28 | EvoEnergy, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
ACT Average			**0.4%**	**1,141**	**$2,070**	**11.7%**	**4.7%**	**$2,058**	**$380**	**35**	**38.4%**	**31.8%**	**1.6%**
2601	EvoEnergy	Inner city	0.9%	24	$2,222	11.1%	17.4%	$2,200	$500	23	18.7%	67.8%	0.7%
2900	EvoEnergy	Outer suburbs	0.8%	120	$1,688	13.4%	5.3%	$1,650	$410	36	22.1%	50.3%	1.4%
2912	EvoEnergy	Middle suburbs	0.7%	288	$2,065	10.5%	6.6%	$2,039	$380	31	31.2%	54.3%	1.4%
2602	EvoEnergy	Inner city	0.6%	2,129	$1,930	15.6%	4.9%	$2,167	$360	36	28.1%	41.6%	1.2%
2617	EvoEnergy	Middle suburbs	0.6%	2,218	$1,907	12.5%	5.8%	$1,950	$375	32	30.4%	40.1%	1.3%
2615	EvoEnergy	Middle suburbs	0.5%	3,742	$1,911	12.6%	4.5%	$2,000	$360	35	46.6%	23.6%	2.1%
2914	EvoEnergy	Middle suburbs	0.5%	2,107	$2,388	5.4%	4.3%	$2,167	$410	31	55.3%	31.2%	1.1%
2612	EvoEnergy	Inner city	0.5%	472	$2,004	15.2%	5.1%	$2,058	$391	30	19.8%	58.7%	1.1%
2905	EvoEnergy	Outer suburbs	0.5%	2,424	$2,040	10.9%	4.4%	$2,000	$380	35	48.1%	23.2%	2.6%
2606	EvoEnergy	Middle suburbs	0.5%	605	$1,777	13.8%	4.8%	$1,950	$350	35	24.7%	45.3%	1.4%

TABLE 29 | EvoEnergy, 'Top 10' postcodes for pensioners

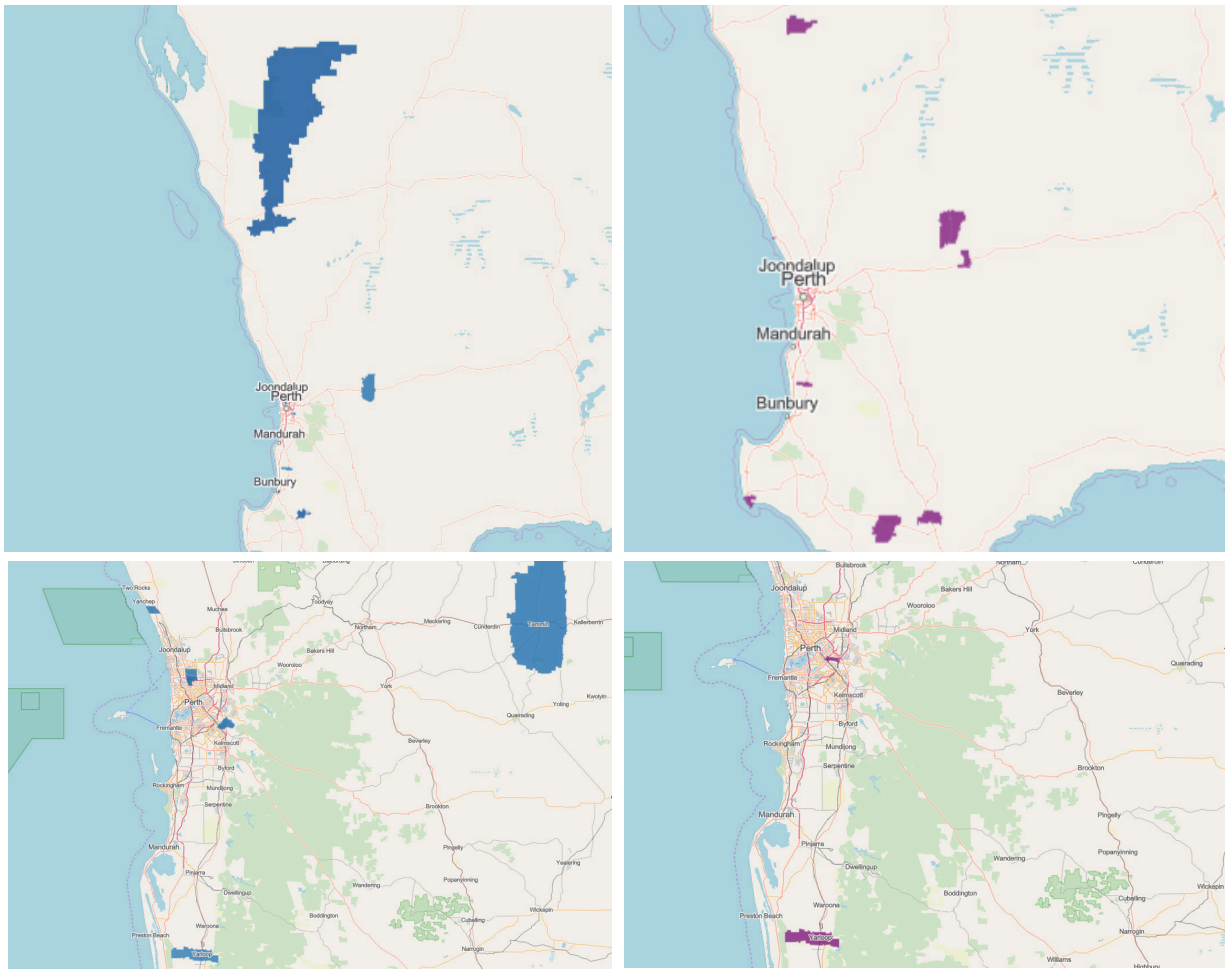
Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
ACT Average			**1.7%**	**1,141**	**$2,070**	**11.7%**	**4.7%**	**$2,058**	**$380**	**35**	**38.4%**	**31.8%**	**1.6%**
2600	EvoEnergy	Inner city	3.7%	542	$2,474	7.8%	3.9%	$2,600	$475	45	26.0%	31.2%	0.9%
2607	EvoEnergy	Middle suburbs	3.5%	1,059	$2,084	11.5%	4.4%	$2,167	$370	42	31.7%	27.1%	1.2%
2614	EvoEnergy	Middle suburbs	3.0%	1,660	$1,940	13.6%	4.8%	$2,058	$360	39	31.5%	28.6%	1.3%
2900	EvoEnergy	Outer suburbs	2.9%	120	$1,688	13.4%	5.3%	$1,650	$410	36	22.1%	50.3%	1.4%
2605	EvoEnergy	Inner city	2.8%	880	$2,273	11.5%	3.6%	$2,383	$420	43	30.7%	27.3%	1.0%
2618	EvoEnergy	Rural	2.6%	196	$2,369	8.0%	2.0%	$2,342	$300	43	36.0%	19.3%	1.5%
2902	EvoEnergy	Outer suburbs	2.2%	1,447	$1,916	13.5%	4.5%	$1,950	$345	40	39.9%	22.3%	2.4%
2904	EvoEnergy	Outer suburbs	2.1%	1,304	$2,260	9.6%	3.3%	$2,123	$420	42	43.1%	14.9%	1.7%
2606	EvoEnergy	Middle suburbs	2.1%	605	$1,777	13.8%	4.8%	$1,950	$350	35	24.7%	45.3%	1.4%
2903	EvoEnergy	Outer suburbs	2.0%	809	$1,985	13.0%	5.2%	$2,000	$350	39	40.3%	22.3%	2.8%

4.7 Western Australia

For Western Australia, we estimate that 87,116 concession recipients would be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. Amongst those likely to be worse off, 85,976 are households with solar in the Western Power network and 1,140 are households with solar in the Horizon network. On the other hand, 294,789 concession recipients are likely to be better off.

4.7.1. Western Power

In the Western Power network, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located in Perth's outer suburbs and in Tammin. The 'top 10' postcodes for pensioners (purple areas) are predominantly located in Perth suburbs and rural areas.



Tables 30 and 31 below show the 'top 10' postcodes for HCC holders and pensioners in the Western Power network and they show that two postcodes (6218 and 6628) are in the 'top 10' for both groups. Postcode 6218 is a rural postcode near Bunbury and postcode 6628 is in the Greater Geraldton area. Three of the 'top 10' postcodes for HCC holders are classified as rural, three are classified as regional and three are classified as fast growing outer suburbs (FGOS). The remaining postcode (6061) is in north Perth. The regional postcodes typically have a high proportion of renters and two of them have a high proportion of Aboriginal residents. In the FGOS postcodes, on the other hand, there is a high proportion of homeowners with a mortgage.

Eight of the 'top 10' postcodes for pensioners are classified as rural and one is regional. The remaining postcode (6106) is in south eastern Perth. These postcodes typically have a low median income, higher median age and a higher proportion of people who own their own home outright.[48]

TABLE 30 | Western Power, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
WA Average			**6.7%**	**947**	**$1,595**	**18.3%**	**7.8%**	**$1,993**	**$347**	**36**	**39.7%**	**28.3%**	**3.1%**
6628	Western Power	Regional	38.2%	8	$725	44.4%	0.0%	$0	$0	48	0.0%	44.4%	26.5%
6243	Western Power	Rural	16.1%	4	$1,125	14.3%	0.0%	$1,489	$0	50	40.0%	0.0%	0.0%
6630	Western Power	Regional	15.4%	76	$1,116	22.4%	7.9%	$650	$105	40	14.2%	43.4%	26.1%
6061	Western Power	Middle suburbs	14.1%	3,011	$1,225	23.6%	11.2%	$1,733	$350	32	35.1%	42.0%	2.4%
6229	Western Power	Regional	14.0%	34	$890	24.0%	13.3%	$2,045	$210	52	15.0%	40.0%	1.6%
6109	Western Power	FGOS	13.0%	2,087	$1,199	23.0%	12.5%	$1,649	$320	35	42.2%	26.7%	3.3%
6034	Western Power	FGOS	12.4%	643	$1,982	5.9%	4.6%	$2,363	$350	27	72.1%	20.7%	0.8%
6409	Western Power	Rural	12.4%	45	$1,273	27.9%	4.9%	$867	$102	38	22.6%	31.4%	10.2%
6064	Western Power	FGOS	12.2%	4,075	$1,296	21.2%	10.7%	$1,733	$340	35	44.3%	24.9%	2.4%
6218	Western Power	Rural	11.6%	112	$927	28.5%	14.2%	$1,300	$225	44	31.0%	35.2%	4.0%

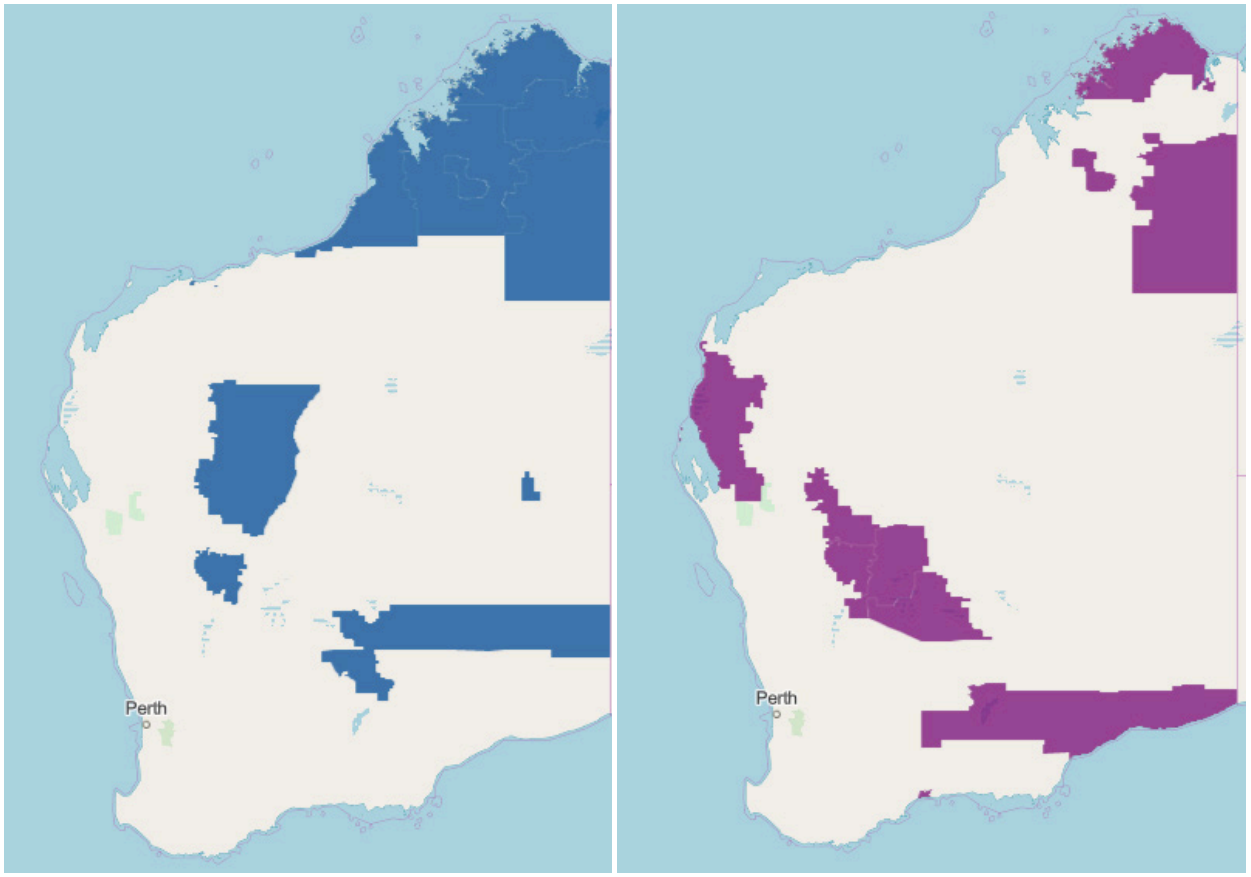
TABLE 31 | Western Power, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
WA Average			**15.7%**	**947**	**$1,595**	**18.3%**	**7.8%**	**$1,993**	**$347**	**36**	**39.7%**	**28.3%**	**3.1%**
6628	Western Power	Regional	52.9%	8	$725	44.4%	0.0%	$0	$0	48	0.0%	44.4%	26.5%
6106	Western Power	Middle suburbs	42.1%	198	$0	0.0%	0.0%	$0	$0	37	0.0%	0.0%	0.0%
6042	Western Power	Rural	41.0%	26	$687	36.0%	9.1%	$826	$230	64	34.5%	44.8%	0.0%
6413	Western Power	Rural	38.3%	6	$900	12.0%	0.0%	$0	$100	55	0.0%	20.0%	10.6%
6397	Western Power	Rural	37.8%	15	$706	29.4%	12.5%	$454	$150	44	22.5%	32.5%	3.1%
6290	Western Power	Rural	36.3%	279	$860	32.5%	7.6%	$1,458	$220	58	20.1%	24.3%	1.3%
6218	Western Power	Rural	34.7%	112	$927	28.5%	14.2%	$1,300	$225	44	31.0%	35.2%	4.1%
6488	Western Power	Rural	34.2%	31	$790	41.8%	3.8%	$585	$90	48	13.9%	39.2%	8.8%
6489	Western Power	Rural	33.6%	10	$949	35.5%	0.0%	$477	$125	55	18.9%	21.6%	2.9%
6323	Western Power	Rural	33.3%	138	$921	30.2%	9.6%	$1,229	$160	51	35.1%	12.5%	0.9%

48 The proportion that own their own home outright is estimated based on the proportion of people who are not renting or owning with a mortgage.

4.7.2. Horizon Power

In the Horizon network, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located in the Kimberley region, Broome, the Murchison region and the Kalgoorlie/Boulder region. The 'top 10' postcodes for pensioners (purple areas) are predominantly located in the Kimberley region, Gascoyne, the Goldfields and in south eastern Western Australia.



Tables 32 and 33 below show the 'top 10' postcodes for HCC holders and pensioners in the Horizon network and they show that four postcodes are in the 'top 10' for both groups.

The 'top 10' postcodes for HCC holders typically have a high proportion of Aboriginal residents, very low home ownership rates and a median age that is lower that the Western Australian median. The 'top 10' postcodes for pensioners share many of the characteristics apart from having a higher median age and a higher home ownership rate than the Western Australian average.

TABLE 32 | Horizon Power, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
WA Average			**6.7%**	**947**	**$1,595**	**18.3%**	**7.8%**	**$1,993**	**$347**	**36**	**39.7%**	**28.3%**	**3.1%**
6765	Horizon Power	Rural	50.5%	24	$1,155	26.9%	14.7%	$1,900	$80	29	0.7%	91.3%	68.6%
6770	Horizon Power	Rural	29.8%	31	$1,003	33.2%	17.7%	$981	$75	28	1.6%	83.3%	73.0%
6638	Horizon Power	Rural	24.3%	48	$1,110	30.8%	9.3%	$442	$145	42	18.9%	41.3%	21.8%
6740	Horizon Power	Rural	22.1%	30	$1,112	24.9%	19.3%	$1,060	$118	30	10.6%	69.3%	63.6%
6642	Horizon Power	Rural	21.8%	66	$1,347	22.0%	5.1%	$600	$100	35	8.2%	64.8%	30.5%
6431	Horizon Power	Regional	18.1%	11	$1,227	18.0%	17.7%	$0	$55	33	0.0%	88.0%	65.5%
6728	Horizon Power	Rural	15.5%	152	$1,299	22.9%	14.2%	$1,733	$100	30	9.3%	73.6%	63.1%
6718	Horizon Power	Regional	14.6%	23	$980	26.3%	34.8%	$1,717	$150	32	9.9%	75.0%	73.5%
6743	Horizon Power	Rural	14.5%	252	$1,785	14.8%	5.7%	$2,200	$200	32	16.9%	62.5%	29.3%
6725	Horizon Power	Rural	13.9%	443	$1,708	18.3%	7.8%	$2,594	$245	33	21.4%	58.4%	32.3%

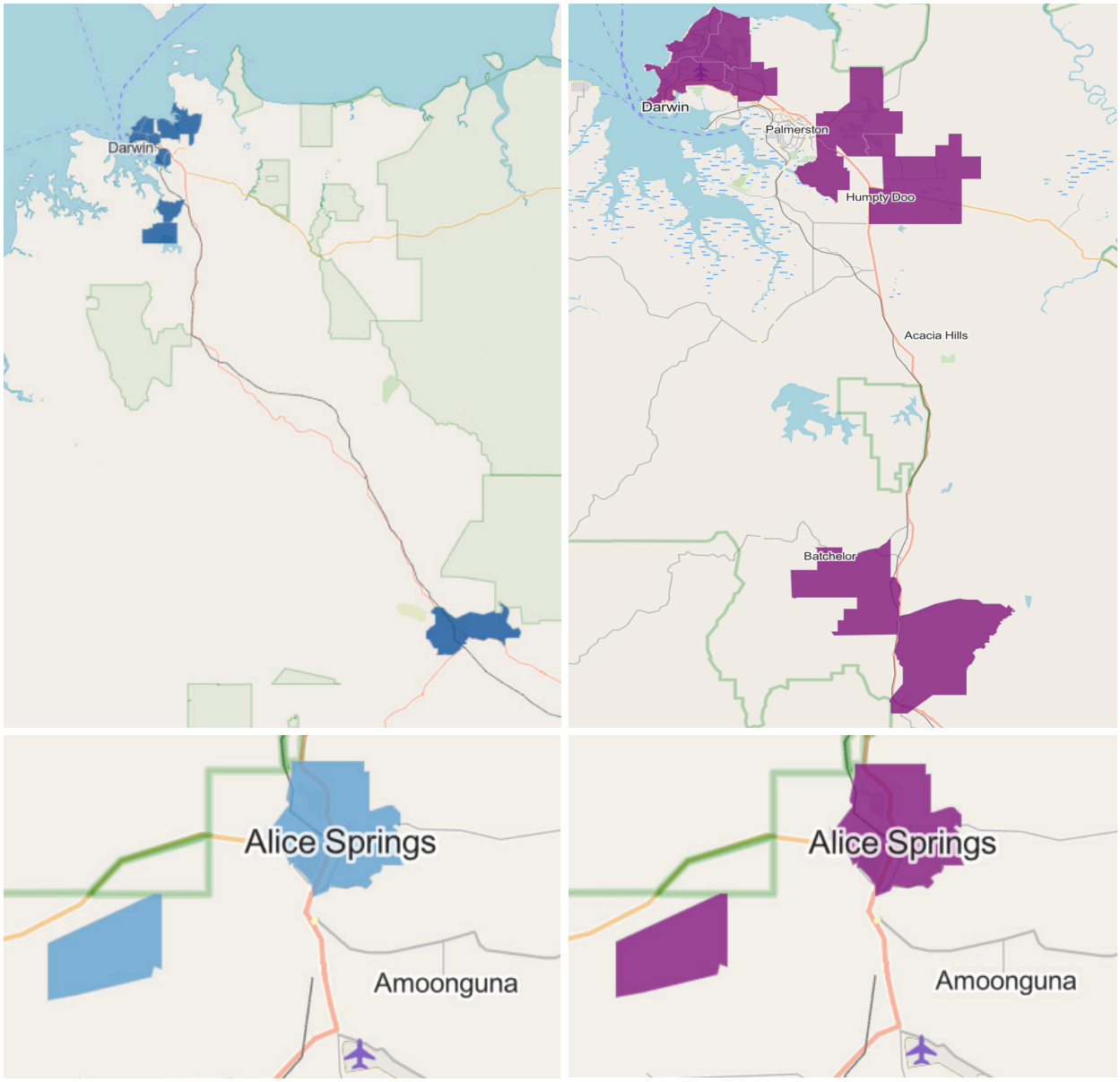
TABLE 33 | Horizon Power, 'Top 10' postcodes for pensioners

Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
WA Average			**15.7%**	**947**	**$1,595**	**18.3%**	**7.8%**	**$1,993**	**$347**	**36**	**39.7%**	**28.3%**	**3.1%**
6765	Horizon Power	Rural	39.7%	24	$1,155	26.9%	14.7%	$1,900	$80	29	0.7%	91.3%	68.6%
6639	Horizon Power	Rural	32.6%	20	$1,083	47.1%	7.7%	$0	$0	58	10.5%	26.3%	0.0%
6640	Horizon Power	Rural	28.6%	20	$875	42.6%	6.8%	$775	$110	50	11.9%	47.8%	19.4%
6638	Horizon Power	Rural	27.8%	48	$1,110	30.8%	9.3%	$442	$145	42	18.9%	41.3%	21.8%
6348	Horizon Power	Rural	27.6%	104	$1,045	31.1%	9.0%	$1,300	$250	49	14.8%	46.1%	1.8%
6443	Horizon Power	Rural	26.6%	46	$789	41.1%	8.8%	$604	$129	46	13.0%	32.9%	9.5%
6770	Horizon Power	Rural	24.9%	31	$1,003	33.2%	17.7%	$981	$75	28	1.6%	83.3%	73.0%
6436	Horizon Power	Rural	23.4%	10	$1,104	35.3%	10.0%	$0	$100	40	0.0%	61.0%	44.9%
6740	Horizon Power	Rural	20.4%	30	$1,112	24.9%	19.3%	$1,060	$118	30	10.6%	69.3%	63.6%
6701	Horizon Power	Rural	20.2%	351	$1,258	25.3%	6.6%	$1,517	$200	39	22.0%	42.8%	17.9%

4.8 Northern Territory

For the Northern Territory, we have estimated that, 30,238 concession recipients are likely to be worse off on a hybrid concession consisting of $160 off the supply charge and 20% off the usage charge. This includes 15,200 pensioners and 1,900 HCC holders.

In the Northern Territory, the 'top 10' postcodes for HCC holders (blue areas) are predominantly located in Darwin, Palmerston, Litchfield, Katherine and Alice Springs. The 'top 10' postcodes for pensioners (purple areas) are predominantly located in Darwin, Litchfield, the Batchelor area and Alice Springs.



Tables 34 and 35 below show the 'top 10' postcodes for HCC holders and pensioners in the PWC network and they show that five postcodes are in the 'top 10' for both groups. In terms of socioeconomic characteristics, the two groups are very similar in the Northern Territory.

TABLE TABLE 34 | PWC, 'Top 10' postcodes for HCC holders

Postal code	EL Network	Classification	Proportion of Health Care Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NT Average			**0.1%**	**502**	**$1,983**	**12.6%**	**7.0%**	**$2,167**	**$315**	**32**	**29.6%**	**50.3%**	**25.5%**
0838	PWC	FGOS	0.7%	110	$2,169	5.9%	4.7%	$2,167	$400	35	48.2%	19.0%	9.2%
0841	PWC	FGOS	0.7%	63	$1,789	18.7%	7.2%	$2,000	$300	38	55.4%	15.5%	7.0%
0828	PWC	Outer suburbs	0.4%	201	$1,718	17.1%	6.9%	$2,600	$265	32	22.5%	48.6%	30.6%
0830	PWC	FGOS	0.3%	1,818	$2,035	13.7%	5.9%	$2,167	$400	31	40.1%	46.6%	13.7%
0810	PWC	Middle suburbs	0.3%	3,109	$2,107	11.4%	5.0%	$2,167	$380	34	31.3%	45.3%	6.5%
0870	PWC	Regional	0.3%	2,463	$1,963	11.7%	3.1%	$1,950	$360	34	36.1%	43.6%	16.0%
0832	PWC	FGOS	0.3%	2,135	$2,356	5.4%	4.2%	$2,474	$450	28	39.6%	51.6%	8.5%
0812	PWC	Middle suburbs	0.3%	1,700	$2,028	11.8%	4.9%	$2,134	$410	35	39.3%	34.7%	11.2%
0850	PWC	Rural	0.2%	649	$1,751	15.4%	4.0%	$1,733	$250	34	27.9%	50.2%	23.5%
0820	PWC	Middle suburbs	0.2%	1,019	$2,341	8.9%	3.8%	$2,321	$450	34	23.9%	56.0%	5.4%

TABLE 35 | PWC, 'Top 10' postcodes for pensioners

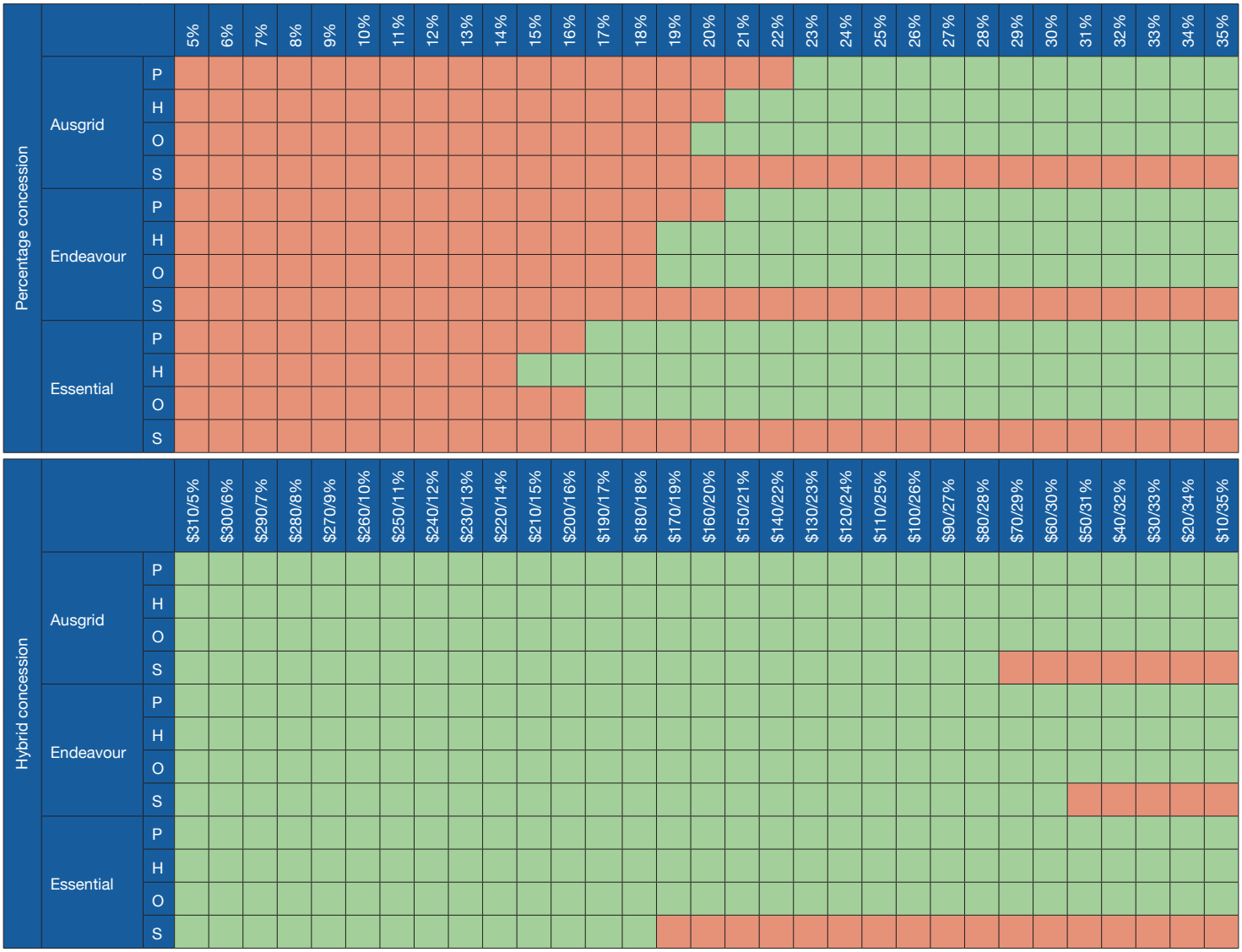
Postal code	EL Network	Classification	Proportion of Pensioner Cards	SGU installations	Median weekly household income	Proportion of families with <$650/week /total count of families	Unemployment rate	Median mortgage repayment ($/monthly)	Median rent ($/weekly)	Median age of persons	Proportion of occupied private dwellings owned with a mortgage	Proportion of occupied private dwellings rented	Proportion of Aboriginal and/or Torres Strait Islander
NT Average			**0.3%**	**502**	**$1,983**	**12.6%**	**7.0%**	**$2,167**	**$315**	**32**	**29.6%**	**50.3%**	**25.5%**
0846	PWC	Rural	1.4%	43	$1,017	25.0%	10.4%	$1,300	$200	47	16.5%	37.2%	25.5%
0845	PWC	Rural	1.4%	69	$1,125	30.9%	14.6%	$1,395	$148	40	23.7%	49.2%	36.9%
0835	PWC	FGOS	1.1%	461	$2,253	10.9%	2.8%	$2,500	$400	41	46.3%	17.4%	4.1%
0834	PWC	FGOS	1.0%	215	$2,361	7.4%	4.9%	$2,420	$450	41	44.7%	19.7%	6.8%
0828	PWC	Outer suburbs	0.8%	201	$1,718	17.1%	6.9%	$2,600	$265	32	22.5%	48.6%	30.6%
0810	PWC	Middle suburbs	0.7%	3,109	$2,107	11.4%	5.0%	$2,167	$380	34	31.3%	45.3%	6.5%
0820	PWC	Middle suburbs	0.7%	1,019	$2,341	8.9%	3.8%	$2,321	$450	34	23.9%	56.0%	5.4%
0812	PWC	Middle suburbs	0.7%	1,700	$2,028	11.8%	4.9%	$2,134	$410	35	39.3%	34.7%	11.2%
0836	PWC	FGOS	0.6%	1,111	$2,422	8.1%	4.2%	$2,573	$450	36	59.4%	16.8%	7.0%
0870	PWC	Regional	0.5%	2,463	$1,963	11.7%	3.1%	$1,950	$360	34	36.1%	43.6%	16.0%

5. Jurisdictional analysis

As the impact of alternative concession arrangements vary significantly between jurisdictions as well as networks, this section presents a more detailed analysis for each jurisdiction.

5.1 NSW

In NSW, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[49] HCC holders require a percentage-based concession of between 15 and 21% (depending on network area) in order to be better off. While pensioners would require between 17 and 23%. Under the hybrid concession scenarios, non-solar households would be better off under all scenarios. Concession recipients with solar in the Ausgrid network, would be better off if they received a hybrid concession consisting of $80 off supply charges and 28% off usage charges. In Essential, were the bills as well as the supply charges are higher, on the other hand, they would need $180 off supply charges and 18% off usage charges to be better off.



49 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.

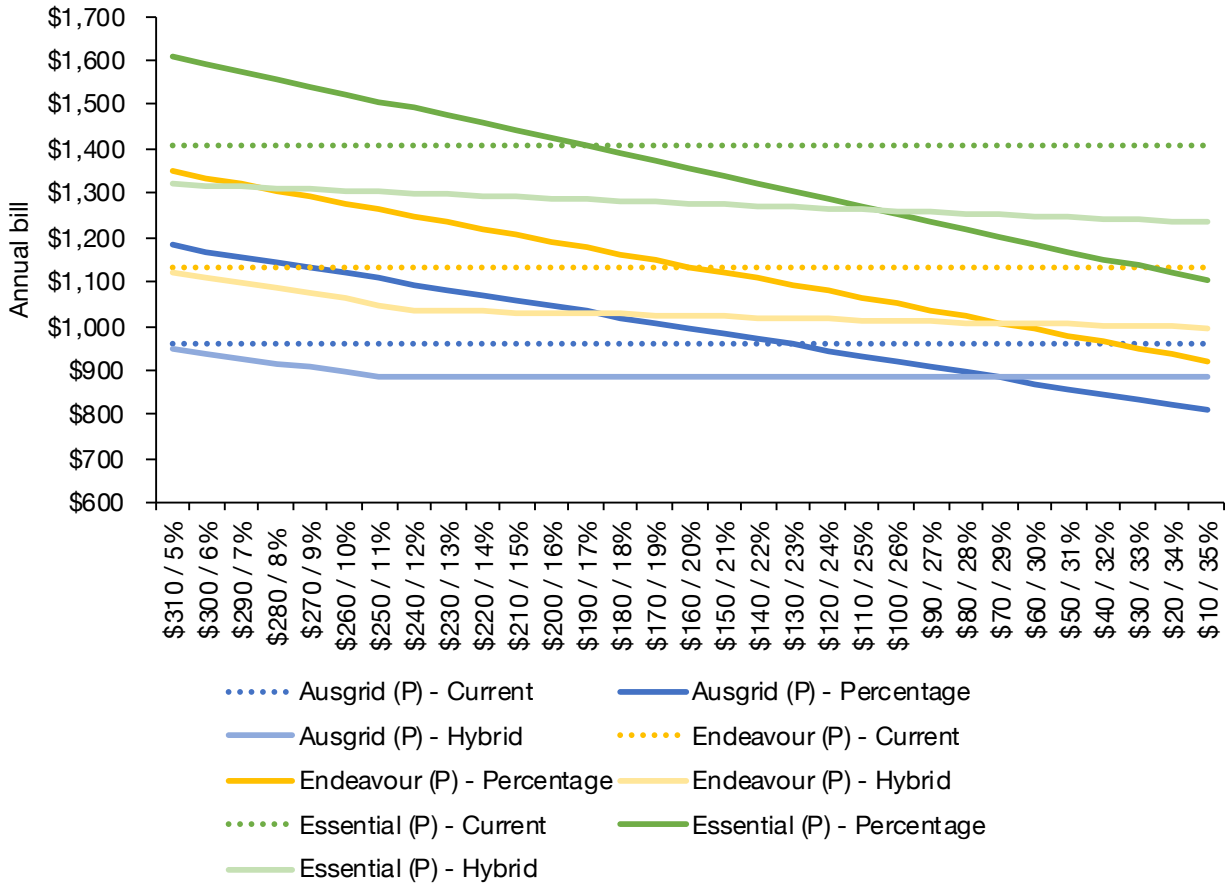
Figure 1 above shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

5.1.1. NSW Pensioners

Chart 17 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the three network areas. It shows that a percentage-based concession of just 17% would lower the bills for pensioners in the Essential network. In Endeavour and Ausgrid, where the current bills are lower, pensioners would need a percentage-based concession of 21% and 23%, respectively, in order to be better off.

In terms of the hybrid concession, pensioners in Ausgrid and Endeavour would have similar bills to their current bills if they received up to $310 off their supply charges and 5% off their usage charges. Such a concession model would, however, make pensioners in Essential $89 better off per annum.

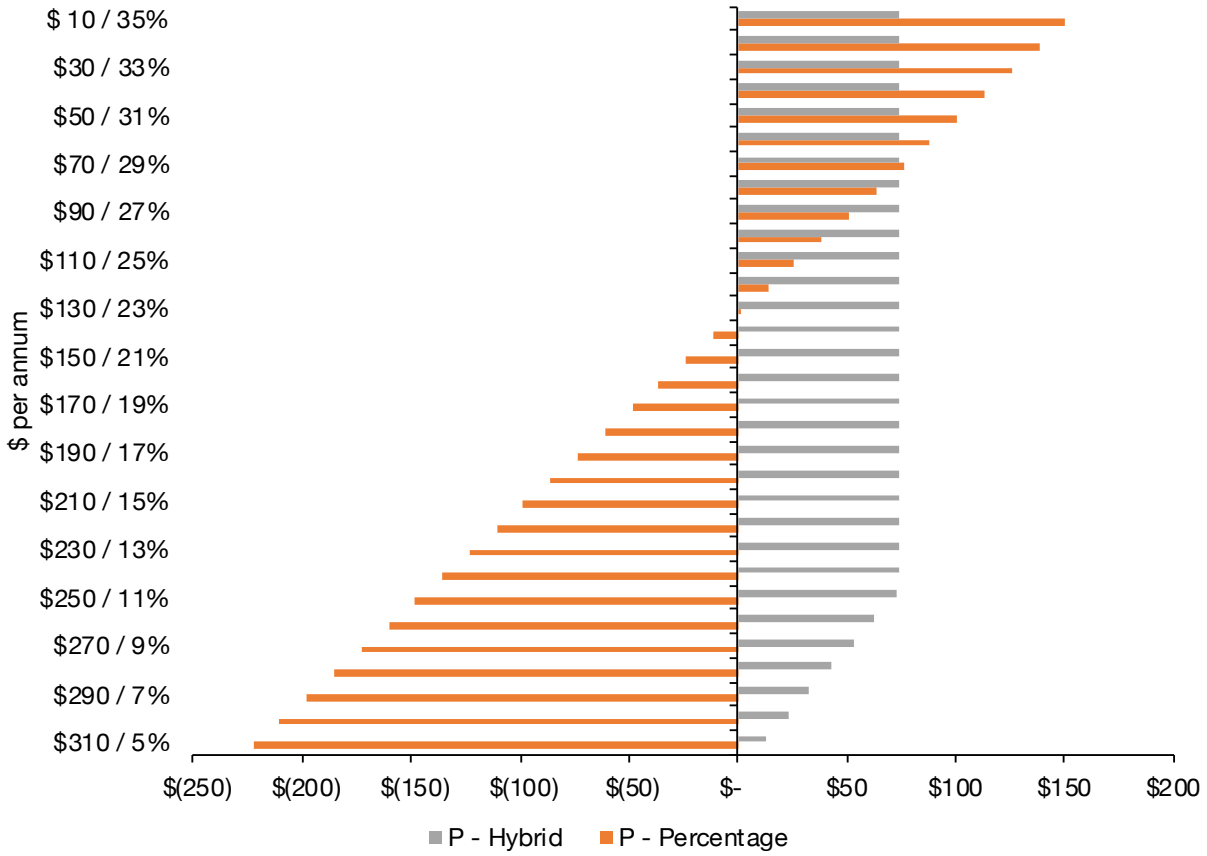
CHART 17 | NSW Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 18 - 20 below show how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

In Ausgrid (chart 18), pensioners would reduce their annual bills by $150 if they received a 35% concession. With a 25% concession the annual saving would be $26. In terms of the hybrid concession, pensioners would be $74 better off if they received $230 off their supply charge and 13% off their usage charges and this saving would be the same under all the scenarios with a higher percentage discount than 13% and a lower fixed supply charge amount than $230.[50]

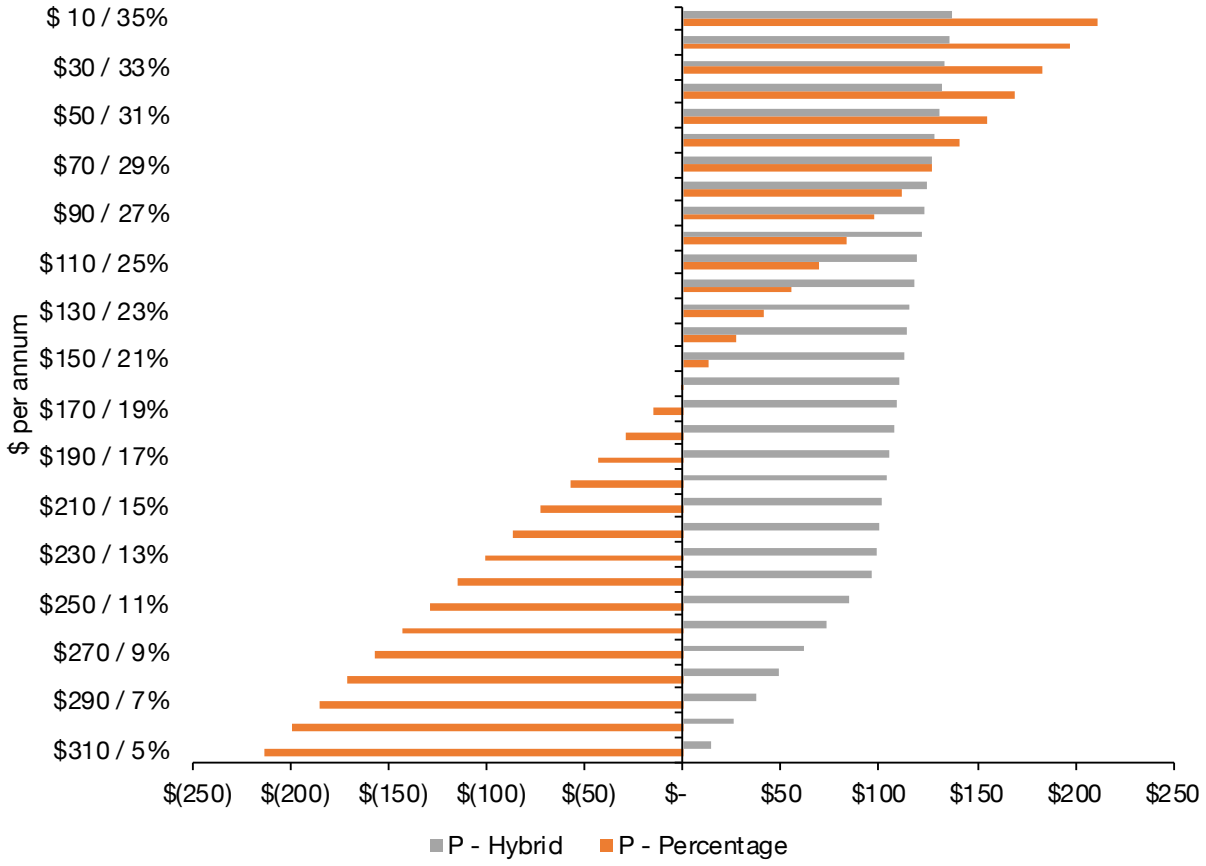
CHART 18 | How much better off (positive values) and how much worse off (negative values) pensioners in Ausgrid would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Endeavour (chart 19), pensioners would reduce their annual bills by $211 if they received a 35% concession. With a 25% concession the annual saving would be $70. In terms of the hybrid concession, pensioners would be $98 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $1-2 for each step.

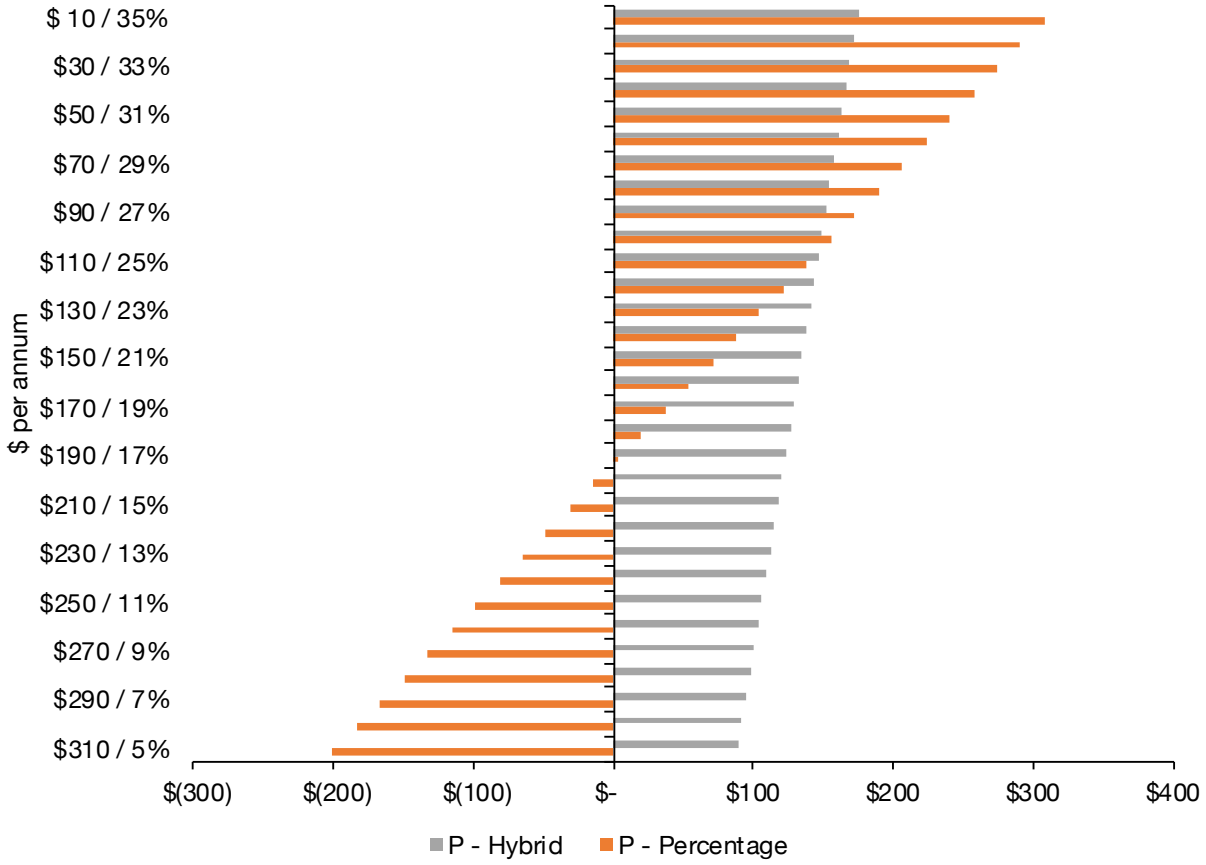
50 This occurs because incremental increases of 1 percentage point off the annual usage charges (of $996) is equivalent to a $10 increase to the supply charge.

