



Legislative Assembly for the Australian Capital Territory

Select Committee on Cost of Living
Pressures in the ACT

Inquiry into Cost of Living Pressures in the ACT

Legislative Assembly for the Australian Capital Territory
Select Committee on Cost of Living Pressures in the ACT

Approved for publication

Report
10th Assembly
May 2023

About the committee

Establishing resolution

At its meeting on Thursday, 9 February 2023, the Assembly passed the following resolution:

“That:

(1) the Assembly establish a Select Committee to conduct expert, stakeholder and community consultation on policy measures to further support low and moderate income Canberra households to manage cost of living pressures.

(2) the Select Committee will:

- a) identify cost of living pressures faced by low and moderate income households that are not currently alleviated by ACT or Commonwealth Government assistance programs;
- b) consider advice and ideas from the consultation process on how the ACT Government can further help address cost of living pressures;
- c) provide timely recommendations to help inform the considerations of the Expenditure Review Committee of Cabinet in the Budget process;
- d) look beyond the current economic cycle to make longer term recommendations on cost of living trends to inform the development of future budgets; and
- e) consider any related matters;

(3) the committee be composed of:

- a) one Member to be nominated by ACT Labor;
 - b) one Member to be nominated by the Canberra Liberals; and
 - c) one Member to be nominated by the ACT Greens;
- to be notified in writing to the Speaker within two hours of this motion passing;

(4) the Chair of the committee shall be the ACT Greens Member;

(5) the Select Committee will vote for the Deputy Chair at its first meeting; and

(6) the committee will report to the Assembly by Thursday 11 May 2023."

Committee members

Mr Johnathan Davis MLA, Chair

Dr Marisa Paterson MLA, Deputy Chair

Ms Nicole Lawder MLA

Secretariat

Dr David Monk, Secretary
Ms Kathleen de Kleuver, Assistant Secretary
Ms Miona Ikeda, Assistant Secretary
Ms Kate Mickelson, Assistant Secretary
Ms Sophie Milne, Assistant Secretary
Mr Adam Walker, Assistant Secretary
Ms Batool Abbas, Administrative Officer
Ms Lydia Chung, Administrative Officer

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Acronyms and abbreviations

Acronym	Long form
ACAT	ACT Civil & Administrative Tribunal
ACT	Australian Capital Territory
ACTCOSS	ACT Council of Social Service
CALD	Culturally and linguistically diverse
CIT	Canberra Institute of Technology
COVID-19	Coronavirus Disease 2019, caused by the novel coronavirus SARS-CoV-2
CPI	Consumer Price Index
CSD	Community Services Directorate
DA	Development application
ED	Emergency Department
Equity Fund	Future of Education Equity Fund 2023
GP	General Practitioner
LGBTQIA+	Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual and other
MARAM	Family Violence Multi-Agency Risk Assessment and Management Framework
MLA	Member of the Legislative Assembly
NDIS	National Disability Insurance Scheme
NGO	Non-government organisation
NSW	New South Wales
PAGA	Parliamentary and Governing Agreement
TPI	Totally Permanently Incapacitated
VET	Vocational education and training
YWCA	Young Women's Christian Organisation

Recommendations

Recommendation 1

The Committee recommends that the ACT Government continue to invest in nurse-led walk-in health centres.

Recommendation 2

The Committee recommends that the ACT Government increase the number of walk-in support places for mental health support across the ACT.

Recommendation 3

The Committee recommends that a Community GP Liaison Unit be established in local community-based services.

Recommendation 4

The Committee recommends that the ACT Government expand access to free dental services, particularly for young people and people with disability.

Recommendation 5

The Committee recommends that the ACT Government work with GP practices to support the increase the delivering of bulk-billed services to communities in need.

Recommendation 6

The Committee recommends that the ACT Government provide significant additional funding to alcohol, tobacco and other drug rehabilitation services and programs.

Recommendation 7

The Committee recommends that the ACT Government increase funding for Legal Aid ACT by at least \$250,000 annually and support it to index its means test as a proportion of the Henderson poverty line into the future.

Recommendation 8

The Committee recommends that the ACT Government increase their intervention to reduce problem gambling, through mechanisms such as advertising regulation, cashless gaming, and poker machine regulation.

Recommendation 9

The Committee recommends that the ACT Government undertake a review of concessions with a view to expanding eligibility to ensure that their criteria allow programs to deliver stated objectives.

Recommendation 10

The Committee recommends that the ACT Government improve targeted communication to raise awareness of concession schemes through Access Canberra.

Recommendation 11

The Committee recommends that the ACT Government investigate a system for concessions to be automatically applied to eligible people.

Recommendation 12

The Committee recommends that Access Canberra provide a liaison officer to provide information sessions with NGOs, local community services and groups around the different concessions and programs available.

Recommendation 13

The Committee recommends that the ACT Government review their strategy for debt collection to consider the cost of living crisis and vulnerability of people, including those with disability.

Recommendation 14

The Committee recommends that the ACT Government provide more support for financial counselling services.

Recommendation 15

The Committee recommends that the ACT Government provide funding for specialist financial counsellors for priority groups and develop a campaign to promote such services.

Recommendation 16

The Committee recommends that the ACT Government provide funding to The Salvation Army for extra staffing resource to assist in the processing of no-interest loans.

Recommendation 17

The Committee recommends that the ACT Government improve the ACT Taxi Subsidy Scheme.

Recommendation 18

The Committee recommends that the ACT Government acknowledges the ongoing community campaign advocating for more 'missing middle' housing and consider how to reform planning system to enable the construction of more homes within our current urban footprint.

Recommendation 19

The Committee recommends that the ACT Government promotes the social, environmental and economic benefit of the provision of more public housing.

Recommendation 20

The Committee recommends that the ACT consider ways to ensure that young people are not being discriminated against in the private rental market.

Recommendation 21

The Committee recommends that the ACT Government increase awareness of the Bond Loan Scheme among young people and consider additional financial support to young people to assist with up-front rental costs.

Recommendation 22

The Committee recommends that the ACT Government speed up both the demolition of old vacant properties and the construction of new properties.

Recommendation 23

The Committee recommends that the ACT Government substantially increase the capacity of Housing ACT to support the delivery of the Growing and Renewing Public Housing program.

Recommendation 24

The Committee recommends that the ACT Government limit the time between tenants moving out of an old public housing dwelling and the construction of a new public housing dwelling on that site.

Recommendation 25

The Committee recommends that the ACT Government continue to manage the sale of public housing properties to ensure that the portfolio of public housing properties is not in decline at any one time.

Recommendation 26

The Committee recommends that the ACT Government honour its commitment to made in the Parliamentary and Governing Agreement to increase its public housing portfolio by 400 properties by 2025.

Recommendation 27

The Committee recommends that the Community Services Directorate determine publicly state how many applicants on the public housing waitlist require Class C adaptable properties.

Recommendation 28

The Committee recommends that the Community Services Directorate should continue to build public housing and purchase from the private housing market to grow the overall supply of public housing to cater to all levels of accessibility needs on the public housing waitlist.

Recommendation 29

The Committee recommends that Auditor-General consider conducting a performance audit into the management of the Growing and Renewing Public Housing Program.

Recommendation 30

The Committee recommends that the ACT Education Directorate evaluate the Future of Education Fund and consider changes to allow schools to apply on behalf of students and to ensure that funding is supporting the vulnerable year-round.

Recommendation 31

The Committee recommends that the ACT Government evaluate the free meal program and assess the scope for expanding the program to all ACT public schools, prioritising need.

Recommendation 32

The Committee recommends that the ACT Government add more courses to the free CIT course list, particularly in areas of acute skill shortage including building and construction, aged care and mental health.

Recommendation 33

The Committee recommends that the ACT Government increase community awareness of free CIT courses.

Recommendation 34

The Committee recommends that:

- the ACT Government formally conducts a systemic and holistic review of the Targeted Assistance Strategy;
- updates the Target Assistance Strategy based on the outcomes of that review; and
- and tables the report on the review and an updated Targeted Assistance Strategy in the Assembly.

Recommendation 35

The Committee recommends that the ACT Government consider introducing an online support platform for gig economy workers.

Recommendation 36

The Committee recommends that the ACT Government continuously review and update the ACT Government's Assistance website to ensure the information is accessible and up to date.

Recommendation 37

The Committee recommends that the ACT Government ensures that approaches to its OneLink information and connection service are answered and individuals are directed to effective supports in a timely manner.

Recommendation 38

The Committee recommends that the ACT Government provide increased support for those experiencing or at risk of homelessness, including:

- targeted support for young women at a high risk of homelessness;
- funding for peer mental health support programs; and
- funding for a pilot program to provide integrated and multi-agency support for ACT residents experiencing or at risk of homelessness being discharged from hospital with complex health conditions.

Recommendation 39

The Committee recommends that the ACT Government evaluate community sport voucher programs in other jurisdictions to inform a community sport voucher program in the ACT.

Recommendation 40

The Committee recommends that the ACT Government continue to work with relevant organisations to explore the feasibility of establishing a foodbank distribution centre within the ACT.

Recommendation 41

The Committee recommends that the ACT Government provide funding for freight and delivery costs for foodbank services in the ACT.

Recommendation 42

The Committee recommends that the ACT Government provide funding to community organisations to set up community-based food gardens.

Recommendation 43

The Committee recommends that the ACT Government:

- explore establishing the Utilities Concession scheme as a percentage-based scheme;
- identify barriers to eligible persons receiving the Utilities Concession; and
- improve access to the scheme for eligible participants.

Recommendation 44

The Committee recommends that the ACT Government explore ways to extend the eligibility for the ACT Government Home Energy Support program.

Recommendation 45

The Committee recommends that the ACT Government explore ways to make public transport more accessible and affordable to those experiencing financial hardship and consider conducting a trial of free public transport.

Recommendation 46

The Committee recommends that the ACT Government provide assistance to enable vehicle modifications for disabled drivers.

Recommendation 47

The Committee recommends that the ACT Government install bike racks on all ACT buses.

Recommendation 48

The Committee recommends that the ACT Government continue to advocate to the Commonwealth Government to regulate the Buy-Now-Pay-Later industry and impress on the Commonwealth Government the urgency of the matter.

Recommendation 49

The Committee recommends that the ACT Government continue to advocate to the Commonwealth Government to introduce a 'cost of disability' supplement.

Recommendation 50

The Committee recommends that the ACT Government advocate to the Commonwealth Government to provide greater supports to workers in the gig economy including information about workers' rights and mental health supports.

Recommendation 51

The Committee recommends that the ACT Government advocate to the Commonwealth Government to increase the rate of all income support payments to above the Henderson poverty line.

Recommendation 52

The Committee recommends that the ACT Government advocate to the Commonwealth Government to sustain current funding to support access to free vocational education and training.

1. Conduct of the inquiry

- 1.1. The Committee received 35 submissions. These are listed in **Appendix A**.
- 1.2. The Committee held public hearings on Wednesday, 12 April 2023 and Thursday, 13 April 2023. Witnesses who appeared at the hearings are listed in **Appendix B**.
- 1.3. The Committee had 17 Questions Taken on Notice from the public hearings. These are listed in **Appendix C**.
- 1.4. A breakdown of witnesses at the public hearings by gender identity is given in **Appendix D**.

2. Background to the inquiry

- 2.1. Lockdowns and restrictions due to the COVID outbreak caused considerable economic disruption and greatly affected Canberrans. Just as the community thought we could move on from COVID, cost of living pressures started to affect our ability to purchase goods and services. For many people, this has meant they cannot have daily necessities.

Costs of living are increasing

- 2.2. Cost of living pressures have increased due to inflation, impacts due to the recovery from the economic impacts from COVID lockdowns including disruptions in logistics and supply chains, and impacts of the war in Ukraine on the cost of fuel.¹
- 2.3. Growth in the Consumer price index (CPI) is a measure of the average change over time in the prices paid by households for a fixed basket of goods and services. The monthly CPI indicator for Australia rose 6.8 percent in the twelve months to February 2023 with the most significant price rises being housing (9.9 percent), food and non-alcoholic beverages (eight percent) and transport (5.6 percent).²

The ACT is not immune to cost of living pressures

- 2.4. Although the ACT economy is healthier than other states and territories with full employment, modest growth in Real Gross State Product and State Final Demand, costs are still increasing. The CPI for Canberra rose 1.2 percent for the December 2022 quarter or 7.1 percent from the December quarter 2021.³

¹ Parliament of Victoria, Research Note, *Inflation and the costs of living: Policy debates and practices*, July 2022, p 8.

² Australian Bureau of Statistics, *Monthly Consumer Price Index Indicator*, February 2023.

³ ACT Government, *Submission 1*, p 2.

- 2.5. Data from the Australian Bureau of Statistics shows that prices started to increase in the second quarter of 2021, with annual increases exceeding five percent from the second quarter of 2022.⁴

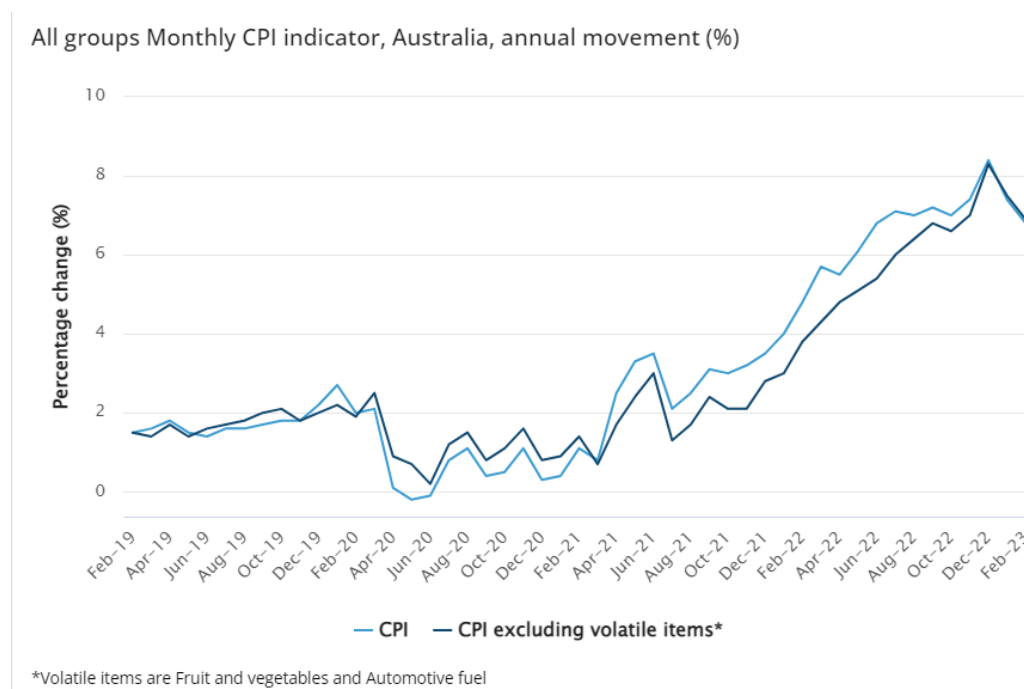


Figure 1: Monthly CPI indicator [Source: Australian Bureau of Statistics, *Monthly Consumer Price Index Indicator*, 29 March 2023]

- 2.6. House prices are high. While there has been a fall, the ACT has the second highest mean price of residential dwellings (\$929,200) in Australia behind NSW (\$1,130,500).⁵ The cost of renting in Canberra is also high with the median weekly rent for a house \$530 per week for a unit and \$675 per week for a house as of April 2023.⁶ The ACT Government noted that rising house prices have been due to several reasons including low interest rates but that forecasts are for mortgage payments to rise. The ACT Government also noted that vacancy rates for rental accommodation are easing but the rental property market is still tight.⁷

It is our vulnerable who need the most help

- 2.7. The ACT Government told the Committee it is the group who are in the lowest income quintiles who are suffering most because they are disproportionately affected by cost of living increases. This is because their non-discretionary costs are a larger proportion of their incomes and they are less likely to have a savings buffer to ease the pressure.⁸ The ABS reported that in 2019-20 housing costs as a proportion of gross income for lower

⁴ Australian Bureau of Statistics, *Monthly Consumer Price Index Indicator*, 29 March 2023, <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/monthly-consumer-price-index-indicator/latest-release>, (accessed 24 April 2023).

