



**LEGISLATIVE ASSEMBLY**  
FOR THE AUSTRALIAN CAPITAL TERRITORY

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**SELECT COMMITTEE ON COST OF LIVING PRESSURES IN THE ACT**  
Mr Johnathan Davis MLA (Chair), Dr Marisa Paterson MLA (Deputy Chair)  
Ms Nicole Lawder MLA

## Submission Cover Sheet

Inquiry into Cost of Living Pressures in the ACT

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Submission for Melissa Liddon

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19 March 2023

I wish to submit a few points for consideration for the inquiry into the Cost of Living in the ACT. Currently the ACT has some of the highest costs of living in the country, particularly housing and fuel. This is stated to be based on the assumption of a higher than average median income in the territory due to high public sector employment rates. The issue with this is that it makes living particularly hard for those who are employed in other lower-paid industries that are required to keep the territory going, and those who rely on welfare. Whilst there are many concessions for those with low incomes, the definition of moderate needs to be addressed, particularly for those in single income families. What used to be a liveable income for a single income family is no longer the case. Costs are increasing at a disproportionate rate to wage increases, and subsidies like family tax benefit reduce as the thresholds are not increasing significantly either.

I am a member of a four person, single income family. My partner is a full time wage earner who is currently working 55-60 hours per week to earn overtime to make our basic bill payments. Last financial year saw a \$50 a week rent increase. We were offered the option of a lease, and rent increase, or just rent increase. The CPI rent increase was \$32, and we tried to negotiate lower from the initial \$55pw increase proposed and the landlord would only reduce to \$50pw increase. My partner's base wage covers our rent, and car loan, and leaves us \$500 a fortnight to live on after tax. That is not a liveable wage for two adults with a disability, and one child with a disability. The only income support we qualify for is family tax benefit base rate, and carer's allowance, due to my partner "earning too much", by necessity as if he doesn't we can't live, yet he is significantly burned out. It's a horrendous catch 22. Our adult son with a disability does not qualify for youth allowance as he's under 24 and dependent on parental income, so we are responsible for all of his financial needs. However, in a ridiculous contrast, he ceased being eligible for either our Medicare or PBS safety nets the day he turned 19. So which is it? Is he a dependent, or isn't he??

On a more specific level, shopping for discounts in the ACT in supermarkets compared to national is far less effective. End of day reductions at Coles and Woolworths tend to be 10-20% as opposed to 80-90% in other regions. NSW offered back to school vouchers for students this year. ACT offered nothing. Many concessions schemes are geared understandably for low income earners, however single income families are struggling. We are paying full fees for everything, on one wage for every family member. Rent, electricity, registration, medication, medical bills, heating and cooling subsidy, school bursary scheme, access to community food pantries, discounted public transport; all require a concession card or pension card to determine eligibility, and to gain a concession card you must have demonstrated low enough income to qualify. To live in the ACT something needs to be done about cost of living or support for those

who are earning and supporting families. For those of us with disability and chronic illness who are just over the threshold for qualifying for any Centrelink supports for said disability, this is sometimes hundreds of dollars a month in medication expenses, and hundreds of dollars in doctors and specialists fees. This month alone I have over \$700 in medical specialist fees to pay, and the Medicare rebates will be less than \$200. Next month we will have \$500 in specialise fees with \$150 in rebates.

To summarise, there definitely needs to be change centred around the “moderate” income bracket, including looking at the definition of what this income bracket boundaries are, and assistance for single income families. Currently those with disability are entirely dependent on their single income earning partners, which I understand; we are not the responsibility of the taxpayer, however the threshold for concessions is too low when cost of living is so high.

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