CHART 19 | How much better off (positive values) and how much worse off (negative values) **pensioners** in **Endeavour** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Essential (chart 20), pensioners would reduce their annual bills by $308 if they received a 35% concession. With a 25% concession the annual saving would be $139. In terms of the hybrid concession, pensioners would be $112 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by around $3 for each step.

CHART 20 | How much better off (positive values) and how much worse off (negative values) **pensioners** in **Essential** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

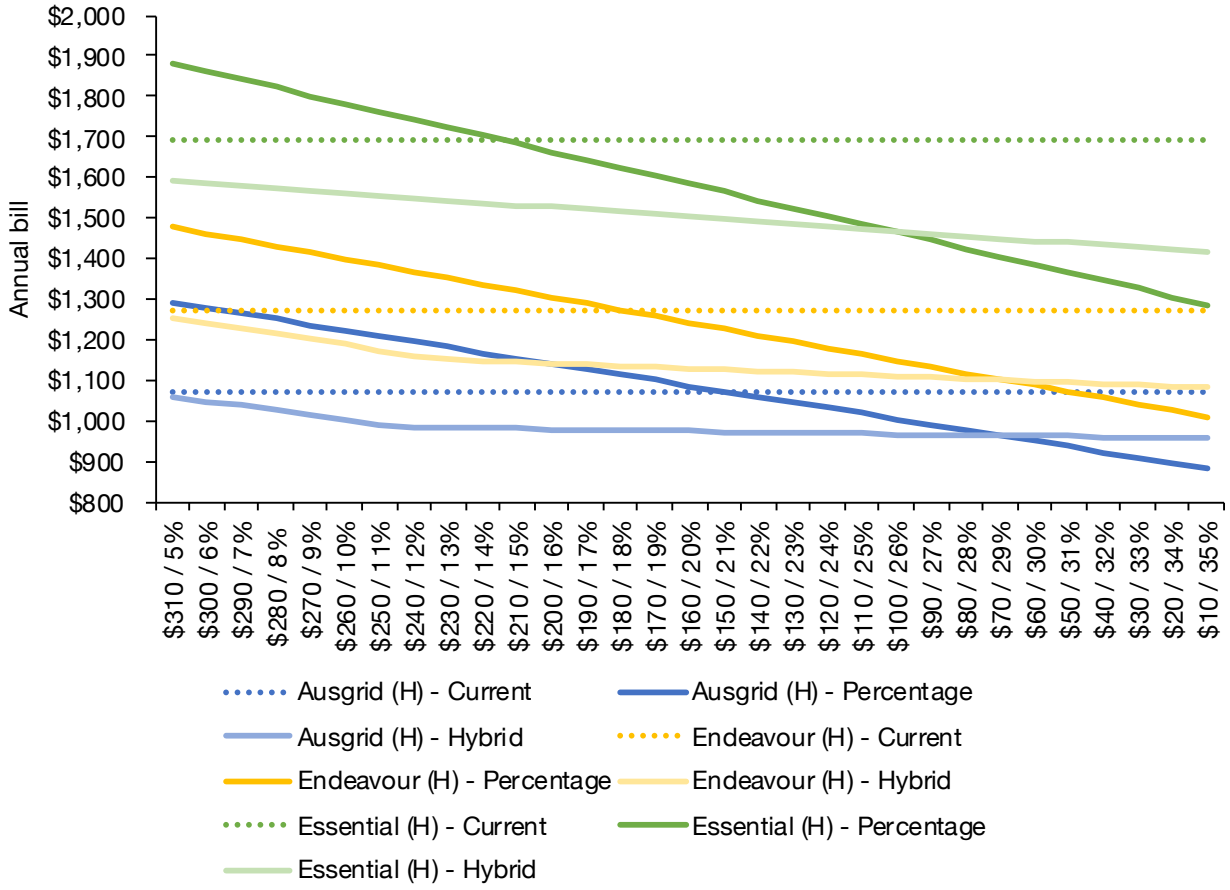


5.1.2. NSW Health Care Card (HCC) holders

HCC holders have higher consumption compared to pensioners and would therefore be able to benefit from a lower percentage-based discount. Chart 21 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the three network areas. It shows that a percentage-based concession of just 15% would lower the bills for HCC holders in the Essential network. In Endeavour and Ausgrid, where the current bills are lower, HCC holders would need a percentage-based concession on 19% and 21%, respectively, in order to be better off.

In terms of the hybrid concession, HCC holders in Ausgrid and Endeavour would have similar bills to their current bills if they received up to $310 off their supply charges and 5% off their usage charges. Such a concession model would, however, make HCC holders in Essential $104 better off per annum.

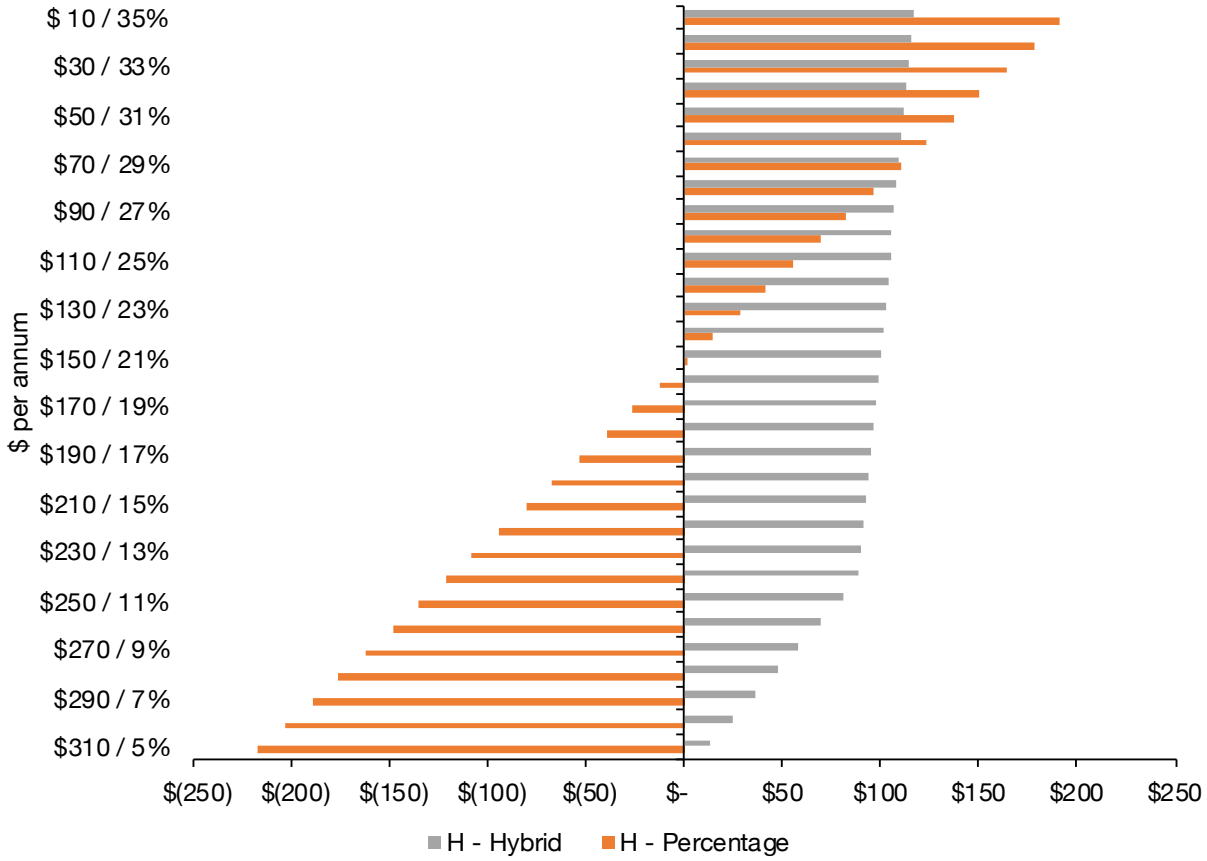
CHART 21 | NSW HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 22 – 24 below show how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

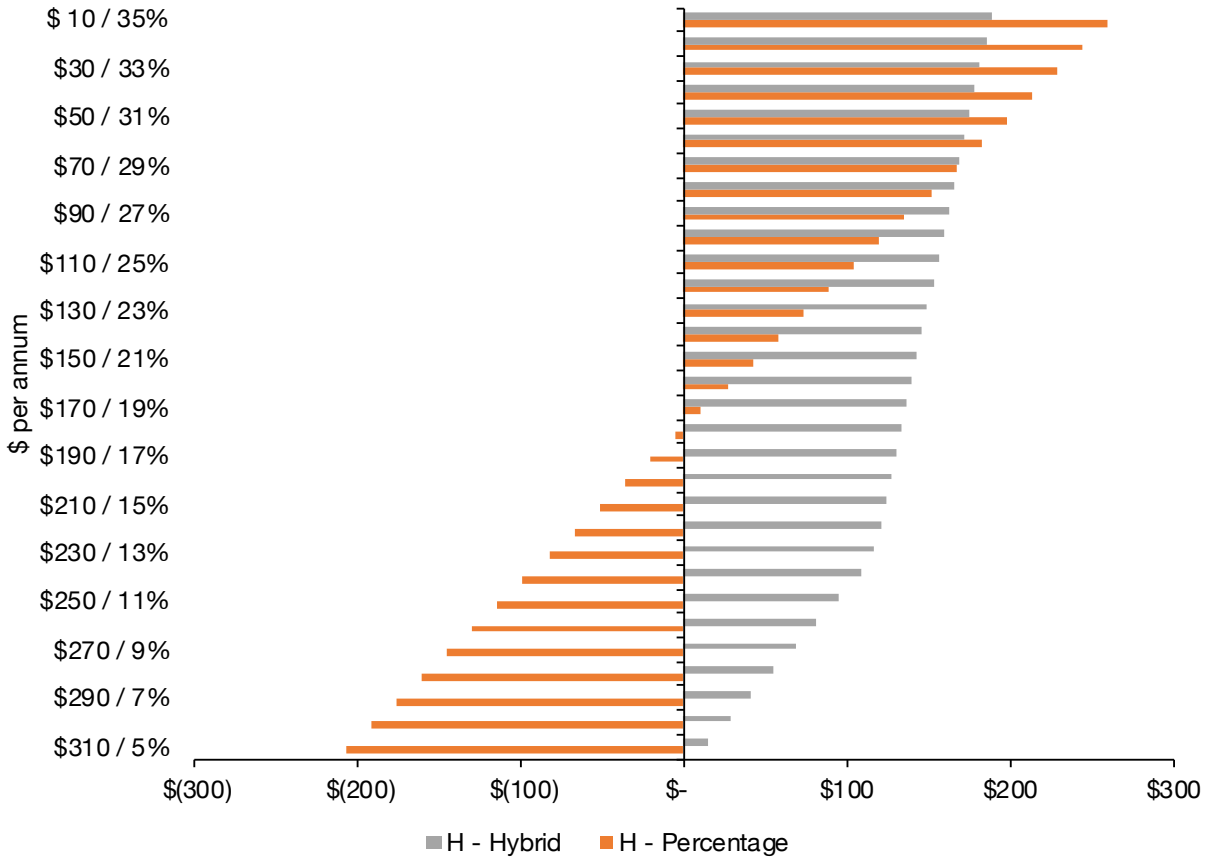
In Ausgrid (chart 22), HCC holders would reduce their annual bills by $191 if they received a 35% concession. With a 25% concession the annual saving would be $55. In terms of the hybrid concession, HCC holders would be $90 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $1-2 for each step.

CHART 22 | How much better off (positive values) and how much worse off (negative values) **HCC holders** in **Ausgrid** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



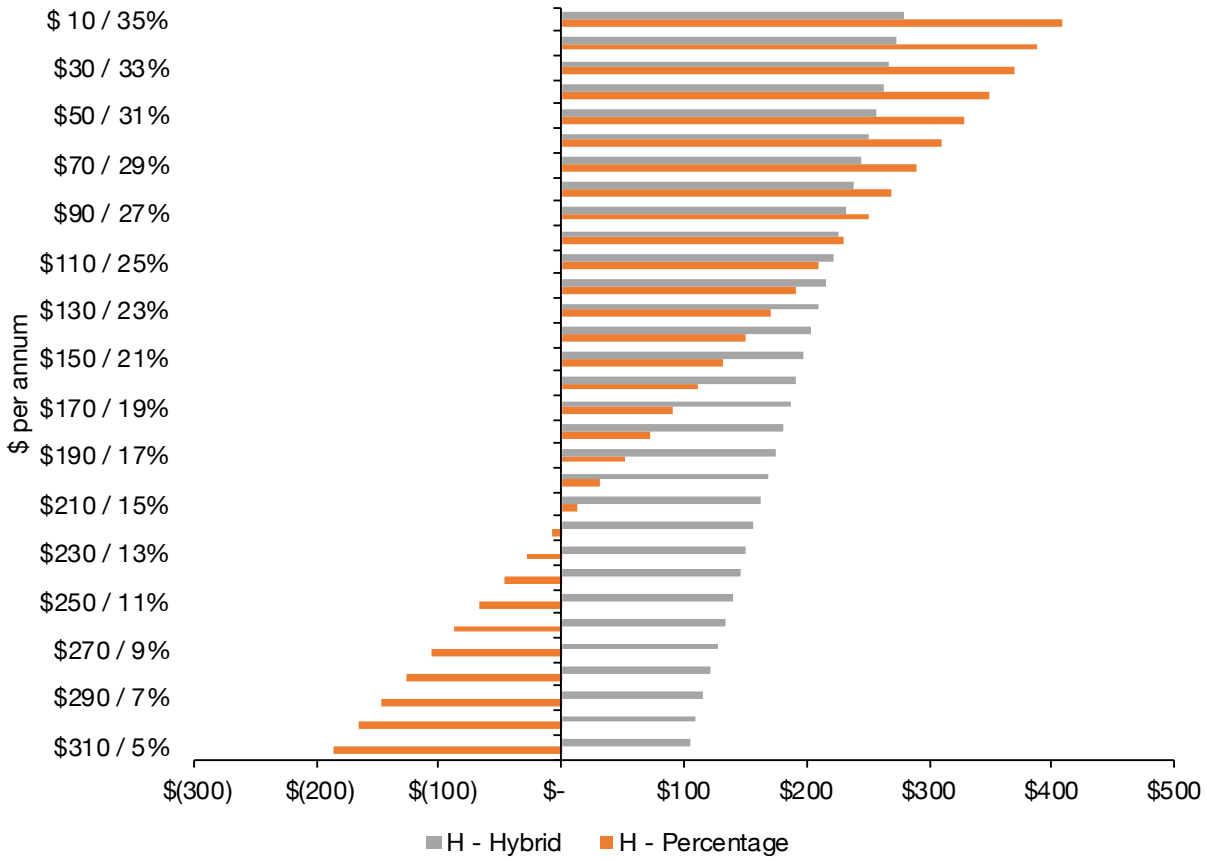
In Endeavour (chart 23), HCC holders would reduce their annual bills by $260 if they received a 35% concession. With a 25% concession the annual saving would be $104. In terms of the hybrid concession, HCC holders would be $117 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $3-4 for each step.

CHART 23 | How much better off (positive values) and how much worse off (negative values) **HCC holders** in **Endeavour** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Essential (chart 24), HCC holders would reduce their annual bills by $408 if they received a 35% concession. With a 25% concession the annual saving would be $210. In terms of the hybrid concession, HCC holders would be $151 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $5-6 for each step.

CHART 24 | How much better off (positive values) and how much worse off (negative values) **HCC holders** in **Essential** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

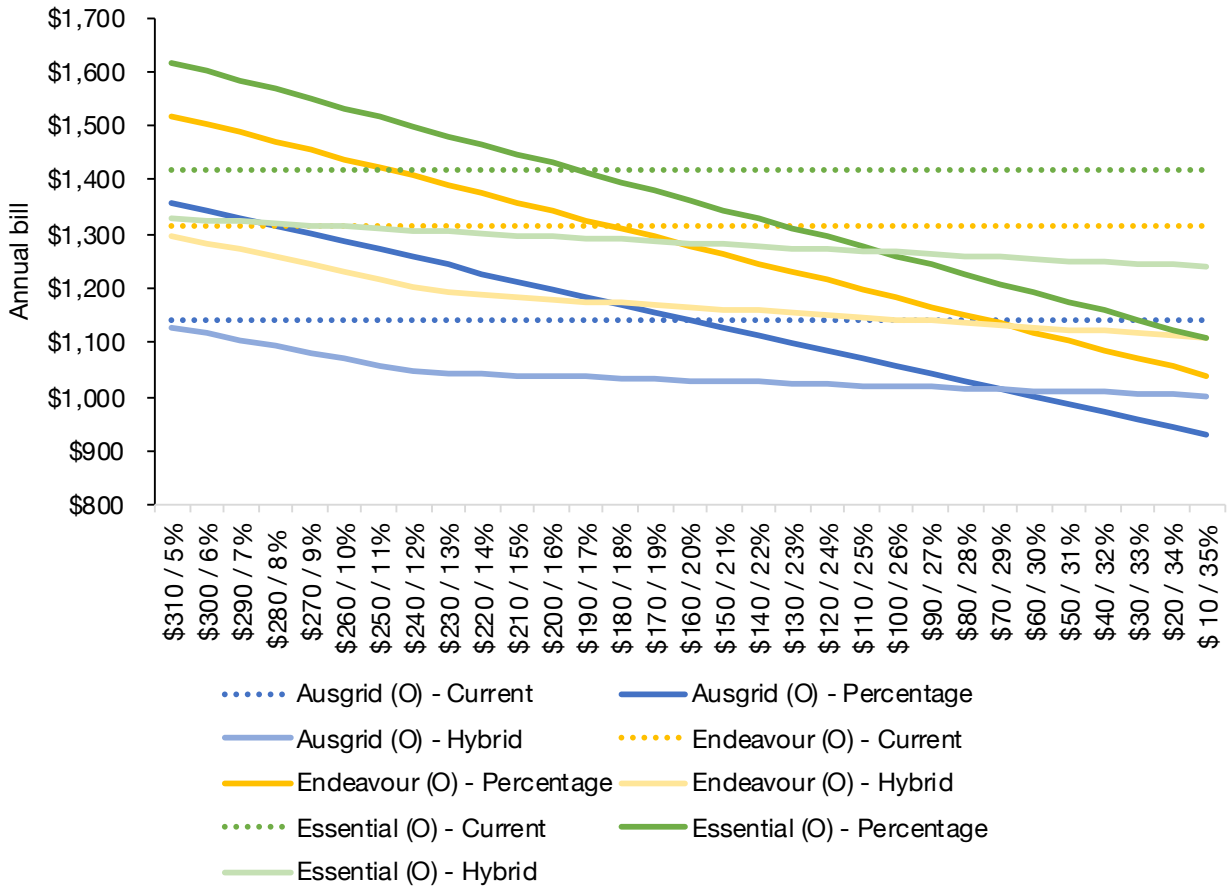


5.1.3. NSW Other card holders

Chart 25 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the three network areas. It shows that a percentage-based concession of 17% would lower the bills for other card holders in the Essential network. In Endeavour and Ausgrid, where the current bills are lower, other card holders would need a percentage-based concession of 18% and 20%, respectively, in order to be better off.

In terms of the hybrid concession, other card holders in Ausgrid and Endeavour would have similar bills to their current bills if they received up to $310 off their supply charges and 5% off their usage charges. Such a concession model would, however, make other card holders in Essential $90 better off per annum.

CHART 25 | NSW Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

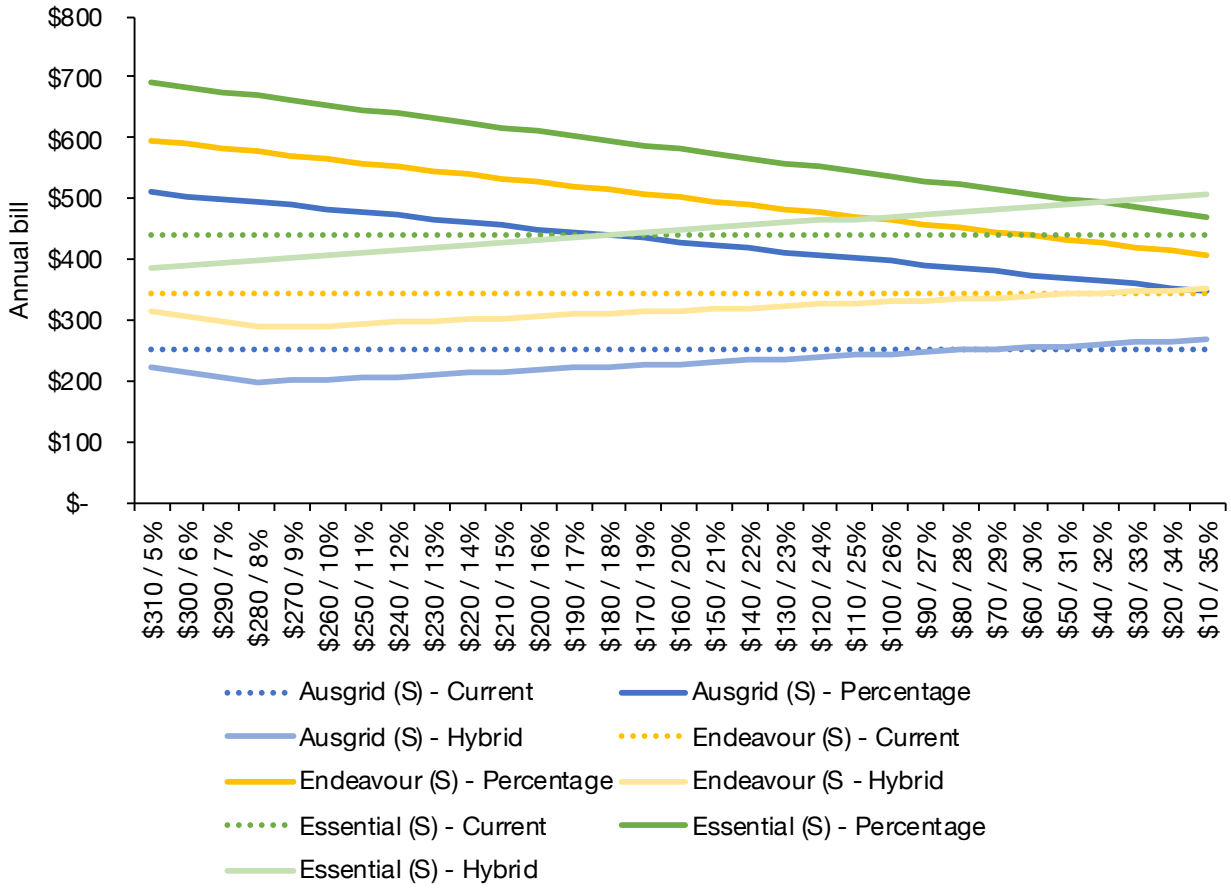


5.1.4. NSW Concession card holders with solar

Chart 26 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the three network areas. It shows that a percentage-based concession would significantly increase the bills for concession card holders with solar in all three network areas.

In terms of the hybrid concession, concession card holders with solar in Ausgrid would receive lower bills if they received at least $80 off the supply charge (combined with a 28% off usage charges), in Endeavour they would need $60 (and 30%) to be better off while in Essential $180 (and 18%) would be required.

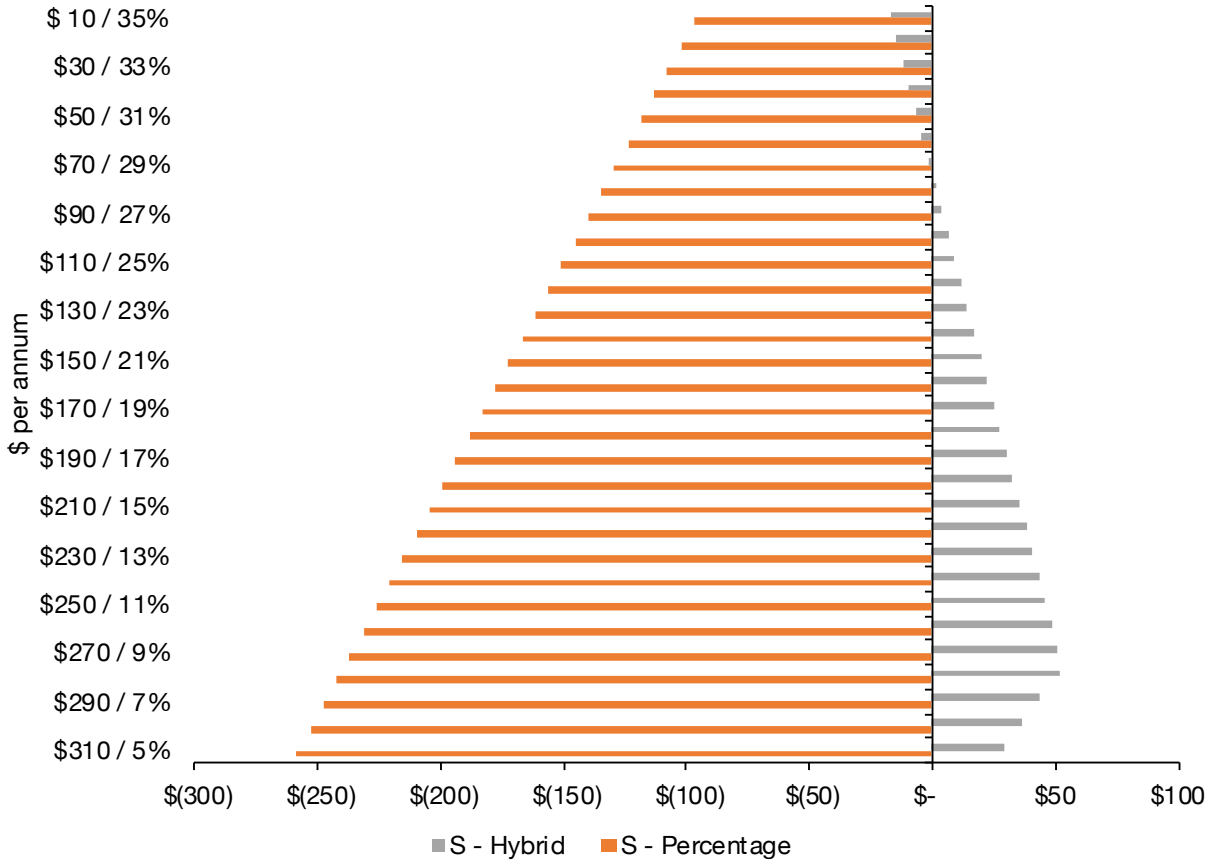
CHART 26 | NSW Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 27 - 29 below show how much concession card holders with solar would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

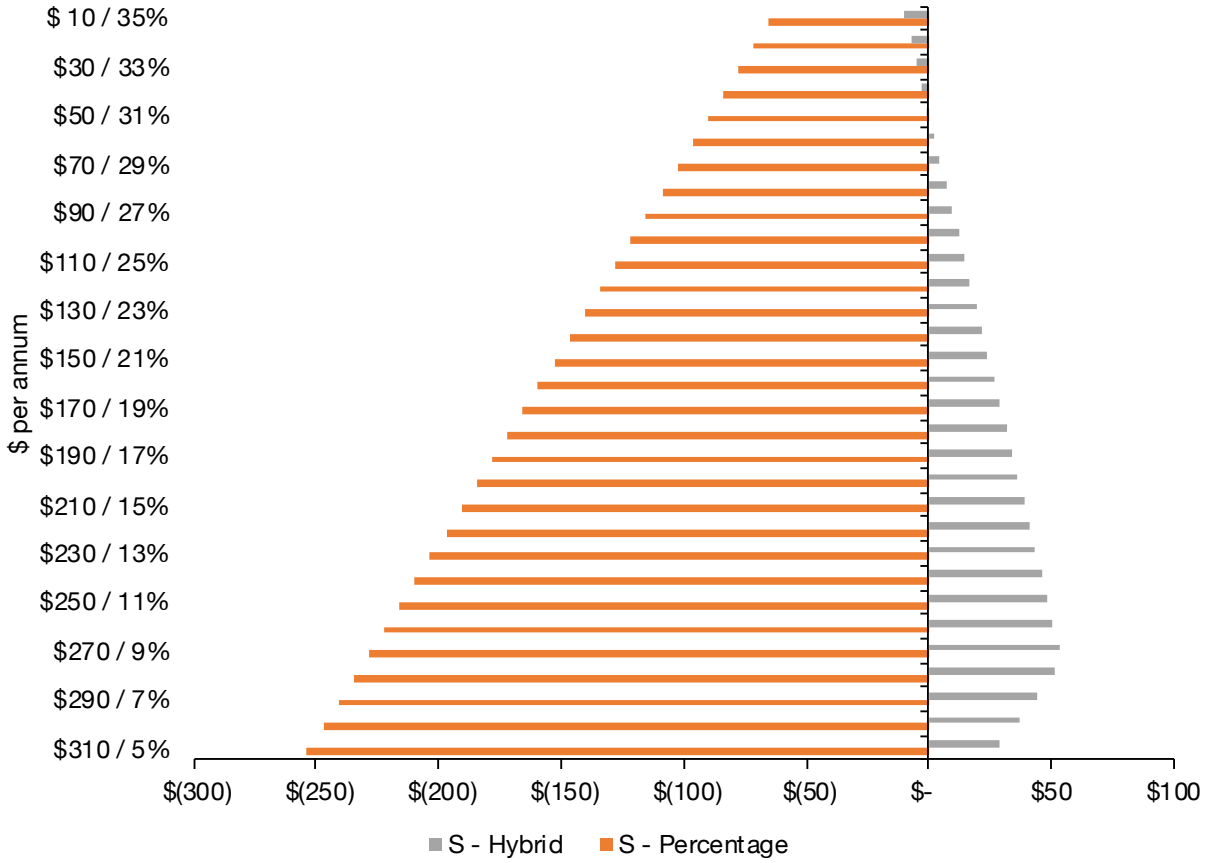
In Ausgrid (chart 27), concession card holders with solar would increase their annual bills by $97 if they received a 35% concession. With a 25% concession the annual increase would be $151. In terms of the hybrid concession, concession card holders with solar would be $51 better off if they received $270 off their supply charge and 9% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $2-3 for each step.

CHART 27 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Ausgrid** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



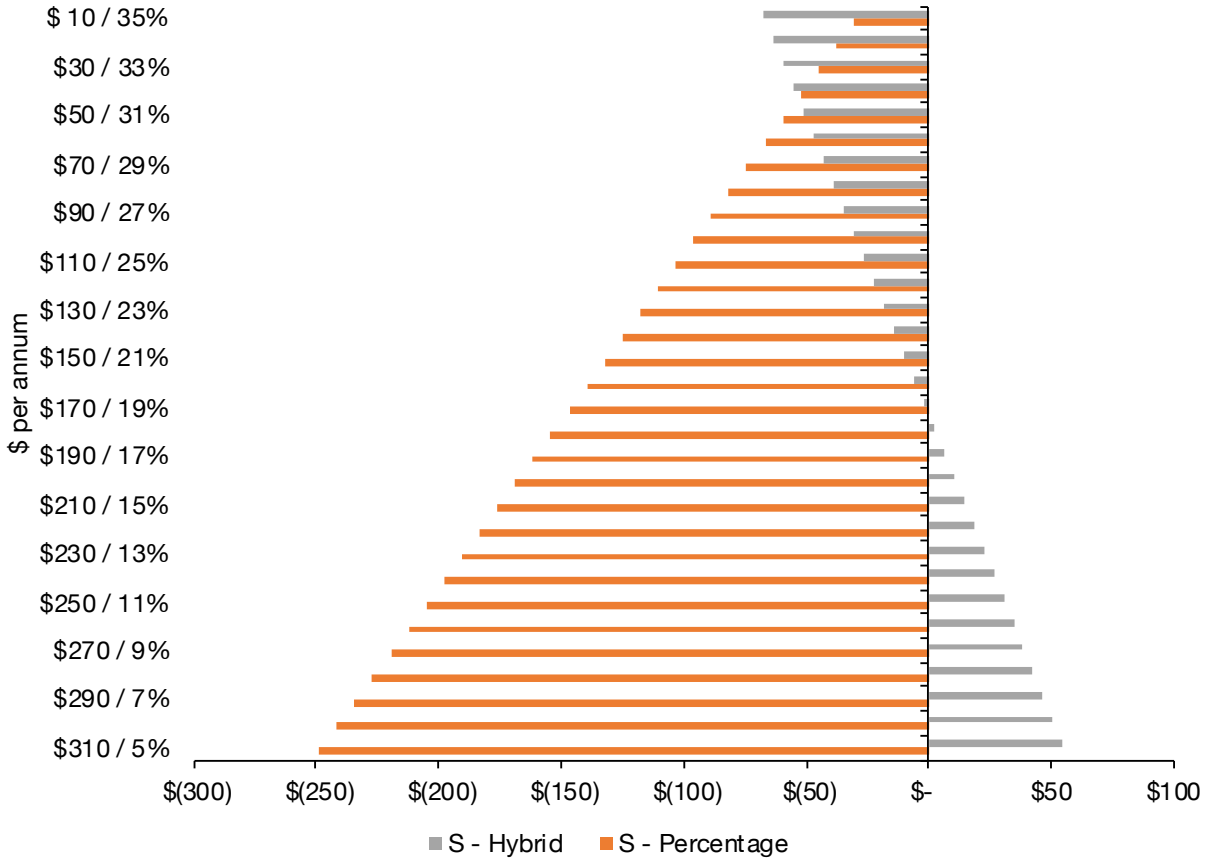
In Endeavour (chart 28), concession card holders with solar would increase their annual bills by $65 if they received a 35% concession. With a 25% concession the annual increase would be $128. In terms of the hybrid concession, concession card holders with solar would be $53 better off if they received $270 off their supply charge and 9% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $2-3 for each step.

CHART 28 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Endeavour** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Essential (chart 29), concession card holders with solar would increase their annual bills by $31 if they received a 35% concession. With a 25% concession the annual increase would be $103. In terms of the hybrid concession, concession card holders with solar would be $55 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $4-5 for each step.

CHART 29 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Essential** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts.



5.2 Victoria

In Victoria, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[51] Both HCC holders and pensioners require a percentage-based concession of between 15 and 16% (depending on network area) in order to be better off. Under the hybrid concession scenarios, all concession types would be better off.

Figure 2 below shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

51 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.

Percentage concession
Citipower
Powercor
Ausnet
Jemena
United
P
H
O
S
5%
6%
7%
8%
9%
10%
11%
12%
13%
14%
15%
16%
17%
18%
19%
20%
21%
22%
23%
24%
25%
26%
27%
28%
29%
30%
31%
32%
33%
34%
35%

Hybrid concession
Citipower
Powercor
Ausnet
Jemena
United
P
H
O
S
$310/5%
$300/6%
$290/7%
$280/8%
$270/9%
$260/10%
$250/11%
$240/12%
$230/13%
$220/14%
$210/15%
$200/16%
$190/17%
$180/18%
$170/19%
$160/20%
$150/21%
$140/22%
$130/23%
$120/24%
$110/25%
$100/26%
$90/27%
$80/28%
$70/29%
$60/30%
$50/31%
$40/32%
$30/33%
$20/34%
$10/35%

5.2.1. Vic Pensioners

Charts 30 - 31 below compare the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the five network areas (Citipower, Jemena and United Energy in chart 30 and Powercor and Ausnet in chart 31). As the Victorian electricity concession currently is percentage based, pensioners would require a percentage-based concession of 15-16% off the total bill in order to be better off.

In terms of the hybrid concession, pensioners would be significantly better off under all of the hybrid concession scenarios.

CHART 30 | VIC Pensioners in Citipower, Jemena and United Energy, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

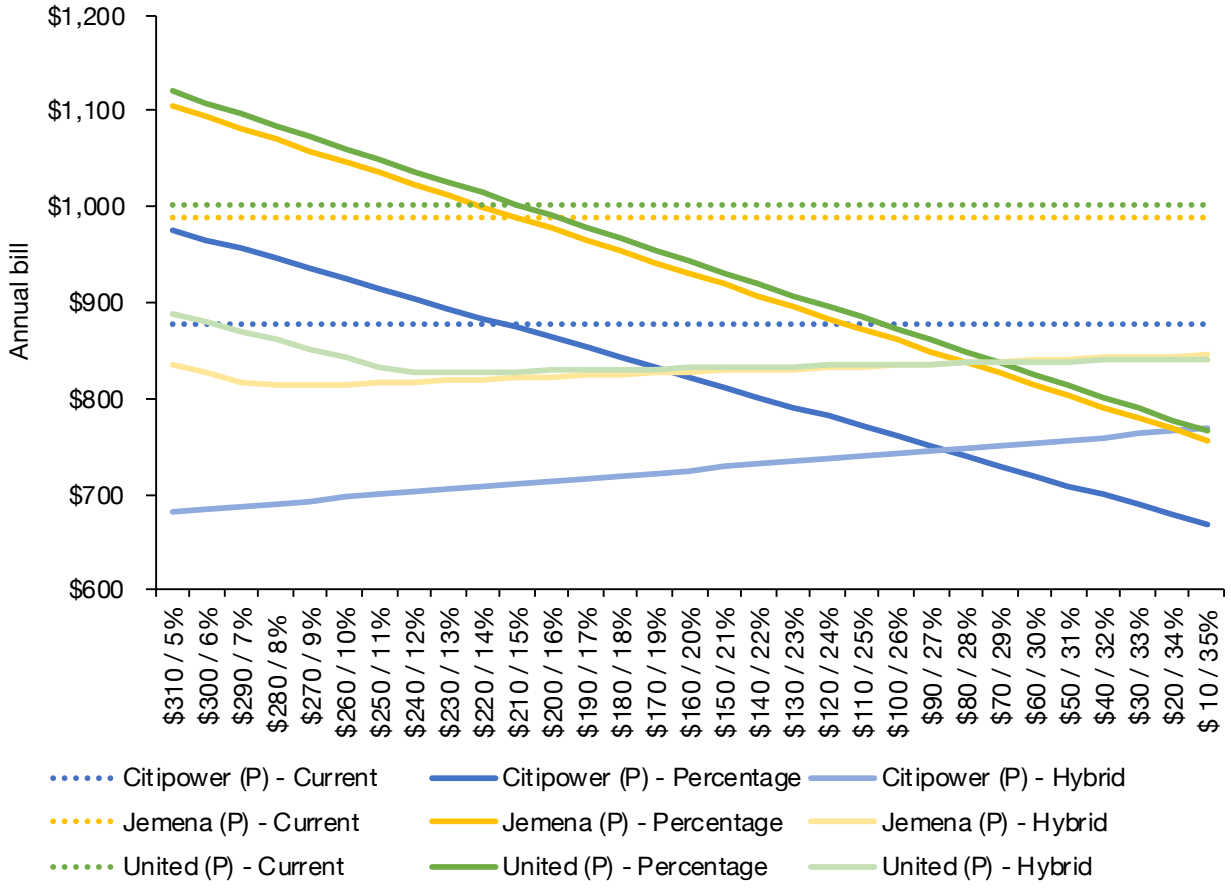
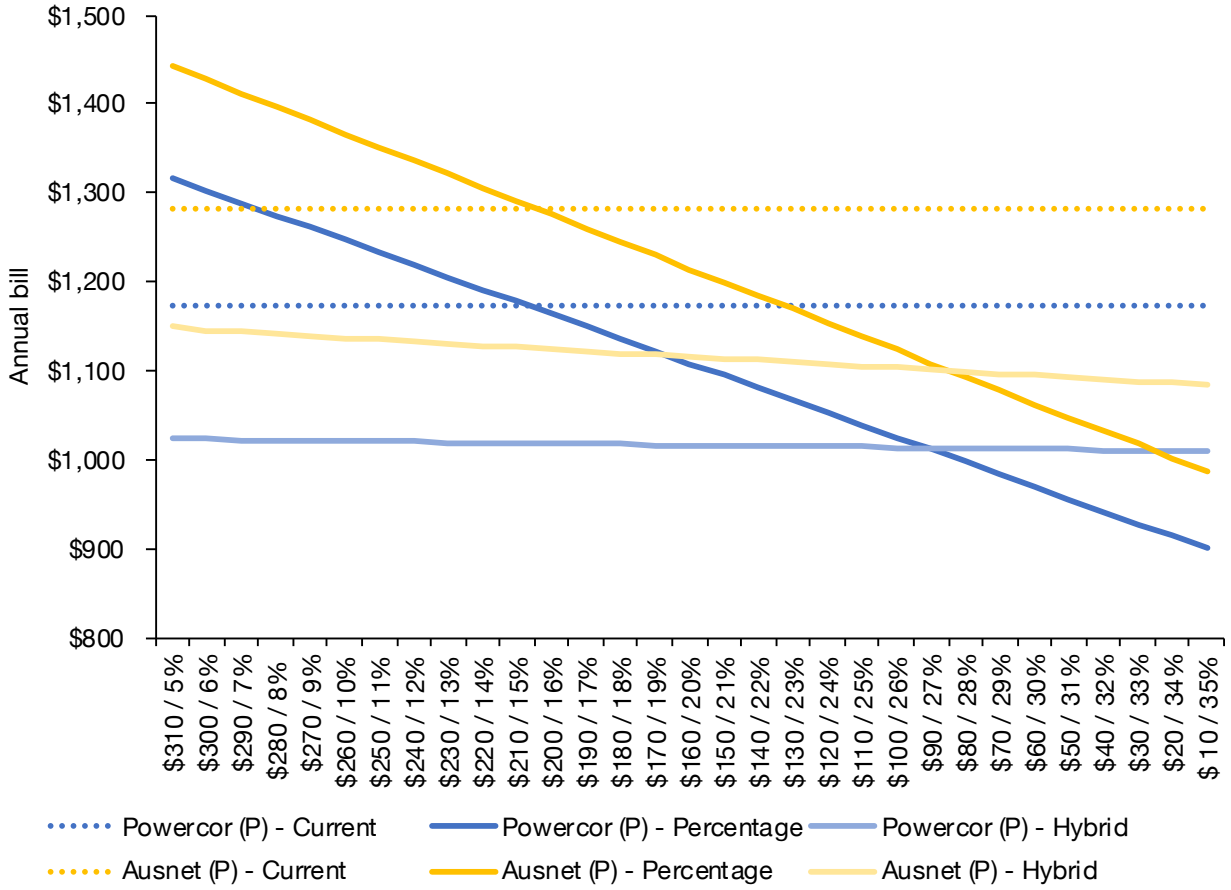


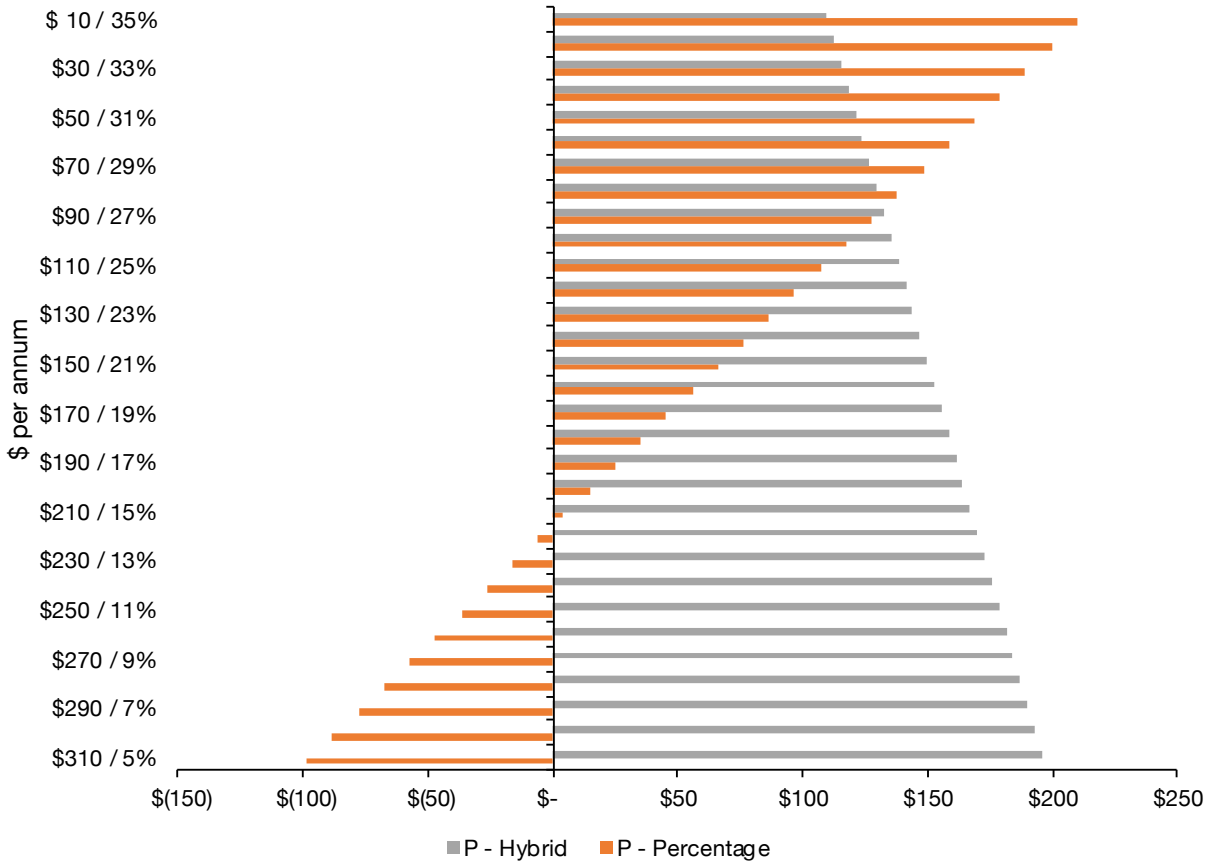
CHART 31 | VIC Pensioners in Powercor and Ausnet, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 32 - 36 below show how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

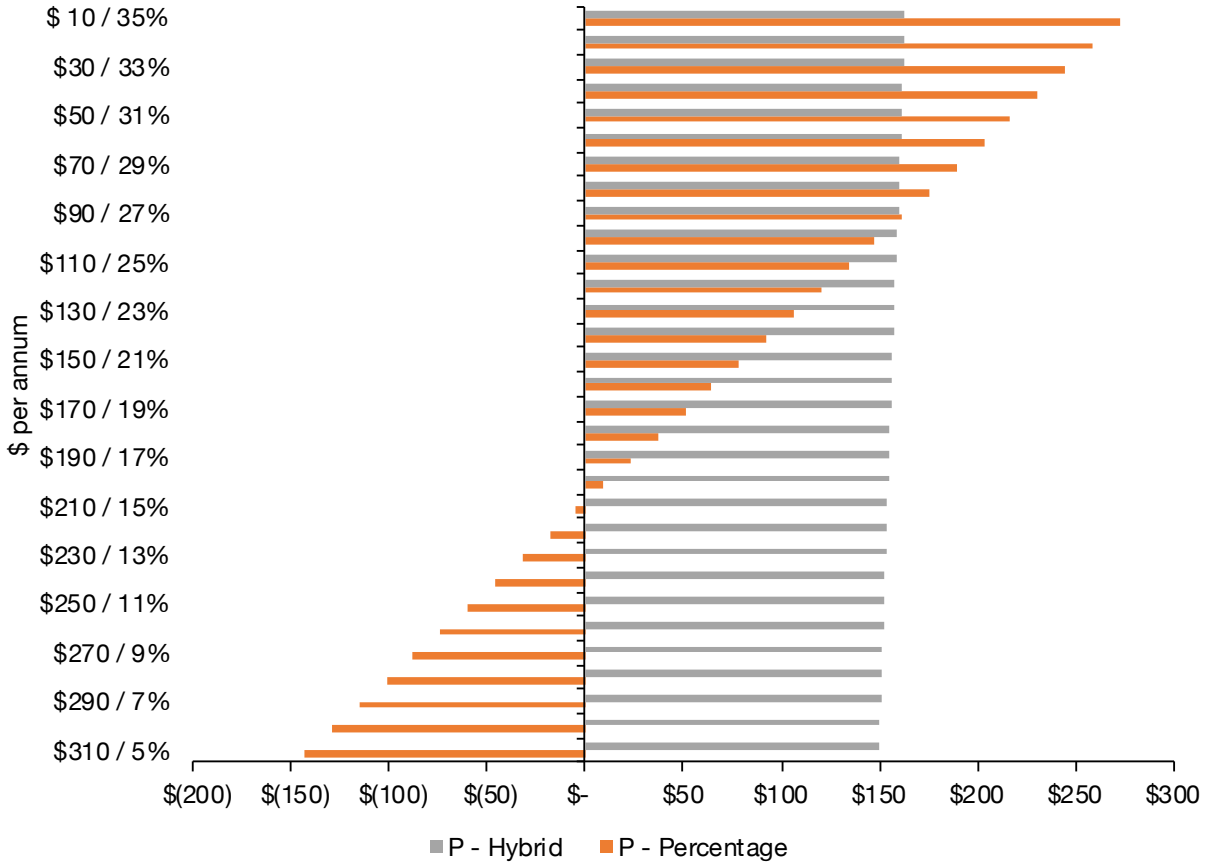
In Citipower (chart 32), pensioners would reduce their annual bills by $210 if they received a 35% concession. With a 25% concession the annual saving would be $107. In terms of the hybrid concession, pensioners would be $182 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $131 if they received $10 off supply charges and 35% off usage charges.