⁵ Australian Bureau of Statistics, *Total value of dwellings*, December Quarter 2022 (released 14 March 2023).

⁶ Selectra, *The Cost of Renting: Average Rent in Australia 2021-2023*, 21 March 2023, [The Cost of Renting: Average Rent in Australia 2021-2023](#) (accessed 18 April 2023).

⁷ ACT Government, *Submission 1*, p 4.

⁸ ACT Government, *Submission 1*, p 3.

income households for the ACT was 14.5 percent for renters and 34.4 percent for total owners.⁹ ACT Council of Social Service (ACTCOSS) also told the Committee that people in the lowest income quintile are most affected by high living expenses and can spend over 40 percent of their income on housing costs.¹⁰ An Anglicare report from April this year reported that for essential workers, the percentage of their standard weekly income needed to cover the average rent for a unit in Canberra ranges from 57 percent (school teachers) to 76 percent (for aged care workers).¹¹

- 2.8. The YWCA told the Committee that the fact that wages are generally high in Canberra causes additional pressure for those on lower incomes:

That Canberra has the highest average weekly earnings in the country should not be conflated with an absence of widespread and hidden household financial stress, rather, it should be viewed as a factor that exacerbates the cost-of-living pressures, financial crisis, and poverty experienced by those on low and fixed incomes. The higher discretionary capacity in the ACT economy means prices for essential items are generally higher here than in other capital cities and regional centres – increasing the disparity between rich and poor, and leading financial precarity to encroach on income brackets that may be somewhat buffered elsewhere.¹²

- 2.9. Certain groups in our community are particularly vulnerable to poverty or socioeconomic disadvantage:

- The ACT Youth Advisory Council told the Committee that young people face additional barriers in accessing safe, appropriate and affordable housing due to age discrimination, no or shorter rental histories, insecure working arrangements, and discrimination against shared-housing arrangements. These barriers are exacerbated for young people who are from Aboriginal and Torres Strait Islander people, LGBTQIA+, have disabilities, or from multicultural backgrounds.¹³
- The YWCA told the Committee that 67 percent of single mothers and 48 percent of women with disability pay more than 30 percent of their personal income towards housing costs.¹⁴ The St Vincent de Paul Society also told the Committee that they have noticed a rise in the number of younger women dealing with homelessness.¹⁵
- Advocacy for Inclusion told the Committee that people with disability have a lower employment rate, lower levels of full-time work and are more likely to rely on government support for income.¹⁶

⁹ Australian Bureau of Statistics, *Housing Occupancy and Costs*, released 25 May 2022, Graph 4.

¹⁰ ACTCOSS, *Submission 26*, p 2.

¹¹ Maiy Azzie, Anglicare Australia, *Priced Out: An Index of Affordable Rentals for Australia's Essential Workers*, April 2023.

¹² YWCA Canberra, *Submission 25*, p 3.

¹³ ACT Youth Advisory Council, *Submission 34*, p 2.

¹⁴ YWCA Canberra, *Submission 25*, p 3.

¹⁵ St Vincent de Paul, *Submission 23*, p 4.

¹⁶ Advocacy for Inclusion, *Submission 19*, p 3.

- Meridian told the Committee that members of LGBTQIA+ communities are at higher risk of becoming homeless compared to the broader community – about twice the rate of the general Australian population, and more if they experience other disadvantage such as older and younger people, disability, Aboriginal and Torres Strait Islander people, culturally and linguistical diverse people.¹⁷
- The Salvation Amy told the Committee that people facing financial hardship are less able to benefit from buying cheaper goods in bulk or making home-made meals.¹⁸

Existing programs

2.10. While broader financial supports are the responsibility of the Commonwealth Government, the ACT has a range of targeted support programs to help with cost of living pressures and has taken additional steps in recent years to help low income households.¹⁹ Such programs and steps include:

- food relief including to culturally and linguistically diverse community members and by providing assistance to community sector food relief services;
- the Sustainable Household Scheme to eligible households;
- reductions of residential and commercial stamp duty tax rates including concessions;
- an increase to the Utilities Concession;
- the Vulnerable Household Energy Support Scheme; and
- the Home Energy Support Program.²⁰

2.11. Details of the full range of concessions and programs are given in the ACT Government submission in the following areas:

- housing, rates and utilities;
- transport;
- health and dental;
- education and training;
- legal; and
- concession cards (for seniors and asylum seekers).

Areas of interest in submissions

2.12. The committee received a range of suggested ways and target areas to help the ACT community with increased cost of living pressures. These include:

¹⁷ Meridian, *Submission 14*, p 1.

¹⁸ The Salvation Army, *Submission 9*, p 4.

¹⁹ ACT Government, *Submission 30*, p 6.

²⁰ ACT Government, *Submission 33*, pp 6–7.

- more support for existing community services including food pantries, including through donations of excess supermarket food, provision of fuel voucher cards and community gardens (submission 35, 24, 22, 21, 14);
- lowering or abolishing land taxes and rates (submission 3, 12, 18);
- free meals in schools (submission 26, 24);
- addressing affordable housing and helping with up-front housing costs, de-identifying rental applications to remove bias (submission 34, 26, 25, 23, 21, 20, 19, 14, 11);
- addressing health care costs including for drug dependency and Community GP Liaison Units (submission 32, 30, 28, 26, 21, 19, 15, 14);
- free or more accessible public transport (submission 28, 14) or community transport (submission 24, 19), electric transport (submission 20);
- free CIT courses and financial support for education expenses (submission 28, 25, 24, 21);
- free hygiene products (submission 35, 28, 26, 19);
- increased pay for ACT public servants, especially for lower paid workers (submission 27);
- energy concessions and energy efficiency schemes (submission 26, 21, 20);
- increase publicity of existing assistance programs (submission 23);
- assistance programs for younger women (submission 23) and expansion of existing concessions (submission 12);
- direct income subsidies (submission 21);
- use of libraries and shopfronts as free and accessible places (submission 19);
- disability support (submission 14);
- provide financial counselling services, strengthen responsible lending practices, ensure legal services are available (submission 12, 11, 6); and
- support for gig economy workers (submission 11).

The report

- 2.13. The remaining chapters will discuss matters considered by the Committee as presented by the evidence received from submissions and the public hearings on Wednesday, 12 April 2023 and Thursday, 13 April 2023.

3. Health services

Walk-in centres

- 3.1. The ACT Government presents walk-in centres as a convenient health service for Canberrans. The Government website states:

Walk-in Centres provide free health care for non-life threatening injuries and illnesses to anyone who is over one year of age. The centres are open 7 days a week, including Christmas Day and New Year's Day between 7.30am and 10pm. You don't need to make an appointment, just come on in.²¹

- 3.2. The Committee received evidence that there is scope to make better use of the walk-in centres. The Health Care Consumers' Association put this in context of gaps in services:

... how could we make more effective use of these services to better meet health care needs in the ACT, particularly given the lack of funding to primary care services, the shortage of GPs and lack of access to bulk-billing in the ACT?²²

- 3.3. The Committee agrees the walk-in centres should continue to be supported to address gaps in services and recommends as below.

Recommendation 1

The Committee recommends that the ACT Government continue to invest in nurse-led walk-in health centres.

- 3.4. Tomorrow Movement suggested that there be more health and mental health places for people to be able to walk in casually, like the Safe Haven Café in Belconnen, without the need for appointments:²³

... It would be great to have more places like that [Safe Haven Café in Belconnen]. A big thing I have been thinking about, specifically for young people, is more spaces that are free and accessible and open to just be in and interact and maybe have some snacks or some chats with people or a pool table or that kind of stuff. That is mental health support as well.

I think a really growing problem in Australia in general, but also in Canberra, is that most of what we call public places are places for buying things. They are places that have a barrier to entry if you do not have money—bars, theatres, movie cinemas and that kind of stuff. People who are experiencing problems with

²¹ ACT Government Canberra Health Services, *Walk-in Centres (WiC)*, 24 April 2023, (<https://www.canberrahealthservices.act.gov.au/services-and-clinics/services/walk-in-centres-wic>, accessed on 24 April 2023).

²² Health Care Consumers' Association, *Submission 32*, p 8.

²³ Mx Michael Dillane, Tomorrow Movement, *Proof Committee Hansard*, 13 April 2023, p 128.

the cost of living cannot access those places and they often feel completely shut out ...²⁴

- 3.5. The Committee asked Tomorrow Movement whether there should be a greater geographic spread of these types of support locations, so that they are easily accessible for all ACT residents. Tomorrow Movement agreed, suggesting ‘outer-city centres’ such as Dickson, Gungahlin, Woden, and Tuggeranong, would benefit from such mental health support places.²⁵
- 3.6. The Committee recognises the impact the cost of living is having on those with health and mental health problems and agrees that there should be more walk-in support places across the ACT.

Recommendation 2

The Committee recommends that the ACT Government increase the number of walk-in support places for mental health support across the ACT.

Liaison with General Practitioners

- 3.7. Deep End Canberra advised the Committee that GP Liaison Units successfully operate at Canberra and Calvary Hospitals.²⁶ The ACT Government states that its unit delivers a number of results including:
- safe handover of patients;
 - a point of contact for GPs with Canberra Hospital;
 - providing clinical support over the phone to GPs; and
 - organising events for GP education.²⁷
- 3.8. Deep End Canberra suggested that a Community GP Liaison Unit be established to include health services outside of Canberra’s hospitals. The unit would provide liaison around community-based services and provide efficiencies more generally. It would:

... support GPs with care co-ordination especially around outpatient appointments and liaising with specialty teams and the broader community-based services. This aligns with the Commonwealth Governments aim to reduce demand on Emergency Departments for which the ACT Government is receiving funding. Patients waiting for out-patient specialist appointments often attend the ED repeatedly—risk assessments and clear management plans for community care would improve patient safety and have considerable cost savings. Savings will also

²⁴ Tomorrow Movement, *Proof Committee Hansard*, 13 April 2023, p 128.

²⁵ Tomorrow Movement, *Proof Committee Hansard*, 13 April 2023, pp 128–129.

²⁶ Deep End Canberra, *Submission 15*, p 3.

²⁷ ACT Government, Canberra Health Services, *Information for General Practitioners (GPs)*, undated (<https://www.canberrahealthservices.act.gov.au/health-professionals/information-for-general-practitioners-gps>, accessed on 24 April 2023).

be made by reducing DNAs (Did Not Arrive) to specialist appointments ensuring efficient use of available resources.²⁸

- 3.9. The Committee thanks Deep End Canberra for raising this matter and agrees there is value in extending this useful system to health services which are located in the community, external to the hospitals.

Recommendation 3

The Committee recommends that a Community GP Liaison Unit be established in local community-based services.

Piloting free dentistry

- 3.10. The Committee received evidence that there are 'less obvious higher costs' experienced by people with disability, such as:

- higher prices for similar goods due to inaccessible buildings, shops, or transport;
- higher prices for non-basic models with added functionality;
- inability to shop around for or take advantage of mark-downs or bargains; and
- a greater reliance on more expensive, but more proximate convenience stores.²⁹

- 3.11. Advocacy for Inclusion's submission suggested piloting free dentistry, to ease the growing cost of living burden among people with disability.³⁰ At the public hearing, Mr Craig Wallace, Head of Policy at Advocacy for Inclusion, further explained the barriers for people with disability accessing dentistry:

Even if you have some level of private health insurance, you can easily be set back a couple of hundred dollars from a dental appointment. An additional issue that people with disability have is the availability of dentists who are willing, able and kitted out to manage them. There is a real lack of dentists that will do that. Sometimes you are going to people that have an additional price premium around doing that.

I would say that the lack of access to dentistry is one of the biggest causes of human misery amongst our population that we see in our advocacy. We know that there are related health concerns that come from not having good access to dentistry. It is, again, a targeted thing that could be done that would relieve a lot of suffering and a lot of cost pressures.

It is also about unanticipated costs. In the work that we did to come up with a budget model for a person on DSP, we were not able to build in any capacity for a person to handle an unanticipated cost, like for a dentist. There is very little

²⁸ Deep End Canberra, *Submission 15*, p 3.

²⁹ Advocacy for Inclusion, *Submission 19*, p 5.

³⁰ Advocacy for Inclusion, *Submission 19*, pp 5–6.

access to free dentistry through existing schemes, so it is something that could be done that would make a difference.³¹

- 3.12. The Committee is of the view that, in order to ease the financial pressures faced by people with disability, the ACT Government look into ways to implement free dentistry for vulnerable members of the community.

Recommendation 4

The Committee recommends that the ACT Government expand access to free dental services, particularly for young people and people with disability.

Bulk-billing

- 3.13. The Australian Unemployed Workers' Union described the difficulty their members have in accessing medical services, and in particular, bulk-billed services. The Union stated:

There are very few bulk-billing doctors in the ACT. Our members usually cannot cover the upfront payment before the medicare rebate, which also rarely covers the whole fee. Medication costs have also increased. GP visits are often not affordable, let alone specialists or allied health professionals like dentists, psychologists and physiotherapists.³²

- 3.14. The Committee is concerned that people in need are not able to access medical services.
- 3.15. The Committee acknowledges that bulk-billing is a Commonwealth program. However, the ACT Government already has staff that regularly liaise and work with GPs. The Committee is of the view that the Government can build on these arrangements with a view to increasing rates of bulk-billing.

Recommendation 5

The Committee recommends that the ACT Government work with GP practices to support the increase the delivering of bulk-billed services to communities in need.

Drug and alcohol rehabilitation services

- 3.16. Families and Friends for Drug Law Reform advised the Committee that drug dependency generates intergenerational disadvantage. Further, punitive drug policies cause real harm.³³ They stated:

Risk factors of disadvantage reinforce each other, which means to say that addressing one such factor like dependency on illicit drugs will limit the prospect

³¹ Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 200.

³² Australian Unemployed Workers' Union Canberra Branch, *Submission 21*, p 1.

³³ Families and Friends for Drug Law Reform, *Submission 30*, p 6.

of the person accumulating additional risk factors that intensify their disadvantage. The resulting bundle of complexity can become extremely difficult to untangle.³⁴

- 3.17. Families and Friends for Drug Law Reform proposed principles for the Committee to follow, including that the effective approach to managing drug issues is based on public health concepts that promote social inclusion. They also stated the Committee should recognise that the most disadvantaged Canberrans include people dependent on illicit drugs.³⁵
- 3.18. The Tomorrow Movement made a similar point, recommending an increase in drug testing facilities and more rehabilitation and drug addiction support service funding.³⁶
- 3.19. The Committee notes that disadvantaged Canberrans are significantly affected by cost of living pressures, and that this includes those dependent on illicit drugs. The Committee is of the view that these individuals require improved access to appropriate rehabilitation services.

Recommendation 6

The Committee recommends that the ACT Government provide significant additional funding to alcohol, tobacco and other drug rehabilitation services and programs.

³⁴ Families and Friends for Drug Law Reform, *Submission 30*, p 6.

³⁵ Families and Friends for Drug Law Reform, *Submission 30*, p 5.

³⁶ Tomorrow Movement, *Submission 28*, p 2.

