Independent Analysis

9,933

Australian Energy Plans

Price spreads, solar feed-in tariffs, and what the data reveals about the Australian electricity market

March 2026

$2,639
Largest annual price gap (same state, same grid)

1,125x
Solar feed-in tariff variation range

34
Retailers analysed across 5 states

A South Australian household on the most expensive residential electricity plan pays $2,639 more per year than a household on the cheapest plan in the same state -- for the same electricity, delivered through the same wires.

That is $220 per month in avoidable costs, hiding in plain sight.

This report analyses every active residential electricity plan in Australia -- 9,933 plans across 34 retailers -- using publicly regulated data from the Australian Energy Regulator (AER). Annual costs are calculated using 4,900 kWh per year, the AER benchmark for an average Australian household.

Independent energy pricing analyst

Data: AER Consumer Data Right (CDR), 29 March 2026. Not affiliated with any retailer.

1 Same State, $2,639 Difference

The single largest price gap was in South Australia, where the cheapest active plan costs $1,642/yr and the most expensive costs $4,281/yr -- a difference of $2,639.

STATE	CHEAPEST ($/YR)	MOST EXPENSIVE ($/YR)	GAP
SA	$1,642	$4,281	**$2,639**
VIC	$581	$2,603	**$2,022**
NSW	$1,511	$3,324	**$1,814**
QLD	$1,353	$2,877	**$1,524**
TAS	$1,555	$2,172	**$617**

Annual cost calculated at 4,900 kWh consumption. Cheapest plans include variable wholesale-price plans (e.g. Amber) where actual costs depend on market conditions. Source: AER CDR pricing data, 29 March 2026.

Every state shows a price spread of at least $600 per year. In South Australia, New South Wales, and Victoria, the spread exceeds $1,800. These are plans available to households in the same state, on the same grid. The product is identical. The price is not.

2 Same Network Area, Spread Exceeds $2,000

Even within the same distribution network -- where infrastructure costs are identical -- the price variation is dramatic.

NETWORK AREA	CHEAPEST	MOST EXPENSIVE	SPREAD	PLANS
SA (SAPN)	$1,642	$4,281	**$2,386**	611
VIC (statewide)	$581	$2,603	**$2,022**	1,170
NSW (statewide)	$1,519	$3,324	**$1,805**	1,511
VIC -- AusNet	$599	$2,198	**$1,599**	744
NSW -- Ausgrid	$1,539	$2,868	**$1,328**	954
NSW -- Endeavour	$1,693	$3,010	**$1,317**	811

Source: AER-regulated CDR pricing data. Distribution area based on network operator.

Within the AusNet distribution area in Victoria alone, there are 744 active plans and a spread of $1,599 between the cheapest and most expensive. These households share the same poles, wires, and network charges. The only variable is the retailer and plan.

3 The Big 3 Are Not Always the Most Expensive

A common assumption is that AGL, Origin Energy, and EnergyAustralia charge more than smaller competitors. The data tells a more nuanced story.

CATEGORY	AVG ANNUAL COST	NUMBER OF PLANS
Big 3 (AGL, Origin, EnergyAustralia)	**$2,046**	3,387
All other retailers (31 retailers)	**$2,121**	6,546

The Big 3 average is actually $75 cheaper than the rest. However, the absolute cheapest retailers by average price are all smaller players:

RETAILER	AVG ANNUAL COST	PLANS
Arcline	**$1,461**	6
Blue NRG	**$1,616**	13
Real Utilities	**$1,671**	24
Lumo	**$1,673**	51
Flow Power	**$1,677**	104

Note: Some smaller retailers have limited geographic availability or specialised plan structures. Among the Big 3, AGL averages $1,832/yr while EnergyAustralia averages $2,277/yr -- a $445 gap.

Takeaway: Size is not a reliable proxy for price. Some large retailers are competitive; some small retailers are expensive. The only way to know is to compare.

4 Solar Feed-in Tariffs Vary by 1,125x

For households with rooftop solar, the feed-in tariff (FiT) is one of the biggest variables in the annual bill. The variation is extraordinary.