CHART 32 | How much better off (positive values) and how much worse off (negative values) **pensioners in Citipower** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



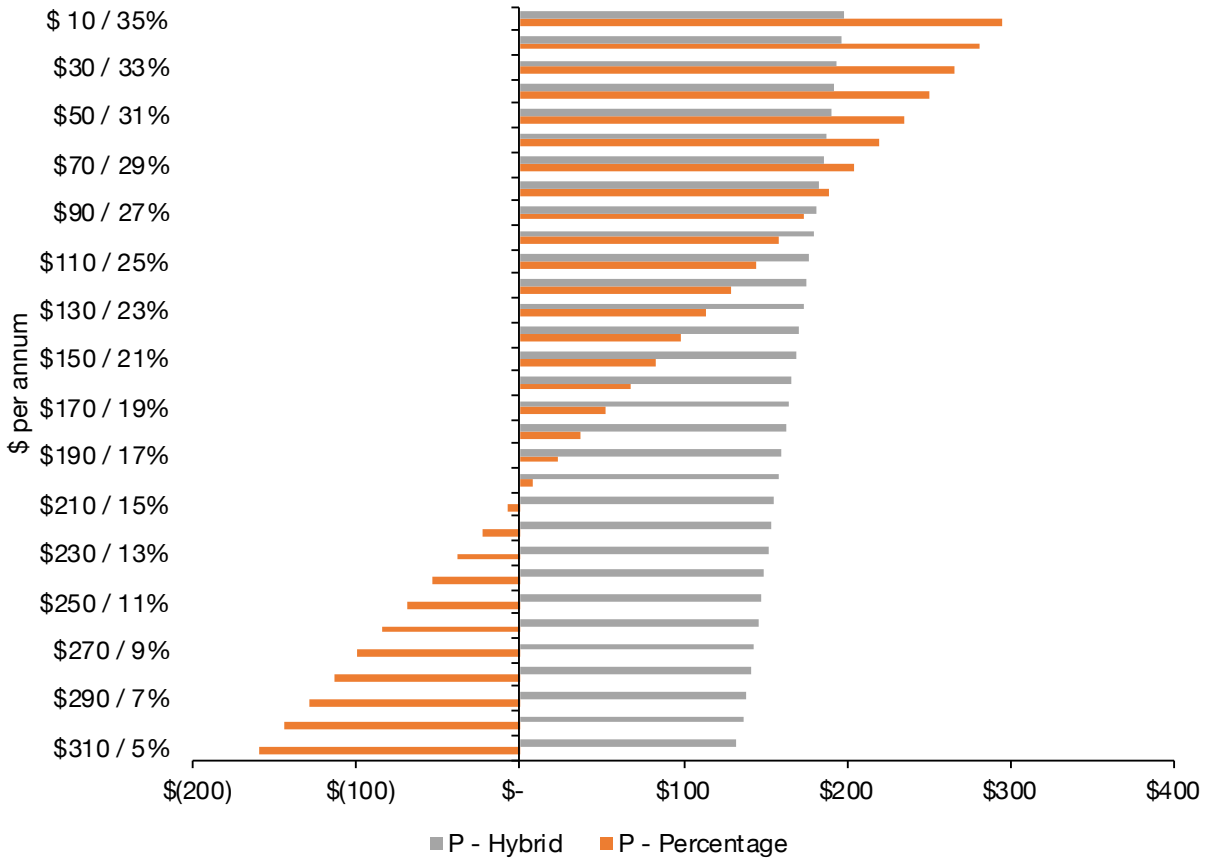
In Powercor (chart 33), pensioners would reduce their annual bills by $273 if they received a 35% concession. With a 25% concession the annual saving would be $134. In terms of the hybrid concession, pensioners would be $150 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually increase to $163 if they received $10 off supply charges and 35% off usage charges.

CHART 33 | How much better off (positive values) and how much worse off (negative values) **pensioners in Powercor** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



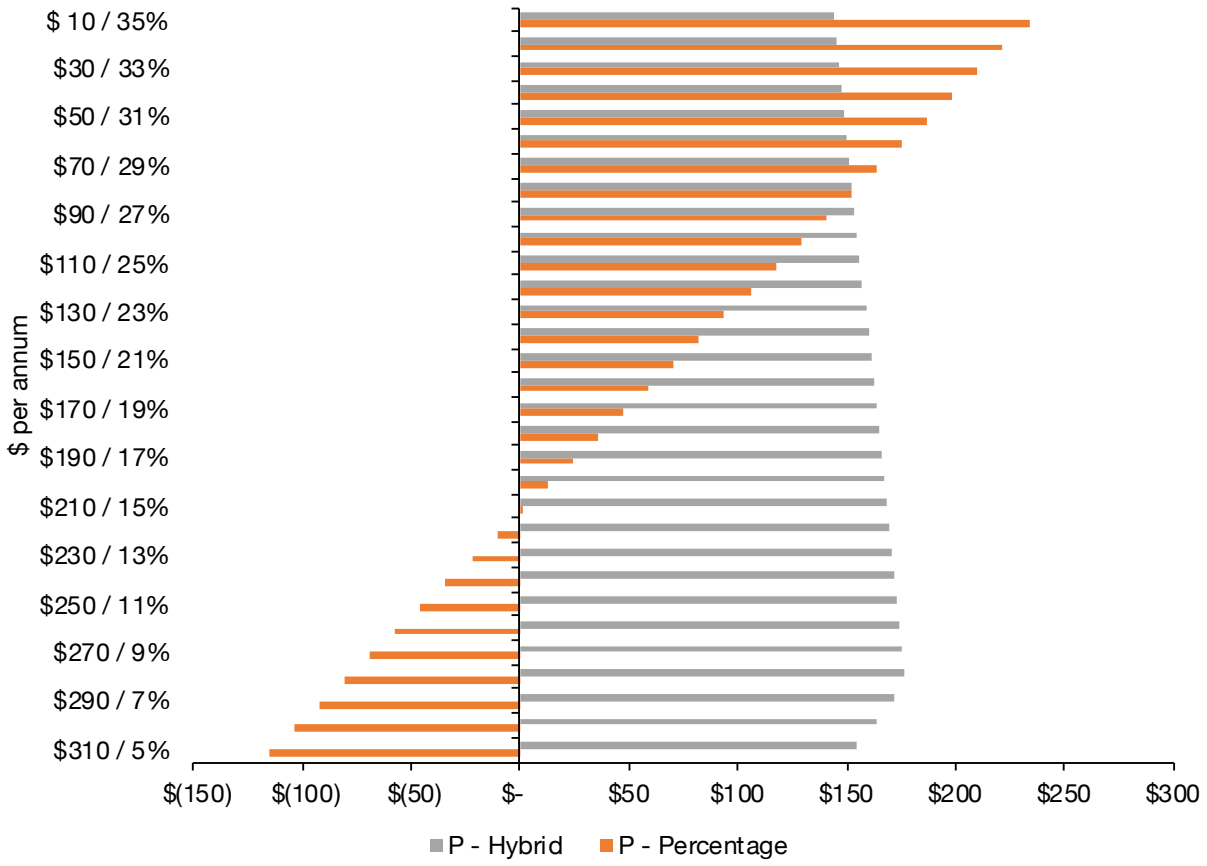
In Ausnet (chart 34), pensioners would reduce their annual bills by $296 if they received a 35% concession. With a 25% concession the annual saving would be $144. In terms of the hybrid concession, pensioners would be $132 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually increase to $198 if they received $10 off supply charges and 35% off usage charges.

CHART 34 | How much better off (positive values) and how much worse off (negative values) **pensioners in Ausnet** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



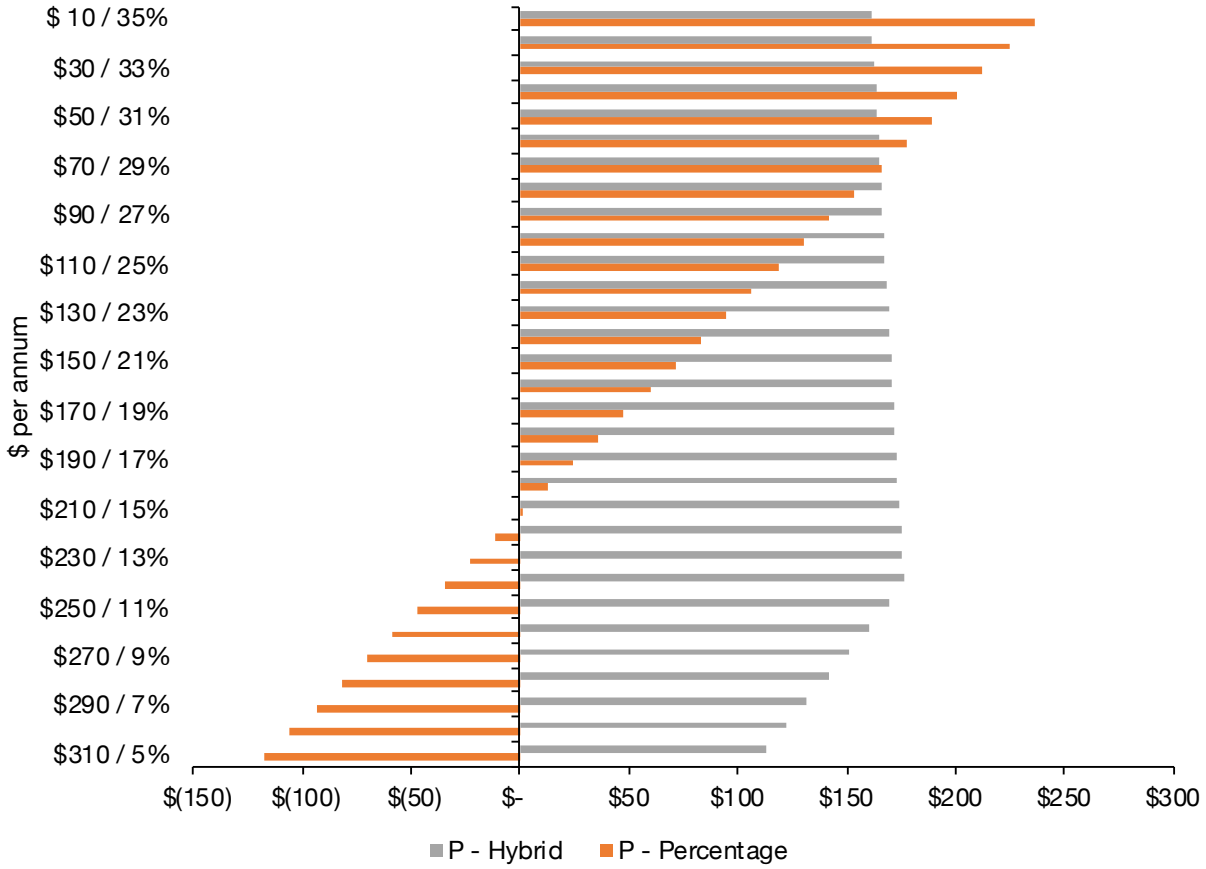
In Jemena (chart 35), pensioners would reduce their annual bills by $234 if they received a 35% concession. With a 25% concession the annual saving would be $117. In terms of the hybrid concession, pensioners would be $177 better off if they received $260 off their supply charge and 10% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $144 if they received $10 off supply charges and 35% off usage charges.

CHART 35 | How much better off (positive values) and how much worse off (negative values) **pensioners in Jemena** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In United Energy (chart 36), pensioners would reduce their annual bills by $236 if they received a 35% concession. With a 25% concession the annual saving would be $118. In terms of the hybrid concession, pensioners would be $176 better off if they received $240 off their supply charge and 12% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $161 if they received $10 off supply charges and 35% off usage charges.

CHART 36 | How much better off (positive values) and how much worse off (negative values) **pensioners in United Energy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.2.2. Health Care Card (HCC) holders

Charts 37 - 38 below compare the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the five network areas (Citipower, Jemena and United Energy in chart 37 and Powercor and Ausnet in chart 38). As the Victorian electricity concession currently is percentage based, HCC holders would require a percentage-based concession of 15-16% off the total bill in order to be better off.

In terms of the hybrid concession, HCC holders would be significantly better off under all of the hybrid concession scenarios.

CHART 37 | VIC HCC holders in Citipower, Jemena and United Energy, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

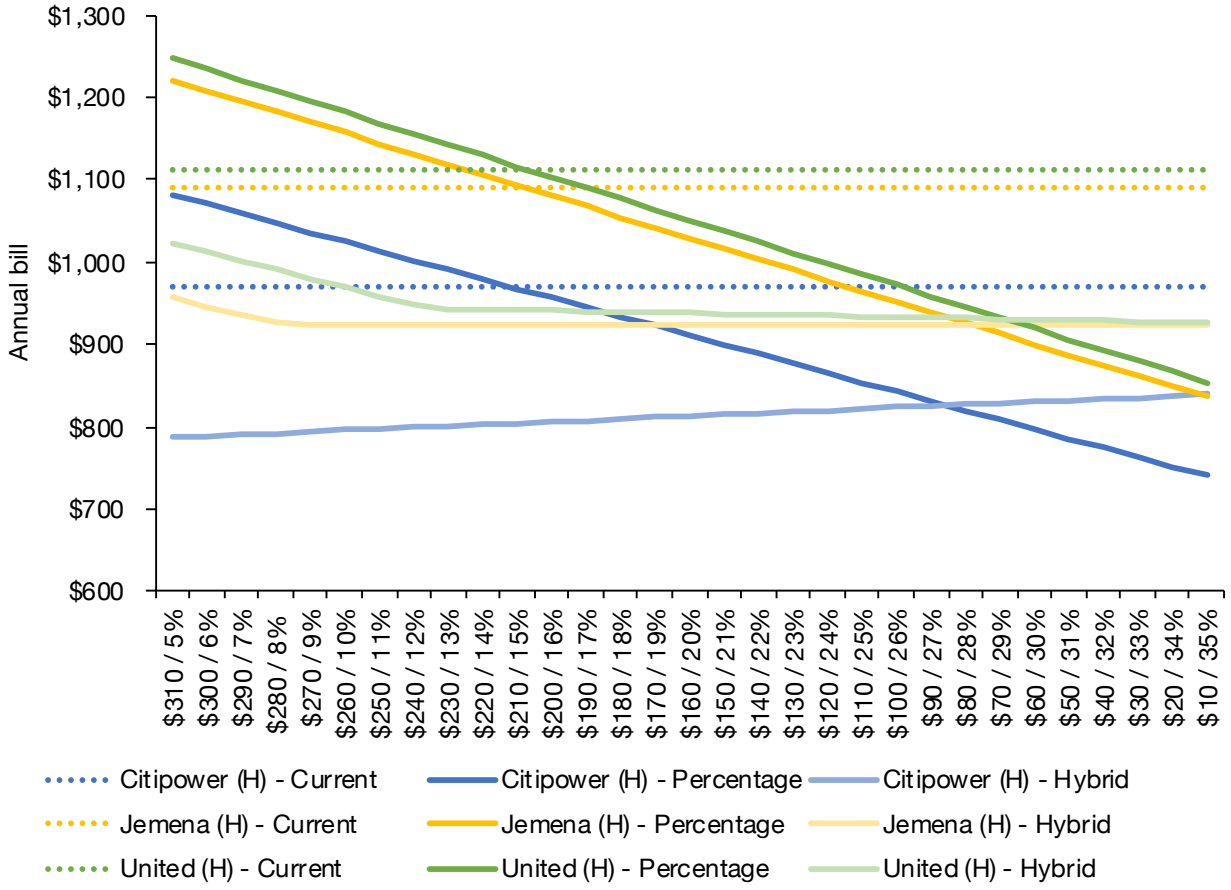
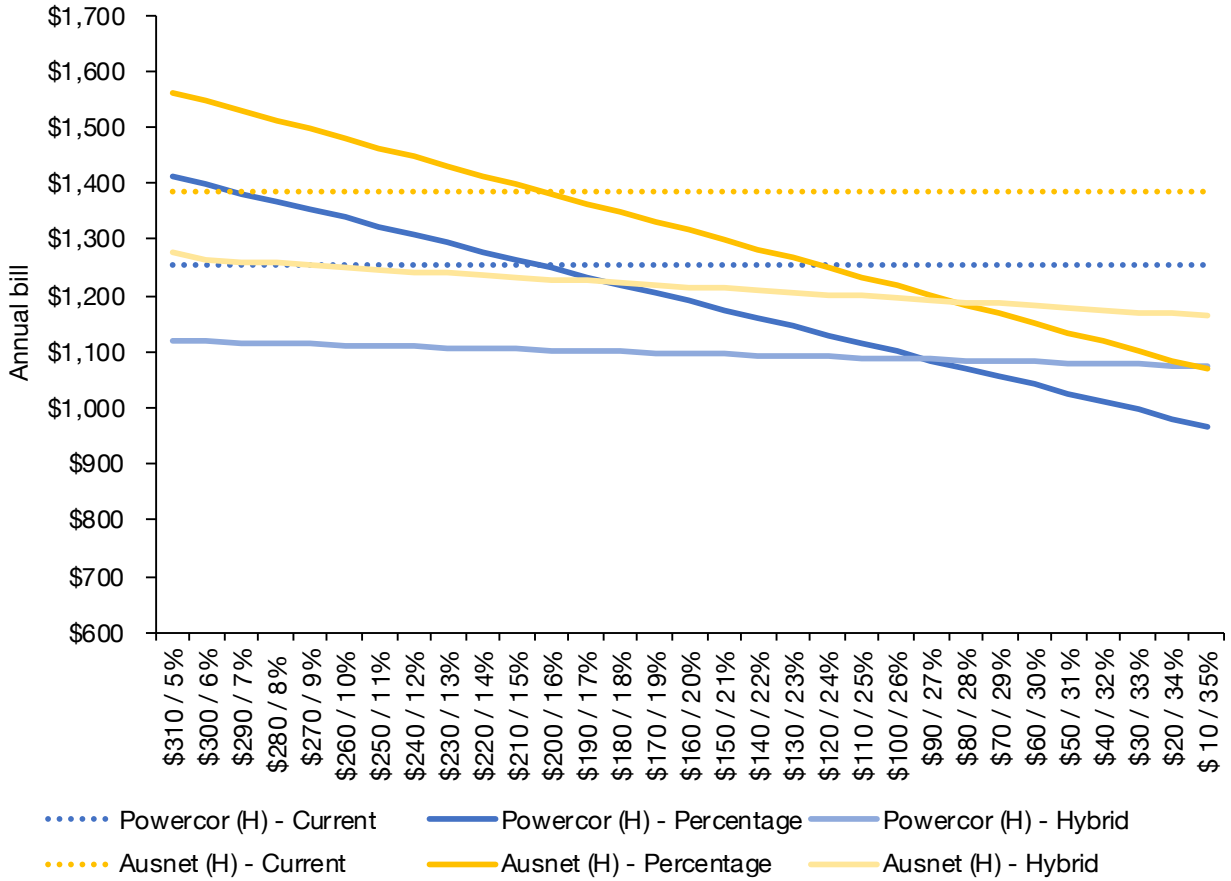


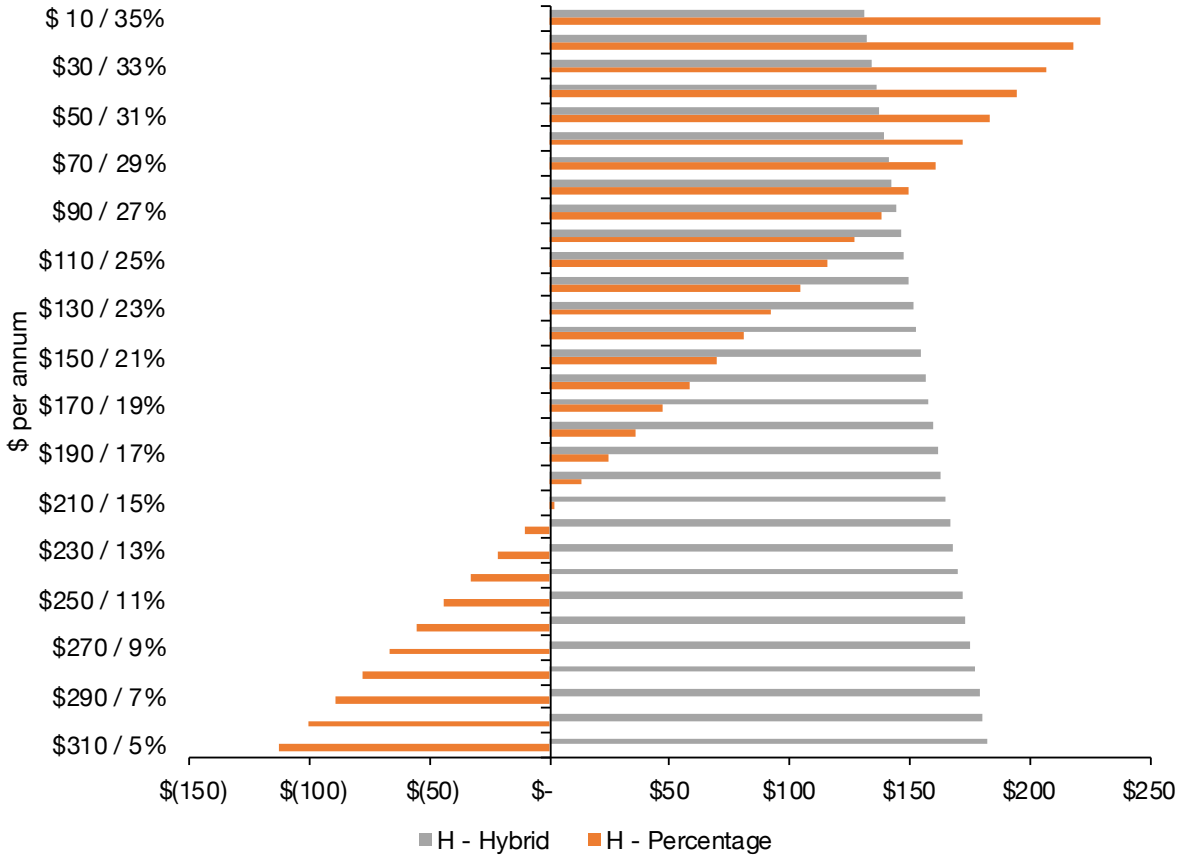
CHART 38 | VIC HCC holders in Powercor and Ausnet, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 39 - 43 below show how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

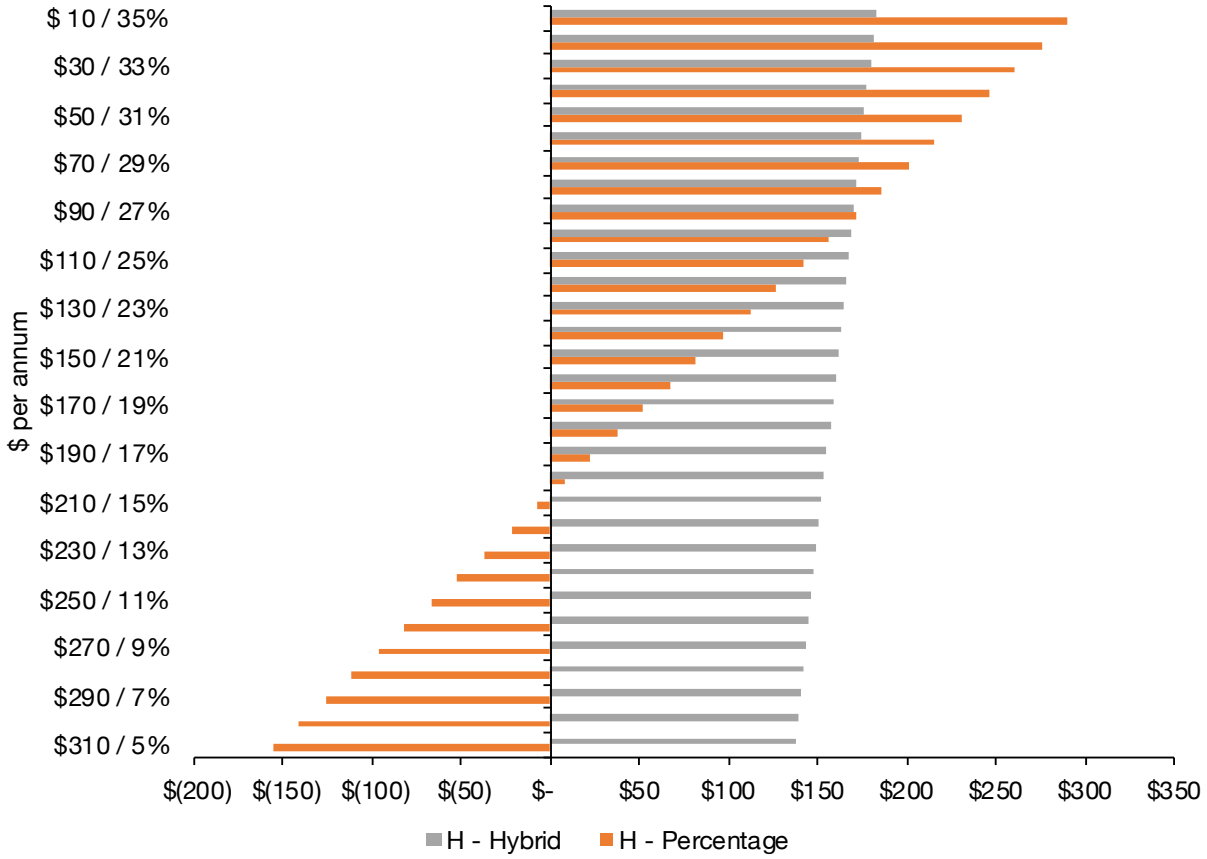
In Citipower (chart 39), HCC holders would reduce their annual bills by $229 if they received a 35% concession. With a 25% concession the annual saving would be $115. In terms of the hybrid concession, HCC holders would be $182 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $131 if they received $10 off supply charges and 35% off usage charges.

CHART 39 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Citipower** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



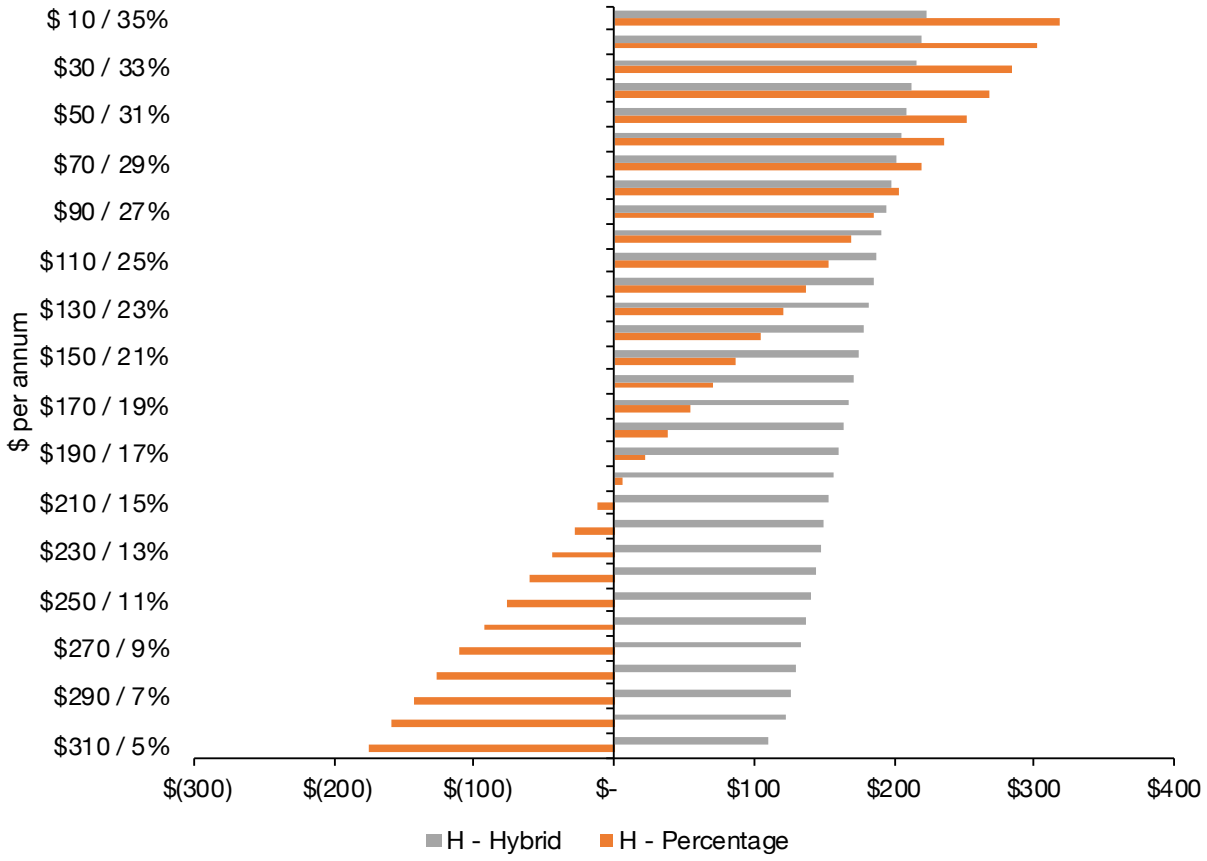
In Powercor (chart 40), HCC holders would reduce their annual bills by $290 if they received a 35% concession. With a 25% concession the annual saving would be $142. In terms of the hybrid concession, HCC holders would be $137 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually increase to $182 if they received $10 off supply charges and 35% off usage charges.

CHART 40 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Powercor** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



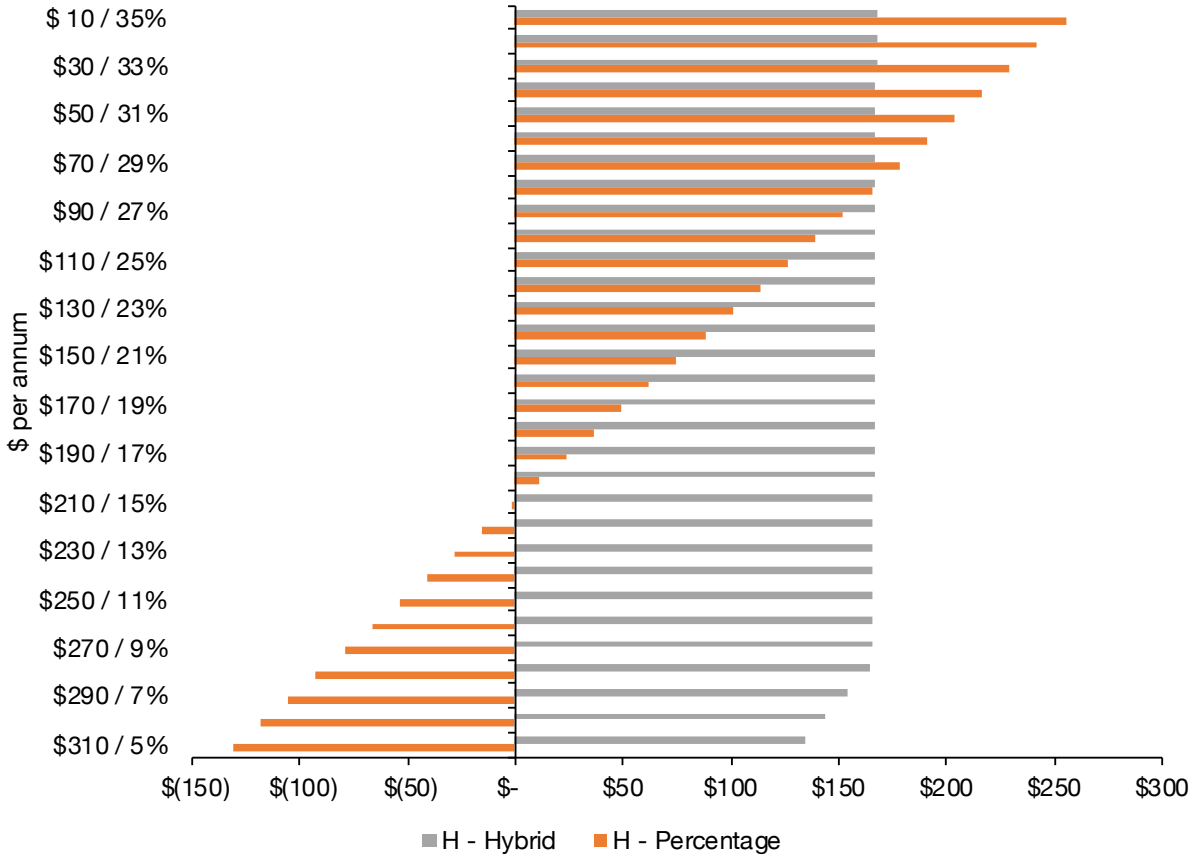
In Ausnet (chart 41), HCC holders would reduce their annual bills by $318 if they received a 35% concession. With a 25% concession the annual saving would be $153. In terms of the hybrid concession, HCC holders would be $111 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually increase to $222 if they received $10 off supply charges and 35% off usage charges.

CHART 41 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Ausnet** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



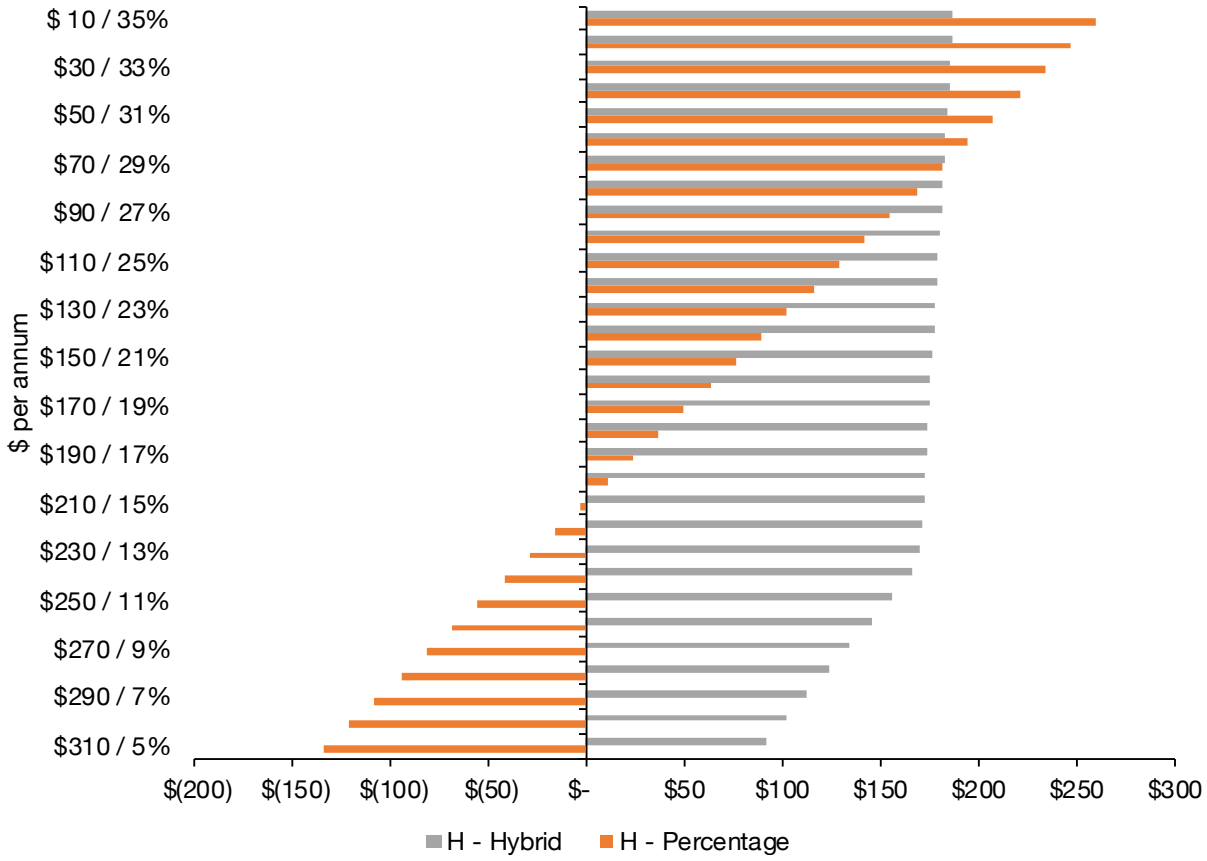
In Jemena (chart 42), HCC holders would reduce their annual bills by $255 if they received a 35% concession. With a 25% concession the annual saving would be $126. In terms of the hybrid concession, HCC holders would be around $166 better off under every scenario if they receive at least $270 off their supply charge.

CHART 42 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Jemena** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In United Energy (chart 43), HCC holders would reduce their annual bills by $260 if they received a 35% concession. With a 25% concession the annual saving would be $129. In terms of the hybrid concession, HCC holders would be $170 better off if they received $230 off their supply charge and 13% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually increase to $187 if they received $10 off supply charges and 35% off usage charges.

CHART 43 | How much better off (positive values) and how much worse off (negative values) **HCC holders in United Energy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.2.3. Vic Other cards holders

Charts 44 - 45 below compare the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the five network areas (Citipower, Jemena and United Energy in chart 44 and Powercor and Ausnet in chart 45). As the Victorian electricity concession currently is percentage based, other card holders would require a percentage-based concession of 15-16% off the total bill in order to be better off.

In terms of the hybrid concession, other card holders would be significantly better off under all of the hybrid concession scenarios.

CHART 44 | Other card holders in Citipower, Jemena and United Energy, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

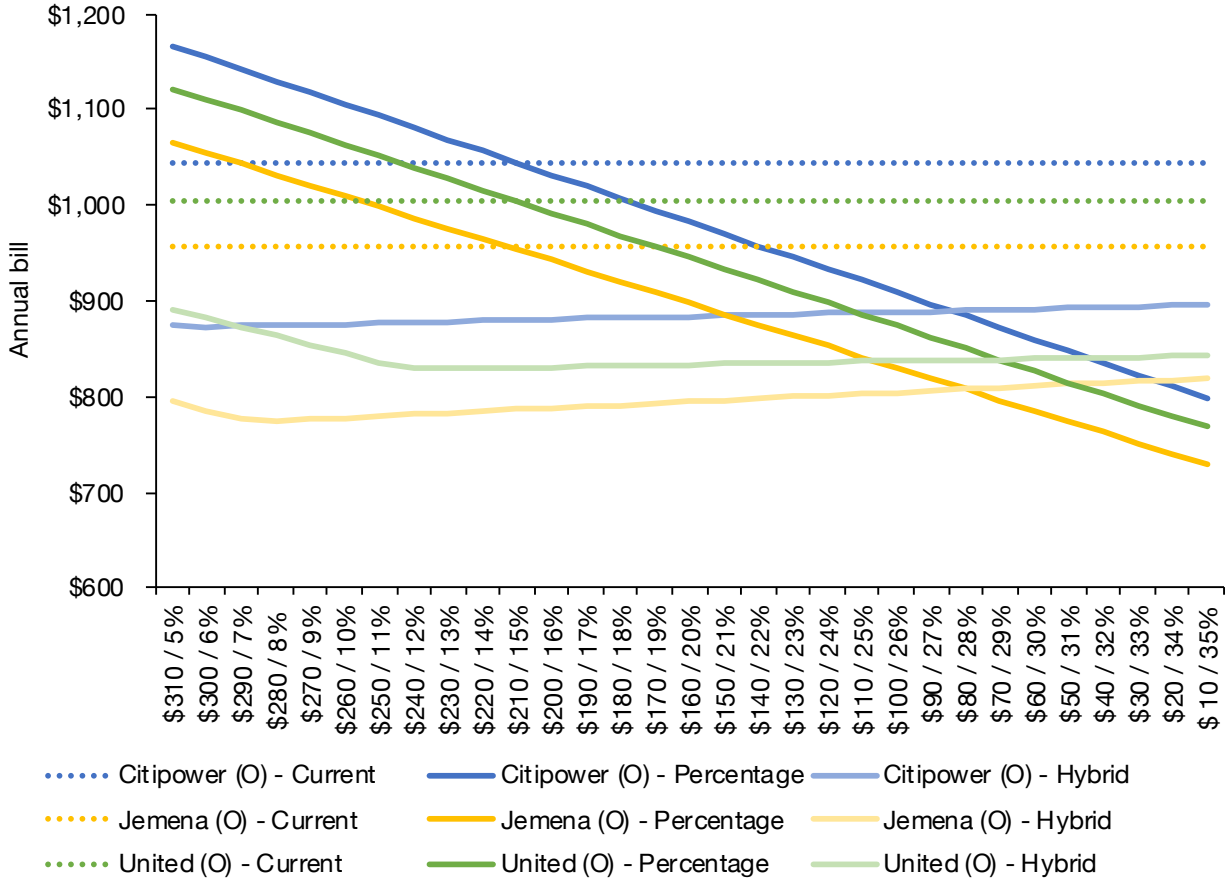
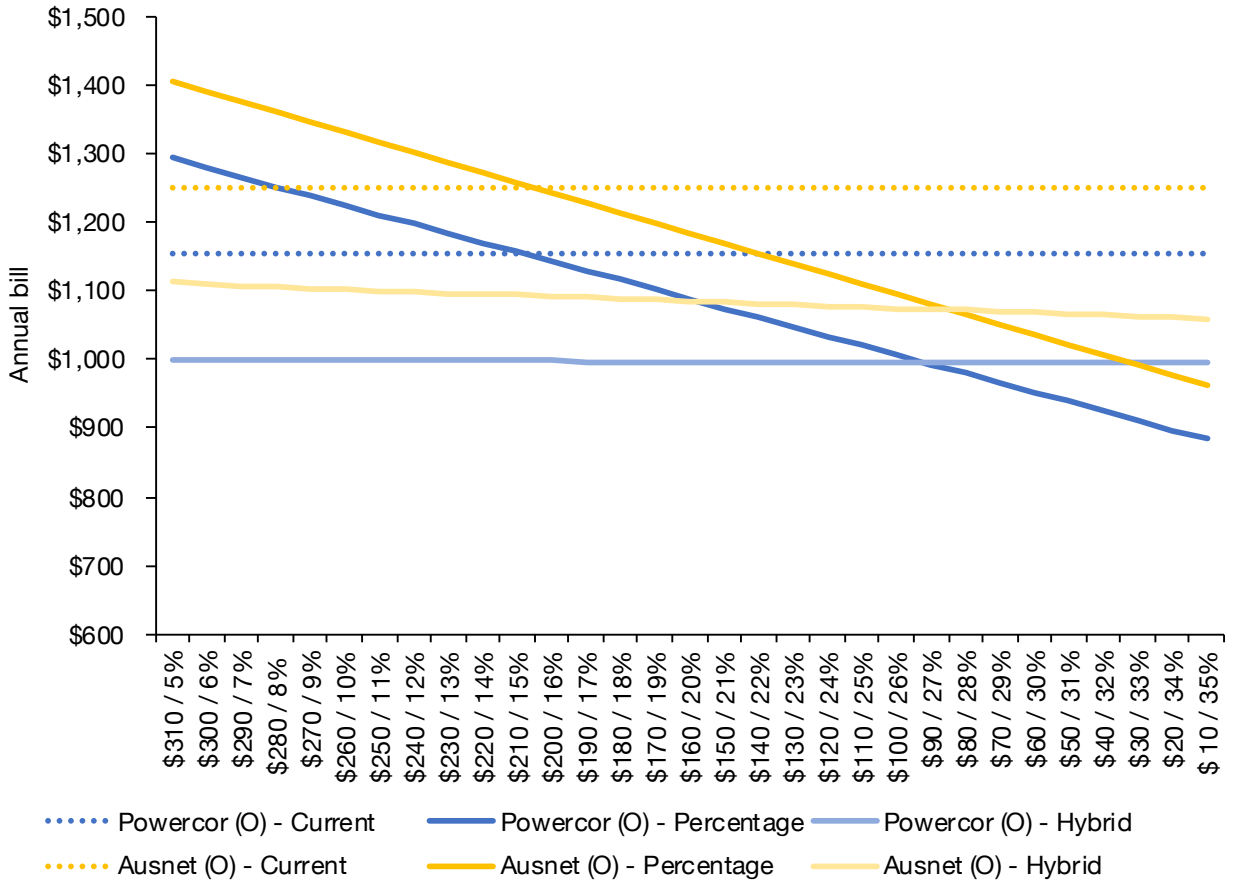


CHART 45 | Other card holders in Powercor and Ausnet, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.2.4. Vic Concession card holders with solar

Charts 46 - 47 below compare the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in each of the five network areas. In the Citipower, Jemena and United Energy networks (chart 46), concession card holders with solar would be better off under all the percentage-based concession scenarios. In Powercor and Ausnet in (chart 47), they would require a percentage-based of 10-12% off the total bill in order to be better off.