4. Legal services

Tenancy legal services

- 4.1. The Committee received evidence that that there is a lack of legal and regulatory services for tenants in the ACT. The ACT Youth Advisory Council noted that young people in particular struggled with understanding their rights when renting:

We have heard time and again that young people do not feel that they understand their rights. They really do not know where to go if they need legal representation or need advice on their legal rights. Having some sort of body like that would provide a purpose-built resource that young people know they can access to understand their rights and exercise their rights.³⁷

- 4.2. Legal Aid ACT, who currently provide free legal advice and services for ACT renters, noted that they are not able to meet the demand for their services.³⁸

- 4.3. Both organisations believe that the ACT needs a new regulatory body which can enforce the rules which protect renters' rights, such as the prohibition on rent bidding, as renters rarely bring these matters to ACAT:

There needs to be some sort of regulatory body that is able to enforce it—by way of fines, penalties, civil or what have you—for landlords and others. Of course, there are not a great number, but there are some out there who might be disregarding the changes to the law or what has been the law for a while. We see that as key.³⁹

- 4.4. The Committee sees the need for further legal support for renters in the ACT.

Legal Aid funding

- 4.5. Legal Aid ACT is an independent statutory authority which was established under the *Legal Aid Act 1977* to provide access to justice for vulnerable and disadvantaged people.⁴⁰ They have 'historically set the allowable income to qualify for legal assistance at 120% of the Henderson poverty line.' However, since this has not been updated since 2015, a prospective client must currently be on or below the current Henderson poverty line in order to qualify for their services.⁴¹

- 4.6. In their submission to this Inquiry, Legal Aid raised concerns about their inability to provide services to those in the community who do not meet this means test. They estimate that around 5 percent of applicants to their services are refused annually as they do not meet

³⁷ Mr Nicholas Villiers, Co-Chair, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 113.

³⁸ Mr Derek Schild, Head of Civil Justice Legal Practice, Legal Aid ACT, *Proof Committee Hansard*, 12 April 2023, p 96.

³⁹ Mr Derek Schild, Head of Civil Justice Legal Practice, Legal Aid ACT, *Proof Committee Hansard*, 12 April 2023, p 96.

⁴⁰ *Legal Aid Act 1977*.

⁴¹ Legal Aid ACT, *Submission 6*, pp 2–3.

this means test, and are concerned that this cohort can also not access legal services privately due to the cost.⁴²

- 4.7. Legal Aid would like to index their means test annually in order to ensure that they can help individuals who would otherwise not be able to access justice. They estimate that this would require an extra \$250,000 per annum of funding.⁴³ They would use this to service approximately another 100 legal aid grants per year.⁴⁴
- 4.8. The Committee supports Legal Aid's request for increased funding to ensure that their service capacity can rise with inflation.

Recommendation 7

The Committee recommends that the ACT Government increase funding for Legal Aid ACT by at least \$250,000 annually and support it to index its means test as a proportion of the Henderson poverty line into the future.

Gambling regulation

- 4.9. During the hearing on 12 April 2023, Care noted that their organisation has seen an increase in clients with problem gambling behaviours.⁴⁵ As explained by Ms Franklin, Chief Executive Officer of Care, financial hardship can exacerbate problem gambling:

Financial hardship goes a lot with mental health, anxiety and stress; and gambling similarly plays into those same issues. As you would know, there is only a small uptake of gambling help, gambling support services. We have found an increase, and when people are really stressed and they are really not sure what to do, gambling is one thing that they turn to.⁴⁶

- 4.10. Advocacy for Inclusion informed the Committee that there is anecdotal evidence of people with cognitive disabilities being at increased risk of gambling harm:

...often people with a cognitive disability who are in some sense targeted by online gaming and falling victim to it and managing to spend large amounts of money on online gaming. There is also the issue of the increasing prevalence of phone scams and other forms of targeted malfeasance which are causing people to spend money that they do not have. We would group those things together.⁴⁷

- 4.11. Gambling harm can result in more than financial hardship. Last year, Financial Counselling Australia and Suicide Prevention Australia co-reported on the links between gambling and

⁴² Legal Aid ACT, *Submission 6*, p 3.

⁴³ Legal Aid ACT, *Submission 6*, p 3.

⁴⁴ Mr Brett Monger, Chief Financial Officer, Legal Aid ACT, *Proof Committee Hansard*, 12 April 2023, p 96.

⁴⁵ Ms Carmel Franklin, Chief Executive Officer, Care, *Proof Committee Hansard*, 12 April 2023, pp 65–66.

⁴⁶ Ms Carmel Franklin, Chief Executive Officer, Care, *Proof Committee Hansard*, 12 April 2023, p 66.

⁴⁷ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 198.

suicide risk. The report recommended that Government implement stronger regulations on the industry.⁴⁸

- 4.12. The Committee acknowledges the serious harm that can be caused by problem gambling, especially on the most vulnerable people in our community.

Recommendation 8

The Committee recommends that the ACT Government increase their intervention to reduce problem gambling, through mechanisms such as advertising regulation, cashless gaming, and poker machine regulation.

⁴⁸ Financial Counselling Australia and Suicide Prevention Australia, Report, *Gambling and Suicide Prevention: A roadmap for change*, January 2022.

5. Income support

Concession management

- 5.1. In their submission, the ACT Government listed the range of concessions available to ACT residents, including concessions for first home buyers, pensioners, and students, and stated that ‘in providing cost of living assistance to Canberrans, the ACT Government primarily targets Commonwealth concession card holders.’⁴⁹
- 5.2. The Committee received considerable evidence that the community sector and non-government organisations (NGOs) were unaware of particular ACT Government subsidies and schemes. According to several witnesses, the available concessions may not fully reach their intended beneficiaries, or provide them with adequate assistance.⁵⁰
- 5.3. As Mrs Melissa Liddon explained at the hearing on 13 April 2023, in relation to her own financial situation:

If you are a single income supporting a family of four, the income that you have left over once you meet your basic expenses leaves you with less than if you were a low income earner, especially if you are a family with disabilities, like we are, paying full price for everything.⁵¹

- 5.4. Some Canberrans are unaware of the concessions they are eligible for, for example older people,⁵² young people,⁵³ and people experiencing a traumatic situation.⁵⁴ The reasons that an individual may not receive their full entitlements can be complicated, as explained by Dr Killen, Interim Chief Executive Officer of ACTCOSS:

...for example, you have a two-person household and one is eligible for concessions but the bill is in the other person’s name and then the concession is not applied to the bill. So the household has a lower income rate, but, because the bill is in a person’s name who is not eligible for concessions, they do not receive concessions.⁵⁵

- 5.5. ACTCOSS, in their submission, advised that they believe that a third of eligible Canberrans are not receiving utilities concessions when they should.⁵⁶ Dr Killen also posited that, ideally, concessions would be automatically applied wherever possible.⁵⁷

⁴⁹ ACT Government, *Submission 33*, pp 7–12.

⁵⁰ The Salvation Army, *Submission 9*, p 8; Melissa Liddon, *Submission 16*, p 2; Advocacy for Inclusion, *Submission 19*, p 6; Australian Unemployed Workers Union Canberra, *Submission 21*, p 3; St Vincent de Paul Society Canberra and Goulburn, *Submission 23*, p 5; YWCA Canberra, *Submission 25*, p 8.

⁵¹ Mrs Melissa Liddon, *Proof Committee Hansard*, 13 April 2023, p 143.

⁵² Ms Emma Davidson, Assistant Minister for Families and Community Services, *Proof Committee Hansard*, 13 April 2023, p 193.

⁵³ Dr Gemma Killen, Interim Chief Executive Officer, ACTCOSS, *Proof Committee Hansard*, 12 April 2023, p 9.

⁵⁴ Ms Jennifer Kirkaldy, Manager, Policy and Advocacy, The Salvation Army, *Proof Committee Hansard*, 12 April 2023, p 27.

⁵⁵ Dr Gemma Killen, Interim Chief Executive Officer, ACTCOSS, *Proof Committee Hansard*, 12 April 2023, p 9.

⁵⁶ ACTCOSS, *Submission 26*, p 2.

⁵⁷ Dr Gemma Killen, Interim Chief Executive Officer, ACTCOSS, *Proof Committee Hansard*, 12 April 2023, p 10.

- 5.6. The Committee is of the view that improvements could be made to the ACT's concessions management to ensure that they reach their intended beneficiaries and are applied as effectively as possible.

Recommendation 9

The Committee recommends that the ACT Government undertake a review of concessions with a view to expanding eligibility to ensure that their criteria allow programs to deliver stated objectives.

Recommendation 10

The Committee recommends that the ACT Government improve targeted communication to raise awareness of concession schemes through Access Canberra.

Recommendation 11

The Committee recommends that the ACT Government investigate a system for concessions to be automatically applied to eligible people.

Recommendation 12

The Committee recommends that Access Canberra provide a liaison officer to provide information sessions with NGOs, local community services and groups around the different concessions and programs available.

Debt collection

- 5.7. In their submission, Care advised that they have recently received calls from stressed homeowners who were in arrears on their land rates, and unable to make their repayments on time. They noted that there seems to be little flexibility in terms of payment plans for these debts, and believe that it may be putting people at risk of losing their homes.⁵⁸
- 5.8. Care also advocates for introducing 'an income-based approach to ACT fines, fees and other charges to ensure people on the lowest income are not unfairly disadvantaged.'⁵⁹ This aligns with the view of Advocacy for Inclusion, who state that fines and other financially punitive measures often harm people with disability disproportionately.⁶⁰
- 5.9. The Committee notes that the 2012 ACT Targeted Assistance Strategy recommended that the Government take a flexible approach to debt collection, using methods such as

⁵⁸ Care, *Submission 12*, p 5.

⁵⁹ Care, *Submission 12*, p 5.

⁶⁰ Advocacy for Inclusion, *Submission 10*, p 7.

payment plans, waivers in case of severe hardship, and community service in lieu of payment.⁶¹

Recommendation 13

The Committee recommends that the ACT Government review their strategy for debt collection to consider the cost of living crisis and vulnerability of people, including those with disability.

Jobs for Canberrans

- 5.10. Many submissions to the inquiry raised the issue that currently, Government-supported incomes such as JobSeeker or the Disability Support Pension are insufficient for people's basic needs.⁶²
- 5.11. The Unemployed Workers' Union suggested that job creation programs are a valuable way of raising the income levels of low income individuals, while providing benefits to the wider community such as food programs or disaster relief preparedness.⁶³

Financial counselling services

- 5.12. Care is a financial counselling and consumer law service which assists people who are experiencing financial distress. Although they experienced a lull in demand for their services during the COVID-19 lockdown period, due to the income assistance which was provided by the ACT and Commonwealth governments at the time, there has been a resurgence in demand during the recent rise in inflation:

We responded last year to 1,329 calls and, to date, from July, we have had 1,066 calls for assistance. What we have noticed in recent months is that demand is increasing. In the January to March quarter this year, there was a 35 per cent increase in calls on the same period last year. We are receiving more calls from people who are working. Often they are in full-time work and are on reasonable incomes but are struggling to keep up with cost-of-living pressures. Around about 40 per cent of our clients are employed and 15 per cent of clients are on incomes over \$80,000.⁶⁴

- 5.13. Care also noted in their submission that their services result in direct financial benefit to their clients:

⁶¹ ACT Government, *2012 ACT Targeted Assistance Strategy*, Appendix B, Flexible Payment Options for Government Fees and Charges.

⁶² See, for example: Australian Unemployed Workers Union, *Submission 21*, p 2; ACTCOSS, *Submission 26*, p 1; The Salvation Army, *Submission 9*, p 1; Advocacy for Inclusion, *Submission 19*, p 6.

⁶³ Mx Jules Kelly, Branch Co-Ordinator, Canberra Branch, Australian Unemployed Workers Union, *Proof Committee Hansard*, 13 April 2023, p 120.

⁶⁴ Ms Carmel Franklin, Chief Executive Officer, Care, *Proof Committee Hansard*, 12 April 2023, p 64.

The program not only benefits participants financially, but it also provides valuable life skills to build financial capability and resilience. We have been providing this program for a few years now without any funding assistance for the Government. The demand for the program is increasing with a regular wait list of people wanting to participate. In 2021 -22 participation in Care's Work Development sessions led to a reduction in outstanding fines of \$24,832.⁶⁵

- 5.14. The Committee is of the view that financial counselling schemes could provide a cost-effective way to support people through an acute cost of living crisis and into their future.

Recommendation 14

The Committee recommends that the ACT Government provide more support for financial counselling services.

Recommendation 15

The Committee recommends that the ACT Government provide funding for specialist financial counsellors for priority groups and develop a campaign to promote such services.

- 5.15. The Committee heard during the public hearing on 12 April 2023 that The Salvation Army provides financial counselling services, and also provides no-interest loans as a safe source of credit for people in need:

Having those forms of credit that are safe, like No Interest Loans, which is the one that we run, can be transformative for a person. If you are in a situation where you need your car repaired, not being able to repair your car might actually lead to you losing your job...

With something like a no-interest loan, with which you can get your car repaired, you still have to pay back the debt, but you are not saddled with the servicing of the debt and the high levels of interest. That can have an incredibly positive impact on people, while also preventing people from slipping into worse poverty.⁶⁶

- 5.16. The Salvation Army told the Committee that they provide approximately 120 such loans in the ACT every year, with one full-time worker primarily funded by the ACT Government. They told the Committee that, if funding were provided for another worker, they would be able to double the number of loans available.⁶⁷

⁶⁵ Care, *Submission 12*, p 5.

⁶⁶ Ms Jennifer Kirkaldy, Manager, Policy and Advocacy, The Salvation Army, *Proof Committee Hansard*, 12 April 2023, pp 21–22.

⁶⁷ Ms Jennifer Kirkaldy, Manager, Policy and Advocacy, The Salvation Army, *Proof Committee Hansard*, 12 April 2023, pp 21–22.

- 5.17. The Committee is of the view that access to safe credit is necessary to help people manage the impact of financial shocks.

Recommendation 16

The Committee recommends that the ACT Government provide funding to The Salvation Army for extra staffing resource to assist in the processing of no-interest loans.

Taxi Subsidy Scheme

- 5.18. Advocacy for Inclusion advised during the hearing on 13 April 2023 that the Taxi Subsidy Scheme, which is provided by the Government for people whose disabilities prevent them from using public transport, is under-utilised due to the financial cap for each use of the scheme not having risen in line with increases in taxi fares:

We think that there are a number of issues here. There is the rising cost of taxis, but also the fact that, as Canberra is getting bigger, we are now seeing some level of congestion across town, as people are needing to take longer journeys, taking a lot of time, and the scheme has not kept pace.⁶⁸

- 5.19. The Committee notes that the Taxi Subsidy Scheme has also been the subject of a recent report by the Standing Committee on Public Accounts, who came to similar conclusions on the possibilities for improvement of the Scheme.⁶⁹

Recommendation 17

The Committee recommends that the ACT Government improve the ACT Taxi Subsidy Scheme.

⁶⁸ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 12 April 2023, p 197.

⁶⁹ Standing Committee on Public Accounts, *Report 14: Inquiry into Auditor-General's Performance Audit Reports January 2022 – June 2022*, pp 6–8.

6. Planning

Affordable housing

6.1. At the hearing on 12 April 2023, Ms Frances Crimmins of YWCA Canberra stated:

A chronic undersupply of housing amid significant population growth is adding immense cost and vacancy pressure for renters which eventually flows to other housing options such as affordable or social housing.⁷⁰

6.2. In their submission, YWCA noted that:

Given the unique land pressures in the ACT, increasing supply requires innovative approaches to land supply and infill development.⁷¹

6.3. One option for addressing housing supply is proposed by organisations such as Missing Middle Canberra, who have advocated for more ‘missing middle’, or medium density, housing as a solution to housing shortages and a lack of affordable housing options.⁷²

6.4. YWCA Canberra supports this approach:

... reforms to ACT zoning laws that would enable increased missing middle housing – medium density homes such as townhouses and duplexes that enable people to live closer to their jobs, essential services, and community.⁷³

6.5. Their submission stated that this change would:

contribute significantly to alleviating the ongoing housing shortage and high rents, and ensuring those on low and modest incomes aren’t priced out of the housing market.⁷⁴

6.6. At the public hearing on 12 April, YWCA Canberra’s Chief Executive Officer, Ms Frances Crimmins, said:

I would see these changes as being urgent, and it is not just about affordable supply; I would see it as an opportunity for social housing as well. It would give organisations like YWCA, who have blocks of land that are only zoned for single dwellings, to possibly deliver more dwellings within the same footprint to help fill the social housing as well as the affordable housing need. I see Missing Middle as covering all demographics and housing needs within Canberra.⁷⁵

⁷⁰ Ms Frances Crimmins, Chief Executive Officer, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p29.