METRIC	VALUE
Lowest FiT in the market	**0.04 c/kWh**
Highest FiT in the market	**45.00 c/kWh**
Difference	**1,125 times**
Average FiT across all plans	**4.64 c/kWh**
Plans offering a solar FiT	**8,929 (90% of plans)**

At the bottom end, some Alinta plans in Victoria offer 0.04c/kWh -- a household exporting 3,000 kWh/yr receives $1.20. At the top end, Flow Power wholesale plans offer up to 45c/kWh, returning $1,350 on the same export volume.

HOUSEHOLD TYPE	LOWEST ANNUAL COST	PLAN TYPE
Non-solar (4,900 kWh)	**$581/yr**	OVO Energy EV Plan (VIC)
Solar (4,900 kWh + 3,000 kWh export)	**$169/yr**	Flow Power Battery + Solar (VIC)

The highest FiT plans use variable wholesale pricing. The 45c/kWh figure reflects peak export periods, not a guaranteed flat rate. Average FiT across these plans will be lower in practice.

5 The "Loyalty Tax" Is Real

Standing offers (default offers) are the plans you end up on if you never actively choose. Market offers are what you get when you compare and switch. The gap:

STATE	STANDING OFFER AVG	MARKET OFFER AVG	GAP
NSW	$2,553	$2,394	**$159**
SA	$2,600	$2,475	**$125**
VIC	$1,608	$1,490	**$118**
QLD	$2,227	$2,120	**$107**
TAS	$1,935	$1,875	**$59**

Source: Standing/default offers identified by plan naming convention in regulated CDR data.

The standing-to-market gap is $59 to $159/yr -- meaningful but modest compared to the $1,500-$2,600 total market spreads. Switching from any plan to the RIGHT plan for your household could save 10-20 times more than just switching off a standing offer.

The AER Default Market Offer and Victoria's Victorian Default Offer have compressed the gap between the worst standing offers and the market average. But they have not addressed the much larger gap between the market average and the cheapest plans.

6 What This Means for Australian Households

According to the ACCC, 73% of energy consumers are not on the most cost-effective plan available to them. The AER estimates 2.5 million customers pay the default offer or above. Our analysis of 9,933 plans confirms why: the number of options is overwhelming, the price differences are enormous, and comparing plans manually is impractical.

1. Check your current plan

Look at your last bill and note your daily supply charge (c/day) and usage rate (c/kWh). These two numbers determine your cost.

2. Compare using Energy Made Easy

Enter your postcode and usage at energymadeeasy.gov.au to see all available plans.

3. If you have solar, prioritise the FiT

The 1,125x variation means your FiT choice can matter more than your usage rate. A high usage rate plan with a strong FiT may be cheaper overall.

4. Do not assume your retailer is too expensive

The Big 3 are not systematically overpriced, and smaller retailers are not automatically cheaper. Compare your actual options.

5. Review annually

Plans change, new retailers enter the market, and your usage shifts. Set a calendar reminder to compare each year.

Methodology

Data source

AER-regulated Consumer Data Right (CDR) pricing data, covering all active residential electricity plans published by licensed retailers.

Date of analysis

29 March 2026.

Plans analysed

9,933 active residential electricity plans across 34 retailers in 5 states (NSW, VIC, QLD, SA, TAS).

Annual cost formula

(daily supply charge in cents x 365 days + usage rate in cents/kWh x 4,900 kWh) / 100.

Household consumption

4,900 kWh/year (AER reference household benchmark).

Solar export benchmark

3,000 kWh/year (where applicable).

Limitations

Calculations use flat-rate pricing where available. Time-of-use and demand tariff plans are estimated using weighted average rates. Variable wholesale plans (e.g. Amber, Flow Power) reflect estimated annual costs based on published reference rates, not actual wholesale spot prices. Actual bills may differ based on individual consumption patterns, tariff structures, and seasonal variation.

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Independent analysis of AER-regulated energy pricing data.
Not commissioned by or affiliated with any energy retailer or comparison service.
Data sourced from AER (aer.gov.au) and Energy Made Easy (energymadeeasy.gov.au).