In terms of the hybrid concession, concession card holders with solar would be significantly better off under all of the hybrid concession scenarios.

CHART 46 | VIC Concession card holders with solar in Citipower, Jemena and United Energy, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

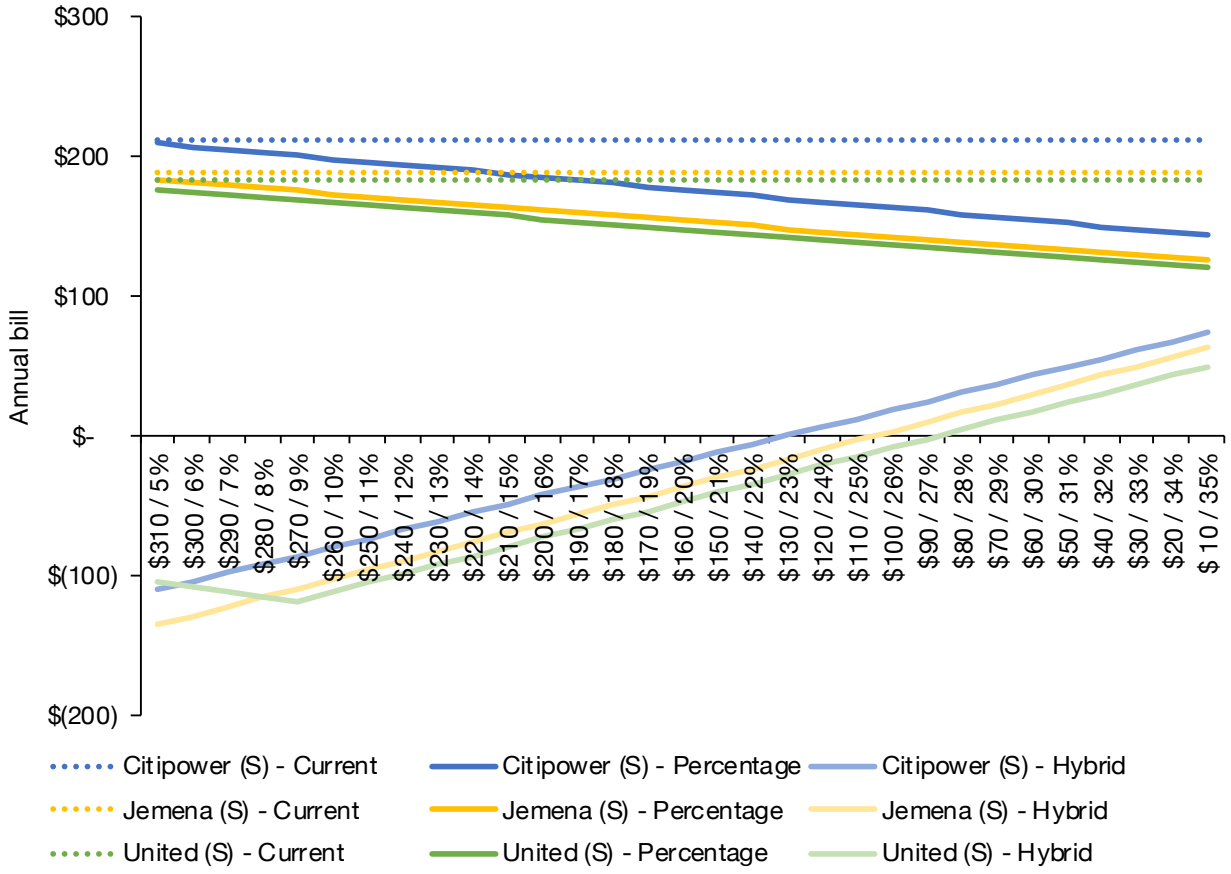
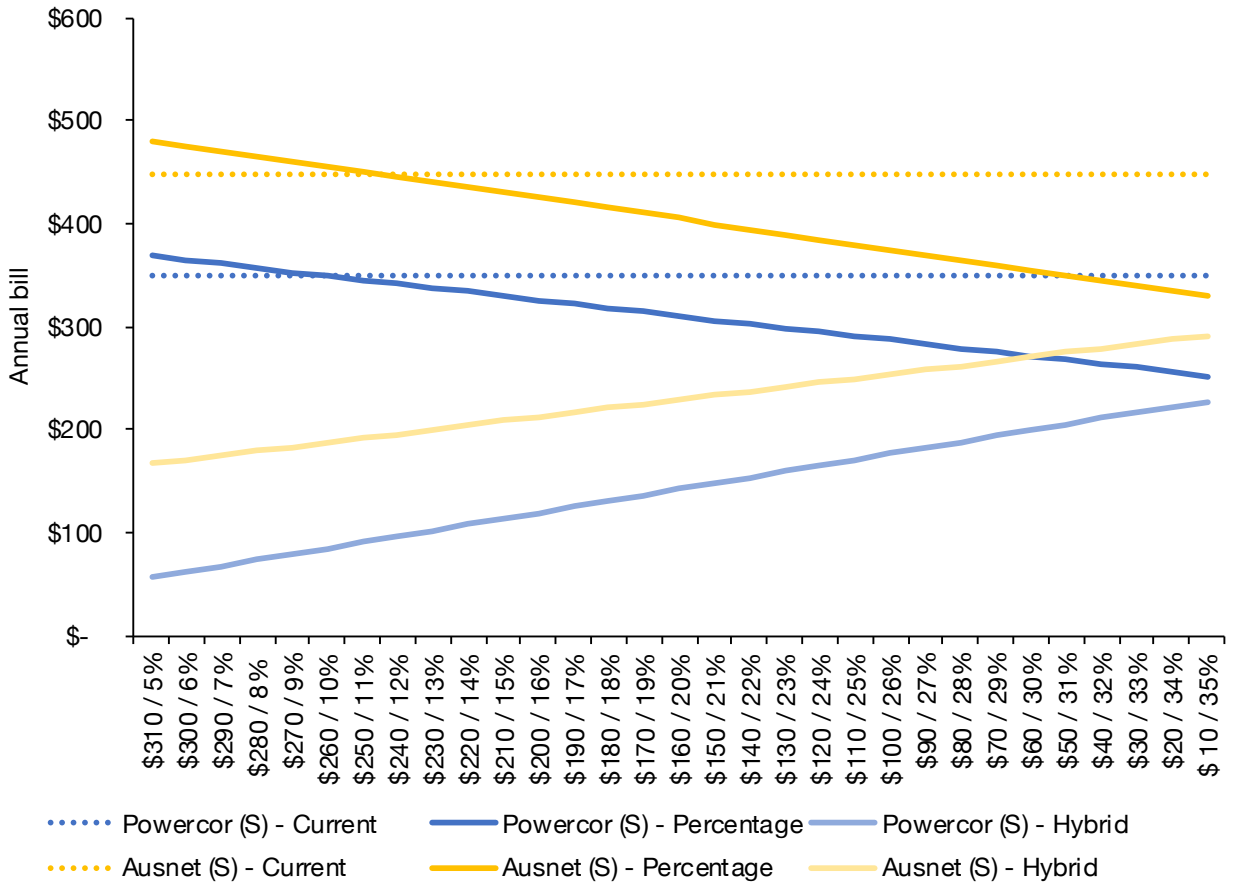


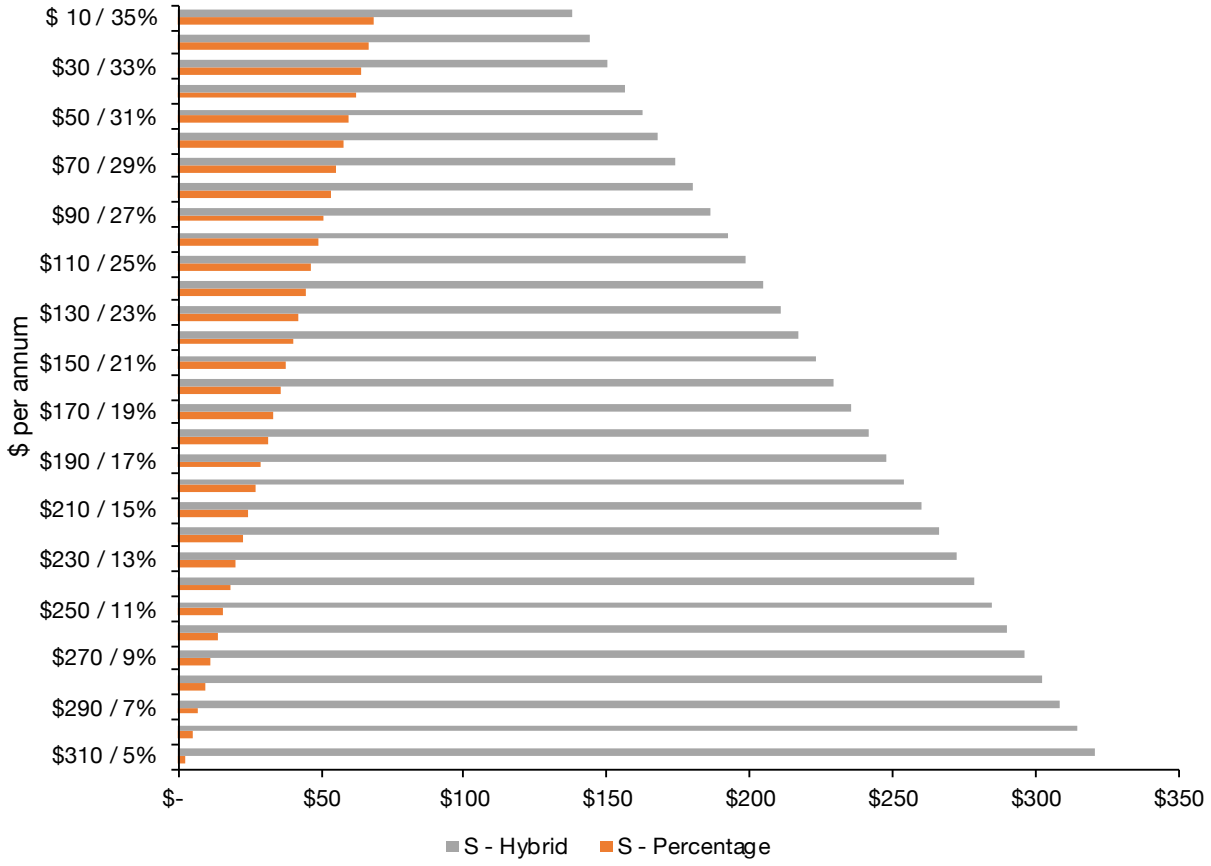
CHART 47 | VIC Concession card holders with solar in Powercor and Ausnet, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 48 - 52 below show how much concession card holders with solar would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

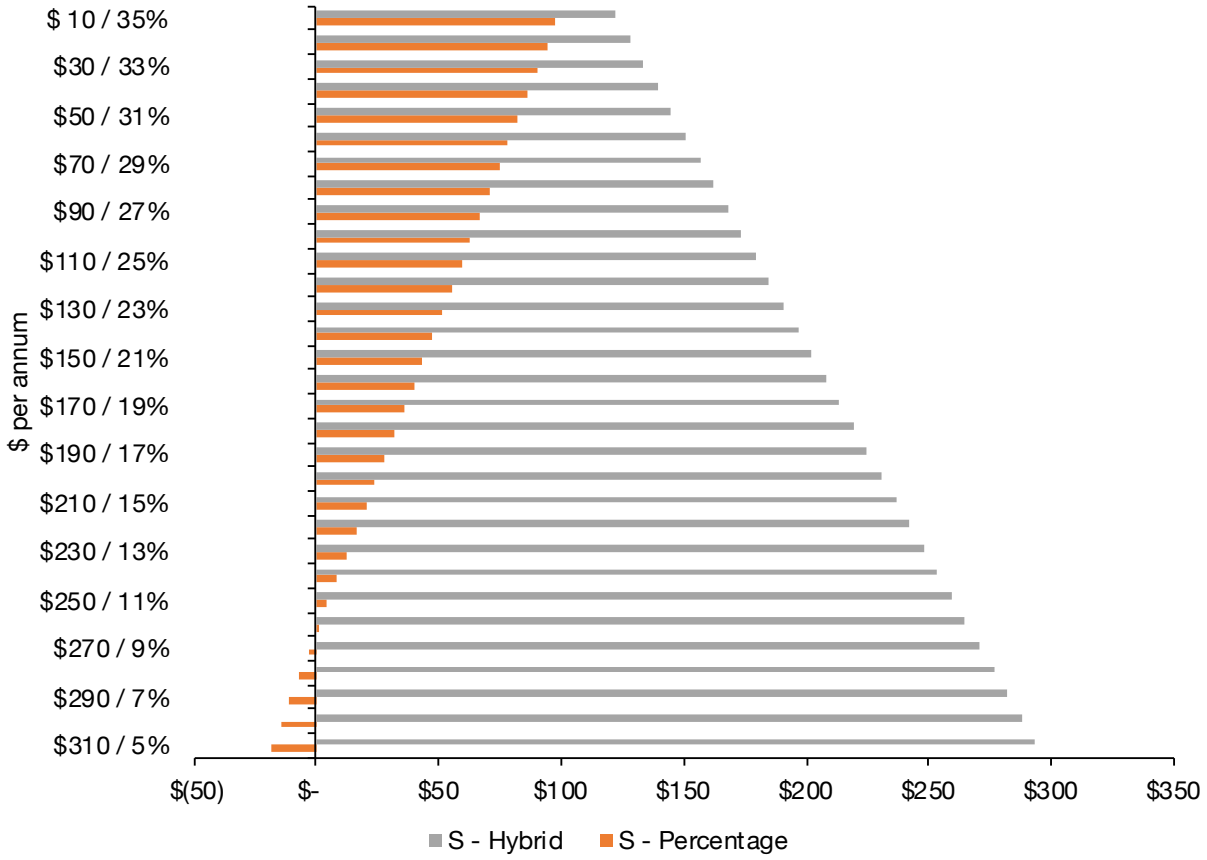
In Citipower (chart 48), concession card holders with solar would reduce their annual bills by $68 if they received a 35% concession. With a 25% concession the annual saving would be $47. In terms of the hybrid concession, concession card holders with solar would be $321 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $138 if they received $10 off supply charges and 35% off usage charges.

CHART 48 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Citipower** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



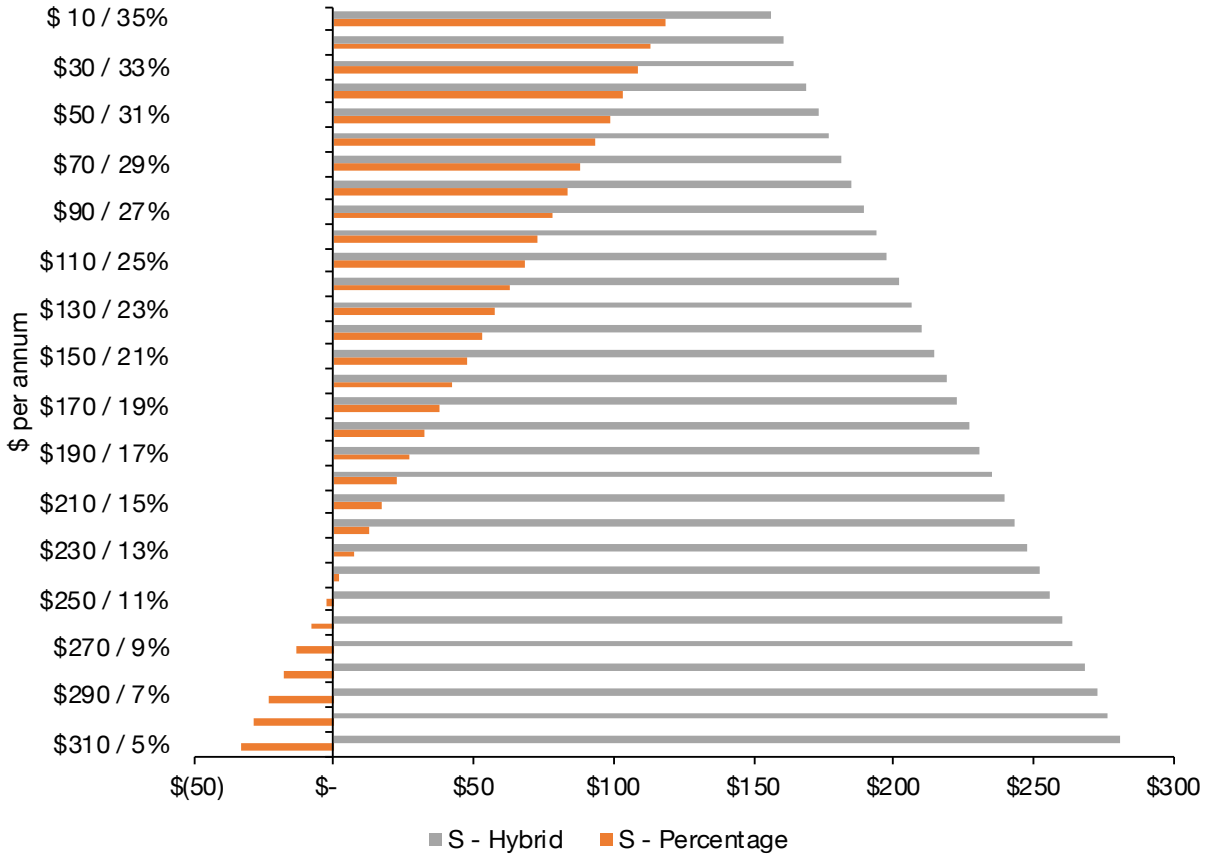
In Powercor (chart 49), concession card holders with solar would reduce their annual bills by $98 if they received a 35% concession. With a 25% concession the annual saving would be $59. In terms of the hybrid concession, concession card holders with solar would be $294 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $98 if they received $10 off supply charges and 35% off usage charges.

CHART 49 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Powercor** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



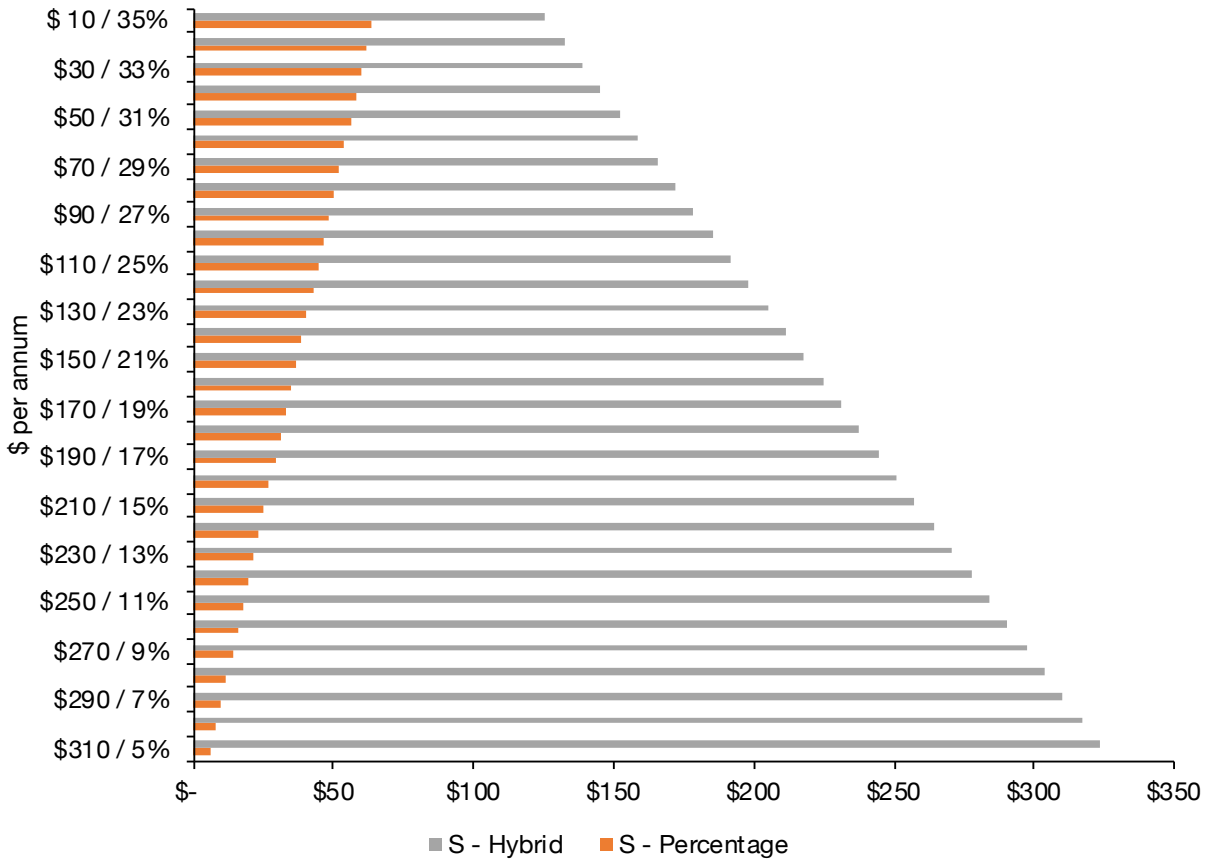
In Ausnet (chart 50), concession card holders with solar would reduce their annual bills by $119 if they received a 35% concession. With a 25% concession the annual saving would be $68. In terms of the hybrid concession, concession card holders with solar would be $281 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $156 if they received $10 off supply charges and 35% off usage charges.

CHART 50 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Ausnet** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



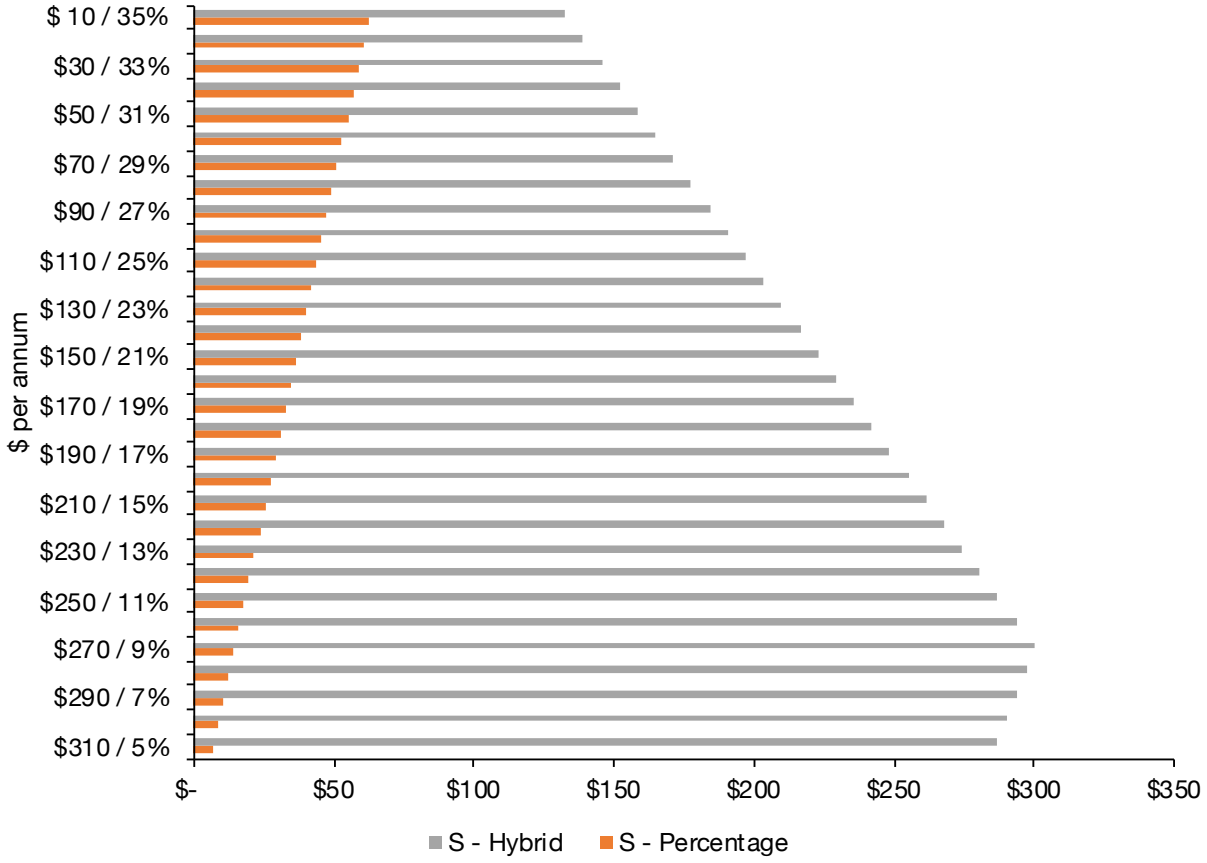
In Jemena (chart 51), concession card holders with solar would reduce their annual bills by $64 if they received a 35% concession. With a 25% concession the annual saving would be $44. In terms of the hybrid concession, concession card holders with solar would be $323 better off if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $126 if they received $10 off supply charges and 35% off usage charges.

CHART 51 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Jemena** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In United Energy (chart 52), concession card holders with solar would reduce their annual bills by $62 if they received a 35% concession. With a 25% concession the annual saving would be $44. In terms of the hybrid concession, concession card holders with solar would be $300 better off if they received $370 off their supply charge and 9% off their usage charges. If the percentage increased and the fixed amount reduced from there, the saving would gradually reduce to $133 if they received $10 off supply charges and 35% off usage charges.

CHART 52 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in United Energy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



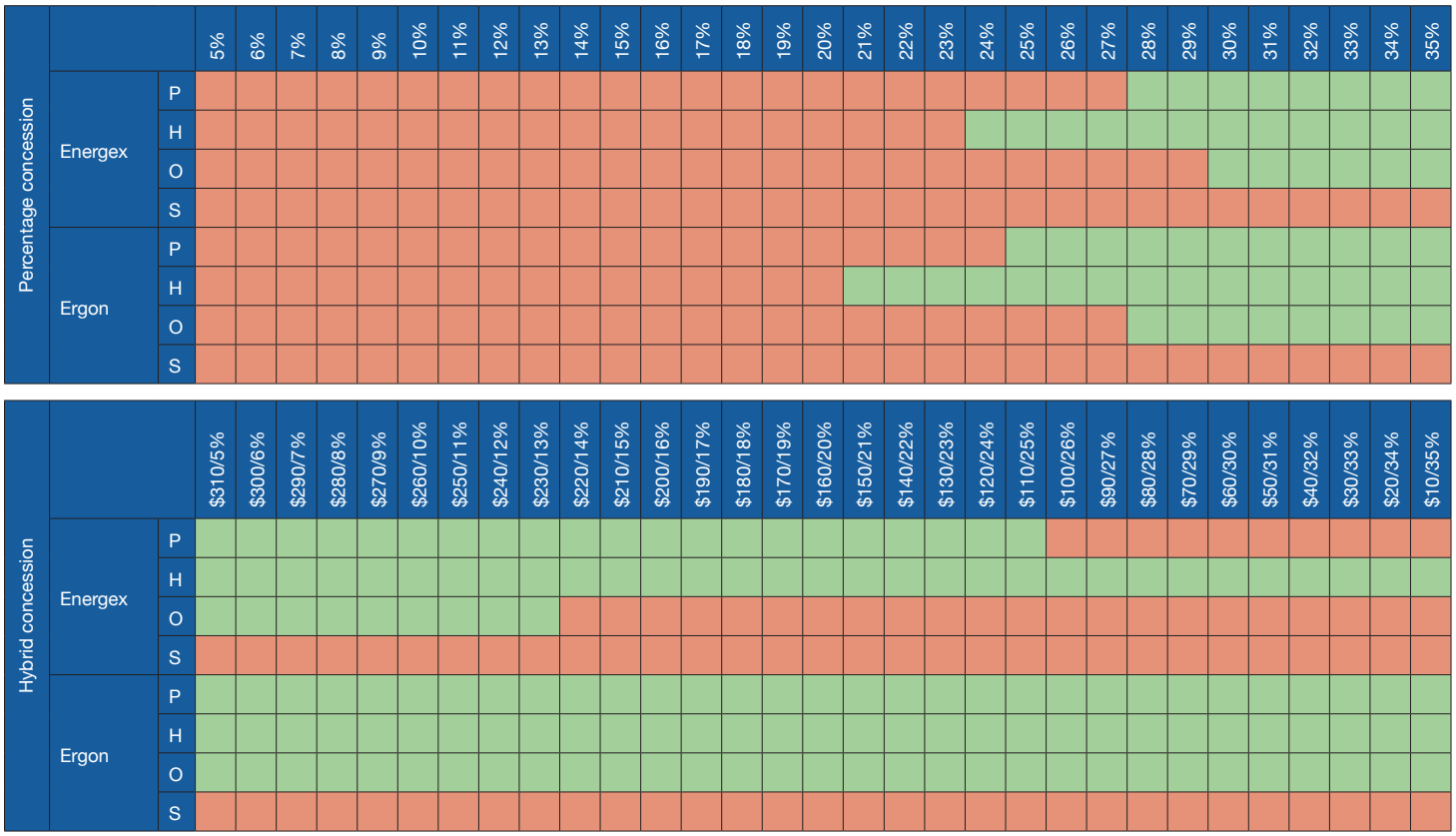
5.3 Queensland

In Queensland, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[52] Healthcare card holders require a percentage-based concession of between 21 and 24% (depending on network area) in order to be better off. While pensioners would require between 27 and 30%.

Under the hybrid concession scenarios, non-solar households in the Ergon network would be better off under all scenarios while concession recipients with solar would be worse off under all of the hybrid concession scenarios. In Energex, HCC holders would be better off on any of the hybrid scenarios while pensioners would be better off as long as they receive a minimum of $110 off the supply charge (combined with 25% off usage charges).

Figure 3 below shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

52 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.

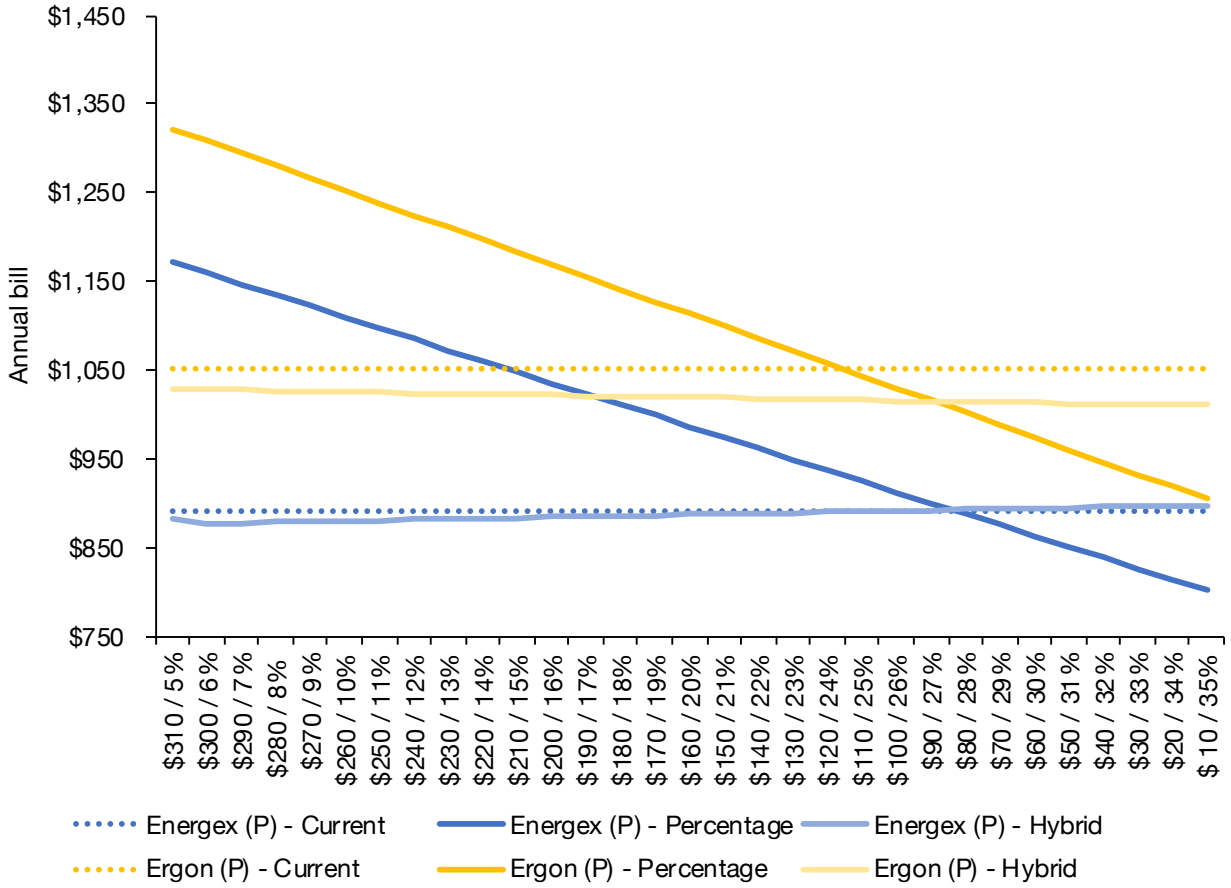


5.3.1. Qld Pensioners

Chart 53 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Energex and Ergon network areas. It shows that a percentage-based concession of 25% would lower the bills for pensioners in Ergon while pensioners in the Energex network would require 28%.

In terms of the hybrid concession, pensioners in the Ergon network would receive lower bills under all the scenarios compared to the current concession. In Energex, on the other hand, they would require at least $110 off the supply charge (combined with 25% off usage), in order to be better off.

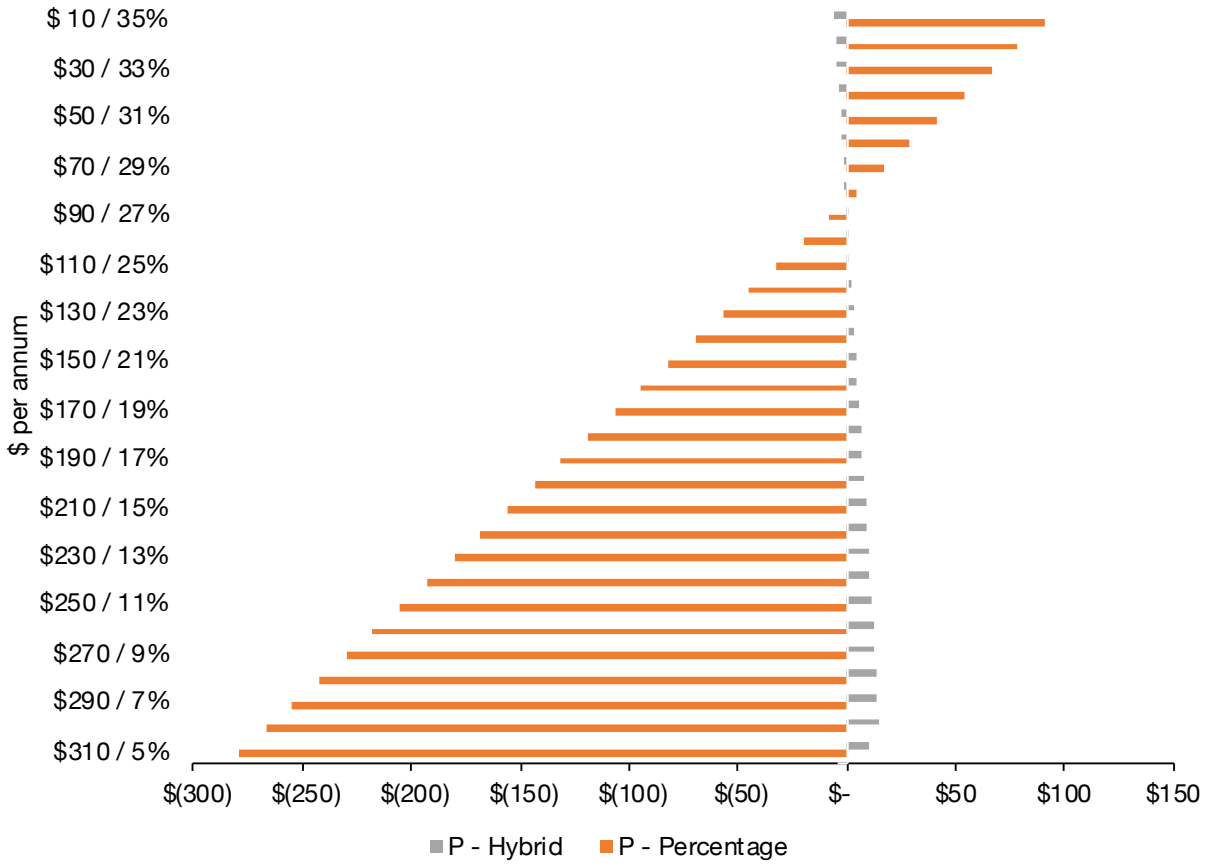
CHART 53 | QLD Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 54 - 55 below show how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

In Energex, pensioners would reduce their annual bills by $91 if they received a 35% concession. With a 25% concession they would be $33 worse off. In terms of the hybrid concession, pensioners would be slightly better off if they received between $110 and $310 off their supply charge.

CHART 54 | How much better off (positive values) and how much worse off (negative values) **pensioners in Energex** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Ergon, pensioners would reduce their annual bills by $146 if they received a 35% concession. With a 25% concession they would be just $7 better off. In terms of the hybrid concession, pensioners would be $22 better off if they received $310 off their supply charge and 5% off usage charges. If the percentage increased and the fixed amount reduced from there, the bill savings would increase to a maximum of $41.

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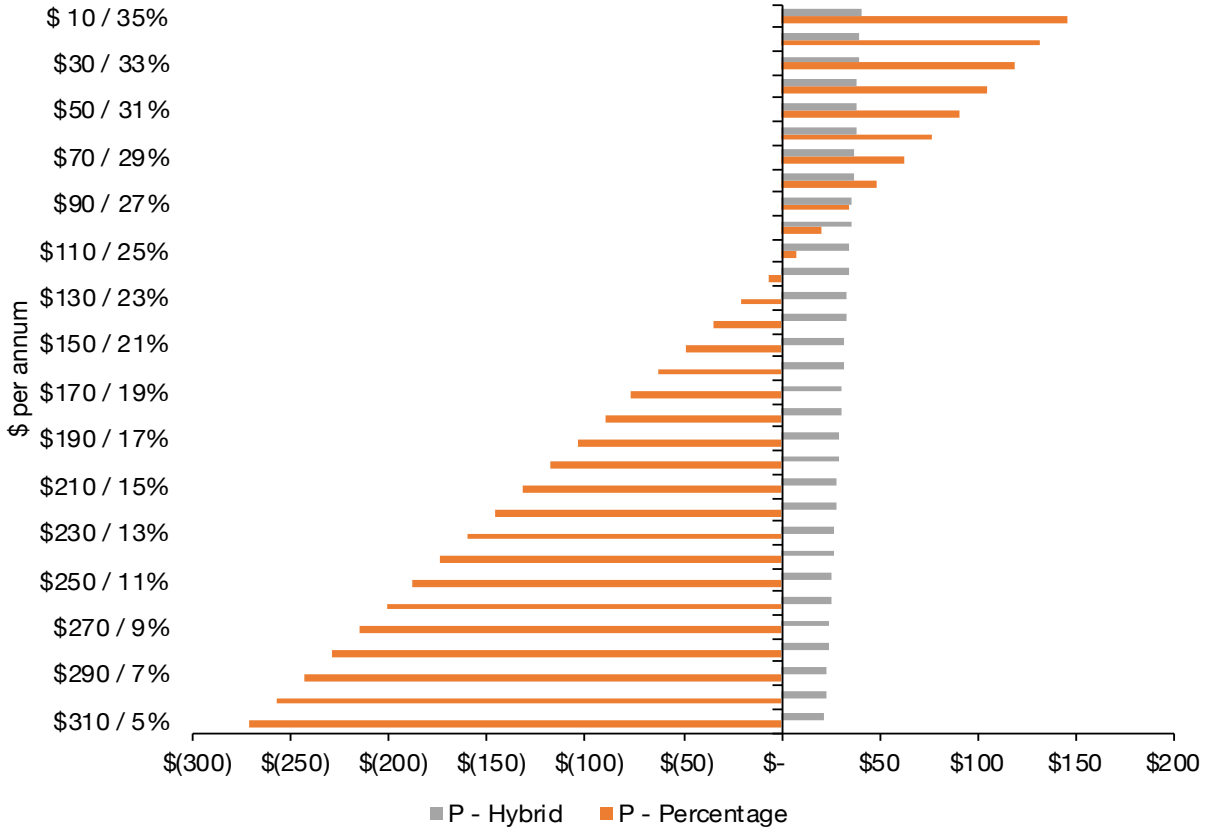
CHART 55 | How much better off (positive values) and how much worse off (negative values) **pensioners in Ergon** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

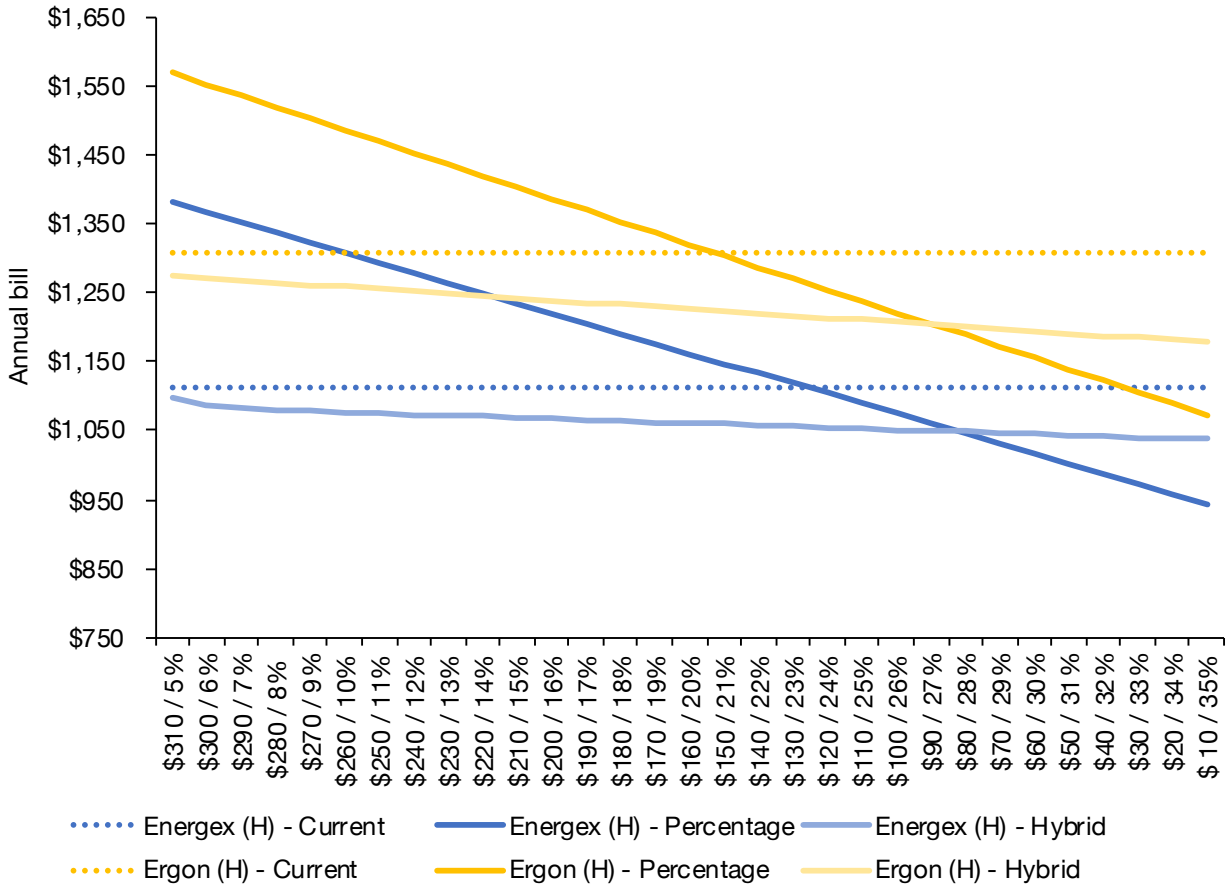


5.3.2. Qld Health Care Card (HCC) holders

Chart 56 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Energex and Ergon network areas. It shows that a percentage-based concession of 21% would lower the bills for HCC holders in Ergon while HCC holders in the Energex network would require 24%.