⁷¹ YWCA Canberra, *Submission 25*, p6.

⁷² Missing Middle, *Canberra needs Missing Middle housing* (<https://missingmiddlecbr.org.au>), accessed 2 May 2023).

⁷³ YWCA Canberra, *Submission 25*, p6.

⁷⁴ YWCA Canberra, *Submission 25*, p6.

⁷⁵ Ms Frances Crimmins, Chief Executive Officer, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p 32.

- 6.7. Weston Creek Community Council also advocated in their submission for more missing middle housing in the Weston Creek district in order to meet existing demand.⁷⁶
- 6.8. The Committee acknowledges the importance of an adequate supply of housing, and particularly of affordable housing, for ACT residents, as well as the land pressures affecting the ACT.
- 6.9. In the Committee's view, a higher percentage of urban infill in the ACT is required to allow for the construction of more affordable housing properties. An increased focus on 'missing middle' housing will go some way towards addressing housing shortfalls in the ACT, without contributing to urban sprawl.

Recommendation 18

The Committee recommends that the ACT Government acknowledges the ongoing community campaign advocating for more 'missing middle' housing and consider how to reform planning system to enable the construction of more homes within our current urban footprint.

Public housing

- 6.10. At the hearing on 12 April 2023, the Minister for Housing and Suburban Development, Ms Yvette Berry MLA, advised the Committee that the ACT Government has committed to growing the ACT's public housing portfolio by 'at least 400 additional homes by 2026-27'.⁷⁷
- 6.11. In their submission, the Australian Unemployed Workers' Union, Canberra, advocated for guaranteed public housing to everyone on the public housing waiting list, and for building more public housing along major transport routes, as well as more student housing and housing cooperatives.⁷⁸
- 6.12. The Minister for Housing and Homelessness, Ms Rebecca Vassarotti, noted at the 12 April 2023 hearing that:

... public housing tenants are some of the most scrutinised members of our local community. People are able to express a view about what is happening with a particular group in our community that does not happen across the community.⁷⁹
- 6.13. The Committee notes and welcomes the ACT Government's commitment to increasing the public housing portfolio in the ACT. The Committee is also aware that community attitudes towards the construction of new public housing are not always positive.

⁷⁶ Weston Creek Community Council, *Submission 18*, p 4.

⁷⁷ Ms Yvette Berry MLA, Deputy Chief Minister and Minister for Housing and Suburban Development, *Proof Committee Hansard*, 12 April 2023, p 101.

⁷⁸ Australian Unemployed Workers Union, Canberra, *Submission 21*, p 1.

⁷⁹ Ms Rebecca Vassarotti MLA, Minister for Homelessness and Housing Services, *Proof Committee Hansard*, 12 April 2023, pp 113–114.

- 6.14. The Committee's view is that increasing community awareness of the benefits of new public housing, both to individuals and to the ACT as a whole, will benefit current and future public housing tenants as well as the wider community.

Recommendation 19

The Committee recommends that the ACT Government promotes the social, environmental and economic benefit of the provision of more public housing.

7. Housing

Renting

- 7.1. During the public hearing, the Committee heard evidence of discrimination occurring in the private rental market.
- 7.2. The ACT Youth Advisory Council noted to the Committee that ‘young people face additional barriers in accessing safe, appropriate and affordable housing, including age discrimination in the private rental market, no or shorter rental histories, insecure working arrangements and discrimination against shared housing arrangements’.⁸⁰
- 7.3. The ACT Youth Advisory Council similarly pointed out this discrimination is often exacerbated for people of the Culturally and Linguistically Diverse (CALD), LGBTQIA+, and Aboriginal and Torres Strait Islander communities when looking for housing.⁸¹

Recommendation 20

The Committee recommends that the ACT consider ways to ensure that young people are not being discriminated against in the private rental market.

- 7.4. The Committee heard during evidence of the financial difficulties young people face in the housing market.
- 7.5. The ACT Youth Advisory Council expressed concern about the financial barriers faced by young people in the housing market:

We hear a lot of rhetoric that young people prefer to live in rentals. I do not know whether that is necessarily based on fact or just a view that people have painted because a lot of people do live in rentals. It is not because they want to but because they literally cannot afford to put a deposit together for a home, for example. That is one of the other financial barriers we talked about in our other submission— the ability to see past the next day or the next week when you are living from pay cheque to pay cheque. Most young people are not even thinking about the possibility of owning a home soon.⁸²
- 7.6. The Committee also heard from the ACT Youth Advisory Council that, despite it being the ‘best around’, awareness of the ACT Government’s Bond Loan Scheme was very low, commenting ‘Most young people, if you asked them, would never have heard it’.⁸³
- 7.7. The ACT Youth Advisory Council also expressed a desire for other additional support schemes in the market that would assist young people with some up-front costs:

⁸⁰ Ms Lily Harrison, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 132.

⁸¹ Mr Nicholas Villiers, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 134; ACT Youth Advisory Council, *Submission 34*, p 3.

⁸² Mr Nicholas Villiers, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 138.

⁸³ Mr Nicholas Villiers, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 139.

For young people who pay a deposit and move into a home and pay the first couple of weeks rent, something like providing a loan for the energy connection fees could be really useful, to make sure that they move in and can turn the lights on. Other options to provide similar support should be scoped.⁸⁴

- 7.8. The Committee is of the view that to financially support young people in the housing market, the ACT Government should increase awareness of the Bond Loan Scheme, and consider the viability of providing other waivers or small loans to support young people (who would be otherwise unable to afford to) to pay up-front housing costs such as energy connection fees.

Recommendation 21

The Committee recommends that the ACT Government increase awareness of the Bond Loan Scheme among young people and consider additional financial support to young people to assist with up-front rental costs.

Delays

- 7.9. The Committee heard in the public hearing about challenges in delays faced by Housing ACT when it comes to demolition of empty houses and construction of new houses as part of the Government's Growing and Renewing Public Housing Program. This program aims to invest \$100 million over five years to deliver 1,400 new homes through:

- Redeveloping approximately 300 existing sites to deliver 700 new homes;
- Building approximately 420 new homes on vacant purchased land;
- Buying approximately 140 homes; and
- An additional 140 properties were added to the growth target as part of the Parliamentary and Governing Agreement.⁸⁵

- 7.10. At the hearings, the Committee asked questions about delays in the program. Minister Berry acknowledged the frustration around these delays, and cited the organisation of contracts as the reason:

I can understand why, when people see the vacant blocks, they wonder why homes are not being built straight away or, when houses are empty, they are not being demolished straight away. I guess it is the process that Housing needs to go through to organise the contracts for demolition.⁸⁶

- 7.11. The Minister pointed out to the Committee that the contract for either demolition or construction often are not just for one house, but for multiple properties as so 'it is

⁸⁴ Ms Lily Harrison, ACT Youth Advisory Council, *Proof Committee Hansard*, 13 April 2023, p 139.

⁸⁵ ACT Government, *ACT Housing Strategy: Growing and Renewing Public Housing Program*, https://www.communityservices.act.gov.au/_data/assets/pdf_file/0020/2018360/Housing-ACT-Strategy-Growing-and-Renewing-Public-Housing.pdf, (accessed 2 May 2023) p 3.

⁸⁶ Ms Yvette Berry MLA, Minister for Housing and Suburban Development, *Proof Committee Hansard*, 12 April 2023, p 106.

worthwhile for an organisation to do the build across the city. It is not financially viable to do one thing at a time'.⁸⁷

- 7.12. Ms Catherine Loft, Executive Branch Manager, Infrastructure and Contracts, Community Services Directorate, explained the problems in further depth:

Years ago... we did look at separating the D and C contract and doing the demolition separate from the construction. We did a few, but it comes with risk. It comes with financial risk, but we also ran into issues where the builder contractor comes in. There were situations where there was still asbestos remaining and sometimes live services. It is very difficult to separate those and then to also package up demolitions to make it viable for contractors to tender for.

The largest problem comes from, again, the delays that we are having. The process actually starts well before a tenant moves out. We have a portfolio planning team that look at the portfolio as a whole and the long-term requirements and then individual blocks—for example, are they located next to another block? If we vacate one—and it could be vacated at the end of the tenancy, not necessarily by us asking a tenant to move—do we work with the tenant next door to relocate them so that, over the two blocks or three blocks, we could increase the yield? That design process happens long before a tenant moves out. Of course, once we submit the DA, often that design gets changed. We are facing more and more objections from the community, which is delaying our DA process a lot.

So any contracts that we have entered into we are revisiting now to see whether there are opportunities to separate demolition and construction, with tighter parameters. If we have already entered into a DA, we cannot separate before it gets to BA. With new vacancies that is something that we are prepared to come back and reconsider. At the moment, we are really working on those 100 vacants. We also have nearly 100 demolitions scheduled before the end of this calendar year.⁸⁸

- 7.13. The Committee heard about the case of one house in Dickson that has been held up for 12 months because of these issues and community opposition.⁸⁹

- 7.14. The Committee also heard from the Community Services Directorate of general delays in the construction industry:

With the delays in the construction industry, we had to delay the delivery of the construction by two years. That was announced in November last year. So, while everything will be under contract by the end of the program—or we are aiming for the end of the financial year next year, so everything will be in the

⁸⁷ Ms Yvette Berry MLA, Minister for Housing and Suburban Development, *Proof Committee Hansard*, 12 April 2023, p 106.

⁸⁸ Ms Catherine Loft, Executive Branch Manager, Infrastructure and Contracts, Community Services Directorate, *Proof Committee Hansard*, 12 April 2023, p 107.

⁸⁹ Ms Catherine Loft, Executive Branch Manager, Infrastructure and Contracts, Community Services Directorate, *Proof Committee Hansard*, 12 April 2023, p 108.

construction industry under contract—the construction times have doubled. A single dwelling has gone from nine months to 18 months.⁹⁰

- 7.15. The Committee is of the view that delays of up to 12 months or longer are unacceptable when there are 3,000 people on the waiting list for public housing. The ACT Government should review the contract management protocols of Housing ACT in order to speed up both the demolition of old vacant properties and the construction of new properties. This should be supplemented by substantially increasing the capacity of Housing ACT to support the delivery of the Growing and Renewing Public Housing Program, by recruiting and retaining specialist workforce with skills in contract management and procurement. The ACT Government should also seek to limit the time tenants are displaced between the demolition of an old property and the construction of a new property.

Recommendation 22

The Committee recommends that the ACT Government speed up both the demolition of old vacant properties and the construction of new properties.

Recommendation 23

The Committee recommends that the ACT Government substantially increase the capacity of Housing ACT to support the delivery of the Growing and Renewing Public Housing program.

Recommendation 24

The Committee recommends that the ACT Government limit the time between tenants moving out of an old public housing dwelling and the construction of a new public housing dwelling on that site.

Targets

- 7.16. The Committee also heard concerns from YWCA of potential conflation between the 400 additional public housing dwellings from the ACT Government as part of the Parliamentary and Governing Agreement (PAGA), and 500 dwellings anticipated from the Commonwealth Government's Housing Australia Future Fund, with the risk that the ACT Government's overall housing numbers might decline:

I think it is also worth directing the committee back to parts of Fran's opening statement about the housing targets of the parliamentary agreement and the new targets of the Australian government, which is estimated to provide about 500 homes to Canberra. Our concern is that we do not want to see these numbers become conflated—that suddenly the 500 homes that the Australian government are committing to the Canberra region become part of the 600 [sic] homes that

⁹⁰ Ms Catherine Loft, Executive Branch Manager, Infrastructure and Contracts, Community Services Directorate, *Proof Committee Hansard*, 12 April 2023, p 101.

the parliamentary agreement would deliver on, which would effectively cut the number of homes by about 500. Something that we really want to highlight here is that it is really important that those two measures remain distinct and that, at the end of it all, we get about 1,000 new homes to Canberra.⁹¹

- 7.17. Minister Berry assured the Committee that the ACT Government's housing numbers will not decline and would be considered separate to those from the Commonwealth Government:

I can again absolutely confirm that our numbers will not go down. We have always said "at least". If we can add more to that, within our own government's priorities and budget commitments, we will. The federal government's funding for housing across the country will be in addition to that—keeping in mind that it is a challenging space at the moment for construction for everybody, and that has meant that things are taking a little bit longer than we would like.⁹²

Relocating tenants

- 7.18. The Minister also earlier noted the Government's existing strategy when it comes to managing the sale of public housing properties to ensure minimal disruption:

[W]e have slowed down the sales program so that we are not relocating tenants unnecessarily. A lot of analysis has gone into this, right down to quarter milestones on all the construction projects. Most of them are already under contract, so it is not a matter of stopping those contracts. They have already started; they are just delayed. So, yes, we are slowing down the sales to try to match our revenue and expenditure pretty much on an even basis each quarter.⁹³

- 7.19. The Committee acknowledges the work of the Government in expanding its housing stock, and is of the view that in order to ensure the portfolio of public housing properties is not in decline at any one time, the Government should continue to manage the sale of public housing properties.
- 7.20. The Committee is also of the view that in order to allay any fears over a drop in the number of public housing properties being constructed in the ACT, the ACT Government should ensure that it honours its commitment made in the PAGA to increase the public housing portfolio by 400 properties by 2025.

Recommendation 25

The Committee recommends that the ACT Government continue to manage the sale of public housing properties to ensure that the portfolio of public housing properties is not in decline at any one time.

⁹¹ Ms Leah Dwyer, Director, Policy and Advocacy, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p 35.

⁹² Ms Yvette Berry MLA, Minister for Housing and Suburban Development, *Proof Committee Hansard*, 12 April 2023, p 105.

⁹³ Ms Catherine Loft, Executive Branch Manager, Infrastructure and Contracts, Community Services Directorate *Proof Committee Hansard*, 12 April 2023, p 102.

Recommendation 26

The Committee recommends that the ACT Government honour its commitment to made in the Parliamentary and Governing Agreement to increase its public housing portfolio by 400 properties by 2025.

People with disability

- 7.21. The Committee also received evidence relating to the difficulties faced by people with disability in accessing public housing, with Advocacy for Inclusion noting to the Committee several problems:

In terms of public housing, there is currently the lowest number of public housing dwellings in the ACT in 10 years. The ACT also experience a further reduction in the number of households in social housing. Priority public housing applicants are waiting an average of 337 days, and the average wait time for standard public housing has blown out to almost five years. More than half (56%) of public housing households include someone with disability.⁹⁴

- 7.22. They called for more housing to be built at the gold standard for access, among other recommendations.⁹⁵
- 7.23. The Committee also heard in the public hearing that the Community Services Directorate faced difficulty in finding and purchasing properties in the private market that are Class C adaptable (dwellings which incorporate all essential features of the adaptable housing unit Standard (AS4299)), and that 50 to 60 percent of the 22,000 current tenants have a disability.⁹⁶
- 7.24. The Committee also heard from CSD that there are approximately 150 to 160 people on the priority needs waitlist. The Directorate could not provide the exact number of people on the waiting list who require a Class C property, due to resourcing constraints.⁹⁷
- 7.25. The Directorate also noted to the Committee that while it received requests from organisations like Disability ACT for all public housing to be Class C, it cannot meet that demand as it needs to purchase ‘houses that meet the needs of individuals and particular families’.⁹⁸
- 7.26. The Committee considers that knowing how many people on the public housing waiting list with disability is very important to understanding the impact of the cost of living crisis in

⁹⁴ Advocacy for Inclusion, *Submission 19*, p 4.

