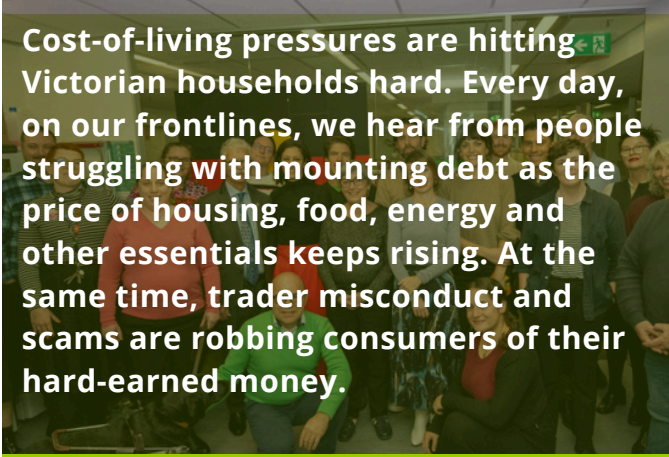


# TACKLING THE COST-OF-LIVING CRISIS

## Our priorities for the 2026 Victorian State Election



April 2026



**Cost-of-living pressures are hitting Victorian households hard. Every day, on our frontlines, we hear from people struggling with mounting debt as the price of housing, food, energy and other essentials keeps rising. At the same time, trader misconduct and scams are robbing consumers of their hard-earned money.**

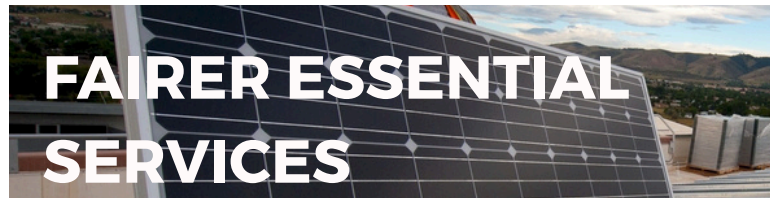
We hear of families skipping meals, delaying medical care, or turning off heating and cooling to save on their growing power bills.

We need to invest in what matters most and protect the Victorians most vulnerable to exploitative businesses, scammers and soaring costs.

Victorians are looking to Spring Street for leadership and practical solutions, whoever wins this November. Increasing funding for community legal centres and financial counselling to give practical support to people who need help with debt to help us meet more of the rising demand, is a start.

People and communities need a say in the policies and programs that impact them. In particular, we are calling on the next Government to continue the work of Treaty with First Nations Victorians and back self-determined solutions, including for consumer and financial issues.

**Our platform identifies clear, achievable, consumer-centric approaches and reforms that Victorian political parties can adopt to address key consumer issues and deliver meaningful relief.**



## Relieving energy poverty in a cost-of-living crisis

Alongside housing and food, energy is one of largest annual household costs. In October 2025, combined average energy debt (electricity and gas) for people calling our service was the highest ever - \$4264, that's \$1000 more than in October 2024. Energy hardship disproportionately impacts First Nations Victorians – it is the most common reason First Nations people call our debt helpline.

Energy is not a luxury. We need to rethink how we ensure access to affordable energy for all Victorians.

The next Government, with the Essential Services Commission, should implement meaningful measures to shift the dial on Victorians' energy poverty:

- \*increase access to the Utility Relief Grant by broadening eligibility rules and introducing flexibility to apply the grant to any utility, up to an increased value of \$4,000
- \*increased transparency from retailers on their hardship support and practices for customers
- \*investigate development of a social tariff for electricity, creating an affordable and sustainable energy option for households in financial difficulty.

## Energy transition

On our frontlines we continue to see businesses using unsolicited, high-pressure sales tactics to trick people into buying expensive items like solar panels and batteries they don't want or need, causing significant debt and stress.