In terms of the hybrid concession, HCC holders in both the Energex and Ergon networks would receive lower bills under all the scenarios compared to the current concession.

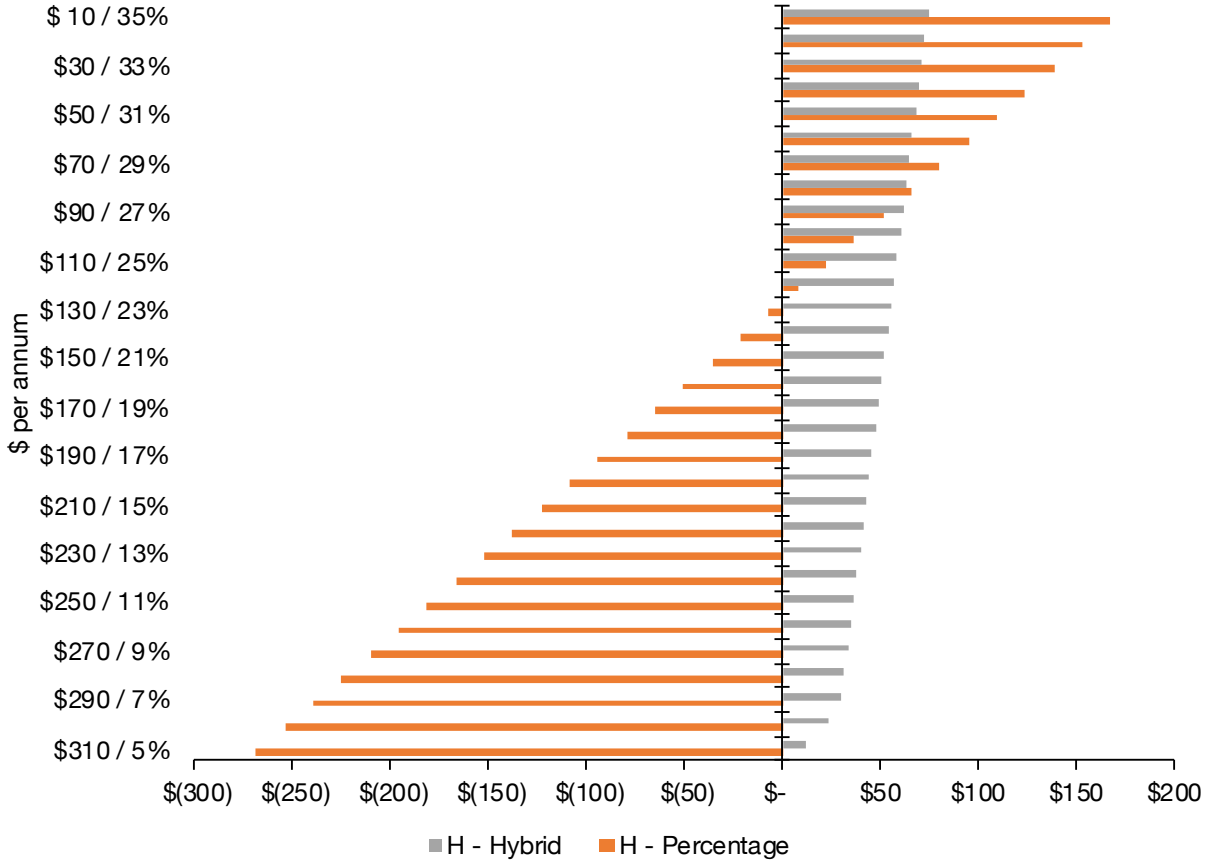
CHART 56 | QLD HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 57 - 58 below show how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

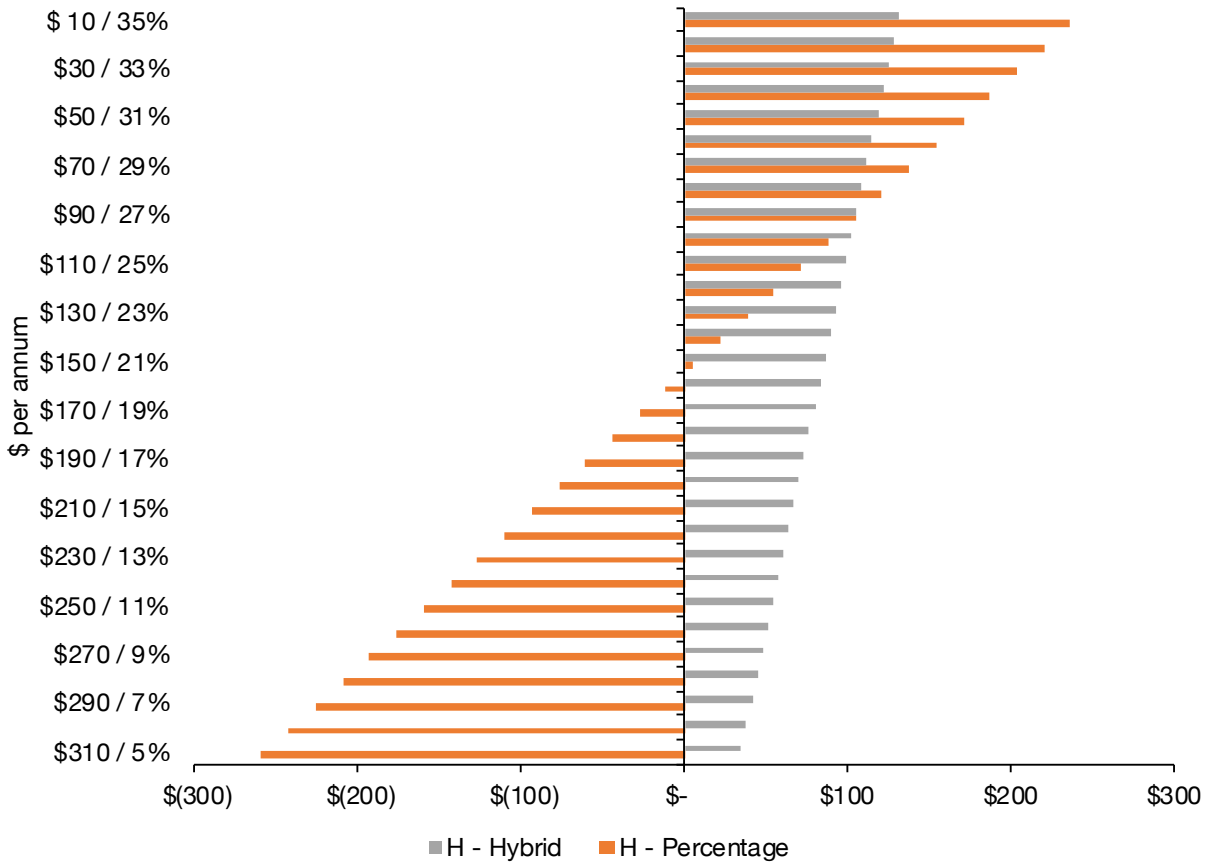
In Energex, HCC holders would reduce their annual bills by $167 if they received a 35% concession. With a 25% concession they would be $22 better off. In terms of the hybrid concession, HCC holders would be $30 better off if they received $290 off their supply charge and 7% off usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $1-3 for each step.

CHART 57 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Energex** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Ergon, HCC holders would reduce their annual bills by $237 if they received a 35% concession. With a 25% concession they would be $72 better off. In terms of the hybrid concession, HCC holders would be $35 better off if they received $310 off their supply charge and 5% off usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by around $3 for each step.

CHART 58 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Ergon** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

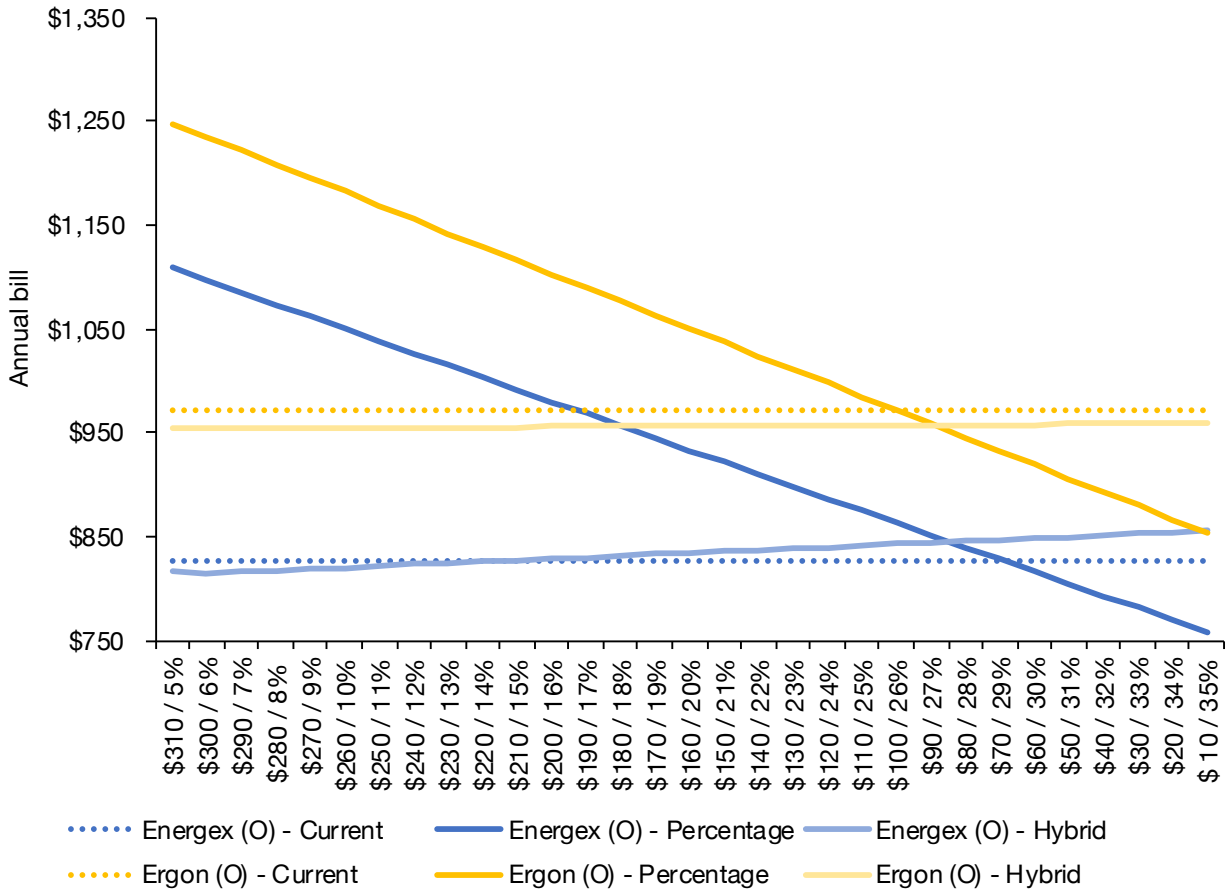


5.3.3. Qld Other card holders

Chart 59 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Energex and Ergon network areas. It shows that a percentage-based concession of 27% would lower the bills for other card holders in Ergon while other card holders in the Energex network would require 30%.

In terms of the hybrid concession, other card holders in the Ergon network would receive lower bills under all the scenarios compared to the current concession. In Energex, on the other hand, they would require at least $230 off the supply charge (combined with 13% off usage), in order to be better off.

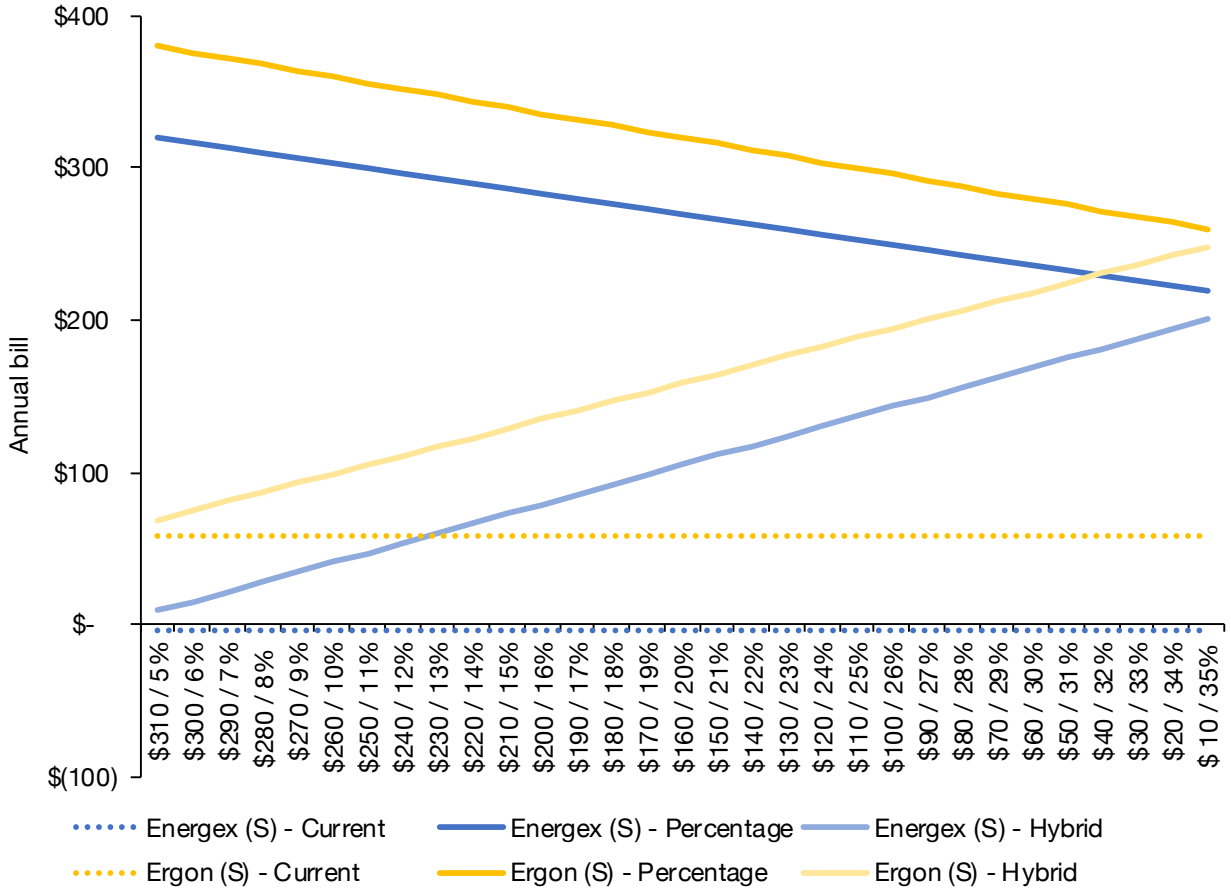
CHART 59 | QLD Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.3.4. Qld Concession card holders with solar

Chart 60 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Energex and Ergon network areas. It shows that concession card holders with solar would be worse off under all the percentage-based and hybrid concession scenarios.

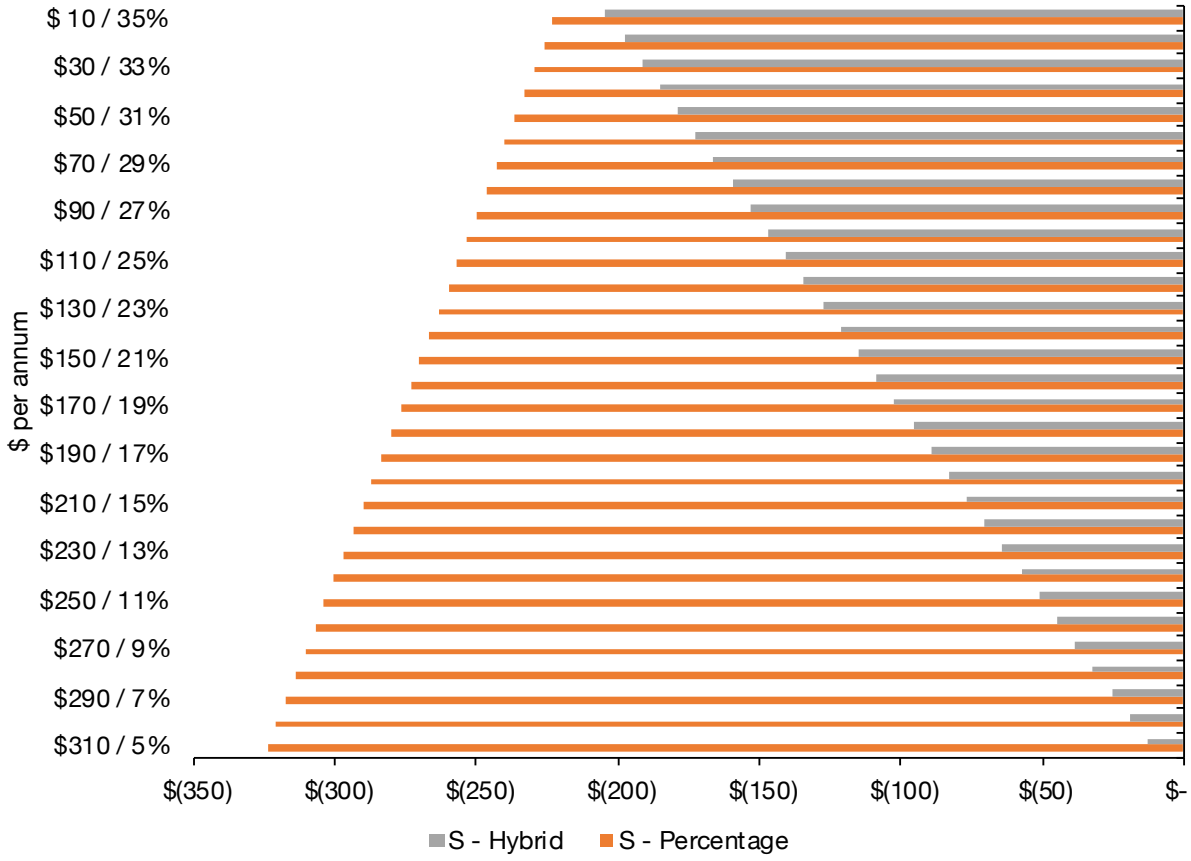
CHART 60 | QLD Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Charts 61 - 62 below show how much concession card holders with solar would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

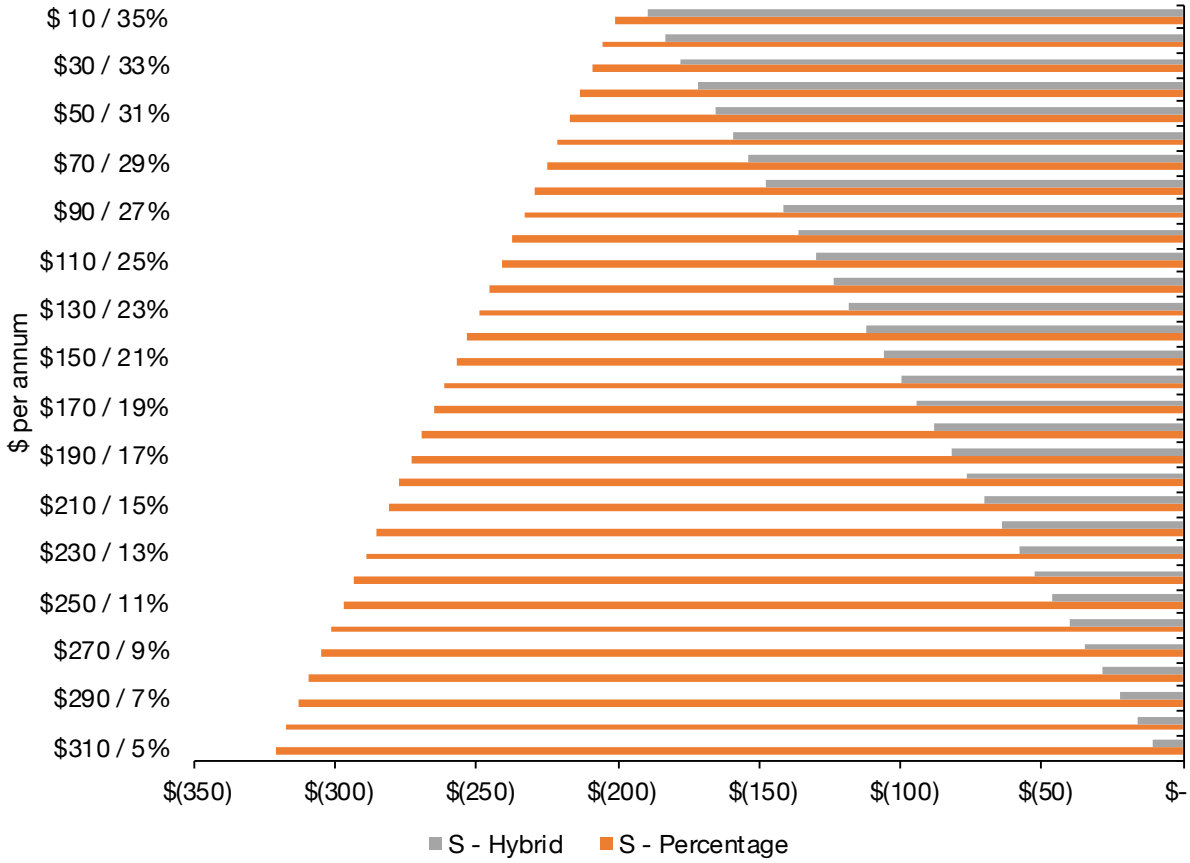
In Energex, concession card holders with solar would be $223 worse off if they received a 35% concession. With a 25% concession they would be $257 worse off. In terms of the hybrid concession, concession card holders with solar would be between $13 and $204 worse off per annum.

CHART 61 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in Energex** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



In Ergon, concession card holders with solar would be $201 worse off if they received a 35% concession. With a 25% concession they would be $241 worse off. In terms of the hybrid concession, concession card holders with solar would be between $11 and $189 worse off per annum.

CHART 62 | How much better off (positive values) and how much worse off (negative values) concession card holders with solar in Ergon would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



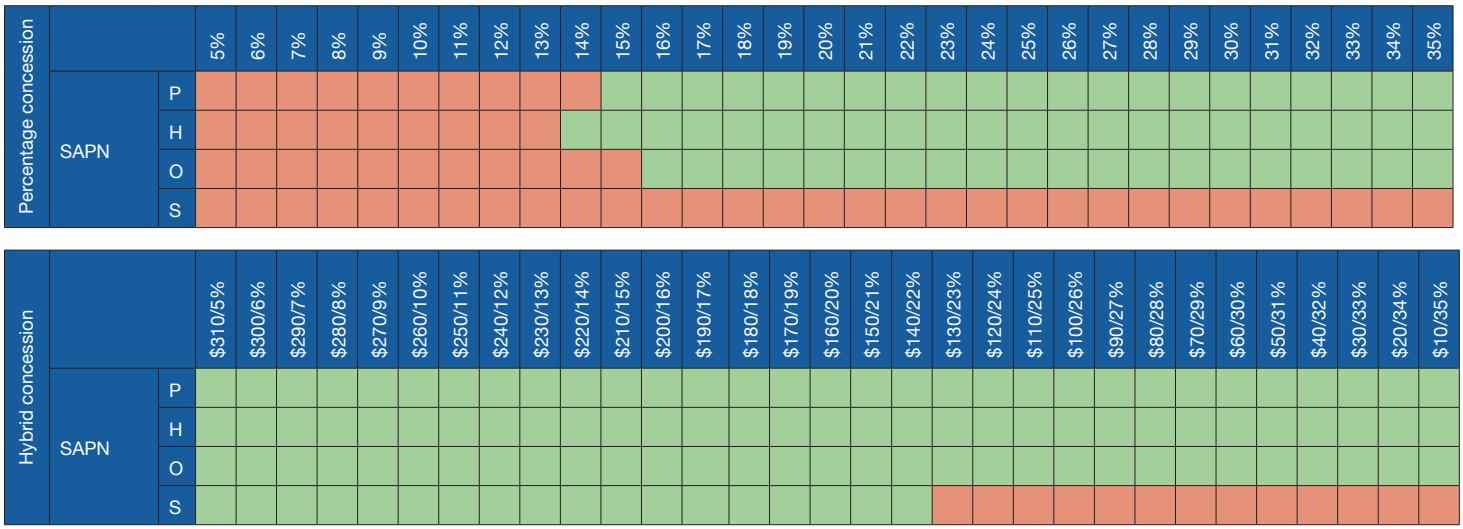
5.4 South Australia

In South Australia, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[53] Healthcare card holders require a percentage-based concession of 14% in order to be better off. While pensioners would require 15%.

Under the hybrid concession scenarios, non-solar households would be better off under all scenarios. Concession recipients with solar would be better off if they received a hybrid concession consisting of $140 off supply charges and 22% off usage charges.

Figure 4 below shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

53 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.



5.4.1 SA Pensioners

Chart 63 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the SAPN network area. It shows that a percentage-based concession of just 15% would lower the bills for pensioners in South Australia. In terms of the hybrid concession, pensioners in South Australia would receive lower bills under all the scenarios compared to the current concession.

CHART 63 | SA Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

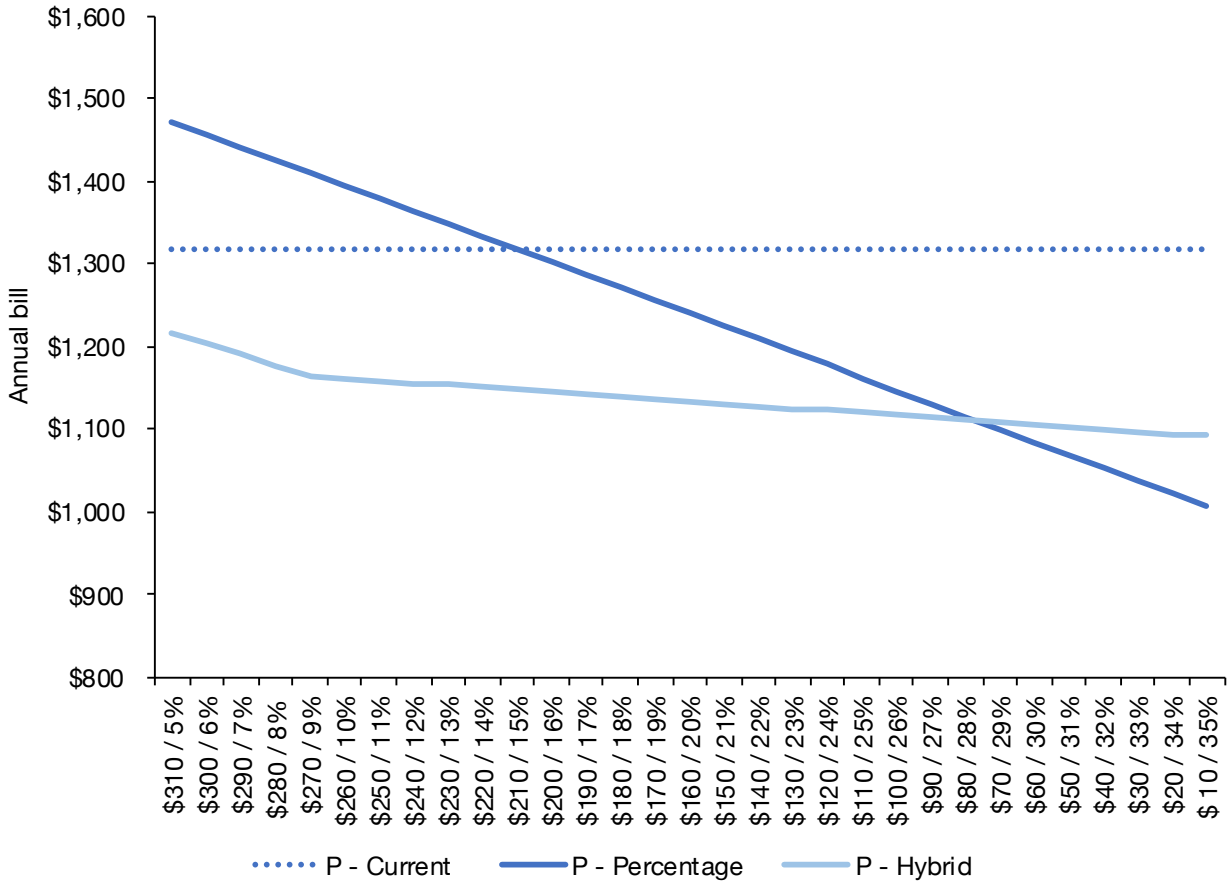
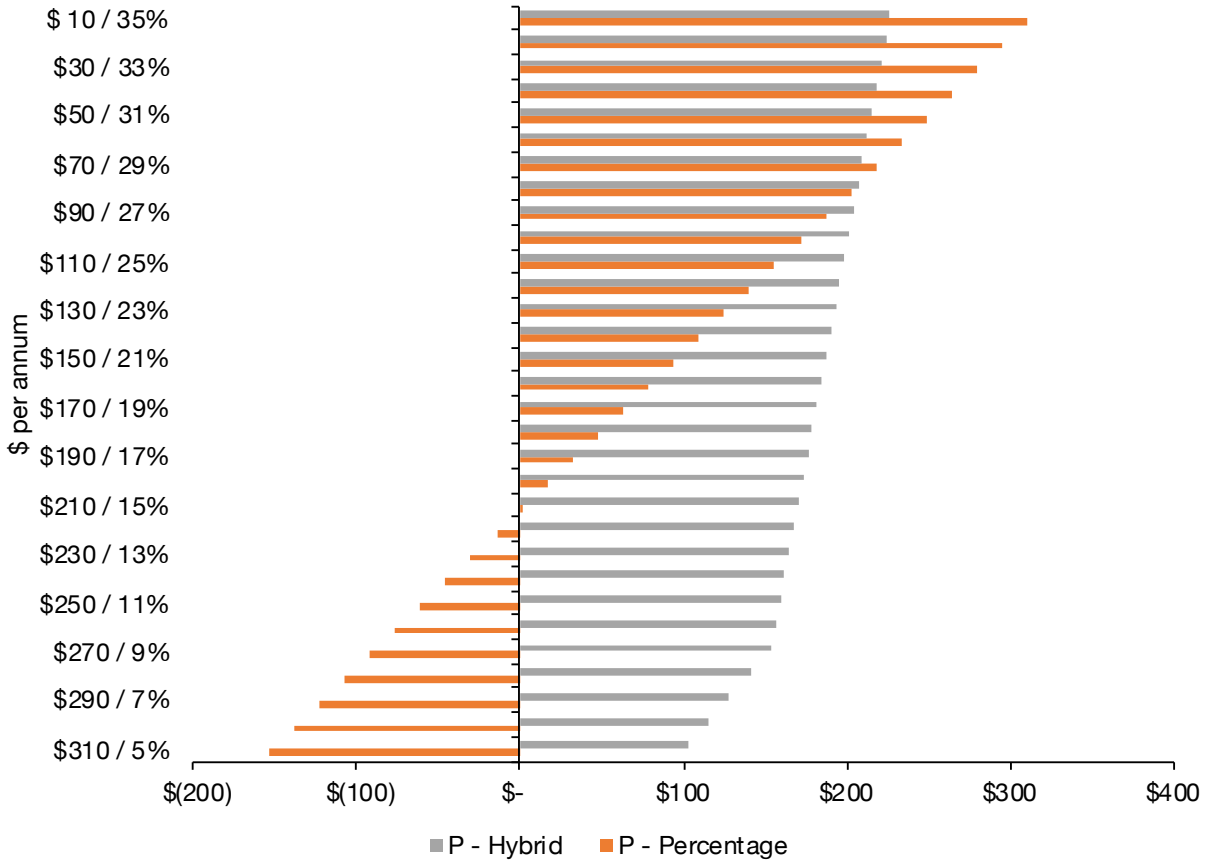


Chart 64 below shows how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

Pensioners would reduce their annual bills by $311 if they received a 35% concession. With a 25% concession the annual saving would be $156. In terms of the hybrid concession, pensioners would be $154 better off if they received $270 off their supply charge and 9% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by around $3 for each step.

CHART 64 | How much better off (positive values) and how much worse off (negative values) pensioners in SAPN would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.4.2 SA Health Care Card (HCC) holders

Chart 65 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the SAPN network area. It shows that a percentage-based concession of just 14% would lower the bills for HCC holders in South Australia.

In terms of the hybrid concession, HCC holders in South Australia would receive lower bills under all the scenarios compared to the current concession.

CHART 65 | SA HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

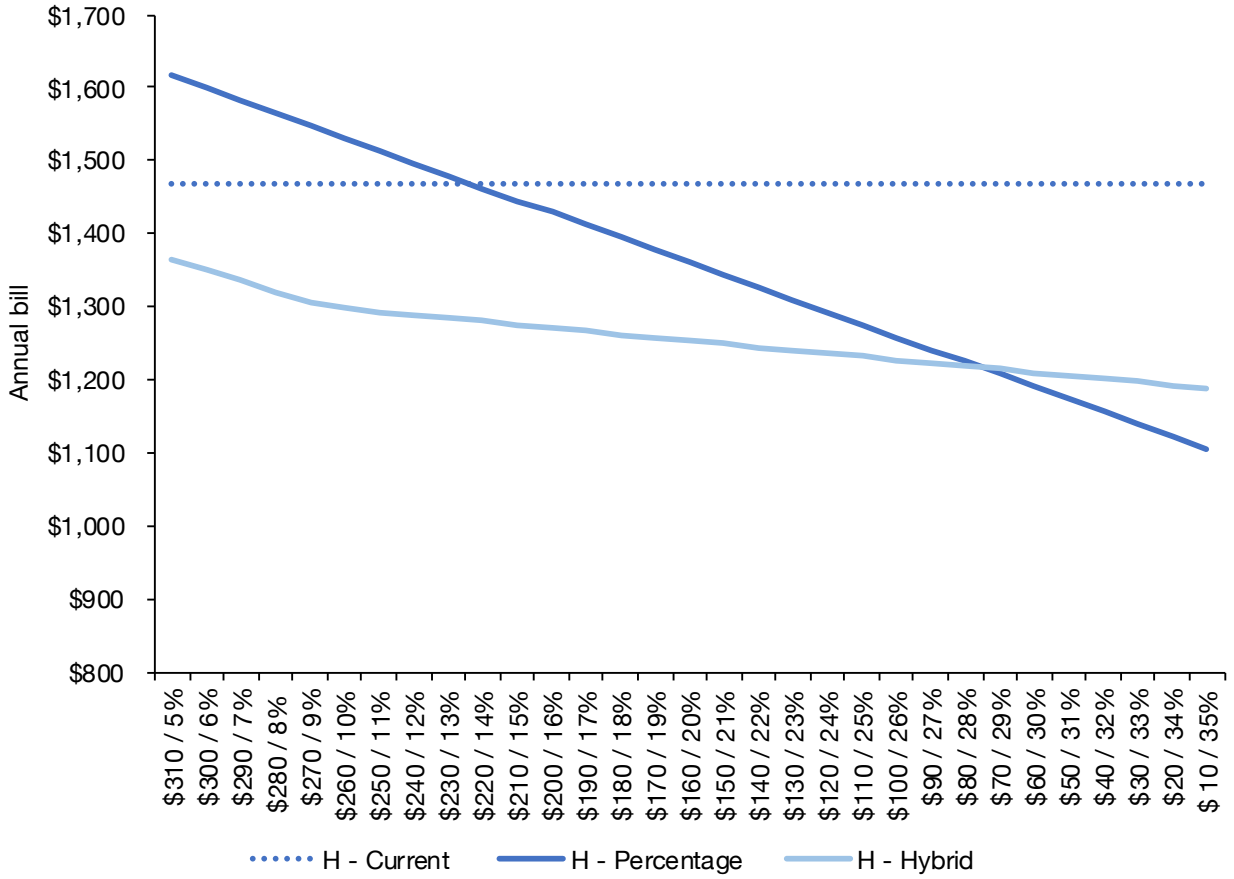
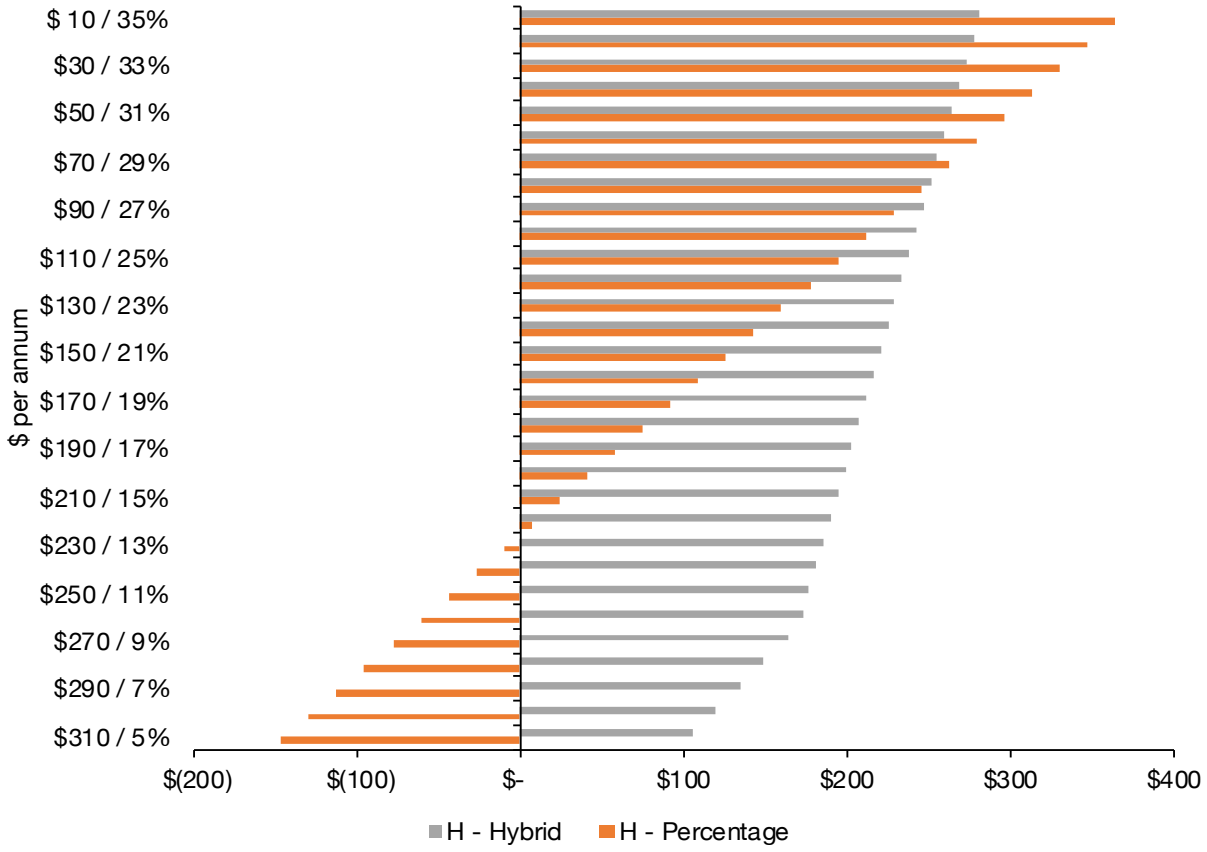


Chart 66 below shows how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

HCC holders would reduce their annual bills by $364 if they received a 35% concession. With a 25% concession the annual saving would be $194. In terms of the hybrid concession, HCC holders would be $177 better off if they received $250 off their supply charge and 11% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $4-5 for each step.

CHART 66 | How much better off (positive values) and how much worse off (negative values) **HCC holders in SAPN** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

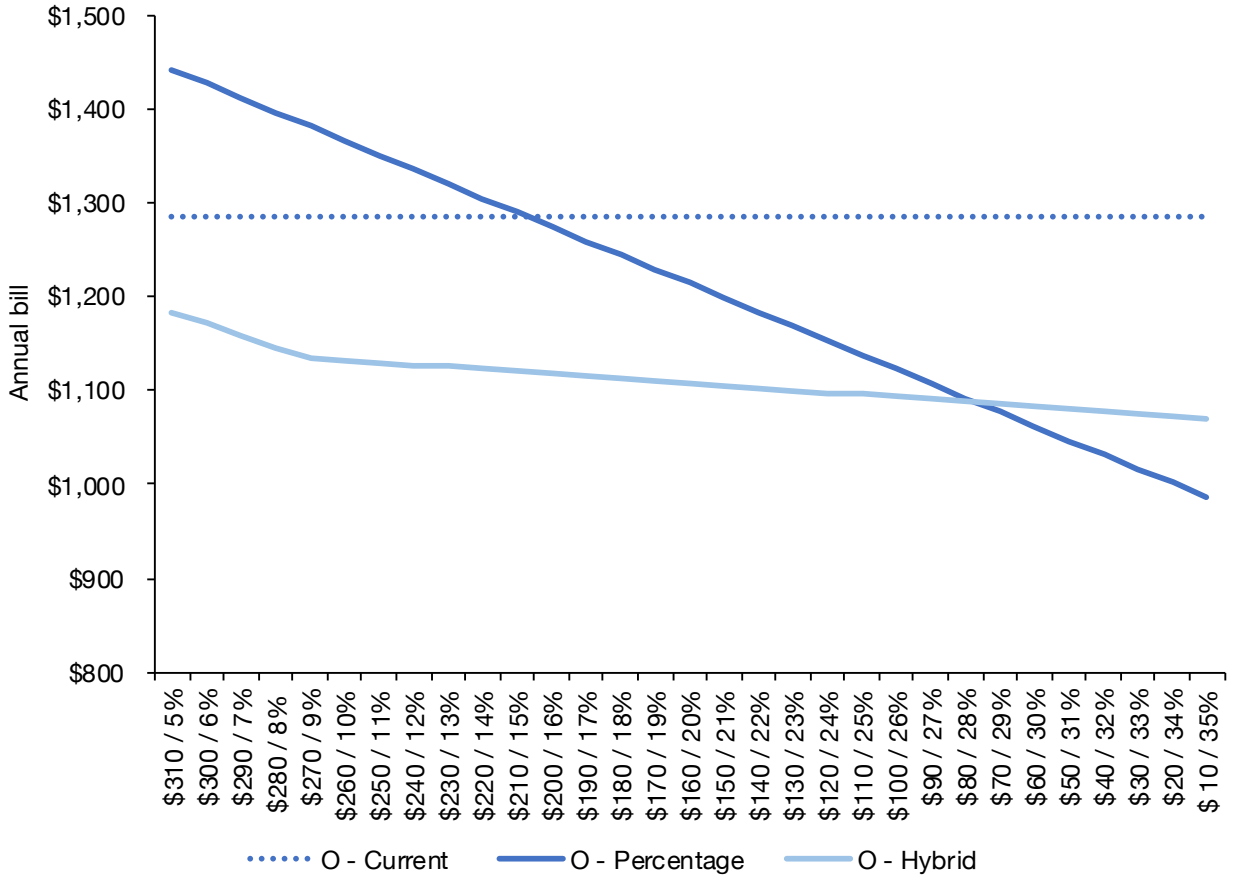


5.4.3 SA Other card holders

Chart 67 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the SAPN network area. It shows that a percentage-based concession of just 16% would lower the bills for other card holders in South Australia.

In terms of the hybrid concession, other card holders in South Australia would receive lower bills under all the scenarios compared to the current concession.

CHART 67 | SA Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.4.4 SA Concession card holders with solar

Chart 68 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the SAPN network area. It shows that all of the percentage-based concession scenarios would increase the bills for concession card holders with solar in South Australia.

In terms of the hybrid concession, concession card holders with solar in South Australia would receive lower bills as long as they received $140 off supply charges and 22% off usage charges.