⁹⁵ Advocacy for Inclusion, *Submission 19*, p 4.

⁹⁶ Ms Catherine Loft, Community Services Directorate, *Proof Committee Hansard*, 12 April 2023, pp 102, 104; ACT Government, *Adaptable Housing Requirements for Multi Unit Developments*, https://www.planning.act.gov.au/_data/assets/pdf_file/0011/1096922/Adaptable-housing-requirements-for-multi-unit-developments.pdf (accessed 2 May 2023), p 1.

⁹⁷ Ms Louise Gilding, Executive Branch Manager, Housing Assistance, Community Services Directorate, *Proof Committee Hansard*, 12 April 2023, p 103.

⁹⁸ Ms Yvette Berry MLA, Minister for Housing and Suburban Development, *Proof Committee Hansard*, 12 April 2023, p 104.

the ACT, and therefore requests that the Community Services Directorate determine how many applicants on the public housing waitlist require Class C adaptable properties.

- 7.27. Further, given the importance of ensuring that those with disability on the waitlist are found suitable accommodation, the Committee is of the view that the Community Services Directorate should continue to build public housing and purchase from the private housing market to grow the overall supply of public housing to cater to all levels of accessibility needs on the public housing waitlist.

Recommendation 27

The Committee recommends that the Community Services Directorate determine publicly state how many applicants on the public housing waitlist require Class C adaptable properties.

Recommendation 28

The Committee recommends that the Community Services Directorate should continue to build public housing and purchase from the private housing market to grow the overall supply of public housing to cater to all levels of accessibility needs on the public housing waitlist.

Independent review

- 7.28. The Committee has concerns about the management of the Growing and Renewing Public Housing Program, due to significant delays.
- 7.29. The good management of the program is particularly important given the provision of adequate social housing was seen as the key alleviating factor for the housing issues faced by many Canberrans, as exemplified by The Salvation Army's evidence to the Committee:

... we are basically supportive of anything that is going to increase the social housing stock. That is the single intention that we see as being most effective. That is why we are in the social housing market, to be honest, because we see that it is absolutely transformative.⁹⁹

- 7.30. The Committee is therefore of the view that given the difficulties faced by the Directorate in managing the Growing and Renewing Public Housing Program, the Auditor-General should consider conducting a performance audit into the program.

Recommendation 29

The Committee recommends that Auditor-General consider conducting a performance audit into the management of the Growing and Renewing Public Housing Program.

⁹⁹ Ms Jennifer Kirkaldy, Manager, Policy and Advocacy, The Salvation Army, *Proof Committee Hansard*, 12 April 2023, p 27.

8. Children and Early Education

Future of Education Equity Fund

- 8.1. The ACT's Future of Education Equity Fund 2023 (Equity Fund) website states that the fund:
- ...provides low-income families and independent students who meet the eligibility criteria with a one-off payment to assist with costs of education expenses such as school uniforms and excursions, sport equipment and activities, tuition, and music lessons...¹⁰⁰
- 8.2. In their submission, the ACT Youth Advisory Council recommended the Equity Fund be reviewed, with consideration given to the financial support most needed by young people, and future measures to support them to meet their costs.¹⁰¹
- 8.3. At the hearing on 12 April 2023, Ms Jennifer Kirkaldy of The Salvation Army told the Committee that the availability of information about the Equity Fund, as well as the timeframes for applications, could be barriers to access. Ms Kirkaldy advised that some eligible families and independent students were unaware of the Equity Fund, while families also tend to consider education expenses primarily in the lead-up to the start of the school year, rather than around the months when applications are currently due.¹⁰²
- 8.4. The Committee notes concerns that the current administration of, and communication about, the Equity Fund may be resulting in some eligible families being unable to access the scheme, or to access funding when it is most needed.
- 8.5. In the Committee's view, timely and targeted communication about, and administration of, the Equity Fund will enable it to be used most effectively. This will ensure that assistance is available to the people who need it most at the times when they need it most.

Recommendation 30

The Committee recommends that the ACT Education Directorate evaluate the Future of Education Fund and consider changes to allow schools to apply on behalf of students and to ensure that funding is supporting the vulnerable year-round.

Free meals for students

- 8.6. In the second half of 2023, five Canberra public schools will be participating in a free meals pilot which will provide students with breakfast and lunch up to three days a week. The

¹⁰⁰ ACT Government, Education Directorate, [Equity Fund 2023](#), accessed 2 May 2023.

¹⁰¹ ACT Youth Advisory Council, *Submission 34*, p 7.

¹⁰² Ms Jennifer Kirkaldy, Manager, Policy and Advocacy, The Salvation Army, *Proof Committee Hansard*, 12 April 2023, p 20.

pilot will last until the end of the end of 2024 and will be independently evaluated for student uptake, impact and effectiveness.¹⁰³

- 8.7. Community Service #1 and the Australian Unemployed Workers' Union both advocated in their submissions for all ACT school students to receive free meals.¹⁰⁴

Recommendation 31

The Committee recommends that the ACT Government evaluate the free meal program and assess the scope for expanding the program to all ACT public schools, prioritising need.

¹⁰³ ACT Government, Media Release: Free Meals in Schools pilot for five public schools, 28 March 2023 (<https://www.act.gov.au/our-canberra/latest-news/2023/march/free-meals-in-schools-pilot-for-five-public-schools>, accessed 27 April 2023).

¹⁰⁴ Australian Unemployed Workers' Union (Canberra Branch), *Submission 21*, p 2; Community Services #1, *Submission 24*, p 4.

9. Higher education

- 9.1. The committee heard from a number of submitters and witnesses about potential measures that could be taken to alleviate cost of living pressures in relation to the higher education sector.
- 9.2. The committee acknowledges that higher education plays a critical role in building workforce capability in the ACT and providing improved social and economic mobility for its residents. There are significant returns to the ACT community and individuals where economic and other barriers to access and participation are reduced.

Availability of courses at Canberra Institute of Technology

- 9.3. The Tomorrow Movement submitted that the government should make all courses at the Canberra Institute of Technology (CIT) free with a particular focus on those courses that ‘... provide vital training for people in the fight against climate change and ecological breakdown’.¹⁰⁵ The Australian Unemployed Workers Union, Canberra also supported adding more courses to the free CIT course list.¹⁰⁶
- 9.4. While additional analysis of the economic and social impacts of free CIT courses needs to be assessed in more detail, the Committee considers that the viability of such an approach is worthy of further consideration by the government.
- 9.5. The Committee also believes that more can be done to promote awareness in the ACT community as to the availability of free courses and CIT.

Recommendation 32

The Committee recommends that the ACT Government add more courses to the free CIT course list, particularly in areas of acute skill shortage including building and construction, aged care and mental health.

Recommendation 33

The Committee recommends that the ACT Government increase community awareness of free CIT courses.

¹⁰⁵ Tomorrow Movement, *Submission 28*, p 3.

¹⁰⁶ Australian Unemployed Worker Union Canberra, *Submission 21*, p 2.

10. Community services

- 10.1. The Committee received extensive oral evidence and submissions about how the provision of community services might be adapted and enhanced to tackle cost of living pressures facing the ACT community. As with other evidence, there was a particular focus on supporting those members of the community who were particularly vulnerable.

Review of the Targeted Assistance Program

- 10.2. On 6 October 2021, the Assembly passed a resolution calling on the government to, among other matters, ‘... review and update the ACT’s Targeted Assistance Strategy in the first half of 2022, with potential measures to be considered as part of the 2022-23 Budget.’¹⁰⁷ The strategy, developed in 2012, followed the establishment of roundtable to create ‘... an evidence-based ACT Targeted Assistance Strategy that builds on the work the Government has already done and to look for ways the community, market and individuals can respond to financial pressures ...’.¹⁰⁸
- 10.3. The Government heard from one witness to the effect that it did not appear that such review had been undertaken, noting that ‘... there remains a need for a comprehensive and evidence-based review and update of the ACT Targeted Assistance Strategy to ensure that assistance is adequate, accessible and targeted to our diverse community now and into the future, informed by quantitative and qualitative data, including people’s lived experience’.¹⁰⁹
- 10.4. This was a view shared by several submitters.
- 10.5. ACTCOSS submitted that ‘The ACT Targeted Assistance Strategy is over a decade old. Economic conditions have evolved significantly since this strategy was created and it needs updating’.¹¹⁰
- 10.6. In its submission, Care noted that ‘... it is timely, and in fact overdue for ... [the] strategy to be reviewed. We strongly support the ACT Government undertaking a review of the ... [Targeted Assistance Program], with an emphasis on any recommendations not yet implemented or recommendations that need updating to reflect the current economic conditions’.¹¹¹
- 10.7. At the hearing on 13 April 2023, the Chief Minister advised the Committee that there was an ‘internal government review’ and an examination of the relevant issues through the budget process. In a subsequent response to a Question on Notice about whether such a review had been undertaken, the Chief Minister advised of a number of initiatives contained in both the 2022–2023 Budget and the 2022–2023 Budget Review.¹¹²

¹⁰⁷ MoP, No 25, 6 October 2021, p 303.

¹⁰⁸ http://www.cmd.act.gov.au/_data/assets/pdf_file/0005/298337/ACT_Targeted_Assistance_Strategy.pdf accessed on 3 May 2023.

¹⁰⁹ Mr Geoff Buchanan, *Proof Committee Hansard*, 13 April 2023, p 141.

¹¹⁰ ACTCOSS, *Submission 26*, 8.

¹¹¹ Care, *Submission 12*, p 4.

¹¹² Mr Andrew Barr MLA, Chief Minister, *Answer to QON 14*, 13 April 2023 (received 2 May 2023).

- 10.8. Notwithstanding that relevant concessions and assistance programs are considered through the normal course of the budget development cycle, the Committee notes the Assembly's resolution of 6 October 2021 calling on the government to 'review and update' the strategy, which does not appear to have been done. Accordingly, the Committee considers that the government should formalise its approach to such a review and keep the Assembly apprised of progress.

Recommendation 34

The Committee recommends that:

- the ACT Government formally conducts a systemic and holistic review of the Targeted Assistance Strategy;
- updates the Target Assistance Strategy based on the outcomes of that review; and
- and tables the report on the review and an updated Targeted Assistance Strategy in the Assembly.

Supporting 'gig economy' workers

- 10.9. The Committee heard that more could be done to support workers in the 'gig economy'. In its submission, Suicide Prevention Australia noted that:

People engaged in insecure work are at greater risk of financial distress due to growing cost of living pressures compared to the permanently employed. The growth of the freelance workforce or gig economy has major financial ramifications for employees due to loss of superannuation, paid sick leave and annual leave. Worryingly, the growing casualisation of the workforce and shift towards contract work has coincided with rising underemployment and low wage growth in Australia.¹¹³

- 10.10. Suicide Prevention Australia noted that, due to the decentralised nature of the work, gig economy workers do not have access to the same supports as those workers engaged in permanent work.¹¹⁴ It considered that an online support platform aimed at gig economy workers could be an effective way of addressing the needs and particular risks associated with this cohort. The Committee sees value in the proposal.

Recommendation 35

The Committee recommends that the ACT Government consider introducing an online support platform for gig economy workers.

¹¹³ Suicide Prevention Australia, *Submission 11*, p 3.

¹¹⁴ Mr Christopher Stone, Policy and Government Relations Manager, Suicide Prevention Australia, *Proof Committee Hansard*, 12 April 2023, p 72.

Government's Assistance website

- 10.11. In its submission, Care indicated its support for a review and update of the government's Assistance¹¹⁵ website to 'ensure that information is accessible and up to date'.¹¹⁶ The organisation saw value in the development of a webpage consolidating information on all the available concessions and grants available, along with 'icons to support people with low levels of literacy'.¹¹⁷ The Committee supports this proposal.

Recommendation 36

The Committee recommends that the ACT Government continuously review and update the ACT Government's Assistance website to ensure the information is accessible and up to date.

OneLink

- 10.12. OneLink is a central intake service providing information and connections 'for families and young people, and services for people who are homeless or at risk of homelessness'.¹¹⁸ The Committee was concerned to receive evidence that some service providers in the community sector—and indeed, some clients—had experienced significant difficulties with the service. In its submission The Salvation Army noted that:

Our frontline staff have found calls to OneLink can be either unanswered, or redirected to incorrect sources, forcing vulnerable individuals to have to retell their experience.

Where individuals have to explain their situation repeatedly, they often become disheartened, and give up. Worse still, when recounting retelling a lived experience it can exacerbate symptoms of post-traumatic stress and potentially re-traumatise individuals.¹¹⁹

- 10.13. ACTCOSS considered that the problems with OneLink were partially a result of funding pressures encountered by service providers falling under the OneLink umbrella. In evidence, ACTCOSS noted that:

One of the key issues in terms of OneLink and the one-stop shop process is that we are talking about a number of organisations, some of them small, or services that feel very protective of their funding because of the limited amount of funding for the community sector. It can create siloed situations within the sector where services want to be able to help their clients and it might limit their ability to feed into centralised services to help a range of clients across the sector. That is a

¹¹⁵ <https://www.act.gov.au/assistance/home> accessed on 3 May 2023.

¹¹⁶ Care, *Submission 12*, p 5.

¹¹⁷ Care, *Submission 12*, p 5.

¹¹⁸ <https://www.onelink.org.au/> accessed on 3 May 2023.

¹¹⁹ The Salvation Army, *Submission 9*, p 12.

significant barrier: organisations feel like they are in competition with one another. If we could reduce that sense of competition, we would be able to foster more collaboration to fit into a holistic model, as proposed by OneLink, or as OneLink is supposed to function.¹²⁰

- 10.14. The government has previously acknowledged these and other challenges in connection with OneLink. It is noted in the *Strategic Investment Plan for Homelessness Sector* that ‘... as with other homelessness services in the ACT, the Central Intake Service (OneLink) is operating in a more challenging environment as the result of the pandemic, longer wait times for homelessness service vacancies, decreasing rental affordability and other cost of living pressures for clients seeking assistance’.¹²¹ The Committee notes the evidence of the Minister for Homelessness and Housing Services that an evaluation of the OneLink Service had been conducted in 2022¹²² and that a ‘co-design process’ was underway.¹²³
- 10.15. The Committee notes that the ACT Government is able to influence some of these factors and that in the time since the review, homelessness has continued to increase in the ACT. While the Committee looks forward to the implementation of the ACT Strategic Investment Plan, the finalisation of the co-design process, and the implementation of recommendations arising from the One-Link evaluation,¹²⁴ it is important that availability and timeliness of the service are maintained—both in the short and longer terms.

Recommendation 37

The Committee recommends that the ACT Government ensures that approaches to its OneLink information and connection service are answered and individuals are directed to effective supports in a timely manner.

Homelessness

- 10.16. The Committee heard that the number of homeless people in Canberra is currently over 1,700, with the waiting list for social housing growing continuously over several years and people remaining on the list for an average of five years.¹²⁵ During the hearings, ACTCOSS

¹²⁰ Dr Gemma Killen, Interim Chief Executive Officer, ACT Council of Social Service, *Proof Committee Hansard*, 12 April 2023, pp 6–7.

¹²¹ https://www.communityservices.act.gov.au/data/assets/pdf_file/0005/2098967/OneLink-Evaluation-Report.PDF accessed on 3 May 2023.

¹²² Ms Rebecca Vassarotti MLA, Minister for Homelessness and Housing Services, *Proof Committee Hansard*, 12 April 2023, p 113.

¹²³ Ms Rebecca Vassarotti MLA, Minister for Homelessness and Housing Services, *Proof Committee Hansard*, 12 April 2023, p 109.