**Victoria has been a leader in banning some unsolicited sales, but the harms continue. Establishing a Victoria-wide ban on lead generation and unsolicited sales will protect people from predatory sales practices, now and into the future, and support a safer transition to clean energy.**

## Fairer insurance and protections for people in disaster-prone areas

Disasters are growing more frequent as the climate changes. The next Government must continue to work with legal and community sectors to ensure we balance response with preparedness strategies to support consumers and mitigate against the devastating impacts of extreme weather events.

This includes funding resilience measures at both community and household levels to mitigate risk and reduce insurance premiums in particular for low-income Victorians, alongside sector funding for independent advice and advocacy to help people navigate complex insurance systems.

**The next Government must ensure insurers quickly implement changes in their practices in addition to uplifts in consumer protections.**

our purpose: to make life easier for people experiencing vulnerability and disadvantage

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Our priorities for the 2026 Victorian State Election

## CREATING A JUST AND SAFE MARKETPLACE

### The scourge of faulty 'lemon' cars

Cars are critical in people's lives. People need cars to get to work, to school, for health and social support and they are one of the biggest purchases a consumer makes. But when the person is sold a faulty used car it can sour people's lives.

Motor vehicles are protected by consumer guarantees, but all too often Victorians cannot enforce their rights because seeking justice through the Victorian Civil and Administrative Tribunal (VCAT) is just too costly, time consuming, and frankly inaccessible.

Victorian consumers have been crying out for help against the harm of faulty cars for decades. Their calls have been ignored. It's time the State Government listened.

**The next Government must legislate stronger enforcement against dodgy dealers and unlicensed operators with tough consequences for licensees who breach their obligations.**

First Nations consumers are overwhelmingly seeking legal support after being sold a faulty used car. And the harms First Nations people experience because of this predatory practice are unique.

Our First Nations-led No More Gammin Cars project seeks to better understand these unique experiences and co-design the reforms needed with the First Nations communities who have been impacted.

**We call on the next Government to partner with our First Nations-led project and commit to joining us in the co-designing of meaningful reforms with First Nations Victorians, regulators and other identified stakeholders, to stamp out the sale of faulty used cars to First Nations Victorians.**

### Bringing pawnbroking out from the shadows

People using pawn loans are almost always in financial trouble. They incur astronomical interest rates and lose their belongings if they miss even one repayment (despite being loaned a fraction of the good's value).

We brought a Federal Court class action against a pawnbroker and won. In the process, we uncovered the ugly truth about an industry in the shadows. The Victorian pawn industry is only lightly regulated and operates largely without oversight.

**An independent inquiry is needed into the scale, impact and operations of the Victorian pawnbroking industry.**

### Restore access to justice by fixing VCAT delays

It's not just for motor vehicles – trader misconduct and abusing power imbalances are mainstays on our frontlines across building, plumbing, locksmiths, NDIS and more. Seeking justice through the Victorian Civil and Administrative Tribunal (VCAT) is a nightmare, a fact exploited by dodgy businesses and their lawyers. We regularly see cases taking years to be heard with administrative problems compounding consumer harm. VCAT is a broken system.

**The next Government must create a faster, more accessible dispute pathway for high-volume consumer issues and legislate early-resolution options for car, tenancy and high-harm consumer complaints.**

## Victoria can lead the fight on scams

Losses from scams are huge and increasing. In the last quarter of 2025, callers to our helplines alone lost \$7.1m. This is unacceptable, especially in a cost-of-living crisis.

The Federal Parliament passed scam protection legislation in February 2025, but its rollout has stalled, and all consumers have been left exposed. Scammers are innovating and Victoria cannot wait.

We need state leadership to drive a Statewide scam strategy that is victim-focused and supports disruption and recovery at a State level. This includes adequate funding for frontline services that will be soon swamped with Victorian victims who have been devastated by scams seeking redress under the new scam laws.

By stepping up now, Victoria can lead the country in protecting people from scams and ensuring victims aren't left to carry the burden alone.

our vision: a just marketplace where people have power and business plays fair

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