CHART 68 | SA Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

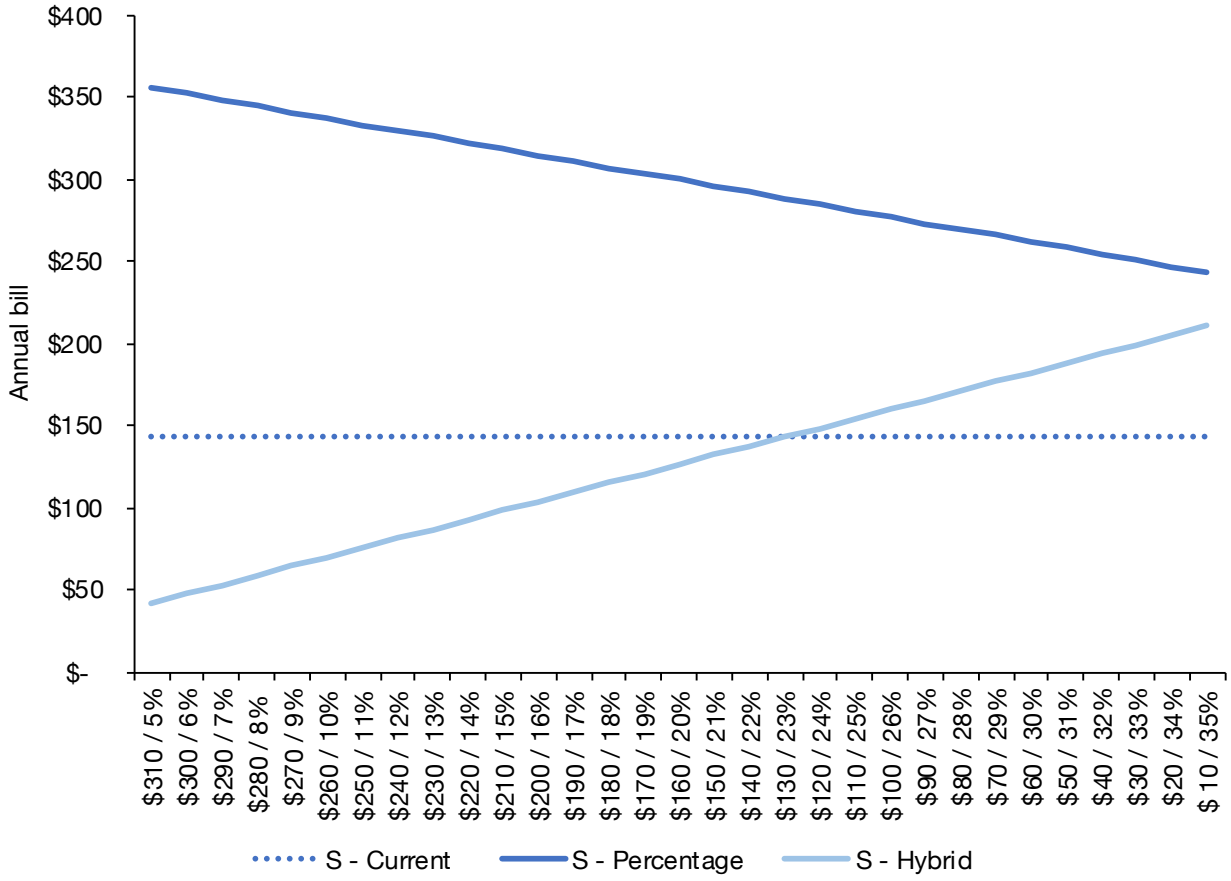
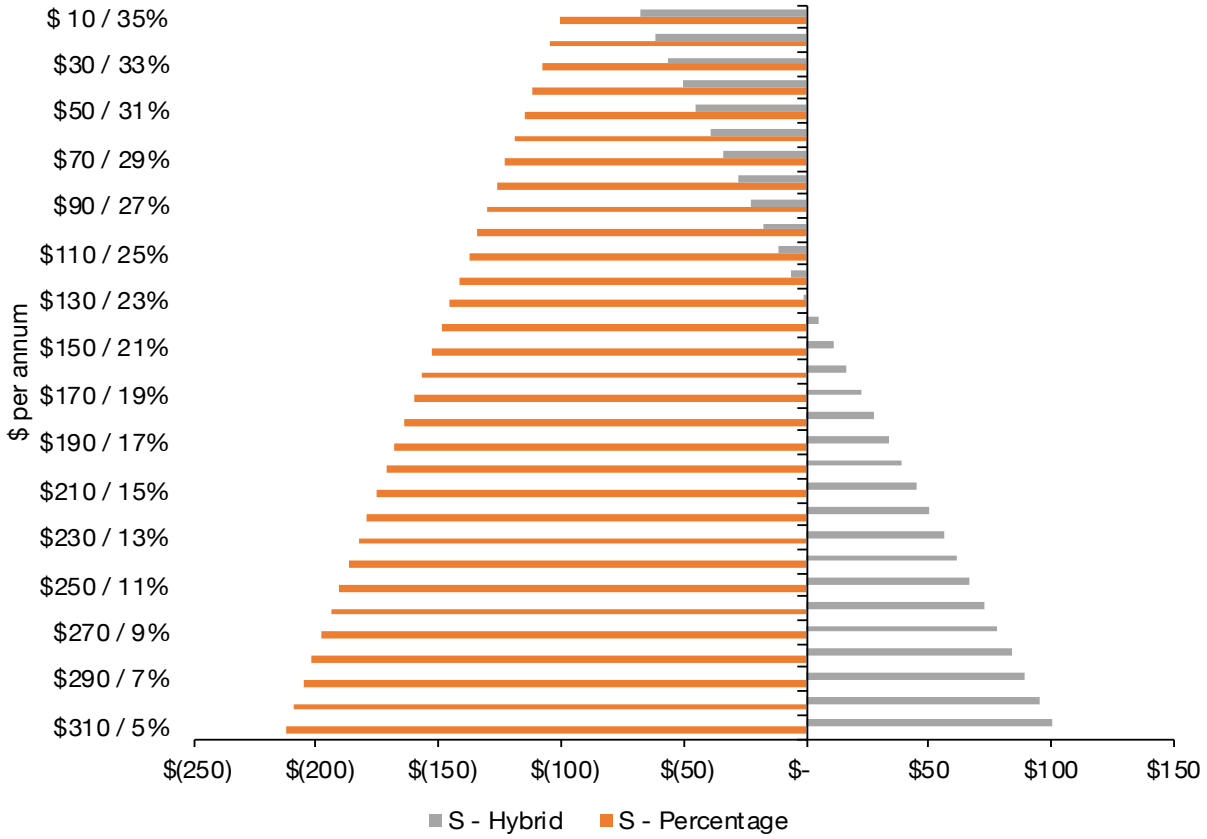


Chart 69 below shows how much concession card holders with solar would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

Concession card holders with solar would increase their annual bills by $100 if they received a 35% concession. With a 25% concession the annual increase would be $138. In terms of the hybrid concession, concession card holders with solar would be $5 better off if they received $140 off their supply charge and 22% off their usage charges. If the fixed amount increased and percentage discount reduced from there, the bill would reduce by $5-6 for each step.

CHART 69 | How much better off (positive values) and how much worse off (negative values) **Concession card holders with solar in SAPN** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



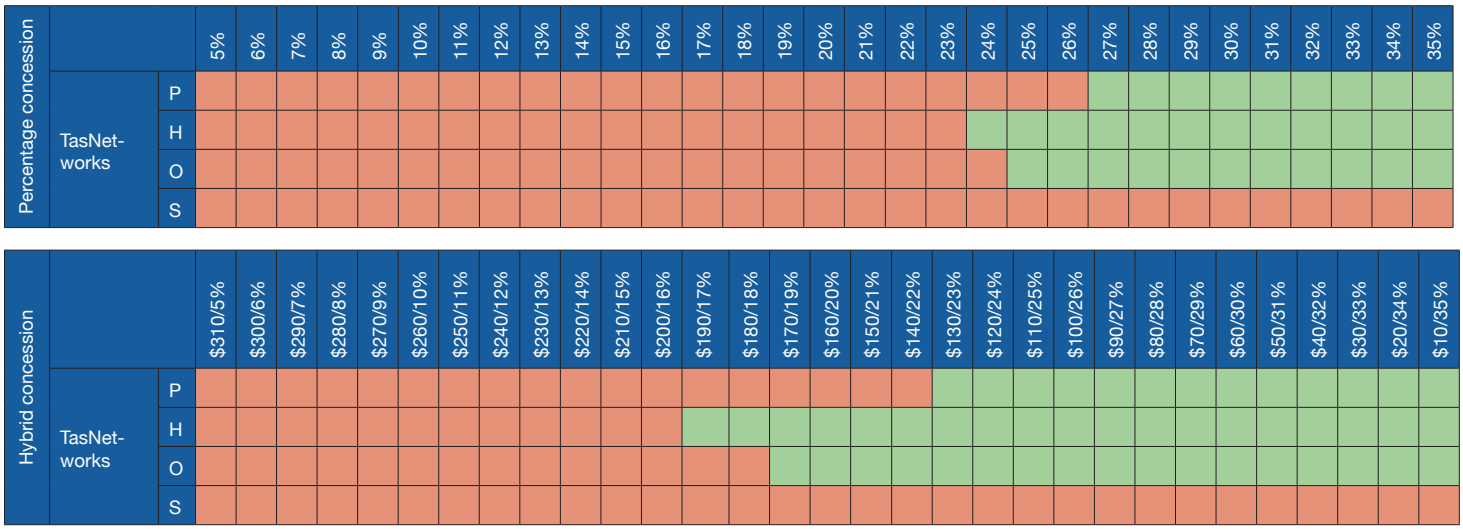
5.5 Tasmania

In Tasmania, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[54] Healthcare card holders require a percentage-based concession of 24% in order to be better off. While pensioners would require 27%.

Under the hybrid concession scenarios, pensioners would require at least 23% off usage charges (combined with $130 off supply charges) to be better off. HCC holders would be better off with 17% off usage and $190 off supply charges. Concession recipients with solar would be worse off under all the hybrid scenarios.

Figure 5 below shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

54 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.



5.5.1 Tas Pensioners

Chart 70 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Tasnetworks network area. It shows that a percentage-based concession of 27% would be required to lower the bills for pensioners in Tasmania. In terms of the hybrid concession, pensioners in Tasmania would require at least 23% off usage charges (combined with $130 off supply charges) to be better off.

CHART 70 | Tas Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

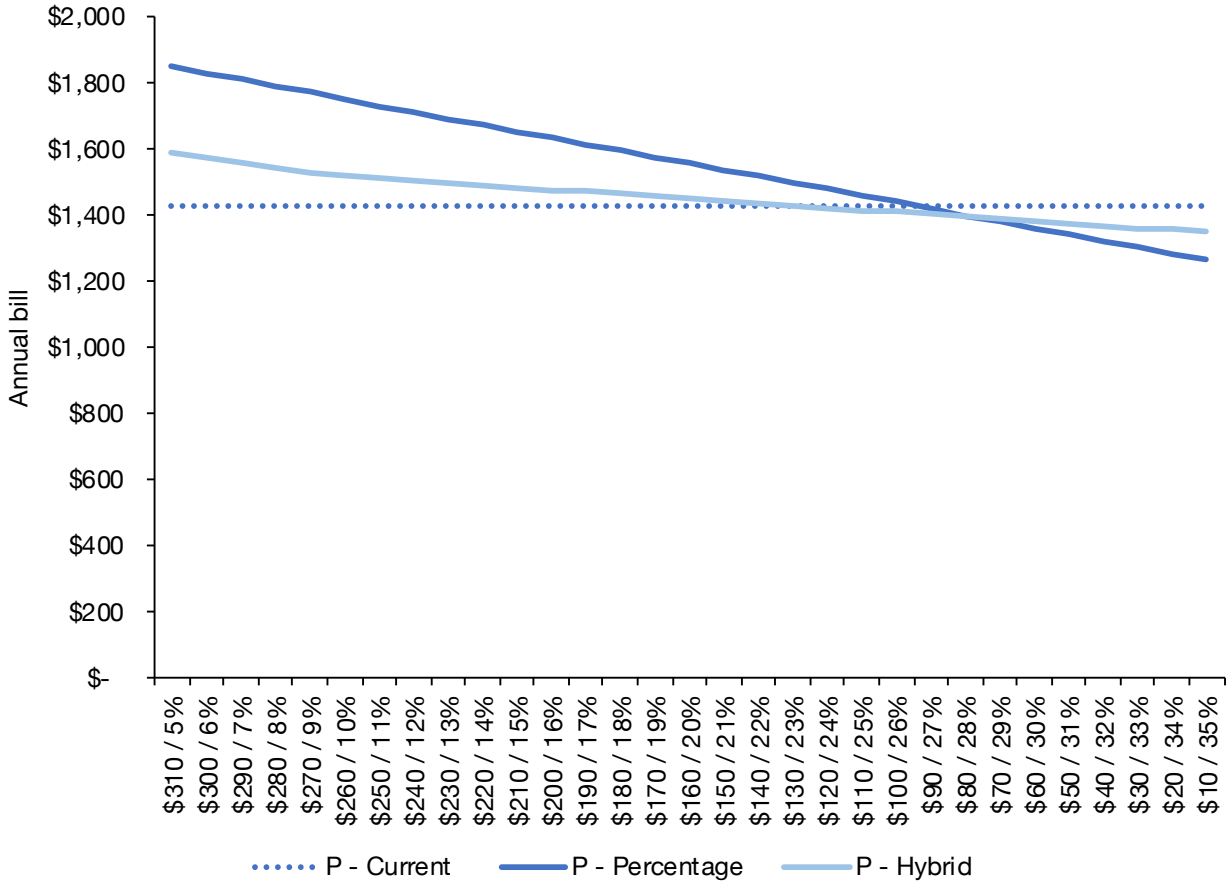
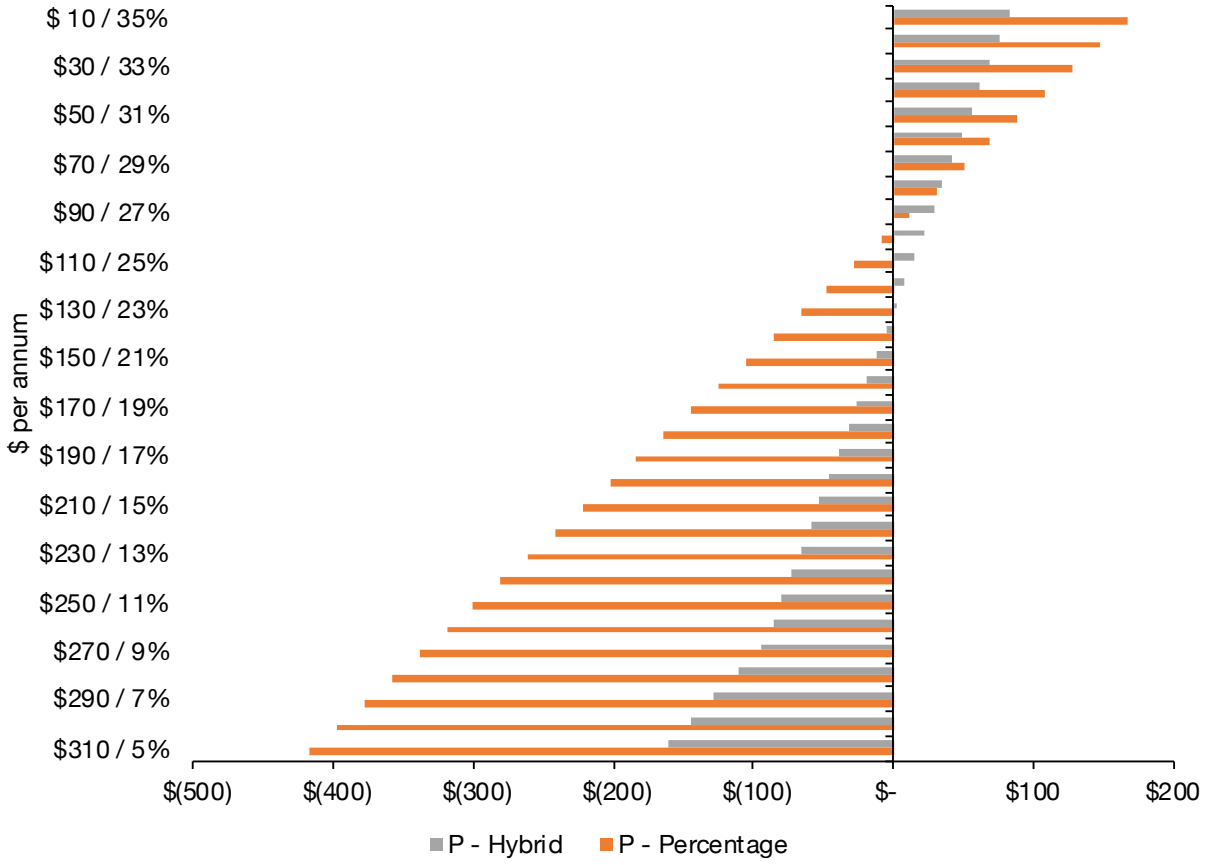


Chart 71 below shows how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

Pensioners would reduce their annual bills by $167 if they received a 35% concession. With a 25% concession the annual bill would increase by $28. In terms of the hybrid concession, pensioners' bills will remain unchanged if they receive $130 off their supply charge and 23% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by around $7 for each step.

CHART 71 | How much better off (positive values) and how much worse off (negative values) pensioners in Tasnetworks would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.5.2 Tas Health Care Card (HCC) holders

Chart 72 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Tasnetworks network area. It shows that a percentage-based concession of 24% would be required to lower the bills for HCC holders in Tasmania.

In terms of the hybrid concession, HCC holders in Tasmania would require at least 17% off usage charges (combined with $190 off supply charges) to be better off.

CHART 72 | Tas HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

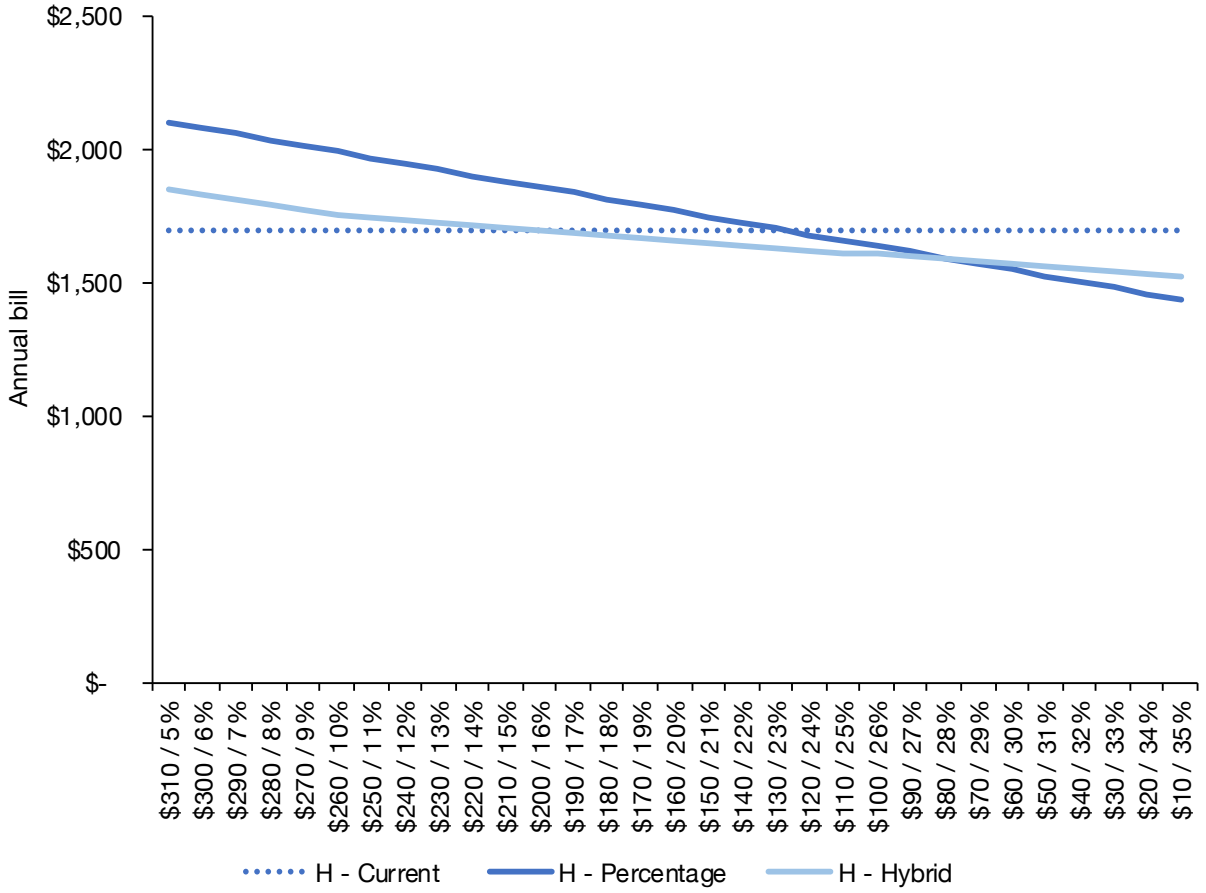
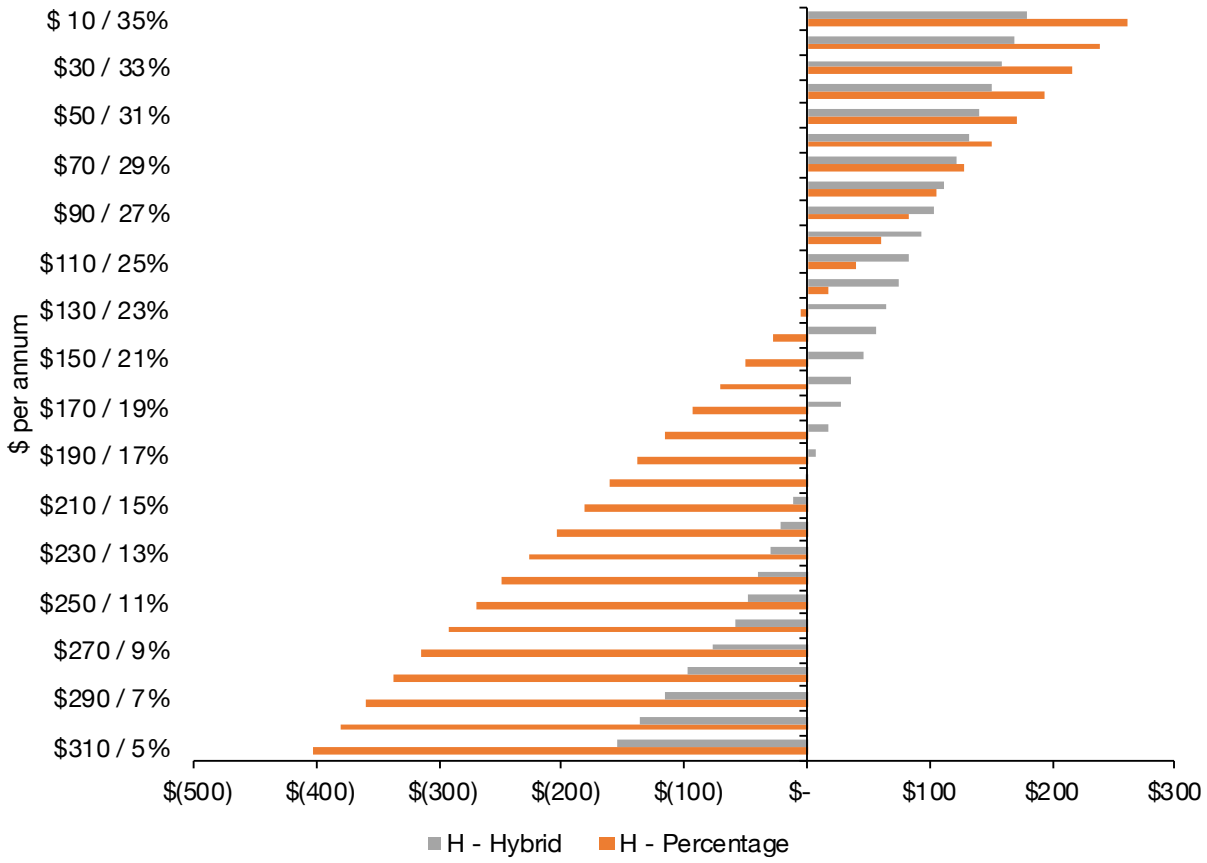


Chart 73 below shows how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

HCC holders would reduce their annual bills by $260 if they received a 35% concession. With a 25% concession the annual bill would reduce by $39. In terms of the hybrid concession, HCC holders' bills would reduce by $17 if they received $180 off their supply charge and 18% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $9-10 for each step.

CHART 73 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Tasnetworks** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

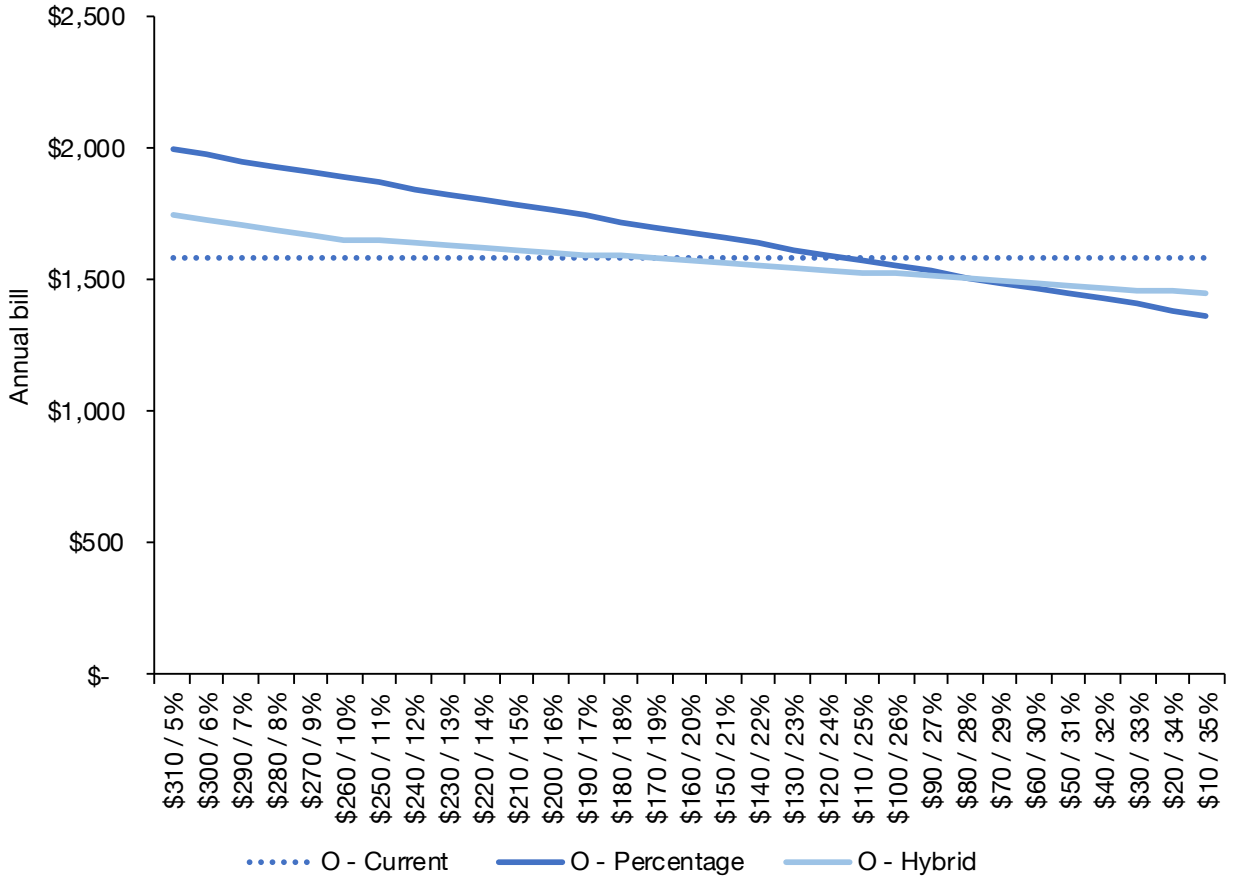


5.5.3 Tas Other card holders

Chart 74 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Tasnetworks network area. It shows that a percentage-based concession of 25% would be required to lower the bills for other card holders in Tasmania.

In terms of the hybrid concession, other card holders in Tasmania would require at least 19% off usage charges (combined with $170 off supply charges) to be better off.

CHART 74 | Tas Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.5.4 Tas Concession card holders with solar

Chart 75 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Tasnetworks network area. It shows that all of the percentage-based concession and hybrid scenarios would increase the bills for concession card holders with solar in Tasmania.

CHART 75 | Tas Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

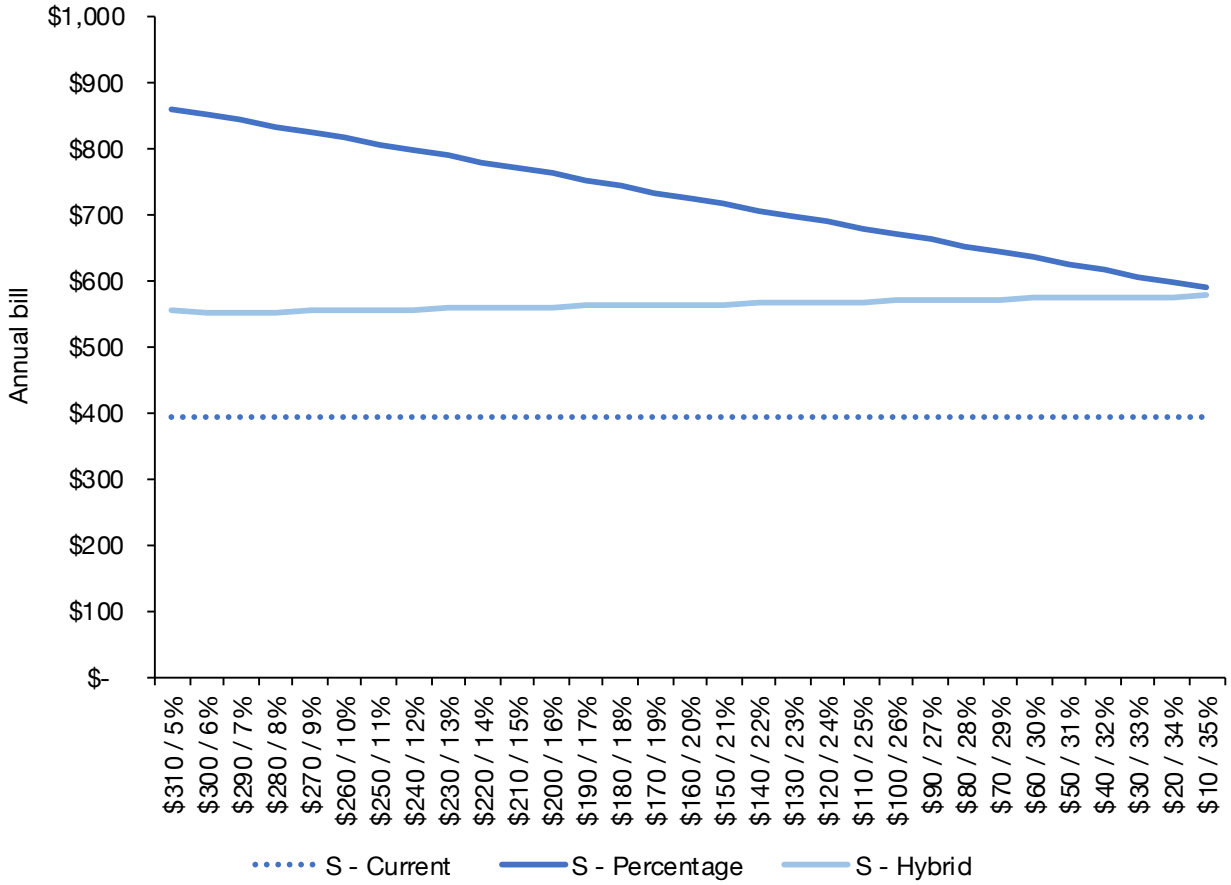
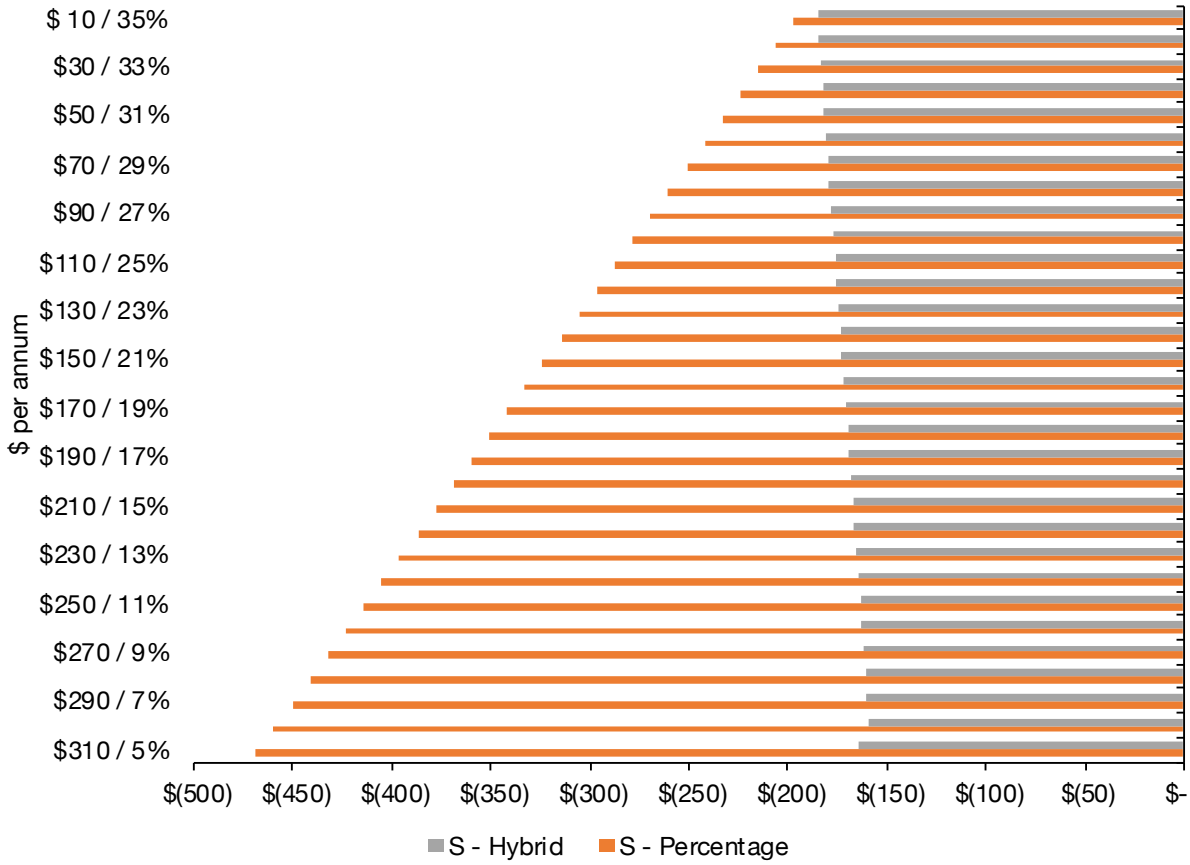


Chart 76 below shows how much worse off concession card holders with solar would be under the various percentage-based and hybrid scenarios.

Concession card holders with solar would increase their annual bills by $197 if they received a 35% concession. With a 25% concession the annual increase would be $287. In terms of the hybrid concession, concession card holders with solar would be between $159 and $185 worse off under all of the hybrid scenarios.

CHART 76 | How much better off (positive values) and how much worse off (negative values) **Concession card holders with solar in Tasnetworks** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.6 ACT

In the ACT, all concession recipients would be worse off under any of the percentage-based and hybrid concession scenarios when we allocate 100% of the current fixed utilities concession to electricity bills.[55] However, if we assume that only a proportion (e.g. 50%, 60% and 70%) of the current utilities concession is aimed at reducing electricity bills and the remaining proportion is for water bills, households may be better off on a percentage-based or hybrid concession.[56]

5.6.1 ACT Pensioners

Chart 77 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the EvoEnergy network area. It shows that pensioners would be worse off under every scenario.

55 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.
56 In July 2017, the ACT combined the Energy and Utility Concession with the Water and Sewerage Rebate into one concession, the Utilities Concession, in order to ensure the same amount of assistance was provided to renters (without water and sewerage accounts) as home owners. Prior to combining the two concessions, the annual concession amounts were $424.54 for water and sewerage and $426.46 for energy. The initial combined Utilities Concession was $604 a year per household. Since then, the Utilities Concession has increased to $700 per year, largely as the Government recognised of the impacts of energy price increases on households. While there is no set percentage that is intended for energy, we believe it is reasonable to allocate between 50 and 70% of the current $700 concession to the energy component.

CHART 77 | ACT Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

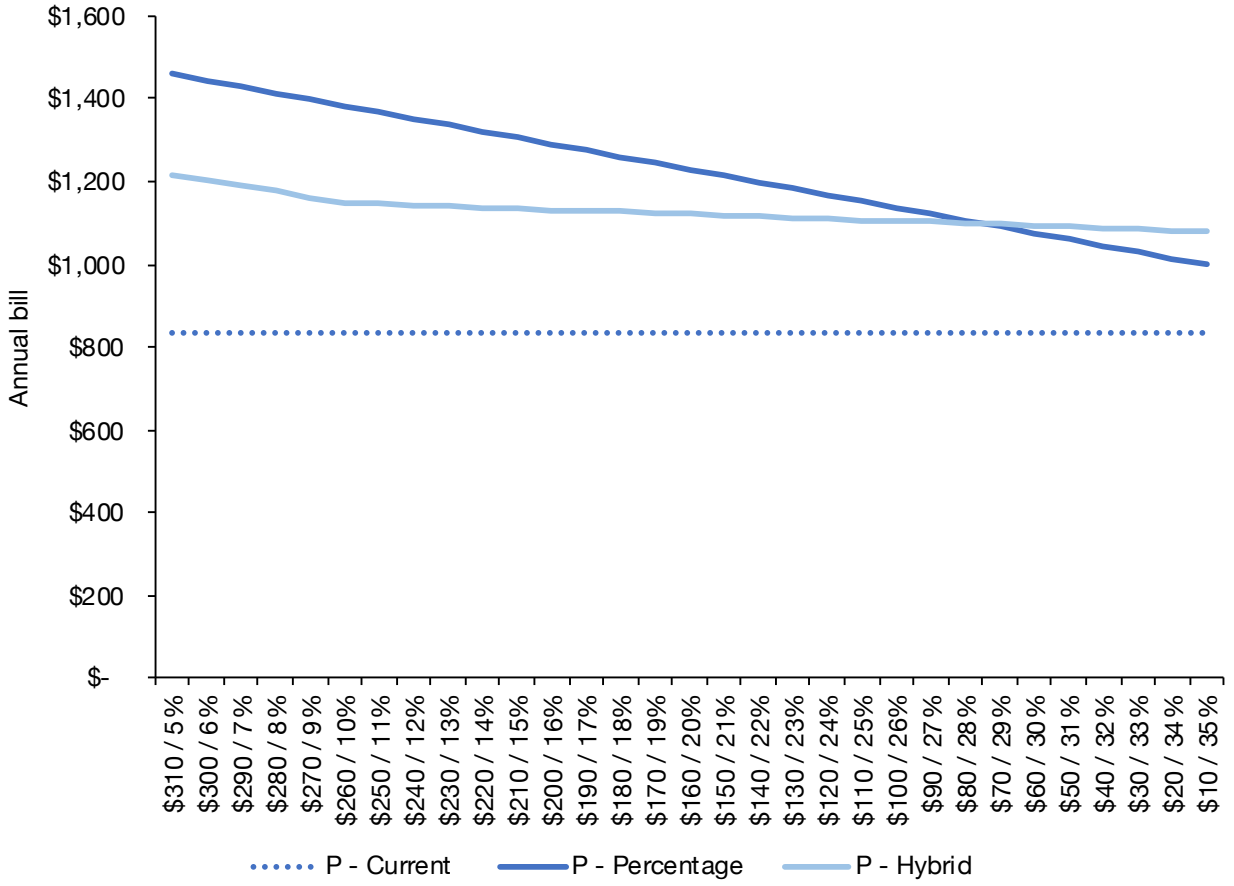
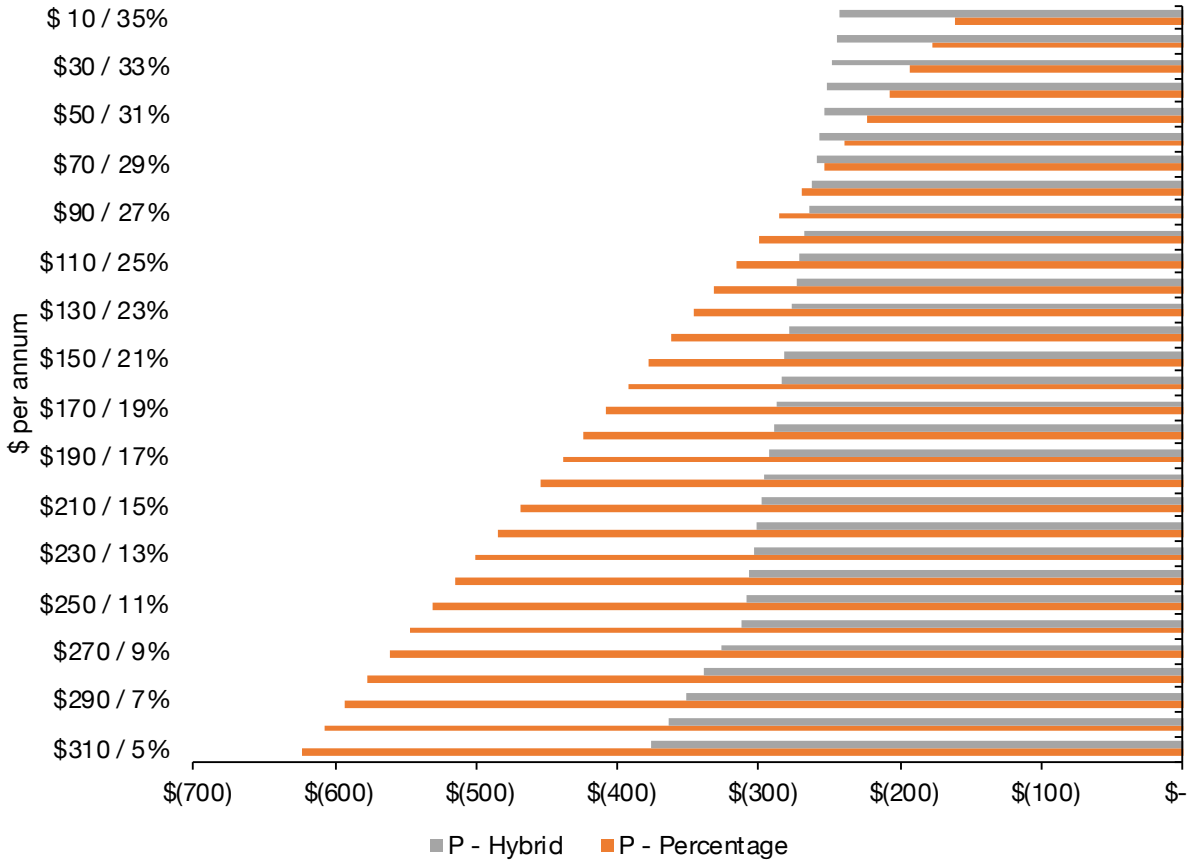


Chart 78 below shows how much worse off pensioners would be under the various percentage-based and hybrid scenarios.

Pensioners would increase their annual bills by $162 if they received a 35% concession. With a 25% concession the annual increase would be $316. In terms of the hybrid concession, pensioners be between $243 and $377 worse off under all of the hybrid scenarios.

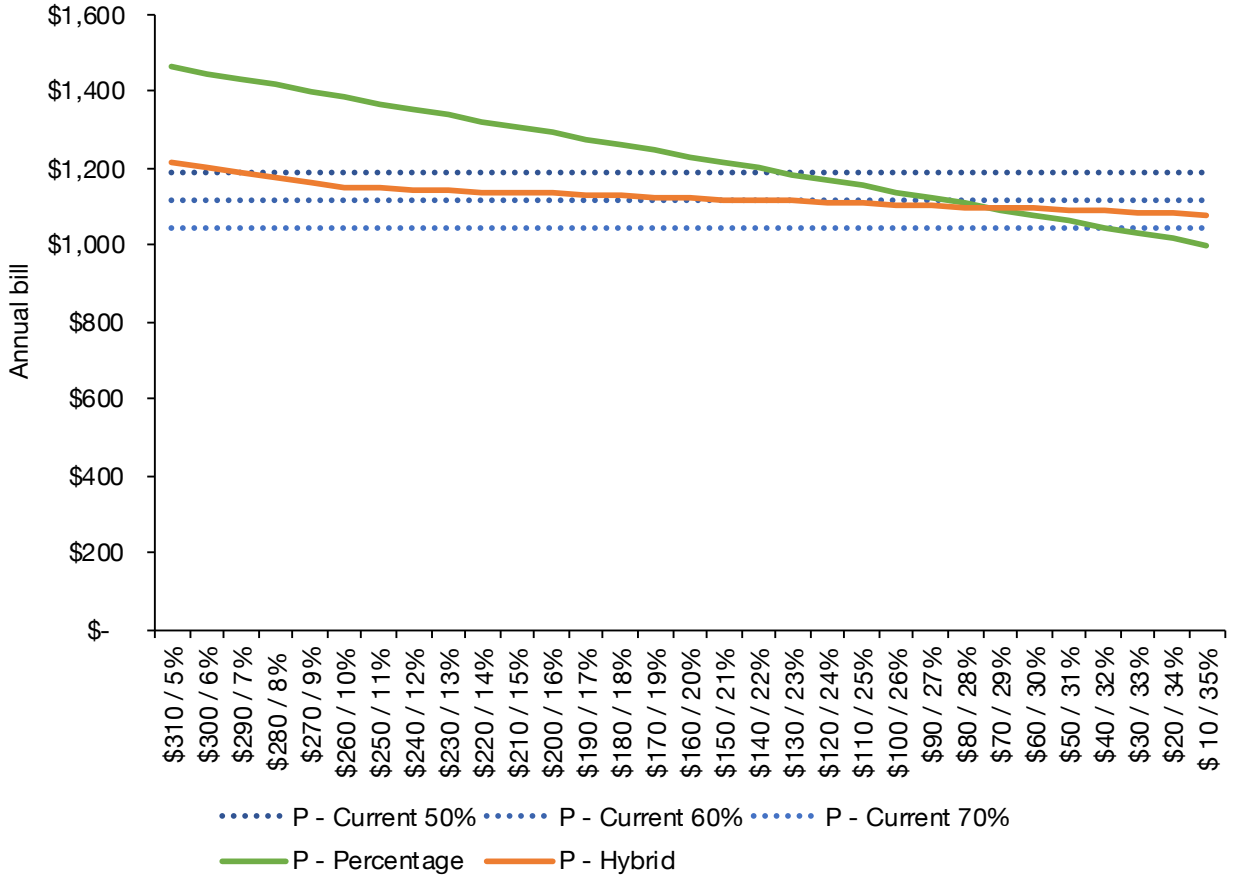
CHART 78 | How much better off (positive values) and how much worse off (negative values) **pensioners in EvoEnergy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



However, if we assume that only 50% of the current utilities concession is aimed at reducing electricity bills and the remaining proportion is for water bills, pensioners would be better off on a percentage-based concession of 23% and under most of the hybrid concession scenarios. If we assume that 70% of the current utilities concession is aimed at reducing electricity bills, pensioners would need a percentage-based concession of 32% in order to be better off while they would still be worse off under all of the hybrid concession scenarios.