¹²⁴ The evaluation is available at:

https://www.communityservices.act.gov.au/data/assets/pdf_file/0005/2098967/OneLink-Evaluation-Report.PDF

¹²⁵ Dr Gemma Killen, Interim Chief Executive Officer, ACT Council of Social Service, *Proof Committee Hansard*, 12 April 2023, p 4.

told the Committee that the ACT has the highest rates of long-term homelessness in Australia.¹²⁶

- 10.17. The St Vincent de Paul Society told the Committee during the same hearing that there had been an increase in the number of women, and especially younger women, seeking help from the organisation, and it was seeing an increasing number of young women at risk of homelessness:

...couch surfing in precarious accommodation arrangements or sleeping in the garage of another house. There are all sorts of ways you can define homelessness. It is not simply, "I don't have a roof over my head at all," but it is a precarious type of roof, if you could call it that.¹²⁷

- 10.18. The Tomorrow Movement also expressed concern at a lack of support for those experiencing homelessness:

I know that there are homeless people in Canberra that are also living in their cars and it can externally be perceived that they are not homeless. In my experience, the people who are sleeping on the streets are the ones who are mainly getting support from mutual aid ... That is all really useful, but it really seems to me like there is not enough support.¹²⁸

- 10.19. The Tomorrow Movement also noted that there was a high rate of mental illness amongst people experiencing homelessness, and that access to support services for mental health could be difficult and 'bureaucratic'. They suggested to the Committee that increased peer support for mental health would be 'a great first step to helping the really desperate homeless people'.¹²⁹
- 10.20. In their submission, Deep End Canberra noted that the Housing for Health Group had made a submission to the ACT Budget for 2022–23 calling for 'integrated, multi-agency, wrap around support' for Canberrans experiencing or at risk of homelessness being discharged from hospital with complex health conditions.¹³⁰
- 10.21. Arguing that it was 'illogical' to provide acute hospital care only to discharge a person into the same circumstances which contributed to the health issues requiring such care, Deep End strongly supported the pilot program proposed by Housing for Health.¹³¹
- 10.22. The Committee agrees that more support is needed for those experiencing and at risk of homelessness in the ACT, in particular for young women and those with mental illness.

¹²⁶ Dr Gemma Killen, Interim Chief Executive Officer, ACT Council of Social Service, *Proof Committee Hansard*, 12 April 2023, p 6.

¹²⁷ Mr John Feint, President, St Vincent de Paul Society, Canberra/Goulburn, *Proof Committee Hansard*, 12 April 2023, p 57.

¹²⁸ Mx Michael Dillane, Tomorrow Movement, *Proof Committee Hansard*, 13 April 2023, p 125.

¹²⁹ Mx Michael Dillane, Tomorrow Movement, *Proof Committee Hansard*, 13 April 2023, p 127.

¹³⁰ Deep End, *Submission 15*, p 6.

¹³¹ Deep End, *Submission 15*, p 7.

Recommendation 38

The Committee recommends that the ACT Government provide increased support for those experiencing or at risk of homelessness, including:

- targeted support for young women at a high risk of homelessness;
- funding for peer mental health support programs; and
- funding for a pilot program to provide integrated and multi-agency support for ACT residents experiencing or at risk of homelessness being discharged from hospital with complex health conditions.

Other matters raised

- 10.23. The Committee received a broad range of evidence which the Committee would like to see the government take into account in evaluating and determining its funding arrangements and the policy direction it adopts to address cost of living in the ACT community.
- 10.24. Under the broad community services rubric, matters raised by witnesses and submitters included:
- addressing unmet need in relation to social housing;¹³²
 - increasing the income threshold for access to concessions;¹³³
 - increasing the amount for funding for individual grants (for example, under the ACT Safer Families Assistance, which provides grants up to \$2000 for the cost of maintaining and establishing a home);¹³⁴
 - developing policy measures to support people in relation to cost of living pressure that are informed by local knowledge and cultural practices;¹³⁵
 - ensuring that programs and services are adequate, accessible to more people, including non-permanent residents;¹³⁶
 - removing the current cap of 25 hours/week for Community Services #1's utilisation of the government-provided 25-seat community bus and providing an additional 25-seat community bus to Community Service #1;
 - providing government support in the form of basic essentials to people in need (one suggested option was to provide short term 'cost of living' grants similar to those that

¹³² Dr Gemma Killen, Interim Chief Executive Officer, ACT Council of Social Service, *Proof Committee Hansard*, 12 April 2023, p 4.

¹³³ Ms Carmel Franklin, Chief Executive Officer, Care, *Proof Committee Hansard*, 12 April 2023, pp 64–65.

¹³⁴ Care, *Submission 12*, p 3.

¹³⁵ Community Services #1, *Submission 23*, pp 1–2.

¹³⁶ Community Services #1, *Submission 23*, p 4.

were made available to the community sector during the height of the COVID-19 pandemic);¹³⁷

- providing additional budgetary allocations towards the provision and delivery of homelessness services in the ACT in the coming year's (2023–24) Budget;¹³⁸
- providing dedicated funding to Care for its Work Development Order program (Care submitted that attending a Budgeting for Life session allowed participants who were unable to pay their fine could have it reduced by \$50 for each hour of training they undertook);¹³⁹
- underwriting of insurance for not-for-profit incorporated associations;¹⁴⁰
- providing fuel vouchers or Transport Canberra MyWay credit for registered volunteers to participate in organisations' activities;¹⁴¹ and
- identifying underutilised government buildings to provide low-cost meeting/storage solutions for community groups.¹⁴²

¹³⁷ Roundabout Canberra, *Submission 10*, p 8.

¹³⁸ St Vincent de Paul Society, *Submission 23*, p 5.

¹³⁹ Care, *Submission 12*, p 4.

¹⁴⁰ Weston Creek Community Council, *Submission 18*, p 4.

¹⁴¹ Weston Creek Community Council, *Submission 18*, p 3.

¹⁴² Weston Creek Community Council, *Submission 18*, p 3.

11. Sports

Community sport voucher program

- 11.1. At the hearing on 12 April 2023, Ms Leah Dwyer of YWCA Canberra advised that the cost of children and young people participating in community sport can be prohibitive for low-income families. She noted that other jurisdictions have introduced voucher programs to assist families in meeting those costs.¹⁴³ Ms Dwyer told the Committee that:

The subsidy scheme at the moment is quite an obvious measure that would pick the ACT government up with the rest of the federation and would be something that ACT children could enjoy, along with their peers elsewhere.¹⁴⁴

- 11.2. The Committee recognises the importance of all ACT children and young people being able to access the health and wellbeing benefits of community sport, regardless of their family's income level.
- 11.3. The Committee notes that other jurisdictions have implemented voucher programs to assist children and young people to access community sport, while no such programs have been implemented in the ACT.

Recommendation 39

The Committee recommends that the ACT Government evaluate community sport voucher programs in other jurisdictions to inform a community sport voucher program in the ACT.

¹⁴³ Ms Leah Dwyer, Director of Policy and Advocacy, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p 31.

¹⁴⁴ Ms Leah Dwyer, Director of Policy and Advocacy, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p 31.

12. Food

Food security

- 12.1. Several organisations which offer food services reported that they are experienced increased demand for their services, including double income households with mortgages.¹⁴⁵
- 12.2. A particular financial strain on food services has been the cost of transport. The Committee heard that there have been significant increases to freight costs with a sharp increase in the past 12 months.¹⁴⁶ The Community Services #1 costs to transport a pallet from Sydney to Canberra have increased from \$69 in June 2022 to \$242 in 2023. They have had to reduce the number of deliveries they received, at a time when there is increasing demand in the service.¹⁴⁷

Recommendation 40

The Committee recommends that the ACT Government continue to work with relevant organisations to explore the feasibility of establishing a foodbank distribution centre within the ACT.

Recommendation 41

The Committee recommends that the ACT Government provide funding for freight and delivery costs for foodbank services in the ACT.

- 12.3. The Inner North Pantries Network pointed out in their submission that foodbanks are not suitable for all people. They may be too far away to be easily accessible, stock mainly shelf-stable staples, and carry connotations of shame.¹⁴⁸
- 12.4. Several submitters believed community gardens would be a useful addition to ensuring food security in Canberra.¹⁴⁹

Recommendation 42

The Committee recommends that the ACT Government provide funding to community organisations to set up community-based food gardens.

¹⁴⁵ Foodbank NSW ACT, *Submission 22*, p 11.

¹⁴⁶ Foodbank NSW ACT, *Submission 22*, p 9.

¹⁴⁷ Community Services #1, *Submission 24*, p 4.

¹⁴⁸ Inner North Pantries Network, *Submission 35*, p 2.

¹⁴⁹ Meridian, *Submission 14*, p 4; Australian Unemployed Workers Union, Canberra Branch, *Submission 21*, p 2.

13. Utilities

Utilities Concession Scheme

Anecdotal evidence tells us people on low-incomes already avoid unnecessary and excess energy usage – going cold and sitting in the dark – to save on energy bills.¹⁵⁰

- 13.1. According to the YWCA, electricity and gas prices have risen by around a quarter over the past five years, and this, combined with poorly insulated houses, has resulted in utilities bills becoming increasingly difficult for lower-income households to pay.¹⁵¹ As well as contributing to a lower standard of living, lack of heating can also expose people to higher risks of disease.¹⁵²
- 13.2. The ACT Government currently provides a yearly utilities concession of up to \$750 (plus a one-off 2022-2023 amount of \$50) per eligible household. Eligible households must include a holder of one of the following concession cards:
- Centrelink Pensioner Concession Card;
 - Centrelink Low Income Health Care Card;
 - Veteran's Affairs Pensioner Concession Card or Gold Card (Prisoner of War, War Widow or Totally Permanently Incapacitated (TPI) Embossed); or ACT Service Access Card.¹⁵³
- 13.3. ACTCOSS recommended that the concession amount would be more equitable if it was calculated as a percentage of bills, as utilities bills vary so widely between households. They also stated that this would make the scheme 'more responsive to changes in price and circumstances and would cost the ACT Government less.'¹⁵⁴
- 13.4. In addition to the lack of available utilities concessions for people in financial need, the Committee received evidence that some people who are eligible for concessions do not receive them.
- 13.5. Care stated in their submission that in the 2021-2022 financial year, they helped clients recover \$13,584 worth of concessions that they were entitled to but had not received.¹⁵⁵
- 13.6. The YWCA reported that 41 percent of ACT households did not access utilities concessions that they were entitled to. The reasons cited were not only ignorance of the concessions, but also people being stressed, frustrated or too time-poor to access them.

¹⁵⁰ YWCA Canberra, *Submission 25*, p 9.

¹⁵¹ YWCA Canberra, *Submission 25*, p 9.

¹⁵² Health Care Consumers Association, *Submission 32*, p 3.

¹⁵³ ACT Revenue Office, *Utilities Concession* (<https://www.revenue.act.gov.au/community-assistance/utilities-concession>, accessed 2 May 2023).

¹⁵⁴ ACTCOSS, *Submission 26*, p 4.

¹⁵⁵ Care, *Submission 12*, p 4.

Recommendation 43

The Committee recommends that the ACT Government:

- explore establishing the Utilities Concession scheme as a percentage-based scheme;
- identify barriers to eligible persons receiving the Utilities Concession; and
- improve access to the scheme for eligible participants.

Home Energy Support Program

- 13.7. Another government program aimed at reducing households' utilities bills is the Home Energy Support program. This offers rebates and interest-free loans on the installation of energy-efficient products such as rooftop solar. Eligible recipients must own their own home and hold a Commonwealth Government Pensioner Concession Card or a Department of Veterans' Affairs Gold Card.¹⁵⁶
- 13.8. Several submitters advocated for increased access to the Home Energy Support program.¹⁵⁷ The Committee supports this approach as an efficient way to reduce the pressure of the cost of utilities as well as promoting the uptake of energy-efficient products amongst Canberra households.

Recommendation 44

The Committee recommends that the ACT Government explore ways to extend the eligibility for the ACT Government Home Energy Support program.

¹⁵⁶ ACT Government, Climate Choices, *Home Energy Support: Rebates for Homeowners* (<https://www.climatechoices.act.gov.au/policy-programs/home-energy-support-rebates-for-homeowners> accessed 3 May 2023).

¹⁵⁷ See, for example: Care, *Submission 12*, p 4; Conservation Council of ACT, *Submission 20*, p 6; YWCA, *Submission 25*, p 10.

14. Transport

Public Transport

- 14.1. The Committee heard from several submitters and witnesses that transport expenses added to the cost of living burden, especially for vulnerable and low-income people.¹⁵⁸
- 14.2. In their submission, Conservation Council ACT Region noted that ‘People on low incomes are more likely to live farther from services and public transport routes, travel outside of peak hours, and rely on private transport’. To support economic inclusion, Conservation Council ACT Region suggested that multi modal transport including public transport and active travel needed to be affordable, accessible, frequent and reliable.¹⁵⁹
- 14.3. During the public hearing on 12 April 2023, ACTCOSS suggested that a trial of free public transport could particularly help those on low incomes while providing the government with information on the relative costs and benefits of ticketing and enforcement. ACTCOSS noted that this information could be used to assess whether there would be greater benefit from free transport, or from using the funds generated by fare collection to increase reliability and frequency of public transport services.¹⁶⁰
- 14.4. In their submission, Advocacy for Inclusion argued that ‘free and frictionless travel’, making it easier for people to move around by accessible transport and ensuring access to secure and sustainable community transport, would ease the cost of living burden for people with disability.¹⁶¹
- 14.5. The Committee considers that a trial of free public transport for all would allow the ACT Government to assess the costs and benefits of such a scheme relative to alternative operating models.

Recommendation 45

The Committee recommends that the ACT Government explore ways to make public transport more accessible and affordable to those experiencing financial hardship and consider conducting a trial of free public transport.

¹⁵⁸ See, for example: Meridian, *Submission 14*, p 3; Weston Creek Community Council, *Submission 18*, p 4; Advocacy for Inclusion, *Submission 19*, p 5; Conservation Council ACT Region, *Submission 20*, p 2; Australian Unemployed Workers Union, *Submission 21*, p 2; Community Services #1, *Submission 24*, pp 2–3; ACT Council of Social Service, *Submission 26*, p 7; Tomorrow Movement, *Submission 28*, p 1.

¹⁵⁹ Conservation Council ACT Region, *Submission 20*, p 2.

¹⁶⁰ Dr Gemma Killen, Interim Chief Executive Officer, ACT Council of Social Service, *Proof Committee Hansard*, 12 April 2023, p 8.

¹⁶¹ Advocacy for Inclusion, *Submission 19*, pp 5–6.

Vehicle modifications for disabled drivers

- 14.6. The Committee heard from Advocacy for Inclusion that there is currently only one provider of disabled driver modifications in the ACT, which has resulted in a long waiting list for assistance.¹⁶²
- 14.7. Advocacy for Inclusion noted that service providers for disability support equipment had been affected by National Disability Insurance Scheme (NDIS) ‘dysfunction’ and the ‘wrong levels of pricing’ for their goods and services, leading to providers having to raise their prices or leave the market altogether. They told the Committee that industry development in this sector was required to remedy the situation.¹⁶³
- 14.8. The Committee considers that easier and faster access to vehicle modifications will assist disabled drivers by reducing their dependence on expensive taxi services, and preserve their dignity and independence.

Recommendation 46

The Committee recommends that the ACT Government provide assistance to enable vehicle modifications for disabled drivers.

Active travel

- 14.9. The ACT Government’s Sustainable Household Scheme provides interest-free and fee-free loans of \$2,000–\$15,000 for the purchase and installation of energy-efficient products such as rooftop solar panels, household battery storage systems, electric stove tops, ceiling insulation, electric vehicle charging infrastructure, and electric cars.¹⁶⁴
- 14.10. The Committee heard that including electric bicycles in the Sustainable Household Scheme would increase access to more affordable modes of zero-emissions travel. This would support low-income households in the uptake of active travel, with associated health and environmental benefits.¹⁶⁵
- 14.11. During the public hearing on 12 April 2023, Pedal Power noted that the upfront cost of an electric bicycle could be prohibitive for someone on a low income, whereas if they were able to access a loan through the Sustainable Household Scheme, there was potential for them to pay back the loan through fuel cost savings and reduce costs in the long term.¹⁶⁶
- 14.12. The Committee acknowledges Pedal Power’s view that including electric bicycles in the Sustainable Household Scheme would help low-income households to access active and

¹⁶² Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 201.

¹⁶³ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 201.

¹⁶⁴ Climate Choices, *Sustainable Household Scheme* (<https://www.climatechoices.act.gov.au/policy-programs/sustainable-household-scheme>, accessed 24 March 2023).

¹⁶⁵ Conservation Council ACT Region, *Submission 20*, p 2.

¹⁶⁶ Mr Simon Copland, Executive Director, Pedal Power, *Proof Committee Hansard*, 12 April 2023, pp 39–40.

multi-modal travel as well as contributing to the ACT Government's goals for zero emissions travel by reducing car trips.

- 14.13. Pedal Power noted that it was not always clear whether bike racks were available on buses:

The majority of them do, but you do not want to turn up with your bike and the one bus that comes that hour happens to be one that does not have a bike rack on it.¹⁶⁷

- 14.14. The Committee considers that wider availability of multi modal travel would assist those living further from public transport routes, and encourage uptake of active travel options such as cycling.

Recommendation 47

The Committee recommends that the ACT Government install bike racks on all ACT buses.

¹⁶⁷ Mr Simon Copland, Executive Director, Pedal Power, *Proof Committee Hansard*, 12 April 2023, p 41.

15. Advocacy

- 15.1. During the inquiry, it became clear that the Commonwealth is responsible for some of the programs used to alleviate cost of living pressures. The Committee acknowledges that the ACT Government is not directly responsible for these matters. However, it is in regular communication with the Commonwealth and the Committee expects that it would advocate on behalf of the people of the ACT.

The Buy-Now-Pay-Later industry

- 15.2. Suicide Prevention Australia advised the Committee that there is a well-known link between debt and poor mental health.¹⁶⁸
- 15.3. The Committee received evidence that Buy-Now-Pay-Later schemes add to cost of living pressures by encouraging people to buy goods and services that they cannot necessarily afford. The Salvation Army stated that in some cases the structure of the loans can result in borrowers paying ‘three to four times the normal retail price over the life of the lease’.¹⁶⁹
- 15.4. Suicide Prevention Australia noted that low-income earners are common users of these schemes:

The increasing popularity of buy-now-pay-later schemes such as Afterpay increases the vulnerability of debt and can compound financial stress. Concerningly, 40% of buy-now-pay-later service customers are on low incomes of less than \$40,000 per annum and one in six customers engage in at least one activity which negatively affects their finances with many overdrawing, delaying repayments, or incurring additional debt to service their buy-now-pay-later debt.¹⁷⁰

- 15.5. Both organisations recommended that the ACT Government lobby the Commonwealth Government to better regulate Buy-Now-Pay-Later loans.¹⁷¹
- 15.6. The Committee raised this issue with Minister Rattenbury, who advised that between 2017 and 2020, the Commonwealth Government drafted two pieces of relevant legislation that did not become law. The Minister also provided a list of six occasions since 2019 where he has presented the ACT Government’s concerns on this matter.¹⁷²
- 15.7. The Committee is concerned at the impact of these loans and appreciates the efforts of the ACT Government in lobbying the Commonwealth to date. Noting there has been much activity without result, the Committee is of the view that the ACT Government should emphasise the urgency of the matter.

¹⁶⁸ Suicide Prevention Australia, *Submission 11*, [p 2].

¹⁶⁹ The Salvation Army, *Submission 9*, p 6.

¹⁷⁰ Suicide Prevention Australia, *Submission 11*, [p 3].

¹⁷¹ The Salvation Army, *Submission 9*, p 6 and Suicide Prevention Australia, *Submission 11*, [p 3].

¹⁷² Mr Shane Rattenbury MLA, *answer to QTON: Detainee Compensation*, 12 April 2023, (received 28 April 2023), [p 2].

Recommendation 48

The Committee recommends that the ACT Government continue to advocate to the Commonwealth Government to regulate the Buy-Now-Pay-Later industry and impress on the Commonwealth Government the urgency of the matter.

Costs of disability

15.8. During the hearing on 13 April 2023, Advocacy for Inclusion advised the Committee that many everyday activities are more expensive for people with disability. Depending on a person's circumstances, examples are:

- buying prepared meals which attract GST, rather than original ingredients;
- only being able to access expensive supermarkets;
- not being able to shop around to access bargains;
- purchasing more expensive items with higher functionality; and
- using taxis rather than buses.¹⁷³

15.9. They stated that this amounts to an extra \$50 a week:

This is a well-documented phenomenon. There is a fellow called Jack Rich who has looked at this. There is also analysis by NATSEM that says that a single person receiving DSP needs an extra \$50 a week simply to get to the same level of purchasing power on things like groceries or transport.¹⁷⁴

15.10. The Committee acknowledges that people with disability will have increased costs for day-to-day living and that this places additional burdens on them for day-to-day living. The Committee is of the view that a cost of disability supplement is warranted.

Recommendation 49

The Committee recommends that the ACT Government continue to advocate to the Commonwealth Government to introduce a 'cost of disability' supplement.

Gig economy workers

15.11. Earlier in the report, the Committee discussed the pressures under which gig economy workers must operate. Suicide Prevention Australia stated that insecure work increases the risk of financial stress:

People engaged in insecure work are at greater risk of financial distress due to growing cost of living pressures compared to the permanently employed. The

¹⁷³ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 199.

¹⁷⁴ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 199.

growth of the freelance workforce or gig economy has major financial ramifications for employees due to loss of superannuation, paid sick leave and annual leave.¹⁷⁵

- 15.12. The organisation recommended the development of toolkits to help gig companies support better workplace mental health.
- 15.13. The Committee agrees that workers in the gig economy require supports aimed at them to cater for the insecure nature of their work. Gig economy workers are younger¹⁷⁶ and have fewer life skills to help them manage the higher risk profile of their work. The ACT Government should lobby the Commonwealth Government to provide appropriate assistance.

Recommendation 50

The Committee recommends that the ACT Government advocate to the Commonwealth Government to provide greater supports to workers in the gig economy including information about workers' rights and mental health supports.

Commonwealth income support payments

- 15.14. The Committee received evidence in relation to the positive impact made by income support payments. Suicide Prevention Australia stated:

We know from previous recessions and pandemics that social safety nets play a crucial protective role in reducing distress and suicide risk. A fair and efficient income support system which ensures that all Australians can afford necessities will lift people out of poverty and protect against suicide. This was evident in 2020 when poverty levels in Australia were reduced and suicide rates contained following the roll out of additional COVID-19 support payments.¹⁷⁷

- 15.15. However, Australia's income support system is not achieving its potential. Suicide Prevention Australia advised the Committee that the level of support is inadequate:

Australia's income support system has not kept pace with the rising cost of living and is failing to prevent poverty. Sadly 55% of Australians receiving Newstart allowance and 64% of people receiving Youth Allowance are living in poverty.¹⁷⁸

- 15.16. Suicide Prevention Australia recommended that Commonwealth income supports be increased as per the Raise the Rate campaign.¹⁷⁹ This compares with other levels of assistance as below:

¹⁷⁵ Suicide Prevention Australia, *Submission 11*, p 3.

¹⁷⁶ Parliament of Australia: Parliamentary Library, *Characteristics and use of casual employees in Australia*, 19 January 2018, [Characteristics and use of casual employees in Australia – Parliament of Australia \(aph.gov.au\)](https://aph.gov.au/characteristics-and-use-of-casual-employees-in-australia) (accessed 3 May 2023).

¹⁷⁷ Suicide Prevention Australia, *Submission 11*, p 4.

¹⁷⁸ Suicide Prevention Australia, *Submission 11*, p 4.

¹⁷⁹ Suicide Prevention Australia, *Submission 11*, [p 4].

- Jobseeker payment is \$693.10 a fortnight for a single adult, or \$346.55 a week;¹⁸⁰
 - The Raise the Rate Campaign aims to increase Jobseeker to \$76 a day, or \$532 a week;¹⁸¹ and
 - The Henderson Poverty Line is \$616.62 a week.¹⁸²
- 15.17. The Committee is of the view that income support payments should do their job properly, rather than having our most disadvantaged ‘make do’. The Henderson Poverty Line is the appropriate benchmark for income support.

Recommendation 51

The Committee recommends that the ACT Government advocate to the Commonwealth Government to increase the rate of all income support payments to above the Henderson poverty line.

Access to vocational education and training

- 15.18. The Commonwealth Government provides significant funds for vocational education and training (VET). This includes funding to the states and territories for workforce development and the Commonwealth’s own apprenticeship schemes. Some funding is part of a pandemic response, with levels set to fall back from \$7.1 billion in 2021–22 to \$4.2 billion in 2025–26, or \$3.6 billion in real terms.¹⁸³
- 15.19. The Committee has previously discussed better access to CIT courses. This included adding more (or all) courses to the free CIT course list, providing training materials, uniforms and equipment free of charge, and increasing community awareness of free CIT courses.¹⁸⁴
- 15.20. The same argument applies to the Commonwealth’s funding for the VET system. However, the Commonwealth’s funding is ‘relatively modest’.¹⁸⁵

¹⁸⁰ Services Australia, *How much can you get*, 20 March 2023, [How much JobSeeker Payment you can get - JobSeeker Payment - Services Australia](#) (accessed 3 May 2023).

¹⁸¹ ACOSS: Raise the Rate for Good, *FAQs*, no date, [Frequently Asked Questions \(raisetherate.org.au\)](#) (accessed 3 May 2023).

¹⁸² June quarter 2022. ABC News, *Why are millions of Australians still living in poverty? Experts say it's solvable*. 20 October 2022, [Why are millions of Australians still living in poverty? Experts say it's solvable - ABC News](#) (accessed 3 May 2023). This amount includes housing. The amount without housing is \$414.98.

¹⁸³ Parliament of Australia: Parliamentary Library, *Skills training*, April 2022, [Skills training – Parliament of Australia \(aph.gov.au\)](#) (accessed 3 May 2023).

¹⁸⁴ Tomorrow Movement, *Submission 28*, [p 2], Australian Unemployed Workers Union, *Submission 21*, [p 2], Ms Jules Kelly, Branch Co-ordinator, Canberra Branch, Australian Unemployed Workers Union, *Proof Committee Hansard*, 13 April 2023, p 122.

¹⁸⁵ Parliament of Australia: Parliamentary Library, *Skills training*, April 2022, [Skills training – Parliament of Australia \(aph.gov.au\)](#) (accessed 3 May 2023).

- 15.21. The Committee is of the view that the Commonwealth should do more to support access to VET and that the ACT Government has an important role to play in advocating for this.

Recommendation 52

The Committee recommends that the ACT Government advocate to the Commonwealth Government to sustain current funding to support access to free vocational education and training.

16. Whole-of-government

Acknowledging cost of living pressures

- 16.1. According to Community Services #1, those living in poverty are particularly vulnerable to cost increases:

The cost of living pressures spotlight the long-term struggles facing all those made vulnerable by the holes in our social safety net.¹⁸⁶

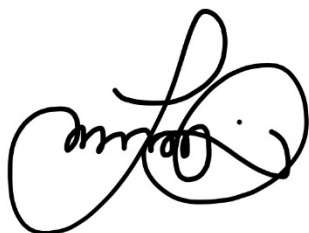
- 16.2. Advocacy for Inclusion provided evidence that they consistently hear from people on the Disability Support Pension who are unable to sustain independence, at risk of becoming isolated or stuck in less than ideal situations, and suffering negative health impacts. To alleviate this, Advocacy for Inclusion recommended that ‘recognising the disproportionate effect the current cost of living crisis places on people with disability and enacting measures which both alleviate it, as well as those that stop it from worsening’, would be beneficial to those vulnerable communities in the ACT.¹⁸⁷

¹⁸⁶ Community Services #1, *Submission 24*, p 1.

¹⁸⁷ Advocacy for Inclusion, *Submission 19*, pp 6–7.

17. Conclusion

- 17.1. The Committee wishes to extend its appreciation to all inquiry participants for their engagement throughout the inquiry process and for the valuable contributions they made in assisting and informing the Committee's deliberations.
- 17.2. The Committee has made 52 recommendations in this report.

A handwritten signature in black ink, appearing to read 'Johnathan Davis', enclosed within a large, stylized circular flourish.

Mr Johnathan Davis MLA
Chair
10 May 2023

Appendix A: Submissions

No.	Submission by	Received	Published
1	Alex Olah	19/02/2023	03/03/2023
2	Woden Valley Early Learning Centre	22/02/2023	03/03/2023
3	Thomas Firth	22/02/2023	03/03/2023
4	Geoffrey Buchanan	24/02/2023	03/03/2023
5	Multicultural Association of Canberra	28/02/2023	03/03/2023
6	Legal Aid ACT	07/03/2023	29/03/2023
7	Greg Tannahill	15/03/2023	29/03/2023
8	Pedal Power ACT	16/03/2023	29/03/2023
9	The Salvation Army	16/03/2023	29/03/2023
10	Roundabout Canberra	16/03/2023	29/03/2023
11	Suicide Prevention Australia	17/03/2023	29/03/2023
12	Care	17/03/2023	29/03/2023
13	Confidential	17/03/2023	29/03/2023
14	Meridian	17/03/2023	29/03/2023
15	Deep End Canberra	18/03/2023	29/03/2023
16	Melissa Liddon	19/03/2023	29/03/2023
17	Name Withheld	19/03/2023	29/03/2023
18	Weston Creek Community Council	20/03/2023	29/03/2023
19	Advocacy for Inclusion	20/03/2023	29/03/2023
20	Conservation Council ACT Region	20/03/2023	29/03/2023
21	Australian Unemployed Workers' Union (Canberra)	20/03/2023	29/03/2023
22	Foodbank NSW & ACT	20/03/2023	29/03/2023
23	St Vincent de Paul Society (Canberra/Goulburn)	20/03/2023	29/03/2023
24	Community Services #1	20/03/2023	29/03/2023
25	YWCA Canberra	20/03/2023	29/03/2023
26	ACT Council of Social Service	20/03/2023	29/03/2023
27	Community and Public Sector Union	20/03/2023	29/03/2023
28	Tomorrow Movement	20/03/2023	29/03/2023
29	John Mungoven	20/03/2023	29/03/2023
30	Families and Friends for Drug Law Reform	21/03/2023	06/04/2023
31	Gordon Douglas	23/03/2023	06/04/2023

32	Health Care Consumers' Association	23/03/2023	06/04/2023
33	ACT Government	27/03/2023	06/04/2023
34	ACT Youth Advisory Council	28/03/2023	06/04/2023
35	Inner North Pantries Network	28/03/2023	06/04/2023

Appendix B: Witnesses

Wednesday, 12 April 2023

ACT Council of Social Service

- **Dr Gemma Killen**, Interim Chief Executive Officer
- **Ms Lyndsay Bassett**, Senior Policy Adviser

Attorney-General, Minister for Consumer Affairs, Minister for Gaming, and Minister for Water, Energy and Emissions Reduction

- **Mr Shane Rattenbury MLA**
- **Mr Simon French**, Assistant Director, Climate Change and Energy, Environment, Planning and Sustainable Development Directorate
- **Ms Nicole Coyles**, Director, Climate Change and Energy, Environment, Planning and Sustainable Development Directorate
- **Ms Fiona Wright**, Executive Group Manager, Climate Change and Energy, Environment, Planning and Sustainable Development Directorate
- **Mr Geoffrey Rutledge**, Deputy Director-General, Environment, Planning and Sustainable Development Directorate