Chart 79 below compares the current concession where 50%, 60% and 70% is allocated towards electricity (dotted lines) to the percentage concession and the hybrid concession for pensioners in the EvoEnergy network area.

CHART 79 | ACT Pensioners, Annual bills (excl GST) for current concession where 50%, 60% and 70% of the annual amount is allocated to the electricity component compared to percentage-based concessions and hybrid concessions, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.6.2 ACT Health Care Card (HCC) holders

Chart 80 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the EvoEnergy network area. It shows that HCC holders would be worse off under every scenario.

CHART 80| ACT HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

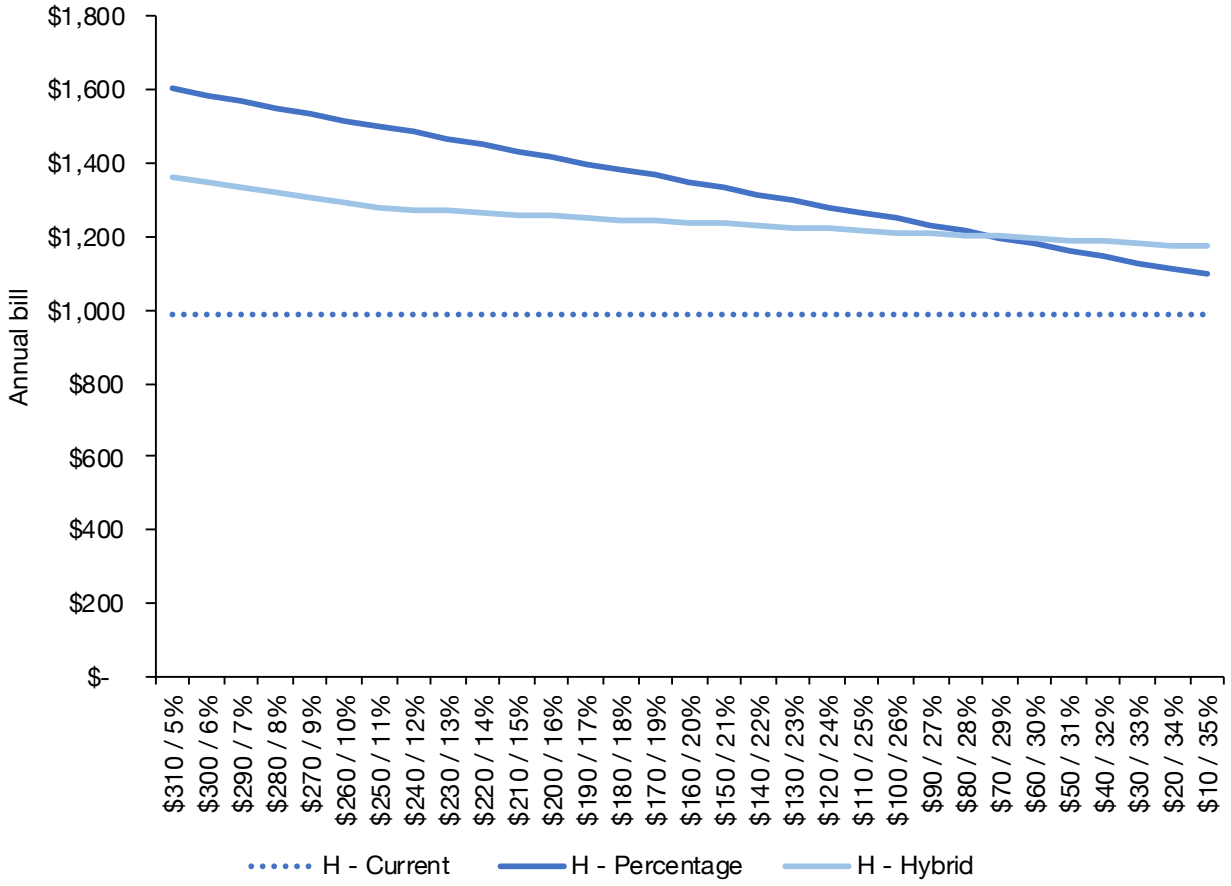
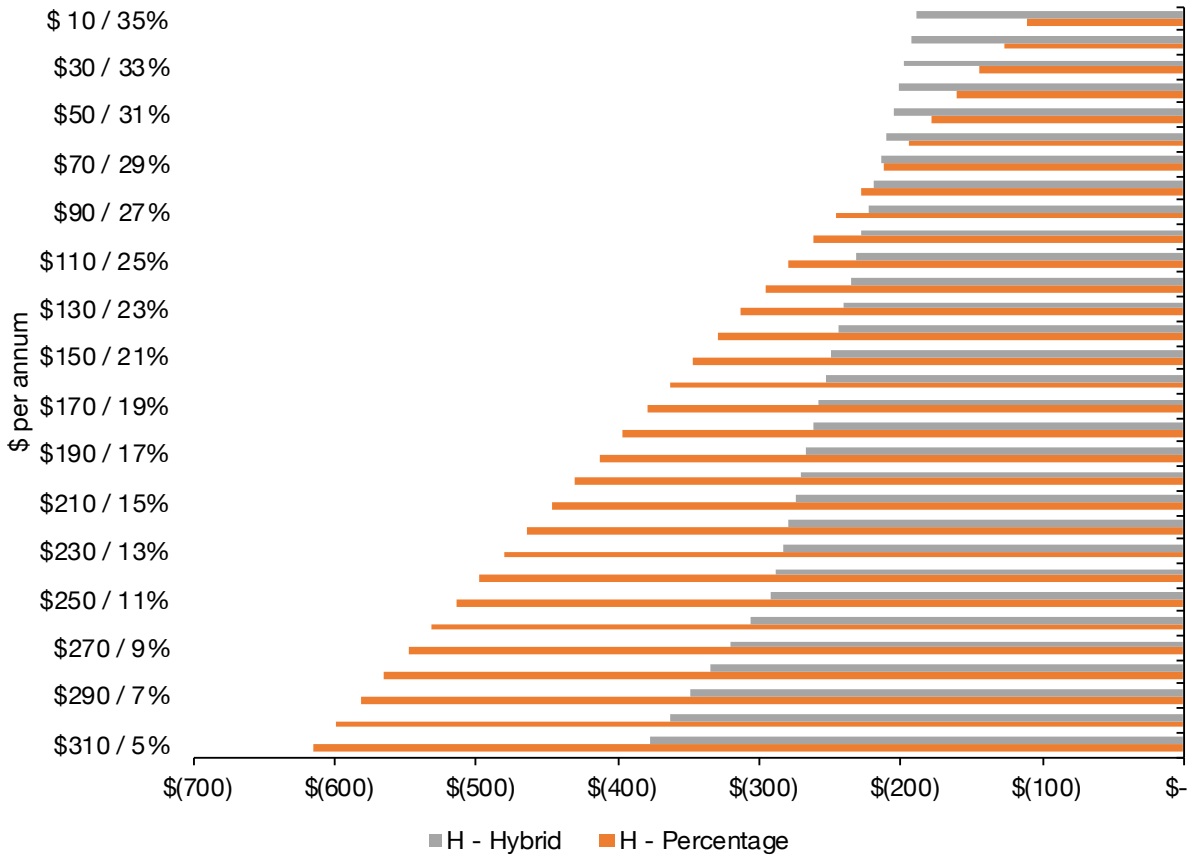


Chart 81 below shows how much worse off HCC holders would be under the various percentage-based and hybrid scenarios.

HCC holders would increase their annual bills by $111 if they received a 35% concession. With a 25% concession the annual increase would be $279. In terms of the hybrid concession, HCC holders would be between $188 and $377 worse off under all of the hybrid scenarios.

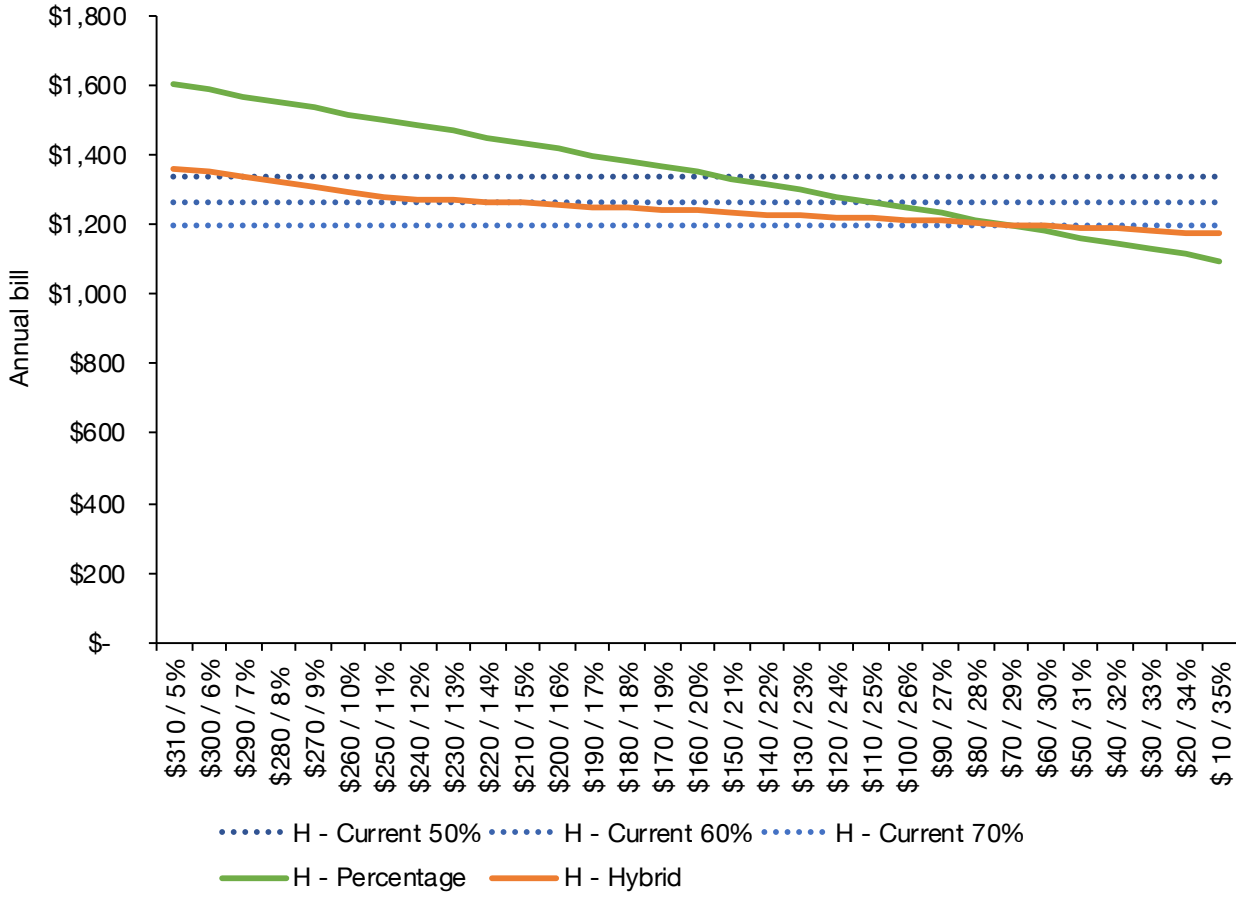
CHART 81 | How much better off (positive values) and how much worse off (negative values) **HCC holders in EvoEnergy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



However, if we assume that only 50% of the current utilities concession is aimed at reducing electricity bills and the remaining proportion is for water bills, HCC holders would be better off on a percentage-based concession of 21% and under most of the hybrid concession scenarios. If we assume that 70% of the current utilities concession is aimed at reducing electricity bills, HCC holders would need a percentage-based concession of 30% in order to be better off while they would require a hybrid concession consisting of at least 31% off usage charges (combined with a fixed concession of $50) in order to be better off.

Chart 82 below compares the current concession where 50%, 60% and 70% is allocated towards electricity (dotted lines) to the percentage concession and the hybrid concession for HCC holders in the EvoEnergy network area.

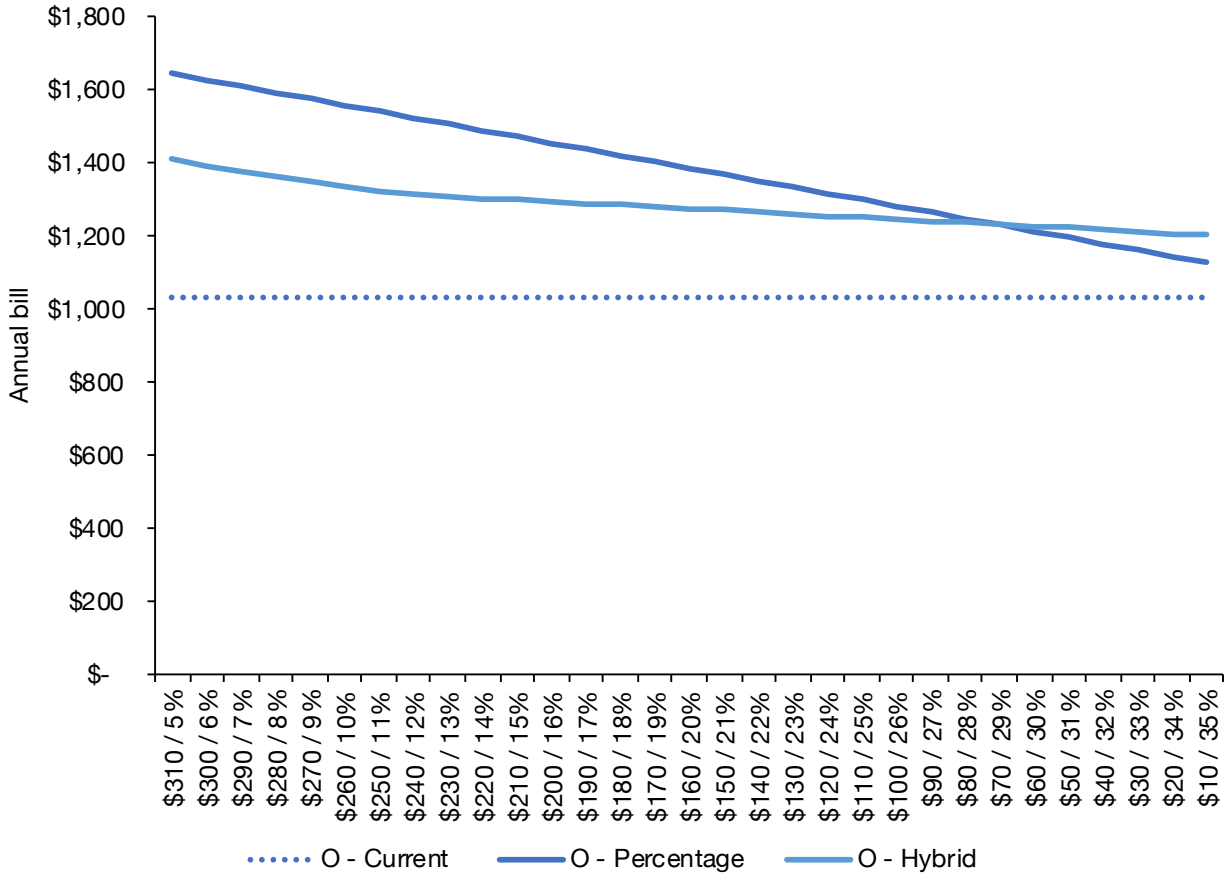
CHART 82 | ACT HCC holders, Annual bills (excl GST) for current concession where 50%, 60% and 70% of the annual amount is allocated to the electricity component compared to percentage-based concessions and hybrid concessions, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.6.3 ACT Other card holders

Chart 83 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the EvoEnergy network area. It shows that other card holders would be worse off under every scenario.

CHART 83 | ACT Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.6.4 ACT Concession card holders with solar

Chart 84 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the EvoEnergy network area. It shows that concession card holders with solar would be worse off under every scenario.

CHART 84 | ACT Concession recipients with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

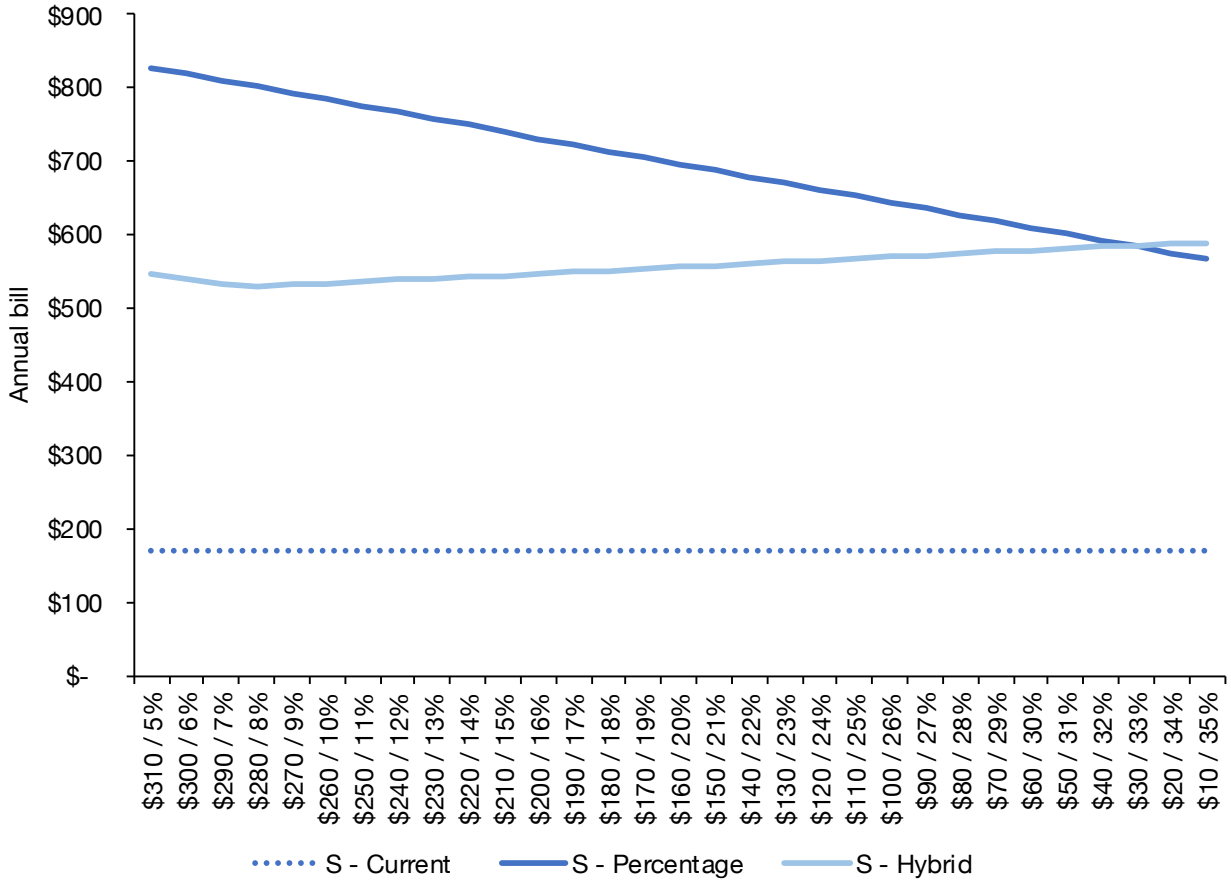
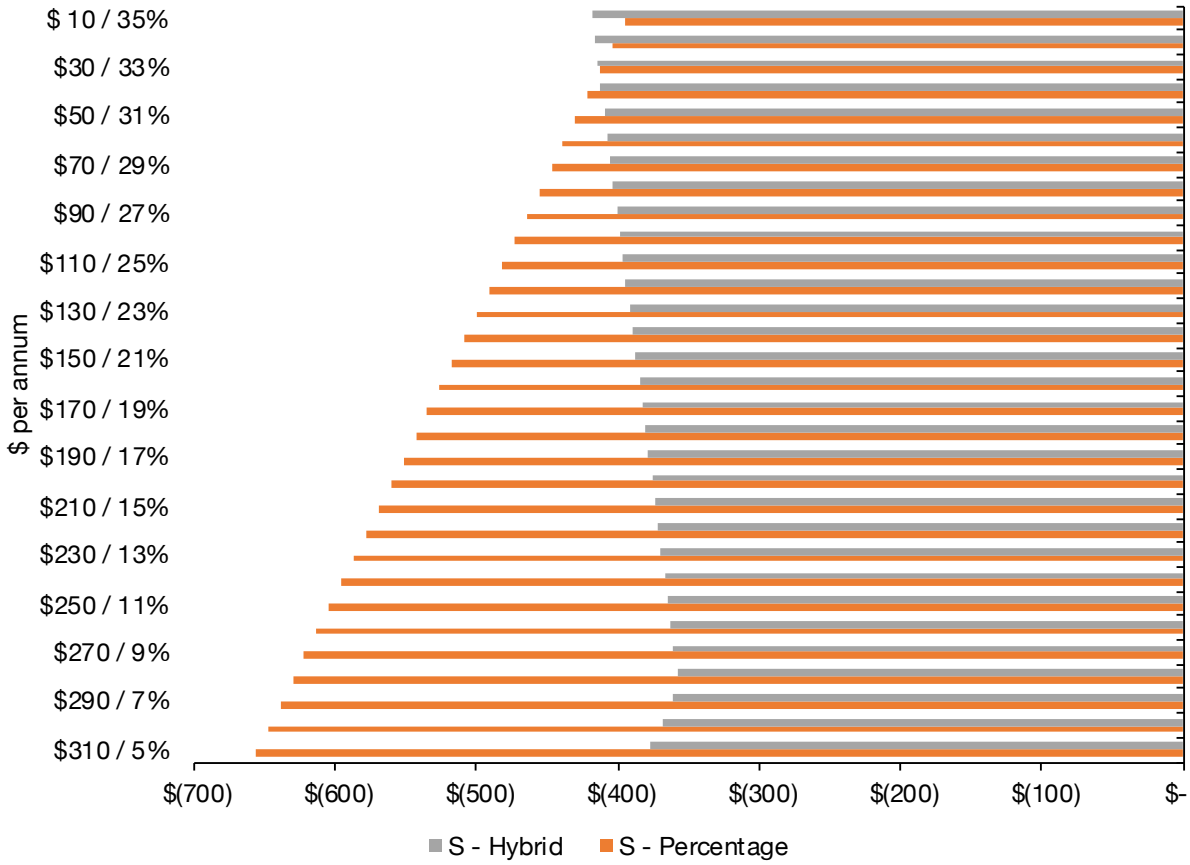


Chart 85 below shows how much worse off concession card holders with solar would be under the various percentage-based and hybrid scenarios.

Concession card holders with solar would increase their annual bills by $395 if they received a 35% concession. With a 25% concession the annual increase would be $482. In terms of the hybrid concession, concession card holders with solar would be between $358 and $419 worse off under all of the hybrid scenarios.

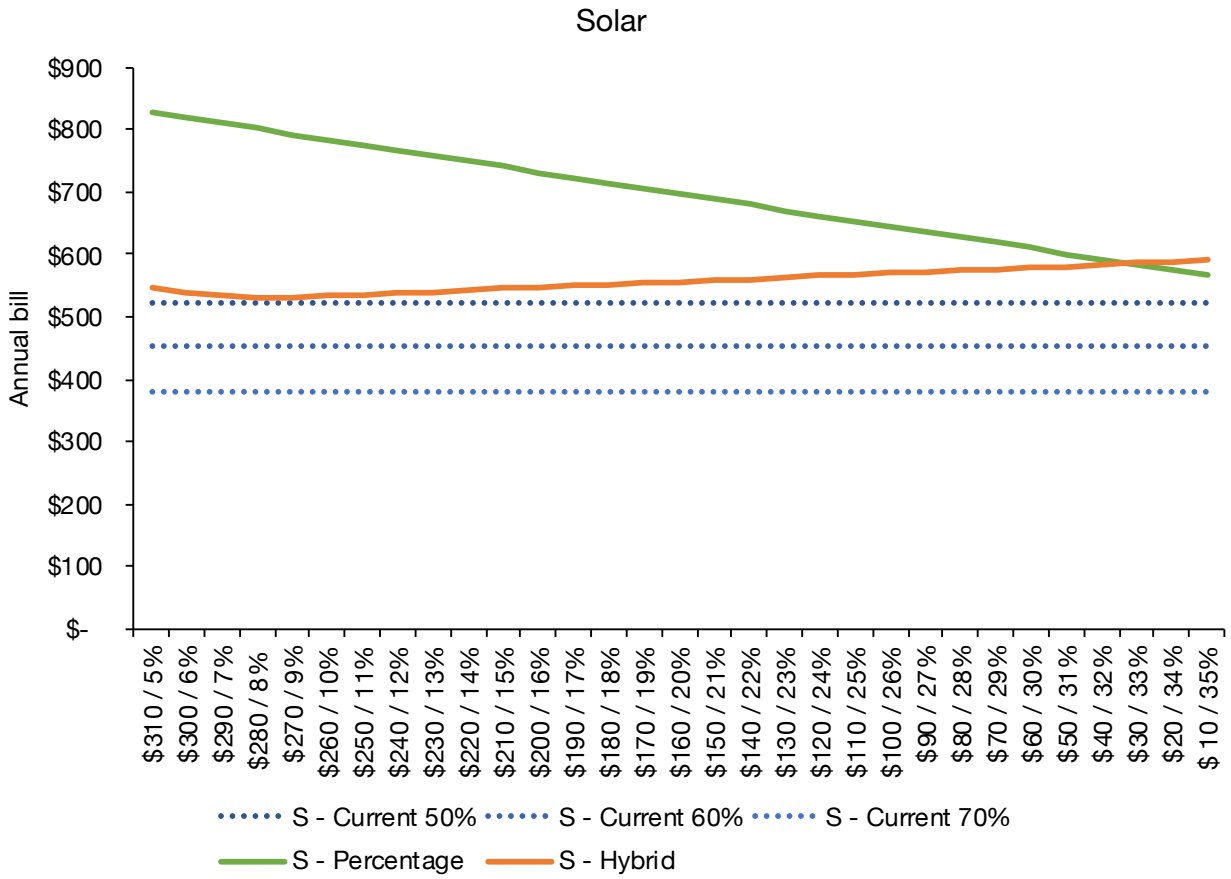
CHART 85 | How much better off (positive values) and how much worse off (negative values) **concession recipients with solar in EvoEnergy** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



If we assume that only a proportion (50%, 60% and 70%) of the current utilities concession is aimed at reducing electricity bills and the remaining proportion is for water bills, concession recipients with solar would still be worse off under all of the percentage-based and hybrid scenarios.

Chart 86 below compares the current concession where 50%, 60% and 70% is allocated towards electricity (dotted lines) to the percentage concession and the hybrid concession for concession recipients with solar in the EvoEnergy network area.

CHART 86 | ACT Concession recipients with solar, Annual bills (excl GST) for current concession where 50%, 60% and 70% of the annual amount is allocated to the electricity component compared to percentage-based concessions and hybrid concessions, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



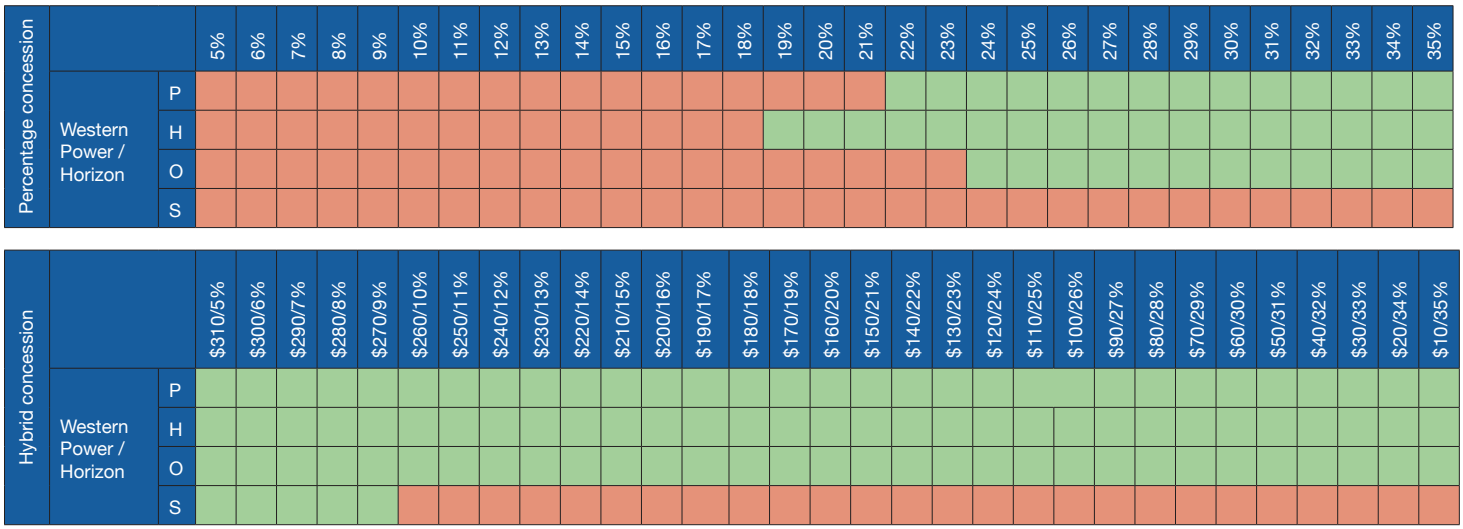
5.7 Western Australia

In Western Australia, concession recipients with solar would be worse off under any of the percentage-based concession scenarios.[57] HCC holders require a percentage-based concession of 19% in order to be better off, while pensioners would require 22%.

Under the hybrid concession scenarios, non-solar households would be better off under all scenarios. Concession recipients with solar would be better off if they received a hybrid concession consisting of $270 off supply charges and 9% off usage charges.

Figure 6 below shows which concession scenarios would make pensioners (P), Health Care Card holders (H), other card holders (O) and concession card holders with solar better (green) or worse (red) off.

57 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.



5.7.1 WA Pensioners

Chart 87 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Western Power and Horizon network areas. It shows that a percentage-based concession of 22% would lower the bills for pensioners in Western Australia.

In terms of the hybrid concession, pensioners in Western Australia would receive slightly lower bills under all the scenarios compared to the current concession.

CHART 87 | WA Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

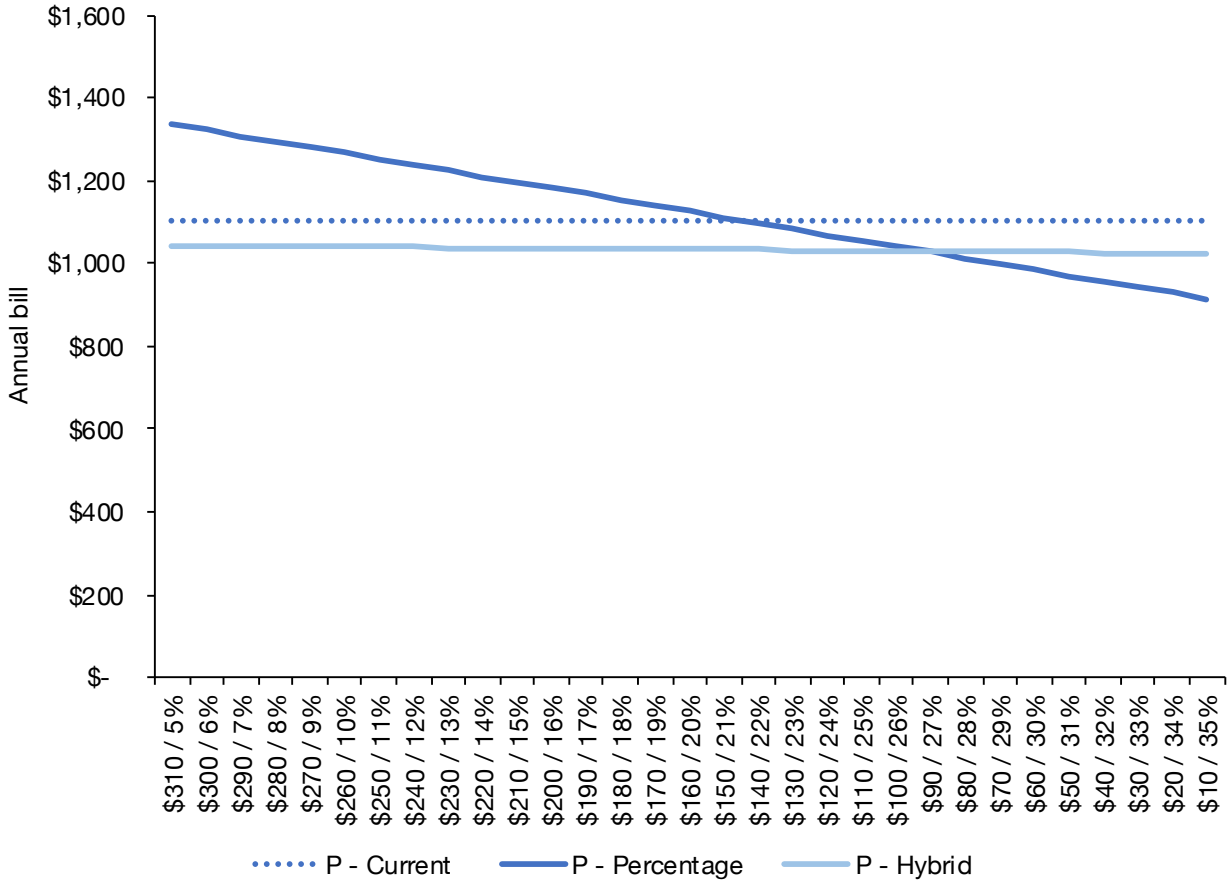
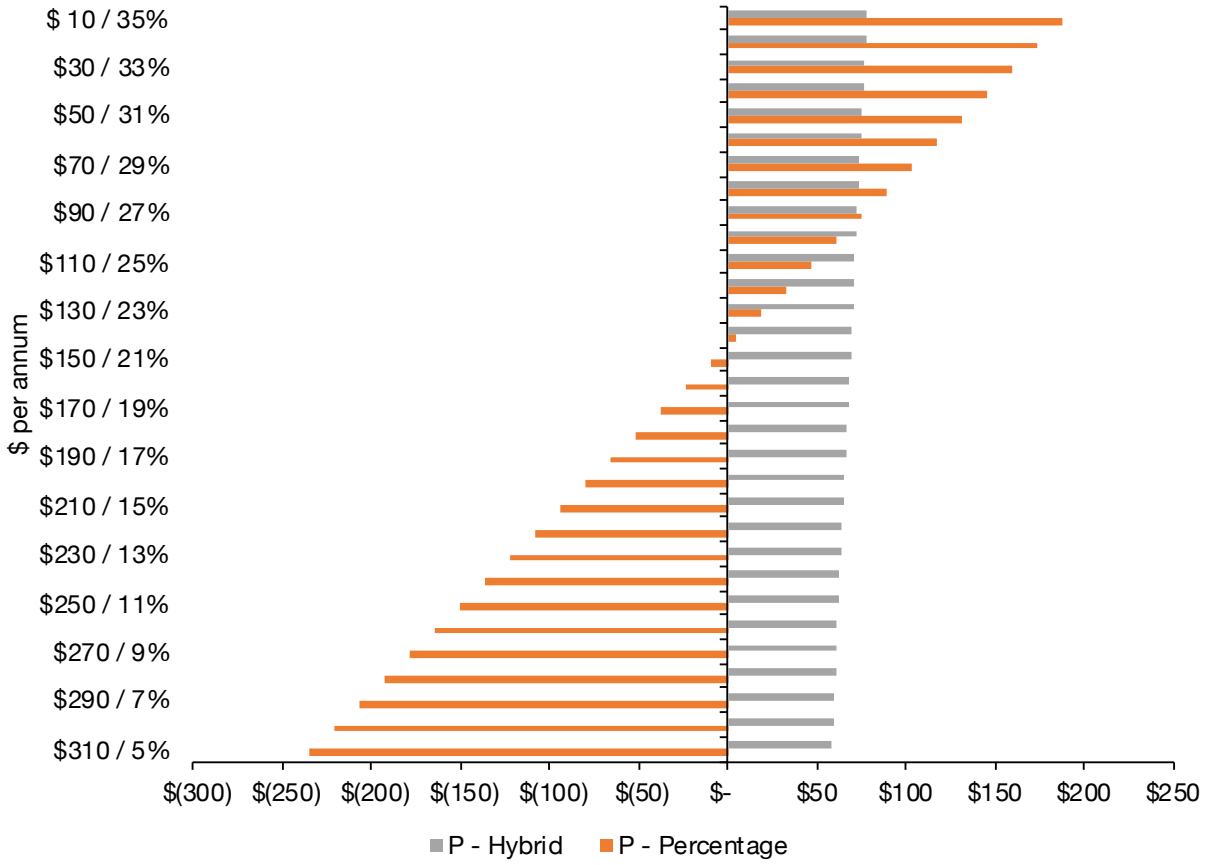


Chart 88 below shows how much pensioners would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

Pensioners would reduce their annual bills by $188 if they received a 35% concession. With a 25% concession the annual saving would be $47. In terms of the hybrid concession, pensioners would be better off under each scenario. Starting with an annual saving of $58 if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by around $1 for each step.

CHART 88 | How much better off (positive values) and how much worse off (negative values) **pensioners in Western Power and Horizon** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.7.2 WA Health Care Card (HCC) holders

Chart 89 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Western Power and Horizon network areas. It shows that a percentage-based concession of 19% would lower the bills for HCC holders in Western Australia.

In terms of the hybrid concession, HCC holders in Western Australia would receive lower bills under all the scenarios compared to the current concession.

CHART 89 | WA HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

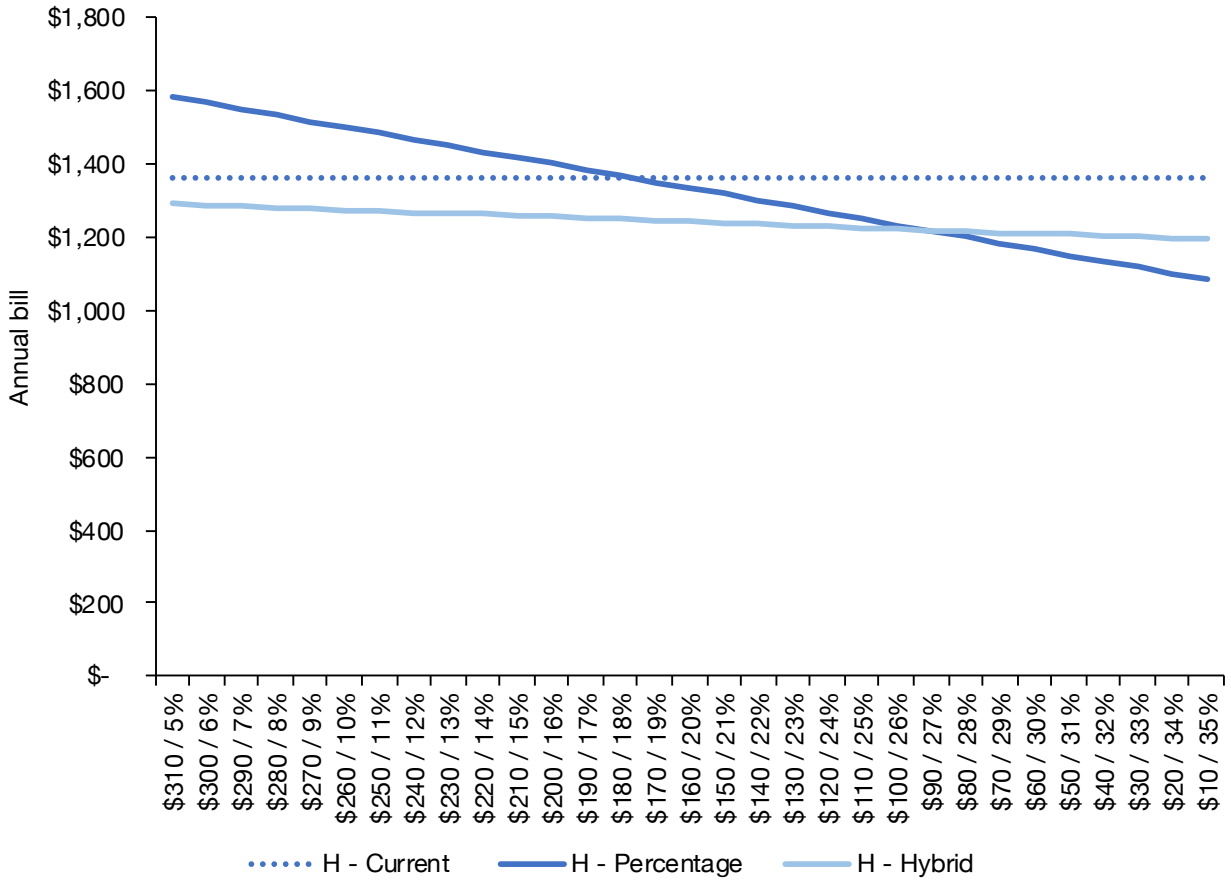
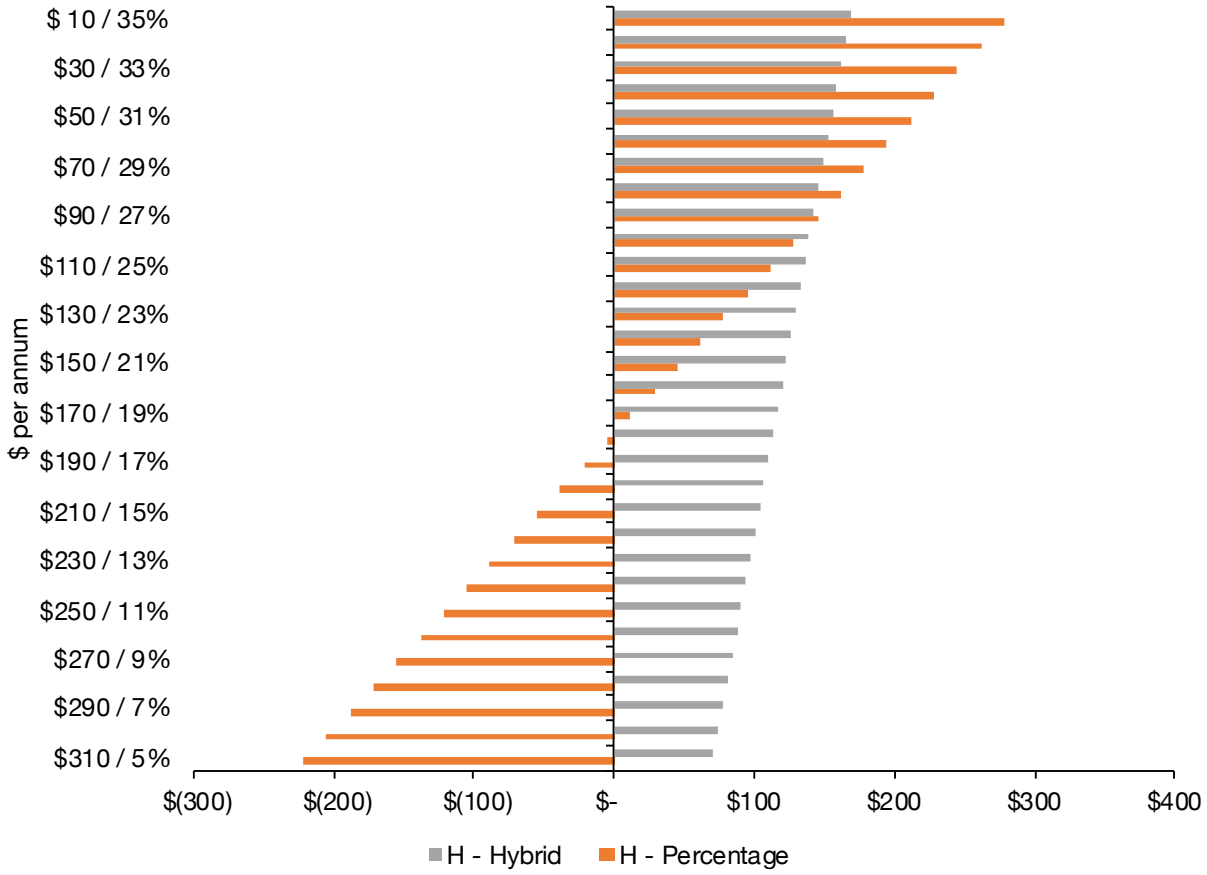


Chart 90 below shows how much HCC holders would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

HCC holders would reduce their annual bills by $278 if they received a 35% concession. With a 25% concession the annual saving would be $112. In terms of the hybrid concession, pensioners would be better off under each scenario. Starting with an annual saving of $71 if they received $310 off their supply charge and 5% off their usage charges. If the percentage increased and the fixed amount reduced from there, the bill would reduce by $3-4 for each step.