The Salvation Army

- **Ms Donna Fraser**, Regional Manager, Doorways
- **Ms Jennifer Kirkaldy**, Manager, Policy and Advocacy
- **Mr Joshua Gani**, Policy and Advocacy Advisor

YWCA Canberra

- **Ms Leah Dwyer**, Director, Policy and Advocacy
- **Ms Frances Crimmins**, Chief Executive Officer

Pedal Power ACT

- **Mr Simon Copland**, Executive Director

Foodbank NSW & ACT

- **Mr John Robertson**, Chief Executive Officer
- **Mr Adam Loftus**, Food Programs Manager
- **Mr Trevor Gilbertson**, Acting Assistant Director, Communities at Work Social Programs and Lifestyles

St Vincent de Paul Society (Canberra/Goulburn)

- **Mr John Feint**, President

Care

- **Ms Carmel Franklin**, Chief Executive Officer

Suicide Prevention Australia

- **Mr Christopher Stone**, Policy and Government Relations Manager
- **Ms Anne Leslie**, Policy Advisor

Inner North Pantries Network

- **Ms Amy Blain**, Ainslie Community Pantry
- **Ms Christina Schwarz**, Founder, O'Connor Community Pantry and Ainslie Community Pantry
- **Ms Pam Zielke**, Pam's Pantry

Legal Aid ACT

- **Mr Brett Monger**, Chief Financial Officer
- **Mr Derek Schild**, Head of Civil Justice Legal Practice

Minister for Housing and Suburban Development Minister for Homelessness and Housing Services

- **Ms Yvette Berry MLA**
- **Ms Rebecca Vassarotti MLA**
- **Mr Stephen Miners**, Deputy Under Treasurer and Co-ordinator-General for Housing, Chief Minister, Treasury, and Economic Development Directorate
- **Ms Catherine Rule**, Director-General, Community Services Directorate
- **Ms Louise Gilding**, Executive General Manager, Housing Assistance, Community Services Directorate
- **Ms Catherine Loft**, Executive Branch Manager, Infrastructure and Contracts, Housing Assistance, Community Services Directorate
- **Mr Geoff Aigner**, Executive Branch Manager, Client Services Branch, Housing Assistance, Community Services Directorate

Thursday, 13 April 2023

Australian Unemployed Workers' Union (Canberra)

- **Ms Jules Kelly**, Branch Co-ordinator

Tomorrow Movement

- **Ms Kirsten Hoffman**, Volunteer and law graduate
- **Ms Grace Ilbery**
- **Mr Michael Dillane**
- **Mr Timothy Soewardio-Powell**

ACT Youth Advisory Council

- **Ms Lily Harrison**, Co-Chair
- **Mr Nicholas Villiers**, Former Co-Chair

Individuals

- **Mr Geoff Buchanan**
- **Mr Greg Tannahill**
- **Ms Melissa Liddon**

Multicultural Association of Canberra

- **Mr Ashok Jain**, Member
- **Ms Nishi Puri**, President
- **Mr Mohan Singh**, Member
- **Mr Subash Dang**, Member
- **Mr Ramesh Malik**, Member

Treasurer

- **Mr Andrew Barr MLA**
- **Mr Stuart Hocking**, Under Treasurer, Chief Minister, Treasury, and Economic Development Directorate
- **Mr Stephen Miners**, Deputy Under Treasurer and Co-ordinator-General for Housing, Chief Minister, Treasury, and Economic Development Directorate

Minister for Disability, Minister for Mental Health, and Minister for Veterans and Seniors

- **Ms Emma Davidson MLA**
- **Dr Elizabeth Moore**, Co-ordinator-General, Mental Health, Health Directorate
- **Ms Catherine Rule**, Director-General, Community Services Directorate
- **Ms Anita Perkins**, Executive Group Manager, Communities, Community Services Directorate

- **Mr Nick Stathis**, Executive Branch Manager, Disability, Seniors and Veterans and Social Recovery, Community Services Directorate
- **Ms Morgan Eddey**, Senior Director, Community Relations and Funding Support, Community Services Directorate

Advocacy for Inclusion

- **Mr Nicholas Lawler**, Chief Executive Officer
- **Mr Craig Wallace**, Head of Policy

Deep End Canberra

- **Dr Tanya Robertson**, Co-Convenor

Roundabout Canberra

- **Ms Hannah Andrevski**, Founder and Chief Executive Officer

Appendix C: Questions Taken on Notice

No.	Date	Asked of	Subject	Response received
1			[WITHDRAWN]	
2	12/04/2023	Minister Rattenbury	WEER – Energy Prices in the ACT	27/04/2023
3	12/04/2023	Minister Rattenbury	Consumer Affairs – consumer protections in Commonwealth legislation	28/04/2023
4	12/04/2023	The Salvation Army	No interest loans	27/04/2023
5	12/04/2023	The Salvation Army	ACT population growth	27/04/2023
6	12/04/2023	The Salvation Army	MARAM program	27/04/2023
7	12/04/2023	YWCA Canberra	Community sport access	27/04/2023
8	12/04/2023	YWCA Canberra	Food pantry demand	27/04/2023
9	12/04/2023	Suicide Prevention Australia	Gig economy workers	28/04/2023
10	12/04/2023	Minister Berry	Housing – Timeframe and progress of PaGA commitment 400 additional public housing dwellings	08/05/2023
11	12/04/2023	Minister Vassarotti	Housing ACT – demand on properties	26/04/2023
12	12/04/2023	Minister Vassarotti	Housing – delays on development due to protest	08/05/2023
13	13/04/2023	Australian Unemployed Workers' Union (Canberra)	Public hospital waiting times and medication access	Not received
14	13/04/2023	Minister Barr	Treasury – Inputs into Budget development process	02/05/2023
15	13/04/2023	Minister Davidson	Mental Health – MindMap Traffic	28/04/2023
16	13/04/2023	Minister Davidson	Veterans and Seniors – Seniors Card Listening Report	28/04/2023
17	13/04/2023	Roundabout Canberra	Specific communities in need	27/04/2023
18	13/04/2023	Roundabout Canberra	Families assisted in 2022	27/04/2023

Appendix D: Gender distribution of witnesses

Beginning in April 2023, in response to an audit by the Commonwealth Parliamentary Association, Committees are collecting information on the gender of witnesses. The aim is to determine whether committee inquiries are meeting the needs, and allowing the participation of, a range of genders in the community. Participation is voluntary and there are no set responses.

Gender indication	Total
Female	27
Male	27
Non-binary	3
Gender neutral	1
No data	1

Appendix E: Additional comments – Mr Johnathan Davis MLA

As Chair of the Cost of Living Inquiry, I received evidence from the community that more needs to be done to strengthen the ACT's renters' rights. The ACT is one of the most expensive places to rent in the country. Many Canberrans are facing severe rental stress, with some essential workers are paying up to 76% of their income on rent.

The following recommendations did not receive support from other Committee Members. The following recommendations call on the ACT Government to stand up for renters who have to choose between paying their rent or buying other basic essentials. Freezing rents, further restricting rent increases and prohibiting rent bidding in all circumstances would make Canberra a better place to be a renter.

Recommendation 1

Mr Davis recommends that the ACT Government explore ways to further regulate the price of rent in the private rental market, including the consideration of a freeze on rent increases and further caps on rent increases.

Recommendation 2

Mr Davis recommends that the ACT Government consider how rising rent prices impacts renters and consider further interventions to restrict rent increases when a property is vacated and rented to new tenants or between leases.

Recommendation 3

Mr Davis recommends that the ACT Legislative Assembly amend the *Residential Tenancies Act 1997* to prevent landlords or real estate agents from accepting above-advertised rent.

Renting

- 1.1. In the public hearing on 13 April 2023, the Committee heard calls for the Government to take further intervention in the rental market to control rent increases, such as rent caps or rent freezes.¹ ACTCOSS provided the confronting advice that Canberra 'is the least affordable jurisdiction in the country for people on low incomes'.²
- 1.2. ACTCOSS for example in their submission stated:

¹ Mx Jules Kelly, Australian Unemployed Workers Union, *Proof Committee Hansard*, 13 April 2023, p 119. Tomorrow Movement, *Submission 28*, p 2.

² ACTCOSS, *Submission 26*, p 2.

To address the cost of living crisis the ACT Government should investigate the use of some sort of price mechanism that alleviates the high cost of renting in Canberra. This could take the form of further controls on rent above and beyond the current rent increase limits. Short term rent control would provide current renters protection from unaffordable rent increases and allow families to remain in place and build lasting connections in their local community.³

- 1.3. Mr Davis is of the view that the ACT Government should, in light of the pressures on renters faced by rising rent, consider a rent freeze and price caps. If the Government does not do this, then it should consider further interventions to restrict rent increases, including when a property is vacated and rented to new tenants or between leases.

Recommendation 1

Mr Davis recommends that the ACT Government explore ways to further regulate the price of rent in the private rental market, including the consideration of a freeze on rent increases and further caps on rent increases.

Recommendation 2

Mr Davis recommends that the ACT Government consider how rising rent prices impacts renters and consider further interventions to restrict rent increases when a property is vacated and rented to new tenants or between leases.

- 1.4. The Committee also heard during the public hearing concerns over the practice known as ‘rent bidding’, in which prospective tenants try to secure an available rental by offering to pay rent above the advertised rental price.
- 1.5. The ACT Legislative Assembly has recently limited rent bidding through an amendment to the *Residential Tenancies Act 1997* that prohibits landlords and real estate agents from inviting prospective tenants to offer more in rent than what is advertised.⁴
- 1.6. The Act however specifically does not prevent a lessor from accepting an offer from a tenant for higher rental rate than advertised if the offer is made voluntarily, leaving open the possibility for rent bidding to continue.⁵
- 1.7. In order to fully prohibit the practice of rent bidding, the ACT Assembly should amend the Residential Tenancies Act to specifically prohibit landlords and real estate agents from accepting rents that are above the advertised rental rate, even if they are voluntary.

³ ACTCOSS, *Submission 26*, p 4.

⁴ *Residential Tenancies Act 1997*, s 11AD(1).

⁵ Mr Schild, Proof Committee Hansard, 12 April 2023, p 96; *Residential Tenancies Act 1997*, s 11AD(2).

Recommendation 3

Mr Davis recommends that the ACT Legislative Assembly amend the *Residential Tenancies Act 1997* to prevent landlords or real estate agents from accepting above-advertised rent.

A handwritten signature in black ink, appearing to read 'Johnathan Davis', with a large, stylized flourish at the end.

Johnathan Davis MLA

11 May 2023

Appendix F: Additional comments – Ms Nicole Lawder MLA

Introduction

The Committee inquired into Cost of Living Pressures in the ACT and I am providing my additional comments and recommendations as noted below. I would also like to add my appreciation to those stakeholders who made a submission to the Inquiry, and appeared as witnesses.

Below I detail my additional comments because there were several important matters on which we could not find consensus, in some cases, this was despite evidence submitted on the matter. It is worthwhile to note, however, that there was consensus on the majority of recommendations for the committee.

Recommendation 1: That certain General Practice be exempt from the recent extension of payroll tax, to reduce costs for GPs and avoid even higher out of pocket expenses for patients to visit a GP. The Committee heard from a number of witnesses about the lack of affordable healthcare in the ACT, for example ACTCOSS¹ and Health Care Consumers' Association.²

The ACT has the lowest rate of bulk billing GPs in the country³, and the ACT also has the highest out of pocket expenses in the country for GP, specialist and allied health appointments⁴.

In addition to out-of-pocket costs to consumers for business hours GP consultations, after hours consultations generally attract an even higher out-of-pocket cost.⁵

This means that the federal electorates of Bean and Canberra have the second and third highest out of pocket expenses in the country.

In 2020-21, 4.7 % of people in the ACT avoided seeing a GP due to cost, which was double the national average.

Despite these high out of pocket expenses and the impact on cost of living for ACT residents, the majority of the Committee could not agree that the decision of the ACT, following a NSW Supreme Court decision to extend ACT payroll tax to the incomes of doctors contracted to ACT medical practices, which the President of the RACGP described as a "sick tax" would add around \$15 per consult and would put more pressure on hospitals, worsen the health system crisis, and undermine the Federal Government's Medicare reforms.

Recommendation 2: I recommend that ACT Labor cease profiting from poker machine revenue through donations from the 1973 Foundation, which is an outrageous conflict of interest and is hypocritical in the extreme. As evidenced by submissions from Care⁶, Advocacy for Inclusion⁷, and jointly from a Financial Counselling Australia and Suicide Prevention Australia report⁸ there are serious issues that can be caused by problem gambling especially on the most vulnerable people in our community and I believe that ACT Labor is contributing to this harm through benefitting from poker machine revenue.

¹ ACTCOSS, *Submission* p3.

² Health Care Consumers' Association, *Submission 32*, p 8.

³ Australian Unemployed Workers Union *Submission 21*

⁴ ACTCOSS, *Submission*, p3.

⁵ Health Care Consumers' Association, *Submission 32*, p 5.

⁶ Ms Carmel Franklin, Chief Executive Officer, Care, *Proof Committee Hansard*, 12 April 2023, p 66.

⁷ Mr Craig Wallace, Head of Policy, Advocacy for Inclusion, *Proof Committee Hansard*, 13 April 2023, p 198.

⁸ Financial Counselling Australia and Suicide Prevention Australia, Report, *Gambling and Suicide Prevention: A roadmap for change*, January 2022.

Recommendation 3: I recommend that the ACT Government cease its endless and exponential increases of rates and land tax which is contributing to housing unaffordability and cost of living pressures. The Committee heard evidence that housing is in undersupply and is unaffordable for example YWCA Canberra,⁹ and it would seem that the ACT Government should assess its own fees, taxes, rates and charges to ensure they are not contributing to higher costs for landlords which then manifest as rent increases. In the public hearing on 13 April 2023, ACTCOSS provided the confronting advice that Canberra 'continues to have the most expensive overall median rent prices and is the least affordable jurisdiction in the country for people on low incomes'.^{10 11}

Some submitters detailed their concerns about rates and land tax including Multicultural Association of Canberra¹² and others^{13 14 15}.

Recommendation 4: I recommend that the Government stop its continued over regulation of the rental market which is contributing to rental unaffordability. The high cost of renting is exacerbated by the shortage of social housing properties, with the average wait time for social housing 4.9 years¹⁶.

Continually bringing in new regulation which costs landlords money to implement is not helping our unaffordable rents. For example ACTCOSS points out that the ACT has the most expensive overall median rent prices and is the least affordable jurisdiction in the country for people on low incomes.

Recommendation 5: I recommend that the Government release more blocks of land for housing to address high demand, which in turn leads to higher prices. For example YWCA noted that:

Given the unique land pressures in the ACT, increasing supply requires innovative approaches to land supply and infill development.¹⁷

Conclusion

The inquiry heard evidence about many cost of living issues facing Canberrans. Unfortunately, in my opinion, there was not much evidence relating to cost of living pressures impacting on older Canberrans, which is a shame as anecdotally this appears to be an issue.

⁹ Ms Frances Crimmins, Chief Executive Officer, YWCA Canberra, *Proof Committee Hansard*, 12 April 2023, p29.

¹⁰ ACTCOSS, *Submission 26*, p 2.

¹¹ W. Brooker *Submission 13*

¹² MAC *Submission 5*

¹³ A. Olah *Submission 1*

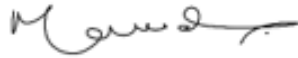
¹⁴ T. Firth *Submission 3*

¹⁵ Weston Creek Community Council *Submission 18*

¹⁶ ACTCOSS, *Submission 26*, p.2.

¹⁷ YWCA Canberra, *Submission 25*, p6.

I would also like to express my thanks to the Committee secretariat and my appreciation to other members of the Committee for working together to achieve a large degree of consensus, despite the difficult timeframes.

A handwritten signature in black ink, appearing to read 'Nicole Lawder', with a stylized flourish at the end.

Nicole Lawder MLA
10 May 2023