CHART 90 | How much better off (positive values) and how much worse off (negative values) **HCC holders in Western Power and Horizon** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

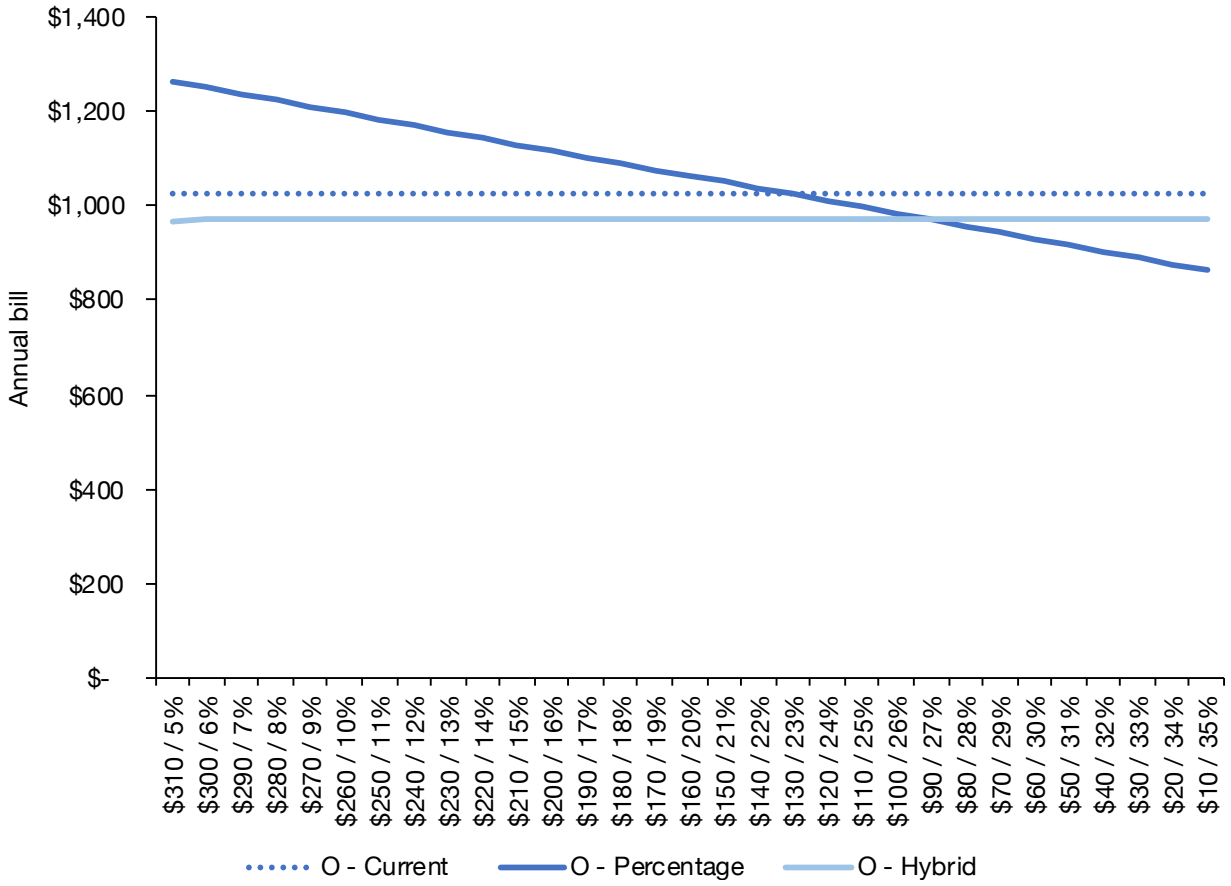


5.7.3 WA Other card holders

Chart 91 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Western Power and Horizon network areas. It shows that a percentage-based concession of 24% would lower the bills for other card holders in Western Australia.

In terms of the hybrid concession, other card holders in Western Australia would receive slightly lower bills under all the scenarios compared to the current concession.

CHART 91 | WA Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.7.4 WA Concession card holders with solar[58]

Chart 92 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the Western Power and Horizon network areas. It shows that all of the percentage-based concession scenarios would increase the bills for concession card holders with solar in Western Australia.

In terms of the hybrid concession, concession card holders with solar in Western Australia would receive lower bills as long as they received $270 off supply charges and 9% off usage charges.

58 As Western Australia offers a FIT rate of 10c at peak times and 3c at off-peak times, we have assumed a flat 5c FIT rate to calculate the FIT credits in Western Australia

CHART 92 | WA Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

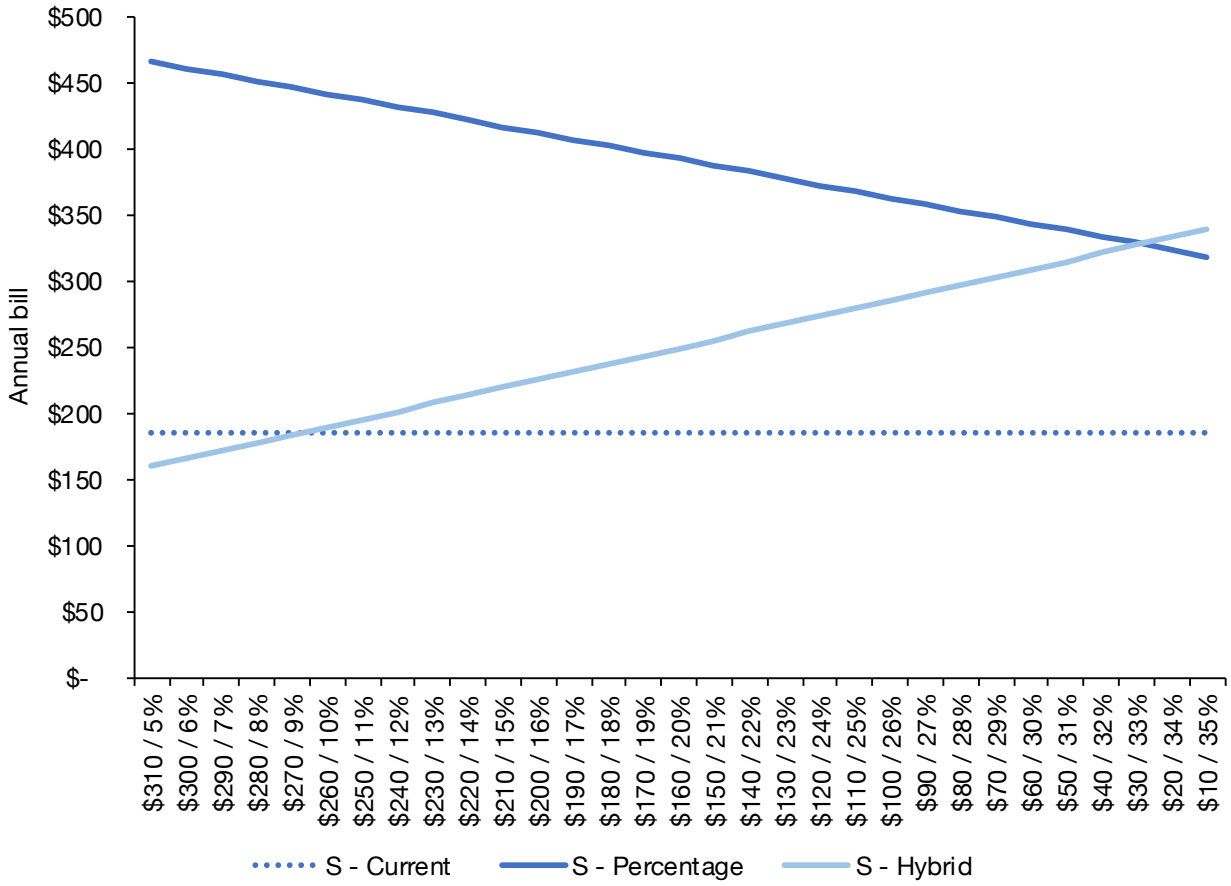
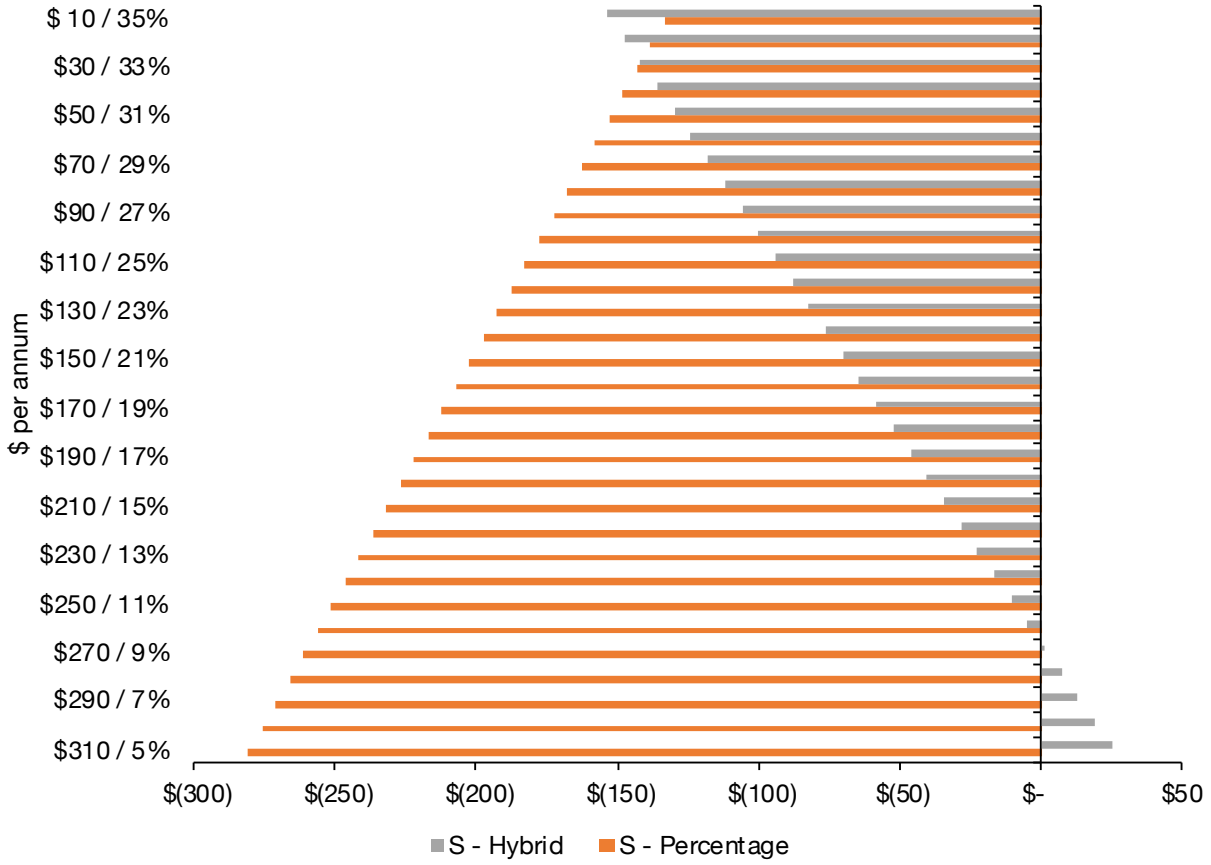


Chart 93 below shows how much concession card holders with solar would save per annum (to the right) and how much worse off they would be (to the left) under the various percentage-based and hybrid scenarios.

Concession card holders with solar would increase their annual bills by $134 if they received a 35% concession. With a 25% concession the annual increase would be $183. In terms of the hybrid concession, concession card holders with solar would be $7 better off if they received $280 off their supply charge and 8% off their usage charges. If the fixed amount increased and percentage discount reduced from there, the bill would reduce by around $6 for each step.

CHART 93 | How much better off (positive values) and how much worse off (negative values) **Concession card holders with solar in Western Power and Horizon** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.8 Northern Territory

In the Northern Territory, all concession recipients would be worse off under any of the percentage-based and hybrid concession scenarios.[59]

5.8.1 NT Pensioners

Chart 94 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the PWC network area. It shows that pensioners would be worse off under every scenario.

59 Note that this assessment is based on average consumption for each of the concession types and that individual customers will have lower or higher consumption than the average.

CHART 94 | NT Pensioners, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

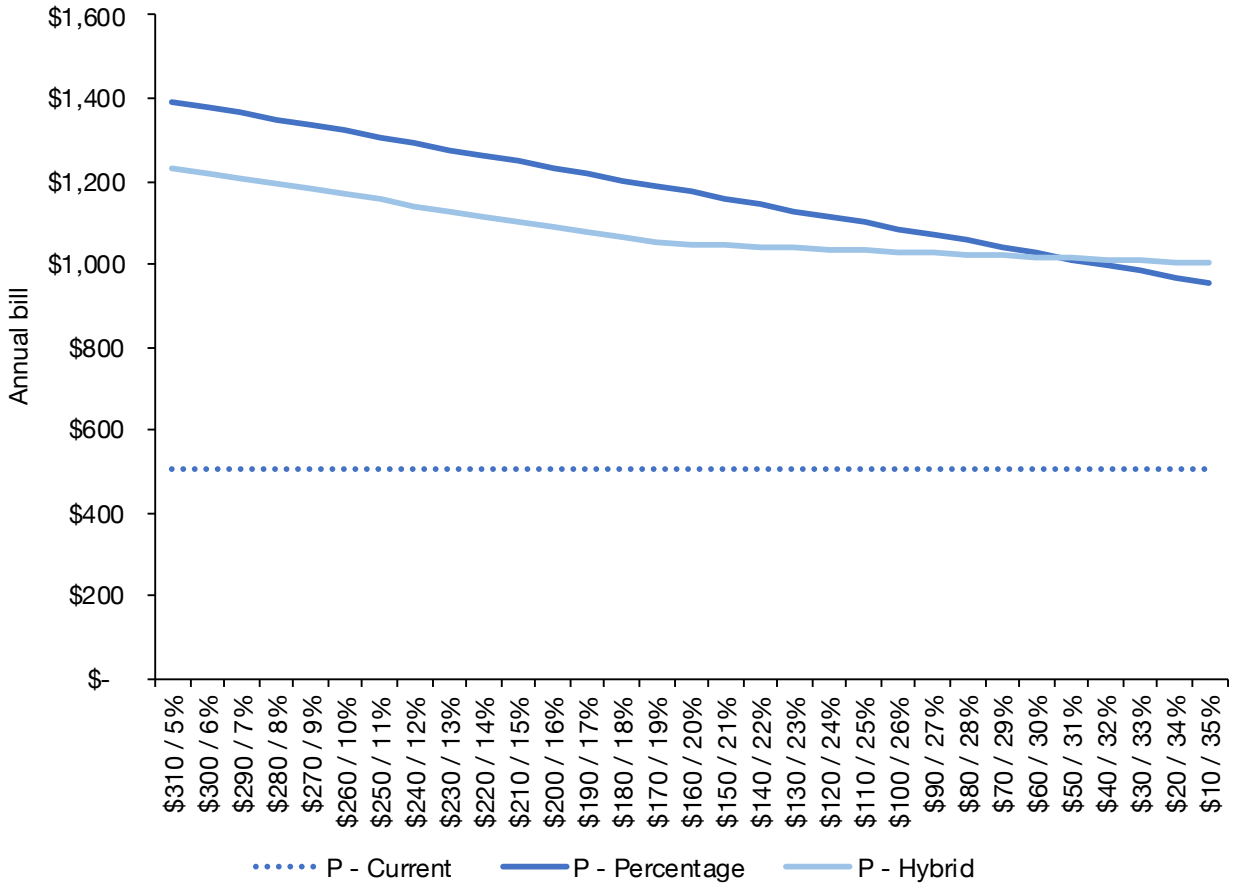
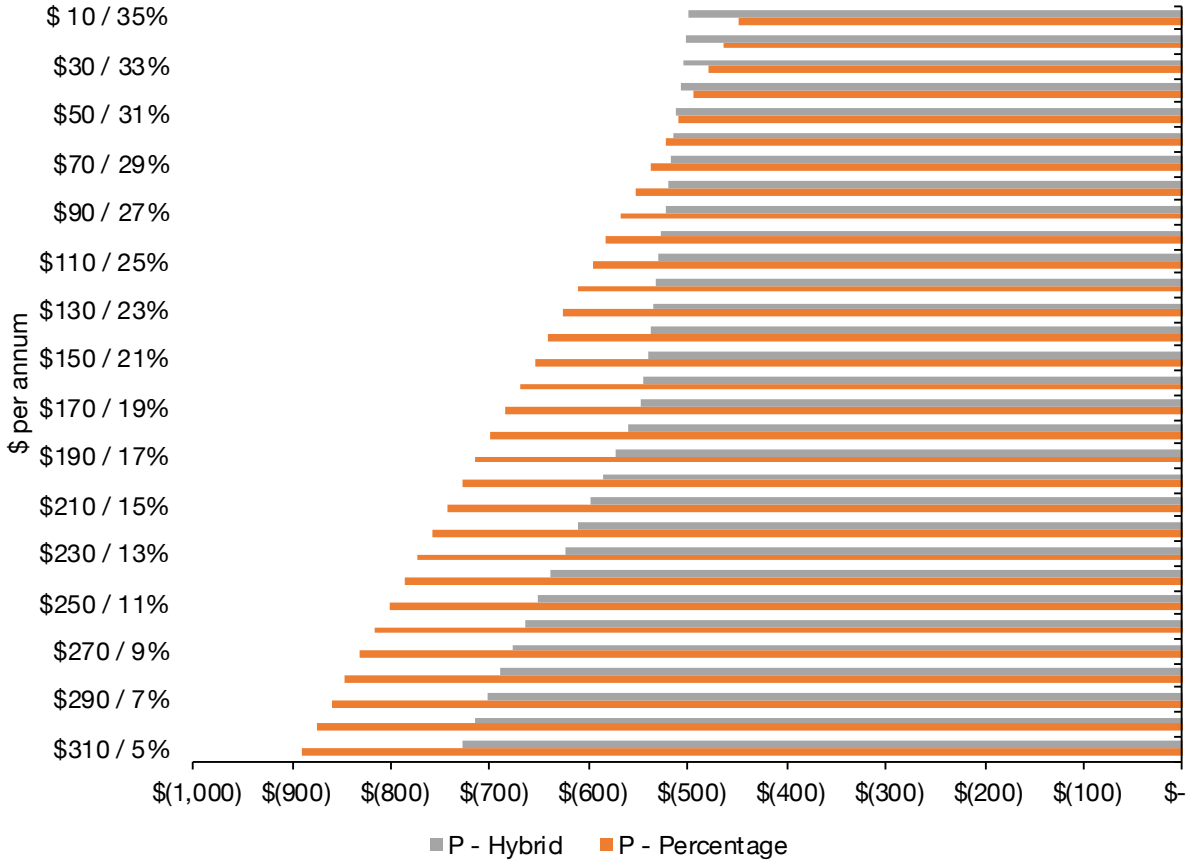


Chart 95 below shows how much worse off pensioners would be under the various percentage-based and hybrid scenarios.

Pensioners would increase their annual bills by $450 if they received a 35% concession. With a 25% concession the annual increase would be $597. In terms of the hybrid concession, pensioners be between $499 and $729 worse off under all of the hybrid scenarios.

CHART 95 | How much better off (positive values) and how much worse off (negative values) **pensioners in PWC** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.8.2 NT Health Care Card (HCC) holders

Chart 96 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the PWC network area. It shows that HCC holders would be worse off under every scenario.

CHART 96 | NT HCC holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

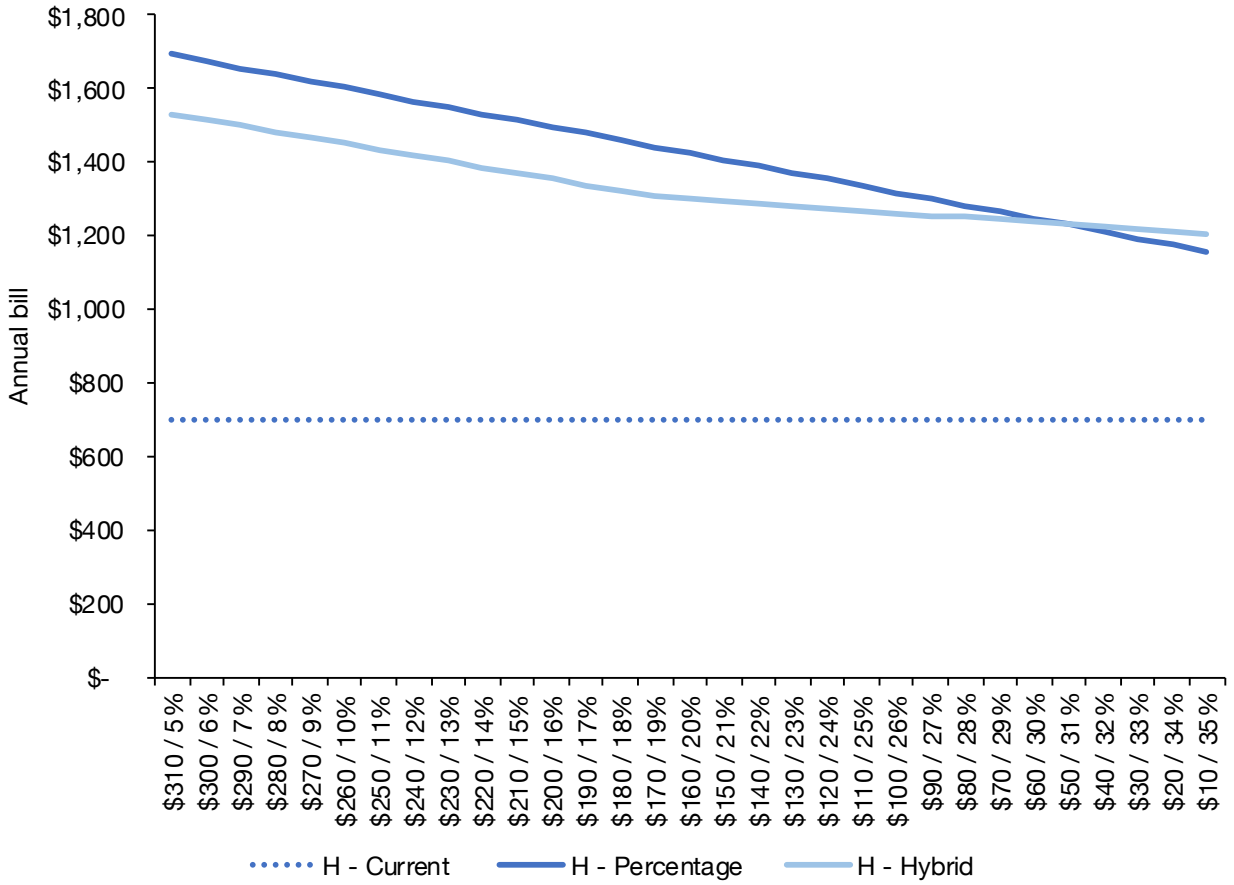
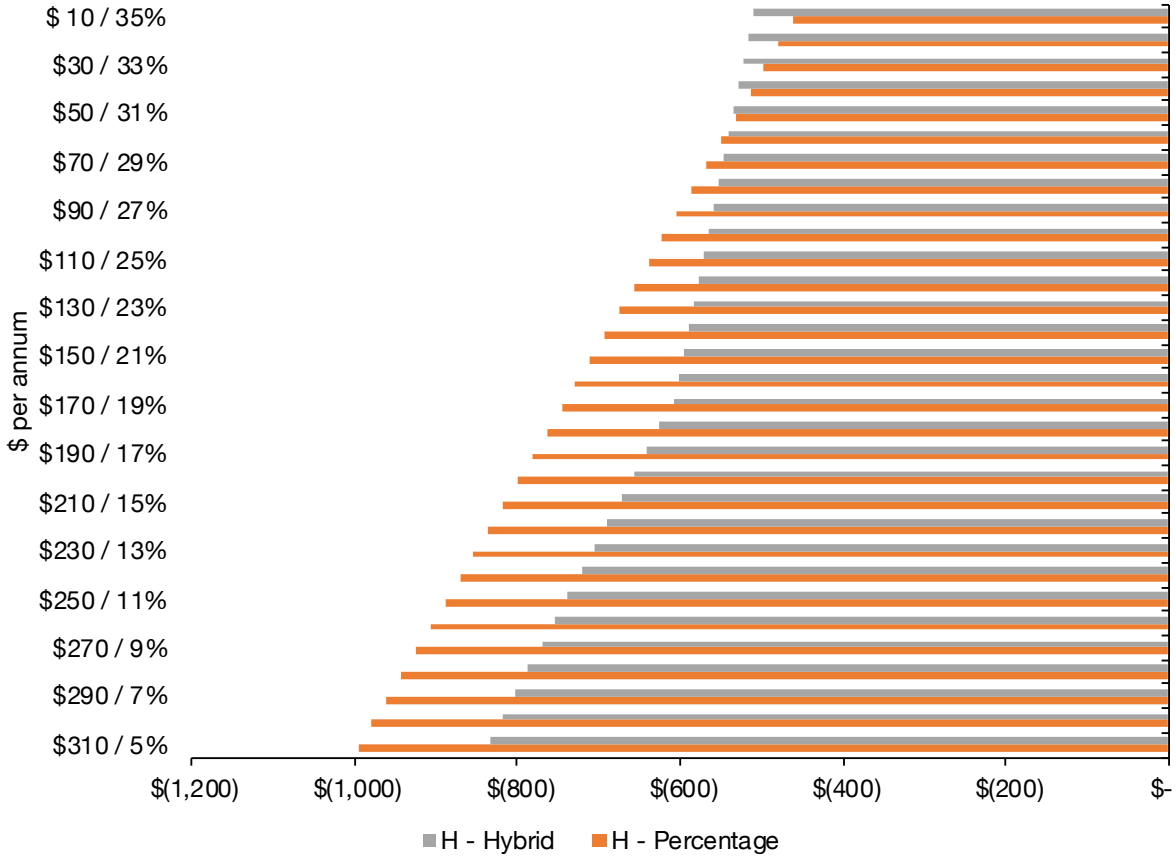


Chart 97 below shows how much worse off HCC holders would be under the various percentage-based and hybrid scenarios.

HCC holders would increase their annual bills by $461 if they received a 35% concession. With a 25% concession the annual increase would be $639. In terms of the hybrid concession, pensioners be between $510 and $834 worse off under all of the hybrid scenarios.

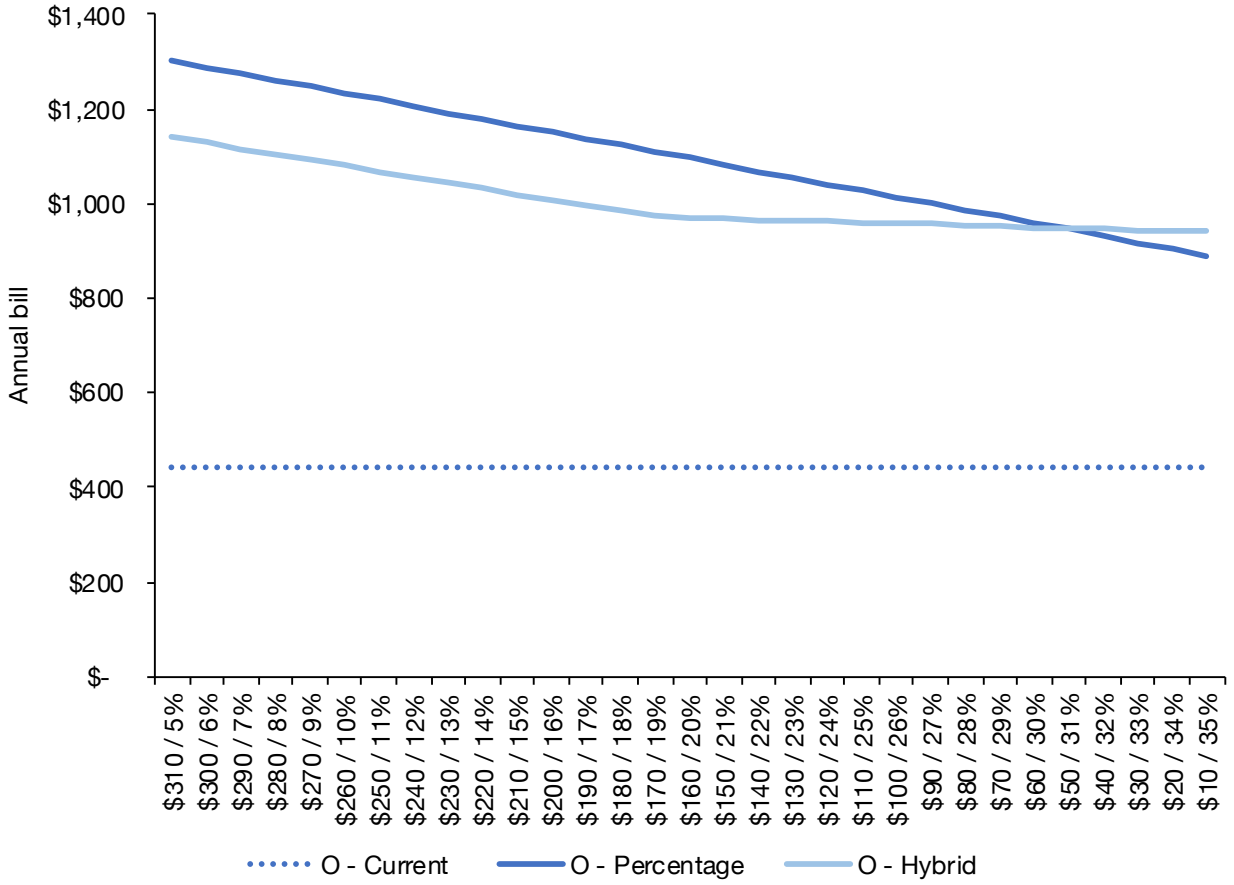
CHART 97 | How much better off (positive values) and how much worse off (negative values) **HCC holders in PWC** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.8.3 NT Other card holders

Chart 98 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the PWC network area. It shows that other card holders would be worse off under every scenario.

CHART 98 | NT Other card holders, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



5.8.4 NT Concession card holders with solar

Chart 99 below compares the current concession (dotted line) to the percentage concession (dark line) and the hybrid concession (light line) in the PWC network area. It shows that concession card holders with solar would be worse off under every scenario.

CHART 99 | NT Concession card holders with solar, Annual bills (excl GST) for current concession, percentage-based concession and hybrid concession, based on average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts

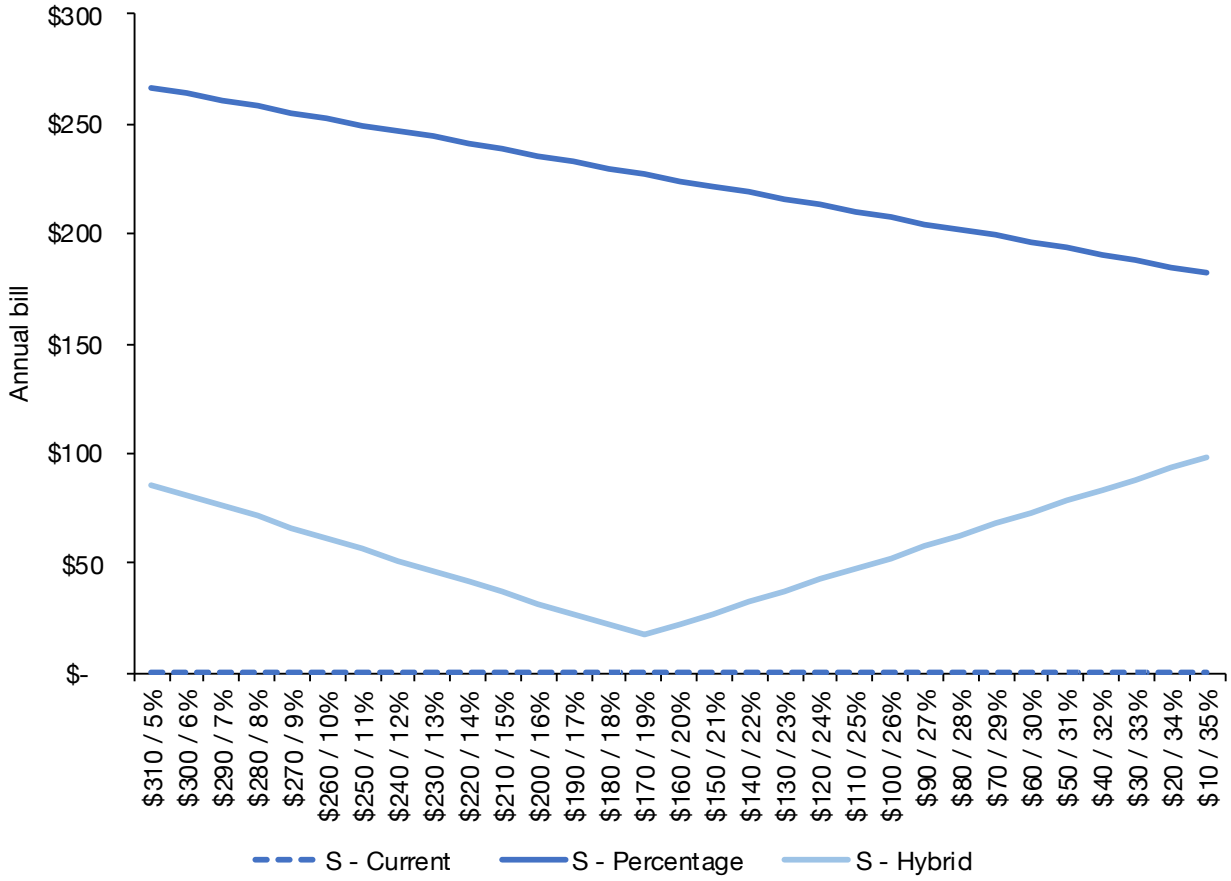
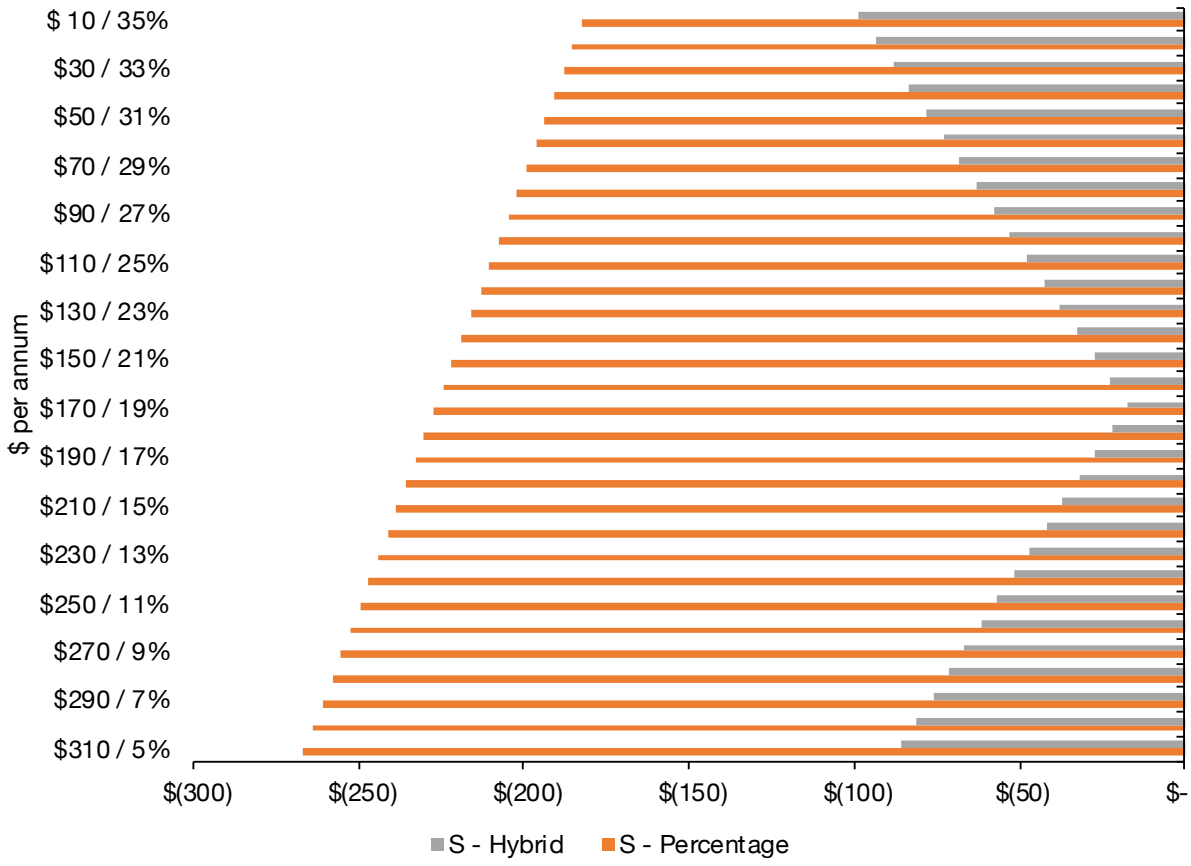


Chart 100 below shows how much worse off concession card holders with solar would be under the various percentage-based and hybrid scenarios.[60]

Concession card holders with solar would increase their annual bills by $182 if they received a 35% concession. With a 25% concession the annual increase would be $210. In terms of the hybrid concession, concession recipients with solar would be between $17 and $99 worse off under all of the hybrid scenarios.

60 In the Northern Territory, concession recipients with solar do not get a concession if the system generates enough electricity to cover household consumption or they get a credit on their electricity bill. See https://nt.gov.au/community/concessions-and-payments/nt-concession-scheme/concessions/electricity

CHART 100 | How much better off (positive values) and how much worse off (negative values) **concession card holders with solar in PWC** would be per annum under the various percentage and hybrid scenarios, based on the average market offer as of October 2020, single rate, inclusive of guaranteed and pay on time discounts



Appendix A: Assumptions

Table A below outlines data sources and/or assumptions that have been used to estimate average consumption for each customer segment.

Table A: Average consumption			
Network	Concession type	Solar	Source/assumptions
Ausgrid	Pensioner	n	Based on AGL data
Ausgrid	Healthcare Card	n	Based on AGL data
Ausgrid	Other	n	Based on AGL data
Ausgrid	Average solar	y	Based on AGL data
Endeavour	Pensioner	n	Based on AGL data
Endeavour	Healthcare Card	n	Based on AGL data
Endeavour	Other	n	Based on AGL data
Endeavour	Average solar	y	Based on AGL data
Essential	Pensioner	n	Based on AGL data
Essential	Healthcare Card	n	Based on AGL data
Essential	Other	n	Based on AGL data
Essential	Average solar	y	Based on AGL data
Citipower	Pensioner	n	Based on AGL data
Citipower	Healthcare Card	n	Based on AGL data
Citipower	Other	n	Based on AGL data
Citipower	Average solar	y	Based on AGL data
Powercor	Pensioner	n	Based on AGL data
Powercor	Healthcare Card	n	Based on AGL data
Powercor	Other	n	Based on AGL data
Powercor	Average solar	y	Based on AGL data
Ausnet	Pensioner	n	Based on AGL data
Ausnet	Healthcare Card	n	Based on AGL data
Ausnet	Other	n	Based on AGL data
Ausnet	Average solar	y	Based on AGL data
Jemena	Pensioner	n	Based on AGL data
Jemena	Healthcare Card	n	Based on AGL data
Jemena	Other	n	Based on AGL data
Jemena	Average solar	y	Based on AGL data
United Energy	Pensioner	n	Based on AGL data
United Energy	Healthcare Card	n	Based on AGL data
United Energy	Other	n	Based on AGL data
United Energy	Average solar	y	Based on AGL data
Energex	Pensioner	n	Based on AGL data
Energex	Healthcare Card	n	Based on AGL data

Energex	Other	n	Based on AGL data
Energex	Average solar	y	Based on AGL data
Ergon	Pensioner	n	Assumption: Based on Ergon Rin data and AGL's Energex data
Ergon	Healthcare Card	n	Assumption: Based on Ergon Rin data and AGL's Energex data
Ergon	Other	n	Assumption: Based on Ergon Rin data and AGL's Energex data
Ergon	Average solar	y	Assumption: Based on Ergon Rin data and AGL's Energex data
SAPN	Pensioner	n	Based on AGL data
SAPN	Healthcare Card	n	Based on AGL data
SAPN	Other	n	Based on AGL data
SAPN	Average solar	y	Based on AGL data
Tasnetworks	Pensioner	n	Based on Aurora Energy data
Tasnetworks	Healthcare Card	n	Based on Aurora Energy data
Tasnetworks	Other	n	Based on Aurora Energy data
Tasnetworks	Average solar	y	Assumption: Estimate based on the lower trend in Victoria where concession card holders with solar import X% less than concession card holders without solar
Evoenergy	Pensioner	n	Assumption: Based on AEMC's ACT numbers and that Healthcare card holders use X% less than non-concession households in Endeavour
Evoenergy	Healthcare Card	n	Assumption: Based on AEMC's ACT numbers and that Other card holders use X% less than non-concession households in Endeavour
Evoenergy	Other	n	Assumption: Based on AEMC's ACT numbers and that Pensioner card holders use X% less than non-concession households in Endeavour
Evoenergy	Average solar	y	Assumption: Based on that concession card holders (on average) import X% less than non-solar households in Endeavour
Western Power	Pensioner	n	Assumption: Based on WA Gov consumption figures and that Healthcare card holders have X% higher consumption that non-concession households in QLD
Western Power	Healthcare Card	n	Assumption: Based on WA Gov consumption figures and that Other card holders have X% less consumption that non-concession households in QLD (NOTE: might be slightly skewed due to QLD Seniors card)
Western Power	Other	n	Assumption: Based on WA Gov consumption figures and that Pensioner card holders have X% less consumption that non-concession households in QLD
Western Power	Average solar	y	Assumption: Based on that concession card holders (on average) import X% less than non-solar households in Energex
Horizon	Pensioner	n	Assumption: Based on WA Gov consumption figures and that Healthcare card holders have X% higher consumption that non-concession households in QLD

Horizon	Healthcare Card	n	Assumption: Based on WA Gov consumption figures and that Other card holders have X% less consumption that non-concession households in QLD (NOTE: might be slightly skewed due to QLD Seniors card)
Horizon	Other	n	Assumption: Based on WA Gov consumption figures and that Pensioner card holders have X% less consumption that non-concession households in QLD
Horizon	Average solar	y	Assumption: Based on that concession card holders (on average) import X% less than non-solar households in Energex
PWC	Pensioner	n	Assumption: Based on AEMC consumption figures and that Healthcare card holders have X% higher consumption that non-concession households in QLD
PWC	Healthcare Card	n	Assumption: Based on AEMC consumption figures and that Other card holders have X% less consumption that non-concession households in QLD (NOTE: might be slightly skewed due to QLD Seniors card)
PWC	Other	n	Assumption: Based on AEMC consumption figures and that Pensioner card holders have X% less consumption that non-concession households in QLD
PWC	Average solar	y	Assumption: Based on that concession card holders (on average) import X% less than non-solar households in Energex

Table B below outlines data sources and/or assumptions that have been used to estimate the proportion of total residential electricity accounts that are concession accounts for each network.

Table B: Proportion of concession accounts	
Network	Source/assumptions
Ausgrid	Based on AGL data
Endeavour	Based on AGL data
Essential	Based on AGL data
Citipower	Based on AGL data
Powercor	Based on AGL data
Ausnet	Based on AGL data
Jemena	Based on AGL data
United Energy	Based on AGL data
Energex	Based on AGL data
Ergon	Assumption: Same as Energex
SAPN	Based on AGL data
Tasnetworks	Based on Aurora Energy and RIN data
Evoenergy	Assumption: Same as Ausgrid
Western Power	Assumption: Same as Ausnet
Horizon	Assumption: Same as Essential
PWC	Assumption: Same as Essential

Table C below outlines data sources and/or assumptions that have been used to estimate the proportion of total residential electricity accounts that are concession accounts for each segment.

Table C: Proportion of concession accounts			
Network	Concession type	Solar	Source/assumptions
Ausgrid	Pensioner	n	Based on AGL data
Ausgrid	Healthcare Card	n	Based on AGL data
Ausgrid	Other	n	Based on AGL data
Ausgrid	Average solar	y	Based on AGL data
Endeavour	Pensioner	n	Based on AGL data
Endeavour	Healthcare Card	n	Based on AGL data
Endeavour	Other	n	Based on AGL data
Endeavour	Average solar	y	Based on AGL data
Essential	Pensioner	n	Based on AGL data
Essential	Healthcare Card	n	Based on AGL data
Essential	Other	n	Based on AGL data
Essential	Average solar	y	Based on AGL data
Citipower	Pensioner	n	Based on AGL data
Citipower	Healthcare Card	n	Based on AGL data
Citipower	Other	n	Based on AGL data
Citipower	Average solar	y	Based on AGL data
Powercor	Pensioner	n	Based on AGL data
Powercor	Healthcare Card	n	Based on AGL data
Powercor	Other	n	Based on AGL data
Powercor	Average solar	y	Based on AGL data
Ausnet	Pensioner	n	Based on AGL data
Ausnet	Healthcare Card	n	Based on AGL data
Ausnet	Other	n	Based on AGL data
Ausnet	Average solar	y	Based on AGL data
Jemena	Pensioner	n	Based on AGL data
Jemena	Healthcare Card	n	Based on AGL data
Jemena	Other	n	Based on AGL data
Jemena	Average solar	y	Based on AGL data
United Energy	Pensioner	n	Based on AGL data
United Energy	Healthcare Card	n	Based on AGL data
United Energy	Other	n	Based on AGL data
United Energy	Average solar	y	Based on AGL data
Energex	Pensioner	n	Based on AGL data
Energex	Healthcare Card	n	Based on AGL data
Energex	Other	n	Based on AGL data

Energex	Average solar	y	Based on AGL data
Ergon	Pensioner	n	Assumption: Same as Energex
Ergon	Healthcare Card	n	Assumption: Same as Energex
Ergon	Other	n	Assumption: Same as Energex
Ergon	Average solar	y	Assumption: Same as Energex
SAPN	Pensioner	n	Based on AGL data
SAPN	Healthcare Card	n	Based on AGL data
SAPN	Other	n	Based on AGL data
SAPN	Average solar	y	Based on AGL data
Tasnetworks	Pensioner	n	Based on Aurora Energy
Tasnetworks	Healthcare Card	n	Based on Aurora Energy
Tasnetworks	Other	n	Based on Aurora Energy
Tasnetworks	Average solar	y	Based on Aurora Energy
Evoenergy	Pensioner	n	Assumption: Same as Ausgrid
Evoenergy	Healthcare Card	n	Assumption: Same as Ausgrid
Evoenergy	Other	n	Assumption: Same as Ausgrid
Evoenergy	Average solar	y	Assumption: Same as Ausgrid
Western Power	Pensioner	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Western Power	Healthcare Card	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Western Power	Other	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Western Power	Average solar	y	Assumption: Same as SAPN as the overall uptake of solar is the same in these two networks. Based of total small scale solar connections divided by residential customers.
Horizon	Pensioner	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Horizon	Healthcare Card	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Horizon	Other	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
Horizon	Average solar	y	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
PWC	Pensioner	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
PWC	Healthcare Card	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.

PWC	Other	n	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.
PWC	Average solar	y	Assumption: Estimated based on customer numbers, DSS data, solar data and compared to other jurisdictions.